SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 06/30/2013

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	ING ADMIN %	ING ADMIN $	TOTAL %	TOTAL $
		LARGE GROWTH													
1	**AGTHX**	Amer Funds Growth Fund of America	$ 56,006,117.39	0.28%	$156,817	0.24%	$134,415	0.19%	$106,412	0.00%	$0	0.00%	$0	0.71%	$397,643
2	**TRGIX**	TIAA-CREF Growth and Income Ret	$ 9,655,678.25	0.44%	$42,485	0.00%	$0	0.27%	$26,070	0.00%	$0	0.00%	$0	0.71%	$68,555
3	**SGRKX**	Wells Fargo Adv Growth	$ 3,504,601.75	0.63%	$22,079	0.00%	$0	0.42%	$14,719	-0.08%	-$2,804	0.00%	$0	0.97%	$33,995
		LARGE GROWTH AVERAGE				**0.31%**								**1.27%**	
		LARGE BLEND													
4	**ICSLX**	Mainstay ICAP Select Equity	$ 1,843,989.16	0.80%	$14,752	0.00%	$0	0.20%	$3,688	-0.10%	-$1,844	0.00%	$0	0.90%	$16,596
5	**PRBLX**	Parnassas Equity Income Inv	$ 8,716,985.43	0.62%	$54,045	0.00%	$0	0.28%	$24,408	0.00%	$0	0.00%	$0	0.90%	$78,453
		LARGE BLEND AVERAGE				**0.29%**								**1.18%**	
6	**VINIX**	Vanguard Institutional Index	$ 22,534,493.41	0.04%	$9,014	0.00%	$0	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$9,014
		S& P 500 INDEX				**N/A**								**N/A**	
		LARGE VALUE													
7	**RSEDX**	Columbia Diversified Equity Income	$ 15,418,503.30	0.56%	$86,344	0.00%	$0	0.12%	$18,502	0.00%	$0	0.00%	$0	0.68%	$104,846
		LARGE VALUE AVERAGE				**0.30%**								**1.19%**	
		MID CAP GROWTH													
8	**BGRIX**	Baron Growth	$ 16,243,619.54	1.00%	$162,436	0.00%	$0	0.06%	$9,746	0.00%	$0	0.00%	$0	1.06%	$172,182
9	**NMCIX**	ING Mid Cap Opportunities	$ 8,074,821.07	0.75%	$60,561	0.00%	$0	0.26%	$20,995	-0.10%	-$8,075	0.00%	$0	0.91%	$73,481
		MID CAP GROWTH AVERAGE				**0.29%**								**1.38%**	
		MID CAP BLEND													
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	$ 4,896,327.05	0.61%	$29,868	0.00%	$0	0.25%	$12,241	0.00%	$0	0.00%	$0	0.86%	$42,108
		MID CAP BLEND AVERAGE				**0.25%**								**1.28%**	
11	**VMCIX**	Vanguard MidCap Index	$ 6,417,713.05	0.05%	$3,209	0.00%	$0	0.03%	$1,925	0.00%	$0	0.00%	$0	0.08%	$5,134
		INDEX AVERAGE				**N/A**								**N/A**	
		MID CAP VALUE													
12	**RSCMX**	Columbia Mid Cap Value	$ 18,083,507.62	0.70%	$126,585	0.00%	$0	0.13%	$23,509	0.00%	$0	0.00%	$0	0.83%	$150,093
		MID CAP VALUE AVERAGE				**0.29%**								**1.32%**	
		SMALL GROWTH													
13	**LSSIX**	Loomis Sayles Small Cap Growth	$ 1,010,969.31	0.75%	$7,582	0.00%	$0	0.20%	$2,022	0.00%	$0	0.00%	$0	0.95%	$9,604
		SMALL GROWTH AVERAGE				**0.29%**								**1.47%**	
		SMALL BLEND													
