SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 06/30/2016

			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	$ 70,182,360.93	0.27%	$189,492	0.00%	$0	0.06%	$42,109	0.00%	$0	0.33%	$231,601.79	0.00%	$0	0.18%	$126,328	0.51%	$357,930.04
		LARGE GROWTH AVERAGE										**1.17%**							
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	$ 80,682,596.52	0.04%	$32,273	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$32,273.04	0.00%	$0	0.18%	$145,229	0.22%	$177,501.71
		S&P 500 INDEX										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	$ 18,106,453.43	1.00%	$181,065	0.00%	$0	0.04%	$7,243	0.00%	$0	1.04%	$188,307.12	-0.15%	-$27,160	0.18%	$32,592	1.07%	$193,739.05
		MID CAP AVERAGE										**1.27%**							
4	**VMCIX**	Vanguard Mid Cap Index	$ 43,883,271.55	0.06%	$26,330	0.00%	$0	0.02%	$8,777	0.00%	$0	0.08%	$35,106.62	0.00%	$0	0.18%	$78,990	0.26%	$114,096.51
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$ 26,692,441.33	0.05%	$13,346	0.00%	$0	0.03%	$8,008	0.00%	$0	0.08%	$21,353.95	0.00%	$0	0.18%	$48,046	0.26%	$69,400.35
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
⚠ 6	**VSMIX**	Invesco Small Cap Value	$ 5,769,706.78	0.63%	$36,349	0.00%	$0	0.26%	$15,001	0.00%	$0	0.89%	$51,350.39	-0.25%	-$14,424	0.18%	$10,385	0.82%	$47,311.60
		SMALL VALUE AVERAGE										**1.33%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	$ 35,323,686.53	0.37%	$130,698	0.00%	$0	0.08%	$28,259	0.00%	$0.00	0.45%	$158,956.59	0.00%	$0	0.18%	$63,583	0.63%	$222,539.23
		WORLD STOCK AVERAGE										**1.28%**							
⚠ 8	**DODFX**	Dodge & Cox International Stock	$ 10,773,127.27	0.60%	$64,639	0.00%	$0	0.04%	$4,309	0.00%	$0.00	0.64%	$68,948.01	-0.10%	-$10,773	0.18%	$19,392	0.72%	$77,566.52
		FOREIGN LARGE BLEND AVERAGE										**1.23%**							
9	**VTSNX**	Vanguard Total International Stock Index	$ 14,840,500.41	0.06%	$8,904	0.00%	$0	0.04%	$5,936	0.00%	$0	0.10%	$14,840.50	0.00%	$0	0.18%	$26,713	0.28%	$41,553.40
		FOREIGN LARGE VALUE AVERAGE										**N/A**							
		BONDS																	
⚠ 10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 16,793,629.40	0.40%	$67,175	0.00%	$0	0.18%	$30,229	0.00%	$0.00	0.58%	$97,403.05	-0.15%	-$25,190	0.18%	$30,229	0.61%	$102,441.14
		MULTISECTOR BOND AVERAGE										**1.02%**							
⚠ 11	**OIBIX**	Oppenheimer International Bond	$ 3,986,628.93	0.52%	$20,730	0.00%	$0	0.05%	$1,993	0.00%	$0.00	0.57%	$22,723.78	0.00%	$0	0.18%	$7,176	0.75%	$29,899.72
		WORLD BOND AVERAGE										**1.03%**							
⚠ 12	**GHYYX**	Pioneer Global High Yield	$ 4,153,576.25	0.66%	$27,414	0.00%	$0	0.21%	$8,723	0.00%	$0.00	0.87%	$36,136.11	0.25%	$10,384	0.18%	$7,476	1.05%	$43,612.55
		HIGH YIELD AVERAGE										**1.08%**							
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	$ 3,565,595.06	0.00%	$0	0.00%	$0	0.14%	$4,992	0.00%	$0.00	0.14%	$4,991.83	0.00%	$0	0.18%	$6,418	0.32%	$11,409.90
		TARGET DATE RETIREMENT INC AVG										**0.38%**							
14	**VTWNX**	Vanguard Target Retirement 2020	$ 9,587,482.88	0.00%	$0	0.00%	$0	0.14%	$13,422	0.00%	$0.00	0.14%	$13,422.48	0.00%	$0	0.18%	$17,257	0.32%	$30,679.95
