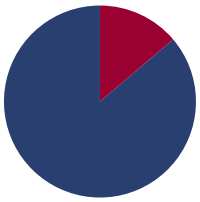
San Bernardino County

Stock Intersection

Account Name
VOYA 457

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	13.79
Other	86.21

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
1.22	**Gilead Sciences Inc**	**GILD**	**3,921,705.93**	**Healthcare**	
0.73	American Funds Growth Fund of Amer R6	RGAGX	2,357,190.99	-	9/30/2014
0.26	American Funds Capital World Gr&Inc R6	RWIGX	823,614.26	-	9/30/2014
0.09	Parnassus Core Equity Institutional	PRILX	281,816.35	-	12/31/2014
0.01	Wells Fargo Advantage Growth I	SGRNX	45,053.79	-	11/30/2014
0.04	TIAA-CREF Growth & Income Instl	TIGRX	113,781.00	-	11/30/2014
0.07	Vanguard Institutional Index I	VINIX	209,748.14	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	27,391.68	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	16,859.30	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	23,315.45	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	19,267.01	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	3,667.95	-	11/30/2014
0.98	**Apple Inc**	**AAPL**	**3,139,732.56**	**Technology**	
0.17	TIAA-CREF Growth & Income Instl	TIGRX	536,644.59	-	11/30/2014
0.31	Vanguard Institutional Index I	VINIX	984,961.20	-	11/30/2014
0.08	Parnassus Core Equity Institutional	PRILX	246,277.04	-	12/31/2014
0.03	Wells Fargo Advantage Growth I	SGRNX	82,312.90	-	11/30/2014
0.04	Vanguard Target Retirement 2040 Inv	VFORX	128,628.07	-	11/30/2014
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	79,169.26	-	11/30/2014
0.03	Vanguard Target Retirement 2030 Inv	VTHRX	109,486.55	-	11/30/2014
0.03	Vanguard Target Retirement 2020 Inv	VTWNX	90,475.59	-	11/30/2014
0.17	American Funds Growth Fund of Amer R6	RGAGX	537,284.42	-	9/30/2014
0.07	American Funds Capital World Gr&Inc R6	RWIGX	235,792.24	-	9/30/2014
0.01	Vanguard Target Retirement Income Inv	VTINX	17,224.27	-	11/30/2014
0.03	Columbia Diversified Equity Income Y	CDEYX	91,476.43	-	11/30/2014
0.92	**Amazon.com Inc**	**AMZN**	**2,948,088.15**	**Consumer Cyclical**	
0.75	American Funds Growth Fund of Amer R6	RGAGX	2,398,787.87	-	9/30/2014
0.01	Wells Fargo Advantage Growth I	SGRNX	39,437.82	-	11/30/2014
0.08	American Funds Capital World Gr&Inc R6	RWIGX	257,730.68	-	9/30/2014
0.06	Vanguard Institutional Index I	VINIX	177,451.74	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	22,603.10	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	13,911.97	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	19,239.46	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	15,898.77	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	3,026.72	-	11/30/2014

