SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RATES OF RETURN THROUGH 12/31/2016

			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	8.82	8.04	15.42	7.22	3.19	5.69	12.94	6.90	5.63	2.35	2.48	0.32	7.08	8.55	14.50	8.33	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	11.93	8.85	14.63	6.95	11.96	8.87	14.66	6.95	-0.03	-0.02	-0.03	0.00	11.96	8.87	14.66	6.95	S&P 500
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	6.31	2.20	11.56	6.63	6.03	4.06	11.81	6.78	0.28	-1.86	-0.25	-0.15	7.33	6.23	13.51	7.83	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	11.23	7.68	14.38	7.69	11.25	7.72	14.42	7.70	-0.02	-0.04	-0.04	-0.01	11.25	7.72	14.42	7.70	Spliced Mid Cap Index
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	18.32	7.03	14.85	8.21	18.26	7.00	14.81	8.10	0.06	0.03	0.04	0.11	18.26	7.00	14.81	8.10	Spliced Small Cap Index
		SMALL VALUE																	
⚠	6	**VSMIX**	Invesco Small Cap Value	18.61	5.20	15.65	8.95	25.90	6.60	13.86	6.70	-7.29	-1.40	1.79	2.25	31.74	8.31	15.07	6.26	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	6.85	3.05	10.39	4.66	5.50	2.08	9.26	3.69	1.35	0.97	1.13	0.97	7.51	3.80	10.41	3.83	World Stock / MSCI World NR
8	**DODFX**	Dodge & Cox International Stock	8.26	-1.34	7.98	2.11	0.79	-2.09	5.77	0.58	7.47	0.75	2.21	1.53	2.75	-1.59	6.07	0.86	Foreign Lg Blend / MSCI World Ex US NR
9	**VTSNX**	Vanguard Total International Stock Index	4.70	-1.32	5.53	0.93	4.72	-1.07	5.58	N/A	-0.02	-0.25	-0.05	N/A	4.72	-1.07	5.58	N/A	Spliced International Index
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	6.16	1.94	3.81	5.76	7.56	2.98	4.52	5.08	-1.40	-1.04	-0.71	0.68	5.63	4.07	3.85	5.31	MultiSector / BBgBarc US Credit TR USD
11	**OIBIX**	Oppenheimer International Bond	6.79	1.33	2.17	4.33	3.57	0.33	1.40	3.62	3.22	1.00	0.77	0.71	1.56	-1.94	-1.50	2.61	Wld Bond / Mstar Global Ex US Gov Bond
12	**GHYYX**	Pioneer Global High Yield	13.57	1.64	5.16	4.96	13.23	3.23	6.17	5.91	0.34	-1.59	-1.01	-0.95	14.27	3.60	7.37	7.35	HY Bond / BBgBarc Global HY
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	5.25	3.50	4.91	4.88	5.35	3.71	5.10	4.94	-0.10	-0.21	-0.19	-0.06	5.05	2.36	3.29	4.44	Spliced Index / Morningstar Conservative Inc
14	**VTWNX**	Vanguard Target Retirement 2020	6.95	4.39	8.17	4.99	7.17	4.65	8.42	5.13	-0.22	-0.26	-0.25	N/A	7.66	3.80	7.29	5.18	Spliced Index / Morningstar Moderate 2020
15	**VTHRX**	Vanguard Target Retirement 2030	7.85	4.58	9.50	4.98	8.11	4.87	9.77	5.14	-0.26	-0.29	-0.27	N/A	9.26	4.21	9.20	5.31	Spliced Index / Morningstar Moderate 2030
16	**VFORX**	Vanguard Target Retirement 2040	8.73	4.66	10.51	5.26	8.98	5.01	10.80	5.41	-0.25	-0.35	-0.29	N/A	10.61	4.28	10.06	5.45	Spliced Index / Morningstar Moderate 2040
17	**VFIFX**	Vanguard Target Retirement 2050	8.85	4.72	10.54	5.27	9.13	5.06	10.83	5.43	-0.28	-0.34	-0.29	N/A	10.89	4.07	9.93	5.35	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
⚠	18	**IGLIX**	Voya Global Real Estate	0.39	4.00	7.98	1.64	1.88	4.29	8.75	0.69	-1.49	-0.29	-0.77	0.95	5.37	6.98	10.82	2.52	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	9.61	4.16	10.37	5.00	10.19	5.13	9.95	5.34	-0.58	-0.97	0.42	-0.34	11.33	4.47	10.51	5.33	Custom Agg Allocation / Mstar Aggressive
20	**N/A**	Moderate Allocation	8.27	4.60	9.00	5.54	8.77	5.33	8.77	5.69	-0.50	-0.73	0.23	-0.15	8.57	3.80	7.45	5.24	Custom Mod Allocation / Mstar Moderate
21	**N/A**	Conservative Allocation	6.04	3.30	5.82	4.64	5.76	3.88	5.25	5.05	0.28	-0.58	0.57	-0.41	4.67	2.35	3.46	4.19	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 12/31/2016