		TARGET DATE 2016-2020 AVERAGE										**0.45%**							
15	**VTHRX**	Vanguard Target Retirement 2030	$ 9,702,815.13	0.00%	$0	0.00%	$0	0.15%	$14,554	0.00%	$0.00	0.15%	$14,554.22	0.00%	$0	0.18%	$17,465	0.33%	$32,019.29
		TARGET DATE 2026-2030 AVERAGE										**0.45%**							
16	**VFORX**	Vanguard Target Retirement 2040	$ 9,740,778.10	0.00%	$0	0.00%	$0	0.16%	$15,585	0.00%	$0.00	0.16%	$15,585.24	0.00%	$0	0.18%	$17,533	0.34%	$33,118.65
		TARGET DATE 2036-2040 AVERAGE										**0.45%**							
17	**VFIFX**	Vanguard Target Retirement 2050	$ 6,207,778.57	0.00%	$0	0.00%	$0	0.16%	$9,932	0.00%	$0.00	0.16%	$9,932.45	0.00%	$0	0.18%	$11,174	0.34%	$21,106.45
		TARGET DATE 2046-2050 AVERAGE										**0.43%**							
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	$ 7,265,373.60	0.81%	$58,850	0.00%	$0	0.18%	$13,078	0.00%	$0.00	0.99%	$71,927.20	-0.40%	-$29,061	0.18%	$13,078	0.77%	$55,943.38
		GLOBAL REAL ESTATE AVERAGE										**1.38%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	$ 36,039,059.53	0.25%	$90,098	0.00%	$0	0.05%	$18,020	0.00%	$0.00	0.30%	$108,117.18	-0.06%	-$21,623	0.18%	$64,870	0.42%	$151,364.05
		AGGRESSIVE ALLOCATION AVG										**0.88%**							
20	**N/A**	Moderate Allocation	$ 57,101,393.83	0.15%	$85,652	0.00%	$0	0.15%	$85,652	0.00%	$0.00	0.30%	$171,304.18	-0.05%	-$28,551	0.18%	$102,783	0.43%	$245,535.99
		MODERATE ALLOCATION AVG										**0.86%**							
21	**N/A**	Conservative Allocation	$ 19,645,203.84	0.12%	$23,574	0.00%	$0	0.26%	$51,078	0.00%	$0.00	0.38%	$74,651.77	-0.04%	-$7,858	0.18%	$35,361	0.52%	$102,155.06
		CONSERVATIVE ALLOCATION AVG										**0.80%**							
		TOTALS	**$ 490,043,459.87**		**$1,056,588**		**$0**		**$386,899**		**$0**		**$1,443,488**		**-$154,257**		**$882,078**		**$2,160,925**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 06/30/2016

			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	$ 1,095,130.02	0.27%	$2,957	0.00%	$0	0.06%	$657	0.00%	$0	0.33%	$3,614	0.00%	$0	0.18%	$1,971	0.51%	$5,585
		LARGE GROWTH AVERAGE										**1.17%**							
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	$ 1,051,231.97	0.04%	$420	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$420	0.00%	$0	0.18%	$1,892	0.22%	$2,313
		INDEX AVERAGE										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	$ 525,989.88	1.00%	$5,260	0.00%	$0	0.04%	$210	0.00%	$0	1.04%	$5,470	-0.15%	-$789	0.18%	$947	1.07%	$5,628
		MID CAP GROWTH AVERAGE										**1.27%**							
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	$ 1,351,817.74	0.06%	$811	0.00%	$0	0.02%	$270	0.00%	$0	0.08%	$1,081	0.00%	$0	0.18%	$2,433	0.26%	$3,515
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$ 386,851.84	0.05%	$193	0.00%	$0	0.03%	$116	0.00%	$0	0.08%	$309	0.00%	$0	0.18%	$696	0.26%	$1,006
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
⚠ 6	**VSMIX**	Invesco Small Cap Value	$ 141,396.83	0.63%	$891	0.00%	$0	0.26%	$368	0.00%	$0	0.89%	$1,258	-0.25%	-$353	0.18%	$255	0.82%	$1,159
		SMALL VALUE AVERAGE										**1.33%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	$ 102,515.67	0.37%	$379	0.00%	$0	0.08%	$82	0.00%	$0	0.45%	$461	0.00%	$0	0.18%	$185	0.63%	$646
