

City of Sacramento

2Q2022: Board Report



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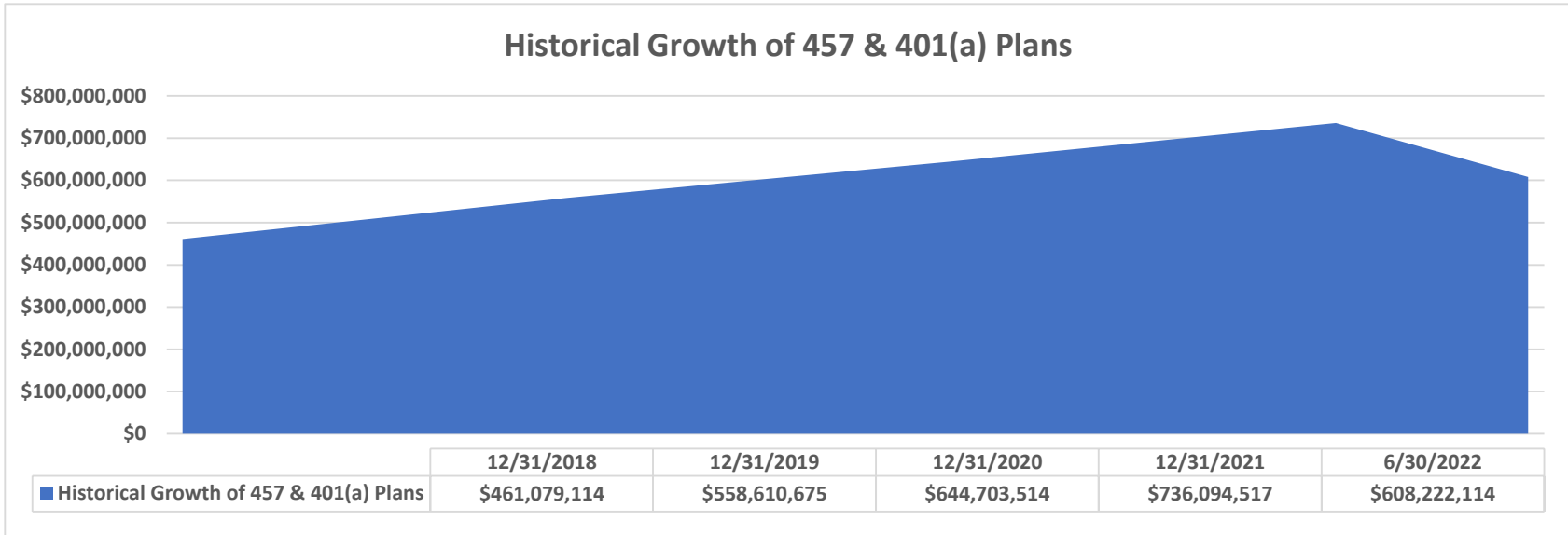
Section 9: Your Dedicated Team

