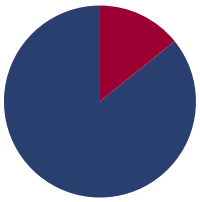
San Bernardino County

Stock Intersection

Account Name
VOYA 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	14.17
Other	85.83

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
1.18	**Gilead Sciences Inc**	**GILD**	**733,087.42**	**Healthcare**	
0.77	American Funds Growth Fund of Amer R6	RGAGX	478,858.25	-	9/30/2014
0.20	American Funds Capital World Gr&Inc R6	RWIGX	123,366.55	-	9/30/2014
0.09	Parnassus Core Equity Institutional	PRILX	57,697.78	-	12/31/2014
0.02	Wells Fargo Advantage Growth I	SGRNX	14,703.69	-	11/30/2014
0.03	TIAA-CREF Growth & Income Instl	TIGRX	17,510.19	-	11/30/2014
0.06	Vanguard Institutional Index I	VINIX	34,539.81	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	565.75	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,186.00	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,144.84	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,918.65	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	595.90	-	11/30/2014
0.92	**Amazon.com Inc**	**AMZN**	**573,295.92**	**Consumer Cyclical**	
0.78	American Funds Growth Fund of Amer R6	RGAGX	487,308.56	-	9/30/2014
0.02	Wells Fargo Advantage Growth I	SGRNX	12,870.87	-	11/30/2014
0.06	American Funds Capital World Gr&Inc R6	RWIGX	38,604.65	-	9/30/2014
0.05	Vanguard Institutional Index I	VINIX	29,221.47	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	466.85	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	978.67	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,769.88	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,583.24	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	491.73	-	11/30/2014
0.85	**Apple Inc**	**AAPL**	**531,732.61**	**Technology**	
0.13	TIAA-CREF Growth & Income Instl	TIGRX	82,586.27	-	11/30/2014
0.26	Vanguard Institutional Index I	VINIX	162,196.30	-	11/30/2014
0.08	Parnassus Core Equity Institutional	PRILX	50,421.63	-	12/31/2014
0.04	Wells Fargo Advantage Growth I	SGRNX	26,863.52	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,656.70	-	11/30/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	5,569.32	-	11/30/2014
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	10,071.92	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	9,009.77	-	11/30/2014
0.18	American Funds Growth Fund of Amer R6	RGAGX	109,148.17	-	9/30/2014
0.06	American Funds Capital World Gr&Inc R6	RWIGX	35,318.57	-	9/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	2,798.30	-	11/30/2014
0.06	Columbia Diversified Equity Income Y	CDEYX	35,092.15	-	11/30/2014

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San Bernardino County

Stock Intersection (continued)

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0.79	**Microsoft Corp**	**MSFT**	**491,996.08**	**Technology**	
0.12	American Funds Income Fund of Amer R6	RIDGX	73,295.94	-	9/30/2014
0.14	Vanguard Institutional Index I	VINIX	89,725.33	-	11/30/2014
0.06	TIAA-CREF Growth & Income Instl	TIGRX	36,323.81	-	11/30/2014
0.15	Columbia Diversified Equity Income Y	CDEYX	90,767.76	-	11/30/2014
0.27	American Funds Growth Fund of Amer R6	RGAGX	165,846.50	-	9/30/2014
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	11,864.03	-	10/31/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,322.78	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,772.99	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,014.86	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,486.01	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	1,393.29	-	11/30/2014
0.01	American Funds Capital World Gr&Inc R6	RWIGX	9,140.07	-	9/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	42.70	-	11/30/2014
0.69	**Google Inc Class C**	**GOOG**	**431,389.47**	**Technology**	
0.10	Parnassus Core Equity Institutional	PRILX	63,962.45	-	12/31/2014
0.04	Wells Fargo Advantage Growth I	SGRNX	25,252.37	-	11/30/2014
0.39	American Funds Growth Fund of Amer R6	RGAGX	240,611.14	-	9/30/2014
0.04	TIAA-CREF Growth & Income Instl	TIGRX	27,383.42	-	11/30/2014
0.06	Vanguard Institutional Index I	VINIX	35,056.19	-	11/30/2014
0.05	American Funds Capital World Gr&Inc R6	RWIGX	32,547.57	-	9/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	580.33	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,216.56	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,200.10	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,968.09	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	611.26	-	11/30/2014
0.65	**Amgen Inc**	**AMGN**	**404,370.95**	**Healthcare**	
0.25	American Funds Capital World Gr&Inc R6	RWIGX	153,014.23	-	9/30/2014
0.27	American Funds Growth Fund of Amer R6	RGAGX	169,197.69	-	9/30/2014
0.08	Columbia Diversified Equity Income Y	CDEYX	48,233.18	-	11/30/2014
0.05	Vanguard Institutional Index I	VINIX	28,599.71	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	468.33	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	981.78	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,775.52	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,588.28	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	493.30	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	18.92	-	11/30/2014
0.62	**Home Depot Inc**	**HD**	**385,879.05**	**Consumer Cyclical**	
0.34	American Funds Growth Fund of Amer R6	RGAGX	211,161.05	-	9/30/2014
0.04	TIAA-CREF Growth & Income Instl	TIGRX	25,385.46	-	11/30/2014
0.09	Columbia Diversified Equity Income Y	CDEYX	55,393.47	-	11/30/2014
0.04	American Funds Income Fund of Amer R6	RIDGX	24,266.59	-	9/30/2014
0.05	American Funds Capital World Gr&Inc R6	RWIGX	33,522.64	-	9/30/2014
0.05	Vanguard Institutional Index I	VINIX	30,470.45	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	499.03	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,046.14	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,891.91	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,692.39	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	525.63	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	24.29	-	11/30/2014