		WORLD STOCK AVERAGE										**1.28%**							
⚠ 8	**DODFX**	Dodge & Cox International Stock	$ 102,287.07	0.60%	$614	0.00%	$0	0.04%	$41	0.00%	$0	0.64%	$655	-0.10%	-$102	0.18%	$184	0.72%	$736
		FOREIGN LARGE VALUE AVERAGE										**1.23%**							
9	**VTSNX**	Vanguard Total International Stock Index	$ 155,669.72	0.06%	$93	0.00%	$0	0.04%	$62	0.00%	$0	0.10%	$156	0.00%	$0	0.18%	$280	0.28%	$436
		FOREIGN LARGE BLEND AVERAGE										**N/A**							
		BONDS																	
⚠ 10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 211,949.85	0.40%	$848	0.00%	$0	0.18%	$382	0.00%	$0	0.58%	$1,229	-0.15%	-$318	0.18%	$382	0.61%	$1,293
		MULTISECTOR BOND AVERAGE										**1.02%**							
⚠ 11	**OIBIX**	Oppenheimer International Bond	$ 106,988.59	0.52%	$556	0.00%	$0	0.05%	$53	0.00%	$0	0.57%	$610	0.00%	$0	0.18%	$193	0.75%	$802
		WORLD BOND AVERAGE										**1.03%**							
⚠ 12	**GHYYX**	Pioneer Global High Yield	$ 174,078.80	0.66%	$1,149	0.00%	$0	0.21%	$366	0.00%	$0	0.87%	$1,514	0.25%	$435	0.18%	$313	1.05%	$1,828
		HIGH YIELD AVERAGE										**1.08%**							
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	$ 1,171,337.10	0.00%	$0	0.00%	$0	0.14%	$1,640	0.00%	$0	0.14%	$1,640	0.00%	$0	0.18%	$2,108	0.32%	$3,748
		TARGET DATE 2000-2010 AVERAGE										**0.38%**							
14	**VTWNX**	Vanguard Target Retirement 2020	$ 6,406,886.34	0.00%	$0	0.00%	$0	0.14%	$8,970	0.00%	$0	0.14%	$8,970	0.00%	$0	0.18%	$11,532	0.32%	$20,502
		TARGET DATE 2016-2020 AVERAGE										**0.45%**							
15	**VTHRX**	Vanguard Target Retirement 2030	$ 7,132,452.19	0.00%	$0	0.00%	$0	0.15%	$10,699	0.00%	$0	0.15%	$10,699	0.00%	$0	0.18%	$12,838	0.33%	$23,537
		TARGET DATE 2026-2030 AVERAGE										**0.45%**							
16	**VFORX**	Vanguard Target Retirement 2040	$ 3,560,506.13	0.00%	$0	0.00%	$0	0.16%	$5,697	0.00%	$0	0.16%	$5,697	0.00%	$0	0.18%	$6,409	0.34%	$12,106
		TARGET DATE 2036-2040 AVERAGE										**0.45%**							
17	**VFIFX**	Vanguard Target Retirement 2050	$ 286,653.09	0.00%	$0	0.00%	$0	0.16%	$459	0.00%	$0	0.16%	$459	0.00%	$0	0.18%	$516	0.34%	$975
		TARGET DATE 2046-2050 AVERAGE										**0.43%**							
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	$ 219,323.20	0.81%	$1,777	0.00%	$0	0.18%	$395	0.00%	$0	0.99%	$2,171	-0.40%	-$877	0.18%	$395	0.77%	$1,689
		GLOBAL REAL ESTATE AVERAGE										**1.38%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	$ 3,377,399.71	0.25%	$8,443	0.00%	$0	0.05%	$1,689	0.00%	$0	0.30%	$10,132	-0.06%	-$2,026	0.18%	$6,079	0.42%	$14,185
		AGGRESSIVE ALLOCATION AVERAGE										**0.88%**							
20	**N/A**	Moderate Allocation	$ 4,259,113.51	0.15%	$6,389	0.00%	$0	0.15%	$6,389	0.00%	$0	0.30%	$12,777	-0.14%	-$5,963	0.18%	$7,666	0.34%	$14,481
		MODERATE ALLOCATION AVERAGE										**0.86%**							
21	**N/A**	Conservative Allocation	$ 900,023.66	0.12%	$1,080	0.00%	$0	0.26%	$2,340	0.00%	$0	0.38%	$3,420	-0.23%	-$2,070	0.18%	$1,620	0.33%	$2,970
		CONSERVATIVE ALLOCATION AVERAGE										**0.80%**							
		TOTALS	**$ 32,719,602.91**		**$31,861**		**$0**		**$40,883**		$0		**$72,744**		**-$12,064**		**$58,895**		**$119,140**