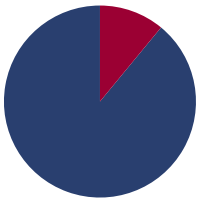
San Bernardino County

Stock Intersection

Account Name
ING 457

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	10.98
Other	89.02

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
1.32	**Google, Inc. Class A**	**GOOG**	**3,853,013.20**	**Technology**	
0.05	Wells Fargo Advantage Growth I	SGRNX	147,723.19	-	11/30/2013
0.79	American Funds Growth Fund of Amer R6	RGAGX	2,302,373.73	-	12/31/2013
0.10	TIAA-CREF Growth & Income Instl	TIGRX	277,965.68	-	11/30/2013
0.06	Parnassus Equity Income - Inst	PRILX	183,994.64	-	12/31/2013
0.13	Vanguard Institutional Index I	VINIX	381,515.87	-	12/31/2013
0.14	American Funds Capital World G/I R6	RWIGX	414,538.30	-	9/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	26,310.66	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	43,659.41	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	35,889.54	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	31,786.73	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	7,255.46	-	9/30/2013
1.15	**Amazon.com Inc**	**AMZN**	**3,356,567.92**	**Consumer Cyclical**	
0.88	American Funds Growth Fund of Amer R6	RGAGX	2,564,076.80	-	12/31/2013
0.03	Wells Fargo Advantage Growth I	SGRNX	76,849.09	-	11/30/2013
0.06	TIAA-CREF Growth & Income Instl	TIGRX	174,099.37	-	11/30/2013
0.10	American Funds Capital World G/I R6	RWIGX	293,953.04	-	9/30/2013
0.06	Vanguard Institutional Index I	VINIX	179,358.23	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	12,389.17	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	20,558.35	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	16,899.67	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	14,967.74	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,416.45	-	9/30/2013
0.78	**Apple Inc**	**AAPL**	**2,290,193.36**	**Technology**	
0.13	Parnassus Equity Income - Inst	PRILX	384,297.11	-	12/31/2013
0.15	TIAA-CREF Growth & Income Instl	TIGRX	436,576.64	-	11/30/2013
0.21	Vanguard Institutional Index I	VINIX	612,416.86	-	12/31/2013
0.03	Wells Fargo Advantage Growth I	SGRNX	73,090.55	-	11/30/2013
0.09	Columbia Diversified Equity Income Y	CDEYX	263,407.16	-	11/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	42,830.88	-	9/30/2013
0.02	Vanguard Target Retirement 2040 Inv	VFORX	71,072.76	-	9/30/2013
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	58,424.26	-	9/30/2013
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	51,745.33	-	9/30/2013
0.10	American Funds Growth Fund of Amer R6	RGAGX	284,520.70	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	11,811.11	-	9/30/2013

© 2014 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.

MORNINGSTAR®

San Bernardino County

Stock Intersection (continued)

Account Name
ING 457

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.62	**Philip Morris International, Inc.**	**PM**	**1,810,009.76**	**Consumer Defensive**	
0.20	American Funds Capital World G/I R6	RWIGX	575,707.24	-	9/30/2013
0.28	American Funds Growth Fund of Amer R6	RGAGX	814,126.40	-	12/31/2013
0.04	Columbia Diversified Equity Income Y	CDEYX	116,553.68	-	11/30/2013
0.02	American Funds Inc Fund of Amer R6	RIDGX	72,320.11	-	12/31/2013
0.06	Vanguard Institutional Index I	VINIX	169,338.75	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	11,251.09	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	18,669.84	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	15,347.25	-	9/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	13,592.79	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,102.62	-	9/30/2013
0.60	**Microsoft Corporation**	**MSFT**	**1,756,828.16**	**Technology**	
0.07	American Funds Inc Fund of Amer R6	RIDGX	200,615.89	-	12/31/2013
0.08	TIAA-CREF Growth & Income Instl	TIGRX	223,912.53	-	11/30/2013
0.12	Vanguard Institutional Index I	VINIX	344,924.14	-	12/31/2013
0.22	American Funds Growth Fund of Amer R6	RGAGX	641,159.10	-	12/31/2013
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	46,633.38	-	10/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	23,858.21	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	39,589.86	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	32,544.24	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	28,823.85	-	9/30/2013
0.06	American Funds Capital World G/I R6	RWIGX	168,187.78	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	6,579.17	-	9/30/2013
0.55	**General Electric Co**	**GE**	**1,600,645.10**	**Industrials**	
0.03	MainStay ICAP Select Equity I	ICSLX	77,552.98	-	11/30/2013
0.11	TIAA-CREF Growth & Income Instl	TIGRX	324,803.71	-	11/30/2013
0.07	American Funds Inc Fund of Amer R6	RIDGX	194,420.07	-	12/31/2013
0.09	Columbia Diversified Equity Income Y	CDEYX	260,404.69	-	11/30/2013
0.12	Vanguard Institutional Index I	VINIX	344,012.00	-	12/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	24,059.25	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	39,923.47	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	32,818.47	-	9/30/2013
0.06	American Funds Capital World G/I R6	RWIGX	184,145.43	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	29,066.74	-	9/30/2013
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	24,555.39	-	10/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	6,634.61	-	9/30/2013
0.02	American Funds Growth Fund of Amer R6	RGAGX	58,248.29	-	12/31/2013
0.46	**Citigroup Inc**	**C**	**1,335,585.69**	**Financial Services**	
0.02	MainStay ICAP Select Equity I	ICSLX	44,383.35	-	11/30/2013
0.11	Columbia Diversified Equity Income Y	CDEYX	331,201.65	-	11/30/2013
0.07	TIAA-CREF Growth & Income Instl	TIGRX	204,748.89	-	11/30/2013
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	56,788.27	-	10/31/2013
0.07	Vanguard Institutional Index I	VINIX	191,723.20	-	12/31/2013
0.13	American Funds Growth Fund of Amer R6	RGAGX	383,993.21	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	12,738.25	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	21,137.61	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	17,375.84	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	15,389.47	-	9/30/2013
0.02	American Funds Capital World G/I R6	RWIGX	52,593.24	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,512.72	-	9/30/2013

