SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO 457(b) - 401(a) - 401(k) RATES OF RETURN THROUGH 12/31/2013

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
			I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	34.00	15.50	18.42	8.25	33.92	14.87	19.09	7.64	0.08	0.63	-0.67	0.61	33.48	16.45	20.39	7.83	Large Growth / Russell 1000 Growth
2	**TIGRX**	TIAA-CREF Growth & Income	34.06	16.96	18.02	9.13	33.92	14.87	19.09	7.64	0.14	2.09	-1.07	1.49	33.48	16.45	20.39	7.83	Large Growth / Russell 1000 Growth
3	**SGRNX**	Wells Fargo Adv Growth	33.62	19.23	26.06	12.61	33.92	14.87	19.09	7.64	-0.30	4.36	6.97	4.97	33.48	16.45	20.39	7.83	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
4	**PRILX**	Parnassas Equity Income	33.97	16.91	17.53	9.78	31.50	14.53	17.12	7.04	2.47	2.38	0.41	2.74	33.11	16.30	18.59	7.78	Large Blend / Russell 1000
5	**VINIX**	Vanguard Institutional Index	32.35	16.15	17.95	7.41	32.39	16.18	17.94	7.41	-0.04	-0.03	0.01	0.00	32.39	16.18	17.94	7.41	S&P 500
		LARGE VALUE																	
6	**CDEYX**	Columbia Divserfied Equity Inc	31.01	12.39	15.80	7.83	31.18	14.60	16.24	7.16	-0.17	-2.21	-0.44	0.67	32.53	16.06	16.67	7.58	Large Value / Russell 1000 Value
7	**ICSLX**	MainStay ICAP Sel Equity	29.82	13.73	17.45	8.76	31.18	14.60	16.24	7.16	-1.36	-0.87	1.21	1.60	32.53	16.06	16.67	7.58	Large Value / Russell 1000 Value
		MID CAP GROWTH																	
8	**BGRIX**	Baron Growth	38.69	18.01	22.39	10.68	34.89	14.09	20.86	9.19	3.80	3.92	1.53	1.49	35.74	15.63	23.37	9.77	Mid Cap Growth / Russell Mid Cap Growth
9	**NMCIX**	ING Mid Cap Opportunities	31.57	14.33	22.53	11.12	34.89	14.09	20.86	9.19	-3.32	0.24	1.67	1.93	35.74	15.63	23.37	9.77	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	36.81	16.69	25.99	11.61	33.93	15.20	20.70	9.48	2.88	1.49	5.29	2.13	34.76	15.88	22.36	10.22	50 MidCap Blend - 50 MidCap Val / Russ MidCap
11	**VMCIX**	Vanguard Mid Cap Index	35.17	15.42	22.11	10.14	35.21	15.46	22.13	10.13	-0.04	-0.04	-0.02	0.01	35.21	15.46	22.13	10.13	Spliced Mid Cap Index
		MID CAP VALUE																	
12	**RSCMX**	Columbia Mid Cap Value	35.40	13.92	20.66	10.39	35.15	14.90	20.32	9.04	0.25	-0.98	0.34	1.35	33.46	15.97	21.15	10.25	MidCap Value / Russell MidCap Value
		SMALL GROWTH																	
13	**LSSIX**	Loomis Sayles Small Cap Growth	47.71	18.91	23.85	11.68	40.99	15.95	22.28	9.33	6.72	2.96	1.57	2.35	43.30	16.82	22.58	9.41	Small Growth / Russell 2000 Growth
		SMALL BLEND																	
14	**VSISX**	Vanguard Small Cap Index	37.79	16.61	22.55	10.34	37.77	16.56	22.48	N/A	0.02	0.05	0.07	N/A	37.77	16.56	22.48	N/A	Spliced Small Cap Index
		SMALL VALUE																	
15	**VSMIX**	Invesco Small Cap Value	44.55	17.80	22.52	12.37	36.31	14.36	20.25	9.31	8.24	3.44	2.27	3.06	34.52	14.49	17.64	8.61	Small Value / Russell 2000 Value
16	**JDSNX**	Perkins Small Cap Value	29.66	10.96	17.09	9.44	36.31	14.36	20.25	9.31	-6.65	-3.40	-3.16	0.13	34.52	14.49	17.64	8.61	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
