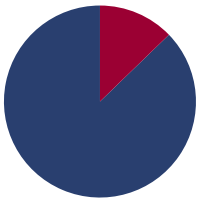
County of San Bernardino: Retirement Medical Trust

Stock Intersection

Account Name
VOYA Retirement Medical Trust

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	12.76
Other	87.24

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
1.36	**Amazon.com Inc**	**AMZN**	**606,881.20**	**Consumer Cyclical**	
0.31	American Funds Growth Fund of Amer R6	RGAGX	139,335.11	-	9/30/2018
0.14	Vanguard Institutional Index Instl Pl	VIIIX	62,362.54	-	9/30/2018
0.01	American Funds Capital World Gr&Inc R6	RWIGX	4,622.51	-	9/30/2018
0.05	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	23,684.43	-	9/30/2018
0.26	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	116,349.74	-	9/30/2018
0.37	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	165,059.24	-	9/30/2018
0.20	Vanguard Instl Trgt Retire 2020 Instl	VITWX	88,242.69	-	9/30/2018
0.02	Vanguard Instl Trgt Retire Inc Instl	VITRX	7,224.95	-	9/30/2018
1.30	**Microsoft Corp**	**MSFT**	**579,050.29**	**Technology**	
0.19	American Funds Growth Fund of Amer R6	RGAGX	84,336.62	-	9/30/2018
0.15	Vanguard Institutional Index Instl Pl	VIIIX	66,648.38	-	9/30/2018
0.01	American Funds Capital World Gr&Inc R6	RWIGX	4,788.11	-	9/30/2018
0.06	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	25,027.59	-	9/30/2018
0.28	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	122,948.02	-	9/30/2018
0.39	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	174,419.87	-	9/30/2018
0.21	Vanguard Instl Trgt Retire 2020 Instl	VITWX	93,247.01	-	9/30/2018
0.02	Vanguard Instl Trgt Retire Inc Instl	VITRX	7,634.68	-	9/30/2018
1.25	**Apple Inc**	**AAPL**	**557,201.82**	**Technology**	
0.18	Vanguard Institutional Index Instl Pl	VIIIX	78,713.81	-	9/30/2018
0.06	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	27,993.23	-	9/30/2018
0.31	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	137,516.73	-	9/30/2018
0.44	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	195,087.74	-	9/30/2018
0.23	Vanguard Instl Trgt Retire 2020 Instl	VITWX	104,296.30	-	9/30/2018
0.02	Vanguard Instl Trgt Retire Inc Instl	VITRX	8,539.35	-	9/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,008.36	-	9/30/2018
0.01	American Funds Growth Fund of Amer R6	RGAGX	4,046.28	-	9/30/2018
0.70	**Facebook Inc A**	**FB**	**310,517.74**	**Technology**	
0.19	American Funds Growth Fund of Amer R6	RGAGX	86,412.09	-	9/30/2018
0.07	Vanguard Institutional Index Instl Pl	VIIIX	30,148.88	-	9/30/2018
0.01	American Funds Capital World Gr&Inc R6	RWIGX	2,644.21	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	11,311.96	-	9/30/2018
0.12	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	55,569.97	-	9/30/2018
0.18	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	78,834.19	-	9/30/2018
0.09	Vanguard Instl Trgt Retire 2020 Instl	VITWX	42,145.73	-	9/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,450.72	-	9/30/2018

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County of San Bernardino: Retirement Medical Trust

Stock Intersection (continued)

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VOYA Retirement Medical Trust

