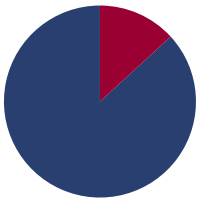
San Bernardino County

Stock Intersection

Account Name
ING 2013 401(k) custom

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	13.18
Other	86.82

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
1.01	**Google, Inc. Class A**	**GOOG**	**522,842.55**	**Technology**	
0.09	Wells Fargo Advantage Growth Adm	SGRKX	44,911.40	-	5/31/2013
0.66	American Funds Growth Fund of Amer A	AGTHX	341,377.49	-	6/30/2013
0.06	Parnassus Equity Income - Inv	PRBLX	32,620.33	-	6/30/2013
0.05	TIAA-CREF Growth & Income Retire	TRGIX	24,139.60	-	5/31/2013
0.10	Vanguard Institutional Index I	VINIX	49,677.70	-	3/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	533.30	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	617.37	-	3/31/2013
0.05	American Funds Capital World G/I R4	RWIEX	25,614.43	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,637.69	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,713.25	-	3/31/2013
0.95	**Gilead Sciences Inc**	**GILD**	**491,898.03**	**Healthcare**	
0.69	American Funds Growth Fund of Amer A	AGTHX	358,415.03	-	6/30/2013
0.05	Parnassus Equity Income - Inv	PRBLX	26,353.89	-	6/30/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	19,162.72	-	5/31/2013
0.11	American Funds Capital World G/I R4	RWIEX	57,251.30	-	6/30/2013
0.02	Wells Fargo Advantage Growth Adm	SGRKX	11,675.90	-	5/31/2013
0.03	Vanguard Institutional Index I	VINIX	17,452.72	-	3/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	187.95	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	217.57	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	577.16	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	603.78	-	3/31/2013
0.86	**Amazon.com Inc**	**AMZN**	**443,408.96**	**Consumer Cyclical**	
0.70	American Funds Growth Fund of Amer A	AGTHX	361,799.14	-	6/30/2013
0.04	Wells Fargo Advantage Growth Adm	SGRKX	19,209.88	-	5/31/2013
0.06	American Funds Capital World G/I R4	RWIEX	30,409.38	-	6/30/2013
0.04	Vanguard Institutional Index I	VINIX	22,704.99	-	3/31/2013
0.01	TIAA-CREF Growth & Income Retire	TRGIX	7,219.33	-	5/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	244.79	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	283.38	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	751.71	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	786.39	-	3/31/2013

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0.86	**Home Depot, Inc.**	**HD**	**442,602.15**	**Consumer Cyclical**	
0.50	American Funds Growth Fund of Amer A	AGTHX	256,306.79	-	6/30/2013
0.05	American Funds Inc Fund of Amer R4	RIDEX	25,550.68	-	6/30/2013
0.14	Columbia Diversified Equity Income R5	RSEDX	70,465.50	-	5/31/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	18,879.34	-	5/31/2013
0.09	American Funds Capital World G/I R4	RWIEX	44,722.51	-	6/30/2013
0.05	Vanguard Institutional Index I	VINIX	24,444.91	-	3/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	264.47	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	306.16	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	812.16	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	849.63	-	3/31/2013
0.68	**Microsoft Corporation**	**MSFT**	**352,221.16**	**Technology**	
0.33	American Funds Growth Fund of Amer A	AGTHX	169,988.52	-	6/30/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	21,620.96	-	5/31/2013
0.14	American Funds Capital World G/I R4	RWIEX	71,813.69	-	6/30/2013
0.10	Vanguard Institutional Index I	VINIX	50,533.55	-	3/31/2013
0.04	American Funds Inc Fund of Amer R4	RIDEX	22,224.56	-	6/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	549.35	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	635.95	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,686.97	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,764.80	-	3/31/2013
0.02	Columbia Diversified Equity Income R5	RSEDX	10,456.83	-	5/31/2013
0.00	Fidelity Advisor Leveraged Co Stk I	FLVIX	945.98	-	4/30/2013
0.64	**Philip Morris International, Inc.**	**PM**	**329,007.18**	**Consumer Defensive**	
0.20	American Funds Capital World G/I R4	RWIEX	100,670.46	-	6/30/2013
0.29	American Funds Growth Fund of Amer A	AGTHX	150,863.51	-	6/30/2013
0.03	TIAA-CREF Growth & Income Retire	TRGIX	15,002.13	-	5/31/2013
0.07	Vanguard Institutional Index I	VINIX	35,792.80	-	3/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	392.60	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	454.49	-	3/31/2013
0.01	American Funds Inc Fund of Amer R4	RIDEX	7,046.03	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,205.61	-	3/31/2013
0.03	Columbia Diversified Equity Income R5	RSEDX	16,318.32	-	5/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,261.23	-	3/31/2013
0.56	**Citigroup Inc**	**C**	**289,145.74**	**Financial Services**	
0.03	MainStay ICAP Select Equity I	ICSLX	15,414.91	-	5/31/2013
0.23	Columbia Diversified Equity Income R5	RSEDX	118,707.09	-	5/31/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	22,850.93	-	5/31/2013
0.03	Fidelity Advisor Leveraged Co Stk I	FLVIX	16,239.11	-	4/30/2013
0.06	Vanguard Institutional Index I	VINIX	31,497.82	-	3/31/2013
0.14	American Funds Growth Fund of Amer A	AGTHX	72,418.53	-	6/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	328.86	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	380.70	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,009.88	-	3/31/2013
0.02	American Funds Capital World G/I R4	RWIEX	9,241.44	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,056.48	-	3/31/2013