17	**RWIGX**	AmFunds Capital World G/I	25.00	11.17	14.40	8.93	25.18	10.34	15.72	7.48	-0.18	0.83	-1.32	1.45	26.68	11.49	15.02	6.98	World Stock / MSCI World NR
18	**DFISX**	DFA International Small Company	27.25	8.48	17.22	10.02	25.60	9.14	18.15	10.60	1.65	-0.66	-0.93	-0.58	29.30	9.26	18.50	9.48	Fgn SMID Blend / MSCI Eafe Sm Cap NR
19	**DODFX**	Dodge & Cox International Stock	26.31	8.71	16.58	9.77	19.40	6.69	12.37	6.84	6.91	2.02	4.21	2.93	21.02	7.34	12.49	7.07	Fgn Lg Blend / MSCI World ex US NR USD
20	**OIGIX**	Oppenheimer International Growth	25.44	12.07	17.23	9.52	18.61	7.31	13.71	7.01	6.83	4.76	3.52	2.51	20.53	6.71	12.41	6.99	Foreign Lg Growth/ MSCI Wld ex US Growth
		BONDS																	
21	**LSIIX**	Loomis Sayles Investment Grade Bond	1.36	6.14	11.16	7.22	1.95	5.68	11.51	6.36	-0.59	0.46	-0.35	0.86	-2.01	5.11	7.89	5.23	MultiSector / Barclays US Credit TR USD
22	**OIBIX**	Oppenheimer International Bond	-4.11	1.95	5.17	6.41	-2.49	2.86	6.08	4.72	-1.62	-0.91	-0.91	1.69	-3.95	0.92	2.38	4.10	Wld Bond / Mstar Global x US Gov Bond
23	**GHYYX**	Pioneer Global High Yield	5.07	6.30	18.50	7.72	6.87	8.03	16.07	7.21	-1.80	-1.73	2.43	0.51	7.33	9.80	19.36	9.31	HY Bond / Barclays Global HY
		BALANCED ALLOCATION																	
24	**RIDGX**	AmFunds Inc Fund of America	18.27	11.88	14.30	7.19	16.38	9.19	12.88	6.10	1.89	2.69	1.42	1.09	14.31	8.81	12.00	7.22	Moderate Allocation / Morningstar Moderate
		TARGET FUNDS																	
25	**VTINX**	Vanguard Target Retirement Inc	5.67	6.33	8.45	5.26	8.50	6.72	9.30	5.80	-2.83	-0.39	-0.85	-0.54	2.21	4.92	7.00	5.65	Custom / Morningstar Conservative Inc
26	**VTWNX**	Vanguard Target Retirement 2020	15.73	9.29	12.65	N/A	19.01	10.26	13.00	7.68	-3.28	-0.97	-0.35	N/A	12.98	8.96	12.86	7.85	Custom / Morningstar Moderate 2020
27	**VTHRX**	Vanguard Target Retirement 2030	20.37	10.65	14.42	N/A	24.11	11.95	14.74	8.56	-3.74	-1.30	-0.32	N/A	19.64	10.66	15.31	8.41	Custom / Morningstar Moderate 2030
28	**VFORX**	Vanguard Target Retirement 2040	24.25	11.77	15.55	N/A	28.14	13.30	16.08	9.22	-3.89	-1.53	-0.53	N/A	23.05	11.42	16.30	8.73	Custom / Morningstar Moderate 2040
29	**VFIFX**	Vanguard Target Retirement 2050	24.22	11.78	15.55	N/A	28.14	13.30	16.08	9.22	-3.92	-1.52	-0.53	N/A	22.83	11.19	16.34	8.83	Custom / Morningstar Moderate 2050
		SPECIALTY																	
30	**IGLIX**	ING Global Real Estate	3.90	7.31	13.78	8.58	2.98	6.52	14.21	7.15	0.92	0.79	-0.43	1.43	5.87	8.84	16.62	8.71	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
31	**N/A**	Aggressive Allocation	23.19	10.24	17.16	N/A	22.89	11.18	16.15	N/A	0.30	-0.94	1.01	N/A	24.53	11.69	16.51	8.34	Custom Agg Allocation / Mstar Aggressive
32	**N/A**	Moderate Allocation	18.84	9.42	13.53	N/A	18.83	9.01	12.41	N/A	0.01	0.41	1.12	N/A	14.31	8.81	12.00	7.22	Custom Mod Allocation / Mstar Moderate
33	**N/A**	Conservative Allocation	10.53	6.64	8.97	N/A	9.91	5.55	7.76	N/A	0.62	1.09	1.21	N/A	2.97	4.89	6.24	5.14	Custom Cons Allocation / Mstar Cons

