SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 12/31/2016

			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	$72,859,848.92	0.27%	$196,722	0.00%	$0	0.06%	$43,716	0.00%	$0	0.33%	$240,437.50	0.00%	$0	0.18%	$131,148	0.51%	$371,585.23
		LARGE GROWTH AVERAGE										**1.16%**							
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	$86,464,254.43	0.04%	$34,586	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$34,585.70	0.00%	$0	0.18%	$155,636	0.22%	$190,221.36
		S&P 500 INDEX										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	$17,704,214.05	1.00%	$177,042	0.00%	$0	0.04%	$7,082	0.00%	$0	1.04%	$184,123.83	-0.15%	-$26,556	0.18%	$31,868	1.07%	$189,435.09
		MID CAP GROWTH AVERAGE										**1.26%**							
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	$47,295,353.19	0.06%	$28,377	0.00%	$0	0.01%	$4,730	0.00%	$0	0.07%	$33,106.75	0.00%	$0	0.18%	$85,132	0.25%	$118,238.38
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$31,037,884.21	0.06%	$18,623	0.00%	$0	0.01%	$3,104	0.00%	$0	0.07%	$21,726.52	0.00%	$0	0.18%	$55,868	0.25%	$77,594.71
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
⚠ 6	**VSMIX**	Invesco Small Cap Value	$7,302,099.75	0.63%	$46,003	0.00%	$0	0.24%	$17,525	0.00%	$0	0.87%	$63,528.27	-0.25%	-$18,255	0.18%	$13,144	0.80%	$58,416.80
		SMALL VALUE AVERAGE										**1.31%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	$37,371,869.50	0.37%	$138,276	0.00%	$0	0.08%	$29,897	0.00%	$0.00	0.45%	$168,173.41	0.00%	$0	0.18%	$67,269	0.63%	$235,442.78
		WORLD STOCK AVERAGE										**1.27%**							
8	**DODFX**	Dodge & Cox International Stock	$10,266,756.81	0.60%	$61,601	0.00%	$0	0.04%	$4,107	0.00%	$0.00	0.64%	$65,707.24	-0.10%	-$10,267	0.18%	$18,480	0.72%	$73,920.65
		FOREIGN LARGE BLEND AVERAGE										**1.11%**							
9	**VTSNX**	Vanguard Total International Stock Index	$15,496,648.79	0.06%	$9,298	0.00%	$0	0.04%	$6,199	0.00%	$0	0.10%	$15,496.65	0.00%	$0	0.18%	$27,894	0.28%	$43,390.62
		FOREIGN LARGE VALUE AVERAGE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	$17,220,330.68	0.40%	$68,881	0.00%	$0	0.18%	$30,997	0.00%	$0.00	0.58%	$99,877.92	-0.15%	-$25,830	0.18%	$30,997	0.61%	$105,044.02
		MULTISECTOR BOND AVERAGE										**1.04%**							
11	**OIBIX**	Oppenheimer International Bond	$3,437,298.07	0.52%	$17,874	0.00%	$0	0.05%	$1,719	0.00%	$0.00	0.57%	$19,592.60	0.00%	$0	0.18%	$6,187	0.75%	$25,779.74
		WORLD BOND AVERAGE										**1.02%**							
12	**GHYYX**	Pioneer Global High Yield	$4,314,251.19	0.66%	$28,474	0.00%	$0	0.21%	$9,060	0.00%	$0.00	0.87%	$37,533.99	-0.25%	-$10,786	0.18%	$7,766	0.80%	$34,514.01
		HIGH YIELD AVERAGE										**1.07%**							
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	$3,612,845.97	0.00%	$0	0.00%	$0	0.14%	$5,058	0.00%	$0.00	0.14%	$5,057.98	0.00%	$0	0.18%	$6,503	0.32%	$11,561.11
		TARGET DATE RETIREMENT INC AVG										**0.44%**							
14	**VTWNX**	Vanguard Target Retirement 2020	$10,289,357.76	0.00%	$0	0.00%	$0	0.14%	$14,405	0.00%	$0.00	0.14%	$14,405.10	0.00%	$0	0.18%	$18,521	0.32%	$32,925.94