© 2014 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.

MORNINGSTAR®

San Bernardino County

Stock Intersection (continued)

Account Name
ING 457

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.45	**Oracle Corporation**	**ORCL**	**1,327,647.41**	**Technology**	
0.24	American Funds Growth Fund of Amer R6	RGAGX	713,841.91	-	12/31/2013
0.10	American Funds Capital World G/I R6	RWIGX	279,269.36	-	9/30/2013
0.04	Columbia Diversified Equity Income Y	CDEYX	103,719.79	-	11/30/2013
0.06	Vanguard Institutional Index I	VINIX	162,867.59	-	12/31/2013
0.00	MainStay ICAP Select Equity I	ICSLX	6,845.59	-	11/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	11,094.86	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	18,410.59	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	15,134.14	-	9/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	13,404.04	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,059.53	-	9/30/2013
0.44	**Wells Fargo & Co**	**WFC**	**1,273,740.45**	**Financial Services**	
0.12	Columbia Diversified Equity Income Y	CDEYX	346,727.32	-	11/30/2013
0.09	Vanguard Institutional Index I	VINIX	263,992.52	-	12/31/2013
0.05	TIAA-CREF Growth & Income Instl	TIGRX	143,943.24	-	11/30/2013
0.03	American Funds Inc Fund of Amer R6	RIDGX	90,569.84	-	12/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	20,288.96	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	33,667.11	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	27,675.53	-	9/30/2013
0.11	American Funds Growth Fund of Amer R6	RGAGX	316,769.30	-	12/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	24,511.72	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	5,594.91	-	9/30/2013
0.42	**Bank of America Corporation**	**BAC**	**1,236,289.82**	**Financial Services**	
0.02	MainStay ICAP Select Equity I	ICSLX	48,025.89	-	11/30/2013
0.09	Columbia Diversified Equity Income Y	CDEYX	269,848.05	-	11/30/2013
0.03	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	86,283.52	-	10/31/2013
0.06	TIAA-CREF Growth & Income Instl	TIGRX	180,979.82	-	11/30/2013
0.07	Vanguard Institutional Index I	VINIX	201,454.00	-	12/31/2013
0.13	American Funds Growth Fund of Amer R6	RGAGX	372,104.35	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	14,089.23	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	23,379.40	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	19,218.67	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	17,021.64	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,885.27	-	9/30/2013
0.41	**Chevron Corp**	**CVX**	**1,211,192.94**	**Energy**	
0.14	Columbia Diversified Equity Income Y	CDEYX	398,999.83	-	11/30/2013
0.10	TIAA-CREF Growth & Income Instl	TIGRX	281,046.63	-	11/30/2013
0.10	Vanguard Institutional Index I	VINIX	291,402.74	-	12/31/2013
0.03	American Funds Inc Fund of Amer R6	RIDGX	78,960.30	-	12/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	20,380.15	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	33,818.43	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	27,799.92	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	24,621.89	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	5,620.06	-	9/30/2013
0.02	American Funds Growth Fund of Amer R6	RGAGX	48,542.98	-	12/31/2013

© 2014 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.