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.62	**Alphabet Inc Class C**	**GOOG**	**277,407.36**	**Technology**	
0.17	American Funds Growth Fund of Amer R6	RGAGX	75,504.36	-	9/30/2018
0.06	Vanguard Institutional Index Instl Pl	VIIIX	27,919.20	-	9/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,844.06	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	10,178.30	-	9/30/2018
0.11	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	50,000.90	-	9/30/2018
0.16	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	70,933.64	-	9/30/2018
0.09	Vanguard Instl Trgt Retire 2020 Instl	VITWX	37,922.00	-	9/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,104.90	-	9/30/2018
0.55	**Alphabet Inc A**	**GOOGL**	**245,510.38**	**Technology**	
0.10	American Funds Growth Fund of Amer R6	RGAGX	42,313.43	-	9/30/2018
0.06	Vanguard Institutional Index Instl Pl	VIIIX	27,425.07	-	9/30/2018
0.01	American Funds Capital World Gr&Inc R6	RWIGX	2,750.28	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	10,230.44	-	9/30/2018
0.11	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	50,257.05	-	9/30/2018
0.16	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	71,297.03	-	9/30/2018
0.09	Vanguard Instl Trgt Retire 2020 Instl	VITWX	38,116.27	-	9/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,120.80	-	9/30/2018
0.54	**Berkshire Hathaway Inc B**	**BRK.B**	**238,316.18**	**Financial Services**	
0.07	Vanguard Institutional Index Instl Pl	VIIIX	30,772.12	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	11,581.20	-	9/30/2018
0.13	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	56,892.65	-	9/30/2018
0.18	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	80,710.60	-	9/30/2018
0.03	American Funds Growth Fund of Amer R6	RGAGX	11,677.88	-	9/30/2018
0.10	Vanguard Instl Trgt Retire 2020 Instl	VITWX	43,148.88	-	9/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,532.85	-	9/30/2018
0.50	**JPMorgan Chase & Co**	**JPM**	**221,517.02**	**Financial Services**	
0.06	Vanguard Institutional Index Instl Pl	VIIIX	28,826.52	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	10,827.48	-	9/30/2018
0.12	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	53,190.00	-	9/30/2018
0.17	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	75,457.84	-	9/30/2018
0.09	Vanguard Instl Trgt Retire 2020 Instl	VITWX	40,340.69	-	9/30/2018
0.02	American Funds Growth Fund of Amer R6	RGAGX	8,886.62	-	9/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	684.95	-	9/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,302.93	-	9/30/2018
0.47	**UnitedHealth Group Inc**	**UNH**	**210,134.54**	**Healthcare**	
0.15	American Funds Growth Fund of Amer R6	RGAGX	64,728.55	-	9/30/2018
0.04	Vanguard Institutional Index Instl Pl	VIIIX	19,459.03	-	9/30/2018
0.01	American Funds Capital World Gr&Inc R6	RWIGX	2,538.87	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	7,296.89	-	9/30/2018
0.08	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	35,845.97	-	9/30/2018
0.11	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	50,852.79	-	9/30/2018
0.06	Vanguard Instl Trgt Retire 2020 Instl	VITWX	27,186.52	-	9/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,225.92	-	9/30/2018

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Stock Intersection (continued)