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Stock Intersection (continued)

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0.61	**General Electric Co**	**GE**	**381,308.59**	**Industrials**	
0.06	MainStay ICAP Select Equity I	ICSLX	37,480.58	-	10/31/2014
0.24	Columbia Diversified Equity Income Y	CDEYX	152,618.53	-	11/30/2014
0.08	American Funds Income Fund of Amer R6	RIDGX	50,247.64	-	9/30/2014
0.05	TIAA-CREF Growth & Income Instl	TIGRX	33,696.40	-	11/30/2014
0.10	Vanguard Institutional Index I	VINIX	60,537.87	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	991.66	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,078.84	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,759.52	-	11/30/2014
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	4,644.33	-	10/31/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,363.05	-	11/30/2014
0.03	American Funds Capital World Gr&Inc R6	RWIGX	17,090.86	-	9/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	1,044.51	-	11/30/2014
0.02	American Funds Growth Fund of Amer R6	RGAGX	13,754.81	-	9/30/2014
0.60	**Wells Fargo & Co**	**WFC**	**371,594.99**	**Financial Services**	
0.30	Columbia Diversified Equity Income Y	CDEYX	190,074.50	-	11/30/2014
0.09	Vanguard Institutional Index I	VINIX	58,946.31	-	11/30/2014
0.04	TIAA-CREF Growth & Income Instl	TIGRX	24,857.55	-	11/30/2014
0.05	American Funds Income Fund of Amer R6	RIDGX	29,236.17	-	9/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,061.13	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,224.48	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,022.89	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,598.65	-	11/30/2014
0.09	American Funds Growth Fund of Amer R6	RGAGX	56,455.63	-	9/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	1,117.69	-	11/30/2014
0.59	**Comcast Corp Class A**	**CMCSA**	**364,996.10**	**Communication Services**	
0.05	MainStay ICAP Select Equity I	ICSLX	33,647.75	-	10/31/2014
0.06	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	35,656.70	-	10/31/2014
0.30	American Funds Growth Fund of Amer R6	RGAGX	187,505.54	-	9/30/2014
0.03	TIAA-CREF Growth & Income Instl	TIGRX	21,577.08	-	11/30/2014
0.05	Vanguard Institutional Index I	VINIX	32,541.44	-	11/30/2014
0.04	American Funds Capital World Gr&Inc R6	RWIGX	24,032.80	-	9/30/2014
0.04	Columbia Diversified Equity Income Y	CDEYX	24,488.84	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	487.41	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,021.77	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,847.83	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,652.96	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	513.38	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	22.59	-	11/30/2014

