SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 09/30/2016

			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 $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. VOYA	TOTAL $ INCL. VOYA
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	$72,821,129.62	0.27%	$196,617	0.00%	$0	0.06%	$43,693	0.00%	$0	0.33%	$240,309.73	0.00%	$0	0.18%	$131,078	0.51%	$371,387.76
		LARGE GROWTH AVERAGE										**1.17%**							
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	$83,725,232.72	0.04%	$33,490	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$33,490.09	0.00%	$0	0.18%	$150,705	0.22%	$184,195.51
		S&P 500 INDEX										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	$17,862,880.85	1.00%	$178,629	0.00%	$0	0.04%	$7,145	0.00%	$0	1.04%	$185,773.96	-0.15%	-$26,794	0.18%	$32,153	1.07%	$191,132.83
		MID CAP GROWTH AVERAGE										**1.27%**							
4	**VMCIX**	Vanguard Mid Cap Index	$46,686,757.46	0.06%	$28,012	0.00%	$0	0.01%	$4,669	0.00%	$0	0.07%	$32,680.73	0.00%	$0	0.18%	$84,036	0.25%	$116,716.89
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$28,638,789.89	0.06%	$17,183	0.00%	$0	0.01%	$2,864	0.00%	$0	0.07%	$20,047.15	0.00%	$0	0.18%	$51,550	0.25%	$71,596.97
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	$5,807,325.13	0.63%	$36,586	0.00%	$0	0.26%	$15,099	0.00%	$0	0.87%	$50,523.73	-0.25%	-$14,518	0.18%	$10,453	0.80%	$46,458.60
		SMALL VALUE AVERAGE										**1.34%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	$37,707,534.94	0.37%	$139,518	0.00%	$0	0.08%	$30,166	0.00%	$0.00	0.45%	$169,683.91	0.00%	$0	0.18%	$67,874	0.63%	$237,557.47
		WORLD STOCK AVERAGE										**1.28%**							
8	**DODFX**	Dodge & Cox International Stock	$9,937,020.28	0.60%	$59,622	0.00%	$0	0.04%	$3,975	0.00%	$0.00	0.64%	$63,596.93	-0.10%	-$9,937	0.18%	$17,887	0.72%	$71,546.55
		FOREIGN LARGE BLEND AVERAGE										**1.15%**							
9	**VTSNX**	Vanguard Total International Stock Index	$15,728,877.44	0.06%	$9,437	0.00%	$0	0.04%	$6,292	0.00%	$0	0.10%	$15,728.88	0.00%	$0	0.18%	$28,312	0.28%	$44,040.86
		FOREIGN LARGE VALUE AVERAGE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	$17,669,711.11	0.40%	$70,679	0.00%	$0	0.18%	$31,805	0.00%	$0.00	0.58%	$102,484.32	-0.15%	-$26,505	0.18%	$31,805	0.61%	$107,785.24
		MULTISECTOR BOND AVERAGE										**1.02%**							
11	**OIBIX**	Oppenheimer International Bond	$3,735,492.87	0.52%	$19,425	0.00%	$0	0.05%	$1,868	0.00%	$0.00	0.57%	$21,292.31	0.00%	$0	0.18%	$6,724	0.75%	$28,016.20
		WORLD BOND AVERAGE										**1.03%**							
12	**GHYYX**	Pioneer Global High Yield	$4,290,069.59	0.66%	$28,314	0.00%	$0	0.21%	$9,009	0.00%	$0.00	0.87%	$37,323.61	-0.25%	-$10,725	0.18%	$7,722	0.80%	$34,320.56
		HIGH YIELD AVERAGE										**1.08%**							
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	$3,839,806.77	0.00%	$0	0.00%	$0	0.14%	$5,376	0.00%	$0.00	0.14%	$5,375.73	0.00%	$0	0.18%	$6,912	0.32%	$12,287.38
		TARGET DATE RETIREMENT INC AVG										**0.47%**							
14	**VTWNX**	Vanguard Target Retirement 2020	$9,994,764.97	0.00%	$0	0.00%	$0	0.14%	$13,993	0.00%	$0.00	0.14%	$13,992.67	0.00%	$0	0.18%	$17,991	0.32%	$31,983.25