Administration Report

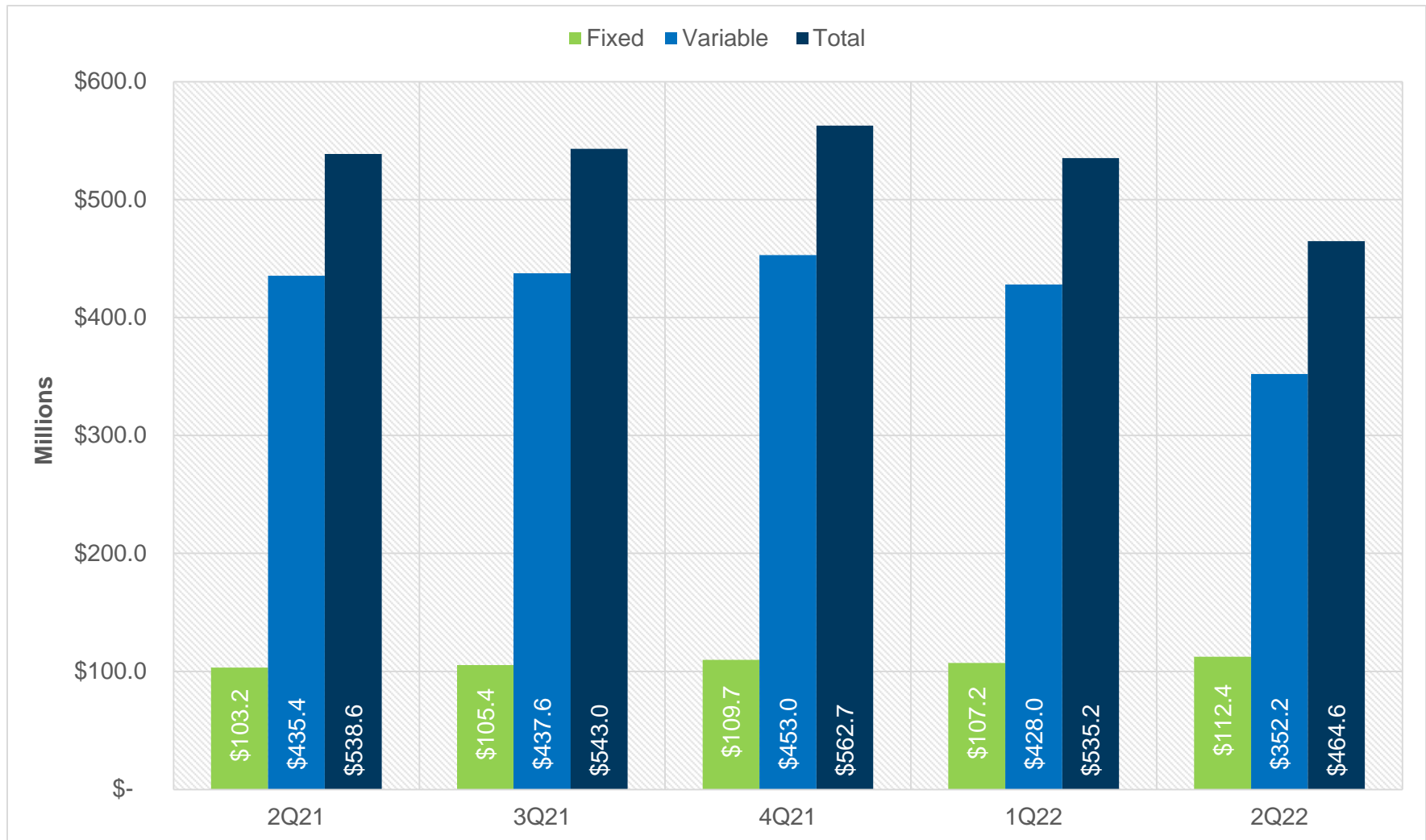
2Q22: Balance Sheet

	457	401(a) Management	401(a) WCOE, L39 Supv	401(a) City Council	401(a) Sac Sierras Bldg	Total
Beginning Balance as of 4/01/2022	\$ 525,501,879	\$ 129,420,672	\$ 18,064,883	\$ 823,733	\$ 61,013	\$ 673,872,180
RECEIPTS:						
Contribs/Loans/Roll-ins	\$ 8,941,900	\$ 2,616,047	\$ 470,413	\$ 22,530	\$ 12,866	\$ 12,063,755
Int/Dividend	\$ 931,549	\$ 262,928	\$ 30,175	\$ 2,151	\$ 86	\$ 1,226,890
Fees	\$ (240,251)	\$ (53,177)	\$ (9,941)	\$ (284)	\$ (13)	\$ (303,666)
	\$ 9,633,198	\$ 2,825,799	\$ 490,646	\$ 24,397	\$ 12,939	\$ 12,986,979
DISTRIBUTIONS:						
Distributions/Loans/Roll-outs	\$ (4,482,813)	\$ (1,248,811)	\$ (297,852)	\$ -	\$ (4,729)	\$ (6,034,205)
	\$ (4,482,813)	\$ (1,248,811)	\$ (297,852)	\$ -	\$ (4,729)	\$ (6,034,205)
Gain/Loss	\$ (66,106,215)	\$ (16,991,576)	\$ (2,224,924)	\$ (107,005)	\$ (8,549)	\$ (85,438,270)
Schwab PCRA	\$ 3,020,661	\$ 352,619	\$ 88,830	\$ -	\$ -	\$ 3,462,111
Loan Balance	\$ 7,462,693	\$ 1,519,598	\$ 391,027	\$ -	\$ -	\$ 9,373,318
Total Balance as of 6/30/2022	\$ 475,029,404	\$ 115,878,301	\$ 16,512,611	\$ 741,124	\$ 60,674	\$ 608,222,114

