SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 12/31/2014

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	TOTAL %	TOTAL $	REV REC'D %	REV REC'D $	ING ADJ %	ING ADJ $	TOTAL ING REV %	TOTAL ING REV $	TOTAL % INCL. ADJ	TOTAL $ INCL. ADJ
		LARGE GROWTH																			
1	**RGAGX**	AmFunds Growth Fund of America	$ 69,106,872.65	0.28%	$193,499	0.00%	$0	0.06%	$41,464	0.00%	$0	0.34%	$234,963.37	0.00%	$0	0.22%	$152,035	0.22%	$152,035	0.56%	$386,998.49
2	**TIGRX**	TIAA-CREF Growth & Income	$ 13,404,310.49	0.43%	$57,639	0.00%	$0	0.02%	$2,681	0.00%	$0	0.45%	$60,319.40	0.00%	$0	0.22%	$29,489	0.22%	$29,489	0.67%	$89,808.88
3	**SGRNX**	Wells Fargo Adv Growth	$ 4,785,203.31	0.61%	$29,190	0.00%	$0	0.14%	$6,699	0.00%	$0	0.75%	$35,889.02	0.15%	$7,178	0.07%	$3,350	0.22%	$10,527	0.82%	$39,238.67
		LARGE GROWTH AVERAGE										**1.20%**									
		LARGE BLEND																			
4	**PRILX**	Parnassus Core Equity	$ 12,436,233.80	0.60%	$74,617	0.00%	$0	0.15%	$18,654	-0.06%	-$7,462	0.69%	$85,810.01	0.10%	$12,436	0.12%	$14,923	0.22%	$27,360	0.81%	$100,733.49
		LARGE BLEND AVERAGE										**1.10%**									
5	**VINIX**	Vanguard Institutional Index	$ 29,692,721.70	0.04%	$11,877	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$11,877.09	0.00%	$0	0.22%	$65,324	0.22%	$65,324	0.26%	$77,201.08
		S&P 500 INDEX										**N/A**									
		LARGE VALUE																			
6	**CDEYX**	Columbia Diversified Equity Inc	$ 18,950,229.13	0.57%	$108,016	0.00%	$0	0.07%	$13,265	0.00%	$0	0.64%	$121,281.47	0.00%	$0	0.22%	$41,691	0.22%	$41,691	0.86%	$162,971.97
7	**ICSLX**	Mainstay ICAP Sel Equity	$ 3,929,941.86	0.80%	$31,440	0.00%	$0	0.18%	$7,074	-0.08%	-$3,144	0.90%	$35,369.48	0.15%	$5,895	0.07%	$2,751	0.22%	$8,646	0.97%	$38,120.44
		LARGE VALUE AVERAGE										**1.14%**									
		MID CAP GROWTH																			
8	**BGRIX**	Baron Growth	$ 18,797,284.26	1.00%	$187,973	0.00%	$0	0.05%	$9,399	0.00%	$0	1.05%	$197,371.48	0.15%	$28,196	0.07%	$13,158	0.22%	$41,354	1.12%	$210,529.58
9	**IMOZX**	Voya Mid Cap Opportunities	$ 9,352,687.08	0.75%	$70,145	0.00%	$0	0.15%	$14,029	-0.02%	-$1,871	0.88%	$82,303.65	0.00%	$0	0.22%	$20,576	0.22%	$20,576	1.10%	$102,879.56
		MID CAP GROWTH AVERAGE										**1.31%**									
		MID CAP BLEND																			
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	$ 5,405,662.23	0.60%	$32,434	0.00%	$0	0.22%	$11,892	0.00%	$0	0.82%	$44,326.43	0.25%	$13,514	0.00%	$0	0.25%	$13,514	0.82%	$44,326.43
		MID CAP BLEND AVERAGE										**1.21%**									
11	**VMCIX**	Vanguard Mid Cap Index	$ 11,378,150.63	0.05%	$5,689	0.00%	$0	0.03%	$3,413	0.00%	$0	0.08%	$9,102.52	0.00%	$0	0.22%	$25,032	0.22%	$25,032	0.30%	$34,134.45