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0.52	**General Electric Co**	**GE**	**270,054.65**	**Industrials**	
0.05	MainStay ICAP Select Equity I	ICSLX	24,672.47	-	5/31/2013
0.18	Columbia Diversified Equity Income R5	RSEDX	92,027.43	-	5/31/2013
0.06	American Funds Inc Fund of Amer R4	RIDEX	31,712.53	-	6/30/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	21,648.97	-	5/31/2013
0.11	Vanguard Institutional Index I	VINIX	56,327.48	-	3/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	614.56	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	711.44	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,887.24	-	3/31/2013
0.05	American Funds Capital World G/I R4	RWIEX	24,056.41	-	6/30/2013
0.01	Fidelity Advisor Leveraged Co Stk I	FLVIX	6,259.75	-	4/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,974.31	-	3/31/2013
0.02	American Funds Growth Fund of Amer A	AGTHX	8,162.05	-	6/30/2013
0.51	**Comcast Corp Class A**	**CMCSA**	**261,223.29**	**Communication Services**	
0.07	Fidelity Advisor Leveraged Co Stk I	FLVIX	35,645.89	-	4/30/2013
0.27	American Funds Growth Fund of Amer A	AGTHX	137,085.51	-	6/30/2013
0.02	TIAA-CREF Growth & Income Retire	TRGIX	12,454.26	-	5/31/2013
0.05	Vanguard Institutional Index I	VINIX	25,095.90	-	3/31/2013
0.05	Columbia Diversified Equity Income R5	RSEDX	28,330.76	-	5/31/2013
0.04	American Funds Capital World G/I R4	RWIEX	20,537.73	-	6/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	245.62	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	284.33	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	754.25	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	789.05	-	3/31/2013
0.50	**UnitedHealth Group Inc**	**UNH**	**256,000.87**	**Healthcare**	
0.15	Columbia Diversified Equity Income R5	RSEDX	77,306.69	-	5/31/2013
0.29	American Funds Growth Fund of Amer A	AGTHX	148,614.68	-	6/30/2013
0.03	Vanguard Institutional Index I	VINIX	13,738.15	-	3/31/2013
0.03	American Funds Capital World G/I R4	RWIEX	15,090.90	-	6/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	148.14	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	171.49	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	454.92	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	475.90	-	3/31/2013
0.50	**Apple Inc**	**AAPL**	**255,884.28**	**Technology**	
0.10	Parnassus Equity Income - Inv	PRBLX	50,958.11	-	6/30/2013
0.19	Vanguard Institutional Index I	VINIX	97,387.98	-	3/31/2013
0.06	TIAA-CREF Growth & Income Retire	TRGIX	32,033.46	-	5/31/2013
0.06	Wells Fargo Advantage Growth Adm	SGRKX	28,546.48	-	5/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,055.47	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,221.85	-	3/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,241.19	-	3/31/2013
0.01	Vanguard Target Retirement Income Inv	VTINX	3,390.73	-	3/31/2013
0.07	American Funds Growth Fund of Amer A	AGTHX	38,049.00	-	6/30/2013