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0.76	**Microsoft Corp**	**MSFT**	**2,454,823.17**	**Technology**	
0.09	American Funds Income Fund of Amer R6	RIDGX	290,843.98	-	9/30/2014
0.17	Vanguard Institutional Index I	VINIX	544,870.47	-	11/30/2014
0.07	TIAA-CREF Growth & Income Instl	TIGRX	236,031.66	-	11/30/2014
0.07	Columbia Diversified Equity Income Y	CDEYX	236,608.81	-	11/30/2014
0.25	American Funds Growth Fund of Amer R6	RGAGX	816,383.28	-	9/30/2014
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	57,332.22	-	10/31/2014
0.02	Vanguard Target Retirement 2040 Inv	VFORX	64,044.50	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	39,418.74	-	11/30/2014
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	54,513.85	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	45,048.21	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	8,576.04	-	11/30/2014
0.02	American Funds Capital World Gr&Inc R6	RWIGX	61,020.55	-	9/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	130.85	-	11/30/2014
0.71	**Google Inc Class C**	**GOOG**	**2,275,152.10**	**Technology**	
0.10	Parnassus Core Equity Institutional	PRILX	312,415.17	-	12/31/2014
0.02	Wells Fargo Advantage Growth I	SGRNX	77,376.18	-	11/30/2014
0.37	American Funds Growth Fund of Amer R6	RGAGX	1,184,414.00	-	9/30/2014
0.06	TIAA-CREF Growth & Income Instl	TIGRX	177,937.10	-	11/30/2014
0.07	Vanguard Institutional Index I	VINIX	212,883.97	-	11/30/2014
0.07	American Funds Capital World Gr&Inc R6	RWIGX	217,292.62	-	9/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	28,097.40	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	17,293.66	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	23,916.14	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	19,763.40	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	3,762.45	-	11/30/2014
0.69	**Amgen Inc**	**AMGN**	**2,228,810.17**	**Healthcare**	
0.32	American Funds Capital World Gr&Inc R6	RWIGX	1,021,546.82	-	9/30/2014
0.26	American Funds Growth Fund of Amer R6	RGAGX	832,879.59	-	9/30/2014
0.04	Columbia Diversified Equity Income Y	CDEYX	125,731.82	-	11/30/2014
0.05	Vanguard Institutional Index I	VINIX	173,676.01	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	22,675.11	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	13,956.30	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	19,300.76	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	15,949.42	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	3,036.37	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	57.98	-	11/30/2014
0.60	**Home Depot Inc**	**HD**	**1,933,830.12**	**Consumer Cyclical**	
0.32	American Funds Growth Fund of Amer R6	RGAGX	1,039,445.26	-	9/30/2014
0.05	TIAA-CREF Growth & Income Instl	TIGRX	164,954.40	-	11/30/2014
0.04	Columbia Diversified Equity Income Y	CDEYX	144,396.90	-	11/30/2014
0.03	American Funds Income Fund of Amer R6	RIDGX	96,291.70	-	9/30/2014
0.07	American Funds Capital World Gr&Inc R6	RWIGX	223,802.35	-	9/30/2014
0.06	Vanguard Institutional Index I	VINIX	185,036.35	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	24,161.43	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	14,871.11	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	20,565.90	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	16,994.89	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	3,235.40	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	74.42	-	11/30/2014

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Stock Intersection (continued)

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0.60	**Comcast Corp Class A**	**CMCSA**	**1,928,904.90**	**Communication Services**	
0.06	MainStay ICAP Select Equity I	ICSLX	193,454.22	-	10/31/2014
0.05	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	172,308.84	-	10/31/2014
0.29	American Funds Growth Fund of Amer R6	RGAGX	923,000.42	-	9/30/2014
0.04	TIAA-CREF Growth & Income Instl	TIGRX	140,207.58	-	11/30/2014
0.06	Vanguard Institutional Index I	VINIX	197,612.77	-	11/30/2014
0.05	American Funds Capital World Gr&Inc R6	RWIGX	160,446.73	-	9/30/2014
0.02	Columbia Diversified Equity Income Y	CDEYX	63,836.28	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	23,598.51	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	14,524.64	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	20,086.74	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	16,598.93	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	3,160.02	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	69.22	-	11/30/2014
0.56	**Google Inc Class A**	**GOOGL**	**1,805,775.96**	**Technology**	
0.03	Wells Fargo Advantage Growth I	SGRNX	83,425.87	-	11/30/2014
0.34	American Funds Growth Fund of Amer R6	RGAGX	1,086,918.08	-	9/30/2014
0.03	Parnassus Core Equity Institutional	PRILX	106,560.12	-	12/31/2014
0.07	Vanguard Institutional Index I	VINIX	215,752.09	-	11/30/2014
0.07	American Funds Capital World Gr&Inc R6	RWIGX	220,176.61	-	9/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	28,130.73	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	17,314.18	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	23,944.51	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	19,786.85	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	3,766.92	-	11/30/2014
0.55	**General Electric Co**	**GE**	**1,762,184.81**	**Industrials**	
0.07	MainStay ICAP Select Equity I	ICSLX	215,490.64	-	10/31/2014
0.12	Columbia Diversified Equity Income Y	CDEYX	397,838.25	-	11/30/2014
0.06	American Funds Income Fund of Amer R6	RIDGX	199,386.52	-	9/30/2014
0.07	TIAA-CREF Growth & Income Instl	TIGRX	218,958.76	-	11/30/2014
0.11	Vanguard Institutional Index I	VINIX	367,625.23	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	48,012.60	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	29,551.26	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	40,867.70	-	11/30/2014
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	22,443.44	-	10/31/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	33,771.54	-	11/30/2014
0.04	American Funds Capital World Gr&Inc R6	RWIGX	114,101.25	-	9/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	6,429.25	-	11/30/2014
0.02	American Funds Growth Fund of Amer R6	RGAGX	67,708.37	-	9/30/2014

