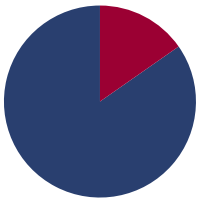
San Bernardino County: 457(b)

Stock Intersection

Account Name
VOYA 457

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	15.29
Other	84.71

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
1.59	**Amazon.com Inc**	**AMZN**	**5,804,741.79**	**Consumer Cyclical**	
1.10	American Funds Growth Fund of Amer R6	RGAGX	4,001,926.40	-	12/31/2016
0.34	Vanguard Institutional Index I	VINIX	1,220,858.29	-	2/28/2017
0.08	American Funds Capital World Gr&Inc R6	RWIGX	309,166.78	-	12/31/2016
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	62,017.46	-	2/28/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	88,440.18	-	2/28/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	66,147.00	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	47,162.99	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	9,022.69	-	2/28/2017
1.15	**Apple Inc**	**AAPL**	**4,179,075.52**	**Technology**	
0.73	Vanguard Institutional Index I	VINIX	2,675,803.42	-	2/28/2017
0.03	Vanguard Target Retirement 2050 Inv	VFIFX	126,106.55	-	2/28/2017
0.05	Vanguard Target Retirement 2040 Inv	VFORX	179,834.60	-	2/28/2017
0.04	Vanguard Target Retirement 2030 Inv	VTHRX	134,503.58	-	2/28/2017
0.19	American Funds Growth Fund of Amer R6	RGAGX	699,309.89	-	12/31/2016
0.03	Vanguard Target Retirement 2020 Inv	VTWNX	95,901.42	-	2/28/2017
0.07	American Funds Capital World Gr&Inc R6	RWIGX	249,269.29	-	12/31/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	18,346.77	-	2/28/2017
1.04	**Microsoft Corp**	**MSFT**	**3,776,201.53**	**Technology**	
0.50	Vanguard Institutional Index I	VINIX	1,822,300.48	-	2/28/2017
0.43	American Funds Growth Fund of Amer R6	RGAGX	1,555,638.64	-	12/31/2016
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	85,888.07	-	2/28/2017
0.03	Vanguard Target Retirement 2040 Inv	VFORX	122,480.92	-	2/28/2017
0.03	Vanguard Target Retirement 2030 Inv	VTHRX	91,607.08	-	2/28/2017
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	65,316.10	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	12,495.53	-	2/28/2017
0.01	American Funds Capital World Gr&Inc R6	RWIGX	20,474.71	-	12/31/2016
0.69	**UnitedHealth Group Inc**	**UNH**	**2,499,487.08**	**Healthcare**	
0.44	American Funds Growth Fund of Amer R6	RGAGX	1,609,008.25	-	12/31/2016
0.16	Vanguard Institutional Index I	VINIX	576,674.81	-	2/28/2017
0.05	American Funds Capital World Gr&Inc R6	RWIGX	188,013.61	-	12/31/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	28,597.80	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	40,781.97	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	30,502.03	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	21,748.03	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	4,160.59	-	2/28/2017

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San Bernardino County: 457(b)

Stock Intersection (continued)

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.68	**Alphabet Inc C**	**GOOG**	**2,480,424.00**	**Technology**	
0.33	American Funds Growth Fund of Amer R6	RGAGX	1,200,127.99	-	12/31/2016
0.25	Vanguard Institutional Index I	VINIX	894,988.67	-	2/28/2017
0.05	American Funds Capital World Gr&Inc R6	RWIGX	192,291.75	-	12/31/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	43,881.09	-	2/28/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	62,576.75	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	46,802.99	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	33,370.66	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	6,384.10	-	2/28/2017
0.66	**Facebook Inc A**	**FB**	**2,422,846.14**	**Technology**	
0.32	Vanguard Institutional Index I	VINIX	1,162,243.16	-	2/28/2017
0.28	American Funds Growth Fund of Amer R6	RGAGX	1,006,995.66	-	12/31/2016
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	57,656.30	-	2/28/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	82,220.94	-	2/28/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	61,495.45	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	43,846.43	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	8,388.20	-	2/28/2017
0.66	**Broadcom Ltd**	**AVGO**	**2,421,896.23**	**Technology**	
0.48	American Funds Growth Fund of Amer R6	RGAGX	1,739,355.53	-	12/31/2016
0.09	American Funds Capital World Gr&Inc R6	RWIGX	311,844.57	-	12/31/2016
0.08	Vanguard Institutional Index I	VINIX	307,043.73	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	14,471.04	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	20,636.47	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	15,434.62	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	11,004.93	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	2,105.34	-	2/28/2017
0.65	**The Home Depot Inc**	**HD**	**2,360,436.03**	**Consumer Cyclical**	
0.38	American Funds Growth Fund of Amer R6	RGAGX	1,396,959.01	-	12/31/2016
0.18	Vanguard Institutional Index I	VINIX	646,679.65	-	2/28/2017
0.05	American Funds Capital World Gr&Inc R6	RWIGX	175,779.32	-	12/31/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	32,059.72	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	45,718.85	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	34,194.47	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	24,380.75	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	4,664.25	-	2/28/2017
0.63	**Alphabet Inc A**	**GOOGL**	**2,296,552.81**	**Technology**	
0.26	American Funds Growth Fund of Amer R6	RGAGX	944,700.24	-	12/31/2016
0.25	Vanguard Institutional Index I	VINIX	916,460.21	-	2/28/2017
0.06	American Funds Capital World Gr&Inc R6	RWIGX	235,406.57	-	12/31/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	45,465.73	-	2/28/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	64,836.53	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	48,493.15	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	34,575.75	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	6,614.64	-	2/28/2017

