SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RATES OF RETURN THROUGH 9/30/2015

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
			I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	0.77	13.89	12.95	7.14	1.36	12.52	12.64	6.96	-0.59	1.37	0.31	0.18	3.17	13.61	14.47	8.09	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	-0.63	12.37	13.31	6.80	-0.61	12.40	13.34	6.80	-0.02	-0.03	-0.03	0.00	-0.61	12.40	13.34	6.80	S&P 500
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	1.51	11.94	13.46	7.71	0.83	12.02	11.71	7.15	0.68	-0.08	1.75	0.56	1.45	13.98	13.58	8.09	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	1.72	14.69	13.64	7.89	1.76	14.73	13.68	7.90	-0.04	-0.04	-0.04	-0.01	1.76	14.73	13.68	7.90	Spliced Mid Cap Index
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	-0.16	12.50	13.00	7.78	-0.20	12.46	12.95	7.67	0.04	0.04	0.05	0.11	-0.20	12.46	12.95	7.67	Spliced Small Cap Index
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	-4.25	13.96	13.14	9.47	-2.99	10.12	10.20	5.92	-1.26	3.84	2.94	3.55	-1.60	9.18	10.17	5.35	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	-5.69	8.67	7.55	6.15	-5.02	7.95	7.37	4.85	-0.67	0.72	0.18	1.30	-5.09	8.58	8.29	4.73	World Stock / MSCI World NR
8	**DODFX**	Dodge & Cox International Stock	-16.19	6.62	4.06	4.21	-8.06	4.62	3.30	2.91	-8.13	2.00	0.76	1.30	-10.14	4.60	3.42	2.92	Foreign Lg Blend / MSCI World Ex US NR
9	**VTSNX**	Vanguard Total International Stock Index	-10.71	3.15	2.18	3.03	-11.10	2.99	N/A	N/A	0.39	0.16	N/A	N/A	-11.10	2.99	N/A	N/A	Spliced International Index
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	-4.47	1.05	3.71	5.99	-1.68	2.01	4.09	5.19	-2.79	-0.96	-0.38	0.80	1.50	2.02	4.09	5.28	MultiSector / Barclays US Credit TR USD
11	**OIBIX**	Oppenheimer International Bond	-3.16	-1.08	0.63	4.57	-4.50	-0.93	1.22	3.83	1.34	-0.15	-0.59	0.74	-6.32	-3.75	-1.01	3.01	Wld Bond / Mstar Global Ex US Gov Bond
12	**GHYYX**	Pioneer Global High Yield	-8.30	1.13	3.55	5.10	-3.61	2.89	5.21	5.87	-4.69	-1.76	-1.66	-0.77	-4.34	3.28	5.78	7.47	HY Bond / Barclays Global HY
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	0.18	3.56	5.17	4.96	0.31	3.73	5.30	4.99	-0.13	-0.17	-0.13	-0.03	-0.94	1.46	3.84	4.58	Spliced Index / Morningstar Conservative Inc
14	**VTWNX**	Vanguard Target Retirement 2020	-1.13	6.74	7.66	N/A	-1.06	6.92	7.88	N/A	-0.07	-0.18	-0.22	N/A	-2.20	5.24	7.14	5.88	Spliced Index / Morningstar Moderate 2020
15	**VTHRX**	Vanguard Target Retirement 2030	-2.16	7.87	8.61	N/A	-2.17	8.03	8.82	N/A	0.01	-0.16	-0.21	N/A	-3.49	6.99	8.31	6.04	Spliced Index / Morningstar Moderate 2030
16	**VFORX**	Vanguard Target Retirement 2040	-3.43	8.61	9.18	N/A	-3.33	8.82	9.43	N/A	-0.10	-0.21	-0.25	N/A	-4.86	7.52	8.51	6.07	Spliced Index / Morningstar Moderate 2040
17	**VFIFX**	Vanguard Target Retirement 2050	-3.46	8.60	9.18	N/A	-3.37	8.81	9.42	N/A	-0.09	-0.21	-0.24	N/A	-5.48	7.21	8.17	6.01	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	1.96	6.19	7.21	5.29	1.15	5.68	6.75	3.80	0.81	0.51	0.46	1.49	3.51	7.59	8.88	5.46	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	-3.26	8.55	8.00	5.39	-2.21	7.89	8.50	5.95	-1.05	0.66	-0.50	-0.56	-5.28	7.81	8.66	5.82	Custom Agg Allocation / Mstar Aggressive
20	**N/A**	Moderate Allocation	-0.93	7.69	7.60	5.72	-0.20	7.15	8.05	6.06	-0.73	0.54	-0.45	-0.34	-2.91	5.25	6.60	5.59	Custom Mod Allocation / Mstar Moderate
21	**N/A**	Conservative Allocation	-0.58	4.72	5.14	4.82	0.92	4.15	5.29	5.37	-1.50	0.57	-0.15	-0.55	-0.65	1.83	3.62	4.44	Custom Cons Allocation / Mstar Cons

Recommended for Deletion **Place or Remain on Watch List** **Remove from Watch List**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RMT RATES OF RETURN 9/30/2015

