SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RATES OF RETURN THROUGH 3/31/2017

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
			I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	20.70	10.54	14.08	7.91	14.85	8.53	11.55	7.71	5.85	2.01	2.53	0.20	15.76	11.27	13.32	9.13	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	17.13	10.34	13.27	7.51	17.17	10.37	13.30	7.51	-0.04	-0.03	-0.03	0.00	17.17	10.37	13.30	7.51	S&P 500
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	17.01	5.54	11.83	7.40	15.58	6.06	10.30	7.12	1.43	-0.52	1.53	0.28	14.07	7.88	11.95	8.13	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	16.73	8.69	12.89	7.85	16.80	8.73	12.93	7.86	-0.07	-0.04	-0.04	-0.01	16.80	8.73	12.93	7.86	Spliced Mid Cap Index
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	21.52	7.42	12.91	8.23	21.47	7.39	12.87	8.13	0.05	0.03	0.04	0.10	21.47	7.39	12.87	8.13	Spliced Small Cap Index
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	24.90	5.34	12.76	9.05	23.43	6.11	11.38	6.43	1.47	-0.77	1.38	2.62	29.37	7.62	12.54	6.09	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	14.46	4.97	9.63	5.17	13.65	4.12	8.27	4.11	0.81	0.85	1.36	1.06	14.77	5.52	9.37	4.21	World Stock / MSCI World NR
8	**DODFX**	Dodge & Cox International Stock	22.97	0.72	7.32	2.52	10.88	0.40	5.02	0.96	12.09	0.32	2.30	1.56	11.93	0.35	5.38	1.13	Foreign Lg Blend / MSCI World Ex US NR
9	**VTSNX**	Vanguard Total International Stock Index	13.73	1.11	4.85	1.37	13.32	1.16	4.87	N/A	0.41	-0.05	-0.02	N/A	13.32	1.16	4.87	N/A	Spliced International Index
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	5.09	1.64	3.38	5.84	7.40	2.87	4.07	5.39	-2.31	-1.23	-0.69	0.45	2.96	3.52	3.70	5.29	MultiSector / BBgBarc US Credit TR USD
11	**OIBIX**	Oppenheimer International Bond	6.34	2.17	2.34	4.44	1.84	0.35	1.37	3.73	4.50	1.82	0.97	0.71	-4.65	-2.33	-0.99	2.72	Wld Bond / Mstar Global Ex US Gov Bond
12	**GHYYX**	Pioneer Global High Yield	14.25	1.78	4.32	4.92	13.52	3.15	5.56	5.86	0.73	-1.37	-1.24	-0.94	13.25	3.66	6.53	7.41	HY Bond / BBgBarc Global HY
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	5.36	3.80	4.61	4.95	5.51	3.98	4.78	5.00	-0.15	-0.18	-0.17	-0.05	4.15	2.39	2.93	4.42	Spliced Index / Morningstar Conservative Inc
14	**VTWNX**	Vanguard Target Retirement 2020	9.44	5.17	7.34	5.23	9.57	5.38	7.57	5.36	-0.13	-0.21	-0.23	N/A	8.60	4.13	6.30	5.29	Spliced Index / Morningstar Moderate 2020
15	**VTHRX**	Vanguard Target Retirement 2030	11.90	5.72	8.50	5.31	12.01	5.93	8.74	5.46	-0.11	-0.21	-0.24	N/A	11.95	4.93	8.00	5.52	Spliced Index / Morningstar Moderate 2030
16	**VFORX**	Vanguard Target Retirement 2040	14.32	6.14	9.43	5.69	14.39	6.41	9.70	5.82	-0.07	-0.27	-0.27	N/A	14.90	5.36	8.88	5.74	Spliced Index / Morningstar Moderate 2040
17	**VFIFX**	Vanguard Target Retirement 2050	14.70	6.24	9.50	5.71	14.76	6.51	9.77	5.85	-0.06	-0.27	-0.27	N/A	15.53	5.25	8.78	5.65	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	-2.67	3.36	5.80	1.19	0.97	4.16	6.63	0.50	-3.64	-0.80	-0.83	0.69	2.74	6.68	8.81	2.17	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	14.15	5.27	8.98	5.25	13.22	5.86	8.84	5.52	0.93	-0.59	0.14	-0.27	16.68	5.87	9.41	5.71	Custom Agg Allocation / Mstar Aggressive
20	**N/A**	Moderate Allocation	11.34	5.42	8.02	5.76	10.39	5.78	7.92	5.83	0.95	-0.36	0.10	-0.07	10.73	4.52	6.69	5.45	Custom Mod Allocation / Mstar Moderate
21	**N/A**	Conservative Allocation	7.66	3.69	5.32	4.75	5.60	4.00	4.92	5.09	2.06	-0.31	0.40	-0.34	3.83	2.43	3.08	4.22	Custom Cons Allocation / Mstar Cons

