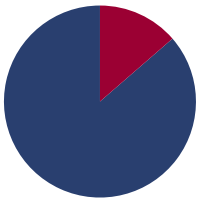
San Bernardino County

Stock Intersection

Account Name
ING 2013 457 custom

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	13.63
Other	86.37

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
1.08	**Google, Inc. Class A**	**GOOG**	**2,681,771.68**	**Technology**	
0.04	Wells Fargo Advantage Growth Adm	SGRKX	98,617.82	-	5/31/2013
0.68	American Funds Growth Fund of Amer A	AGTHX	1,684,610.19	-	6/30/2013
0.07	Parnassus Equity Income - Inv	PRBLX	183,200.89	-	6/30/2013
0.07	TIAA-CREF Growth & Income Retire	TRGIX	167,259.11	-	5/31/2013
0.12	Vanguard Institutional Index I	VINIX	291,323.26	-	3/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	26,446.74	-	3/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	15,147.21	-	3/31/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	23,344.87	-	3/31/2013
0.07	American Funds Capital World G/I R4	RWIEX	162,901.18	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	21,663.07	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	7,257.34	-	3/31/2013
1.03	**Gilead Sciences Inc**	**GILD**	**2,574,636.04**	**Healthcare**	
0.71	American Funds Growth Fund of Amer A	AGTHX	1,768,686.09	-	6/30/2013
0.06	Parnassus Equity Income - Inv	PRBLX	148,007.60	-	6/30/2013
0.05	TIAA-CREF Growth & Income Retire	TRGIX	132,775.17	-	5/31/2013
0.15	American Funds Capital World G/I R4	RWIEX	364,103.52	-	6/30/2013
0.01	Wells Fargo Advantage Growth Adm	SGRKX	25,638.30	-	5/31/2013
0.04	Vanguard Institutional Index I	VINIX	102,347.40	-	3/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	9,320.39	-	3/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	5,338.20	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	8,227.22	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	7,634.52	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	2,557.64	-	3/31/2013
0.90	**Amazon.com Inc**	**AMZN**	**2,247,214.61**	**Consumer Cyclical**	
0.72	American Funds Growth Fund of Amer A	AGTHX	1,785,385.78	-	6/30/2013
0.02	Wells Fargo Advantage Growth Adm	SGRKX	42,181.64	-	5/31/2013
0.08	American Funds Capital World G/I R4	RWIEX	193,395.78	-	6/30/2013
0.05	Vanguard Institutional Index I	VINIX	133,148.07	-	3/31/2013
0.02	TIAA-CREF Growth & Income Retire	TRGIX	50,021.46	-	5/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	12,139.19	-	3/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	6,952.65	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	10,715.42	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	9,943.46	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,331.16	-	3/31/2013

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Stock Intersection (continued)