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
		LARGE GROWTH	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
1	**RGAGX**	AmFunds Growth Fund of America	0.77	13.89	12.95	7.14	1.36	12.52	12.64	6.96	-0.59	1.37	0.31	0.18	3.17	13.61	14.47	8.09	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	-0.63	12.37	13.31	6.80	-0.61	12.40	13.34	6.80	-0.02	-0.03	-0.03	0.00	-0.61	12.40	13.34	6.80	S&P 500
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	1.51	11.94	13.46	7.71	0.83	12.02	11.71	7.15	0.68	-0.08	1.75	0.56	1.45	13.98	13.58	8.09	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	1.72	14.69	13.64	7.89	1.76	14.73	13.68	7.90	-0.04	-0.04	-0.04	-0.01	1.76	14.73	13.68	7.90	Spliced Mid Cap Index
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	-0.16	12.50	13.00	7.78	-0.20	12.46	12.95	7.67	0.04	0.04	0.05	0.11	-0.20	12.46	12.95	7.67	Spliced Small Cap Index
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	-4.25	13.96	13.14	9.47	-2.99	10.12	10.20	5.92	-1.26	3.84	2.94	3.55	-1.60	9.18	10.17	5.35	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	-5.69	8.67	7.55	6.15	-5.02	7.95	7.37	4.85	-0.67	0.72	0.18	1.30	-5.09	8.58	8.29	4.73	World Stock / MSCI World NR
8	**DODFX**	Dodge & Cox International Stock	-16.19	6.62	4.06	4.21	-8.06	4.62	3.30	2.91	-8.13	2.00	0.76	1.30	-10.14	4.60	3.42	2.92	Fgn Lg Blend / MSCI World Ex US NR USD
9	**VTSNX**	Vanguard Total International Stock Index	-10.83	3.02	2.05	2.90	-11.10	2.99	N/A	N/A	0.27	0.03	N/A	N/A	-11.10	2.99	N/A	N/A	Spliced Index
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	-4.47	1.05	3.71	5.99	-1.68	2.01	4.09	5.19	-2.79	-0.96	-0.38	0.80	1.50	2.02	4.09	5.28	MultiSector / Barclays US Credit TR USD
11	**OIBIX**	Oppenheimer International Bond	-3.16	-1.08	0.63	4.57	-4.50	-0.93	1.22	3.83	1.34	-0.15	-0.59	0.74	-6.32	-3.75	-1.01	3.01	Wld Bond / Mstar Global Ex US Gov Bond
12	**GHYYX**	Pioneer Global High Yield	-8.28	1.14	3.55	5.10	-3.61	2.89	5.21	5.87	-4.67	-1.75	-1.66	-0.77	-4.34	3.28	5.78	7.47	HY Bond / Barclays Global HY
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	0.18	3.56	5.17	4.96	0.31	3.73	5.30	4.99	-0.13	-0.17	-0.13	-0.03	-0.94	1.46	3.84	4.58	Spliced Index / Morningstar Conservative Inc
14	**VTWNX**	Vanguard Target Retirement 2020	-1.13	6.74	7.66	N/A	-1.06	6.92	7.88	N/A	-0.07	-0.18	-0.22	N/A	-2.20	5.24	7.14	5.88	Spliced Index / Morningstar Moderate 2020
15	**VTHRX**	Vanguard Target Retirement 2030	-2.16	7.87	8.61	N/A	-2.17	8.03	8.82	N/A	0.01	-0.16	-0.21	N/A	-3.49	6.99	8.31	6.04	Spliced Index / Morningstar Moderate 2030
16	**VFORX**	Vanguard Target Retirement 2040	-3.43	8.61	9.18	N/A	-3.33	8.82	9.43	N/A	-0.10	-0.21	-0.25	N/A	-4.86	7.52	8.51	6.07	Spliced Index / Morningstar Moderate 2040
17	**VFIFX**	Vanguard Target Retirement 2050	-3.46	8.60	9.18	N/A	-3.37	8.81	9.42	N/A	-0.09	-0.21	-0.24	N/A	-5.48	7.21	8.17	6.01	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	1.96	6.19	7.21	5.29	1.15	5.68	6.75	3.80	0.81	0.51	0.46	1.49	3.51	7.59	8.88	5.46	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	-3.00	8.76	8.57	N/A	-2.21	7.89	8.50	5.95	-0.79	0.87	0.07	N/A	-5.28	7.81	8.66	5.82	Custom Agg Allocation / Mstar Aggressive
20	**N/A**	Moderate Allocation	-0.65	7.98	8.11	5.91	-0.20	7.15	8.05	6.06	-0.45	0.83	0.06	-0.15	-2.91	5.25	6.60	5.59	Custom Mod Allocation / Mstar Moderate
21	**N/A**	Conservative Allocation	-0.30	5.12	5.74	5.11	0.92	4.15	5.29	5.37	-1.22	0.97	0.45	-0.26	-0.65	1.83	3.62	4.44	Custom Cons Allocation / Mstar Cons

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