14	**VSISX**	Vanguard Small Cap Index	$ 4,596,777.23	0.07%	$3,218	0.00%	$0	0.03%	$1,379	0.00%	$0	0.00%	$0	0.10%	$4,597
		INDEX AVERAGE				**N/A**								**N/A**	
		SMALL VALUE													
15	**VSCAX**	Invesco Small Cap Value	$ 3,032,529.06	0.64%	$19,408	0.25%	$7,581	0.28%	$8,491	0.00%	$0.00	0.00%	$0	1.17%	$35,481
16	**JSCVX**	Perkins Small Cap Value	$ 15,860,904.48	0.72%	$114,199	0.00%	$0	0.33%	$52,341	0.00%	$0	0.00%	$0	1.05%	$166,539
		SMALL VALUE AVERAGE				**0.28%**								**1.43%**	
		INTERNATIONAL STOCK													
17	**RWIEX**	Amer Funds Capital World Growth/Inc.	$ 30,675,891.27	0.38%	$116,568	0.25%	$76,690	0.17%	$52,149	0.00%	$0.00	0.00%	$0	0.80%	$245,407
		WORLD STOCK AVERAGE				**0.32%**								**1.44%**	
18	**DFISX**	DFA International Small Company	$ 11,901,291.11	0.40%	$47,605	0.00%	$0	0.16%	$19,042	0.00%	$0.00	0.15%	$17,852	0.71%	$84,499
		FOREIGN SM/MID VALUE AVERAGE				**0.26%**								**1.44%**	
19	**DODFX**	Dodge & Cox International Stock	$ 8,592,459.96	0.60%	$51,555	0.00%	$0	0.04%	$3,437	0.00%	$0.00	0.00%	$0	0.64%	$54,992
20A	**JAIGX**	Janus Aspen Overseas	$ 3,174,169.96	0.45%	$14,284	0.00%	$0	0.04%	$1,270	0.00%	$0.00	0.00%	$0	0.49%	$15,553
		FOREIGN LARGE BLEND AVERAGE				**0.30%**								**1.40%**	

SST BENEFITS CONSULTING

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		BONDS													
21	**LSIIX**	Loomis Sayles Investment Grade Bond	$ 12,881,346.95	0.40%	$51,525	0.00%	$0	0.19%	$24,475	0.00%	$0.00	0.00%	$0	0.59%	$76,000
		MULTISECTOR BOND AVERAGE				**0.32%**								**1.21%**	
22	**OIBYX**	Oppenheimer International Bond	$ 4,527,595.35	0.50%	$22,638	0.00%	$0	0.25%	$11,319	0.00%	$0.00	0.00%	$0	0.75%	$33,957
		WORLD BOND AVERAGE				**0.30%**								**1.09%**	
23	**GHYYX**	Pioneer Global High Yield	$ 4,463,846.18	0.60%	$26,783	0.00%	$0	0.20%	$8,928	0.00%	$0.00	0.00%	$0	0.80%	$35,711
		HIGH YIELD AVERAGE				**0.32%**								**1.15%**	
		BALANCED ALLOCATION													
24	**RIDEX**	Amer Funds Income Fund of America	$ 7,718,101.55	0.24%	$18,523	0.25%	$19,295	0.16%	$12,349	0.00%	$0.00	0.00%	$0	0.65%	$50,168
		MODERATE ALLOCATION AVERAGE				**0.34%**								**1.34%**	
		TARGET FUNDS													
25	**VTINX**	Vanguard Target Retirement Inc	$ 3,448,027.84	0.00%	$0	0.00%	$0	0.16%	$5,517	0.00%	$0.00	0.10%	$3,448	0.26%	$8,965
		TARGET DATE RETIREMENT INC AVERAGE				**0.31%**								**0.98%**	
26	**VTWNX**	Vanguard Target Retirement 2020	$ 4,310,735.10	0.00%	$0	0.00%	$0	0.16%	$6,897	0.00%	$0.00	0.10%	$4,311	0.26%	$11,208
		TARGET DATE 2016-2020 AVERAGE				**0.29%**								**1.05%**	