Recommended for Deletion **Place or Remain on Watch List** **Remove from Watch List**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST RATES OF RETURNS THROUGH 12/31/2013

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
			1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	33.92	15.43	18.35	8.18	33.92	14.87	19.09	7.64	0.00	0.56	-0.74	0.54	33.48	16.45	20.39	7.83	Large Growth / Russell 1000 Growth
2	**TIGRX**	TIAA CREF Growth & Income	33.98	16.89	17.94	9.06	33.92	14.87	19.09	7.64	0.06	2.02	-1.15	1.42	33.48	16.45	20.39	7.83	Large Growth / Russell 1000 Growth
3	**SGRNX**	Wells Fargo Adv Growth	33.54	19.16	25.98	12.54	33.92	14.87	19.09	7.64	-0.38	4.29	6.89	4.90	33.48	16.45	20.39	7.83	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
4	**PRILX**	Parnassas Equity Income	33.89	16.84	17.46	9.72	31.50	14.53	17.12	7.04	2.39	2.31	0.34	2.68	33.11	16.30	18.59	7.78	Large Blend / Russell 1000
5	**VINIX**	Vanguard Institutional Index	32.22	16.04	17.83	7.31	32.39	16.18	17.94	7.41	-0.17	-0.14	-0.11	-0.10	32.39	16.18	17.94	7.41	S&P 500
		LARGE VALUE																	
6	**CDEYX**	Columbia Diversified Equity Inc	30.93	12.32	15.74	7.77	31.18	14.60	16.24	7.16	-0.25	-2.28	-0.50	0.61	32.53	16.06	16.67	7.58	Large Value / Russell 1000 Value
7	**ICSLX**	MainStay ICAP Sel Equity	29.69	13.62	17.34	8.66	31.18	14.60	16.24	7.16	-1.49	-0.98	1.10	1.50	32.53	16.06	16.67	7.58	Large Value / Russell 1000 Value
		MID CAP GROWTH																	
8	**BGRIX**	Baron Growth	38.55	17.89	22.26	10.55	34.89	14.09	20.86	9.19	3.66	3.80	1.40	1.36	35.74	15.63	23.37	9.77	Mid Cap Growth / Russell Mid Cap Growth
9	**NMCIX**	ING Mid Cap Opportunities	31.44	14.22	22.40	11.01	34.89	14.09	20.86	9.19	-3.45	0.13	1.54	1.82	35.74	15.63	23.37	9.77	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	36.68	16.58	25.86	11.50	33.93	15.20	20.70	9.48	2.75	1.38	5.16	2.02	34.76	15.88	22.36	10.22	50 MidCap Blend - 50 MidCap Val/Russ MidCap
11	**VMCIX**	Vanguard Mid Cap Index	35.03	15.30	21.99	10.03	35.21	15.46	22.13	10.13	-0.18	-0.16	-0.14	-0.10	35.21	15.46	22.13	10.13	Spliced Mid Cap Index
		MID CAP VALUE																	
12	**RSCMX**	Columbia Mid Cap Value	35.27	13.80	20.54	10.28	35.15	14.90	20.32	9.04	0.12	-1.10	0.22	1.24	33.46	15.97	21.15	10.25	MidCap Value / Russell MidCap Value
		SMALL GROWTH																	
13	**LSSIX**	Loomis Sayles Small Cap Growth	47.56	18.79	23.73	11.57	40.99	15.95	22.28	9.33	6.57	2.84	1.45	2.24	43.30	16.82	22.58	9.41	Small Growth / Russell 2000 Growth
		SMALL BLEND																	
14	**VSISX**	Vanguard Small Cap Index	37.66	16.50	22.43	10.23	37.77	16.56	22.48	N/A	-0.11	-0.06	-0.05	N/A	37.77	16.56	22.48	N/A	Spliced Small Cap Index
		SMALL VALUE																	
15	**VSMIX**	Invesco Small Cap Value	44.51	17.76	22.48	12.34	36.31	14.36	20.25	9.31	8.20	3.40	2.23	3.03	34.52	14.49	17.64	8.61	Small Value / Russell 2000 Value
16	**JDSNX**	Perkins Small Cap Value	29.58	10.89	17.02	9.38	36.31	14.36	20.25	9.31	-6.73	-3.47	-3.23	0.07	34.52	14.49	17.64	8.61	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