		INDEX AVERAGE										**N/A**									
		MID CAP VALUE																			
12	**RSCMX**	Columbia Sm/Mid Cap Value	$ 20,238,816.01	0.71%	$143,696	0.00%	$0	0.14%	$28,334	0.00%	$0	0.85%	$172,029.94	0.10%	$20,239	0.12%	$24,287	0.22%	$44,525	0.97%	$196,316.52
		MID CAP VALUE AVERAGE										**1.25%**									
		SMALL GROWTH																			
13	**LSSIX**	Loomis Sayles Small Cap Growth	$ 2,599,631.22	0.75%	$19,497	0.00%	$0	0.19%	$4,939	0.00%	$0	0.94%	$24,436.53	0.15%	$3,899	0.07%	$1,820	0.22%	$5,719	1.01%	$26,256.28
		SMALL GROWTH AVERAGE										**1.38%**									
		SMALL BLEND																			
14	**VSCIX**	Vanguard Small Cap Index	$ 5,407,102.70	0.05%	$2,704	0.00%	$0	0.03%	$1,622	0.00%	$0	0.08%	$4,325.68	0.00%	$0	0.22%	$11,896	0.22%	$11,896	0.30%	$16,221.31
		INDEX AVERAGE										**N/A**									
		SMALL VALUE																			
15	**VSMIX**	Invesco Small Cap Value	$ 5,116,340.28	0.63%	$32,233	0.00%	$0	0.24%	$12,279	0.00%	$0	0.87%	$44,512.16	0.25%	$12,791	0.00%	$0	0.25%	$12,791	0.87%	$44,512.16
16	**JDSNX**	Perkins Small Cap Value	$ 19,496,683.81	0.56%	$109,181	0.00%	$0	0.04%	$7,799	0.00%	$0	0.60%	$116,980.10	0.00%	$0	0.22%	$42,893	0.22%	$42,893	0.82%	$159,872.81
		SMALL VALUE AVERAGE										**1.36%**									
		INTERNATIONAL STOCK																			
17	**RWIGX**	AmFunds Capital World G/I	$ 34,114,862.06	0.38%	$129,636	0.00%	$0	0.07%	$23,880	0.00%	$0.00	0.45%	$153,516.88	0.00%	$0	0.22%	$75,053	0.22%	$75,053	0.67%	$228,569.58
		WORLD STOCK AVERAGE										**1.31%**									
18	**DFISX**	DFA International Small Company	$ 12,125,208.07	0.40%	$48,501	0.00%	$0	0.14%	$16,975	0.00%	$0.00	0.54%	$65,476.12	0.00%	$0	0.22%	$26,675	0.22%	$26,675	0.76%	$92,151.58
		FOREIGN SM/MID VALUE AVERAGE										**1.41%**									
19	**DODFX**	Dodge & Cox International Stock	$ 12,618,724.09	0.60%	$75,712	0.00%	$0	0.04%	$5,047	0.00%	$0.00	0.64%	$80,759.83	0.10%	$12,619	0.12%	$15,142	0.22%	$27,761	0.76%	$95,902.30
		FOREIGN LARGE VALUE AVERAGE										**1.30%**									
20	**OIGIX**	Oppenheimer International Growth	$ 4,869,320.53	0.67%	$32,624	0.00%	$0	0.04%	$1,948	0.00%	$0.00	0.71%	$34,572.18	0.00%	$0	0.22%	$10,713	0.22%	$10,713	0.93%	$45,284.68
		FOREIGN LARGE GROWTH AVERAGE										**1.38%**									
		BONDS																			
21	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 14,705,045.05	0.40%	$58,820	0.00%	$0	0.18%	$26,469	0.00%	$0.00	0.58%	$85,289.26	0.15%	$22,058	0.07%	$10,294	0.22%	$32,351	0.65%	$95,582.79
		MULTISECTOR BOND AVERAGE										**1.04%**									
⚠ 22	**OIBIX**	Oppenheimer International Bond	$ 3,603,150.98	0.50%	$18,016	0.00%	$0	0.06%	$2,162	0.00%	$0.00	0.56%	$20,177.65	0.00%	$0	0.22%	$7,927	0.22%	$7,927	0.78%	$28,104.58
