SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RATES OF RETURN THROUGH 12/31/2014

			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	9.39	20.95	13.64	8.02	10.00	19.41	14.09	7.68	-0.61	1.54	-0.45	0.34	13.05	20.26	15.81	8.49	Large Growth / Russell 1000 Growth
2	**TIGRX**	TIAA-CREF Growth & Income	11.02	20.02	14.94	9.27	10.00	19.41	14.09	7.68	1.02	0.61	0.85	1.59	13.05	20.26	15.81	8.49	Large Growth / Russell 1000 Growth
3	**SGRNX**	Wells Fargo Adv Growth	4.05	17.62	17.45	11.67	10.00	19.41	14.09	7.68	-5.95	-1.79	3.36	3.99	13.05	20.26	15.81	8.49	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
4	**PRILX**	Parnassus Core Equity	14.57	21.03	14.81	10.31	10.96	19.00	13.88	7.02	3.61	2.03	0.93	3.29	13.24	20.62	15.64	7.96	Large Blend / Russell 1000
5	**VINIX**	Vanguard Institutional Index	13.40	20.12	15.17	7.44	13.69	20.41	15.45	7.67	-0.29	-0.29	-0.28	-0.23	13.69	20.41	15.45	7.67	S&P 500
		LARGE VALUE																	
6	**CDEYX**	Columbia Divserfied Equity Inc	11.82	18.87	12.96	7.25	10.21	18.33	13.45	6.65	1.61	0.54	-0.49	0.60	13.45	20.89	15.42	7.30	Large Value / Russell 1000 Value
7	**ICSLX**	MainStay ICAP Sel Equity	8.57	17.53	13.40	7.80	10.21	18.33	13.45	6.65	-1.64	-0.80	-0.05	1.15	13.45	20.89	15.42	7.30	Large Value / Russell 1000 Value
		MID CAP GROWTH																	
8	**BGRIX**	Baron Growth	4.59	19.13	16.33	8.50	7.00	18.21	14.76	8.29	-2.41	0.92	1.57	0.21	11.90	20.71	16.94	9.43	Mid Cap Growth / Russell Mid Cap Growth
9	**IMOZX**	Voya Mid Cap Opportunities	8.61	17.30	15.66	10.26	7.00	18.21	14.76	8.29	1.61	-0.91	0.90	1.97	11.90	20.71	16.94	9.43	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	5.64	23.29	15.92	9.85	8.56	19.46	14.91	7.97	-2.92	3.83	1.01	1.88	13.22	21.40	17.19	9.56	50 MidCap Blend-50 MidCap Val / Russ MidCap
11	**VMCIX**	Vanguard Mid Cap Index	13.53	21.02	16.80	9.27	13.83	21.32	17.10	9.50	-0.30	-0.30	-0.30	-0.23	13.83	21.32	17.10	9.50	Spliced Mid Cap Index
		MID CAP VALUE																	
12	**RSCMX**	Columbia Sm/Mid Cap Value	6.74	19.61	14.11	8.63	9.31	19.93	15.05	8.07	-2.57	-0.32	-0.94	0.56	14.75	21.98	17.43	9.43	MidCap Value / Russell MidCap Value
		SMALL GROWTH																	
13	**LSSIX**	Loomis Sayles Small Cap Growth	0.99	18.00	17.34	10.72	2.44	18.07	15.53	8.05	-1.45	-0.07	1.81	2.67	5.60	20.14	16.80	8.54	Small Growth / Russell 2000 Growth
		SMALL BLEND																	
14	**VSCIX**	Vanguard Small Cap Index	7.29	20.30	16.64	8.93	7.54	20.53	16.83	9.06	-0.25	-0.23	-0.19	-0.13	7.54	20.53	16.83	9.06	Spliced Small Cap Index
		SMALL VALUE																	
15	**VSMIX**	Invesco Small Cap Value	7.43	24.05	17.91	11.38	3.34	17.72	13.97	7.40	4.09	6.33	3.94	3.98	4.22	18.29	14.26	6.89	Small Value / Russell 2000 Value
16	**JDSNX**	Perkins Small Cap Value	7.34	14.93	11.58	8.81	3.34	17.72	13.97	7.40	4.00	-2.79	-2.39	1.41	4.22	18.29	14.26	6.89	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
