SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RATES OF RETURN THROUGH 9/30/2016

			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	15.42	10.74	16.96	7.71	10.46	9.23	14.98	7.52	4.96	1.51	1.98	0.19	13.76	11.83	16.60	8.85	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
	2	**VINIX**	Vanguard Institutional Index	15.41	11.13	16.35	7.24	15.43	11.16	16.37	7.24	-0.02	-0.03	-0.02	0.00	15.43	11.16	16.37	7.24	S&P 500
		MID CAP GROWTH																	
	3	**BGRIX**	Baron Growth	7.88	4.89	14.21	7.76	8.41	6.40	13.89	7.39	-0.53	-1.51	0.32	0.37	11.24	8.90	15.85	8.51	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
	4	**VMCIX**	Vanguard Mid Cap Index	12.65	9.92	16.54	8.23	12.68	9.96	16.58	8.24	-0.03	-0.04	-0.04	-0.01	12.68	9.96	16.58	8.24	Spliced Mid Cap Index
		SMALL BLEND																	
	5	**VSCIX**	Vanguard Small Cap Index	14.96	7.93	16.72	8.45	14.93	7.91	16.68	8.35	0.03	0.02	0.04	0.10	14.93	7.91	16.68	8.35	Spliced Small Cap Index
		SMALL VALUE																	
⚠	6	**VSMIX**	Invesco Small Cap Value	7.63	4.95	16.91	8.95	14.51	5.72	14.56	6.43	-6.88	-0.77	2.35	2.52	18.81	6.77	15.45	5.78	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
	7	**RWIGX**	AmFunds Capital World G/I	11.38	5.70	11.91	5.60	10.57	4.66	10.83	4.58	0.81	1.04	1.08	1.02	11.36	5.85	11.63	4.47	World Stock / MSCI World NR
✔	8	**DODFX**	Dodge & Cox International Stock	5.62	0.06	8.17	2.88	6.53	0.53	7.13	1.72	-0.91	-0.47	1.04	1.16	7.16	0.33	6.89	1.88	Foreign Lg Blend / MSCI World Ex US NR
	9	**VTSNX**	Vanguard Total International Stock Index	9.67	0.91	6.81	2.21	9.90	0.91	6.54	N/A	-0.23	0.00	0.27	N/A	9.90	0.91	6.54	N/A	Spliced International Index
		BONDS																	
✔	10	**LSIIX**	Loomis Sayles Inv Grade Bond	8.25	3.21	4.58	6.21	7.33	3.88	5.31	5.55	0.92	-0.67	-0.73	0.66	8.30	5.44	4.83	5.77	MultiSector / Barclays US Credit TR USD
⚠	11	**OIBIX**	Oppenheimer International Bond	10.45	3.05	3.25	5.28	7.60	2.07	2.42	4.41	2.85	0.98	0.83	0.87	7.16	6.25	5.17	4.43	Wld Bond / Mstar Global Ex US Gov Bond
⚠	12	**GHYYX**	Pioneer Global High Yield	9.42	2.08	5.74	5.36	9.13	3.76	7.05	6.15	0.29	-1.68	-1.31	-0.79	13.51	4.97	8.56	7.87	HY Bond / Barclays Global HY
		TARGET FUNDS																	
	13	**VTINX**	Vanguard Target Retirement Inc	7.54	4.68	5.94	5.27	7.79	4.89	6.11	5.31	-0.25	-0.21	-0.17	-0.04	6.56	3.17	4.18	4.80	Spliced Index / Morningstar Conservative Inc
	14	**VTWNX**	Vanguard Target Retirement 2020	10.05	6.21	9.63	5.62	10.40	6.46	9.85	5.75	-0.35	-0.25	-0.22	N/A	10.14	5.45	8.71	5.89	Spliced Index / Morningstar Moderate 2020
	15	**VTHRX**	Vanguard Target Retirement 2030	11.15	6.64	11.12	5.64	11.52	6.86	11.32	5.79	-0.37	-0.22	-0.20	N/A	11.75	6.09	10.73	6.04	Spliced Index / Morningstar Moderate 2030
	16	**VFORX**	Vanguard Target Retirement 2040	12.11	6.84	12.13	5.87	12.51	7.13	12.37	6.01	-0.40	-0.29	-0.24	N/A	12.78	6.09	11.47	6.11	Spliced Index / Morningstar Moderate 2040
	17	**VFIFX**	Vanguard Target Retirement 2050	12.14	6.85	12.14	5.87	12.59	7.14	12.38	6.01	-0.45	-0.29	-0.24	N/A	12.99	5.82	11.28	6.03	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
	18	**IGLIX**	Voya Global Real Estate	11.33	6.64	11.01	3.67	11.66	6.23	11.47	2.45	-0.33	0.41	-0.46	1.22	16.17	8.78	13.41	4.40	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
	19	**N/A**	Aggressive Allocation	11.94	5.97	11.89	5.68	11.93	6.47	11.33	5.93	0.01	-0.50	0.56	-0.25	13.50	6.19	11.89	5.92	Custom Agg Allocation / Mstar Aggressive
	20	**N/A**	Moderate Allocation	10.02	5.93	10.10	5.94	10.77	6.66	10.08	6.19	-0.75	-0.73	0.02	-0.25	10.69	5.24	8.57	5.75	Custom Mod Allocation / Mstar Moderate
	21	**N/A**	Conservative Allocation	6.82	4.09	6.42	4.91	7.70	4.98	6.25	5.50	-0.88	-0.89	0.17	-0.59	6.93	3.45	4.33	4.62	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 9/30/2016