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.54	**Philip Morris International Inc**	**PM**	**1,748,561.71**	**Consumer Defensive**	
0.16	American Funds Capital World Gr&Inc R6	RWIGX	502,539.82	-	9/30/2014
0.05	Columbia Diversified Equity Income Y	CDEYX	167,917.26	-	11/30/2014
0.22	American Funds Growth Fund of Amer R6	RGAGX	696,038.37	-	9/30/2014
0.04	American Funds Income Fund of Amer R6	RIDGX	113,233.99	-	9/30/2014
0.06	Vanguard Institutional Index I	VINIX	187,817.80	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	24,508.32	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	15,084.62	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	20,861.17	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	17,238.89	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	3,281.85	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	39.62	-	11/30/2014
0.49	**Wells Fargo & Co**	**WFC**	**1,578,621.90**	**Financial Services**	
0.15	Columbia Diversified Equity Income Y	CDEYX	495,476.57	-	11/30/2014
0.11	Vanguard Institutional Index I	VINIX	357,960.28	-	11/30/2014
0.05	TIAA-CREF Growth & Income Instl	TIGRX	161,524.02	-	11/30/2014
0.04	American Funds Income Fund of Amer R6	RIDGX	116,011.38	-	9/30/2014
0.02	Vanguard Target Retirement 2040 Inv	VFORX	51,376.17	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	31,621.51	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	43,730.73	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	36,137.44	-	11/30/2014
0.09	American Funds Growth Fund of Amer R6	RGAGX	277,904.15	-	9/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	6,879.66	-	11/30/2014
0.46	**Oracle Corporation**	**ORCL**	**1,477,354.70**	**Technology**	
0.03	MainStay ICAP Select Equity I	ICSLX	100,350.64	-	10/31/2014
0.20	American Funds Growth Fund of Amer R6	RGAGX	633,378.84	-	9/30/2014
0.09	American Funds Capital World Gr&Inc R6	RWIGX	280,998.37	-	9/30/2014
0.03	TIAA-CREF Growth & Income Instl	TIGRX	88,736.80	-	11/30/2014
0.06	Vanguard Institutional Index I	VINIX	190,754.76	-	11/30/2014
0.03	Columbia Diversified Equity Income Y	CDEYX	98,518.98	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	25,588.09	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	15,749.21	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	21,780.25	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	17,998.39	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	3,426.44	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	73.94	-	11/30/2014
0.45	**Merck & Co Inc**	**MRK**	**1,429,124.36**	**Healthcare**	
0.10	American Funds Income Fund of Amer R6	RIDGX	306,301.18	-	9/30/2014
0.11	Columbia Diversified Equity Income Y	CDEYX	355,348.75	-	11/30/2014
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	74,281.48	-	10/31/2014
0.08	Vanguard Institutional Index I	VINIX	240,978.88	-	11/30/2014
0.03	TIAA-CREF Growth & Income Instl	TIGRX	105,230.03	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	31,461.79	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	19,364.41	-	11/30/2014
0.08	American Funds Growth Fund of Amer R6	RGAGX	243,021.82	-	9/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	26,779.87	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	22,129.88	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	4,212.97	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	13.28	-	11/30/2014

