SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 03/31/2017

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	TOTAL %	TOTAL $	REV REC'D %	REV REC'D $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. VOYA	TOTAL $ INCL. VOYA
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	$78,978,337.69	0.27%	$213,242	0.00%	$0	0.06%	$47,387	0.00%	$0	0.33%	$260,628.51	0.00%	$0	0.18%	$142,161	0.51%	$402,789.52
		LARGE GROWTH AVERAGE										**0.15%**							
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	$90,970,720.05	0.04%	$36,388	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$36,388.29	0.00%	$0	0.18%	$163,747	0.22%	$200,135.58
		S&P 500 INDEX										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth Fund	$19,247,219.93	1.00%	$192,472	0.00%	$0	0.04%	$7,699	0.00%	$0	1.05%	$202,095.81	-0.15%	-$28,871	0.18%	$34,645	1.08%	$207,869.98
		MID CAP GROWTH AVERAGE										**1.25%**							
4	**VMCIX**	Vanguard Mid Cap Index	$50,396,236.96	0.06%	$30,238	0.00%	$0	0.01%	$5,040	0.00%	$0	0.07%	$35,277.37	0.00%	$0	0.18%	$90,713	0.25%	$125,990.59
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$32,253,198.87	0.06%	$19,352	0.00%	$0	0.01%	$3,225	0.00%	$0	0.07%	$22,577.24	0.00%	$0	0.18%	$58,056	0.25%	$80,633.00
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
⚠ 6	**VSMIX**	Invesco Small Cap Value	$8,167,777.69	0.63%	$51,457	0.00%	$0	0.24%	$19,603	0.00%	$0	0.87%	$71,059.67	-0.25%	-$20,419	0.18%	$14,702	0.80%	$65,342.22
		SMALL VALUE AVERAGE										**1.31%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	$39,767,743.23	0.37%	$147,141	0.00%	$0	0.08%	$31,814	0.00%	$0.00	0.45%	$178,954.84	0.00%	$0	0.18%	$71,582	0.63%	$250,536.78
		WORLD STOCK AVERAGE										**1.26%**							
8	**DODFX**	Dodge & Cox International Stock	$11,146,681.22	0.60%	$66,880	0.00%	$0	0.04%	$4,459	0.00%	$0.00	0.64%	$71,338.76	-0.10%	-$11,147	0.18%	$20,064	0.72%	$80,256.10
		FOREIGN LARGE BLEND AVERAGE										**1.10%**							
9	**VTSNX**	Vanguard Total International Stock Index	$16,988,339.10	0.06%	$10,193	0.00%	$0	0.04%	$6,795	0.00%	$0	0.09%	$15,289.51	0.00%	$0	0.18%	$30,579	0.27%	$45,868.52
		INDEX AVERAE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	$18,153,486.11	0.40%	$72,614	0.00%	$0	0.18%	$32,676	0.00%	$0.00	0.60%	$108,920.92	-0.15%	-$27,230	0.18%	$32,676	0.63%	$114,366.96
		MULTISECTOR BOND AVERAGE										**1.03%**							
11	**OIBIX**	Oppenheimer International Bond	$3,669,014.26	0.54%	$19,813	0.00%	$0	0.06%	$2,201	-0.01%	$366.90	0.59%	$21,647.18	0.00%	$0	0.18%	$6,604	0.77%	$28,251.41
		WORLD BOND AVERAGE										**0.97%**							
12	**GHYYX**	Pioneer Global High Yield	$4,619,034.90	0.66%	$30,486	0.00%	$0	0.21%	$9,700	0.00%	$0.00	0.90%	$41,571.31	0.25%	$11,548	0.18%	$8,314	1.08%	$49,885.58
		HIGH YIELD AVERAGE										**1.07%**							
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	$3,956,740.91	0.00%	$0	0.00%	$0	0.14%	$5,539	0.00%	$0.00	0.13%	$5,143.76	0.00%	$0	0.18%	$7,122	0.31%	$12,265.90
		TARGET DATE RETIREMENT INC AVG										**0.43%**							
14	**VTWNX**	Vanguard Target Retirement 2020	$10,807,655.26	0.00%	$0	0.00%	$0	0.14%	$15,131	0.00%	$0.00	0.14%	$15,130.72	0.00%	$0	0.18%	$19,454	0.32%	$34,584.50