			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	8.82	8.04	15.42	7.22	3.19	5.69	12.94	6.90	5.63	2.35	2.48	0.32	7.08	8.55	14.50	8.33	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	11.93	8.85	14.63	6.95	11.96	8.87	14.66	6.95	-0.03	-0.02	-0.03	0.00	11.96	8.87	14.66	6.95	S&P 500
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	6.31	2.20	11.56	6.63	6.03	4.06	11.81	6.78	0.28	-1.86	-0.25	-0.15	7.33	6.23	13.51	7.83	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	11.23	7.68	14.38	7.69	11.25	7.72	14.42	7.70	-0.02	-0.04	-0.04	-0.01	11.25	7.72	14.42	7.70	Spliced Mid Cap Index
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	18.32	7.03	14.85	8.21	18.26	7.00	14.81	8.10	0.06	0.03	0.04	0.11	18.26	7.00	14.81	8.10	Spliced Small Cap Index
		SMALL VALUE																	
⚠	6	**VSMIX**	Invesco Small Cap Value	18.61	5.20	15.65	8.95	25.90	6.60	13.86	6.70	-7.29	-1.40	1.79	2.25	31.74	8.31	15.07	6.26	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	6.85	3.05	10.39	4.66	5.50	2.08	9.26	3.69	1.35	0.97	1.13	0.97	7.51	3.80	10.41	3.83	World Stock / MSCI World NR
8	**DODFX**	Dodge & Cox International Stock	8.26	-1.34	7.98	2.11	0.79	-2.09	5.77	0.58	7.47	0.75	2.21	1.53	2.75	-1.59	6.07	0.86	Fgn Lg Blend / MSCI World Ex US NR USD
9	**VTSNX**	Vanguard Total International Stock Index	4.70	-1.32	5.53	0.93	4.72	-1.07	5.58	N/A	-0.02	-0.25	-0.05	N/A	4.72	-1.07	5.58	N/A	Spliced Index
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	6.16	1.94	3.81	5.76	7.56	2.98	4.52	5.08	-1.40	-1.04	-0.71	0.68	5.63	4.07	3.85	5.31	MultiSector / BBgBarc US Credit TR USD
11	**OIBIX**	Oppenheimer International Bond	6.79	1.33	2.17	4.33	3.57	0.33	1.40	3.62	3.22	1.00	0.77	0.71	1.56	-1.94	-1.50	2.61	Wld Bond / Mstar Global Ex US Gov Bond
12	**GHYYX**	Pioneer Global High Yield	13.57	1.64	5.16	4.96	13.23	3.23	6.17	5.91	0.34	-1.59	-1.01	-0.95	14.27	3.60	7.37	7.35	HY Bond / BBgBarc Global HY
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	5.25	3.50	4.91	4.88	5.35	3.71	5.10	4.94	-0.10	-0.21	-0.19	-0.06	5.05	2.36	3.29	4.44	Spliced Index / Morningstar Conservative Inc
14	**VTWNX**	Vanguard Target Retirement 2020	6.95	4.39	8.17	4.99	7.17	4.65	8.42	5.13	-0.22	-0.26	-0.25	N/A	7.66	3.80	7.29	5.18	Spliced Index / Morningstar Moderate 2020
15	**VTHRX**	Vanguard Target Retirement 2030	7.85	4.58	9.50	4.98	8.11	4.87	9.77	5.14	-0.26	-0.29	-0.27	N/A	9.26	4.21	9.20	5.31	Spliced Index / Morningstar Moderate 2030
16	**VFORX**	Vanguard Target Retirement 2040	8.73	4.66	10.51	5.26	8.98	5.01	10.80	5.41	-0.25	-0.35	-0.29	N/A	10.61	4.28	10.06	5.45	Spliced Index / Morningstar Moderate 2040
17	**VFIFX**	Vanguard Target Retirement 2050	8.85	4.72	10.54	5.27	9.13	5.06	10.83	5.43	-0.28	-0.34	-0.29	N/A	10.89	4.07	9.93	5.35	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
⚠	18	**IGLIX**	Voya Global Real Estate	0.39	4.00	7.98	1.64	1.88	4.29	8.75	0.69	-1.49	-0.29	-0.77	0.95	5.37	6.98	10.82	2.52	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	9.61	4.25	10.61	N/A	10.19	5.13	9.95	5.34	-0.58	-0.88	0.66	N/A	11.33	4.47	10.51	5.33	Custom Agg Allocation / Mstar Aggressive
20	**N/A**	Moderate Allocation	8.46	4.84	9.30	5.76	8.77	5.33	8.77	5.69	-0.31	-0.49	0.53	0.07	8.57	3.80	7.45	5.24	Custom Mod Allocation / Mstar Moderate
21	**N/A**	Conservative Allocation	6.41	3.68	6.23	4.97	5.76	3.88	5.25	5.05	0.65	-0.20	0.98	-0.08	4.67	2.35	3.46	4.19	Custom Cons Allocation / Mstar Cons

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