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0.44	**Verizon Communications Inc**	**VZ**	**1,421,429.17**	**Communication Services**	
0.05	American Funds Income Fund of Amer R6	RIDGX	172,926.42	-	9/30/2014
0.17	American Funds Capital World Gr&Inc R6	RWIGX	539,331.36	-	9/30/2014
0.05	TIAA-CREF Growth & Income Instl	TIGRX	159,329.65	-	11/30/2014
0.09	Vanguard Institutional Index I	VINIX	290,045.54	-	11/30/2014
0.04	Columbia Diversified Equity Income Y	CDEYX	134,590.47	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	37,865.09	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	23,305.58	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	32,230.28	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	26,633.89	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	5,070.42	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	100.46	-	11/30/2014
0.42	**EOG Resources Inc**	**EOG**	**1,352,433.95**	**Energy**	
0.29	American Funds Growth Fund of Amer R6	RGAGX	945,194.61	-	9/30/2014
0.04	Columbia Diversified Equity Income Y	CDEYX	130,654.20	-	11/30/2014
0.02	TIAA-CREF Growth & Income Instl	TIGRX	77,350.22	-	11/30/2014
0.03	American Funds Capital World Gr&Inc R6	RWIGX	99,485.52	-	9/30/2014
0.02	Vanguard Institutional Index I	VINIX	65,661.02	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	5,752.14	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	8,576.41	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	5,278.69	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	7,300.13	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	6,032.55	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	1,148.45	-	11/30/2014
0.42	**JPMorgan Chase & Co**	**JPM**	**1,342,373.61**	**Financial Services**	
0.13	Columbia Diversified Equity Income Y	CDEYX	406,221.65	-	11/30/2014
0.10	Vanguard Institutional Index I	VINIX	312,965.08	-	11/30/2014
0.03	American Funds Income Fund of Amer R6	RIDGX	93,975.65	-	9/30/2014
0.03	TIAA-CREF Growth & Income Instl	TIGRX	91,686.25	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	40,875.60	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	25,158.51	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	34,792.78	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	28,751.45	-	11/30/2014
0.07	American Funds Growth Fund of Amer R6	RGAGX	238,713.94	-	9/30/2014
0.02	American Funds Capital World Gr&Inc R6	RWIGX	63,759.15	-	9/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	5,473.55	-	11/30/2014
0.40	**Procter & Gamble Co**	**PG**	**1,282,855.16**	**Consumer Defensive**	
0.11	Parnassus Core Equity Institutional	PRILX	341,439.77	-	12/31/2014
0.05	TIAA-CREF Growth & Income Instl	TIGRX	168,461.45	-	11/30/2014
0.04	American Funds Income Fund of Amer R6	RIDGX	131,010.99	-	9/30/2014
0.11	Vanguard Institutional Index I	VINIX	338,655.86	-	11/30/2014
0.05	Columbia Diversified Equity Income Y	CDEYX	157,258.93	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	44,195.56	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	27,201.91	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	37,618.69	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	31,086.67	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	5,918.12	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	7.22	-	11/30/2014

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San Bernardino County

Stock Intersection (continued)

