SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO PORTFOLIO STATISTICS 12/31/2014

			M	MGR	BETA	ALPHA	SHARPE	3 YR STD DEV	5 YR STD DEV
		LARGE GROWTH							
1	**RGAGX**	AmFunds Growth Fund of America	3	26.2	0.88	2.65	1.99	9.99	13.67
2	**TIGRX**	TIAA-CREF Growth & Income	4	9.8	1.02	-0.25	1.89	10.06	13.37
3	**SGRNX**	Wells Fargo Adv Growth	4	12.7	1.17	-5.56	1.30	13.19	15.92
		LARGE GROWTH AVERAGE			**1.08**	**-2.22**	**1.70**	**10.92**	**14.66**
		LARGE BLEND							
4	**PRILX**	Parnassus Core Equity	4	13.7	0.89	2.80	2.27	8.66	11.96
		LARGE BLEND AVERAGE			**1.02**	**-1.53**	**1.85**	**13.60**	**9.69**
5	**VINIX**	Vanguard Institutional Index	4	14.1	1.00	-0.03	2.09	9.10	13.00
		S&P 500 AVERAGE			**1.00**	**0.00**	**2.24**	**9.10**	**13.00**
		LARGE VALUE							
6	**CDEYX**	Columbia Diversified Equity Inc	3	1.5	0.98	-0.72	1.96	9.20	13.96
7	**ICSLX**	MainStay ICAP Sel Equity	4	17.1	1.02	-3.17	1.69	9.91	13.50
		LARGE VALUE AVERAGE			**0.99**	**-1.52**	**1.82**	**13.36**	**9.56**
		MID CAP GROWTH							
8	**BGRIX**	Baron Growth	4	20.1	0.80	3.09	1.72	10.59	14.78
9	**IMOZX**	Voya Mid Cap Opportunities	4	9.5	1.11	-1.38	1.49	11.28	15.40
		MID CAP GROWTH AVERAGE			**1.11**	**-3.72**	**1.49**	**15.89**	**11.83**
		MID CAP BLEND							
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	3	11.5	1.00	1.61	1.84	11.81	18.56
		MID CAP BLEND AVERAGE			**1.08**	**-2.50**	**1.64**	**11.09**	**15.75**
11	**VMCIX**	Vanguard Mid Cap Index	4	16.7	0.97	0.47	1.90	10.48	15.04
		INDEX AVERAGE			**1.00**	**N/A**	**2.04**	**10.43**	**N/A**
		MID CAP VALUE							
12	**RSCMX**	Columbia Sm/Mid Cap Value	3	1.3	0.96	0.60	1.68	11.14	15.99
		MID CAP VALUE AVERAGE			**1.06**	**-1.50**	**1.76**	**10.74**	**15.51**
		SMALL GROWTH							
13	**LSSIX**	Loomis Sayles Small Cap Growth	4	10.0	0.93	-0.41	1.28	13.79	16.99
		SMALL GROWTH AVERAGE			**1.16**	**-4.56**	**1.30**	**13.65**	**17.78**
		SMALL BLEND							
14	**VSCIX**	Vanguard Small Cap Index	4	23.1	0.97	1.21	1.62	12.01	17.22
		INDEX AVERAGE			**1.00**	**N/A**	**1.70**	**11.98**	**N/A**

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			M	MGR	BETA	ALPHA	SHARPE	3 YR STD DEV	5 YR STD DEV
		SMALL VALUE							
15	VSMIX	Invesco Small Cap Value	5	4.6	1.11	1.85	1.52	15.04	20.03
16	JDSNX	Perkins Small Cap Value	4	29.9	0.96	-3.54	1.44	10.19	13.60
		SMALL VALUE AVERAGE			**1.16**	**-4.96**	**1.36**	**12.72**	**17.29**
		INTERNATIONAL STOCK							
17	RWIGX	AmFunds Capital World G/I	3	21.8	0.96	1.09	1.52	10.14	14.51
		WORLD STOCK AVERAGE			**0.75**	**6.71**	**1.26**	**11.11**	**14.97**
18	DFISX	DFA International Small Company	3	16.1	0.98	3.33	0.93	13.59	16.98
		FOREIGN SMALL MID BLEND AVERAGE			**0.90**	**4.34**	**1.03**	**12.71**	**15.93**
19	DODFX	Dodge & Cox International Stock	5	13.7	1.04	5.37	1.09	13.92	17.87
		FOREIGN LARGE BLEND AVERAGE			**0.94**	**1.63**	**0.83**	**16.65**	**12.77**
20	OIGIX	Oppenheimer International Growth	5	18.8	0.90	4.23	1.01	12.57	16.30
		FOREIGN LARGE GROWTH AVERAGE			**0.90**	**2.57**	**0.90**	**12.33**	**16.44**
		BONDS							
21	LSIIX	Loomis Sayles Inv Grade Bond	5	18.1	0.96	-1.77	1.24	4.86	5.04
		MULTISECTOR BOND AVERAGE			**0.94**	**3.04**	**1.35**	**4.13**	**4.73**
22	OIBIX	Oppenheimer International Bond	4	5.8	1.30	-0.77	0.46	5.61	7.64
		WORLD BOND AVERAGE			**1.08**	**-0.25**	**0.67**	**4.88**	**5.59**
23	GHYYX	Pioneer Global High Yield	2	13.4	1.16	-2.60	1.10	5.70	7.56
		HIGH YIELD BOND AVERAGE			**0.75**	**5.24**	**1.61**	**4.65**	**6.37**
		BALANCED ALLOCATION							
24	RIDGX	AmFunds Inc Fund of America	5	23.0	0.58	3.85	1.95	6.43	8.57
		MODERATE ALLOCATION AVERAGE			**0.99**	**1.36**	**1.70**	**6.71**	**9.12**
		TARGET FUNDS							
25	VTINX	Vanguard Target Retirement Inc	4	1.9	0.80	1.31	1.77	3.60	4.33
		SPLICED INDEX			**1.00**	**N/A**	**1.98**	**3.55**	**N/A**
26	VTWNX	Vanguard Target Retirement 2020	5	1.9	0.99	1.31	1.75	6.46	9.05
		SPLICED INDEX			**1.00**	**N/A**	**1.92**	**6.40**	**N/A**
27	VTHRX	Vanguard Target Retirement 2030	4	1.9	0.87	1.33	1.68	7.90	11.25
		SPLICED INDEX			**1.00**	**N/A**	**1.85**	**7.82**	**N/A**

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28	**VFORX**	Vanguard Target Retirement 2040	4	1.9	0.96	1.34	1.64	9.05	12.63
		SPLICED INDEX			**1.00**	**N/A**	**1.81**	**8.94**	**N/A**
29	**VFIFX**	Vanguard Target Retirement 2050	4	1.9	0.96	1.36	1.64	9.04	12.62
		SPLICED INDEX			**1.00**	**N/A**	**1.81**	**8.94**	**N/A**
		SPECIALTY							
30	**IGLIX**	Voya Global Real Estate	3	13.2	0.96	0.05	1.09	12.91	16.16
		GLOBAL REAL ESTATE AVERAGE			**0.90**	**2.08**	**1.13**	**13.04**	**16.44**