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Report Currency
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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.47	**Johnson & Johnson**	**JNJ**	**209,044.37**	**Healthcare**	
0.06	Vanguard Institutional Index Instl Pl	VIIIX	28,169.36	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	10,567.96	-	9/30/2018
0.12	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	51,915.11	-	9/30/2018
0.17	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	73,649.23	-	9/30/2018
0.09	Vanguard Instl Trgt Retire 2020 Instl	VITWX	39,373.78	-	9/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,223.76	-	9/30/2018
0.00	American Funds Growth Fund of Amer R6	RGAGX	2,145.15	-	9/30/2018
0.45	**Exxon Mobil Corp**	**XOM**	**201,698.93**	**Energy**	
0.06	Vanguard Institutional Index Instl Pl	VIIIX	27,354.43	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	10,262.36	-	9/30/2018
0.11	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	50,413.85	-	9/30/2018
0.16	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	71,519.46	-	9/30/2018
0.09	Vanguard Instl Trgt Retire 2020 Instl	VITWX	38,235.18	-	9/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	783.11	-	9/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,130.54	-	9/30/2018
0.42	**Netflix Inc**	**NFLX**	**186,904.16**	**Consumer Cyclical**	
0.21	American Funds Growth Fund of Amer R6	RGAGX	95,006.88	-	9/30/2018
0.01	American Funds Capital World Gr&Inc R6	RWIGX	4,869.46	-	9/30/2018
0.03	Vanguard Institutional Index Instl Pl	VIIIX	12,380.24	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	4,413.77	-	9/30/2018
0.05	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	21,682.65	-	9/30/2018
0.07	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	30,760.04	-	9/30/2018
0.04	Vanguard Instl Trgt Retire 2020 Instl	VITWX	16,444.69	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,346.42	-	9/30/2018
0.40	**The Home Depot Inc**	**HD**	**178,002.42**	**Consumer Cyclical**	
0.10	American Funds Growth Fund of Amer R6	RGAGX	43,490.87	-	9/30/2018
0.04	Vanguard Institutional Index Instl Pl	VIIIX	18,010.55	-	9/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	2,110.65	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	6,763.69	-	9/30/2018
0.07	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	33,226.61	-	9/30/2018
0.11	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	47,136.84	-	9/30/2018
0.06	Vanguard Instl Trgt Retire 2020 Instl	VITWX	25,199.93	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,063.27	-	9/30/2018
0.37	**Visa Inc Class A**	**V**	**166,282.79**	**Financial Services**	
0.05	Vanguard Institutional Index Instl Pl	VIIIX	20,266.09	-	9/30/2018
0.04	American Funds Growth Fund of Amer R6	RGAGX	17,080.67	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	7,613.42	-	9/30/2018
0.08	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	37,400.90	-	9/30/2018
0.12	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	53,058.68	-	9/30/2018
0.06	Vanguard Instl Trgt Retire 2020 Instl	VITWX	28,365.82	-	9/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,322.48	-	9/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	174.73	-	9/30/2018

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Stock Intersection (continued)

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Report Currency
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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.35	**Bank of America Corporation**	**BAC**	**155,788.13**	**Financial Services**	
0.05	Vanguard Institutional Index Instl Pl	VIIIX	20,803.32	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	7,981.40	-	9/30/2018
0.09	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	39,208.63	-	9/30/2018
0.13	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	55,623.21	-	9/30/2018
0.07	Vanguard Instl Trgt Retire 2020 Instl	VITWX	29,736.85	-	9/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,434.73	-	9/30/2018
0.33	**Mastercard Inc A**	**MA**	**148,791.19**	**Financial Services**	
0.07	American Funds Growth Fund of Amer R6	RGAGX	32,760.85	-	9/30/2018
0.03	Vanguard Institutional Index Instl Pl	VIIIX	15,434.03	-	9/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,428.47	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	5,863.61	-	9/30/2018
0.06	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	28,804.98	-	9/30/2018
0.09	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	40,864.10	-	9/30/2018
0.05	Vanguard Instl Trgt Retire 2020 Instl	VITWX	21,846.45	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,788.70	-	9/30/2018
0.32	**Pfizer Inc**	**PFE**	**144,322.60**	**Healthcare**	
0.04	Vanguard Institutional Index Instl Pl	VIIIX	19,632.92	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	7,361.83	-	9/30/2018
0.08	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	36,165.01	-	9/30/2018
0.12	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	51,305.39	-	9/30/2018
0.06	Vanguard Instl Trgt Retire 2020 Instl	VITWX	27,428.49	-	9/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,245.73	-	9/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	183.24	-	9/30/2018
0.31	**Wells Fargo & Co**	**WFC**	**137,009.92**	**Financial Services**	
0.04	Vanguard Institutional Index Instl Pl	VIIIX	17,318.55	-	9/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,441.44	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	6,501.44	-	9/30/2018
0.07	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	31,938.31	-	9/30/2018
0.02	American Funds Growth Fund of Amer R6	RGAGX	8,294.85	-	9/30/2018
0.10	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	45,309.20	-	9/30/2018
0.05	Vanguard Instl Trgt Retire 2020 Instl	VITWX	24,222.85	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,983.27	-	9/30/2018
0.31	**AT&T Inc**	**T**	**136,116.04**	**Communication Services**	
0.04	Vanguard Institutional Index Instl Pl	VIIIX	18,531.67	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	6,952.54	-	9/30/2018
0.08	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	34,154.37	-	9/30/2018
0.11	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	48,453.00	-	9/30/2018
0.06	Vanguard Instl Trgt Retire 2020 Instl	VITWX	25,903.57	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,120.88	-	9/30/2018

