SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 9/30/2018

			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	$ 107,709,522.49	0.27%	$290,816	0.00%	$0	0.06%	$64,626	0.00%	$0	0.33%	$355,441.42	0.00%	$0	0.18%	$193,877	0.51%	$549,318.56
		LARGE GROWTH AVERAGE										**1.10%**							
		LARGE BLEND																	
2	**VIIIX**	Vanguard Institutional Index	$ 109,206,863.42	0.02%	$21,841	0.00%	$0	0.00%	$0	0.00%	$0	0.02%	$21,841.37	0.00%	$0	0.18%	$196,572	0.20%	$218,413.73
		S&P 500 INDEX										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	$ 31,359,335.09	1.00%	$313,593	0.00%	$0	0.04%	$12,544	0.00%	$0	1.04%	$326,137.08	-0.15%	-$47,039	0.18%	$56,447	1.07%	$335,544.89
		MID CAP GROWTH AVERAGE										**1.20%**							
4	**VMCIX**	Vanguard Mid Cap Index	$ 56,189,930.90	0.03%	$16,857	0.00%	$0	0.01%	$5,619	0.00%	$0	0.04%	$22,475.97	0.00%	$0	0.18%	$101,142	0.22%	$123,617.85
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$ 40,932,381.74	0.03%	$12,280	0.00%	$0	0.01%	$4,093	0.00%	$0	0.04%	$16,372.95	0.00%	$0	0.18%	$73,678	0.22%	$90,051.24
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	$ 7,955,165.35	0.63%	$50,118	0.00%	$0	0.24%	$19,092	-0.01%	$796	0.87%	$69,209.94	-0.25%	-$19,888	0.18%	$14,319	0.80%	$63,641.32
		SMALL VALUE AVERAGE										**1.26%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	$ 50,073,881.65	0.37%	$185,273	0.00%	$0	0.08%	$40,059	0.00%	$0.00	0.45%	$225,332.47	0.00%	$0	0.18%	$90,133	0.63%	$315,465.45
		WORLD LARGE STOCK AVERAGE										**1.17%**							
8	**DODFX**	Dodge & Cox International Stock	$ 11,903,450.64	0.60%	$71,421	0.00%	$0	0.04%	$4,761	0.00%	$0.00	0.63%	$74,991.74	-0.10%	-$11,903	0.18%	$21,426	0.71%	$84,514.50
		FOREIGN LARGE BLEND AVERAGE										**1.03%**							
9	**VTSNX**	Vanguard Total International Stock Index	$ 20,601,478.13	0.07%	$14,421	0.00%	$0	0.02%	$4,120	0.00%	$0	0.09%	$18,541.33	0.00%	$0	0.18%	$37,083	0.27%	$55,623.99
		INDEX AVERAGE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 22,611,918.84	0.40%	$90,448	0.00%	$0	0.17%	$38,440	-0.02%	$4,522	0.53%	$119,843.17	-0.15%	-$33,918	0.18%	$40,701	0.56%	$126,626.75
		MULTISECTOR BOND AVERAGE										**1.03%**							
11	**OIBIX**	Oppenheimer International Bond	$ 3,950,610.01	0.54%	$21,333	0.00%	$0	0.09%	$3,556	-0.02%	$790	0.61%	$24,098.72	0.00%	$0	0.18%	$7,111	0.79%	$31,209.82
		WORLD BOND AVERAGE										**0.96%**							
12	**GHYYX**	Pioneer Global High Yield	$ 5,324,584.24	0.69%	$36,740	0.00%	$0	0.22%	$11,714	0.00%	$0.00	0.91%	$48,453.72	-0.25%	-$13,311	0.18%	$9,584	0.84%	$44,726.51
		HIGH YIELD AVERAGE										**1.03%**							
		TARGET FUNDS																	
13	**VITRX**	Vanguard Target Retirement Inc	$ 4,358,174.01	0.00%	$0	0.00%	$0	0.09%	$3,922	0.00%	$0.00	0.09%	$3,922.36	0.00%	$0	0.18%	$7,845	0.27%	$11,767.07
		TARGET DATE RETIREMENT INC AVG										**0.42%**							
