SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RATES OF RETURN THROUGH 9/30/2018

			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	22.70	19.41	14.91	12.72	23.18	17.68	14.02	12.60	-0.48	1.73	0.89	0.12	26.30	20.55	16.58	14.31	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
	2	**VIIIX**	Vanguard Institutional Index	17.89	17.30	13.94	11.98	17.91	17.31	13.95	11.97	-0.02	-0.01	-0.01	0.01	17.91	17.31	13.95	11.97	S&P 500
		MID CAP GROWTH																	
✔	3	**BGRIX**	Baron Growth	25.86	17.93	11.90	12.67	20.31	15.81	11.68	11.97	5.55	2.12	0.22	0.70	21.10	16.65	13.00	13.46	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
	4	**VMCIX**	Vanguard Mid Cap Index	13.45	13.79	11.68	12.44	13.44	13.81	11.71	12.46	0.01	-0.02	-0.03	-0.02	13.44	13.81	11.71	12.46	Spliced Mid Cap Index
		SMALL BLEND																	
	5	**VSCIX**	Vanguard Small Cap Index	16.72	16.35	11.49	12.39	16.68	16.31	11.46	12.30	0.04	0.04	0.03	0.09	16.68	16.31	11.46	12.30	Spliced Small Cap Index
		SMALL VALUE																	
⚠	6	**VSMIX**	Invesco Small Cap Value	4.69	12.02	8.59	11.66	8.41	13.75	8.36	10.03	-3.72	-1.73	0.23	1.63	9.33	16.12	9.91	9.52	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
	7	**RWIGX**	AmFunds Capital World G/I	7.07	12.31	8.48	8.40	8.87	12.44	8.24	8.25	-1.80	-0.13	0.24	0.15	11.24	13.54	9.28	8.56	World Large Stock / MSCI World NR
⚠	8	**DODFX**	Dodge & Cox International Stock	-5.26	8.20	3.74	5.90	1.55	8.71	4.05	4.98	-6.81	-0.51	-0.31	0.92	2.67	9.32	4.24	5.18	Foreign Lg Blend / MSCI World Ex US NR
	9	**VTSNX**	Vanguard Total International Stock Index	1.63	9.97	4.49	5.19	1.99	10.20	4.58	N/A	-0.36	-0.23	-0.09	N/A	1.99	10.20	4.58	N/A	Spliced International Index
		BONDS																	
	10	**LSIIX**	Loomis Sayles Inv Grade Bond	0.43	4.26	2.85	6.27	0.59	4.05	3.15	5.73	-0.16	0.21	-0.30	0.54	-1.10	2.98	3.40	5.94	MultiSector / BBgBarc US Credit TR USD
	11	**OIBIX**	Oppenheimer International Bond	-3.83	3.74	2.04	3.91	-1.23	2.53	1.05	3.52	-2.60	1.21	0.99	0.39	-1.31	2.20	-0.12	2.05	Wld Bond / Mstar Global Ex US Gov Bond
	12	**GHYYX**	Pioneer Global High Yield	0.55	6.70	3.38	6.67	2.36	6.41	4.31	7.62	-1.81	0.29	-0.93	-0.95	0.27	7.54	4.85	9.22	HY Bond / BBgBarc Global HY
		TARGET FUNDS																	
	13	**VITRX**	Vanguard Target Retirement Inc	3.34	5.42	N/A	N/A	3.47	5.55	N/A	N/A	-0.13	-0.13	N/A	N/A	2.87	4.24	3.15	4.51	Spliced Index / Morningstar Conservative Inc
	14	**VITWX**	Vanguard Target Retirement 2020	5.92	8.73	N/A	N/A	6.11	8.93	N/A	N/A	-0.19	-0.20	N/A	N/A	5.50	7.97	6.03	7.29	Spliced Index / Morningstar Moderate 2020
	15	**VTTWX**	Vanguard Target Retirement 2030	7.73	10.74	N/A	N/A	7.94	10.95	N/A	N/A	-0.21	-0.21	N/A	N/A	7.49	10.44	7.56	8.38	Spliced Index / Morningstar Moderate 2030
	16	**VIRSX**	Vanguard Target Retirement 2040	9.39	12.58	N/A	N/A	9.66	12.84	N/A	N/A	-0.27	-0.26	N/A	N/A	9.42	12.57	8.60	9.07	Spliced Index / Morningstar Moderate 2040
	17	**VTRLX**	Vanguard Target Retirement 2050	9.88	12.97	N/A	N/A	10.15	13.22	N/A	N/A	-0.27	-0.25	N/A	N/A	9.62	12.97	8.62	9.08	Spliced Index / Morningstar Moderate 2050
		ASSET ALLOCATION																	
	18	**N/A**	Aggressive Allocation	7.31	11.23	7.91	8.96	8.41	11.30	8.25	8.77	-1.10	-0.07	-0.34	0.19	10.40	13.86	9.26	9.34	Custom Agg Allocation / Mstar Aggressive
	19	**N/A**	Moderate Allocation	6.04	9.17	7.05	8.04	7.21	9.45	7.51	8.20	-1.17	-0.28	-0.46	-0.16	6.02	9.20	6.51	7.41	Custom Mod Allocation / Mstar Moderate
	20	**N/A**	Conservative Allocation	4.84	6.44	4.95	5.91	2.69	5.29	4.63	5.94	2.15	1.15	0.32	-0.03	1.46	3.96	3.07	4.40	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 9/30/2018

