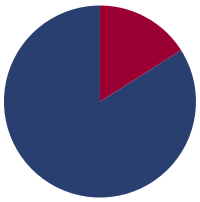
San Bernardino County: 401(k)

Stock Intersection

Account Name
VOYA 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	16.02
Other	83.98

See how much of the portfolio is concentrated in the top 25 stock holdings.

Brief Description

The Stock Intersection report is for informational purpose only. It reviews the top 25 holdings in your portfolio to identify, at a glance, the portfolio's overall weighting in a particular security or sector.

Stock Intersection

The Portfolio Date is the date that the fund's portfolio was last updated. When making comparisons among funds, it is an important date to keep in mind. It is possible that a fund's portfolio could be up to eight months old at the time of publication. See disclosures for more information.

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
1.92	**Amazon.com Inc**	**AMZN**	**1,162,390.05**	**Consumer Cyclical**	
1.43	American Funds Growth Fund of Amer R6	RGAGX	864,556.05	-	6/30/2016
0.39	Vanguard Institutional Index I	VINIX	237,028.52	-	8/31/2016
0.08	American Funds Capital World Gr&Inc R6	RWIGX	45,325.38	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,260.64	-	8/31/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,407.33	-	8/31/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,627.56	-	8/31/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,350.94	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	833.63	-	8/31/2016
1.02	**Microsoft Corp**	**MSFT**	**618,459.75**	**Technology**	
0.60	Vanguard Institutional Index I	VINIX	359,740.27	-	8/31/2016
0.38	American Funds Growth Fund of Amer R6	RGAGX	231,150.23	-	6/30/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	3,144.67	-	8/31/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	6,130.82	-	8/31/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	6,437.17	-	8/31/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,661.32	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	1,159.62	-	8/31/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	6,035.65	-	6/30/2016
0.97	**Apple Inc**	**AAPL**	**585,345.57**	**Technology**	
0.77	Vanguard Institutional Index I	VINIX	462,874.76	-	8/31/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	4,046.29	-	8/31/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	7,888.61	-	8/31/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	8,282.79	-	8/31/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	5,997.79	-	8/31/2016
0.04	American Funds Capital World Gr&Inc R6	RWIGX	26,928.52	-	6/30/2016
0.11	American Funds Growth Fund of Amer R6	RGAGX	67,834.71	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	1,492.10	-	8/31/2016
0.75	**The Home Depot Inc**	**HD**	**454,773.75**	**Consumer Cyclical**	
0.48	American Funds Growth Fund of Amer R6	RGAGX	288,975.21	-	6/30/2016
0.22	Vanguard Institutional Index I	VINIX	132,899.75	-	8/31/2016
0.04	American Funds Capital World Gr&Inc R6	RWIGX	24,524.51	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,222.94	-	8/31/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,384.23	-	8/31/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,503.37	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,812.76	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	450.97	-	8/31/2016

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San Bernardino County: 401(k)

Stock Intersection (continued)

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.75	**Amgen Inc**	**AMGN**	**453,971.70**	**Healthcare**	
0.21	American Funds Capital World Gr&Inc R6	RWIGX	127,928.91	-	6/30/2016
0.36	American Funds Growth Fund of Amer R6	RGAGX	217,870.19	-	6/30/2016
0.17	Vanguard Institutional Index I	VINIX	101,764.16	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	935.86	-	8/31/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,824.54	-	8/31/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,915.71	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,387.22	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	345.11	-	8/31/2016
0.74	**Philip Morris International Inc**	**PM**	**445,222.84**	**Consumer Defensive**	
0.16	American Funds Capital World Gr&Inc R6	RWIGX	97,736.27	-	6/30/2016
0.36	American Funds Growth Fund of Amer R6	RGAGX	216,227.06	-	6/30/2016
0.20	Vanguard Institutional Index I	VINIX	123,478.90	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,136.24	-	8/31/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,215.21	-	8/31/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,325.90	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,684.25	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	419.00	-	8/31/2016
0.72	**UnitedHealth Group Inc**	**UNH**	**432,654.92**	**Healthcare**	
0.48	American Funds Growth Fund of Amer R6	RGAGX	289,934.83	-	6/30/2016
0.05	American Funds Capital World Gr&Inc R6	RWIGX	33,182.20	-	6/30/2016
0.17	Vanguard Institutional Index I	VINIX	103,041.23	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	948.74	-	8/31/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,849.66	-	8/31/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,942.09	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,406.32	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	349.86	-	8/31/2016
0.68	**Facebook Inc A**	**FB**	**410,207.93**	**Technology**	
0.38	Vanguard Institutional Index I	VINIX	232,237.62	-	8/31/2016
0.27	American Funds Growth Fund of Amer R6	RGAGX	164,071.43	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,029.73	-	8/31/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,957.14	-	8/31/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,154.88	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,008.65	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	748.48	-	8/31/2016
0.66	**Alphabet Inc C**	**GOOG**	**398,146.92**	**Technology**	
0.30	American Funds Growth Fund of Amer R6	RGAGX	182,044.03	-	6/30/2016
0.30	Vanguard Institutional Index I	VINIX	180,453.77	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,643.62	-	8/31/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,204.39	-	8/31/2016
0.04	American Funds Capital World Gr&Inc R6	RWIGX	24,394.18	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,364.51	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,436.33	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	606.10	-	8/31/2016

