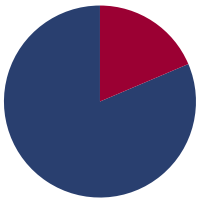
County of San Bernardino: 457(b)

Stock Intersection

Account Name
VOYA 457

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	18.61
Other	81.39

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
2.18	**Amazon.com Inc**	**AMZN**	**10,188,100.51**	**Consumer Cyclical**	
1.18	American Funds Growth Fund of Amer R6	RGAGX	5,539,408.86	-	9/30/2018
0.65	Vanguard Institutional Index Instl Pl	VIIIX	3,016,570.34	-	9/30/2018
0.15	American Funds Capital World Gr&Inc R6	RWIGX	719,525.61	-	9/30/2018
0.05	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	241,097.74	-	9/30/2018
0.06	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	298,365.12	-	9/30/2018
0.05	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	226,713.66	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2020 Instl	VITWX	126,546.69	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	19,872.49	-	9/30/2018
1.77	**Microsoft Corp**	**MSFT**	**8,286,424.03**	**Technology**	
0.72	American Funds Growth Fund of Amer R6	RGAGX	3,352,888.10	-	9/30/2018
0.69	Vanguard Institutional Index Instl Pl	VIIIX	3,223,882.67	-	9/30/2018
0.16	American Funds Capital World Gr&Inc R6	RWIGX	745,303.53	-	9/30/2018
0.05	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	254,770.58	-	9/30/2018
0.07	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	315,285.64	-	9/30/2018
0.05	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	239,570.77	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2020 Instl	VITWX	133,723.25	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	20,999.48	-	9/30/2018
1.23	**Facebook Inc A**	**FB**	**5,741,202.47**	**Technology**	
0.73	American Funds Growth Fund of Amer R6	RGAGX	3,435,400.18	-	9/30/2018
0.31	Vanguard Institutional Index Instl Pl	VIIIX	1,458,346.93	-	9/30/2018
0.09	American Funds Capital World Gr&Inc R6	RWIGX	411,589.14	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	115,151.06	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	142,502.62	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	108,281.05	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	60,440.16	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	9,491.33	-	9/30/2018
1.13	**Netflix Inc**	**NFLX**	**5,303,981.08**	**Consumer Cyclical**	
0.81	American Funds Growth Fund of Amer R6	RGAGX	3,777,095.04	-	9/30/2018
0.16	American Funds Capital World Gr&Inc R6	RWIGX	757,965.99	-	9/30/2018
0.13	Vanguard Institutional Index Instl Pl	VIIIX	598,850.94	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	44,930.39	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	55,602.60	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	42,249.80	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	23,582.93	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,703.39	-	9/30/2018

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County of San Bernardino: 457(b)

Stock Intersection (continued)

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VOYA 457

Report Currency
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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
1.11	**Apple Inc**	**AAPL**	**5,203,949.35**	**Technology**	
0.81	Vanguard Institutional Index Instl Pl	VIIIX	3,807,506.06	-	9/30/2018
0.06	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	284,959.60	-	9/30/2018
0.08	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	352,645.38	-	9/30/2018
0.06	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	267,958.69	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2020 Instl	VITWX	149,568.77	-	9/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	23,487.81	-	9/30/2018
0.03	American Funds Capital World Gr&Inc R6	RWIGX	156,959.02	-	9/30/2018
0.03	American Funds Growth Fund of Amer R6	RGAGX	160,864.03	-	9/30/2018
1.08	**Alphabet Inc Class C**	**GOOG**	**5,031,471.84**	**Technology**	
0.64	American Funds Growth Fund of Amer R6	RGAGX	3,001,752.28	-	9/30/2018
0.29	Vanguard Institutional Index Instl Pl	VIIIX	1,350,494.12	-	9/30/2018
0.06	American Funds Capital World Gr&Inc R6	RWIGX	287,040.56	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	103,610.93	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	128,221.39	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	97,429.42	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	54,383.01	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	8,540.14	-	9/30/2018
0.90	**UnitedHealth Group Inc**	**UNH**	**4,190,964.38**	**Healthcare**	
0.55	American Funds Growth Fund of Amer R6	RGAGX	2,573,349.35	-	9/30/2018
0.20	Vanguard Institutional Index Instl Pl	VIIIX	941,262.54	-	9/30/2018
0.08	American Funds Capital World Gr&Inc R6	RWIGX	395,192.61	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	74,279.35	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	91,922.75	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	69,847.78	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	38,987.53	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	6,122.48	-	9/30/2018
0.82	**Alphabet Inc A**	**GOOGL**	**3,831,099.88**	**Technology**	
0.36	American Funds Growth Fund of Amer R6	RGAGX	1,682,213.53	-	9/30/2018
0.28	Vanguard Institutional Index Instl Pl	VIIIX	1,326,592.29	-	9/30/2018
0.09	American Funds Capital World Gr&Inc R6	RWIGX	428,100.03	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	104,141.72	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	128,878.26	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	97,928.55	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	54,661.61	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	8,583.89	-	9/30/2018
0.72	**AbbVie Inc**	**ABBV**	**3,366,897.45**	**Healthcare**	
0.28	American Funds Capital World Gr&Inc R6	RWIGX	1,291,161.31	-	9/30/2018
0.30	American Funds Growth Fund of Amer R6	RGAGX	1,391,910.53	-	9/30/2018
0.11	Vanguard Institutional Index Instl Pl	VIIIX	526,465.65	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	41,572.77	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	51,447.45	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	39,092.51	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	21,820.60	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,426.64	-	9/30/2018