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0.30	**Intel Corp**	**INTC**	**135,523.58**	**Technology**	
0.01	American Funds Capital World Gr&Inc R6	RWIGX	2,788.62	-	9/30/2018
0.04	Vanguard Institutional Index Instl Pl	VIIIX	16,570.51	-	9/30/2018
0.02	American Funds Growth Fund of Amer R6	RGAGX	10,924.64	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	6,222.63	-	9/30/2018
0.07	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	30,568.68	-	9/30/2018
0.10	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	43,366.18	-	9/30/2018
0.05	Vanguard Instl Trgt Retire 2020 Instl	VITWX	23,184.09	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,898.22	-	9/30/2018
0.30	**Chevron Corp**	**CVX**	**135,207.16**	**Energy**	
0.04	Vanguard Institutional Index Instl Pl	VIIIX	17,805.18	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	6,674.68	-	9/30/2018
0.07	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	32,789.35	-	9/30/2018
0.10	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	46,516.53	-	9/30/2018
0.06	Vanguard Instl Trgt Retire 2020 Instl	VITWX	24,868.31	-	9/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	631.52	-	9/30/2018
0.01	American Funds Growth Fund of Amer R6	RGAGX	3,885.49	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,036.11	-	9/30/2018
0.29	**Cisco Systems Inc**	**CSCO**	**127,155.59**	**Technology**	
0.04	Vanguard Institutional Index Instl Pl	VIIIX	16,900.31	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	6,519.19	-	9/30/2018
0.07	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	32,025.51	-	9/30/2018
0.10	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	45,432.91	-	9/30/2018
0.05	Vanguard Instl Trgt Retire 2020 Instl	VITWX	24,288.99	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,988.68	-	9/30/2018
0.28	**Verizon Communications Inc**	**VZ**	**126,050.89**	**Communication Services**	
0.01	American Funds Capital World Gr&Inc R6	RWIGX	2,946.46	-	9/30/2018
0.04	Vanguard Institutional Index Instl Pl	VIIIX	16,764.83	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	6,287.66	-	9/30/2018
0.07	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	30,888.14	-	9/30/2018
0.10	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	43,819.37	-	9/30/2018
0.05	Vanguard Instl Trgt Retire 2020 Instl	VITWX	23,426.37	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,918.06	-	9/30/2018
0.28	**AbbVie Inc**	**ABBV**	**123,259.24**	**Healthcare**	
0.02	American Funds Capital World Gr&Inc R6	RWIGX	8,294.91	-	9/30/2018
0.08	American Funds Growth Fund of Amer R6	RGAGX	35,011.32	-	9/30/2018
0.02	Vanguard Institutional Index Instl Pl	VIIIX	10,883.80	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	4,083.93	-	9/30/2018
0.05	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	20,062.32	-	9/30/2018
0.06	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	28,461.36	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2020 Instl	VITWX	15,215.79	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,245.81	-	9/30/2018

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County of San Bernardino: Retirement Medical Trust

Stock Intersection (continued)

Account Name
VOYA Retirement Medical Trust

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.26	**Boeing Co**	**BA**	**116,889.07**	**Industrials**	
0.03	Vanguard Institutional Index Instl Pl	VIIIX	15,100.86	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	5,792.01	-	9/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,030.12	-	9/30/2018
0.06	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	28,453.24	-	9/30/2018
0.09	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	40,365.11	-	9/30/2018
0.05	Vanguard Instl Trgt Retire 2020 Instl	VITWX	21,579.69	-	9/30/2018
0.01	American Funds Growth Fund of Amer R6	RGAGX	2,801.19	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,766.86	-	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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