		TARGET DATE 2020 AVERAGE										**0.44%**							
15	**VTHRX**	Vanguard Target Retirement 2030	$11,456,583.64	0.00%	$0	0.00%	$0	0.15%	$17,185	0.00%	$0.00	0.15%	$17,184.88	0.00%	$0	0.18%	$20,622	0.33%	$37,806.73
		TARGET DATE 2030 AVERAGE										**0.44%**							
16	**VFORX**	Vanguard Target Retirement 2040	$11,192,433.76	0.00%	$0	0.00%	$0	0.16%	$17,908	0.00%	$0.00	0.16%	$17,907.89	0.00%	$0	0.18%	$20,146	0.34%	$38,054.27
		TARGET DATE 2040 AVERAGE										**0.44%**							
17	**VFIFX**	Vanguard Target Retirement 2050	$7,735,311.49	0.00%	$0	0.00%	$0	0.16%	$12,376	0.00%	$0.00	0.16%	$12,376.50	0.00%	$0	0.18%	$13,924	0.34%	$26,300.06
		TARGET DATE 2050 AVERAGE										**0.42%**							
		SPECIALTY																	
⚠ 18	**IGLIX**	Voya Global Real Estate	$6,396,154.23	0.81%	$51,809	0.00%	$0	0.18%	$11,513	0.00%	$0.00	0.99%	$63,321.93	-0.40%	-$25,585	0.18%	$11,513	0.77%	$49,250.39
		GLOBAL REAL ESTATE AVERAGE										**1.36%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	$39,188,651.02	0.25%	$97,972	0.00%	$0	0.05%	$19,594	0.00%	$0.00	0.30%	$117,565.95	-0.06%	-$23,513	0.18%	$70,540	0.42%	$164,592.33
		AGGRESSIVE ALLOCATION AVG										**0.88%**							
20	**N/A**	Moderate Allocation	$61,497,393.58	0.15%	$92,246	0.00%	$0	0.15%	$92,246	0.00%	$0.00	0.30%	$184,492.18	-0.05%	-$30,749	0.18%	$110,695	0.43%	$264,438.79
		MODERATE ALLOCATION AVG										**0.86%**							
21	**N/A**	Conservative Allocation	$21,042,298.43	0.12%	$25,251	0.00%	$0	0.26%	$54,710	0.00%	$0.00	0.38%	$79,960.73	-0.04%	-$8,417	0.18%	$37,876	0.52%	$109,419.95
		CONSERVATIVE ALLOCATION AVG										**0.82%**							
		TOTALS	**$ 523,181,839.47**		**$1,093,034**		**$0**		**$403,130**		**$0**		**$1,496,164**		**-$179,958**		**$941,727**		**$2,257,933**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 12/31/2016

			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	$ 1,192,566.84	0.27%	$3,220	0.00%	$0	0.06%	$716	0.00%	$0	0.33%	$3,935	0.00%	$0	0.18%	$2,147	0.51%	$6,082
		LARGE GROWTH AVERAGE										**1.16%**							
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	$ 1,145,644.60	0.04%	$458	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$458	0.00%	$0	0.18%	$2,062	0.22%	$2,520
		S&P 500 INDEX										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	$ 539,853.61	1.00%	$5,399	0.00%	$0	0.04%	$216	0.00%	$0	1.04%	$5,614	-0.15%	-$810	0.18%	$972	1.07%	$5,776
		MID CAP GROWTH AVERAGE										**1.26%**							
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	$ 1,384,733.70	0.06%	$831	0.00%	$0	0.01%	$138	0.00%	$0	0.07%	$969	0.00%	$0	0.18%	$2,493	0.25%	$3,462
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$ 460,304.96	0.06%	$276	0.00%	$0	0.01%	$46	0.00%	$0	0.07%	$322	0.00%	$0	0.18%	$829	0.25%	$1,151
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
⚠ 6	**VSMIX**	Invesco Small Cap Value	$ 207,609.36	0.63%	$1,308	0.00%	$0	0.24%	$498	0.00%	$0	0.87%	$1,806	-0.25%	-$519	0.18%	$374	0.80%	$1,661
		SMALL VALUE AVERAGE										**1.31%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	$ 112,983.47	0.37%	$418	0.00%	$0	0.08%	$90	0.00%	$0	0.45%	$508	0.00%	$0	0.18%	$203	0.63%	$712