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County of San Bernardino: 457(b)

Stock Intersection (continued)

Account Name
VOYA 457

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.68	**The Home Depot Inc**	**HD**	**3,189,374.01**	**Consumer Cyclical**	
0.37	American Funds Growth Fund of Amer R6	RGAGX	1,729,023.87	-	9/30/2018
0.19	Vanguard Institutional Index Instl Pl	VIIIX	871,197.64	-	9/30/2018
0.07	American Funds Capital World Gr&Inc R6	RWIGX	328,537.69	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	68,851.56	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	85,205.71	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	64,743.82	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	36,138.61	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	5,675.09	-	9/30/2018
0.64	**Broadcom Inc**	**AVGO**	**3,013,709.30**	**Technology**	
0.38	American Funds Growth Fund of Amer R6	RGAGX	1,778,730.16	-	9/30/2018
0.16	American Funds Capital World Gr&Inc R6	RWIGX	726,483.58	-	9/30/2018
0.08	Vanguard Institutional Index Instl Pl	VIIIX	391,502.35	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	30,908.32	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	38,249.90	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	29,064.30	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	16,223.07	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,547.62	-	9/30/2018
0.53	**Mastercard Inc A**	**MA**	**2,497,293.43**	**Financial Services**	
0.28	American Funds Growth Fund of Amer R6	RGAGX	1,302,441.00	-	9/30/2018
0.16	Vanguard Institutional Index Instl Pl	VIIIX	746,567.33	-	9/30/2018
0.05	American Funds Capital World Gr&Inc R6	RWIGX	222,351.64	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	59,689.13	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	73,866.95	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	56,128.03	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	31,329.46	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	4,919.88	-	9/30/2018
0.51	**Berkshire Hathaway Inc B**	**BRK.B**	**2,399,000.61**	**Financial Services**	
0.32	Vanguard Institutional Index Instl Pl	VIIIX	1,488,493.87	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	117,891.88	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	145,894.46	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	110,858.36	-	9/30/2018
0.10	American Funds Growth Fund of Amer R6	RGAGX	464,266.05	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	61,878.75	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	9,717.24	-	9/30/2018
0.50	**EOG Resources Inc**	**EOG**	**2,342,246.25**	**Energy**	
0.36	American Funds Growth Fund of Amer R6	RGAGX	1,677,990.65	-	9/30/2018
0.07	American Funds Capital World Gr&Inc R6	RWIGX	311,604.57	-	9/30/2018
0.06	Vanguard Institutional Index Instl Pl	VIIIX	271,621.58	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	21,407.09	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	26,491.86	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	20,129.92	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	11,236.09	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,764.48	-	9/30/2018
0.49	**Vail Resorts Inc**	**MTN**	**2,309,502.38**	**Consumer Cyclical**	
0.47	Baron Growth Instl	BGRIX	2,200,282.98	-	9/30/2018
0.01	Vanguard Small Cap Index I	VSCIX	50,456.44	-	9/30/2018
0.01	Vanguard Mid Cap Index Institutional	VMCIX	58,762.95	-	9/30/2018

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County of San Bernardino: 457(b)

Stock Intersection (continued)