MORNINGSTAR®

San Bernardino County

Stock Intersection (continued)

Account Name
ING 457

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.41	**JPMorgan Chase & Co**	**JPM**	**1,191,139.61**	**Financial Services**	
0.13	Columbia Diversified Equity Income Y	CDEYX	382,632.97	-	11/30/2013
0.01	MainStay ICAP Select Equity I	ICSLX	36,476.27	-	11/30/2013
0.09	Vanguard Institutional Index I	VINIX	266,674.81	-	12/31/2013
0.04	TIAA-CREF Growth & Income Instl	TIGRX	109,665.24	-	11/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	18,650.62	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	30,948.49	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	25,440.73	-	9/30/2013
0.02	American Funds Inc Fund of Amer R6	RIDGX	46,684.48	-	12/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	22,532.40	-	9/30/2013
0.06	American Funds Growth Fund of Amer R6	RGAGX	188,339.97	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	5,143.12	-	9/30/2013
0.02	American Funds Capital World G/I R6	RWIGX	57,950.51	-	9/30/2013
0.37	**Johnson & Johnson**	**JNJ**	**1,094,048.03**	**Healthcare**	
0.11	Columbia Diversified Equity Income Y	CDEYX	316,258.05	-	11/30/2013
0.10	TIAA-CREF Growth & Income Instl	TIGRX	303,369.96	-	11/30/2013
0.11	Vanguard Institutional Index I	VINIX	313,472.45	-	12/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	21,923.63	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	36,379.66	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	29,905.33	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	26,486.62	-	9/30/2013
0.01	American Funds Inc Fund of Amer R6	RIDGX	27,789.77	-	12/31/2013
0.00	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	12,416.86	-	10/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	6,045.69	-	9/30/2013
0.36	**Procter & Gamble Co**	**PG**	**1,058,738.18**	**Consumer Defensive**	
0.10	Parnassus Equity Income - Inst	PRILX	298,945.76	-	12/31/2013
0.06	Columbia Diversified Equity Income Y	CDEYX	183,118.94	-	11/30/2013
0.09	Vanguard Institutional Index I	VINIX	268,438.94	-	12/31/2013
0.03	American Funds Inc Fund of Amer R6	RIDGX	84,123.48	-	12/31/2013
0.04	TIAA-CREF Growth & Income Instl	TIGRX	120,716.78	-	11/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	18,773.90	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	31,153.05	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	25,608.88	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	22,681.33	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	5,177.12	-	9/30/2013
0.34	**Merck & Co Inc**	**MRK**	**988,396.23**	**Healthcare**	
0.08	American Funds Inc Fund of Amer R6	RIDGX	228,069.63	-	12/31/2013
0.09	Columbia Diversified Equity Income Y	CDEYX	252,078.81	-	11/30/2013
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	62,449.08	-	10/31/2013
0.06	Vanguard Institutional Index I	VINIX	177,399.64	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	12,406.95	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	20,587.86	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	16,923.94	-	9/30/2013
0.07	American Funds Growth Fund of Amer R6	RGAGX	200,069.73	-	12/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	14,989.23	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,421.36	-	9/30/2013

© 2014 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.

MORNINGSTAR®

San Bernardino County

Stock Intersection (continued)

Account Name
ING 457

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.33	**Exxon Mobil Corporation**	**XOM**	**971,511.83**	**Energy**	
0.02	MainStay ICAP Select Equity I	ICSLX	67,590.62	-	11/30/2013
0.18	Vanguard Institutional Index I	VINIX	536,286.49	-	12/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	37,506.64	-	9/30/2013
0.02	Vanguard Target Retirement 2040 Inv	VFORX	62,237.82	-	9/30/2013
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	51,161.64	-	9/30/2013
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	45,312.95	-	9/30/2013
0.06	American Funds Capital World G/I R6	RWIGX	161,072.79	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	10,342.89	-	9/30/2013
0.31	**Pfizer Inc**	**PFE**	**914,518.06**	**Healthcare**	
0.03	MainStay ICAP Select Equity I	ICSLX	84,487.10	-	11/30/2013
0.08	Columbia Diversified Equity Income Y	CDEYX	242,303.89	-	11/30/2013
0.05	American Funds Inc Fund of Amer R6	RIDGX	151,915.23	-	12/31/2013
0.08	Vanguard Institutional Index I	VINIX	240,810.21	-	12/31/2013
0.03	TIAA-CREF Growth & Income Instl	TIGRX	102,248.33	-	11/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	16,841.76	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	27,946.89	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	22,973.31	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	20,347.05	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	4,644.31	-	9/30/2013
0.26	**Verizon Communications Inc**	**VZ**	**748,802.79**	**Communication Services**	
0.03	American Funds Inc Fund of Amer R6	RIDGX	100,634.66	-	12/31/2013
0.05	TIAA-CREF Growth & Income Instl	TIGRX	134,595.81	-	11/30/2013
0.09	American Funds Capital World G/I R6	RWIGX	277,316.35	-	9/30/2013
0.06	Vanguard Institutional Index I	VINIX	170,585.67	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	11,924.14	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	19,786.69	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	16,265.34	-	9/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	14,405.92	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,288.22	-	9/30/2013
0.23	**Bayer AG**	**SCH**	**685,442.74**	**Healthcare**	
0.23	American Funds Capital World G/I R6	RWIGX	685,442.74	-	9/30/2013
0.23	**AT&T Inc**	**T**	**682,486.92**	**Communication Services**	
0.08	Columbia Diversified Equity Income Y	CDEYX	230,238.73	-	11/30/2013
0.08	Vanguard Institutional Index I	VINIX	224,686.43	-	12/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	15,713.96	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	26,075.45	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	21,434.92	-	9/30/2013
0.04	American Funds Capital World G/I R6	RWIGX	131,170.61	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	18,984.53	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	4,333.30	-	9/30/2013
0.00	American Funds Inc Fund of Amer R6	RIDGX	9,848.98	-	12/31/2013