14	**VITWX**	Vanguard Target Retirement 2020	$ 15,266,413.93	0.00%	$0	0.00%	$0	0.09%	$13,740	0.00%	$0.00	0.09%	$13,739.77	0.00%	$0	0.18%	$27,480	0.27%	$41,219.32
		TARGET DATE 2020 AVERAGE										**0.42%**							
15	**VTTWX**	Vanguard Target Retirement 2030	$ 20,976,897.41	0.00%	$0	0.00%	$0	0.09%	$18,879	0.00%	$0.00	0.09%	$18,879.21	0.00%	$0	0.18%	$37,758	0.27%	$56,637.62
		TARGET DATE 2030 AVERAGE										**0.43%**							
16	**VIRSX**	Vanguard Target Retirement 2040	$ 22,167,056.36	0.00%	$0	0.00%	$0	0.09%	$19,950	0.00%	$0.00	0.09%	$19,950.35	0.00%	$0	0.18%	$39,901	0.27%	$59,851.05
		TARGET DATE 2040 AVERAGE										**0.43%**							
17	**VTRLX**	Vanguard Target Retirement 2050	$ 17,302,373.21	0.00%	$0	0.00%	$0	0.09%	$15,572	0.00%	$0.00	0.09%	$15,572.14	0.00%	$0	0.18%	$31,144	0.27%	$46,716.41
		TARGET DATE 2050 AVERAGE										**0.43%**							
		ASSET ALLOCATION																	
18	**N/A**	Aggressive Allocation	$ 49,442,765.96	0.15%	$74,164	0.00%	$0	0.04%	$19,777	-0.01%	$4,944	0.18%	$88,996.98	-0.03%	-$13,844	0.18%	$88,997	0.33%	$164,149.98
		AGGRESSIVE ALLOCATION AVG										**0.79%**							
19	**N/A**	Moderate Allocation	$ 73,936,804.74	0.14%	$103,512	0.00%	$0	0.12%	$88,724	0.00%	$0.00	0.26%	$192,235.69	-0.03%	-$19,224	0.18%	$133,086	0.41%	$306,098.37
		MODERATE ALLOCATION AVG										**0.84%**							
20	**N/A**	Conservative Allocation	$ 25,031,776.73	0.01%	$2,503	0.00%	$0	0.32%	$80,102	0.00%	$0.00	0.33%	$82,604.86	0.00%	$0	0.18%	$45,057	0.51%	$127,662.06
		CONSERVATIVE ALLOCATION AVG										**0.80%**							
		TOTALS	**$ 696,301,384.85**		**$1,305,319**		**$0**		**$469,292**		**-$11,052**		**$1,758,641**		**-$159,127**		**$1,253,342**		**$2,852,856**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 9/30/2018

			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	$2,255,201.34	0.27%	$6,089	0.00%	$0	0.06%	$1,353	0.00%	$0	0.33%	$7,442	0.00%	$0	0.18%	$4,059	0.51%	$11,502
		LARGE GROWTH AVERAGE										**1.10%**							
		LARGE BLEND																	
2	**VIIIX**	Vanguard Institutional Index	$1,873,834.61	0.02%	$375	0.00%	$0	0.00%	$0	0.00%	$0	0.02%	$375	0.00%	$0	0.18%	$3,373	0.20%	$3,748
		INDEX AVERAGE										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	$988,786.77	1.00%	$9,888	0.00%	$0	0.04%	$396	0.00%	$0	1.04%	$10,283	-0.15%	-$1,483	0.18%	$1,780	1.07%	$10,580
		MID CAP GROWTH AVERAGE										**1.20%**							
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	$1,835,335.58	0.03%	$551	0.00%	$0	0.01%	$184	0.00%	$0	0.04%	$734	0.00%	$0	0.18%	$3,304	0.22%	$4,038
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$746,282.62	0.03%	$224	0.00%	$0	0.01%	$75	0.00%	$0	0.04%	$299	0.00%	$0	0.18%	$1,343	0.22%	$1,642
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	$337,589.63	0.63%	$2,127	0.00%	$0	0.24%	$810	-0.01%	-$34	0.87%	$2,937	-0.25%	-$844	0.18%	$608	0.80%	$2,701
		SMALL VALUE AVERAGE										**1.26%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	$282,558.23	0.37%	$1,045	0.00%	$0	0.08%	$226	0.00%	$0	0.45%	$1,272	0.00%	$0	0.18%	$509	0.63%	$1,780
