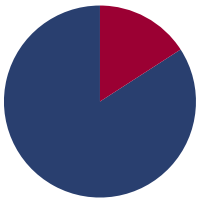
San Bernardino County: 401(k)

Stock Intersection

Account Name
VOYA 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	15.88
Other	84.12

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
1.97	**Amazon.com Inc**	**AMZN**	**1,214,126.01**	**Consumer Cyclical**	
1.48	American Funds Growth Fund of Amer R6	RGAGX	909,062.20	-	9/30/2016
0.39	Vanguard Institutional Index I	VINIX	242,463.72	-	11/30/2016
0.08	American Funds Capital World Gr&Inc R6	RWIGX	48,393.54	-	9/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,352.62	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,914.58	-	11/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,776.85	-	11/30/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,354.37	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	808.13	-	11/30/2016
1.08	**Microsoft Corp**	**MSFT**	**663,837.17**	**Technology**	
0.63	Vanguard Institutional Index I	VINIX	385,520.54	-	11/30/2016
0.41	American Funds Growth Fund of Amer R6	RGAGX	254,881.43	-	9/30/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	3,473.93	-	11/30/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,303.74	-	11/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	7,053.61	-	11/30/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,953.15	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	1,193.30	-	11/30/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	2,457.48	-	9/30/2016
1.07	**Apple Inc**	**AAPL**	**658,579.60**	**Technology**	
0.80	Vanguard Institutional Index I	VINIX	488,933.36	-	11/30/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	4,405.38	-	11/30/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	5,457.68	-	11/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	8,944.85	-	11/30/2016
0.18	American Funds Growth Fund of Amer R6	RGAGX	113,373.61	-	9/30/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	6,281.20	-	11/30/2016
0.05	American Funds Capital World Gr&Inc R6	RWIGX	29,670.28	-	9/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	1,513.25	-	11/30/2016
0.70	**The Home Depot Inc**	**HD**	**429,524.94**	**Consumer Cyclical**	
0.44	American Funds Growth Fund of Amer R6	RGAGX	268,916.30	-	9/30/2016
0.21	Vanguard Institutional Index I	VINIX	131,252.14	-	11/30/2016
0.04	American Funds Capital World Gr&Inc R6	RWIGX	21,843.89	-	9/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,244.10	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,541.27	-	11/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,526.06	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,773.84	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	427.35	-	11/30/2016

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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
0.69	**UnitedHealth Group Inc**	**UNH**	**425,899.58**	**Healthcare**	
0.43	American Funds Growth Fund of Amer R6	RGAGX	264,918.79	-	9/30/2016
0.20	Vanguard Institutional Index I	VINIX	123,780.80	-	11/30/2016
0.05	American Funds Capital World Gr&Inc R6	RWIGX	30,112.82	-	9/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,173.64	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,453.99	-	11/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,383.01	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,673.39	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	403.15	-	11/30/2016
0.68	**Amgen Inc**	**AMGN**	**419,328.14**	**Healthcare**	
0.21	American Funds Capital World Gr&Inc R6	RWIGX	127,166.07	-	9/30/2016
0.32	American Funds Growth Fund of Amer R6	RGAGX	198,589.12	-	9/30/2016
0.14	Vanguard Institutional Index I	VINIX	88,504.60	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	839.32	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,039.81	-	11/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,704.19	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,196.71	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	288.31	-	11/30/2016
0.68	**Alphabet Inc C**	**GOOG**	**417,311.14**	**Technology**	
0.32	American Funds Growth Fund of Amer R6	RGAGX	197,973.20	-	9/30/2016
0.30	Vanguard Institutional Index I	VINIX	183,894.61	-	11/30/2016
0.04	American Funds Capital World Gr&Inc R6	RWIGX	25,075.26	-	9/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,716.96	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,127.09	-	11/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,486.19	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,448.05	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	589.78	-	11/30/2016
0.67	**Facebook Inc A**	**FB**	**410,287.74**	**Technology**	
0.37	Vanguard Institutional Index I	VINIX	225,836.89	-	11/30/2016
0.28	American Funds Growth Fund of Amer R6	RGAGX	171,527.99	-	9/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,140.04	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,651.22	-	11/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,345.21	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,051.27	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	735.10	-	11/30/2016
0.62	**Broadcom Ltd**	**AVGO**	**382,942.28**	**Technology**	
0.53	American Funds Growth Fund of Amer R6	RGAGX	324,559.26	-	9/30/2016
0.09	Vanguard Institutional Index I	VINIX	55,371.58	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	498.70	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	617.82	-	11/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,012.58	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	711.04	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	171.30	-	11/30/2016

