SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 9/30/2015

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	TOTAL %	TOTAL $	REV REC'D %	REV REC'D $	Voya ADJ %	Voya ADJ $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. ADJ	TOTAL $ INCL. ADJ
		LARGE GROWTH																			
1	**RGAGX**	AmFunds Growth Fund of America	$ 67,066,822.98	0.28%	$187,787	0.00%	$0	0.05%	$33,533	0.00%	$0	0.33%	$221,320.52	0.00%	$0	0.18%	$120,720	0.18%	$120,720	0.51%	$342,040.80
		LARGE GROWTH AVERAGE										**1.19%**									
		LARGE BLEND																			
2	**VINIX**	Vanguard Institutional Index	$ 74,583,265.14	0.04%	$29,833	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$29,833.31	0.00%	$0	0.18%	$134,250	0.18%	$134,250	0.22%	$164,083.18
		S&P 500 INDEX										**N/A**									
		MID CAP GROWTH																			
3	**BGRIX**	Baron Growth	$ 17,932,969.92	1.00%	$179,330	0.00%	$0	0.04%	$7,173	0.00%	$0	1.04%	$186,502.89	0.15%	$26,899	0.03%	$5,380	0.18%	$32,279	1.07%	$191,882.78
		MID CAP GROWTH AVERAGE										**1.30%**									
		MID CAP BLEND																			
4	**VMCIX**	Vanguard Mid Cap Index	$ 42,270,179.47	0.05%	$21,135	0.00%	$0	0.03%	$12,681	0.00%	$0	0.08%	$33,816.14	0.00%	$0	0.18%	$76,086	0.18%	$76,086	0.26%	$109,902.47
		INDEX AVERAGE										**N/A**									
		SMALL BLEND																			
5	**VSCIX**	Vanguard Small Cap Index	$ 25,237,742.51	0.05%	$12,619	0.00%	$0	0.03%	$7,571	0.00%	$0	0.08%	$20,190.19	0.00%	$0	0.18%	$45,428	0.18%	$45,428	0.26%	$65,618.13
		INDEX AVERAGE										**N/A**									
		SMALL VALUE																			
6	**VSMIX**	Invesco Small Cap Value	$ 6,337,404.61	0.63%	$39,926	0.00%	$0	0.24%	$15,210	0.00%	$0	0.87%	$55,135.42	0.25%	$15,844	-0.07%	-$4,436	0.18%	$11,407	0.80%	$50,699.24
		SMALL VALUE AVERAGE										**1.34%**									
		INTERNATIONAL STOCK																			
7	**RWIGX**	AmFunds Capital World G/I	$ 34,080,261.01	0.37%	$126,097	0.00%	$0	0.07%	$23,856	0.00%	$0.00	0.44%	$149,953.15	0.00%	$0	0.18%	$61,344	0.18%	$61,344	0.62%	$211,297.62
		WORLD STOCK AVERAGE										**1.29%**									
8	**DODFX**	Dodge & Cox International Stock	$ 12,259,971.80	0.60%	$73,560	0.00%	$0	0.04%	$4,904	0.00%	$0.00	0.64%	$78,463.82	0.10%	$12,260	0.08%	$9,808	0.18%	$22,068	0.72%	$88,271.80
		FOREIGN LARGE BLEND AVERAGE										**1.17%**									
9	**VTSNX**	Vanguard Total International Stock Index	$ 14,637,822.33	0.07%	$10,246	0.00%	$0	0.05%	$7,319	0.00%	$0	0.12%	$17,565.39	0.00%	$0	0.18%	$26,348	0.18%	$26,348	0.30%	$43,913.47
		INDEX AVERAGE										**N/A**									
		BONDS																			
⚠ 10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 15,819,176.41	0.40%	$63,277	0.00%	$0	0.19%	$30,056	0.00%	$0.00	0.59%	$93,333.14	0.15%	$23,729	0.03%	$4,746	0.18%	$28,475	0.62%	$98,078.89