17	**RWIGX**	AmFunds Capital World G/I	4.13	15.80	9.06	7.47	2.79	14.11	9.54	6.21	1.34	1.69	-0.48	1.26	4.94	15.47	10.20	6.03	World Stock / MSCI World NR
18	**DFISX**	DFA International Small Company	-6.49	12.19	8.11	6.39	-5.05	12.79	8.37	6.36	-1.44	-0.60	-0.26	0.03	-4.95	13.83	8.63	6.04	Fgn SMID Blend / MSCI Eafe Sm Cap NR
19	**DODFX**	Dodge & Cox International Stock	-0.04	15.09	7.76	6.60	-4.98	10.22	5.04	4.48	4.94	4.87	2.72	2.12	-4.32	10.47	5.21	4.64	Fgn Lg Blend / MSCI World Ex US NR USD
20	**OIGIX**	Oppenheimer International Growth	-7.00	12.44	8.42	7.11	-3.92	10.84	6.13	5.11	-3.08	1.60	2.29	2.00	-4.32	10.47	5.21	4.64	Foreign Lg Growth / MSCI World Ex US Gr
		BONDS																	
21	**LSIIX**	Loomis Sayles Inv Grade Bond	5.07	6.08	6.92	6.67	3.63	5.62	6.57	5.66	1.44	0.46	0.35	1.01	7.53	4.84	6.25	5.46	MultiSector / Barclays US Credit TR USD
⚠ 22	**OIBIX**	Oppenheimer International Bond	0.55	2.31	2.78	4.97	1.72	2.56	3.61	4.00	-1.17	-0.25	-0.83	0.97	cant find				Wld Bond / Mstar Global Ex US Gov Bond
⚠ 23	**GHYYX**	Pioneer Global High Yield	-1.72	6.39	6.95	5.96	1.11	7.41	7.86	6.31	-2.83	-1.02	-0.91	-0.35	0.01	8.68	8.74	7.97	HY Bond / Barclays Global HY
		BALANCED ALLOCATION																	
24	**RIDGX**	AmFunds Inc Fund of America	8.50	12.86	11.23	6.78	6.21	11.72	9.43	5.93	2.29	1.14	1.80	0.85	4.89	10.34	8.71	6.57	Moderate Allocation / Morningstar Moderate
		TARGET FUNDS																	
25	**VTINX**	Vanguard Target Retirement Inc	5.35	6.40	6.72	5.24	5.76	6.73	6.97	5.38	-0.41	-0.33	-0.25	-0.14	3.33	4.24	5.29	5.14	Spliced Index / Morningstar Conservative Inc
26	**VTWNX**	Vanguard Target Retirement 2020	6.92	11.57	9.54	N/A	7.37	11.96	9.93	N/A	-0.45	-0.39	-0.39	N/A	5.87	10.41	9.32	6.97	Spliced Index / Morningstar Moderate 2020
27	**VTHRX**	Vanguard Target Retirement 2030	6.98	13.69	10.63	N/A	7.51	14.10	11.03	N/A	-0.53	-0.41	-0.40	N/A	6.01	13.30	10.76	7.39	Spliced Index / Morningstar Moderate 2030
28	**VFORX**	Vanguard Target Retirement 2040	6.95	15.33	11.44	N/A	7.61	15.78	11.87	N/A	-0.66	-0.45	-0.43	N/A	5.51	14.53	11.24	7.60	Spliced Index / Morningstar Moderate 2040
29	**VFIFX**	Vanguard Target Retirement 2050	6.98	15.34	11.45	N/A	7.61	15.78	11.87	N/A	-0.63	-0.44	-0.42	N/A	5.00	14.35	11.01	7.60	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
✔ 30	**IGLIX**	Voya Global Real Estate	13.96	14.15	10.17	6.66	11.67	14.58	9.92	4.95	2.29	-0.43	0.25	1.71	14.25	15.32	11.60	6.01	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
31	**N/A**	Aggressive Allocation	5.71	15.18	10.66	6.46	5.34	14.92	11.25	6.58	0.37	0.26	-0.59	N/A	5.23	15.00	11.35	7.30	Custom Agg Allocation / Mstar Aggressive
32	**N/A**	Moderate Allocation	6.22	12.55	9.46	6.48	5.42	11.40	8.90	5.69	0.80	1.15	0.56	N/A	4.89	10.34	8.71	6.57	Custom Mod Allocation / Mstar Moderate
33	**N/A**	Conservative Allocation	4.24	7.83	6.53	5.33	3.21	6.57	5.61	4.42	1.03	1.26	0.92	N/A	3.38	4.55	5.02	4.83	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 RMT RATES OF RETURN 12/31/2014