© 2014 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.

MORNINGSTAR®

San Bernardino County

Stock Intersection (continued)

Account Name
ING 457

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.23	**Berkshire Hathaway Inc Class B**	**BRK.B**	**671,742.34**	**Financial Services**	
0.08	Columbia Diversified Equity Income Y	CDEYX	238,304.27	-	11/30/2013
0.08	Vanguard Institutional Index I	VINIX	242,223.52	-	12/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	16,824.49	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	27,918.25	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	22,949.76	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	20,326.20	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	4,639.55	-	9/30/2013
0.03	American Funds Growth Fund of Amer R6	RGAGX	98,556.30	-	12/31/2013
0.20	**LKQ Corporation**	**LKQ**	**580,009.74**	**Consumer Cyclical**	
0.18	Baron Growth Instl	BGRIX	537,408.74	-	12/31/2013
0.01	Wells Fargo Advantage Growth I	SGRNX	25,323.27	-	11/30/2013
0.01	Vanguard Mid Cap Index I	VMCIX	17,277.73	-	12/31/2013
0.17	**Coca-Cola Co**	**KO**	**499,976.97**	**Consumer Defensive**	
0.04	Columbia Diversified Equity Income Y	CDEYX	123,450.15	-	11/30/2013
0.07	Vanguard Institutional Index I	VINIX	190,307.88	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	13,928.81	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	23,113.21	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	18,999.86	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	16,827.83	-	9/30/2013
0.03	American Funds Capital World G/I R6	RWIGX	75,182.13	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,841.03	-	9/30/2013
0.00	American Funds Inc Fund of Amer R6	RIDGX	8,370.28	-	12/31/2013
0.01	American Funds Growth Fund of Amer R6	RGAGX	25,955.79	-	12/31/2013
0.16	**Under Armour, Inc. Class A**	**UA**	**473,767.05**	**Consumer Cyclical**	
0.15	Baron Growth Instl	BGRIX	427,804.69	-	12/31/2013
0.01	Wells Fargo Advantage Growth I	SGRNX	32,176.88	-	11/30/2013
0.00	Vanguard Mid Cap Index I	VMCIX	13,785.48	-	12/31/2013
0.16	**CIT Group Inc**	**CIT**	**471,002.89**	**Financial Services**	
0.07	Columbia Mid Cap Value Opportunity R5	RSCMX	200,444.42	-	11/30/2013
0.02	TIAA-CREF Growth & Income Instl	TIGRX	45,220.04	-	11/30/2013
0.01	Vanguard Mid Cap Index I	VMCIX	20,253.70	-	12/31/2013
0.04	American Funds Growth Fund of Amer R6	RGAGX	131,320.62	-	12/31/2013
0.02	American Funds Capital World G/I R6	RWIGX	65,146.63	-	9/30/2013
0.00	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	8,617.49	-	10/31/2013

© 2014 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.

MORNINGSTAR®

Stock Intersection Report Disclosure Statement

Used as supplemental sales literature, the Stock Intersection report must be preceded or accompanied by the fund's/policy's current prospectus or equivalent. In all cases, this disclosure statement should accompany the Stock Intersection report. Morningstar is not itself an FINRA-member firm. Information contained in the report is from the most recent information available to Morningstar.

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.

© 2014 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.