		MULTISECTOR BOND AVERAGE										**1.02%**									
⚠ 11	**OIBIX**	Oppenheimer International Bond	$ 3,290,108.89	0.51%	$16,780	0.00%	$0	0.05%	$1,645	0.00%	$0.00	0.56%	$18,424.61	0.00%	$0	0.18%	$5,922	0.18%	$5,922	0.74%	$24,346.81
		WORLD BOND AVERAGE										**1.06%**									
⚠ 12	**GHYYX**	Pioneer Global High Yield	$ 3,880,480.33	0.64%	$24,835	0.00%	$0	0.20%	$7,761	0.00%	$0.00	0.84%	$32,596.03	0.25%	$9,701	-0.07%	-$2,716	0.18%	$6,985	0.77%	$29,879.70
		HIGH YIELD AVERAGE										**1.08%**									
		TARGET FUNDS																			
13	**VTINX**	Vanguard Target Retirement Inc	$ 3,472,804.25	0.00%	$0	0.00%	$0	0.16%	$5,556	0.00%	$0.00	0.16%	$5,556.49	0.00%	$0	0.18%	$6,251	0.18%	$6,251	0.34%	$11,807.53
		TARGET DATE RETIREMENT INC AVG										**0.49%**									
14	**VTWNX**	Vanguard Target Retirement 2020	$ 8,805,325.45	0.00%	$0	0.00%	$0	0.16%	$14,089	0.00%	$0.00	0.16%	$14,088.52	0.00%	$0	0.18%	$15,850	0.18%	$15,850	0.34%	$29,938.11
		TARGET DATE 2016-2020 AVERAGE										**0.51%**									
15	**VTHRX**	Vanguard Target Retirement 2030	$ 7,992,134.85	0.00%	$0	0.00%	$0	0.17%	$13,587	0.00%	$0.00	0.17%	$13,586.63	0.00%	$0	0.18%	$14,386	0.18%	$14,386	0.35%	$27,972.47
		TARGET DATE 2026-2030 AVERAGE										**0.50%**									
16	**VFORX**	Vanguard Target Retirement 2040	$ 7,436,696.60	0.00%	$0	0.00%	$0	0.18%	$13,386	0.00%	$0.00	0.18%	$13,386.05	0.00%	$0	0.18%	$13,386	0.18%	$13,386	0.36%	$26,772.11
		TARGET DATE 2036-2040 AVERAGE										**0.50%**									
17	**VFIFX**	Vanguard Target Retirement 2050	$ 4,743,666.86	0.00%	$0	0.00%	$0	0.18%	$8,539	0.00%	$0.00	0.18%	$8,538.60	0.00%	$0	0.18%	$8,539	0.18%	$8,539	0.36%	$17,077.20
		TARGET DATE 2046-2050 AVERAGE										**0.49%**									
		SPECIALTY																			
18	**IGLIX**	Voya Global Real Estate	$ 6,320,811.08	0.71%	$44,878	0.00%	$0	0.27%	$17,066	0.00%	$0.00	0.98%	$61,943.95	0.40%	$25,094	-0.22%	-$13,906	0.18%	$11,188	0.76%	$48,038.16
		GLOBAL REAL ESTATE AVERAGE										**1.41%**									
		ASSET ALLOCATION																			
19	**N/A**	Aggressive Allocation	$ 32,905,686.65	0.24%	$78,974	0.00%	$0	0.07%	$23,034	0.00%	$0.00	0.31%	$102,007.63	0.06%	$19,743	0.12%	$39,487	0.18%	$59,230	0.43%	$141,494.45
		AGGRESSIVE ALLOCATION AVG										**0.86%**									
20	**N/A**	Moderate Allocation	$ 53,537,666.04	0.15%	$80,306	0.00%	$0	0.16%	$85,660	0.00%	$0.00	0.31%	$165,966.76	0.05%	$26,769	0.13%	$69,599	0.18%	$96,368	0.44%	$235,565.73
		MODERATE ALLOCATION AVG										**0.90%**									
21	**N/A**	Conservative Allocation	$ 19,945,083.31	0.12%	$23,934	0.00%	$0	0.27%	$53,852	0.00%	$0.00	0.39%	$77,785.82	0.04%	$7,978	0.14%	$27,923	0.18%	$35,901	0.53%	$105,708.94