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.87	**Home Depot, Inc.**	**HD**	**2,155,660.57**	**Consumer Cyclical**	
0.51	American Funds Growth Fund of Amer A	AGTHX	1,264,808.15	-	6/30/2013
0.04	American Funds Inc Fund of Amer R4	RIDEX	102,448.62	-	6/30/2013
0.07	Columbia Diversified Equity Income R5	RSEDX	183,270.62	-	5/31/2013
0.05	TIAA-CREF Growth & Income Retire	TRGIX	130,811.67	-	5/31/2013
0.11	American Funds Capital World G/I R4	RWIEX	284,423.65	-	6/30/2013
0.06	Vanguard Institutional Index I	VINIX	143,351.44	-	3/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	13,115.40	-	3/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	7,511.77	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	11,577.13	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	10,743.09	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,599.04	-	3/31/2013
0.79	**Microsoft Corporation**	**MSFT**	**1,957,738.15**	**Technology**	
0.34	American Funds Growth Fund of Amer A	AGTHX	838,849.67	-	6/30/2013
0.06	TIAA-CREF Growth & Income Retire	TRGIX	149,807.88	-	5/31/2013
0.18	American Funds Capital World G/I R4	RWIEX	456,716.55	-	6/30/2013
0.12	Vanguard Institutional Index I	VINIX	296,342.16	-	3/31/2013
0.04	American Funds Inc Fund of Amer R4	RIDEX	89,112.13	-	6/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	27,242.60	-	3/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	15,603.03	-	3/31/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	24,047.38	-	3/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	22,314.97	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	7,475.74	-	3/31/2013
0.01	Columbia Diversified Equity Income R5	RSEDX	27,196.70	-	5/31/2013
0.00	Fidelity Advisor Leveraged Co Stk I	FLVIX	3,029.35	-	4/30/2013
0.74	**Philip Morris International, Inc.**	**PM**	**1,838,345.92**	**Consumer Defensive**	
0.26	American Funds Capital World G/I R4	RWIEX	640,238.17	-	6/30/2013
0.30	American Funds Growth Fund of Amer A	AGTHX	744,472.68	-	6/30/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	103,947.14	-	5/31/2013
0.08	Vanguard Institutional Index I	VINIX	209,898.52	-	3/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	19,469.17	-	3/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	11,150.85	-	3/31/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	17,185.68	-	3/31/2013
0.01	American Funds Inc Fund of Amer R4	RIDEX	28,251.93	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	15,947.59	-	3/31/2013
0.02	Columbia Diversified Equity Income R5	RSEDX	42,441.59	-	5/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	5,342.60	-	3/31/2013
0.61	**Apple Inc**	**AAPL**	**1,515,456.86**	**Technology**	
0.11	Parnassus Equity Income - Inv	PRBLX	286,188.72	-	6/30/2013
0.23	Vanguard Institutional Index I	VINIX	571,109.02	-	3/31/2013
0.09	TIAA-CREF Growth & Income Retire	TRGIX	221,954.32	-	5/31/2013
0.03	Wells Fargo Advantage Growth Adm	SGRKX	62,683.22	-	5/31/2013
0.02	Vanguard Target Retirement 2040 Inv	VFORX	52,341.51	-	3/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	29,978.28	-	3/31/2013
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	46,202.51	-	3/31/2013
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	42,874.00	-	3/31/2013
0.01	Vanguard Target Retirement Income Inv	VTINX	14,363.21	-	3/31/2013
0.08	American Funds Growth Fund of Amer A	AGTHX	187,762.06	-	6/30/2013

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Stock Intersection (continued)

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0.51	**Comcast Corp Class A**	**CMCSA**	**1,271,620.52**	**Communication Services**	
0.05	Fidelity Advisor Leveraged Co Stk I	FLVIX	114,149.92	-	4/30/2013
0.27	American Funds Growth Fund of Amer A	AGTHX	676,481.75	-	6/30/2013
0.03	TIAA-CREF Growth & Income Retire	TRGIX	86,293.40	-	5/31/2013
0.06	Vanguard Institutional Index I	VINIX	147,169.03	-	3/31/2013
0.03	Columbia Diversified Equity Income R5	RSEDX	73,684.22	-	5/31/2013
0.05	American Funds Capital World G/I R4	RWIEX	130,614.65	-	6/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	12,180.24	-	3/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	6,976.16	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	10,751.65	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	9,977.08	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,342.42	-	3/31/2013
0.50	**General Electric Co**	**GE**	**1,244,935.09**	**Industrials**	
0.03	MainStay ICAP Select Equity I	ICSLX	76,630.94	-	5/31/2013
0.10	Columbia Diversified Equity Income R5	RSEDX	239,350.10	-	5/31/2013
0.05	American Funds Inc Fund of Amer R4	RIDEX	127,155.31	-	6/30/2013
0.06	TIAA-CREF Growth & Income Retire	TRGIX	150,001.95	-	5/31/2013
0.13	Vanguard Institutional Index I	VINIX	330,319.35	-	3/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	30,476.69	-	3/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	17,455.34	-	3/31/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	26,902.15	-	3/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	24,964.08	-	3/31/2013
0.06	American Funds Capital World G/I R4	RWIEX	152,992.56	-	6/30/2013
0.01	Fidelity Advisor Leveraged Co Stk I	FLVIX	20,045.78	-	4/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	8,363.21	-	3/31/2013
0.02	American Funds Growth Fund of Amer A	AGTHX	40,277.64	-	6/30/2013
0.49	**Citigroup Inc**	**C**	**1,225,680.86**	**Financial Services**	
0.02	MainStay ICAP Select Equity I	ICSLX	47,877.61	-	5/31/2013
0.12	Columbia Diversified Equity Income R5	RSEDX	308,740.04	-	5/31/2013
0.06	TIAA-CREF Growth & Income Retire	TRGIX	158,330.14	-	5/31/2013
0.02	Fidelity Advisor Leveraged Co Stk I	FLVIX	52,002.98	-	4/30/2013
0.07	Vanguard Institutional Index I	VINIX	184,711.62	-	3/31/2013
0.14	American Funds Growth Fund of Amer A	AGTHX	357,366.82	-	6/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	16,308.44	-	3/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	9,340.56	-	3/31/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	14,395.67	-	3/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	13,358.58	-	3/31/2013
0.02	American Funds Capital World G/I R4	RWIEX	58,773.15	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	4,475.26	-	3/31/2013