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0.63	**Broadcom Ltd**	**AVGO**	**379,740.56**	**Technology**	
0.54	American Funds Growth Fund of Amer R6	RGAGX	324,148.54	-	6/30/2016
0.09	Vanguard Institutional Index I	VINIX	52,134.33	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	504.95	-	8/31/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	984.44	-	8/31/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,033.63	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	748.48	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	186.20	-	8/31/2016
0.60	**Alphabet Inc A**	**GOOGL**	**360,222.63**	**Technology**	
0.31	Vanguard Institutional Index I	VINIX	184,758.81	-	8/31/2016
0.23	American Funds Growth Fund of Amer R6	RGAGX	138,302.85	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,697.37	-	8/31/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,309.18	-	8/31/2016
0.04	American Funds Capital World Gr&Inc R6	RWIGX	25,537.96	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,474.54	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,516.00	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	625.92	-	8/31/2016
0.59	**Oracle Corp**	**ORCL**	**353,396.99**	**Technology**	
0.32	American Funds Growth Fund of Amer R6	RGAGX	191,686.84	-	6/30/2016
0.09	American Funds Capital World Gr&Inc R6	RWIGX	53,075.99	-	6/30/2016
0.17	Vanguard Institutional Index I	VINIX	102,194.36	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	940.44	-	8/31/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,833.47	-	8/31/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,925.09	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,394.01	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	346.79	-	8/31/2016
0.52	**Comcast Corp Class A**	**CMCSA**	**314,146.89**	**Communication Services**	
0.30	American Funds Growth Fund of Amer R6	RGAGX	178,792.12	-	6/30/2016
0.21	Vanguard Institutional Index I	VINIX	125,681.06	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,157.01	-	8/31/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,255.70	-	8/31/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,368.42	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,715.03	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	426.66	-	8/31/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,750.90	-	6/30/2016
0.52	**Exxon Mobil Corp**	**XOM**	**313,220.43**	**Energy**	
0.48	Vanguard Institutional Index I	VINIX	287,800.04	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,648.78	-	8/31/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	5,164.04	-	8/31/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,422.08	-	8/31/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,926.27	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	976.76	-	8/31/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	7,282.46	-	6/30/2016