		WORLD BOND AVERAGE										**1.06%**									
⚠ 23	**GHYYX**	Pioneer Global High Yield	$ 4,521,624.11	0.62%	$28,034	0.00%	$0	0.20%	$9,043	0.00%	$0.00	0.82%	$37,077.32	0.25%	$11,304	0.00%	$0	0.25%	$11,304	0.82%	$37,077.32
		HIGH YIELD AVERAGE										**1.08%**									

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 12/31/2014

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		BALANCED ALLOCATION																			
24	**RIDGX**	AmFunds Inc Fund of America	$ 11,716,062.45	0.23%	$26,947	0.00%	$0	0.06%	$7,030	0.00%	$0.00	0.29%	$33,976.58	0.00%	$0	0.22%	$25,775	0.22%	$25,775	0.51%	$59,751.92
		MODERATE ALLOCATION AVERAGE										**0.94%**									
		TARGET FUNDS																			
25	**VTINX**	Vanguard Target Retirement Inc	$ 2,986,393.37	0.00%	$0	0.00%	$0	0.16%	$4,778	0.00%	$0.00	0.16%	$4,778.23	0.00%	$0	0.22%	$6,570	0.22%	$6,570	0.38%	$11,348.29
		TARGET DATE RETIREMENT INC AVG										**0.50%**									
26	**VTWNX**	Vanguard Target Retirement 2020	$ 7,430,201.56	0.00%	$0	0.00%	$0	0.16%	$11,888	0.00%	$0.00	0.16%	$11,888.32	0.00%	$0	0.22%	$16,346	0.22%	$16,346	0.38%	$28,234.77
		TARGET DATE 2016-2020 AVERAGE										**0.52%**									
27	**VTHRX**	Vanguard Target Retirement 2030	$ 7,152,660.00	0.00%	$0	0.00%	$0	0.17%	$12,160	0.00%	$0.00	0.17%	$12,159.52	0.00%	$0	0.22%	$15,736	0.22%	$15,736	0.39%	$27,895.37
		TARGET DATE 2026-2030 AVERAGE										**0.53%**									
28	**VFORX**	Vanguard Target Retirement 2040	$ 6,664,955.80	0.00%	$0	0.00%	$0	0.18%	$11,997	0.00%	$0.00	0.18%	$11,996.92	0.00%	$0	0.22%	$14,663	0.22%	$14,663	0.40%	$26,659.82
		TARGET DATE 2036-2040 AVERAGE										**0.52%**									
29	**VFIFX**	Vanguard Target Retirement 2050	$ 4,319,895.04	0.00%	$0	0.00%	$0	0.18%	$7,776	0.00%	$0.00	0.18%	$7,775.81	0.00%	$0	0.22%	$9,504	0.22%	$9,504	0.40%	$17,279.58
		TARGET DATE 2046-2050 AVERAGE										**0.51%**									
		SPECIALTY																			
✔ 30	**IGLIX**	Voya Global Real Estate	$ 6,441,841.85	0.71%	$45,737	0.00%	$0	0.26%	$16,749	0.00%	$0.00	0.97%	$62,485.87	0.40%	$25,574	0.00%	$0	0.40%	$25,574	0.97%	$62,485.87
		GLOBAL REAL ESTATE AVERAGE										**1.43%**									
		ASSET ALLOCATION																			
31	**N/A**	Aggressive Allocation	$ 33,239,436.77	0.44%	$146,254	0.00%	$0	0.10%	$33,239	0.00%	$0.00	0.54%	$179,492.96	0.08%	$26,592	0.14%	$46,535	0.22%	$73,127	0.68%	$226,028.17
		AGGRESSIVE ALLOCATION AVG										**0.86%**									
32	**N/A**	Moderate Allocation	$ 47,126,688.71	0.29%	$136,667	0.00%	$0	0.27%	$127,242	0.00%	$0.00	0.56%	$263,909.46	0.13%	$61,265	0.09%	$42,414	0.22%	$103,679	0.65%	$306,323.48