		WORLD STOCK AVERAGE										**1.27%**							
8	**DODFX**	Dodge & Cox International Stock	$ 117,686.18	0.60%	$706	0.00%	$0	0.04%	$47	0.00%	$0	0.64%	$753	-0.10%	-$118	0.18%	$212	0.72%	$847
		FOREIGN LARGE VALUE AVERAGE										**1.11%**							
9	**VTSNX**	Vanguard Total International Stock Index	$ 202,163.66	0.06%	$121	0.00%	$0	0.04%	$81	0.00%	$0	0.10%	$202	0.00%	$0	0.18%	$364	0.28%	$566
		FOREIGN LARGE BLEND AVERAGE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 211,963.14	0.40%	$848	0.00%	$0	0.18%	$382	0.00%	$0	0.58%	$1,229	-0.15%	-$318	0.18%	$382	0.61%	$1,293
		MULTISECTOR BOND AVERAGE										**1.04%**							
11	**OIBIX**	Oppenheimer International Bond	$ 128,758.80	0.52%	$670	0.00%	$0	0.05%	$64	0.00%	$0	0.57%	$734	0.00%	$0	0.18%	$232	0.75%	$966
		WORLD BOND AVERAGE										**1.02%**							
12	**GHYYX**	Pioneer Global High Yield	$ 204,439.05	0.66%	$1,349	0.00%	$0	0.21%	$429	0.00%	$0	0.87%	$1,779	-0.25%	-$511	0.18%	$368	0.80%	$1,636
		HIGH YIELD AVERAGE										**1.07%**							
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	$ 1,176,337.01	0.00%	$0	0.00%	$0	0.14%	$1,647	0.00%	$0	0.14%	$1,647	0.00%	$0	0.18%	$2,117	0.32%	$3,764
		TARGET DATE 2000-2010 AVERAGE										**0.44%**							
14	**VTWNX**	Vanguard Target Retirement 2020	$ 7,007,396.19	0.00%	$0	0.00%	$0	0.14%	$9,810	0.00%	$0	0.14%	$9,810	0.00%	$0	0.18%	$12,613	0.32%	$22,424
		TARGET DATE 2016-2020 AVERAGE										**0.44%**							
15	**VTHRX**	Vanguard Target Retirement 2030	$ 8,353,054.59	0.00%	$0	0.00%	$0	0.15%	$12,530	0.00%	$0	0.15%	$12,530	0.00%	$0	0.18%	$15,035	0.33%	$27,565
		TARGET DATE 2026-2030 AVERAGE										**0.44%**							
16	**VFORX**	Vanguard Target Retirement 2040	$ 4,309,214.76	0.00%	$0	0.00%	$0	0.16%	$6,895	0.00%	$0	0.16%	$6,895	0.00%	$0	0.18%	$7,757	0.34%	$14,651
		TARGET DATE 2036-2040 AVERAGE										**0.44%**							
17	**VFIFX**	Vanguard Target Retirement 2050	$ 423,074.36	0.00%	$0	0.00%	$0	0.16%	$677	0.00%	$0	0.16%	$677	0.00%	$0	0.18%	$762	0.34%	$1,438
		TARGET DATE 2046-2050 AVERAGE										**0.42%**							
		SPECIALTY																	
⚠ 18	**IGLIX**	Voya Global Real Estate	$ 173,854.76	0.81%	$1,408	0.00%	$0	0.18%	$313	0.00%	$0	0.99%	$1,721	-0.40%	-$695	0.18%	$313	0.77%	$1,339
		GLOBAL REAL ESTATE AVERAGE										**1.36%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	$ 3,621,047.72	0.25%	$9,053	0.00%	$0	0.05%	$1,811	0.00%	$0	0.30%	$10,863	-0.06%	-$2,173	0.18%	$6,518	0.42%	$15,208
		AGGRESSIVE ALLOCATION AVERAGE										**0.88%**							
20	**N/A**	Moderate Allocation	$ 4,367,515.68	0.15%	$6,551	0.00%	$0	0.04%	$1,747	0.00%	$0	0.19%	$8,298	-0.14%	-$6,115	0.18%	$7,862	0.23%	$10,045
		MODERATE ALLOCATION AVERAGE										**0.86%**							
21	**N/A**	Conservative Allocation	$ 952,185.26	0.12%	$1,143	0.00%	$0	0.04%	$381	0.00%	$0	0.16%	$1,523	-0.23%	-$2,190	0.18%	$1,714	0.11%	$1,047
		CONSERVATIVE ALLOCATION AVERAGE										**0.82%**							
		TOTALS	**$ 36,292,387.70**		**$33,759**		**$0**		**$38,518**		$0		**$72,276**		**-$13,448**		**$65,326**		**$124,154**