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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
0.56	**Philip Morris International Inc**	**PM**	**346,302.80**	**Consumer Defensive**	
0.12	American Funds Capital World Gr&Inc R6	RWIGX	75,273.83	-	9/30/2014
0.10	Columbia Diversified Equity Income Y	CDEYX	64,416.34	-	11/30/2014
0.23	American Funds Growth Fund of Amer R6	RGAGX	141,398.69	-	9/30/2014
0.05	American Funds Income Fund of Amer R6	RIDGX	28,536.23	-	9/30/2014
0.05	Vanguard Institutional Index I	VINIX	30,928.48	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	506.20	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,061.16	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,919.07	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,716.69	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	533.18	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	12.93	-	11/30/2014
0.55	**Google Inc Class A**	**GOOGL**	**344,940.60**	**Technology**	
0.04	Wells Fargo Advantage Growth I	SGRNX	27,226.74	-	11/30/2014
0.35	American Funds Growth Fund of Amer R6	RGAGX	220,805.06	-	9/30/2014
0.03	Parnassus Core Equity Institutional	PRILX	21,816.63	-	12/31/2014
0.06	Vanguard Institutional Index I	VINIX	35,528.50	-	11/30/2014
0.05	American Funds Capital World Gr&Inc R6	RWIGX	32,979.55	-	9/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	581.02	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,218.00	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,202.71	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,970.42	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	611.98	-	11/30/2014
0.55	**Merck & Co Inc**	**MRK**	**341,495.87**	**Healthcare**	
0.12	American Funds Income Fund of Amer R6	RIDGX	77,191.33	-	9/30/2014
0.22	Columbia Diversified Equity Income Y	CDEYX	136,318.73	-	11/30/2014
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	15,371.43	-	10/31/2014
0.06	Vanguard Institutional Index I	VINIX	39,682.66	-	11/30/2014
0.03	TIAA-CREF Growth & Income Instl	TIGRX	16,194.25	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	649.82	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,362.23	-	11/30/2014
0.08	American Funds Growth Fund of Amer R6	RGAGX	49,369.36	-	9/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,463.54	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,203.75	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	684.45	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	4.33	-	11/30/2014
0.50	**JPMorgan Chase & Co**	**JPM**	**312,775.88**	**Financial Services**	
0.25	Columbia Diversified Equity Income Y	CDEYX	155,834.56	-	11/30/2014
0.08	Vanguard Institutional Index I	VINIX	51,536.83	-	11/30/2014
0.04	American Funds Income Fund of Amer R6	RIDGX	23,682.92	-	9/30/2014
0.02	TIAA-CREF Growth & Income Instl	TIGRX	14,109.95	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	844.25	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,769.83	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,200.67	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,863.14	-	11/30/2014
0.08	American Funds Growth Fund of Amer R6	RGAGX	48,494.22	-	9/30/2014
0.02	American Funds Capital World Gr&Inc R6	RWIGX	9,550.28	-	9/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	889.25	-	11/30/2014

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0.47	**Citigroup Inc**	**C**	**291,895.32**	**Financial Services**	
0.04	MainStay ICAP Select Equity I	ICSLX	25,564.45	-	10/31/2014
0.25	Columbia Diversified Equity Income Y	CDEYX	157,557.91	-	11/30/2014
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	11,937.25	-	10/31/2014
0.04	TIAA-CREF Growth & Income Instl	TIGRX	22,369.04	-	11/30/2014
0.06	Vanguard Institutional Index I	VINIX	37,266.99	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	579.99	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,215.85	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,198.81	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,966.93	-	11/30/2014
0.04	American Funds Growth Fund of Amer R6	RGAGX	22,929.74	-	9/30/2014
0.01	American Funds Capital World Gr&Inc R6	RWIGX	7,697.47	-	9/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	610.90	-	11/30/2014
0.46	**EOG Resources Inc**	**EOG**	**283,638.27**	**Energy**	
0.31	American Funds Growth Fund of Amer R6	RGAGX	192,014.24	-	9/30/2014
0.08	Columbia Diversified Equity Income Y	CDEYX	50,121.51	-	11/30/2014
0.02	TIAA-CREF Growth & Income Instl	TIGRX	11,903.72	-	11/30/2014
0.02	American Funds Capital World Gr&Inc R6	RWIGX	14,901.62	-	9/30/2014
0.02	Vanguard Institutional Index I	VINIX	10,812.58	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	1,877.26	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	177.14	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	371.34	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	671.56	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	600.74	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	186.58	-	11/30/2014
0.44	**Oracle Corporation**	**ORCL**	**277,088.62**	**Technology**	
0.03	MainStay ICAP Select Equity I	ICSLX	17,454.12	-	10/31/2014
0.21	American Funds Growth Fund of Amer R6	RGAGX	128,669.54	-	9/30/2014
0.07	American Funds Capital World Gr&Inc R6	RWIGX	42,089.85	-	9/30/2014
0.02	TIAA-CREF Growth & Income Instl	TIGRX	13,656.04	-	11/30/2014
0.05	Vanguard Institutional Index I	VINIX	31,412.12	-	11/30/2014
0.06	Columbia Diversified Equity Income Y	CDEYX	37,793.81	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	528.50	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,107.91	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,003.62	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,792.32	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	556.67	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	24.13	-	11/30/2014
0.42	**Berkshire Hathaway Inc Class B**	**BRK.B**	**263,979.41**	**Financial Services**	
0.27	Columbia Diversified Equity Income Y	CDEYX	171,055.17	-	11/30/2014
0.09	Vanguard Institutional Index I	VINIX	57,937.47	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	976.24	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,046.52	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,701.07	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,310.76	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	1,028.27	-	11/30/2014
0.04	American Funds Growth Fund of Amer R6	RGAGX	23,923.89	-	9/30/2014

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San Bernardino County

Stock Intersection (continued)

Account Name
VOYA 401(k)