		MODERATE ALLOCATION AVG										**0.94%**									
33	**N/A**	Conservative Allocation	$ 20,361,525.91	0.15%	$30,542	0.00%	$0	0.46%	$93,663	0.00%	$0.00	0.61%	$124,205.31	0.19%	$38,687	0.03%	$6,108	0.22%	$44,795	0.64%	$130,313.77
		CONSERVATIVE ALLOCATION AVG										**0.85%**									
		TOTALS	**$ 484,095,467.51**		**$1,887,321**		**$0**		**$595,592**		-$12,476		**$2,470,437**		**$302,246**		**$778,679**		**$1,080,925**		**$3,249,116**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 12/31/2014

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	TOTAL %	TOTAL $	REV REC'D %	REV REC'D $	ING ADJ %	ING ADJ $	TOTAL ING REV %	TOTAL ING REV $	TOTAL % INCL. ADJ	TOTAL $ INCL. ADJ
		LARGE GROWTH																			
1	RGAGX	AmFunds Growth Fund of America	$ 1,016,167.73	0.28%	$2,845	0.00%	$0	0.06%	$610	0.00%	$0	0.34%	$3,455	0.00%	$0	0.28%	$2,845	0.28%	$2,845	0.62%	$6,300
2	TIGRX	TIAA-CREF Growth & Income	$ 225,320.06	0.43%	$969	0.00%	$0	0.02%	$45	0.00%	$0	0.45%	$1,014	0.00%	$0	0.28%	$631	0.28%	$631	0.73%	$1,645
3	SGRNX	Wells Fargo Adv Growth	$ 170,239.20	0.61%	$1,038	0.00%	$0	0.14%	$238	0.00%	$0	0.75%	$1,277	0.15%	$255	0.13%	$221	0.28%	$477	0.88%	$1,498
		LARGE GROWTH AVERAGE										**1.20%**									
		LARGE BLEND																			
4	PRILX	Parnassus Core Equity	$ 220,546.61	0.60%	$1,323	0.00%	$0	0.15%	$331	-0.06%	-$132	0.69%	$1,522	0.10%	$221	0.18%	$397	0.28%	$618	0.87%	$1,919
		LARGE BLEND AVERAGE										**1.10%**									
5	VINIX	Vanguard Institutional Index	$ 343,219.62	0.04%	$137	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$137	0.00%	$0	0.28%	$961	0.28%	$961	0.32%	$1,098
		INDEX AVERAGE										**N/A**									
		LARGE VALUE																			
6	CDEYX	Columbia Diversified Equity Inc	$ 110,446.76	0.57%	$630	0.00%	$0	0.07%	$77	0.00%	$0	0.64%	$707	0.00%	$0	0.28%	$309	0.28%	$309	0.92%	$1,016
7	ICSLX	Mainstay ICAP Sel Equity	$ 63,169.50	0.80%	$505	0.00%	$0	0.18%	$114	-0.08%	-$51	0.90%	$569	0.15%	$95	0.13%	$82	0.28%	$177	1.03%	$651
		LARGE VALUE AVERAGE										**1.14%**									
		MID CAP GROWTH																			
8	BGRIX	Baron Growth	$ 463,227.29	1.00%	$4,632	0.00%	$0	0.05%	$232	0.00%	$0	1.05%	$4,864	0.15%	$695	0.13%	$602	0.28%	$1,297	1.18%	$5,466
9	IMOZX	Voya Mid Cap Opportunities	$ 542,444.32	0.75%	$4,068	0.00%	$0	0.15%	$814	-0.02%	-$108	0.88%	$4,774	0.00%	$0	0.28%	$1,519	0.28%	$1,519	1.16%	$6,292
		MID CAP GROWTH AVERAGE										**1.31%**									
		MID CAP BLEND																			
10	FLVIX	Fidelity Adv Leveraged Co Stock	$ 382,770.45	0.60%	$2,297	0.00%	$0	0.22%	$842	0.00%	$0	0.82%	$3,139	0.25%	$957	0.03%	$115	0.28%	$1,072	0.85%	$3,254
		MID CAP BLEND AVERAGE										**1.21%**									