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.48	**Wells Fargo & Co**	**WFC**	**1,187,757.47**	**Financial Services**	
0.08	Columbia Diversified Equity Income R5	RSEDX	204,439.08	-	5/31/2013
0.06	TIAA-CREF Growth & Income Retire	TRGIX	149,771.60	-	5/31/2013
0.10	Vanguard Institutional Index I	VINIX	249,135.25	-	3/31/2013
0.02	American Funds Inc Fund of Amer R4	RIDEX	43,185.91	-	6/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	23,254.35	-	3/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	13,318.79	-	3/31/2013
0.12	American Funds Growth Fund of Amer A	AGTHX	303,113.78	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	20,526.91	-	3/31/2013
0.06	American Funds Capital World G/I R4	RWIEX	155,582.37	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	19,048.12	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	6,381.31	-	3/31/2013
0.48	**SOFTBANK Corp**	**9984**	**1,186,862.37**	**Communication Services**	
0.34	American Funds Growth Fund of Amer A	AGTHX	850,990.24	-	6/30/2013
0.13	American Funds Capital World G/I R4	RWIEX	328,360.37	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,226.89	-	3/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,120.14	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,859.90	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,732.00	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	572.83	-	3/31/2013
0.46	**UnitedHealth Group Inc**	**UNH**	**1,137,049.38**	**Healthcare**	
0.08	Columbia Diversified Equity Income R5	RSEDX	201,063.57	-	5/31/2013
0.29	American Funds Growth Fund of Amer A	AGTHX	733,375.25	-	6/30/2013
0.03	Vanguard Institutional Index I	VINIX	80,564.19	-	3/31/2013
0.04	American Funds Capital World G/I R4	RWIEX	95,974.23	-	6/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	7,346.35	-	3/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	4,207.58	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	6,484.72	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	6,017.55	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	2,015.94	-	3/31/2013
0.45	**Amgen Inc**	**AMGN**	**1,113,154.52**	**Healthcare**	
0.23	American Funds Capital World G/I R4	RWIEX	582,368.94	-	6/30/2013
0.02	TIAA-CREF Growth & Income Retire	TRGIX	61,692.75	-	5/31/2013
0.13	American Funds Growth Fund of Amer A	AGTHX	328,587.10	-	6/30/2013
0.04	Vanguard Institutional Index I	VINIX	105,412.26	-	3/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	9,888.30	-	3/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	5,663.46	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	8,728.52	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	8,099.71	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	2,713.48	-	3/31/2013