Recommended for Deletion **Place or Remain on Watch List** **Remove from Watch List**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RMT RATES OF RETURN 3/31/2017

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
			I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	20.70	10.54	14.08	7.91	14.85	8.53	11.55	7.71	5.85	2.01	2.53	0.20	15.76	11.27	13.32	9.13	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	17.13	10.34	13.27	7.51	17.17	10.37	13.30	7.51	-0.04	-0.03	-0.03	0.00	17.17	10.37	13.30	7.51	S&P 500
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	17.01	5.54	11.83	7.40	15.58	6.06	10.30	7.12	1.43	-0.52	1.53	0.28	14.07	7.88	11.95	8.13	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	16.73	8.69	12.89	7.85	16.80	8.73	12.93	7.86	-0.07	-0.04	-0.04	-0.01	16.80	8.73	12.93	7.86	Spliced Mid Cap Index
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	21.52	7.42	12.91	8.23	21.47	7.39	12.87	8.13	0.05	0.03	0.04	0.10	21.47	7.39	12.87	8.13	Spliced Small Cap Index
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	24.90	5.34	12.76	9.05	23.43	6.11	11.38	6.43	1.47	-0.77	1.38	2.62	29.37	7.62	12.54	6.09	Small Value / Russell 2000 Value
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7	**RWIGX**	AmFunds Capital World G/I	14.46	4.97	9.63	5.17	13.65	4.12	8.27	4.11	0.81	0.85	1.36	1.06	14.77	5.52	9.37	4.21	World Stock / MSCI World NR
8	**DODFX**	Dodge & Cox International Stock	22.97	0.72	7.32	2.52	10.88	0.40	5.02	0.96	12.09	0.32	2.30	1.56	11.93	0.35	5.38	1.13	Fgn Lg Blend / MSCI World Ex US NR USD
9	**VTSNX**	Vanguard Total International Stock Index	13.73	1.11	4.85	1.37	13.32	1.16	4.87	N/A	0.41	-0.05	-0.02	N/A	13.32	1.16	4.87	N/A	Spliced Index
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	5.09	1.64	3.38	5.84	7.40	2.87	4.07	5.39	-2.31	-1.23	-0.69	0.45	2.96	3.52	3.70	5.29	MultiSector / BBgBarc US Credit TR USD
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12	**GHYYX**	Pioneer Global High Yield	14.25	1.78	4.32	4.92	13.52	3.15	5.56	5.86	0.73	-1.37	-1.24	-0.94	13.25	3.66	6.53	7.41	HY Bond / BBgBarc Global HY
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14	**VTWNX**	Vanguard Target Retirement 2020	9.44	5.17	7.34	5.23	9.57	5.38	7.57	5.36	-0.13	-0.21	-0.23	-0.13	8.60	4.13	6.30	5.29	Spliced Index / Morningstar Moderate 2020
15	**VTHRX**	Vanguard Target Retirement 2030	11.90	5.72	8.50	5.31	12.01	5.93	8.74	5.46	-0.11	-0.21	-0.24	-0.15	11.95	4.93	8.00	5.52	Spliced Index / Morningstar Moderate 2030
16	**VFORX**	Vanguard Target Retirement 2040	14.32	6.14	9.43	5.69	14.39	6.41	9.70	5.82	-0.07	-0.27	-0.27	-0.13	14.90	5.36	8.88	5.74	Spliced Index / Morningstar Moderate 2040
17	**VFIFX**	Vanguard Target Retirement 2050	14.70	6.24	9.50	5.71	14.76	6.51	9.77	5.85	-0.06	-0.27	-0.27	-0.14	15.53	5.25	8.78	5.65	Spliced Index / Morningstar Moderate 2050
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		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	14.15	5.37	9.31	N/A	13.22	5.86	8.84	5.52	0.93	-0.49	0.47	N/A	16.68	5.87	9.41	5.71	Custom Agg Allocation / Mstar Aggressive
20	**N/A**	Moderate Allocation	11.50	5.66	8.37	5.98	10.39	5.78	7.92	5.83	1.11	-0.12	0.45	0.15	10.73	4.52	6.69	5.45	Custom Mod Allocation / Mstar Moderate
21	**N/A**	Conservative Allocation	8.03	4.05	5.78	5.10	5.60	4.00	4.92	5.09	2.43	0.05	0.86	0.01	3.83	2.43	3.08	4.22	Custom Cons Allocation / Mstar Cons

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