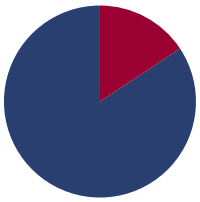
San Bernardino County: 401(k)

Stock Intersection

Account Name
VOYA 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	15.70
Other	84.30

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
1.67	**Amazon.com Inc**	**AMZN**	**982,155.26**	**Consumer Cyclical**	
1.20	American Funds Growth Fund of Amer R6	RGAGX	708,156.22	-	3/31/2016
0.38	Vanguard Institutional Index I	VINIX	224,862.65	-	6/30/2016
0.06	American Funds Capital World Gr&Inc R6	RWIGX	35,216.32	-	3/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,922.46	-	6/30/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,921.97	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,193.31	-	6/30/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,110.01	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	772.31	-	6/30/2016
0.97	**Microsoft Corp**	**MSFT**	**568,352.08**	**Technology**	
0.56	Vanguard Institutional Index I	VINIX	326,657.12	-	6/30/2016
0.37	American Funds Growth Fund of Amer R6	RGAGX	217,062.91	-	3/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,559.19	-	6/30/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	5,220.95	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,582.16	-	6/30/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,140.07	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	1,028.11	-	6/30/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	6,101.57	-	3/31/2016
0.93	**Apple Inc**	**AAPL**	**548,809.65**	**Technology**	
0.72	Vanguard Institutional Index I	VINIX	425,264.62	-	6/30/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	3,328.84	-	6/30/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	6,791.08	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	7,260.93	-	6/30/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	5,385.14	-	6/30/2016
0.13	American Funds Growth Fund of Amer R6	RGAGX	75,002.04	-	3/31/2016
0.04	American Funds Capital World Gr&Inc R6	RWIGX	24,439.69	-	3/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	1,337.30	-	6/30/2016
0.77	**Amgen Inc**	**AMGN**	**454,605.01**	**Healthcare**	
0.26	American Funds Capital World Gr&Inc R6	RWIGX	150,669.54	-	3/31/2016
0.35	American Funds Growth Fund of Amer R6	RGAGX	205,571.08	-	3/31/2016
0.16	Vanguard Institutional Index I	VINIX	92,836.50	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	763.44	-	6/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,557.48	-	6/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,665.24	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,235.04	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	306.70	-	6/30/2016

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0.76	**The Home Depot Inc**	**HD**	**444,561.36**	**Consumer Cyclical**	
0.48	American Funds Growth Fund of Amer R6	RGAGX	283,858.70	-	3/31/2016
0.22	Vanguard Institutional Index I	VINIX	129,014.41	-	6/30/2016
0.04	American Funds Capital World Gr&Inc R6	RWIGX	24,002.49	-	3/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,061.46	-	6/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,165.46	-	6/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,315.27	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,717.15	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	426.42	-	6/30/2016
0.73	**Philip Morris International Inc**	**PM**	**429,426.63**	**Consumer Defensive**	
0.16	American Funds Capital World Gr&Inc R6	RWIGX	91,387.09	-	3/31/2016
0.34	American Funds Growth Fund of Amer R6	RGAGX	202,258.24	-	3/31/2016
0.22	Vanguard Institutional Index I	VINIX	128,160.50	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,052.49	-	6/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,147.15	-	6/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,295.71	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,702.63	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	422.82	-	6/30/2016
0.67	**UnitedHealth Group Inc**	**UNH**	**395,372.48**	**Healthcare**	
0.43	American Funds Growth Fund of Amer R6	RGAGX	251,463.78	-	3/31/2016
0.19	Vanguard Institutional Index I	VINIX	109,041.64	-	6/30/2016
0.05	American Funds Capital World Gr&Inc R6	RWIGX	28,371.74	-	3/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	897.05	-	6/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,830.05	-	6/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,956.66	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,451.18	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	360.37	-	6/30/2016
0.67	**Alphabet Inc C**	**GOOG**	**392,610.93**	**Technology**	
0.32	American Funds Growth Fund of Amer R6	RGAGX	190,614.74	-	3/31/2016
0.28	Vanguard Institutional Index I	VINIX	166,022.49	-	6/30/2016
0.04	American Funds Capital World Gr&Inc R6	RWIGX	26,172.01	-	3/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,353.68	-	6/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,761.62	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	2,952.68	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,189.89	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	543.82	-	6/30/2016
0.63	**Broadcom Ltd**	**AVGO**	**370,407.79**	**Technology**	
0.54	American Funds Growth Fund of Amer R6	RGAGX	320,634.01	-	3/31/2016
0.08	Vanguard Institutional Index I	VINIX	46,827.39	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	406.92	-	6/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	830.14	-	6/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	887.58	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	658.28	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	163.47	-	6/30/2016