			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	15.42	10.74	16.96	7.71	10.46	9.23	14.98	7.52	4.96	1.51	1.98	0.19	13.76	11.83	16.60	8.85	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	15.41	11.13	16.35	7.24	15.43	11.16	16.37	7.24	-0.02	-0.03	-0.02	0.00	15.43	11.16	16.37	7.24	S&P 500
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	7.88	4.89	14.21	7.76	8.41	6.40	13.89	7.39	-0.53	-1.51	0.32	0.37	11.24	8.90	15.85	8.51	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	12.65	9.92	16.54	8.23	12.68	9.96	16.58	8.24	-0.03	-0.04	-0.04	-0.01	12.68	9.96	16.58	8.24	Spliced Mid Cap Index
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	14.96	7.93	16.72	8.45	14.93	7.91	16.68	8.35	0.03	0.02	0.04	0.10	14.93	7.91	16.68	8.35	Spliced Small Cap Index
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	7.63	4.95	16.91	8.95	14.51	5.72	14.56	6.43	-6.88	-0.77	2.35	2.52	18.81	6.77	15.45	5.78	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	11.38	5.70	11.91	5.60	10.57	4.66	10.83	4.58	0.81	1.04	1.08	1.02	11.36	5.85	11.63	4.47	World Stock / MSCI World NR
8	**DODFX**	Dodge & Cox International Stock	5.62	0.06	8.17	2.88	6.53	0.53	7.13	1.72	-0.91	-0.47	1.04	1.16	7.16	0.33	6.89	1.88	Fgn Lg Blend / MSCI World Ex US NR USD
9	**VTSNX**	Vanguard Total International Stock Index	9.67	0.91	6.81	2.21	9.90	0.91	6.54	N/A	-0.23	0.00	0.27	N/A	9.90	0.91	6.54	N/A	Spliced Index
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	8.25	3.21	4.58	6.21	7.33	3.88	5.31	5.55	0.92	-0.67	-0.73	0.66	8.30	5.44	4.83	5.77	MultiSector / Barclays US Credit TR USD
11	**OIBIX**	Oppenheimer International Bond	10.45	3.05	3.25	5.28	7.60	2.07	2.42	4.41	2.85	0.98	0.83	0.87	7.16	6.25	5.17	4.43	Wld Bond / Mstar Global Ex US Gov Bond
12	**GHYYX**	Pioneer Global High Yield	9.42	2.08	5.74	5.36	9.13	3.76	7.05	6.15	0.29	-1.68	-1.31	-0.79	13.51	4.97	8.56	7.87	HY Bond / Barclays Global HY
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	7.54	4.68	5.94	5.27	7.79	4.89	6.11	5.31	-0.25	-0.21	-0.17	-0.04	6.56	3.17	4.18	4.80	Spliced Index / Morningstar Conservative Inc
14	**VTWNX**	Vanguard Target Retirement 2020	10.05	6.21	9.63	5.62	10.40	6.46	9.85	5.75	-0.35	-0.25	-0.22	N/A	10.14	5.45	8.71	5.89	Spliced Index / Morningstar Moderate 2020
15	**VTHRX**	Vanguard Target Retirement 2030	11.15	6.64	11.12	5.64	11.52	6.86	11.32	5.79	-0.37	-0.22	-0.20	N/A	11.75	6.09	10.73	6.04	Spliced Index / Morningstar Moderate 2030
16	**VFORX**	Vanguard Target Retirement 2040	12.11	6.84	12.13	5.87	12.51	7.13	12.37	6.01	-0.40	-0.29	-0.24	N/A	12.78	6.09	11.47	6.11	Spliced Index / Morningstar Moderate 2040
17	**VFIFX**	Vanguard Target Retirement 2050	12.14	6.85	12.14	5.87	12.59	7.14	12.38	6.01	-0.45	-0.29	-0.24	N/A	12.99	5.82	11.28	6.03	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	11.33	6.64	11.01	3.67	11.66	6.23	11.47	2.45	-0.33	0.41	-0.46	1.22	16.17	8.78	13.41	4.40	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	11.94	6.07	12.16	N/A	11.93	6.47	11.33	5.93	0.01	-0.40	0.83	N/A	13.50	6.19	11.89	5.92	Custom Agg Allocation / Mstar Aggressive
20	**N/A**	Moderate Allocation	10.21	6.18	10.43	6.15	10.77	6.66	10.08	6.19	-0.56	-0.48	0.35	-0.04	10.69	5.24	8.57	5.75	Custom Mod Allocation / Mstar Moderate
21	**N/A**	Conservative Allocation	7.18	4.48	6.86	5.24	7.70	4.98	6.25	5.50	-0.52	-0.50	0.61	-0.26	6.93	3.45	4.33	4.62	Custom Cons Allocation / Mstar Cons

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