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Stock Intersection (continued)

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.61	**Alphabet Inc A**	**GOOGL**	**377,925.94**	**Technology**	
0.24	American Funds Growth Fund of Amer R6	RGAGX	150,439.87	-	9/30/2016
0.31	Vanguard Institutional Index I	VINIX	187,806.53	-	11/30/2016
0.05	American Funds Capital World Gr&Inc R6	RWIGX	28,884.08	-	9/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,787.74	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,214.77	-	11/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,629.89	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,548.96	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	614.09	-	11/30/2016
0.59	**Philip Morris International Inc**	**PM**	**365,728.05**	**Consumer Defensive**	
0.13	American Funds Capital World Gr&Inc R6	RWIGX	82,890.82	-	9/30/2016
0.27	American Funds Growth Fund of Amer R6	RGAGX	163,977.00	-	9/30/2016
0.18	Vanguard Institutional Index I	VINIX	112,425.74	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,065.56	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,320.09	-	11/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,163.55	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,519.28	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	366.02	-	11/30/2016
0.52	**Exxon Mobil Corp**	**XOM**	**320,415.39**	**Energy**	
0.48	Vanguard Institutional Index I	VINIX	297,199.24	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,816.87	-	11/30/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,489.73	-	11/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,719.49	-	11/30/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,016.31	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	967.60	-	11/30/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	6,206.15	-	9/30/2016
0.52	**Oracle Corp**	**ORCL**	**317,861.23**	**Technology**	
0.28	American Funds Growth Fund of Amer R6	RGAGX	169,528.64	-	9/30/2016
0.07	American Funds Capital World Gr&Inc R6	RWIGX	43,201.01	-	9/30/2016
0.16	Vanguard Institutional Index I	VINIX	99,292.53	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	966.95	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,197.92	-	11/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,963.34	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,378.68	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	332.15	-	11/30/2016
0.51	**Comcast Corp Class A**	**CMCSA**	**314,241.19**	**Communication Services**	
0.27	American Funds Growth Fund of Amer R6	RGAGX	167,672.52	-	9/30/2016
0.22	Vanguard Institutional Index I	VINIX	137,087.90	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,299.97	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,610.50	-	11/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,639.52	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,853.51	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	446.54	-	11/30/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,630.73	-	9/30/2016

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Stock Intersection (continued)

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Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.51	**JPMorgan Chase & Co**	**JPM**	**312,425.31**	**Financial Services**	
0.39	Vanguard Institutional Index I	VINIX	237,732.45	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,253.47	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,791.75	-	11/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,575.53	-	11/30/2016
0.10	American Funds Growth Fund of Amer R6	RGAGX	58,742.86	-	9/30/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,213.01	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	774.07	-	11/30/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	2,342.17	-	9/30/2016
0.49	**Schlumberger Ltd**	**SLB**	**303,028.10**	**Energy**	
0.08	Dodge & Cox International Stock	DODFX	51,865.97	-	9/30/2016
0.23	American Funds Growth Fund of Amer R6	RGAGX	144,052.67	-	9/30/2016
0.16	Vanguard Institutional Index I	VINIX	95,952.44	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	909.68	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,126.98	-	11/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,847.06	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,297.03	-	11/30/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	5,663.79	-	9/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	312.48	-	11/30/2016
0.49	**EOG Resources Inc**	**EOG**	**301,773.50**	**Energy**	
0.36	American Funds Growth Fund of Amer R6	RGAGX	218,716.37	-	9/30/2016
0.06	American Funds Capital World Gr&Inc R6	RWIGX	34,078.89	-	9/30/2016
0.08	Vanguard Institutional Index I	VINIX	46,330.46	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	438.48	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	543.21	-	11/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	890.30	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	625.18	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	150.62	-	11/30/2016
0.49	**Berkshire Hathaway Inc B**	**BRK.B**	**301,181.20**	**Financial Services**	
0.38	Vanguard Institutional Index I	VINIX	232,112.88	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,278.40	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,822.64	-	11/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,626.16	-	11/30/2016
0.09	American Funds Growth Fund of Amer R6	RGAGX	55,309.93	-	9/30/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,248.55	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	782.63	-	11/30/2016
0.45	**Netflix Inc**	**NFLX**	**275,170.06**	**Consumer Cyclical**	
0.31	American Funds Growth Fund of Amer R6	RGAGX	192,555.25	-	9/30/2016
0.06	American Funds Capital World Gr&Inc R6	RWIGX	39,206.69	-	9/30/2016
0.07	Vanguard Institutional Index I	VINIX	41,168.36	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	370.91	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	459.50	-	11/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	753.10	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	528.84	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	127.41	-	11/30/2016