27	**VTHRX**	Vanguard Target Retirement 2030	$ 3,589,430.82	0.00%	$0	0.00%	$0	0.17%	$6,102	0.00%	$0.00	0.10%	$3,589	0.27%	$9,691
		TARGET DATE 2026-2030 AVERAGE				**0.29%**								**1.09%**	
28	**VFORX**	Vanguard Target Retirement 2040	$ 3,512,868.05	0.00%	$0	0.00%	$0	0.18%	$6,323	0.00%	$0.00	0.10%	$3,513	0.28%	$9,836
		TARGET DATE 2036-2040 AVERAGE				**0.29%**								**1.12%**	
29	**VFIFX**	Vanguard Target Retirement 2050	$ 1,980,466.69	0.00%	$0	0.00%	$0	0.18%	$3,565	0.00%	$0.00	0.10%	$1,980	0.28%	$5,545
		TARGET DATE 2046-2050 AVERAGE				**0.29%**								**1.12%**	
		SPECIALTY													
30	**IGLIX**	ING Global Real Estate	$ 3,875,749.49	0.71%	$27,518	0.00%	$0	0.29%	$11,240	0.00%	$0.00	0.00%	$0	1.00%	$38,757
		GLOBAL REAL ESTATE AVERAGE				**0.30%**								**1.49%**	
		ASSET ALLOCATION													
31	**N/A**	Aggressive Allocation	$ 24,846,436.75	0.45%	$111,809	0.00%	$0	0.17%	$42,239	-0.01%	$2,484.64	0.00%	$0	0.61%	$151,563
		AGGRESSIVE ALLOCATION AVERAGE				**0.35%**								**1.50%**	
32	**N/A**	Moderate Allocation	$ 36,851,820.87	0.49%	$180,574	0.00%	$0	0.12%	$44,222	-0.01%	$3,685.18	0.00%	$0	0.60%	$221,111
		MODERATE ALLOCATION AVERAGE				**0.34%**								**1.34%**	
33	**N/A**	Conservative Allocation	$ 13,680,680.93	0.56%	$76,612	0.00%	$0	0.06%	$8,208	-0.01%	$1,368.07	0.00%	$0	0.61%	$83,452
		CONSERVATIVE ALLOCATION AVERAGE				**0.35%**								**1.33%**	
		TOTALS	**$ 375,928,455.97**		**$1,658,595**		**$237,981**		**$593,729**		**-$20,260**		**$34,693**		**$2,504,738**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 06/30/2013

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	ING ADMIN %	ING ADMIN $	TOTAL %	TOTAL $
		LARGE GROWTH													
1	**AGTHX**	American Funds Growth Fund of America	$ 761,277.64	0.28%	$2,132	0.24%	$1,827	0.19%	$1,446	0.00%	$0	0.10%	$761	0.81%	$6,166
2	**TRGIX**	TIAA-CREF Growth and Income Ret	$ 170,070.65	0.44%	$748	0.00%	$0	0.27%	$459	0.00%	$0	0.10%	$170	0.81%	$1,378
3	**SGRKX**	Wells Fargo Adv Growth	$ 139,234.74	0.63%	$877	0.00%	$0	0.42%	$585	-0.08%	-$111	0.10%	$139	1.07%	$1,490
		LARGE GROWTH AVERAGE				**0.31%**								**1.27%**	
		LARGE BLEND													
4	**ICSLX**	Mainstay ICAP Sel Equity	$ 33,810.97	0.80%	$270	0.00%	$0	0.20%	$68	-0.10%	-$34	0.10%	$34	1.00%	$338
5	**PRBLX**	Parnassas Equity Income Inv	$ 113,472.18	0.62%	$704	0.00%	$0	0.28%	$318	0.00%	$0	0.10%	$113	1.00%	$1,135
		LARGE BLEND AVERAGE				**0.29%**								**1.18%**	
6	**VINIX**	Vanguard Institutional Index	$ 200,361.15	0.04%	$80	0.00%	$0	0.00%	$0	0.00%	$0	0.10%	$200	0.14%	$281