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0.59	**Alphabet Inc A**	**GOOGL**	**349,015.88**	**Technology**	
0.24	American Funds Growth Fund of Amer R6	RGAGX	143,745.72	-	3/31/2016
0.29	Vanguard Institutional Index I	VINIX	167,801.61	-	6/30/2016
0.05	American Funds Capital World Gr&Inc R6	RWIGX	27,460.26	-	3/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,382.22	-	6/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,819.83	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,014.92	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,236.05	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	555.28	-	6/30/2016
0.59	**Oracle Corp**	**ORCL**	**346,910.50**	**Technology**	
0.32	American Funds Growth Fund of Amer R6	RGAGX	187,577.98	-	3/31/2016
0.08	American Funds Capital World Gr&Inc R6	RWIGX	49,687.86	-	3/31/2016
0.18	Vanguard Institutional Index I	VINIX	103,468.15	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	853.02	-	6/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,740.23	-	6/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,860.62	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,379.95	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	342.69	-	6/30/2016
0.58	**Exxon Mobil Corp**	**XOM**	**340,535.12**	**Energy**	
0.54	Vanguard Institutional Index I	VINIX	315,680.93	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,592.53	-	6/30/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	5,288.96	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,654.87	-	6/30/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,194.00	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	1,041.50	-	6/30/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	6,082.34	-	3/31/2016
0.57	**Facebook Inc A**	**FB**	**334,973.94**	**Technology**	
0.36	Vanguard Institutional Index I	VINIX	214,571.08	-	6/30/2016
0.18	American Funds Growth Fund of Amer R6	RGAGX	108,238.21	-	3/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,680.02	-	6/30/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,427.38	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,664.51	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,717.82	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	674.92	-	6/30/2016
0.52	**Comcast Corp Class A**	**CMCSA**	**303,719.25**	**Communication Services**	
0.28	American Funds Growth Fund of Amer R6	RGAGX	166,552.86	-	3/31/2016
0.22	Vanguard Institutional Index I	VINIX	128,011.99	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,052.10	-	6/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,146.37	-	6/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,294.87	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,702.01	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	422.66	-	6/30/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,536.38	-	3/31/2016

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Stock Intersection (continued)