		WORLD LARGE STOCK AVERAGE										**1.17%**							
8	**DODFX**	Dodge & Cox International Stock	$193,659.44	0.60%	$1,162	0.00%	$0	0.03%	$58	0.00%	$0	0.63%	$1,220	-0.10%	-$194	0.18%	$349	0.71%	$1,375
		FOREIGN LARGE BLEND AVERAGE										**1.03%**							
9	**VTSNX**	Vanguard Total International Stock Index	$271,439.49	0.07%	$190	0.00%	$0	0.02%	$54	0.00%	$0	0.09%	$244	0.00%	$0	0.18%	$489	0.27%	$733
		INDEX AVERAGE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	$252,336.77	0.40%	$1,009	0.00%	$0	0.17%	$429	-0.04%	-$101	0.53%	$1,337	-0.15%	-$379	0.18%	$454	0.56%	$1,413
		MULTISECTOR BOND AVERAGE										**1.03%**							
11	**OIBIX**	Oppenheimer International Bond	$127,766.86	0.54%	$690	0.00%	$0	0.09%	$115	-0.02%	-$26	0.61%	$779	0.00%	$0	0.18%	$230	0.79%	$1,009
		WORLD BOND AVERAGE										**0.96%**							
12	**GHYYX**	Pioneer Global High Yield	$192,010.93	0.69%	$1,325	0.00%	$0	0.22%	$422	0.00%	$0	0.91%	$1,747	-0.25%	-$480	0.18%	$346	0.84%	$1,613
		HIGH YIELD AVERAGE										**1.03%**							
		TARGET FUNDS																	
13	**VITRX**	Vanguard Target Retirement Inc	$1,445,613.35	0.00%	$0	0.00%	$0	0.09%	$1,301	0.00%	$0	0.09%	$1,301	0.00%	$0	0.18%	$2,602	0.27%	$3,903
		TARGET DATE RETIREMENT INCOME AVERAGE										**0.42%**							
14	**VITWX**	Vanguard Target Retirement 2020	$9,810,313.48	0.00%	$0	0.00%	$0	0.09%	$8,829	0.00%	$0	0.09%	$8,829	0.00%	$0	0.18%	$17,659	0.27%	$26,488
		TARGET DATE 2020 AVERAGE										**0.42%**							
15	**VTTWX**	Vanguard Target Retirement 2030	$14,088,549.16	0.00%	$0	0.00%	$0	0.09%	$12,680	0.00%	$0	0.09%	$12,680	0.00%	$0	0.18%	$25,359	0.27%	$38,039
		TARGET DATE 2030 AVERAGE										**0.43%**							
16	**VIRSX**	Vanguard Target Retirement 2040	$8,200,495.74	0.00%	$0	0.00%	$0	0.09%	$7,380	0.00%	$0	0.09%	$7,380	0.00%	$0	0.18%	$14,761	0.27%	$22,141
		TARGET DATE 2040 AVERAGE										**0.43%**							
17	**VTRLX**	Vanguard Target Retirement 2050	$1,580,143.90	0.00%	$0	0.00%	$0	0.09%	$1,422	0.00%	$0	0.09%	$1,422	0.00%	$0	0.18%	$2,844	0.27%	$4,266
		TARGET DATE 2050 AVERAGE										**0.43%**							
		ASSET ALLOCATION																	
18	**N/A**	Aggressive Allocation	$4,563,407.88	0.15%	$6,845	0.00%	$0	0.04%	$1,825	-0.01%	-$456	0.18%	$8,214	-0.03%	-$1,278	0.18%	$8,214	0.33%	$15,151
		AGGRESSIVE ALLOCATION AVERAGE										**0.79%**							
19	**N/A**	Moderate Allocation	$4,895,757.21	0.13%	$6,364	0.00%	$0	0.04%	$1,958	0.00%	$0	0.17%	$8,323	-0.03%	-$1,273	0.18%	$8,812	0.32%	$15,862
		MODERATE ALLOCATION AVERAGE										**0.84%**							
20	**N/A**	Conservative Allocation	$1,417,415.32	0.01%	$142	0.01%	$142	0.00%	$0	0.00%	$0	0.02%	$283	0.00%	$0	0.18%	$2,551	0.20%	$2,835
		CONSERVATIVE ALLOCATION AVERAGE										**0.80%**							
		TOTALS	**$ 55,358,498.31**		**$38,026**		**$142**		**$39,518**		**-$617**		**$77,103**		**-$5,930**		**$99,645**		**$170,818**