Account Name
VOYA 457

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.40	**UnitedHealth Group Inc**	**UNH**	**1,281,554.62**	**Healthcare**	
0.03	MainStay ICAP Select Equity I	ICSLX	104,270.77	-	10/31/2014
0.27	American Funds Growth Fund of Amer R6	RGAGX	881,782.63	-	9/30/2014
0.04	Vanguard Institutional Index I	VINIX	132,543.23	-	11/30/2014
0.03	American Funds Capital World Gr&Inc R6	RWIGX	105,808.32	-	9/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	17,297.26	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	10,646.29	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	14,723.20	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	12,166.70	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	2,316.23	-	11/30/2014
0.39	**Citigroup Inc**	**C**	**1,244,083.53**	**Financial Services**	
0.05	MainStay ICAP Select Equity I	ICSLX	146,980.09	-	10/31/2014
0.13	Columbia Diversified Equity Income Y	CDEYX	410,713.98	-	11/30/2014
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	57,686.05	-	10/31/2014
0.05	TIAA-CREF Growth & Income Instl	TIGRX	145,353.73	-	11/30/2014
0.07	Vanguard Institutional Index I	VINIX	226,309.36	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	28,080.94	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	17,283.53	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	23,902.13	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	19,751.83	-	11/30/2014
0.04	American Funds Growth Fund of Amer R6	RGAGX	112,872.17	-	9/30/2014
0.02	American Funds Capital World Gr&Inc R6	RWIGX	51,389.48	-	9/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	3,760.25	-	11/30/2014
0.37	**Novartis AG**	**NOVN**	**1,187,623.45**	**Healthcare**	
0.29	American Funds Capital World Gr&Inc R6	RWIGX	933,959.22	-	9/30/2014
0.04	Dodge & Cox International Stock	DODFX	120,285.40	-	9/30/2014
0.01	American Funds Income Fund of Amer R6	RIDGX	36,627.34	-	9/30/2014
0.01	TIAA-CREF Growth & Income Instl	TIGRX	35,092.55	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	11,679.77	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	18,858.35	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	15,618.72	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	13,019.93	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	2,482.17	-	11/30/2014
0.37	**Johnson & Johnson**	**JNJ**	**1,184,368.90**	**Healthcare**	
0.10	Columbia Diversified Equity Income Y	CDEYX	326,606.06	-	11/30/2014
0.07	TIAA-CREF Growth & Income Instl	TIGRX	223,001.34	-	11/30/2014
0.13	Vanguard Institutional Index I	VINIX	422,254.79	-	11/30/2014
0.02	Vanguard Target Retirement 2040 Inv	VFORX	55,140.13	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	33,938.18	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	46,934.57	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	38,784.97	-	11/30/2014
0.00	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	13,376.49	-	10/31/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	7,383.68	-	11/30/2014
0.01	American Funds Income Fund of Amer R6	RIDGX	16,924.51	-	9/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	24.18	-	11/30/2014

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San Bernardino County

Stock Intersection (continued)

Account Name
VOYA 457

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.35	**Union Pacific Corp**	**UNP**	**1,135,004.09**	**Industrials**	
0.03	Wells Fargo Advantage Growth I	SGRNX	88,820.45	-	11/30/2014
0.20	American Funds Growth Fund of Amer R6	RGAGX	637,600.56	-	9/30/2014
0.04	Columbia Diversified Equity Income Y	CDEYX	117,827.78	-	11/30/2014
0.05	Vanguard Institutional Index I	VINIX	144,936.09	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	18,935.84	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	11,654.81	-	11/30/2014
0.03	American Funds Capital World Gr&Inc R6	RWIGX	83,255.70	-	9/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	16,117.94	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	13,319.26	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	2,535.65	-	11/30/2014
0.35	**Exxon Mobil Corporation**	**XOM**	**1,130,246.38**	**Energy**	
0.17	Vanguard Institutional Index I	VINIX	534,053.16	-	11/30/2014
0.08	Columbia Diversified Equity Income Y	CDEYX	253,438.61	-	11/30/2014
0.02	Vanguard Target Retirement 2040 Inv	VFORX	69,750.32	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	42,930.60	-	11/30/2014
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	59,370.57	-	11/30/2014
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	49,061.62	-	11/30/2014
0.02	TIAA-CREF Growth & Income Instl	TIGRX	61,086.99	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	9,340.09	-	11/30/2014
0.02	American Funds Capital World Gr&Inc R6	RWIGX	51,214.42	-	9/30/2014
0.33	**Berkshire Hathaway Inc Class B**	**BRK.B**	**1,071,663.92**	**Financial Services**	
0.14	Columbia Diversified Equity Income Y	CDEYX	445,897.96	-	11/30/2014
0.11	Vanguard Institutional Index I	VINIX	351,833.95	-	11/30/2014
0.01	Vanguard Target Retirement 2040 Inv	VFORX	47,266.14	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	29,091.83	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	40,232.33	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	33,246.49	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	6,329.29	-	11/30/2014
0.04	American Funds Growth Fund of Amer R6	RGAGX	117,765.92	-	9/30/2014

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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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