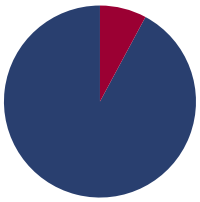
San Bernardino County

Stock Intersection

Account Name
ING 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	7.86
Other	92.14

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
1.29	**Google, Inc. Class A**	**GOOG**	**775,113.88**	**Technology**	
0.11	Wells Fargo Advantage Growth I	SGRNX	67,268.02	-	11/30/2013
0.82	American Funds Growth Fund of Amer R6	RGAGX	491,442.52	-	12/31/2013
0.07	TIAA-CREF Growth & Income Instl	TIGRX	39,804.38	-	11/30/2013
0.06	Parnassus Equity Income - Inst	PRILX	36,074.31	-	12/31/2013
0.11	Vanguard Institutional Index I	VINIX	68,916.96	-	12/31/2013
0.11	American Funds Capital World G/I R6	RWIGX	64,732.72	-	9/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	38.35	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	866.16	-	9/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,456.09	-	9/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,692.09	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,822.29	-	9/30/2013
0.76	**Apple Inc**	**AAPL**	**457,959.13**	**Technology**	
0.13	Parnassus Equity Income - Inst	PRILX	75,345.95	-	12/31/2013
0.10	TIAA-CREF Growth & Income Instl	TIGRX	62,517.29	-	11/30/2013
0.18	Vanguard Institutional Index I	VINIX	110,626.88	-	12/31/2013
0.06	Wells Fargo Advantage Growth I	SGRNX	33,282.90	-	11/30/2013
0.17	Columbia Diversified Equity Income Y	CDEYX	104,263.34	-	11/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	62.43	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,410.01	-	9/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,370.36	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,382.43	-	9/30/2013
0.10	American Funds Growth Fund of Amer R6	RGAGX	60,731.05	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	2,966.48	-	9/30/2013
0.55	**General Electric Co**	**GE**	**329,004.95**	**Industrials**	
0.04	MainStay ICAP Select Equity I	ICSLX	25,535.20	-	11/30/2013
0.08	TIAA-CREF Growth & Income Instl	TIGRX	46,511.53	-	11/30/2013
0.06	American Funds Inc Fund of Amer R6	RIDGX	37,649.70	-	12/31/2013
0.17	Columbia Diversified Equity Income Y	CDEYX	103,074.89	-	11/30/2013
0.10	Vanguard Institutional Index I	VINIX	62,142.27	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	35.07	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	792.04	-	9/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,331.49	-	9/30/2013
0.05	American Funds Capital World G/I R6	RWIGX	28,755.45	-	9/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,461.73	-	9/30/2013
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	6,616.11	-	10/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,666.35	-	9/30/2013
0.02	American Funds Growth Fund of Amer R6	RGAGX	12,433.12	-	12/31/2013

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San Bernardino County

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
0.52	**Microsoft Corporation**	**MSFT**	**315,138.67**	**Technology**	
0.06	American Funds Inc Fund of Amer R6	RIDGX	38,849.53	-	12/31/2013
0.05	TIAA-CREF Growth & Income Instl	TIGRX	32,064.03	-	11/30/2013
0.10	Vanguard Institutional Index I	VINIX	62,307.04	-	12/31/2013
0.23	American Funds Growth Fund of Amer R6	RGAGX	136,855.65	-	12/31/2013
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	12,564.72	-	10/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	34.78	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	785.42	-	9/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,320.37	-	9/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,441.16	-	9/30/2013
0.04	American Funds Capital World G/I R6	RWIGX	26,263.56	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,652.43	-	9/30/2013
0.49	**Wells Fargo & Co**	**WFC**	**295,998.69**	**Financial Services**	
0.23	Columbia Diversified Equity Income Y	CDEYX	137,243.62	-	11/30/2013
0.08	Vanguard Institutional Index I	VINIX	47,687.56	-	12/31/2013
0.03	TIAA-CREF Growth & Income Instl	TIGRX	20,612.51	-	11/30/2013
0.03	American Funds Inc Fund of Amer R6	RIDGX	17,538.97	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	29.57	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	667.92	-	9/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,122.84	-	9/30/2013
0.11	American Funds Growth Fund of Amer R6	RGAGX	67,614.52	-	12/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,075.95	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,405.22	-	9/30/2013
0.48	**JPMorgan Chase & Co**	**JPM**	**290,506.74**	**Financial Services**	
0.25	Columbia Diversified Equity Income Y	CDEYX	151,456.00	-	11/30/2013
0.02	MainStay ICAP Select Equity I	ICSLX	12,010.23	-	11/30/2013
0.08	Vanguard Institutional Index I	VINIX	48,172.09	-	12/31/2013
0.03	TIAA-CREF Growth & Income Instl	TIGRX	15,703.94	-	11/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	27.19	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	613.99	-	9/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,032.17	-	9/30/2013
0.02	American Funds Inc Fund of Amer R6	RIDGX	9,040.51	-	12/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,908.32	-	9/30/2013
0.07	American Funds Growth Fund of Amer R6	RGAGX	40,201.24	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,291.75	-	9/30/2013
0.02	American Funds Capital World G/I R6	RWIGX	9,049.33	-	9/30/2013
0.47	**Chevron Corp**	**CVX**	**281,796.55**	**Energy**	
0.26	Columbia Diversified Equity Income Y	CDEYX	157,934.42	-	11/30/2013
0.07	TIAA-CREF Growth & Income Instl	TIGRX	40,245.57	-	11/30/2013
0.09	Vanguard Institutional Index I	VINIX	52,638.94	-	12/31/2013
0.03	American Funds Inc Fund of Amer R6	RIDGX	15,290.77	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	29.71	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	670.92	-	9/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,127.88	-	9/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,085.28	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,411.54	-	9/30/2013
0.02	American Funds Growth Fund of Amer R6	RGAGX	10,361.52	-	12/31/2013