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.41	**Verizon Communications Inc**	**VZ**	**257,173.39**	**Communication Services**	
0.07	American Funds Income Fund of Amer R6	RIDGX	43,579.40	-	9/30/2014
0.13	American Funds Capital World Gr&Inc R6	RWIGX	80,784.72	-	9/30/2014
0.04	TIAA-CREF Growth & Income Instl	TIGRX	24,519.84	-	11/30/2014
0.08	Vanguard Institutional Index I	VINIX	47,762.61	-	11/30/2014
0.08	Columbia Diversified Equity Income Y	CDEYX	51,631.53	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	782.07	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,639.48	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,964.94	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,652.27	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	823.75	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	32.79	-	11/30/2014
0.41	**Procter & Gamble Co**	**PG**	**255,287.76**	**Consumer Defensive**	
0.11	Parnassus Core Equity Institutional	PRILX	69,904.81	-	12/31/2014
0.04	TIAA-CREF Growth & Income Instl	TIGRX	25,925.17	-	11/30/2014
0.05	American Funds Income Fund of Amer R6	RIDGX	33,016.24	-	9/30/2014
0.09	Vanguard Institutional Index I	VINIX	55,767.40	-	11/30/2014
0.10	Columbia Diversified Equity Income Y	CDEYX	60,327.60	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	912.82	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,913.57	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,460.63	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,095.68	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	961.47	-	11/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	2.36	-	11/30/2014
0.40	**Johnson & Johnson**	**JNJ**	**249,091.79**	**Healthcare**	
0.20	Columbia Diversified Equity Income Y	CDEYX	125,292.47	-	11/30/2014
0.06	TIAA-CREF Growth & Income Instl	TIGRX	34,318.52	-	11/30/2014
0.11	Vanguard Institutional Index I	VINIX	69,533.87	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,138.87	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,387.45	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,317.62	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,862.30	-	11/30/2014
0.00	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	2,768.06	-	10/31/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	1,199.57	-	11/30/2014
0.01	American Funds Income Fund of Amer R6	RIDGX	4,265.17	-	9/30/2014
0.00	Wells Fargo Advantage Growth I	SGRNX	7.89	-	11/30/2014
0.39	**Union Pacific Corp**	**UNP**	**244,485.18**	**Industrials**	
0.05	Wells Fargo Advantage Growth I	SGRNX	28,987.31	-	11/30/2014
0.21	American Funds Growth Fund of Amer R6	RGAGX	129,527.17	-	9/30/2014
0.07	Columbia Diversified Equity Income Y	CDEYX	45,201.04	-	11/30/2014
0.04	Vanguard Institutional Index I	VINIX	23,867.03	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	391.10	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	819.88	-	11/30/2014
0.02	American Funds Capital World Gr&Inc R6	RWIGX	12,470.60	-	9/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,482.73	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,326.36	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	411.95	-	11/30/2014

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San Bernardino County

Stock Intersection (continued)

Account Name
VOYA 401(k)

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.39	**Cisco Systems Inc**	**CSCO**	**240,824.47**	**Technology**	
0.19	Columbia Diversified Equity Income Y	CDEYX	116,011.62	-	11/30/2014
0.05	American Funds Income Fund of Amer R6	RIDGX	33,995.63	-	9/30/2014
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	9,741.97	-	10/31/2014
0.05	Vanguard Institutional Index I	VINIX	32,100.63	-	11/30/2014
0.02	TIAA-CREF Growth & Income Instl	TIGRX	9,949.74	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	527.99	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,106.84	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,001.68	-	11/30/2014
0.05	American Funds Growth Fund of Amer R6	RGAGX	33,041.65	-	9/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,790.59	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	556.13	-	11/30/2014
0.38	**UnitedHealth Group Inc**	**UNH**	**238,991.65**	**Healthcare**	
0.03	MainStay ICAP Select Equity I	ICSLX	18,135.96	-	10/31/2014
0.29	American Funds Growth Fund of Amer R6	RGAGX	179,132.23	-	9/30/2014
0.04	Vanguard Institutional Index I	VINIX	21,826.26	-	11/30/2014
0.03	American Funds Capital World Gr&Inc R6	RWIGX	15,848.69	-	9/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	357.26	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	748.93	-	11/30/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,354.42	-	11/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,211.59	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	376.30	-	11/30/2014
0.35	**Exxon Mobil Corporation**	**XOM**	**218,565.57**	**Energy**	
0.14	Vanguard Institutional Index I	VINIX	87,944.02	-	11/30/2014
0.16	Columbia Diversified Equity Income Y	CDEYX	97,224.01	-	11/30/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,440.63	-	11/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	3,020.04	-	11/30/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,461.64	-	11/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,885.67	-	11/30/2014
0.02	TIAA-CREF Growth & Income Instl	TIGRX	9,400.91	-	11/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	1,517.42	-	11/30/2014
0.01	American Funds Capital World Gr&Inc R6	RWIGX	7,671.24	-	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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