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.50	**Schlumberger Ltd**	**SLB**	**304,163.94**	**Energy**	
0.10	Dodge & Cox International Stock	DODFX	59,909.92	-	6/30/2016
0.24	American Funds Growth Fund of Amer R6	RGAGX	145,070.50	-	6/30/2016
0.14	Vanguard Institutional Index I	VINIX	87,442.60	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	805.88	-	8/31/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,571.14	-	8/31/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,649.65	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,194.55	-	8/31/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	6,222.53	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	297.18	-	8/31/2016
0.48	**Verizon Communications Inc**	**VZ**	**290,972.64**	**Communication Services**	
0.18	American Funds Capital World Gr&Inc R6	RWIGX	110,359.59	-	6/30/2016
0.28	Vanguard Institutional Index I	VINIX	169,907.77	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,563.35	-	8/31/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,047.89	-	8/31/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,200.19	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,317.34	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	576.50	-	8/31/2016
0.47	**Berkshire Hathaway Inc B**	**BRK.B**	**286,456.62**	**Financial Services**	
0.35	Vanguard Institutional Index I	VINIX	212,290.32	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,046.64	-	8/31/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,990.11	-	8/31/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,189.49	-	8/31/2016
0.10	American Funds Growth Fund of Amer R6	RGAGX	60,151.63	-	6/30/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,033.72	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	754.72	-	8/31/2016
0.46	**Johnson & Johnson**	**JNJ**	**277,934.88**	**Healthcare**	
0.43	Vanguard Institutional Index I	VINIX	261,458.36	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,406.16	-	8/31/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,691.02	-	8/31/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,925.43	-	8/31/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,566.63	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	887.29	-	8/31/2016
0.46	**EOG Resources Inc**	**EOG**	**276,026.24**	**Energy**	
0.34	American Funds Growth Fund of Amer R6	RGAGX	202,799.76	-	6/30/2016
0.05	American Funds Capital World Gr&Inc R6	RWIGX	31,984.74	-	6/30/2016
0.06	Vanguard Institutional Index I	VINIX	38,798.03	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	356.87	-	8/31/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	695.74	-	8/31/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	730.51	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	528.98	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	131.60	-	8/31/2016

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0.45	**JPMorgan Chase & Co**	**JPM**	**270,865.19**	**Financial Services**	
0.33	Vanguard Institutional Index I	VINIX	196,598.43	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,810.04	-	8/31/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,528.83	-	8/31/2016
0.10	American Funds Growth Fund of Amer R6	RGAGX	59,484.07	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,705.16	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,683.00	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	667.47	-	8/31/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	2,388.19	-	6/30/2016
0.44	**Netflix Inc**	**NFLX**	**266,032.65**	**Communication Services**	
0.32	American Funds Growth Fund of Amer R6	RGAGX	191,052.41	-	6/30/2016
0.07	American Funds Capital World Gr&Inc R6	RWIGX	39,763.15	-	6/30/2016
0.06	Vanguard Institutional Index I	VINIX	33,227.95	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	290.49	-	8/31/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	566.33	-	8/31/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	594.63	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	430.59	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	107.12	-	8/31/2016
0.44	**General Electric Co**	**GE**	**263,777.70**	**Industrials**	
0.38	Vanguard Institutional Index I	VINIX	228,812.54	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,105.86	-	8/31/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,105.56	-	8/31/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,310.71	-	8/31/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,121.50	-	8/31/2016
0.03	American Funds Capital World Gr&Inc R6	RWIGX	20,544.99	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	776.55	-	8/31/2016
0.43	**American International Group Inc**	**AIG**	**257,386.89**	**Financial Services**	
0.27	American Funds Growth Fund of Amer R6	RGAGX	161,955.85	-	6/30/2016
0.06	American Funds Capital World Gr&Inc R6	RWIGX	38,898.24	-	6/30/2016
0.09	Vanguard Institutional Index I	VINIX	53,339.20	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	466.38	-	8/31/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	909.25	-	8/31/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	954.68	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	691.31	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	171.98	-	8/31/2016
0.42	**Visa Inc Class A**	**V**	**255,535.57**	**Financial Services**	
0.21	American Funds Growth Fund of Amer R6	RGAGX	125,055.95	-	6/30/2016
0.20	Vanguard Institutional Index I	VINIX	122,746.35	-	8/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,129.33	-	8/31/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,201.74	-	8/31/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,311.76	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,674.00	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	416.45	-	8/31/2016

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San Bernardino County: 401(k)

Stock Intersection (continued)

Account Name
VOYA 401(k)

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.41	**Coca-Cola Co**	**KO**	**246,790.96**	**Consumer Defensive**	
0.08	American Funds Capital World Gr&Inc R6	RWIGX	46,092.53	-	6/30/2016
0.22	Vanguard Institutional Index I	VINIX	134,692.77	-	8/31/2016
0.10	American Funds Growth Fund of Amer R6	RGAGX	57,516.97	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,239.65	-	8/31/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,416.81	-	8/31/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,537.57	-	8/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,837.52	-	8/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	457.13	-	8/31/2016

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Stock Intersection Report Disclosure Statement

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The Stock Intersection report reviews the top 25 holdings in the portfolio to identify, at a glance, the portfolio's overall weighting in a particular security or sector. This report only displays the top 25 holdings; the investor's portfolio may hold substantially more.