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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
0.40	**Johnson & Johnson**	**JNJ**	**239,706.67**	**Healthcare**	
0.21	Columbia Diversified Equity Income Y	CDEYX	125,183.09	-	11/30/2013
0.07	TIAA-CREF Growth & Income Instl	TIGRX	43,442.24	-	11/30/2013
0.09	Vanguard Institutional Index I	VINIX	56,625.61	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	31.96	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	721.74	-	9/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,213.30	-	9/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,243.21	-	9/30/2013
0.01	American Funds Inc Fund of Amer R6	RIDGX	5,381.53	-	12/31/2013
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	3,345.55	-	10/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,518.44	-	9/30/2013
0.36	**Procter & Gamble Co**	**PG**	**218,068.54**	**Consumer Defensive**	
0.10	Parnassus Equity Income - Inst	PRILX	58,611.82	-	12/31/2013
0.12	Columbia Diversified Equity Income Y	CDEYX	72,483.20	-	11/30/2013
0.08	Vanguard Institutional Index I	VINIX	48,490.76	-	12/31/2013
0.03	American Funds Inc Fund of Amer R6	RIDGX	16,290.62	-	12/31/2013
0.03	TIAA-CREF Growth & Income Instl	TIGRX	17,286.51	-	11/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	27.37	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	618.05	-	9/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,038.99	-	9/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,920.93	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,300.29	-	9/30/2013
0.26	**Exxon Mobil Corporation**	**XOM**	**154,082.68**	**Energy**	
0.04	MainStay ICAP Select Equity I	ICSLX	22,254.98	-	11/30/2013
0.16	Vanguard Institutional Index I	VINIX	96,874.70	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	54.67	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,234.74	-	9/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,075.70	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,837.66	-	9/30/2013
0.04	American Funds Capital World G/I R6	RWIGX	25,152.51	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	2,597.72	-	9/30/2013
0.18	**Bayer AG**	**SCH**	**107,036.13**	**Healthcare**	
0.18	American Funds Capital World G/I R6	RWIGX	107,036.13	-	9/30/2013
0.18	**LKQ Corporation**	**LKQ**	**105,967.39**	**Consumer Cyclical**	
0.15	Baron Growth Instl	BGRIX	91,744.68	-	12/31/2013
0.02	Wells Fargo Advantage Growth I	SGRNX	11,531.34	-	11/30/2013
0.00	Vanguard Mid Cap Index I	VMCIX	2,691.38	-	12/31/2013
0.17	**Arch Capital Group Ltd**	**ACGL**	**101,884.27**	**Financial Services**	
0.14	Baron Growth Instl	BGRIX	85,826.53	-	12/31/2013
0.00	Vanguard Mid Cap Index I	VMCIX	2,289.63	-	12/31/2013
0.02	American Funds Growth Fund of Amer R6	RGAGX	13,768.12	-	12/31/2013

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Stock Intersection (continued)

