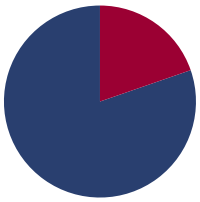
County of San Bernardino: 401(k)

Stock Intersection

Account Name
VOYA 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	19.70
Other	80.30

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
2.36	**Amazon.com Inc**	**AMZN**	**1,898,975.82**	**Consumer Cyclical**	
1.39	American Funds Growth Fund of Amer R6	RGAGX	1,115,305.48	-	9/30/2018
0.77	Vanguard Institutional Index Instl Pl	VIIIX	617,910.51	-	9/30/2018
0.12	American Funds Capital World Gr&Inc R6	RWIGX	99,641.69	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	18,243.68	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	16,144.05	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	19,048.38	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	10,773.04	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,908.99	-	9/30/2018
1.88	**Microsoft Corp**	**MSFT**	**1,508,526.37**	**Technology**	
0.84	American Funds Growth Fund of Amer R6	RGAGX	675,071.03	-	9/30/2018
0.82	Vanguard Institutional Index Instl Pl	VIIIX	660,376.11	-	9/30/2018
0.13	American Funds Capital World Gr&Inc R6	RWIGX	103,211.48	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	19,278.29	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	17,059.60	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	20,128.63	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	11,383.98	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,017.25	-	9/30/2018
1.34	**Facebook Inc A**	**FB**	**1,078,986.67**	**Technology**	
0.86	American Funds Growth Fund of Amer R6	RGAGX	691,684.03	-	9/30/2018
0.37	Vanguard Institutional Index Instl Pl	VIIIX	298,725.97	-	9/30/2018
0.07	American Funds Capital World Gr&Inc R6	RWIGX	56,997.89	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	8,713.39	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	7,710.59	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	9,097.73	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	5,145.33	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	911.75	-	9/30/2018
1.24	**Netflix Inc**	**NFLX**	**1,000,435.43**	**Consumer Cyclical**	
0.95	American Funds Growth Fund of Amer R6	RGAGX	760,480.93	-	9/30/2018
0.13	American Funds Capital World Gr&Inc R6	RWIGX	104,965.01	-	9/30/2018
0.15	Vanguard Institutional Index Instl Pl	VIIIX	122,667.88	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	3,399.85	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	3,008.57	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	3,549.81	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	2,007.64	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	355.75	-	9/30/2018

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County of San Bernardino: 401(k)

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
1.18	**Alphabet Inc Class C**	**GOOG**	**949,170.96**	**Technology**	
0.75	American Funds Growth Fund of Amer R6	RGAGX	604,373.29	-	9/30/2018
0.34	Vanguard Institutional Index Instl Pl	VIIIX	276,633.53	-	9/30/2018
0.05	American Funds Capital World Gr&Inc R6	RWIGX	39,750.09	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	7,840.16	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	6,937.85	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	8,185.98	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	4,629.68	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	820.38	-	9/30/2018
1.13	**Apple Inc**	**AAPL**	**912,195.98**	**Technology**	
0.97	Vanguard Institutional Index Instl Pl	VIIIX	779,924.80	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	21,562.67	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	19,081.07	-	9/30/2018
0.03	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	22,513.77	-	9/30/2018
0.02	Vanguard Instl Trgt Retire 2020 Instl	VITWX	12,732.93	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,256.28	-	9/30/2018
0.03	American Funds Capital World Gr&Inc R6	RWIGX	21,736.07	-	9/30/2018
0.04	American Funds Growth Fund of Amer R6	RGAGX	32,388.39	-	9/30/2018
0.98	**UnitedHealth Group Inc**	**UNH**	**786,023.09**	**Healthcare**	
0.64	American Funds Growth Fund of Amer R6	RGAGX	518,118.58	-	9/30/2018
0.24	Vanguard Institutional Index Instl Pl	VIIIX	192,807.05	-	9/30/2018
0.07	American Funds Capital World Gr&Inc R6	RWIGX	54,727.25	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	5,620.66	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	4,973.79	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	5,868.58	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	3,319.04	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	588.14	-	9/30/2018
0.87	**Alphabet Inc A**	**GOOGL**	**698,278.62**	**Technology**	
0.42	American Funds Growth Fund of Amer R6	RGAGX	338,697.15	-	9/30/2018
0.34	Vanguard Institutional Index Instl Pl	VIIIX	271,737.51	-	9/30/2018
0.07	American Funds Capital World Gr&Inc R6	RWIGX	59,284.35	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	7,880.32	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	6,973.39	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	8,227.91	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	4,653.39	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	824.58	-	9/30/2018
0.74	**The Home Depot Inc**	**HD**	**590,955.41**	**Consumer Cyclical**	
0.43	American Funds Growth Fund of Amer R6	RGAGX	348,121.95	-	9/30/2018
0.22	Vanguard Institutional Index Instl Pl	VIIIX	178,455.04	-	9/30/2018
0.06	American Funds Capital World Gr&Inc R6	RWIGX	45,496.71	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	5,209.94	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	4,610.34	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	5,439.75	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	3,076.51	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	545.16	-	9/30/2018