		INDEX AVERAGE				**N/A**								**N/A**	
		LARGE VALUE													
7	**RSEDX**	Columbia Diversified Equity Income	$ 48,783.38	0.56%	$273	0.00%	$0	0.12%	$59	0.00%	$0	0.10%	$49	0.78%	$381
		LARGE VALUE AVERAGE				**0.30%**								**1.19%**	
		MID CAP GROWTH													
8	**BGRIX**	Baron Growth	$ 316,380.00	1.00%	$3,164	0.00%	$0	0.06%	$190	0.00%	$0	0.10%	$316	1.16%	$3,670
9	**NMCIX**	ING Mid Cap Opportunities	$ 418,888.38	0.75%	$3,142	0.00%	$0	0.26%	$1,089	-0.10%	-$419	0.10%	$419	1.01%	$4,231
		MID CAP GROWTH AVERAGE				**0.29%**								**1.38%**	
		MID CAP BLEND													
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	$ 304,553.11	0.61%	$1,858	0.00%	$0	0.25%	$761	0.00%	$0	0.10%	$305	0.96%	$2,924
		MID CAP BLEND AVERAGE				**0.25%**								**1.28%**	
11	**VMCIX**	Vanguard MidCap Index	$ 141,463.21	0.05%	$71	0.00%	$0	0.03%	$42	0.00%	$0	0.10%	$141	0.18%	$255
		INDEX AVERAGE				**N/A**								**N/A**	
		MID CAP VALUE													
12	**RSCMX**	Columbia Mid Cap Value	$ 117,963.73	0.70%	$826	0.00%	$0	0.13%	$153	0.00%	$0	0.10%	$118	0.93%	$1,097
		MID CAP VALUE AVERAGE				**0.29%**								**1.32%**	
		SMALL GROWTH													
13	**LSSIX**	Loomis Sayles Small Cap Growth	$ 65,928.45	0.75%	$494	0.00%	$0	0.20%	$132	0.00%	$0	0.10%	$66	1.05%	$692
		SMALL GROWTH AVERAGE				**0.29%**								**1.47%**	
		SMALL BLEND													
14	**VSISX**	Vanguard Small Cap Index	$ 144,373.90	0.07%	$101	0.00%	$0	0.03%	$43	0.00%	$0	0.10%	$144	0.20%	$289
		INDEX AVERAGE				**N/A**								**N/A**	
		SMALL VALUE													
15	**VSCAX**	Invesco Small Cap Value	$ 152,840.26	0.64%	$978	0.25%	$382	0.28%	$428	0.00%	$0	0.10%	$153	1.27%	$1,941
16	**JSCVX**	Perkins Small Cap Value	$ 33,219.21	0.72%	$239	0.00%	$0	0.33%	$110	0.00%	$0	0.10%	$33	1.15%	$382
		SMALL VALUE AVERAGE				**0.28%**								**1.43%**	
		INTERNATIONAL STOCK													
17	**RWIEX**	Amer Funds Cap World Growth/Inc.	$ 63,033.49	0.38%	$240	0.25%	$158	0.17%	$107	0.00%	$0	0.10%	$63	0.90%	$567
		WORLD STOCK AVERAGE				**0.32%**								**1.44%**	
18	**DFISX**	DFA International Small Company	$ 149,264.04	0.40%	$597	0.00%	$0	0.16%	$239	0.00%	$0	0.15%	$224	0.71%	$1,060
		FOREIGN SM/MID VALUE AVERAGE				**0.26%**								**1.44%**	
19	**DODFX**	Dodge & Cox International Stock	$ 168,335.93	0.60%	$1,010	0.00%	$0	0.04%	$67	0.00%	$0	0.10%	$168	0.74%	$1,246
20A		N/A													
		FOREIGN LARGE BLEND AVERAGE				**0.30%**								**1.40%**	

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 06/30/2013

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		BONDS													