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San Bernardino County: 457(b)

Stock Intersection (continued)

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0.56	**Philip Morris International Inc**	**PM**	**2,053,908.24**	**Consumer Defensive**	
0.15	American Funds Capital World Gr&Inc R6	RWIGX	536,536.48	-	12/31/2016
0.21	American Funds Growth Fund of Amer R6	RGAGX	760,348.15	-	12/31/2016
0.17	Vanguard Institutional Index I	VINIX	621,471.33	-	2/28/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	30,817.11	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	43,946.82	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	32,869.12	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	23,435.77	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	4,483.47	-	2/28/2017
0.56	**Netflix Inc**	**NFLX**	**2,035,344.30**	**Consumer Cyclical**	
0.38	American Funds Growth Fund of Amer R6	RGAGX	1,372,901.01	-	12/31/2016
0.11	American Funds Capital World Gr&Inc R6	RWIGX	392,634.40	-	12/31/2016
0.06	Vanguard Institutional Index I	VINIX	223,504.28	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	10,527.11	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	15,012.22	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	11,228.08	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	8,005.65	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	1,531.55	-	2/28/2017
0.54	**JPMorgan Chase & Co**	**JPM**	**1,973,188.33**	**Financial Services**	
0.33	Vanguard Institutional Index I	VINIX	1,187,847.58	-	2/28/2017
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	58,960.53	-	2/28/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	84,080.83	-	2/28/2017
0.12	American Funds Growth Fund of Amer R6	RGAGX	441,606.02	-	12/31/2016
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	62,886.52	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	44,838.26	-	2/28/2017
0.02	American Funds Capital World Gr&Inc R6	RWIGX	84,390.64	-	12/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	8,577.95	-	2/28/2017
0.54	**Amgen Inc**	**AMGN**	**1,958,606.65**	**Healthcare**	
0.22	American Funds Capital World Gr&Inc R6	RWIGX	788,536.20	-	12/31/2016
0.16	American Funds Growth Fund of Amer R6	RGAGX	583,995.55	-	12/31/2016
0.13	Vanguard Institutional Index I	VINIX	481,125.35	-	2/28/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	23,859.73	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	34,025.24	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	25,448.48	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	18,144.83	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	3,471.26	-	2/28/2017
0.50	**Berkshire Hathaway Inc B**	**BRK.B**	**1,816,555.93**	**Financial Services**	
0.31	Vanguard Institutional Index I	VINIX	1,127,528.48	-	2/28/2017
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	58,086.67	-	2/28/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	82,834.66	-	2/28/2017
0.12	American Funds Growth Fund of Amer R6	RGAGX	433,527.14	-	12/31/2016
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	61,954.47	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	44,173.71	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	8,450.81	-	2/28/2017