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0.47	**Wells Fargo & Co**	**WFC**	**243,320.71**	**Financial Services**	
0.15	Columbia Diversified Equity Income R5	RSEDX	78,604.53	-	5/31/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	21,615.72	-	5/31/2013
0.08	Vanguard Institutional Index I	VINIX	42,483.62	-	3/31/2013
0.02	American Funds Inc Fund of Amer R4	RIDEX	10,770.57	-	6/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	468.93	-	3/31/2013
0.12	American Funds Growth Fund of Amer A	AGTHX	61,424.43	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	542.85	-	3/31/2013
0.05	American Funds Capital World G/I R4	RWIEX	24,463.63	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,440.00	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,506.44	-	3/31/2013
0.46	**Pfizer Inc**	**PFE**	**236,865.68**	**Healthcare**	
0.05	MainStay ICAP Select Equity I	ICSLX	27,424.27	-	5/31/2013
0.22	Columbia Diversified Equity Income R5	RSEDX	113,621.90	-	5/31/2013
0.05	American Funds Inc Fund of Amer R4	RIDEX	25,890.09	-	6/30/2013
0.09	Vanguard Institutional Index I	VINIX	48,611.43	-	3/31/2013
0.03	TIAA-CREF Growth & Income Retire	TRGIX	16,771.46	-	5/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	538.62	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	623.53	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,654.03	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,730.35	-	3/31/2013
0.44	**SOFTBANK Corp**	**9984**	**224,437.93**	**Communication Services**	
0.33	American Funds Growth Fund of Amer A	AGTHX	172,448.74	-	6/30/2013
0.10	American Funds Capital World G/I R4	RWIEX	51,631.08	-	6/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	42.75	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	49.19	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	130.94	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	135.23	-	3/31/2013
0.43	**JPMorgan Chase & Co**	**JPM**	**220,068.92**	**Financial Services**	
0.03	MainStay ICAP Select Equity I	ICSLX	13,450.89	-	5/31/2013
0.23	Columbia Diversified Equity Income R5	RSEDX	120,350.91	-	5/31/2013
0.08	Vanguard Institutional Index I	VINIX	42,560.77	-	3/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	457.33	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	529.42	-	3/31/2013
0.01	TIAA-CREF Growth & Income Retire	TRGIX	5,858.56	-	5/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,404.39	-	3/31/2013
0.05	American Funds Growth Fund of Amer A	AGTHX	25,538.39	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,469.18	-	3/31/2013
0.02	American Funds Capital World G/I R4	RWIEX	8,449.09	-	6/30/2013
0.42	**Bank of America Corporation**	**BAC**	**217,195.31**	**Financial Services**	
0.15	Columbia Diversified Equity Income R5	RSEDX	78,920.11	-	5/31/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	19,014.27	-	5/31/2013
0.02	Fidelity Advisor Leveraged Co Stk I	FLVIX	11,024.26	-	4/30/2013
0.06	Vanguard Institutional Index I	VINIX	30,878.35	-	3/31/2013
0.14	American Funds Growth Fund of Amer A	AGTHX	74,549.40	-	6/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	332.77	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	385.23	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,021.89	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,069.04	-	3/31/2013

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0.42	**Oracle Corporation**	**ORCL**	**214,098.49**	**Technology**	
0.22	American Funds Growth Fund of Amer A	AGTHX	113,045.72	-	6/30/2013
0.02	TIAA-CREF Growth & Income Retire	TRGIX	10,580.80	-	5/31/2013
0.05	Vanguard Institutional Index I	VINIX	27,980.56	-	3/31/2013
0.07	Columbia Diversified Equity Income R5	RSEDX	35,537.19	-	5/31/2013
0.05	American Funds Capital World G/I R4	RWIEX	24,286.49	-	6/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	316.04	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	365.86	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	970.52	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,015.30	-	3/31/2013
0.39	**XL Group PLC**	**XL**	**202,025.32**	**Financial Services**	
0.19	Columbia Diversified Equity Income R5	RSEDX	97,993.40	-	5/31/2013
0.16	Columbia Mid Cap Value Opportunity R5	RSCMX	84,296.43	-	5/31/2013
0.01	Vanguard Mid Cap Index I	VMCIX	2,889.36	-	3/31/2013
0.03	American Funds Growth Fund of Amer A	AGTHX	14,650.93	-	6/30/2013
0.00	Vanguard Institutional Index I	VINIX	2,093.49	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	26.94	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	74.77	-	3/31/2013
0.38	**Chevron Corp**	**CVX**	**193,531.87**	**Energy**	
0.05	TIAA-CREF Growth & Income Retire	TRGIX	28,190.47	-	5/31/2013
0.14	Columbia Diversified Equity Income R5	RSEDX	71,428.07	-	5/31/2013
0.10	Vanguard Institutional Index I	VINIX	54,083.64	-	3/31/2013
0.04	American Funds Inc Fund of Amer R4	RIDEX	20,113.56	-	6/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	589.49	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	682.42	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,810.25	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,893.77	-	3/31/2013
0.01	American Funds Capital World G/I R4	RWIEX	5,576.87	-	6/30/2013
0.02	American Funds Growth Fund of Amer A	AGTHX	9,163.32	-	6/30/2013
0.37	**Johnson & Johnson**	**JNJ**	**192,061.83**	**Healthcare**	
0.04	MainStay ICAP Select Equity I	ICSLX	22,995.79	-	5/31/2013
0.16	Columbia Diversified Equity Income R5	RSEDX	82,540.45	-	5/31/2013
0.10	Vanguard Institutional Index I	VINIX	53,397.19	-	3/31/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	19,711.46	-	5/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	572.73	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	663.02	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,758.78	-	3/31/2013
0.01	American Funds Inc Fund of Amer R4	RIDEX	5,166.28	-	6/30/2013
0.01	Fidelity Advisor Leveraged Co Stk I	FLVIX	3,416.21	-	4/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,839.92	-	3/31/2013

