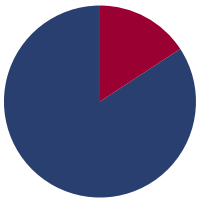
San Bernardino County: 401(k)

Stock Intersection

Account Name
VOYA 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	15.77
Other	84.23

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
1.68	**Amazon.com Inc**	**AMZN**	**1,098,179.92**	**Consumer Cyclical**	
1.19	American Funds Growth Fund of Amer R6	RGAGX	774,920.35	-	12/31/2016
0.41	Vanguard Institutional Index I	VINIX	265,212.10	-	2/28/2017
0.06	American Funds Capital World Gr&Inc R6	RWIGX	41,159.20	-	12/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,701.45	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,474.27	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,631.62	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,223.58	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	857.35	-	2/28/2017
1.20	**Apple Inc**	**AAPL**	**784,213.75**	**Technology**	
0.89	Vanguard Institutional Index I	VINIX	581,275.85	-	2/28/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	5,493.13	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	9,098.01	-	2/28/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	11,451.36	-	2/28/2017
0.21	American Funds Growth Fund of Amer R6	RGAGX	135,412.15	-	12/31/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	6,554.83	-	2/28/2017
0.05	American Funds Capital World Gr&Inc R6	RWIGX	33,185.08	-	12/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	1,743.34	-	2/28/2017
1.11	**Microsoft Corp**	**MSFT**	**723,209.18**	**Technology**	
0.61	Vanguard Institutional Index I	VINIX	395,865.87	-	2/28/2017
0.46	American Funds Growth Fund of Amer R6	RGAGX	301,228.94	-	12/31/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	3,741.24	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	6,196.43	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	7,799.24	-	2/28/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,464.33	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	1,187.35	-	2/28/2017
0.00	American Funds Capital World Gr&Inc R6	RWIGX	2,725.79	-	12/31/2016
0.72	**UnitedHealth Group Inc**	**UNH**	**469,654.46**	**Healthcare**	
0.48	American Funds Growth Fund of Amer R6	RGAGX	311,563.26	-	12/31/2016
0.19	Vanguard Institutional Index I	VINIX	125,273.46	-	2/28/2017
0.04	American Funds Capital World Gr&Inc R6	RWIGX	25,030.15	-	12/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,245.70	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,063.20	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,596.88	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,486.47	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	395.35	-	2/28/2017

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.71	**Alphabet Inc C**	**GOOG**	**464,360.23**	**Technology**	
0.36	American Funds Growth Fund of Amer R6	RGAGX	232,388.98	-	12/31/2016
0.30	Vanguard Institutional Index I	VINIX	194,422.09	-	2/28/2017
0.04	American Funds Capital World Gr&Inc R6	RWIGX	25,599.69	-	12/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,911.44	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	3,165.82	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,984.71	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,280.87	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	606.63	-	2/28/2017
0.71	**Facebook Inc A**	**FB**	**463,171.00**	**Technology**	
0.39	Vanguard Institutional Index I	VINIX	252,478.89	-	2/28/2017
0.30	American Funds Growth Fund of Amer R6	RGAGX	194,991.45	-	12/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,511.48	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,159.64	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,235.60	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,996.89	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	797.06	-	2/28/2017
0.69	**Broadcom Ltd**	**AVGO**	**448,960.04**	**Technology**	
0.52	American Funds Growth Fund of Amer R6	RGAGX	336,803.30	-	12/31/2016
0.06	American Funds Capital World Gr&Inc R6	RWIGX	41,515.69	-	12/31/2016
0.10	Vanguard Institutional Index I	VINIX	66,700.38	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	630.35	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,044.02	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,314.07	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	752.18	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	200.05	-	2/28/2017
0.68	**The Home Depot Inc**	**HD**	**443,115.35**	**Consumer Cyclical**	
0.41	American Funds Growth Fund of Amer R6	RGAGX	270,502.72	-	12/31/2016
0.21	Vanguard Institutional Index I	VINIX	140,480.90	-	2/28/2017
0.04	American Funds Capital World Gr&Inc R6	RWIGX	23,401.40	-	12/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,396.50	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,312.96	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,911.25	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,666.42	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	443.20	-	2/28/2017
0.65	**Alphabet Inc A**	**GOOGL**	**425,735.74**	**Technology**	
0.28	American Funds Growth Fund of Amer R6	RGAGX	182,928.76	-	12/31/2016
0.30	Vanguard Institutional Index I	VINIX	199,086.44	-	2/28/2017
0.05	American Funds Capital World Gr&Inc R6	RWIGX	31,339.54	-	12/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,980.46	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,280.14	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,128.61	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,363.24	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	628.53	-	2/28/2017