Note that while the investor does not own the securities held by an open-end fund, closed-end fund, or similar investment, the holdings are relevant in reviewing the overall asset allocation and diversification. This report is not an offer or recommendation by Morningstar to purchase or liquidate any security listed.

Concentration Ratio
The concentration ratio depicts how much of the portfolio is contained within the top 25 stock holdings. If a portfolio contains 25 or fewer securities, it would be considered non-diversified. A non-diversified portfolio is more risky than a portfolio with a larger number of investments.

Percentage of Portfolio
The Percentage of Portfolio column indicates the percentage of net assets any given security (either as an individual holding or as an underlying stock) makes up as an overall position of the portfolio.

Holding Portfolio Date
The Portfolio Date is the date that the fund's portfolio was last updated. When making comparisons among funds, it is an important date to keep in mind. Although Morningstar tries to ensure that we receive timely information, we don't always receive current information from fund companies. By law, funds need only report this information two times during the calendar year, and they have two months after the report date to actually release the shareholder report and portfolio. Therefore, it is possible that a fund's portfolio could be up to eight months old at the time of publication.

Sector
The Morningstar sector structure helps investors and investment professionals more easily compare the sector exposures relating to the top 25 stock holdings. The sector classifications are also designed to create a more useful way to evaluate common stocks and to address the limitations of conventional sector analysis. Morningstar divides the economy into three "Super Sectors" (Cyclical Economy, Sensitive Economy, and Defensive Economy). Within each of these Super Sectors, three groups for Defensive and four groups for Cyclical and Sensitive are defined for a total of 11 sectors.

Cyclical Economy
Basic Materials: Companies that manufacture chemicals, building materials and paper products. This sector also includes companies engaged in commodities exploration and processing. Companies in this sector include ArcelorMittal, BHP Billiton and Rio Tinto.

Consumer Cyclical: This sector includes retail stores, auto and auto parts manufacturers, companies engaged in residential construction, lodging facilities, restaurants and entertainment companies. Companies in this sector include Ford Motor Company, McDonald's and News Corporation.

Financial Services: Companies that provide financial services which includes banks, savings and loans, asset management companies, credit services, investment brokerage firms, and insurance companies. Companies in this sector include Allianz, J.P. Morgan Chase and Legg Mason.

Real Estate: This sector includes mortgage companies, property management companies and REITs. Companies in this sector include Kimco Realty Corporation, Vornado Realty Trust and Westfield Group.

Sensitive Economy
Communication Services: Companies that provide communication services using fixed-line networks or those that provide wireless access and services. This sector also includes companies that provide internet services such as access, navigation and internet related software and services. Companies in this sector include AT&T, France Telecom and Verizon Communications.

Energy: Companies that produce or refine oil and gas, oil field services and equipment companies, and pipeline operators. This sector also includes companies engaged in the mining of coal. Companies in this sector include BP,ExxonMobil and Royal Dutch Shell.

Industrials: Companies that manufacture machinery, hand-held tools and industrial products. This sector also includes aerospace and defense firms as well as companies engaged in transportations and logistic services. Companies in this sector include 3M, Boeing and Siemens.

Technology: Companies engaged in the design, development, and support of computer operating systems and applications. This sector also includes companies that provide computer technology consulting services. Also includes companies engaged in the manufacturing of computer equipment, data storage products, networking products, semi-conductors, and components. Companies in this sector include Apple, Google and Microsoft.

Defensive Economy
Consumer Defensive: Companies engaged in the manufacturing of food, beverages, household and personal products, packaging, or tobacco. Also includes companies that provide services such as education & training services. Companies in this sector include Philip Morris International, Procter & Gamble and Wal-Mart Stores.

Healthcare: This sector includes biotechnology, pharmaceuticals, research services, home healthcare, hospitals, long-term care facilities, and medical equipment and supplies. Companies in this sector include Astra Zeneca, Pfizer and Roche Holding.

Utilities: Electric, gas, and water utilities. Companies in this sector include Exelon and PG&E Corporation.

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