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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
0.50	**AbbVie Inc**	**ABBV**	**1,815,581.34**	**Healthcare**	
0.24	American Funds Capital World Gr&Inc R6	RWIGX	878,135.01	-	12/31/2016
0.13	American Funds Growth Fund of Amer R6	RGAGX	488,961.13	-	12/31/2016
0.10	Vanguard Institutional Index I	VINIX	368,192.39	-	2/28/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	18,254.15	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	26,031.39	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	19,469.64	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	13,881.91	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	2,655.73	-	2/28/2017
0.49	**American International Group Inc**	**AIG**	**1,770,389.98**	**Financial Services**	
0.31	American Funds Growth Fund of Amer R6	RGAGX	1,146,420.94	-	12/31/2016
0.09	American Funds Capital World Gr&Inc R6	RWIGX	342,890.04	-	12/31/2016
0.06	Vanguard Institutional Index I	VINIX	228,541.46	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	11,944.14	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	17,032.97	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	12,739.46	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	9,083.27	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	1,737.71	-	2/28/2017
0.47	**Oracle Corp**	**ORCL**	**1,713,216.56**	**Technology**	
0.25	American Funds Growth Fund of Amer R6	RGAGX	908,831.58	-	12/31/2016
0.06	American Funds Capital World Gr&Inc R6	RWIGX	231,893.51	-	12/31/2016
0.13	Vanguard Institutional Index I	VINIX	467,635.58	-	2/28/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	23,838.44	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	33,994.88	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	25,425.77	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	18,128.64	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	3,468.17	-	2/28/2017
0.46	**Schlumberger Ltd**	**SLB**	**1,680,582.21**	**Energy**	
0.08	Dodge & Cox International Stock	DODFX	298,711.62	-	12/31/2016
0.24	American Funds Growth Fund of Amer R6	RGAGX	862,581.45	-	12/31/2016
0.11	Vanguard Institutional Index I	VINIX	409,618.33	-	2/28/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	20,305.40	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	28,956.57	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	21,657.47	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	15,441.83	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	2,954.16	-	2/28/2017
0.01	American Funds Capital World Gr&Inc R6	RWIGX	20,355.39	-	12/31/2016
0.46	**EOG Resources Inc**	**EOG**	**1,670,756.36**	**Energy**	
0.32	American Funds Growth Fund of Amer R6	RGAGX	1,176,705.18	-	12/31/2016
0.07	American Funds Capital World Gr&Inc R6	RWIGX	244,584.04	-	12/31/2016
0.06	Vanguard Institutional Index I	VINIX	204,880.17	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	10,136.62	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	14,455.35	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	10,811.58	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	7,708.69	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	1,474.74	-	2/28/2017

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0.44	**Comcast Corp Class A**	**CMCSA**	**1,594,643.79**	**Communication Services**	
0.22	American Funds Growth Fund of Amer R6	RGAGX	785,511.13	-	12/31/2016
0.18	Vanguard Institutional Index I	VINIX	653,458.17	-	2/28/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	32,411.71	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	46,220.81	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	34,569.90	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	24,648.43	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	4,715.46	-	2/28/2017
0.00	American Funds Capital World Gr&Inc R6	RWIGX	13,108.17	-	12/31/2016
0.43	**Exxon Mobil Corp**	**XOM**	**1,554,318.74**	**Energy**	
0.34	Vanguard Institutional Index I	VINIX	1,235,274.79	-	2/28/2017
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	61,264.55	-	2/28/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	87,366.49	-	2/28/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	65,343.96	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	46,590.42	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	8,913.15	-	2/28/2017
0.01	American Funds Capital World Gr&Inc R6	RWIGX	49,565.37	-	12/31/2016
0.42	**Verizon Communications Inc**	**VZ**	**1,544,007.46**	**Communication Services**	
0.18	American Funds Capital World Gr&Inc R6	RWIGX	640,980.68	-	12/31/2016
0.20	Vanguard Institutional Index I	VINIX	741,167.86	-	2/28/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	36,797.78	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	52,475.58	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	39,248.03	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	27,983.95	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	5,353.57	-	2/28/2017
0.41	**Johnson & Johnson**	**JNJ**	**1,483,762.23**	**Healthcare**	
0.33	Vanguard Institutional Index I	VINIX	1,217,936.13	-	2/28/2017
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	60,434.18	-	2/28/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	86,182.33	-	2/28/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	64,458.30	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	45,958.94	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	8,792.34	-	2/28/2017
0.39	**Intel Corp**	**INTC**	**1,414,775.06**	**Technology**	
0.09	American Funds Capital World Gr&Inc R6	RWIGX	315,048.78	-	12/31/2016
0.17	Vanguard Institutional Index I	VINIX	628,466.58	-	2/28/2017
0.09	American Funds Growth Fund of Amer R6	RGAGX	334,079.44	-	12/31/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	31,187.22	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	44,474.62	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	33,263.87	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	23,717.23	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	4,537.31	-	2/28/2017

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San Bernardino County: 457(b)

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
0.38	**Wells Fargo & Co**	**WFC**	**1,402,565.98**	**Financial Services**	
0.26	Vanguard Institutional Index I	VINIX	958,394.35	-	2/28/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	47,562.73	-	2/28/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	67,826.96	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	50,729.77	-	2/28/2017
0.04	American Funds Capital World Gr&Inc R6	RWIGX	148,496.08	-	12/31/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	36,170.47	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	6,919.72	-	2/28/2017
0.02	American Funds Growth Fund of Amer R6	RGAGX	86,465.91	-	12/31/2016

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Stock Intersection Report Disclosure Statement

Used as supplemental sales literature, the Stock Intersection report must be preceded or accompanied by the fund's/policy's current prospectus or equivalent. In all cases, this disclosure statement should accompany the Stock Intersection report. Morningstar is not itself an FINRA-member firm. Information contained in the report is from the most recent information available to Morningstar.

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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