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0.43	**AbbVie Inc**	**ABBV**	**265,363.22**	**Healthcare**	
0.17	American Funds Capital World Gr&Inc R6	RWIGX	102,557.52	-	9/30/2016
0.13	American Funds Growth Fund of Amer R6	RGAGX	76,873.13	-	9/30/2016
0.13	Vanguard Institutional Index I	VINIX	81,279.22	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	770.60	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	954.67	-	11/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,564.66	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,098.72	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	264.70	-	11/30/2016
0.43	**Johnson & Johnson**	**JNJ**	**264,306.53**	**Healthcare**	
0.41	Vanguard Institutional Index I	VINIX	249,989.89	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,370.85	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,937.17	-	11/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,813.87	-	11/30/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,380.37	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	814.39	-	11/30/2016
0.42	**Verizon Communications Inc**	**VZ**	**260,808.20**	**Communication Services**	
0.14	American Funds Capital World Gr&Inc R6	RWIGX	84,258.57	-	9/30/2016
0.27	Vanguard Institutional Index I	VINIX	166,988.93	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,583.26	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,961.45	-	11/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,214.72	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,257.42	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	543.85	-	11/30/2016
0.42	**General Electric Co**	**GE**	**256,776.36**	**Industrials**	
0.37	Vanguard Institutional Index I	VINIX	226,299.05	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,145.58	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,658.10	-	11/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,356.48	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,059.18	-	11/30/2016
0.03	American Funds Capital World Gr&Inc R6	RWIGX	17,520.96	-	9/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	737.01	-	11/30/2016
0.41	**American International Group Inc**	**AIG**	**253,249.34**	**Financial Services**	
0.26	American Funds Growth Fund of Amer R6	RGAGX	157,384.49	-	9/30/2016
0.06	American Funds Capital World Gr&Inc R6	RWIGX	39,944.12	-	9/30/2016
0.09	Vanguard Institutional Index I	VINIX	52,894.71	-	11/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	501.11	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	620.81	-	11/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,017.48	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	714.49	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	172.13	-	11/30/2016

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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	**Intel Corp**	**INTC**	**252,442.52**	**Technology**	
0.07	American Funds Capital World Gr&Inc R6	RWIGX	42,458.12	-	9/30/2016
0.22	Vanguard Institutional Index I	VINIX	134,769.26	-	11/30/2016
0.11	American Funds Growth Fund of Amer R6	RGAGX	67,497.05	-	9/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,278.12	-	11/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,583.43	-	11/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,595.15	-	11/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,822.35	-	11/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	439.04	-	11/30/2016

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Stock Intersection Report Disclosure Statement

Used as supplemental sales literature, the Stock Intersection report must be preceded or accompanied by the fund's/policy's current prospectus or equivalent. In all cases, this disclosure statement should accompany the Stock Intersection report. Morningstar is not itself an FINRA-member firm. Information contained in the report is from the most recent information available to Morningstar.

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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