11	VMCIX	Vanguard Mid Cap Index	$ 299,560.64	0.05%	$150	0.00%	$0	0.03%	$90	0.00%	$0	0.08%	$240	0.00%	$0	0.28%	$839	0.28%	$839	0.36%	$1,078
		INDEX AVERAGE										**N/A**									
		MID CAP VALUE																			
12	RSCMX	Columbia Sm/Mid Cap Value	$ 165,799.17	0.71%	$1,177	0.00%	$0	0.14%	$232	0.00%	$0	0.85%	$1,409	0.10%	$166	0.18%	$298	0.28%	$464	1.03%	$1,708
		MID CAP VALUE AVERAGE										**1.25%**									
		SMALL GROWTH																			
13	LSSIX	Loomis Sayles Small Cap Growth	$ 67,253.15	0.75%	$504	0.00%	$0	0.19%	$128	0.00%	$0	0.94%	$632	0.15%	$101	0.13%	$87	0.28%	$188	1.07%	$720
		SMALL GROWTH AVERAGE										**1.38%**									
		SMALL BLEND																			
14	VSCIX	Vanguard Small Cap Index	$ 217,316.78	0.05%	$109	0.00%	$0	0.03%	$65	0.00%	$0	0.08%	$174	0.00%	$0	0.28%	$608	0.28%	$608	0.36%	$782
		INDEX AVERAGE										**N/A**									
		SMALL VALUE																			
15	VSMIX	Invesco Small Cap Value	$ 185,434.45	0.63%	$1,168	0.00%	$0	0.24%	$445	0.00%	$0	0.87%	$1,613	0.25%	$464	0.03%	$56	0.28%	$519	0.90%	$1,669
16	JDSNX	Perkins Small Cap Value	$ 54,172.74	0.56%	$303	0.00%	$0	0.04%	$22	0.00%	$0	0.60%	$325	0.00%	$0	0.28%	$152	0.28%	$152	0.88%	$477
		SMALL VALUE AVERAGE										**1.36%**									
		INTERNATIONAL STOCK																			
17	RWIGX	AmFunds Capital World G/I	$ 81,756.60	0.38%	$311	0.00%	$0	0.07%	$57	0.00%	$0	0.45%	$368	0.00%	$0	0.28%	$229	0.28%	$229	0.73%	$597
		WORLD STOCK AVERAGE										**1.31%**									
18	DFISX	DFA International Small Company	$ 160,596.38	0.40%	$642	0.00%	$0	0.14%	$225	0.00%	$0	0.54%	$867	0.00%	$0	0.28%	$450	0.28%	$450	0.82%	$1,317
		FOREIGN SM/MID VALUE AVERAGE										**1.41%**									
19	DODFX	Dodge & Cox International Stock	$ 119,306.62	0.60%	$716	0.00%	$0	0.04%	$48	0.00%	$0	0.64%	$764	0.10%	$119	0.18%	$215	0.28%	$334	0.82%	$978
		FOREIGN LARGE VALUE AVERAGE										**1.30%**									
20		N/A																			
		FOREIGN LARGE GROWTH AVERAGE																			
		BONDS																			
21	LSIIX	Loomis Sayles Inv Grade Bond	$ 285,109.75	0.40%	$1,140	0.00%	$0	0.18%	$513	0.00%	$0	0.58%	$1,654	0.15%	$428	0.13%	$371	0.28%	$798	0.71%	$2,024
		MULTISECTOR BOND AVERAGE										**1.04%**									
⚠ 22	OIBIX	Oppenheimer International Bond	$ 148,660.02	0.50%	$743	0.00%	$0	0.06%	$89	0.00%	$0	0.56%	$832	0.00%	$0	0.28%	$416	0.28%	$416	0.84%	$1,249
		WORLD BOND AVERAGE										**1.06%**									
⚠ 23	GHYYX	Pioneer Global High Yield	$ 216,612.50	0.62%	$1,343	0.00%	$0	0.20%	$433	0.00%	$0	0.82%	$1,776	0.25%	$542	0.03%	$65	0.28%	$607	0.85%	$1,841
		HIGH YIELD AVERAGE										**1.08%**									