			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	9.33	20.88	13.57	7.96	10.00	19.41	14.09	7.68	-0.67	1.47	-0.52	0.28	13.05	20.26	15.81	8.49	Large Growth / Russell 1000 Growth
2	**TIGRX**	TIAA-CREF Growth & Income	10.95	19.94	14.87	9.21	10.00	19.41	14.09	7.68	0.95	0.53	0.78	1.53	13.05	20.26	15.81	8.49	Large Growth / Russell 1000 Growth
3	**SGRNX**	Wells Fargo Adv Growth	3.98	17.55	17.38	11.60	10.00	19.41	14.09	7.68	-6.02	-1.86	3.29	3.92	13.05	20.26	15.81	8.49	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
4	**PRILX**	Parnassus Core Equity	14.50	20.96	14.74	10.25	10.96	19.00	13.88	7.02	3.54	1.96	0.86	3.23	13.24	20.62	15.64	7.96	Large Blend / Russell 1000
5	**VINIX**	Vanguard Institutional Index	13.42	20.07	15.12	7.39	13.69	20.41	15.45	7.67	-0.27	-0.34	-0.33	-0.28	13.69	20.41	15.45	7.67	S&P 500
		LARGE VALUE																	
6	**CDEYX**	Columbia Divserfied Equity Inc	11.75	18.79	12.89	7.19	10.21	18.33	13.45	6.65	1.54	0.46	-0.56	0.54	13.45	20.89	15.42	7.30	Large Value / Russell 1000 Value
7	**ICSLX**	MainStay ICAP Sel Equity	8.52	17.49	13.36	7.76	10.21	18.33	13.45	6.65	-1.69	-0.84	-0.09	1.11	13.45	20.89	15.42	7.30	Large Value / Russell 1000 Value
		MID CAP GROWTH																	
8	**BGRIX**	Baron Growth	4.53	19.09	16.30	8.44	7.00	18.21	14.76	8.29	-2.47	0.88	1.54	0.15	11.90	20.71	16.94	9.43	Mid Cap Growth / Russell Mid Cap Growth
9	**IMOZX**	Voya Mid Cap Opportunities	8.54	17.23	15.59	10.20	7.00	18.21	14.76	8.29	1.54	-0.98	0.83	1.91	11.90	20.71	16.94	9.43	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	5.61	23.26	15.89	9.82	8.56	19.46	14.91	7.97	-2.95	3.80	0.98	1.85	13.22	21.40	17.19	9.56	50 MidCap Blend-50 MidCap Val / Russ MidCap
11	**VMCIX**	Vanguard Mid Cap Index	13.46	20.95	16.74	9.20	13.83	21.32	17.10	9.50	-0.37	-0.37	-0.36	-0.30	13.83	21.32	17.10	9.50	Spliced Mid Cap Index
		MID CAP VALUE																	
12	**RSCMX**	Columbia Sm/Mid Cap Value	6.68	19.54	14.05	8.57	9.31	19.93	15.05	8.07	-2.63	-0.39	-1.00	0.50	14.75	21.98	17.43	9.43	MidCap Value / Russell MidCap Value
		SMALL GROWTH																	
13	**LSSIX**	Loomis Sayles Small Cap Growth	0.94	17.95	17.30	10.68	2.44	18.07	15.53	8.05	-1.50	-0.12	1.77	2.63	5.60	20.14	16.80	8.54	Small Growth / Russell 2000 Growth
		SMALL BLEND																	
14	**VSCIX**	Vanguard Small Cap Index	7.23	20.22	16.57	8.87	7.54	20.53	16.83	9.06	-0.31	-0.31	-0.26	-0.19	7.54	20.53	16.83	9.06	Spliced Small Cap Index
		SMALL VALUE																	
15	**VSMIX**	Invesco Small Cap Value	7.40	24.01	17.87	11.41	3.34	17.72	13.97	7.40	4.06	6.29	3.90	4.01	4.22	18.29	14.26	6.89	Small Value / Russell 2000 Value
16	**JDSNX**	Perkins Small Cap Value	7.28	14.86	11.51	8.75	3.34	17.72	13.97	7.40	3.94	-2.86	-2.46	1.35	4.22	18.29	14.26	6.89	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
17	**RWIGX**	AmFunds Capital World G/I	4.07	15.73	9.00	7.41	2.79	14.11	9.54	6.21	1.28	1.62	-0.54	1.20	4.94	15.47	10.20	6.03	World Stock / MSCI World NR