		CONSERVATIVE ALLOCATION AVG										**0.81%**									
		TOTALS	**$ 462,556,080.49**		**$1,013,516**		**$0**		**$386,479**		$0		**$1,399,995**		**$168,017**		**$664,395**		**$832,411**		**$2,064,390**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 9/30/2015

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	TOTAL %	TOTAL $	REV REC'D %	REV REC'D $	VOYA ADJ %	VOYA ADJ $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. ADJ	TOTAL $ INCL. ADJ
		LARGE GROWTH																			
1	**RGAGX**	AmFunds Growth Fund of America	$ 1,018,845.73	0.28%	$2,853	0.00%	$0	0.05%	$509	0.00%	$0	0.33%	$3,362	0.00%	$0	0.18%	$1,834	0.18%	$1,834	0.51%	$5,196
		LARGE GROWTH AVERAGE										**1.19%**									
		LARGE BLEND																			
2	**VINIX**	Vanguard Institutional Index	$ 1,041,430.53	0.04%	$417	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$417	0.00%	$0	0.18%	$1,875	0.18%	$1,875	0.22%	$2,291
		INDEX AVERAGE										**N/A**									
		MID CAP GROWTH																			
3	**BGRIX**	Baron Growth	$ 493,676.19	1.00%	$4,937	0.00%	$0	0.04%	$197	0.00%	$0	1.04%	$5,134	0.15%	$741	0.03%	$148	0.18%	$889	1.07%	$5,282
		MID CAP GROWTH AVERAGE										**1.30%**									
		MID CAP BLEND																			
4	**VMCIX**	Vanguard Mid Cap Index	$ 1,329,290.53	0.05%	$665	0.00%	$0	0.03%	$399	0.00%	$0	0.08%	$1,063	0.00%	$0	0.18%	$2,393	0.18%	$2,393	0.26%	$3,456
		INDEX AVERAGE										**N/A**									
		SMALL BLEND																			
5	**VSCIX**	Vanguard Small Cap Index	$ 360,099.79	0.05%	$180	0.00%	$0	0.03%	$108	0.00%	$0	0.08%	$288	0.00%	$0	0.18%	$648	0.18%	$648	0.26%	$936
		INDEX AVERAGE										**N/A**									
		SMALL VALUE																			
6	**VSMIX**	Invesco Small Cap Value	$ 164,517.59	0.63%	$1,036	0.00%	$0	0.24%	$395	0.00%	$0	0.87%	$1,431	0.25%	$411	-0.07%	-$115	0.18%	$296	0.80%	$1,316
		SMALL VALUE AVERAGE										**1.34%**									
		INTERNATIONAL STOCK																			
7	**RWIGX**	AmFunds Capital World G/I	$ 95,938.70	0.37%	$355	0.00%	$0	0.07%	$67	0.00%	$0	0.44%	$422	0.00%	$0	0.18%	$173	0.18%	$173	0.62%	$595
		WORLD STOCK AVERAGE										**1.29%**									
8	**DODFX**	Dodge & Cox International Stock	$ 112,197.55	0.60%	$673	0.00%	$0	0.04%	$45	0.00%	$0	0.64%	$718	0.10%	$112	0.08%	$90	0.18%	$202	0.72%	$808
		FOREIGN LARGE VALUE AVERAGE										**1.17%**									
9	**VTSNX**	Vanguard Total International Stock Index	$ 150,302.92	0.07%	$105	0.00%	$0	0.05%	$75	0.00%	$0	0.12%	$180	0.00%	$0	0.18%	$271	0.18%	$271	0.30%	$451
		INDEX AVERAGE										**N/A**									
		BONDS																			
⚠ 10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 245,840.53	0.40%	$983	0.00%	$0	0.19%	$467	0.00%	$0	0.59%	$1,450	0.15%	$369	0.03%	$74	0.18%	$443	0.62%	$1,524