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.17	**Newell Rubbermaid Inc**	**NWL**	**101,533.18**	**Consumer Defensive**	
0.03	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	16,200.85	-	10/31/2013
0.09	Columbia Mid Cap Value Opportunity R5	RSCMX	51,069.42	-	11/30/2013
0.03	ING MidCap Opportunities I	NMCIX	19,598.35	-	9/30/2013
0.02	TIAA-CREF Growth & Income Instl	TIGRX	9,808.86	-	11/30/2013
0.00	Vanguard Mid Cap Index I	VMCIX	2,814.38	-	12/31/2013
0.00	Vanguard Institutional Index I	VINIX	2,041.32	-	12/31/2013
0.17	**Zions Bancorporation**	**ZION**	**101,428.69**	**Financial Services**	
0.04	Invesco SmallCapValue Y	VSMIX	25,750.66	-	9/30/2013
0.06	Columbia Mid Cap Value Opportunity R5	RSCMX	34,167.30	-	11/30/2013
0.06	Columbia Diversified Equity Income Y	CDEYX	36,278.78	-	11/30/2013
0.00	Vanguard Mid Cap Index I	VMCIX	1,672.38	-	12/31/2013
0.00	Vanguard Institutional Index I	VINIX	1,212.77	-	12/31/2013
0.00	American Funds Growth Fund of Amer R6	RGAGX	2,346.80	-	12/31/2013
0.16	**Genesee & Wyoming, Inc. Class A**	**GWR**	**95,018.04**	**Industrials**	
0.11	Baron Growth Instl	BGRIX	66,961.08	-	12/31/2013
0.02	Loomis Sayles Small Cap Growth Instl	LSSIX	11,099.78	-	11/30/2013
0.03	Wells Fargo Advantage Growth I	SGRNX	15,563.25	-	11/30/2013
0.00	Vanguard Small Cap Index Signal	VSISX	1,393.94	-	12/31/2013
0.15	**Under Armour, Inc. Class A**	**UA**	**89,833.05**	**Consumer Cyclical**	
0.12	Baron Growth Instl	BGRIX	73,033.43	-	12/31/2013
0.02	Wells Fargo Advantage Growth I	SGRNX	14,652.23	-	11/30/2013
0.00	Vanguard Mid Cap Index I	VMCIX	2,147.39	-	12/31/2013
0.15	**Pernod Ricard NV**	**RI**	**89,635.13**	**Consumer Defensive**	
0.02	Oppenheimer International Growth I	OIGIX	12,068.28	-	11/30/2013
0.06	American Funds Capital World G/I R6	RWIGX	37,937.09	-	9/30/2013
0.07	American Funds Growth Fund of Amer R6	RGAGX	39,629.76	-	12/31/2013
0.14	**Dick's Sporting Goods, Inc.**	**DKS**	**84,675.47**	**Consumer Cyclical**	
0.14	Baron Growth Instl	BGRIX	83,033.82	-	12/31/2013
0.00	Vanguard Small Cap Index Signal	VSISX	1,641.64	-	12/31/2013
0.14	**Prosperity Bancshares, Inc.**	**PB**	**83,350.94**	**Financial Services**	
0.08	Perkins Small Cap Value N	JDSNX	49,044.93	-	9/30/2013
0.06	Columbia Mid Cap Value Opportunity R5	RSCMX	33,203.29	-	11/30/2013
0.00	Vanguard Small Cap Index Signal	VSISX	1,102.72	-	12/31/2013
0.14	**Core Laboratories N.V.**	**CLB**	**82,270.26**	**Energy**	
0.08	Baron Growth Instl	BGRIX	49,920.23	-	12/31/2013
0.00	Vanguard Mid Cap Index I	VMCIX	2,619.22	-	12/31/2013
0.05	American Funds Growth Fund of Amer R6	RGAGX	29,730.81	-	12/31/2013
0.13	**Novartis AG ADR**	**NVS**	**80,928.47**	**Healthcare**	
0.08	Dodge & Cox International Stock	DODFX	49,523.18	-	12/31/2013
0.05	Parnassus Equity Income - Inst	PRILX	30,616.89	-	12/31/2013
0.00	American Funds Inc Fund of Amer R6	RIDGX	788.41	-	12/31/2013

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0.13	**Owens & Minor, Inc.**	**OMI**	**80,835.44**	**Healthcare**	
0.13	Perkins Small Cap Value N	JDSNX	80,188.99	-	9/30/2013
0.00	Vanguard Small Cap Index Signal	VSISX	646.45	-	12/31/2013
0.13	**Middleby Corporation**	**MIDD**	**80,141.46**	**Industrials**	
0.12	Baron Growth Instl	BGRIX	71,100.42	-	12/31/2013
0.01	Loomis Sayles Small Cap Growth Instl	LSSIX	7,755.31	-	11/30/2013
0.00	Vanguard Small Cap Index Signal	VSISX	1,285.73	-	12/31/2013
0.13	**AGCO Corp**	**AGCO**	**79,581.86**	**Industrials**	
0.08	Columbia Diversified Equity Income Y	CDEYX	47,839.13	-	11/30/2013
0.05	Columbia Mid Cap Value Opportunity R5	RSCMX	30,174.56	-	11/30/2013
0.00	Vanguard Mid Cap Index I	VMCIX	1,568.17	-	12/31/2013

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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.

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