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County of San Bernardino: 401(k)

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
0.72	**AbbVie Inc**	**ABBV**	**578,292.11**	**Healthcare**	
0.22	American Funds Capital World Gr&Inc R6	RWIGX	178,803.22	-	9/30/2018
0.35	American Funds Growth Fund of Amer R6	RGAGX	280,247.49	-	9/30/2018
0.13	Vanguard Institutional Index Instl Pl	VIIIX	107,840.57	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	3,145.78	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	2,783.74	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	3,284.53	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,857.61	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	329.17	-	9/30/2018
0.68	**Broadcom Inc**	**AVGO**	**547,406.15**	**Technology**	
0.45	American Funds Growth Fund of Amer R6	RGAGX	358,129.82	-	9/30/2018
0.13	American Funds Capital World Gr&Inc R6	RWIGX	100,605.25	-	9/30/2018
0.10	Vanguard Institutional Index Instl Pl	VIIIX	80,194.85	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	2,338.81	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	2,069.64	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	2,441.97	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,381.08	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	244.73	-	9/30/2018
0.58	**Mastercard Inc A**	**MA**	**462,320.43**	**Financial Services**	
0.33	American Funds Growth Fund of Amer R6	RGAGX	262,233.68	-	9/30/2018
0.19	Vanguard Institutional Index Instl Pl	VIIIX	152,925.92	-	9/30/2018
0.04	American Funds Capital World Gr&Inc R6	RWIGX	30,791.81	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	4,516.63	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	3,996.82	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	4,715.85	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	2,667.11	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	472.61	-	9/30/2018
0.55	**EOG Resources Inc**	**EOG**	**442,507.94**	**Energy**	
0.42	American Funds Growth Fund of Amer R6	RGAGX	337,846.91	-	9/30/2018
0.05	American Funds Capital World Gr&Inc R6	RWIGX	43,151.77	-	9/30/2018
0.07	Vanguard Institutional Index Instl Pl	VIIIX	55,638.63	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	1,619.86	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	1,433.43	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	1,691.31	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	956.54	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	169.50	-	9/30/2018
0.54	**Berkshire Hathaway Inc B**	**BRK.B**	**430,707.05**	**Financial Services**	
0.38	Vanguard Institutional Index Instl Pl	VIIIX	304,901.23	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	8,920.79	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	7,894.11	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	9,314.27	-	9/30/2018
0.12	American Funds Growth Fund of Amer R6	RGAGX	93,475.40	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	5,267.80	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	933.46	-	9/30/2018
0.50	**Vail Resorts Inc**	**MTN**	**403,815.89**	**Consumer Cyclical**	
0.48	Baron Growth Instl	BGRIX	382,443.62	-	9/30/2018
0.01	Vanguard Small Cap Index I	VSCIX	9,251.62	-	9/30/2018
0.02	Vanguard Mid Cap Index Institutional	VMCIX	12,120.65	-	9/30/2018

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County of San Bernardino: 401(k)