		TARGET DATE 2020 AVERAGE										**0.45%**							
15	**VTHRX**	Vanguard Target Retirement 2030	$10,611,894.70	0.00%	$0	0.00%	$0	0.15%	$15,918	0.00%	$0.00	0.15%	$15,917.84	0.00%	$0	0.18%	$19,101	0.33%	$35,019.25
		TARGET DATE 2030 AVERAGE										**0.45%**							
16	**VFORX**	Vanguard Target Retirement 2040	$11,075,813.21	0.00%	$0	0.00%	$0	0.16%	$17,721	0.00%	$0.00	0.16%	$17,721.30	0.00%	$0	0.18%	$19,936	0.34%	$37,657.76
		TARGET DATE 2040 AVERAGE										**0.45%**							
17	**VFIFX**	Vanguard Target Retirement 2050	$7,125,994.62	0.00%	$0	0.00%	$0	0.16%	$11,402	0.00%	$0.00	0.16%	$11,401.59	0.00%	$0	0.18%	$12,827	0.34%	$24,228.38
		TARGET DATE 2050 AVERAGE										**0.43%**							
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	$7,028,240.43	0.81%	$56,929	0.00%	$0	0.18%	$12,651	0.00%	$0.00	0.99%	$69,579.58	-0.40%	-$28,113	0.18%	$12,651	0.77%	$54,117.45
		GLOBAL REAL ESTATE AVERAGE										**1.38%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	$38,112,943.92	0.25%	$95,282	0.00%	$0	0.05%	$19,056	0.00%	$0.00	0.30%	$114,338.83	-0.06%	-$22,868	0.18%	$68,603	0.42%	$160,074.36
		AGGRESSIVE ALLOCATION AVG										**0.88%**							
20	**N/A**	Moderate Allocation	$60,157,932.58	0.15%	$90,237	0.00%	$0	0.15%	$90,237	0.00%	$0.00	0.30%	$180,473.80	-0.05%	-$30,079	0.18%	$108,284	0.43%	$258,679.11
		MODERATE ALLOCATION AVG										**0.86%**							
21	**N/A**	Conservative Allocation	$20,315,370.04	0.12%	$24,378	0.00%	$0	0.26%	$52,820	0.00%	$0.00	0.38%	$77,198.41	-0.04%	-$8,126	0.18%	$36,568	0.52%	$105,639.92
		CONSERVATIVE ALLOCATION AVG										**0.80%**							
		TOTALS	**$ 512,873,583.14**		**$1,084,339**		**$0**		**$395,757**		**$0**		**$1,478,935**		**-$177,665**		**$923,172**		**$2,224,442**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 09/30/2016

			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 $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. VOYA	TOTAL $ INCL. VOYA
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	$ 1,163,006.30	0.27%	$3,140	0.00%	$0	0.06%	$698	0.00%	$0	0.33%	$3,838	0.00%	$0	0.18%	$2,093	0.51%	$5,931
		LARGE GROWTH AVERAGE										**1.17%**							
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	$ 1,092,046.14	0.04%	$437	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$437	0.00%	$0	0.18%	$1,966	0.22%	$2,403
		INDEX AVERAGE										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	$ 539,648.52	1.00%	$5,396	0.00%	$0	0.04%	$216	0.00%	$0	1.04%	$5,612	-0.15%	-$809	0.18%	$971	1.07%	$5,774
		MID CAP GROWTH AVERAGE										**1.27%**							
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	$ 1,385,433.82	0.06%	$831	0.00%	$0	0.01%	$139	0.00%	$0	0.07%	$970	0.00%	$0	0.18%	$2,494	0.25%	$3,464
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$ 440,770.17	0.06%	$264	0.00%	$0	0.01%	$44	0.00%	$0	0.07%	$309	0.00%	$0	0.18%	$793	0.25%	$1,102
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	$ 155,386.31	0.63%	$979	0.00%	$0	0.26%	$404	0.00%	$0	0.87%	$1,352	-0.25%	-$388	0.18%	$280	0.80%	$1,243