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USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.51	**Visa Inc Class A**	**V**	**298,122.62**	**Financial Services**	
0.30	American Funds Growth Fund of Amer R6	RGAGX	176,499.65	-	3/31/2016
0.20	Vanguard Institutional Index I	VINIX	114,747.30	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	949.58	-	6/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,937.21	-	6/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,071.24	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,536.16	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	381.48	-	6/30/2016
0.50	**Verizon Communications Inc**	**VZ**	**295,990.23**	**Communication Services**	
0.17	American Funds Capital World Gr&Inc R6	RWIGX	100,107.28	-	3/31/2016
0.31	Vanguard Institutional Index I	VINIX	184,865.12	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,521.64	-	6/30/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,104.27	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,319.04	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,461.60	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	611.29	-	6/30/2016
0.49	**Johnson & Johnson**	**JNJ**	**287,119.24**	**Healthcare**	
0.46	Vanguard Institutional Index I	VINIX	270,974.23	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,229.74	-	6/30/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,548.85	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,863.56	-	6/30/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,607.11	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	895.76	-	6/30/2016
0.47	**Berkshire Hathaway Inc B**	**BRK.B**	**278,505.96**	**Financial Services**	
0.35	Vanguard Institutional Index I	VINIX	208,350.10	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,794.25	-	6/30/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,660.40	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,913.65	-	6/30/2016
0.10	American Funds Growth Fund of Amer R6	RGAGX	57,164.16	-	3/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,902.60	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	720.81	-	6/30/2016
0.47	**Netflix Inc**	**NFLX**	**275,417.68**	**Communication Services**	
0.34	American Funds Growth Fund of Amer R6	RGAGX	200,158.69	-	3/31/2016
0.07	American Funds Capital World Gr&Inc R6	RWIGX	41,619.58	-	3/31/2016
0.05	Vanguard Institutional Index I	VINIX	31,834.07	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	249.33	-	6/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	508.65	-	6/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	543.84	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	403.35	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	100.16	-	6/30/2016
0.46	**General Electric Co**	**GE**	**269,654.60**	**Industrials**	
0.40	Vanguard Institutional Index I	VINIX	235,100.75	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,931.98	-	6/30/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,941.38	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,214.07	-	6/30/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,125.41	-	6/30/2016
0.03	American Funds Capital World Gr&Inc R6	RWIGX	20,564.87	-	3/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	776.14	-	6/30/2016

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0.45	**Schlumberger Ltd**	**SLB**	**262,765.56**	**Energy**	
0.11	Dodge & Cox International Stock	DODFX	62,816.54	-	3/31/2016
0.17	American Funds Growth Fund of Amer R6	RGAGX	99,952.57	-	3/31/2016
0.15	Vanguard Institutional Index I	VINIX	89,251.53	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	733.27	-	6/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,495.94	-	6/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,599.43	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,186.24	-	6/30/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	5,435.47	-	3/31/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	294.58	-	6/30/2016
0.43	**Coca-Cola Co**	**KO**	**253,151.78**	**Consumer Defensive**	
0.24	Vanguard Institutional Index I	VINIX	143,346.87	-	6/30/2016
0.08	American Funds Capital World Gr&Inc R6	RWIGX	44,180.97	-	3/31/2016
0.10	American Funds Growth Fund of Amer R6	RGAGX	57,085.96	-	3/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,179.15	-	6/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,405.57	-	6/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,572.00	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,907.55	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	473.70	-	6/30/2016
0.43	**Wells Fargo & Co**	**WFC**	**252,551.22**	**Financial Services**	
0.30	Vanguard Institutional Index I	VINIX	177,597.16	-	6/30/2016
0.11	American Funds Growth Fund of Amer R6	RGAGX	63,544.57	-	3/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,448.90	-	6/30/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	2,955.87	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,160.38	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,343.93	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	582.07	-	6/30/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	918.35	-	3/31/2016
0.43	**Gilead Sciences Inc**	**GILD**	**251,715.83**	**Healthcare**	
0.23	American Funds Growth Fund of Amer R6	RGAGX	136,718.39	-	3/31/2016
0.15	Vanguard Institutional Index I	VINIX	90,239.10	-	6/30/2016
0.03	American Funds Capital World Gr&Inc R6	RWIGX	19,380.08	-	3/31/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	742.78	-	6/30/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,515.32	-	6/30/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,620.16	-	6/30/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,201.61	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	298.40	-	6/30/2016
0.43	**AT&T Inc**	**T**	**250,350.76**	**Communication Services**	
0.37	Vanguard Institutional Index I	VINIX	216,033.87	-	6/30/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,774.06	-	6/30/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,619.23	-	6/30/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,869.63	-	6/30/2016
0.04	American Funds Capital World Gr&Inc R6	RWIGX	21,471.31	-	3/31/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,869.95	-	6/30/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	712.70	-	6/30/2016

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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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