		TARGET DATE 2020 AVERAGE										**0.43%**							
15	**VTHRX**	Vanguard Target Retirement 2030	$12,030,628.03	0.00%	$0	0.00%	$0	0.15%	$18,046	0.00%	$0.00	0.15%	$18,045.94	0.00%	$0	0.18%	$21,655	0.33%	$39,701.07
		TARGET DATE 2030 AVERAGE										**0.43%**							
16	**VFORX**	Vanguard Target Retirement 2040	$12,880,321.11	0.00%	$0	0.00%	$0	0.16%	$20,609	0.00%	$0.00	0.16%	$20,608.51	0.00%	$0	0.18%	$23,185	0.34%	$43,793.09
		TARGET DATE 2040 AVERAGE										**0.42%**							
17	**VFIFX**	Vanguard Target Retirement 2050	$8,746,170.57	0.00%	$0	0.00%	$0	0.16%	$13,994	0.00%	$0.00	0.16%	$13,993.87	0.00%	$0	0.18%	$15,743	0.34%	$29,736.98
		TARGET DATE 2050 AVERAGE										**0.42%**							
		SPECIALTY																	
⚠ 18	**IGLIX**	Voya Global Real Estate	$6,672,753.87	0.81%	$54,049	0.00%	$0	0.18%	$12,011	0.00%	$0.00	1.01%	$67,394.81	-0.40%	-$26,691	0.18%	$12,011	0.79%	$52,714.76
		GLOBAL REAL ESTATE AVERAGE										**1.36%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	$42,418,795.05	0.25%	$106,047	0.00%	$0	0.05%	$21,209	0.00%	$0.00	0.30%	$127,256.39	-0.06%	-$25,451	0.18%	$76,354	0.42%	$178,158.94
		AGGRESSIVE ALLOCATION AVG										**0.86%**							
20	**N/A**	Moderate Allocation	$64,677,321.19	0.15%	$97,016	0.00%	$0	0.16%	$103,484	0.00%	$0.00	0.31%	$200,499.70	-0.05%	-$32,339	0.18%	$116,419	0.44%	$284,580.21
		MODERATE ALLOCATION AVG										**0.87%**							
21	**N/A**	Conservative Allocation	$21,652,615.28	0.12%	$25,983	0.00%	$0	0.27%	$58,462	0.00%	$0.00	0.39%	$84,445.20	-0.04%	-$8,661	0.18%	$38,975	0.53%	$114,758.86
		CONSERVATIVE ALLOCATION AVG										**0.83%**							
		TOTALS	**$ 558,200,791.28**		**$1,173,370**		**$0**		**$439,084**		**-$367**		**$1,618,268**		**-$169,262**		**$1,004,761**		**$2,442,221**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 03/31/2017

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	TOTAL %	TOTAL $	REV REC'D %	REV REC'D $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. VOYA	TOTAL $ INCL. VOYA
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	$ 1,325,939.26	0.27%	$3,580	0.00%	$0	0.06%	$796	0.00%	$0	0.33%	$4,376	0.00%	$0	0.18%	$2,387	0.51%	$6,762
		LARGE GROWTH AVERAGE										**1.15%**							
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	$ 1,208,872.40	0.04%	$484	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$484	0.00%	$0	0.18%	$2,176	0.22%	$2,660
		INDEX AVERAGE										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	$ 631,354.82	1.00%	$6,314	0.00%	$0	0.04%	$253	0.00%	$0	1.05%	$6,629	-0.15%	-$947	0.18%	$1,136	1.08%	$6,819
		MID CAP GROWTH AVERAGE										**1.25%**							
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	$ 1,451,208.12	0.06%	$871	0.00%	$0	0.01%	$145	0.00%	$0	0.07%	$1,016	0.00%	$0	0.18%	$2,612	0.25%	$3,628
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$ 552,528.22	0.06%	$332	0.00%	$0	0.01%	$55	0.00%	$0	0.07%	$387	0.00%	$0	0.18%	$995	0.25%	$1,381
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
⚠ 6	**VSMIX**	Invesco Small Cap Value	$ 283,490.00	0.63%	$1,786	0.00%	$0	0.24%	$680	0.00%	$0	0.87%	$2,466	-0.25%	-$709	0.18%	$510	0.80%	$2,268
		SMALL VALUE AVERAGE										**1.31%**							