17	**RWIGX**	AmFunds Capital World G/I	24.93	11.10	14.33	8.87	25.18	10.34	15.72	7.48	-0.25	0.76	-1.39	1.39	26.68	11.49	15.02	6.98	World Stock / MSCI World NR
18	**DFISX**	DFA International Small Company	27.25	8.48	17.22	10.02	25.60	9.14	18.15	10.60	1.65	-0.66	-0.93	-0.58	29.30	9.26	18.50	9.48	Fgn SMID Blend / MSCI Eafe Sm Cap NR
19	**DODFX**	Dodge & Cox International Stock	26.19	8.60	16.47	9.66	19.40	6.69	12.37	6.84	6.79	1.91	4.10	2.82	21.02	7.34	12.49	7.07	Foreign Lg Blend / MSCI World ex US USD
20	**OIGIX**	Oppenheimer International Growth	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N./A	N/A	N/A	N/A	N/A	N/A	N/A
		BONDS																	
21	**LSIIX**	Loomis Sayles Investment Grade Bond	1.26	6.03	11.05	7.11	1.95	5.68	11.51	6.36	-0.69	0.35	-0.46	0.75	-2.01	5.11	7.89	5.23	MultiSector / Barclays US Credit TR USD
22	**OIBIX**	Oppenheimer International Bond	-4.17	1.89	5.11	6.35	-2.49	2.86	6.08	4.72	-1.68	-0.97	-0.97	1.63	-3.95	0.92	2.38	4.10	Wld Bond / Mstar Global x US Gov Bond
23	**GHYYX**	Pioneer Global High Yield	4.96	6.19	18.38	7.61	6.87	8.03	16.07	7.21	-1.91	-1.84	2.31	0.40	7.33	9.80	19.36	9.31	HY Bond / Barclays Global HY
		BALANCED ALLOCATION																	
24	**RIDGX**	AmFunds Inc Fund of America	18.20	11.81	14.24	7.12	16.38	9.19	12.88	6.10	1.82	2.62	1.36	1.02	14.31	8.81	12.00	7.22	Moderate Allocation / Morningstar Moderate
		TARGET FUNDS																	
25	**VTINX**	Vanguard Target Retirement Inc	5.71	6.28	8.39	5.32	8.50	6.72	9.30	5.80	-2.79	-0.44	-0.91	-0.48	2.21	4.92	7.00	5.65	Custom / Morningstar Conservative Inc
26	**VTWNX**	Vanguard Target Retirement 2020	15.68	9.24	12.60	N/A	19.01	10.26	13.00	7.68	-3.33	-1.02	-0.40	N/A	12.98	8.96	12.86	7.85	Custom / Morningstar Moderate 2020
27	**VTHRX**	Vanguard Target Retirement 2030	20.30	10.60	14.36	N/A	24.11	11.95	14.74	8.56	-3.81	-1.35	-0.38	N/A	19.64	10.66	15.31	8.41	Custom / Morningstar Moderate 2030
28	**VFORX**	Vanguard Target Retirement 2040	24.19	11.72	15.49	N/A	28.14	13.30	16.08	9.22	-3.95	-1.58	-0.59	N/A	23.05	11.42	16.30	8.73	Custom / Morningstar Moderate 2040
29	**VFIFX**	Vanguard Target Retirement 2050	24.16	11.72	15.49	N/A	28.14	13.30	16.08	9.22	-3.98	-1.58	-0.59	N/A	22.83	11.19	16.34	8.83	Custom / Morningstar Moderate 2050
		SPECIALTY																	
30	**IGLIX**	ING Global Real Estate	3.79	7.21	13.66	8.47	2.98	6.52	14.21	7.15	0.81	0.69	-0.55	1.32	5.87	8.84	16.62	8.71	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
31	**N/A**	Aggressive Allocation	23.69	11.16	17.30	N/A	22.89	11.18	16.15	N/A	0.80	-0.02	1.15	N/A	24.53	11.69	16.51	8.34	Custom Agg Allocation / Mstar Aggressive
32	**N/A**	Moderate Allocation	11.04	7.36	9.47	N/A	18.83	9.01	12.41	N/A	-7.79	-1.65	-2.94	N/A	14.31	8.81	12.00	7.22	Custom Mod Allocation / Mstar Moderate
33	**N/A**	Conservative Allocation	19.25	10.11	13.83	N/A	9.91	5.55	7.76	N/A	9.34	4.56	6.07	N/A	2.97	4.89	6.24	5.14	Custom Cons Allocation / Mstar Cons

Recommended for Deletion **Place or remain on Watch List** **Remove from Watch List**