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0.57	**JPMorgan Chase & Co**	**JPM**	**370,842.93**	**Financial Services**	
0.39	Vanguard Institutional Index I	VINIX	258,041.04	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,568.29	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,253.73	-	2/28/2017
0.13	American Funds Growth Fund of Amer R6	RGAGX	85,511.19	-	12/31/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,354.03	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,064.68	-	2/28/2017
0.02	American Funds Capital World Gr&Inc R6	RWIGX	11,234.88	-	12/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	815.09	-	2/28/2017
0.57	**Netflix Inc**	**NFLX**	**369,534.85**	**Consumer Cyclical**	
0.41	American Funds Growth Fund of Amer R6	RGAGX	265,844.20	-	12/31/2016
0.08	American Funds Capital World Gr&Inc R6	RWIGX	52,271.20	-	12/31/2016
0.07	Vanguard Institutional Index I	VINIX	48,552.76	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	458.56	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	759.48	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	955.94	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	547.18	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	145.53	-	2/28/2017
0.55	**Philip Morris International Inc**	**PM**	**362,056.95**	**Consumer Defensive**	
0.11	American Funds Capital World Gr&Inc R6	RWIGX	71,428.80	-	12/31/2016
0.23	American Funds Growth Fund of Amer R6	RGAGX	147,231.41	-	12/31/2016
0.21	Vanguard Institutional Index I	VINIX	135,004.79	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,342.38	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,223.31	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,798.41	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,601.83	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	426.03	-	2/28/2017
0.53	**Berkshire Hathaway Inc B**	**BRK.B**	**344,702.35**	**Financial Services**	
0.37	Vanguard Institutional Index I	VINIX	244,937.68	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,530.22	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,190.69	-	2/28/2017
0.13	American Funds Growth Fund of Amer R6	RGAGX	83,946.82	-	12/31/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,274.68	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,019.26	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	803.01	-	2/28/2017
0.50	**Amgen Inc**	**AMGN**	**329,074.64**	**Healthcare**	
0.16	American Funds Capital World Gr&Inc R6	RWIGX	104,977.38	-	12/31/2016
0.17	American Funds Growth Fund of Amer R6	RGAGX	113,083.05	-	12/31/2016
0.16	Vanguard Institutional Index I	VINIX	104,516.85	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,039.32	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,721.37	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,166.63	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,240.19	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	329.84	-	2/28/2017

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Stock Intersection (continued)