21	LSIIX	Loomis Sayles Investment Grade Bond	$ 300,135.66	0.40%	$1,201	0.00%	$0	0.19%	$570	0.00%	$0	0.10%	$300	0.69%	$2,071
		MULTISECTOR BOND AVERAGE				**0.32%**								**1.21%**	
22	OIBYX	Oppenheimer International Bond	$ 141,140.81	0.50%	$706	0.00%	$0	0.25%	$353	0.00%	$0	0.10%	$141	0.85%	$1,200
		WORLD BOND AVERAGE				**0.30%**								**1.09%**	
23	GHYYX	Pioneer Global High Yield	$ 217,162.58	0.60%	$1,303	0.00%	$0	0.20%	$434	0.00%	$0	0.10%	$217	0.90%	$1,954
		HIGH YIELD AVERAGE				**0.32%**								**1.15%**	
		BALANCED ALLOCATION													
24	RIDEX	Amer Funds Income Fund of America	$ 94,861.19	0.24%	$228	0.25%	$237	0.16%	$152	0.00%	$0	0.10%	$95	0.75%	$711
		MODERATE ALLOCATION AVERAGE				**0.34%**								**1.34%**	
		TARGET FUNDS													
25	VTINX	Vanguard Target Retirement Inc	$ 708,457.18	0.00%	$0	0.00%	$0	0.16%	$1,134	0.00%	$0	0.15%	$1,063	0.31%	$2,196
		TARGET DATE RETIREMENT INC AVERAGE				**0.31%**								**0.98%**	
26	VTWNX	Vanguard Target Retirement 2020	$ 1,948,057.48	0.00%	$0	0.00%	$0	0.16%	$3,117	0.00%	$0	0.15%	$2,922	0.31%	$6,039
		TARGET DATE 2016-2020 AVERAGE				**0.29%**								**1.05%**	
27	VTHRX	Vanguard Target Retirement 2030	$ 1,637,499.46	0.00%	$0	0.00%	$0	0.17%	$2,784	0.00%	$0	0.15%	$2,456	0.32%	$5,240
		TARGET DATE 2026-2030 AVERAGE				**0.29%**								**1.09%**	
28	VFORX	Vanguard Target Retirement 2040	$ 755,740.69	0.00%	$0	0.00%	$0	0.18%	$1,360	0.00%	$0	0.15%	$1,134	0.33%	$2,494
		TARGET DATE 2036-2040 AVERAGE				**0.29%**								**1.12%**	
29	VFIFX	Vanguard Target Retirement 2050	$ 28,970.19	0.00%	$0	0.00%	$0	0.18%	$52	0.00%	$0	0.15%	$43	0.33%	$96
		TARGET DATE 2046-2050 AVERAGE				**0.29%**								**1.12%**	
		SPECIALTY													
30	IGLIX	ING Global Real Estate	$ 128,544.47	0.71%	$913	0.00%	$0	0.29%	$373	0.00%	$0	0.10%	$129	1.10%	$1,414
		GLOBAL REAL ESTATE AVERAGE				**0.30%**								**1.49%**	
		ASSET ALLOCATION													
31	N/A	Aggressive Allocation	$ 3,080,185.35	0.45%	$13,861	0.00%	$0	0.17%	$5,236	-0.01%	-$308	0.10%	$3,080	0.71%	$21,869
		AGGRESSIVE ALLOCATION AVERAGE				**0.35%**								**1.50%**	
32	N/A	Moderate Allocation	$ 3,725,597.22	0.29%	$10,804	0.00%	$0	0.12%	$4,471	-0.01%	-$373	0.10%	$3,726	0.50%	$18,628
		MODERATE ALLOCATION AVERAGE				**0.34%**								**1.34%**	
33	N/A	Conservative Allocation	$ 732,376.15	0.16%	$1,172	0.00%	$0	0.06%	$439	0.00%	$0	0.10%	$732	0.32%	$2,344
		CONSERVATIVE ALLOCATION AVERAGE				**0.35%**								**1.33%**	
		TOTALS	**$ 17,041,983**		**$47,990**		**$2,604**		**$26,772**		**-$1,245**		**$19,656**		**$95,777**