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
0.50	**JPMorgan Chase & Co**	**JPM**	**401,747.20**	**Financial Services**	
0.36	Vanguard Institutional Index Instl Pl	VIIIX	285,623.50	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	8,340.21	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	7,380.35	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	8,708.08	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	4,924.96	-	9/30/2018
0.09	American Funds Growth Fund of Amer R6	RGAGX	71,132.79	-	9/30/2018
0.02	American Funds Capital World Gr&Inc R6	RWIGX	14,764.60	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	872.71	-	9/30/2018
0.49	**Abbott Laboratories**	**ABT**	**395,792.37**	**Healthcare**	
0.27	American Funds Growth Fund of Amer R6	RGAGX	220,628.09	-	9/30/2018
0.08	American Funds Capital World Gr&Inc R6	RWIGX	68,025.80	-	9/30/2018
0.12	Vanguard Institutional Index Instl Pl	VIIIX	96,906.68	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	2,823.21	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	2,498.30	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	2,947.74	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,667.13	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	295.42	-	9/30/2018
0.46	**Nike Inc B**	**NKE**	**367,147.79**	**Consumer Cyclical**	
0.30	American Funds Growth Fund of Amer R6	RGAGX	241,698.05	-	9/30/2018
0.04	American Funds Capital World Gr&Inc R6	RWIGX	35,125.99	-	9/30/2018
0.10	Vanguard Institutional Index Instl Pl	VIIIX	81,676.47	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	2,386.01	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	2,111.41	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	2,491.25	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,408.96	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	249.67	-	9/30/2018
0.45	**Visa Inc Class A**	**V**	**362,545.95**	**Financial Services**	
0.25	Vanguard Institutional Index Instl Pl	VIIIX	200,803.70	-	9/30/2018
0.17	American Funds Growth Fund of Amer R6	RGAGX	136,721.90	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	5,864.47	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	5,189.54	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	6,123.15	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	3,463.02	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	613.65	-	9/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	3,766.52	-	9/30/2018
0.45	**Samsung Electronics Co Ltd**	**005930**	**361,506.13**	**Technology**	
0.05	Dodge & Cox International Stock	DODFX	36,729.11	-	6/30/2018
0.15	American Funds Capital World Gr&Inc R6	RWIGX	119,363.55	-	9/30/2018
0.21	American Funds Growth Fund of Amer R6	RGAGX	168,444.18	-	9/30/2018
0.03	Vanguard Total Intl Stock Index I	VTSNX	24,446.48	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	3,474.54	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	3,063.17	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	3,603.42	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	2,017.27	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	364.42	-	9/30/2018

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0.43	**Amgen Inc**	**AMGN**	**341,808.55**	**Healthcare**	
0.13	American Funds Capital World Gr&Inc R6	RWIGX	108,135.86	-	9/30/2018
0.15	American Funds Growth Fund of Amer R6	RGAGX	121,944.76	-	9/30/2018
0.13	Vanguard Institutional Index Instl Pl	VIIIX	101,028.47	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	2,952.25	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	2,612.49	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	3,082.47	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,743.33	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	308.92	-	9/30/2018
0.41	**Thermo Fisher Scientific Inc**	**TMO**	**331,922.67**	**Healthcare**	
0.26	American Funds Growth Fund of Amer R6	RGAGX	205,897.88	-	9/30/2018
0.05	American Funds Capital World Gr&Inc R6	RWIGX	44,180.50	-	9/30/2018
0.09	Vanguard Institutional Index Instl Pl	VIIIX	74,027.02	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	2,156.98	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	1,908.74	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	2,252.12	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,273.72	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	225.70	-	9/30/2018
0.41	**Concho Resources Inc**	**CXO**	**331,579.59**	**Energy**	
0.30	American Funds Growth Fund of Amer R6	RGAGX	239,105.82	-	9/30/2018
0.08	Vanguard Mid Cap Index Institutional	VMCIX	67,009.94	-	9/30/2018
0.03	Vanguard Institutional Index Instl Pl	VIIIX	23,031.91	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	671.03	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	593.80	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	700.63	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	396.25	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	70.22	-	9/30/2018
0.41	**Intel Corp**	**INTC**	**329,114.87**	**Technology**	
0.07	American Funds Capital World Gr&Inc R6	RWIGX	60,110.87	-	9/30/2018
0.20	Vanguard Institutional Index Instl Pl	VIIIX	164,186.58	-	9/30/2018
0.11	American Funds Growth Fund of Amer R6	RGAGX	87,446.13	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	4,793.18	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	4,241.54	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	5,004.60	-	9/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	2,830.41	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	501.55	-	9/30/2018
0.41	**Johnson & Johnson**	**JNJ**	**325,784.81**	**Healthcare**	
0.35	Vanguard Institutional Index Instl Pl	VIIIX	279,112.18	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	8,140.31	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	7,203.46	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	8,499.36	-	9/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	4,806.92	-	9/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	851.79	-	9/30/2018
0.02	American Funds Growth Fund of Amer R6	RGAGX	17,170.79	-	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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