		MULTISECTOR BOND AVERAGE										**1.02%**									
⚠ 11	**OIBIX**	Oppenheimer International Bond	$ 138,127.42	0.50%	$691	0.00%	$0	0.06%	$83	0.00%	$0	0.56%	$774	0.00%	$0	0.18%	$249	0.18%	$249	0.74%	$1,022
		WORLD BOND AVERAGE										**1.06%**									
⚠ 12	**GHYYX**	Pioneer Global High Yield	$ 178,898.97	0.64%	$1,145	0.00%	$0	0.20%	$358	0.00%	$0	0.84%	$1,503	0.25%	$447	-0.07%	-$125	0.18%	$322	0.77%	$1,378
		HIGH YIELD AVERAGE										**1.08%**									
		TARGET FUNDS																			
13	**VTINX**	Vanguard Target Retirement Inc	$ 1,082,786.28	0.00%	$0	0.00%	$0	0.16%	$1,732	0.00%	$0	0.16%	$1,732	0.00%	$0	0.18%	$1,949	0.18%	$1,949	0.34%	$3,681
		TARGET DATE 2000-2010 AVERAGE										**0.49%**									
14	**VTWNX**	Vanguard Target Retirement 2020	$ 5,187,511.68	0.00%	$0	0.00%	$0	0.16%	$8,300	0.00%	$0	0.16%	$8,300	0.00%	$0	0.18%	$9,338	0.18%	$9,338	0.34%	$17,638
		TARGET DATE 2016-2020 AVERAGE										**0.51%**									
15	**VTHRX**	Vanguard Target Retirement 2030	$ 5,448,387.43	0.00%	$0	0.00%	$0	0.17%	$9,262	0.00%	$0	0.17%	$9,262	0.00%	$0	0.18%	$9,807	0.18%	$9,807	0.35%	$19,069
		TARGET DATE 2026-2030 AVERAGE										**0.50%**									
16	**VFORX**	Vanguard Target Retirement 2040	$ 2,628,336.40	0.00%	$0	0.00%	$0	0.18%	$4,731	0.00%	$0	0.18%	$4,731	0.00%	$0	0.18%	$4,731	0.18%	$4,731	0.36%	$9,462
		TARGET DATE 2036-2040 AVERAGE										**0.50%**									
17	**VFIFX**	Vanguard Target Retirement 2050	$ 159,254.92	0.00%	$0	0.00%	$0	0.18%	$287	0.00%	$0	0.18%	$287	0.00%	$0	0.18%	$287	0.18%	$287	0.36%	$573
		TARGET DATE 2046-2050 AVERAGE										**0.49%**									
		SPECIALTY																			
18	**IGLIX**	Voya Global Real Estate	$ 205,576.74	0.71%	$1,460	0.00%	$0	0.27%	$555	0.00%	$0	0.98%	$2,015	0.40%	$816	-0.22%	-$452	0.18%	$364	0.76%	$1,562
		GLOBAL REAL ESTATE AVERAGE										**1.41%**									
		ASSET ALLOCATION																			
19	**N/A**	Aggressive Allocation	$ 3,335,062.93	0.24%	$8,004	0.00%	$0	0.07%	$2,335	0.00%	$0	0.31%	$10,339	0.06%	$2,001	0.12%	$4,002	0.18%	$6,003	0.43%	$14,341
		AGGRESSIVE ALLOCATION AVERAGE										**0.86%**									
20	**N/A**	Moderate Allocation	$ 4,152,039.75	0.15%	$6,228	0.00%	$0	0.16%	$6,643	0.00%	$0	0.31%	$12,871	0.14%	$5,813	0.04%	$1,661	0.18%	$7,474	0.35%	$14,532
		MODERATE ALLOCATION AVERAGE										**0.90%**									
21	**N/A**	Conservative Allocation	$ 871,384.51	0.12%	$1,046	0.00%	$0	0.27%	$2,353	0.00%	$0	0.39%	$3,398	0.23%	$2,004	-0.05%	-$436	0.18%	$1,568	0.34%	$2,963
		CONSERVATIVE ALLOCATION AVERAGE										**0.81%**									
		TOTALS	**$ 28,399,507**		**$30,777**		**$0**		**$38,902**		$0		**$69,679**		**$12,714**		**$38,399**		**$51,113**		**$108,077**