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MORNINGSTAR®

San Bernardino County

Stock Intersection (continued)

Account Name
ING 2013 401(k) custom

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.37	**Union Pacific Corp**	**UNP**	**191,432.18**	**Industrials**	
0.21	American Funds Growth Fund of Amer A	AGTHX	110,049.47	-	6/30/2013
0.08	Columbia Diversified Equity Income R5	RSEDX	40,369.32	-	5/31/2013
0.01	Wells Fargo Advantage Growth Adm	SGRKX	7,051.47	-	5/31/2013
0.03	Vanguard Institutional Index I	VINIX	15,658.31	-	3/31/2013
0.03	American Funds Capital World G/I R4	RWIEX	16,870.25	-	6/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	169.81	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	196.58	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	521.46	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	545.52	-	3/31/2013
0.37	**EOG Resources**	**EOG**	**190,112.44**	**Energy**	
0.31	American Funds Growth Fund of Amer A	AGTHX	162,174.69	-	6/30/2013
0.02	TIAA-CREF Growth & Income Retire	TRGIX	8,168.23	-	5/31/2013
0.02	American Funds Capital World G/I R4	RWIEX	10,873.23	-	6/30/2013
0.02	Vanguard Institutional Index I	VINIX	8,153.99	-	3/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	87.94	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	101.80	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	270.05	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	282.51	-	3/31/2013
0.37	**United Continental Holdings Inc**	**UAL**	**189,892.40**	**Industrials**	
0.11	Janus Aspen Overseas Instl	JAIGX	56,569.57	-	3/31/2013
0.07	Columbia Mid Cap Value Opportunity R5	RSCMX	34,925.99	-	5/31/2013
0.07	Columbia Diversified Equity Income R5	RSEDX	35,109.86	-	5/31/2013
0.08	American Funds Growth Fund of Amer A	AGTHX	42,830.73	-	6/30/2013
0.01	Vanguard Mid Cap Index I	VMCIX	3,442.40	-	3/31/2013
0.03	American Funds Capital World G/I R4	RWIEX	13,651.25	-	6/30/2013
0.01	Fidelity Advisor Leveraged Co Stk I	FLVIX	3,134.94	-	4/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	26.97	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	31.22	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	82.83	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	86.65	-	3/31/2013
0.36	**Amgen Inc**	**AMGN**	**186,719.88**	**Healthcare**	
0.18	American Funds Capital World G/I R4	RWIEX	91,571.16	-	6/30/2013
0.02	TIAA-CREF Growth & Income Retire	TRGIX	8,903.78	-	5/31/2013
0.13	American Funds Growth Fund of Amer A	AGTHX	66,586.46	-	6/30/2013
0.03	Vanguard Institutional Index I	VINIX	17,975.35	-	3/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	199.40	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	230.83	-	3/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	612.32	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	640.57	-	3/31/2013

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San Bernardino County

Stock Intersection (continued)

Account Name
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Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.36	**Merck & Co Inc**	**MRK**	**184,521.18**	**Healthcare**	
0.07	American Funds Inc Fund of Amer R4	RIDEX	38,345.21	-	6/30/2013
0.04	Fidelity Advisor Leveraged Co Stk I	FLVIX	19,460.15	-	4/30/2013
0.09	Columbia Diversified Equity Income R5	RSEDX	44,318.51	-	5/31/2013
0.06	Vanguard Institutional Index I	VINIX	31,320.88	-	3/31/2013
0.02	TIAA-CREF Growth & Income Retire	TRGIX	8,510.19	-	5/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	340.85	-	3/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	394.58	-	3/31/2013
0.08	American Funds Growth Fund of Amer A	AGTHX	39,689.15	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,046.69	-	3/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,094.98	-	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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