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Report Currency
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0.49	**JPMorgan Chase & Co**	**JPM**	**2,271,494.50**	**Financial Services**	
0.30	Vanguard Institutional Index Instl Pl	VIIIX	1,394,382.12	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	110,219.31	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	136,399.45	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	103,643.54	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	57,851.60	-	9/30/2018
0.08	American Funds Growth Fund of Amer R6	RGAGX	353,296.58	-	9/30/2018
0.02	American Funds Capital World Gr&Inc R6	RWIGX	106,617.07	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	9,084.83	-	9/30/2018
0.48	**Samsung Electronics Co Ltd**	**005930**	**2,235,142.74**	**Technology**	
0.05	Dodge & Cox International Stock	DODFX	224,668.30	-	6/30/2018
0.18	American Funds Capital World Gr&Inc R6	RWIGX	861,939.73	-	9/30/2018
0.18	American Funds Growth Fund of Amer R6	RGAGX	836,614.91	-	9/30/2018
0.03	Vanguard Total Intl Stock Index I	VTSNX	139,013.10	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	45,917.46	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	56,611.72	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	42,887.84	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	23,696.09	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,793.59	-	9/30/2018
0.47	**Abbott Laboratories**	**ABT**	**2,201,332.94**	**Healthcare**	
0.23	American Funds Growth Fund of Amer R6	RGAGX	1,095,797.69	-	9/30/2018
0.11	American Funds Capital World Gr&Inc R6	RWIGX	491,223.18	-	9/30/2018
0.10	Vanguard Institutional Index Instl Pl	VIIIX	473,087.62	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	37,309.94	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	46,172.09	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	35,084.00	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	19,583.14	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,075.27	-	9/30/2018
0.43	**Amgen Inc**	**AMGN**	**2,027,417.51**	**Healthcare**	
0.17	American Funds Capital World Gr&Inc R6	RWIGX	780,863.08	-	9/30/2018
0.13	American Funds Growth Fund of Amer R6	RGAGX	605,665.37	-	9/30/2018
0.11	Vanguard Institutional Index Instl Pl	VIIIX	493,209.75	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	39,015.25	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	48,282.45	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	36,687.57	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	20,478.21	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,215.83	-	9/30/2018
0.42	**Visa Inc Class A**	**V**	**1,979,915.15**	**Financial Services**	
0.21	Vanguard Institutional Index Instl Pl	VIIIX	980,301.29	-	9/30/2018
0.15	American Funds Growth Fund of Amer R6	RGAGX	679,059.25	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	77,501.44	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	95,910.18	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	72,877.65	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	40,678.73	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	6,388.06	-	9/30/2018
0.01	American Funds Capital World Gr&Inc R6	RWIGX	27,198.55	-	9/30/2018

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0.42	**Nike Inc B**	**NKE**	**1,972,185.23**	**Consumer Cyclical**	
0.26	American Funds Growth Fund of Amer R6	RGAGX	1,200,446.28	-	9/30/2018
0.05	American Funds Capital World Gr&Inc R6	RWIGX	253,649.32	-	9/30/2018
0.09	Vanguard Institutional Index Instl Pl	VIIIX	398,735.44	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	31,532.06	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	39,021.80	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	29,650.83	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	16,550.46	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,599.03	-	9/30/2018
0.41	**Intel Corp**	**INTC**	**1,909,696.57**	**Technology**	
0.09	American Funds Capital World Gr&Inc R6	RWIGX	434,068.41	-	9/30/2018
0.17	Vanguard Institutional Index Instl Pl	VIIIX	801,540.63	-	9/30/2018
0.09	American Funds Growth Fund of Amer R6	RGAGX	434,320.34	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	63,343.85	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	78,389.77	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	59,564.71	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	33,247.74	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	5,221.12	-	9/30/2018
0.40	**Johnson & Johnson**	**JNJ**	**1,855,076.21**	**Healthcare**	
0.29	Vanguard Institutional Index Instl Pl	VIIIX	1,362,594.59	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	107,577.52	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	133,130.16	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	101,159.36	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	56,464.98	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	8,867.08	-	9/30/2018
0.02	American Funds Growth Fund of Amer R6	RGAGX	85,282.50	-	9/30/2018
0.39	**Exxon Mobil Corp**	**XOM**	**1,840,495.45**	**Energy**	
0.28	Vanguard Institutional Index Instl Pl	VIIIX	1,323,175.16	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	104,466.62	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	129,280.34	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	98,234.06	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	54,832.14	-	9/30/2018
0.03	American Funds Capital World Gr&Inc R6	RWIGX	121,896.46	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	8,610.67	-	9/30/2018
0.39	**Thermo Fisher Scientific Inc**	**TMO**	**1,810,959.61**	**Healthcare**	
0.22	American Funds Growth Fund of Amer R6	RGAGX	1,022,636.92	-	9/30/2018
0.07	American Funds Capital World Gr&Inc R6	RWIGX	319,033.15	-	9/30/2018
0.08	Vanguard Institutional Index Instl Pl	VIIIX	361,391.67	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	28,505.43	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	35,276.26	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	26,804.77	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	14,961.85	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,349.56	-	9/30/2018

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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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