18	**DFISX**	DFA International Small Company	-6.52	12.18	8.10	6.39	-5.05	12.79	8.37	6.36	-1.47	-0.61	-0.27	0.03	-4.95	13.83	8.63	6.04	Fgn SMID Blend / MSCI Eafe Sm Cap NR
19	**DODFX**	Dodge & Cox International Stock	-0.10	15.02	7.69	6.54	-4.98	10.22	5.04	4.48	4.88	4.80	2.65	2.06	-4.32	10.47	5.21	4.64	Fgn Lg Blend / MSCI World Ex US NR USD
20	**OIGIX**	Oppenheimer International Growth	N/A	N/A	N/A	N/A	-3.92	10.84	6.13	5.11	N/A	N/A	N/A	N/A	-4.32	10.47	5.21	4.64	Foreign Lg Growth / MSCI Wld Ex US Gr
		BONDS																	
21	**LSIIX**	Loomis Sayles Inv Grade Bond	5.02	6.04	6.88	6.64	3.63	5.62	6.57	5.66	1.39	0.42	0.31	0.98	7.53	4.84	6.25	5.46	MultiSector / Barclays US Credit TR USD
⚠ 22	**OIBIX**	Oppenheimer International Bond	0.49	2.25	2.72	4.90	1.72	2.56	3.61	4.00	-1.23	-0.31	-0.89	0.90	-2.28	-1.32	0.99	2.69	Wld Bond / Mstar Global Ex US Gov Bond
⚠ 23	**GHYYX**	Pioneer Global High Yield	-1.74	6.36	6.92	5.93	1.11	7.41	7.86	6.31	-2.85	-1.05	-0.94	-0.38	0.01	8.68	8.74	7.97	HY Bond / Barclays Global HY
		BALANCED ALLOCATION																	
24	**RIDGX**	AmFunds Inc Fund of America	8.43	12.79	11.16	6.72	6.21	11.72	9.43	5.93	2.22	1.07	1.73	0.79	4.89	10.34	8.71	6.57	Moderate Allocation / Morningstar Moderate
		TARGET FUNDS																	
25	**VTINX**	Vanguard Target Retirement Inc	5.29	6.35	6.66	5.19	5.76	6.73	6.97	5.38	-0.47	-0.38	-0.31	-0.19	3.33	4.24	5.29	5.14	Spliced Index / Morningstar Conservative Inc
26	**VTWNX**	Vanguard Target Retirement 2020	6.86	11.51	9.49	N/A	7.37	11.96	9.93	N/A	-0.51	-0.45	-0.44	N/A	5.87	10.41	9.32	6.97	Spliced Index / Morningstar Moderate 2020
27	**VTHRX**	Vanguard Target Retirement 2030	6.91	13.63	10.57	N/A	7.51	14.10	11.03	N/A	-0.60	-0.47	-0.46	N/A	6.01	13.30	10.76	7.39	Spliced Index / Morningstar Moderate 2030
28	**VFORX**	Vanguard Target Retirement 2040	6.89	15.27	11.38	N/A	7.61	15.78	11.87	N/A	-0.72	-0.51	-0.49	N/A	5.51	14.53	11.24	7.60	Spliced Index / Morningstar Moderate 2040
29	**VFIFX**	Vanguard Target Retirement 2050	6.92	15.28	11.39	N/A	7.61	15.78	11.87	N/A	-0.69	-0.50	-0.48	N/A	5.00	14.35	11.01	7.60	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
✔ 30	**IGLIX**	Voya Global Real Estate	13.96	14.15	10.17	6.66	11.67	14.58	9.92	4.95	2.29	-0.43	0.25	1.71	14.25	15.32	11.60	6.01	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
31	**N/A**	Aggressive Allocation	5.65	15.42	10.95	N/A	5.34	14.92	11.25	6.58	0.31	0.50	-0.30	N/A	5.23	15.00	11.35	7.30	Custom Agg Allocation / Mstar Aggressive
32	**N/A**	Moderate Allocation	6.45	12.87	9.85	6.61	5.42	11.40	8.90	5.69	1.03	1.47	0.95	N/A	4.89	10.34	8.71	6.57	Custom Mod Allocation / Mstar Moderate
33	**N/A**	Conservative Allocation	4.76	8.33	7.15	5.61	3.21	6.57	5.61	4.42	1.55	1.76	1.54	N/A	3.38	4.55	5.02	4.83	Custom Cons Allocation / Mstar Cons

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