				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	22.70	19.41	14.91	12.72	23.18	17.68	14.02	12.60	-0.48	1.73	0.89	0.12	26.30	20.55	16.58	14.31	Large Growth / Russell 1000 Growth
			LARGE BLEND																	
	2	**VIIIX**	Vanguard Institutional Index	17.89	17.30	13.94	11.98	17.91	17.31	13.95	11.97	-0.02	-0.01	-0.01	0.01	17.91	17.31	13.95	11.97	S&P 500
			MID CAP GROWTH																	
✔	3	**BGRIX**	Baron Growth	25.86	17.93	11.90	12.67	20.31	15.81	11.68	11.97	5.55	2.12	0.22	0.70	21.10	16.65	13.00	13.46	Mid Cap Growth / Russell Mid Cap Growth
			MID CAP BLEND																	
	4	**VMCIX**	Vanguard Mid Cap Index	13.45	13.79	11.68	12.44	13.44	13.81	11.71	12.46	0.01	-0.02	-0.03	-0.02	13.44	13.81	11.71	12.46	Spliced Mid Cap Index
			SMALL BLEND																	
	5	**VSCIX**	Vanguard Small Cap Index	16.72	16.35	11.49	12.39	16.68	16.31	11.46	12.30	0.04	0.04	0.03	0.09	16.68	16.31	11.46	12.30	Spliced Small Cap Index
			SMALL VALUE																	
⚠	6	**VSMIX**	Invesco Small Cap Value	4.69	12.02	8.59	11.66	8.41	13.75	8.36	10.03	-3.72	-1.73	0.23	1.63	9.33	16.12	9.91	9.52	Small Value / Russell 2000 Value
			INTERNATIONAL STOCK																	
	7	**RWIGX**	AmFunds Capital World G/I	7.07	12.31	8.48	8.40	8.87	12.44	8.24	8.25	-1.80	-0.13	0.24	0.15	11.24	13.54	9.28	8.56	World Stock / MSCI World NR
⚠	8	**DODFX**	Dodge & Cox International Stock	-5.26	8.20	3.74	5.90	1.55	8.71	4.05	4.98	-6.81	-0.51	-0.31	0.92	2.67	9.32	4.24	5.18	Fgn Lg Blend / MSCI World Ex US NR USD
	9	**VTSNX**	Vanguard Total International Stock Index	1.63	9.97	4.49	5.19	1.99	10.20	4.58	N/A	-0.36	-0.23	-0.09	N/A	1.99	10.20	4.58	N/A	Spliced Index
			BONDS																	
	10	**LSIIX**	Loomis Sayles Inv Grade Bond	0.43	4.26	2.85	6.27	0.59	4.05	3.15	5.73	-0.16	0.21	-0.30	0.54	-1.10	2.98	3.40	5.94	MultiSector / BBgBarc US Credit TR USD
	11	**OIBIX**	Oppenheimer International Bond	-3.83	3.74	2.04	3.91	-1.23	2.53	1.05	3.52	-2.60	1.21	0.99	0.39	-1.31	2.20	-0.12	2.05	Wld Bond / Mstar Global Ex US Gov Bond
	12	**GHYYX**	Pioneer Global High Yield	0.55	6.70	3.38	6.67	2.36	6.41	4.31	7.62	-1.81	0.29	-0.93	-0.95	0.27	7.54	4.85	9.22	HY Bond / BBgBarc Global HY
			TARGET FUNDS																	
	13	**VITRX**	Vanguard Target Retirement Inc	3.34	5.42	N/A	N/A	3.47	5.55	N/A	N/A	-0.13	-0.13	N/A	N/A	2.87	4.24	3.15	4.51	Spliced Index / Morningstar Conservative Inc
	14	**VITWX**	Vanguard Target Retirement 2020	5.92	8.73	N/A	N/A	6.11	8.93	N/A	N/A	-0.19	-0.20	N/A	N/A	5.50	7.97	6.03	7.29	Spliced Index / Morningstar Moderate 2020
	15	**VTTWX**	Vanguard Target Retirement 2030	7.73	10.74	N/A	N/A	7.94	10.95	N/A	N/A	-0.21	-0.21	N/A	N/A	7.49	10.44	7.56	8.38	Spliced Index / Morningstar Moderate 2030
	16	**VIRSX**	Vanguard Target Retirement 2040	9.39	12.58	N/A	N/A	9.66	12.84	N/A	N/A	-0.27	-0.26	N/A	N/A	9.42	12.57	8.60	9.07	Spliced Index / Morningstar Moderate 2040
	17	**VTRLX**	Vanguard Target Retirement 2050	9.88	12.97	N/A	N/A	10.15	13.22	N/A	N/A	-0.27	-0.25	N/A	N/A	9.62	12.97	8.62	9.08	Spliced Index / Morningstar Moderate 2050
			ASSET ALLOCATION																	
	18	**N/A**	Aggressive Allocation	7.31	11.23	7.96	9.04	8.41	11.30	8.25	8.77	-1.10	-0.07	-0.29	0.27	10.40	13.86	9.26	9.34	Custom Agg Allocation / Mstar Aggressive
	19	**N/A**	Moderate Allocation	6.15	9.32	7.25	8.25	7.21	9.45	7.51	8.20	-1.06	-0.13	-0.26	0.05	6.02	9.20	6.51	7.41	Custom Mod Allocation / Mstar Moderate
	20	**N/A**	Conservative Allocation	5.15	6.76	5.30	6.30	2.69	5.29	4.63	5.94	2.46	1.47	0.67	0.36	1.46	3.96	3.07	4.40	Custom Cons Allocation / Mstar Cons

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