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COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 12/31/2014

		ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	TOTAL %	TOTAL $	REV REC'D %	REV REC'D $	ING ADJ %	ING ADJ $	TOTAL ING REV %	TOTAL ING REV $	TOTAL % INCL. ADJ	TOTAL $ INCL. ADJ
	BALANCED ALLOCATION																			
24 RIDGX	AmFunds Inc Fund of America	$ 120,727.76	0.23%	$278	0.00%	$0	0.06%	$72	0.00%	$0	0.29%	$350	0.00%	$0	0.28%	$338	0.28%	$338	0.57%	$688
	MODERATE ALLOCATION AVERAGE										**0.94%**									
	TARGET FUNDS																			
25 VTINX	Vanguard Target Retirement Inc	$ 1,018,944.82	0.00%	$0	0.00%	$0	0.16%	$1,630	0.00%	$0	0.16%	$1,630	0.00%	$0	0.28%	$2,853	0.28%	$2,853	0.44%	$4,483
	TARGET DATE 2000-2010 AVERAGE										**0.50%**									
26 VTWNX	Vanguard Target Retirement 2020	$ 4,514,713.40	0.00%	$0	0.00%	$0	0.16%	$7,224	0.00%	$0	0.16%	$7,224	0.00%	$0	0.28%	$12,641	0.28%	$12,641	0.44%	$19,865
	TARGET DATE 2016-2020 AVERAGE										**0.52%**									
27 VTHRX	Vanguard Target Retirement 2030	$ 4,505,262.73	0.00%	$0	0.00%	$0	0.17%	$7,659	0.00%	$0	0.17%	$7,659	0.00%	$0	0.28%	$12,615	0.28%	$12,615	0.45%	$20,274
	TARGET DATE 2026-2030 AVERAGE										**0.53%**									
28 VFORX	Vanguard Target Retirement 2040	$ 2,194,990.97	0.00%	$0	0.00%	$0	0.18%	$3,951	0.00%	$0	0.18%	$3,951	0.00%	$0	0.28%	$6,146	0.28%	$6,146	0.46%	$10,097
	TARGET DATE 2036-2040 AVERAGE										**0.52%**									
29 VFIFX	Vanguard Target Retirement 2050	$ 119,290.70	0.00%	$0	0.00%	$0	0.18%	$215	0.00%	$0	0.18%	$215	0.00%	$0	0.28%	$334	0.28%	$334	0.46%	$549
	TARGET DATE 2046-2050 AVERAGE										**0.51%**									
	SPECIALTY																			
30 IGLIX	Voya Global Real Estate	$ 215,810.87	0.71%	$1,532	0.00%	$0	0.26%	$561	0.00%	$0	0.97%	$2,093	0.40%	$857	0.00%	$0	0.40%	$857	0.97%	$2,093
	GLOBAL REAL ESTATE AVERAGE										**1.43%**									
	ASSET ALLOCATION																			
31 N/A	Aggressive Allocation	$ 3,667,548.00	0.44%	$16,137	0.00%	$0	0.10%	$3,668	0.00%	$0	0.54%	$19,805	0.08%	$2,934	0.20%	$7,335	0.28%	$10,269	0.74%	$27,140
	AGGRESSIVE ALLOCATION AVERAGE										**0.86%**									
32 N/A	Moderate Allocation	$ 4,255,653.42	0.29%	$12,341	0.00%	$0	0.07%	$2,979	0.00%	$0	0.36%	$15,320	0.16%	$6,809	0.12%	$5,107	0.28%	$11,916	0.48%	$20,427
	MODERATE ALLOCATION AVERAGE										**0.94%**									
33 N/A	Conservative Allocation	$ 890,555.93	0.15%	$1,336	0.00%	$0	0.06%	$534	0.00%	$0	0.21%	$1,870	0.26%	$2,315	0.02%	$178	0.28%	$2,494	0.23%	$2,048
	CONSERVATIVE ALLOCATION AVG										**0.85%**									
	TOTALS	**$ 27,042,628.94**		**$58,377**		**$0**		**$34,142**		-$291		**$92,228**		**$16,956**		**$59,015**		**$75,972**		**$151,243**