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0.44	**Oracle Corporation**	**ORCL**	**1,097,755.24**	**Technology**	
0.22	American Funds Growth Fund of Amer A	AGTHX	557,851.56	-	6/30/2013
0.03	TIAA-CREF Growth & Income Retire	TRGIX	73,312.56	-	5/31/2013
0.07	Vanguard Institutional Index I	VINIX	164,085.43	-	3/31/2013
0.04	Columbia Diversified Equity Income R5	RSEDX	92,427.12	-	5/31/2013
0.06	American Funds Capital World G/I R4	RWIEX	154,455.79	-	6/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	15,672.85	-	3/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	8,976.53	-	3/31/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	13,834.62	-	3/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	12,837.95	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	4,300.84	-	3/31/2013
0.40	**Novartis AG**	**NOVN**	**1,007,862.80**	**Healthcare**	
0.36	American Funds Capital World G/I R4	RWIEX	908,062.62	-	6/30/2013
0.01	TIAA-CREF Growth & Income Retire	TRGIX	33,791.19	-	5/31/2013
0.01	Dodge & Cox International Stock	DODFX	20,921.58	-	6/30/2013
0.01	American Funds Inc Fund of Amer R4	RIDEX	16,899.02	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	4,603.98	-	3/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	7,955.97	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	6,979.41	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	6,499.44	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	2,149.59	-	3/31/2013
0.40	**EOG Resources**	**EOG**	**989,331.82**	**Energy**	
0.32	American Funds Growth Fund of Amer A	AGTHX	800,290.43	-	6/30/2013
0.02	TIAA-CREF Growth & Income Retire	TRGIX	56,596.26	-	5/31/2013
0.03	American Funds Capital World G/I R4	RWIEX	69,150.96	-	6/30/2013
0.02	Vanguard Institutional Index I	VINIX	47,817.18	-	3/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	4,360.96	-	3/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,497.71	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	3,849.47	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,572.15	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,196.70	-	3/31/2013
0.39	**Pfizer Inc**	**PFE**	**980,574.49**	**Healthcare**	
0.03	MainStay ICAP Select Equity I	ICSLX	85,177.82	-	5/31/2013
0.12	Columbia Diversified Equity Income R5	RSEDX	295,514.22	-	5/31/2013
0.04	American Funds Inc Fund of Amer R4	RIDEX	103,809.51	-	6/30/2013
0.11	Vanguard Institutional Index I	VINIX	285,070.33	-	3/31/2013
0.05	TIAA-CREF Growth & Income Retire	TRGIX	116,206.54	-	5/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	26,710.72	-	3/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	15,298.40	-	3/31/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	23,577.88	-	3/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	21,879.29	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	7,329.78	-	3/31/2013

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San Bernardino County

Stock Intersection (continued)

Account Name
ING 2013 457 custom

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.39	**Bank of America Corporation**	**BAC**	**979,837.33**	**Financial Services**	
0.08	Columbia Diversified Equity Income R5	RSEDX	205,259.84	-	5/31/2013
0.05	TIAA-CREF Growth & Income Retire	TRGIX	131,746.59	-	5/31/2013
0.01	Fidelity Advisor Leveraged Co Stk I	FLVIX	35,303.32	-	4/30/2013
0.07	Vanguard Institutional Index I	VINIX	181,078.84	-	3/31/2013
0.15	American Funds Growth Fund of Amer A	AGTHX	367,882.12	-	6/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	16,502.33	-	3/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	9,451.61	-	3/31/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	14,566.81	-	3/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	13,517.40	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	4,528.46	-	3/31/2013
0.39	**Chevron Corp**	**CVX**	**963,344.98**	**Energy**	
0.08	TIAA-CREF Growth & Income Retire	TRGIX	195,326.89	-	5/31/2013
0.07	Columbia Diversified Equity Income R5	RSEDX	185,774.13	-	5/31/2013
0.13	Vanguard Institutional Index I	VINIX	317,160.86	-	3/31/2013
0.03	American Funds Inc Fund of Amer R4	RIDEX	80,647.79	-	6/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	29,233.45	-	3/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	16,743.28	-	3/31/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	25,804.73	-	3/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	23,945.71	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	8,022.05	-	3/31/2013
0.01	American Funds Capital World G/I R4	RWIEX	35,467.47	-	6/30/2013
0.02	American Funds Growth Fund of Amer A	AGTHX	45,218.62	-	6/30/2013
0.39	**Procter & Gamble Co**	**PG**	**961,589.65**	**Consumer Defensive**	
0.12	Parnassus Equity Income - Inv	PRBLX	298,173.62	-	6/30/2013
0.12	Vanguard Institutional Index I	VINIX	289,224.83	-	3/31/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	103,165.79	-	5/31/2013
0.05	Columbia Diversified Equity Income R5	RSEDX	125,548.49	-	5/31/2013
0.02	American Funds Inc Fund of Amer R4	RIDEX	51,476.66	-	6/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	26,486.48	-	3/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	15,169.97	-	3/31/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	23,379.95	-	3/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	21,695.62	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	7,268.25	-	3/31/2013
0.38	**Exxon Mobil Corporation**	**XOM**	**944,053.75**	**Energy**	
0.03	MainStay ICAP Select Equity I	ICSLX	67,105.41	-	5/31/2013
0.22	Vanguard Institutional Index I	VINIX	554,727.82	-	3/31/2013
0.06	TIAA-CREF Growth & Income Retire	TRGIX	138,930.60	-	5/31/2013
0.02	Vanguard Target Retirement 2040 Inv	VFORX	51,645.65	-	3/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	29,579.74	-	3/31/2013
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	45,588.26	-	3/31/2013
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	42,304.01	-	3/31/2013
0.01	Vanguard Target Retirement Income Inv	VTINX	14,172.26	-	3/31/2013