		INTERNATIONAL STOCK										1.31%							
7	**RWIGX**	AmFunds Capital World G/I	$ 118,015.89	0.37%	$437	0.00%	$0	0.08%	$94	0.00%	$0	0.45%	$531	0.00%	$0	0.18%	$212	0.63%	$744
		WORLD STOCK AVERAGE										**1.26%**							
8	**DODFX**	Dodge & Cox International Stock	$ 140,022.36	0.60%	$840	0.00%	$0	0.04%	$56	0.00%	$0	0.64%	$896	-0.10%	-$140	0.18%	$252	0.72%	$1,008
		FOREIGN LARGE BLEND AVERAGE										**1.10%**							
9	**VTSNX**	Vanguard Total International Stock Index	$ 204,032.88	0.06%	$122	0.00%	$0	0.04%	$82	0.00%	$0	0.09%	$184	0.00%	$0	0.18%	$367	0.27%	$551
		INDEX AVERAGE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 235,035.14	0.40%	$940	0.00%	$0	0.18%	$423	0.00%	$0	0.60%	$1,410	-0.15%	-$353	0.18%	$423	0.63%	$1,481
		MULTISECTOR BOND AVERAGE										**1.03%**							
11	**OIBIX**	Oppenheimer International Bond	$ 150,916.13	0.54%	$815	0.00%	$0	0.06%	$91	-0.01%	-$15	0.59%	$890	0.00%	$0	0.18%	$272	0.77%	$1,162
		WORLD BOND AVERAGE										**0.97%**							
12	**GHYYX**	Pioneer Global High Yield	$ 202,958.87	0.66%	$1,340	0.00%	$0	0.21%	$426	0.00%	$0	0.90%	$1,827	0.25%	$507	0.18%	$365	1.08%	$2,192
		HIGH YIELD AVERAGE										**1.07%**							
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	$ 1,215,887.15	0.00%	$0	0.00%	$0	0.14%	$1,702	0.00%	$0	0.13%	$1,581	0.00%	$0	0.18%	$2,189	0.31%	$3,769
		TARGET DATE RETIREMENT INC AVG										**0.43%**							
14	**VTWNX**	Vanguard Target Retirement 2020	$ 7,561,177.89	0.00%	$0	0.00%	$0	0.14%	$10,586	0.00%	$0	0.14%	$10,586	0.00%	$0	0.18%	$13,610	0.32%	$24,196
		TARGET DATE 2020 AVERAGE										**0.43%**							
15	**VTHRX**	Vanguard Target Retirement 2030	$ 9,330,159.54	0.00%	$0	0.00%	$0	0.15%	$13,995	0.00%	$0	0.15%	$13,995	0.00%	$0	0.18%	$16,794	0.33%	$30,790
		TARGET DATE 2030 AVERAGE										**0.43%**							
16	**VFORX**	Vanguard Target Retirement 2040	$ 4,896,548.56	0.00%	$0	0.00%	$0	0.16%	$7,834	0.00%	$0	0.16%	$7,834	0.00%	$0	0.18%	$8,814	0.34%	$16,648
		TARGET DATE 2040 AVERAGE										**0.42%**							
17	**VFIFX**	Vanguard Target Retirement 2050	$ 562,136.08	0.00%	$0	0.00%	$0	0.16%	$899	0.00%	$0	0.16%	$899	0.00%	$0	0.18%	$1,012	0.34%	$1,911
		TARGET DATE 2050 AVERAGE										**0.42%**							
		SPECIALTY																	
⚠ 18	**IGLIX**	Voya Global Real Estate	$ 179,049.62	0.81%	$1,450	0.00%	$0	0.18%	$322	0.00%	$0	1.01%	$1,808	-0.40%	-$716	0.18%	$322	0.79%	$1,414
		GLOBAL REAL ESTATE AVERAGE										**1.26%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	$ 3,811,171.39	0.25%	$9,528	0.00%	$0	0.06%	$2,287	0.00%	$0	0.31%	$11,815	-0.06%	-$2,287	0.18%	$6,860	0.43%	$16,388
		AGGRESSIVE ALLOCATION AVERAGE										**0.86%**							
20	**N/A**	Moderate Allocation	$ 4,507,528.65	0.15%	$6,761	0.00%	$0	0.05%	$2,254	0.00%	$0	0.20%	$9,015	-0.14%	-$6,311	0.18%	$8,114	0.24%	$10,818
		MODERATE ALLOCATION AVERAGE										**0.87%**							
21	**N/A**	Conservative Allocation	$ 1,022,955.86	0.12%	$1,228	0.00%	$0	0.04%	$409	0.00%	$0	0.16%	$1,637	-0.23%	-$2,353	0.18%	$1,841	0.11%	$1,125
		CONSERVATIVE ALLOCATION AVERAGE										**0.83%**							
		TOTALS	**$ 39,590,988.83**		**$36,826**		**$0**		**$43,390**		**-$15**		**$80,266**		**-$13,307**		**$71,264**		**$137,715**