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Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.49	**American International Group Inc**	**AIG**	**320,537.65**	**Financial Services**	
0.34	American Funds Growth Fund of Amer R6	RGAGX	221,989.32	-	12/31/2016
0.07	American Funds Capital World Gr&Inc R6	RWIGX	45,648.76	-	12/31/2016
0.08	Vanguard Institutional Index I	VINIX	49,647.01	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	520.28	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	861.71	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,084.61	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	620.84	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	165.12	-	2/28/2017
0.49	**Schlumberger Ltd**	**SLB**	**317,290.83**	**Energy**	
0.08	Dodge & Cox International Stock	DODFX	53,040.85	-	12/31/2016
0.26	American Funds Growth Fund of Amer R6	RGAGX	167,027.54	-	12/31/2016
0.14	Vanguard Institutional Index I	VINIX	88,983.09	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	884.49	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,464.94	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,843.87	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,055.44	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	280.71	-	2/28/2017
0.00	American Funds Capital World Gr&Inc R6	RWIGX	2,709.90	-	12/31/2016
0.48	**Oracle Corp**	**ORCL**	**314,933.09**	**Technology**	
0.27	American Funds Growth Fund of Amer R6	RGAGX	175,983.27	-	12/31/2016
0.05	American Funds Capital World Gr&Inc R6	RWIGX	30,871.85	-	12/31/2016
0.16	Vanguard Institutional Index I	VINIX	101,586.41	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,038.39	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,719.83	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,164.70	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,239.09	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	329.55	-	2/28/2017
0.47	**EOG Resources Inc**	**EOG**	**307,682.12**	**Energy**	
0.35	American Funds Growth Fund of Amer R6	RGAGX	227,853.46	-	12/31/2016
0.05	American Funds Capital World Gr&Inc R6	RWIGX	32,561.34	-	12/31/2016
0.07	Vanguard Institutional Index I	VINIX	44,506.97	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	441.55	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	731.31	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	920.48	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	526.89	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	140.13	-	2/28/2017
0.47	**Comcast Corp Class A**	**CMCSA**	**304,628.58**	**Communication Services**	
0.23	American Funds Growth Fund of Amer R6	RGAGX	152,103.89	-	12/31/2016
0.22	Vanguard Institutional Index I	VINIX	141,953.42	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,411.84	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,338.36	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,943.21	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,684.71	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	448.07	-	2/28/2017
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,745.08	-	12/31/2016

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0.45	**AbbVie Inc**	**ABBV**	**296,541.33**	**Healthcare**	
0.18	American Funds Capital World Gr&Inc R6	RWIGX	116,905.62	-	12/31/2016
0.14	American Funds Growth Fund of Amer R6	RGAGX	94,680.88	-	12/31/2016
0.12	Vanguard Institutional Index I	VINIX	79,983.96	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	795.14	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,316.95	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,657.60	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	948.82	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	252.35	-	2/28/2017
0.45	**Exxon Mobil Corp**	**XOM**	**291,625.70**	**Energy**	
0.41	Vanguard Institutional Index I	VINIX	268,343.85	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,668.65	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,419.96	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,563.25	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,184.44	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	846.94	-	2/28/2017
0.01	American Funds Capital World Gr&Inc R6	RWIGX	6,598.61	-	12/31/2016
0.43	**Johnson & Johnson**	**JNJ**	**281,034.42**	**Healthcare**	
0.40	Vanguard Institutional Index I	VINIX	264,577.31	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,632.48	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,360.05	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,487.85	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,141.28	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	835.46	-	2/28/2017
0.40	**Visa Inc Class A**	**V**	**260,882.44**	**Financial Services**	
0.18	American Funds Growth Fund of Amer R6	RGAGX	120,826.74	-	12/31/2016
0.20	Vanguard Institutional Index I	VINIX	130,702.48	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,300.03	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,153.18	-	2/28/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,710.13	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,551.30	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	412.59	-	2/28/2017
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,226.00	-	12/31/2016
0.39	**Wells Fargo & Co**	**WFC**	**257,660.18**	**Financial Services**	
0.32	Vanguard Institutional Index I	VINIX	208,195.97	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,071.81	-	2/28/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,431.43	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,319.03	-	2/28/2017
0.03	American Funds Capital World Gr&Inc R6	RWIGX	19,769.20	-	12/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,472.24	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	657.52	-	2/28/2017
0.03	American Funds Growth Fund of Amer R6	RGAGX	16,742.98	-	12/31/2016

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San Bernardino County: 401(k)

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	**Verizon Communications Inc**	**VZ**	**256,360.94**	**Communication Services**	
0.13	American Funds Capital World Gr&Inc R6	RWIGX	85,333.40	-	12/31/2016
0.25	Vanguard Institutional Index I	VINIX	161,006.96	-	2/28/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,602.89	-	2/28/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,654.79	-	2/28/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,341.50	-	2/28/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,912.69	-	2/28/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	508.70	-	2/28/2017

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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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