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San Bernardino County

Stock Intersection (continued)

Account Name
ING 2013 457 custom

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.36	**JPMorgan Chase & Co**	**JPM**	**905,221.31**	**Financial Services**	
0.02	MainStay ICAP Select Equity I	ICSLX	41,777.50	-	5/31/2013
0.13	Columbia Diversified Equity Income R5	RSEDX	313,015.39	-	5/31/2013
0.10	Vanguard Institutional Index I	VINIX	249,587.67	-	3/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	22,679.24	-	3/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	12,989.40	-	3/31/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	20,019.25	-	3/31/2013
0.02	TIAA-CREF Growth & Income Retire	TRGIX	40,592.97	-	5/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	18,577.03	-	3/31/2013
0.05	American Funds Growth Fund of Amer A	AGTHX	126,025.37	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	6,223.49	-	3/31/2013
0.02	American Funds Capital World G/I R4	RWIEX	53,734.01	-	6/30/2013
0.36	**Union Pacific Corp**	**UNP**	**892,545.52**	**Industrials**	
0.22	American Funds Growth Fund of Amer A	AGTHX	543,065.86	-	6/30/2013
0.04	Columbia Diversified Equity Income R5	RSEDX	104,994.78	-	5/31/2013
0.01	Wells Fargo Advantage Growth Adm	SGRKX	15,483.83	-	5/31/2013
0.04	Vanguard Institutional Index I	VINIX	91,824.47	-	3/31/2013
0.04	American Funds Capital World G/I R4	RWIEX	107,290.42	-	6/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	8,421.04	-	3/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	4,823.10	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	7,433.35	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	6,897.84	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	2,310.85	-	3/31/2013
0.35	**Johnson & Johnson**	**JNJ**	**868,265.59**	**Healthcare**	
0.03	MainStay ICAP Select Equity I	ICSLX	71,423.27	-	5/31/2013
0.09	Columbia Diversified Equity Income R5	RSEDX	214,675.84	-	5/31/2013
0.13	Vanguard Institutional Index I	VINIX	313,135.35	-	3/31/2013
0.05	TIAA-CREF Growth & Income Retire	TRGIX	136,577.28	-	5/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	28,402.22	-	3/31/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	16,267.20	-	3/31/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	25,070.99	-	3/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	23,264.84	-	3/31/2013
0.01	American Funds Inc Fund of Amer R4	RIDEX	20,714.83	-	6/30/2013
0.00	Fidelity Advisor Leveraged Co Stk I	FLVIX	10,939.83	-	4/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	7,793.95	-	3/31/2013

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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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