		SMALL VALUE AVERAGE										**1.34%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	$ 106,602.50	0.37%	$394	0.00%	$0	0.08%	$85	0.00%	$0	0.45%	$480	0.00%	$0	0.18%	$192	0.63%	$672
		WORLD STOCK AVERAGE										**1.28%**							
8	**DODFX**	Dodge & Cox International Stock	$ 155,858.37	0.60%	$935	0.00%	$0	0.04%	$62	0.00%	$0	0.64%	$997	-0.10%	-$156	0.18%	$281	0.72%	$1,122
		FOREIGN LARGE VALUE AVERAGE										**1.23%**							
9	**VTSNX**	Vanguard Total International Stock Index	$ 197,620.15	0.06%	$119	0.00%	$0	0.04%	$79	0.00%	$0	0.10%	$198	0.00%	$0	0.18%	$356	0.28%	$553
		FOREIGN LARGE BLEND AVERAGE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 214,479.34	0.40%	$858	0.00%	$0	0.18%	$386	0.00%	$0	0.58%	$1,244	-0.15%	-$322	0.18%	$386	0.61%	$1,308
		MULTISECTOR BOND AVERAGE										**1.02%**							
11	**OIBIX**	Oppenheimer International Bond	$ 127,384.61	0.52%	$662	0.00%	$0	0.05%	$64	0.00%	$0	0.57%	$726	0.00%	$0	0.18%	$229	0.75%	$955
		WORLD BOND AVERAGE										**1.03%**							
12	**GHYYX**	Pioneer Global High Yield	$ 188,310.05	0.66%	$1,243	0.00%	$0	0.21%	$395	0.00%	$0	0.87%	$1,638	-0.25%	-$471	0.18%	$339	0.80%	$1,506
		HIGH YIELD AVERAGE										**1.08%**							
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	$ 1,189,989.87	0.00%	$0	0.00%	$0	0.14%	$1,666	0.00%	$0	0.14%	$1,666	0.00%	$0	0.18%	$2,142	0.32%	$3,808
		TARGET DATE RETIREMENT INC AVG										**0.47%**							
14	**VTWNX**	Vanguard Target Retirement 2020	$ 6,853,887.79	0.00%	$0	0.00%	$0	0.14%	$9,595	0.00%	$0	0.14%	$9,595	0.00%	$0	0.18%	$12,337	0.32%	$21,932
		TARGET DATE 2020 AVERAGE										**0.45%**							
15	**VTHRX**	Vanguard Target Retirement 2030	$ 7,893,576.43	0.00%	$0	0.00%	$0	0.15%	$11,840	0.00%	$0	0.15%	$11,840	0.00%	$0	0.18%	$14,208	0.33%	$26,049
		TARGET DATE 2030 AVERAGE										**0.45%**							
16	**VFORX**	Vanguard Target Retirement 2040	$ 4,002,154.95	0.00%	$0	0.00%	$0	0.16%	$6,403	0.00%	$0	0.16%	$6,403	0.00%	$0	0.18%	$7,204	0.34%	$13,607
		TARGET DATE 2040 AVERAGE										**0.45%**							
17	**VFIFX**	Vanguard Target Retirement 2050	$ 353,821.52	0.00%	$0	0.00%	$0	0.16%	$566	0.00%	$0	0.16%	$566	0.00%	$0	0.18%	$637	0.34%	$1,203
		TARGET DATE 2050 AVERAGE										**0.43%**							
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	$ 182,272.50	0.81%	$1,476	0.00%	$0	0.18%	$328	0.00%	$0	0.99%	$1,804	-0.40%	-$729	0.18%	$328	0.77%	$1,403
		GLOBAL REAL ESTATE AVERAGE										**1.38%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	$ 3,579,892.94	0.25%	$8,950	0.00%	$0	0.05%	$1,790	0.00%	$0	0.30%	$10,740	-0.06%	-$2,148	0.18%	$6,444	0.42%	$15,036
		AGGRESSIVE ALLOCATION AVERAGE										**0.88%**							
20	**N/A**	Moderate Allocation	$ 4,330,276.42	0.15%	$6,495	0.00%	$0	0.04%	$1,732	0.00%	$0	0.19%	$8,228	-0.14%	-$6,062	0.18%	$7,794	0.23%	$9,960
		MODERATE ALLOCATION AVERAGE										**0.86%**							
21	**N/A**	Conservative Allocation	$ 905,452.05	0.12%	$1,087	0.00%	$0	0.04%	$362	0.00%	$0	0.16%	$1,449	-0.23%	-$2,083	0.18%	$1,630	0.11%	$996
		CONSERVATIVE ALLOCATION AVERAGE										**0.80%**							
		TOTALS	**$ 35,057,870.75**		**$33,267**		**$0**		**$36,856**		$0		**$70,092**		**-$13,168**		**$63,104**		**$120,028**