Historical Growth

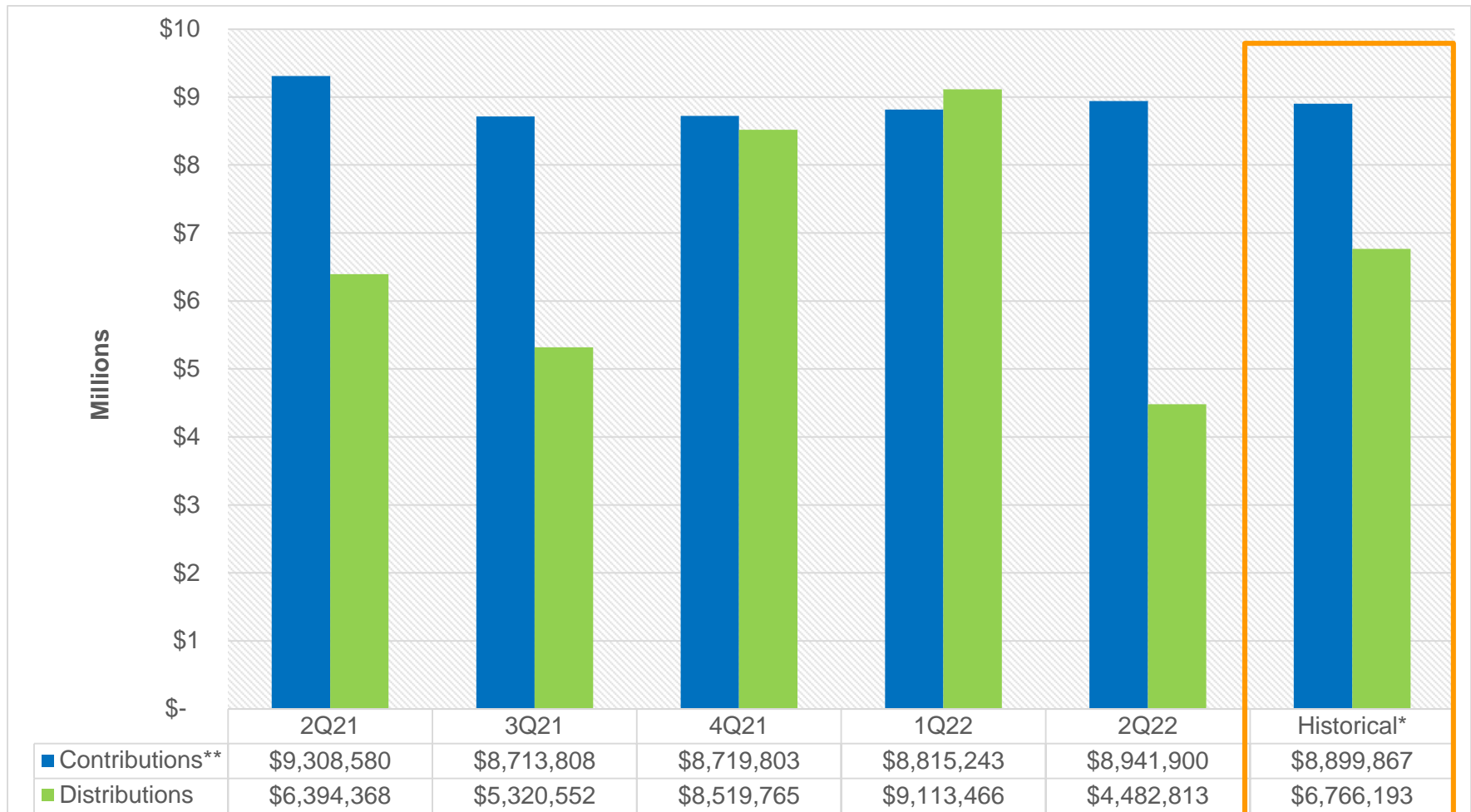


457(b): Asset Growth*



*Does not include Loans and Schwab

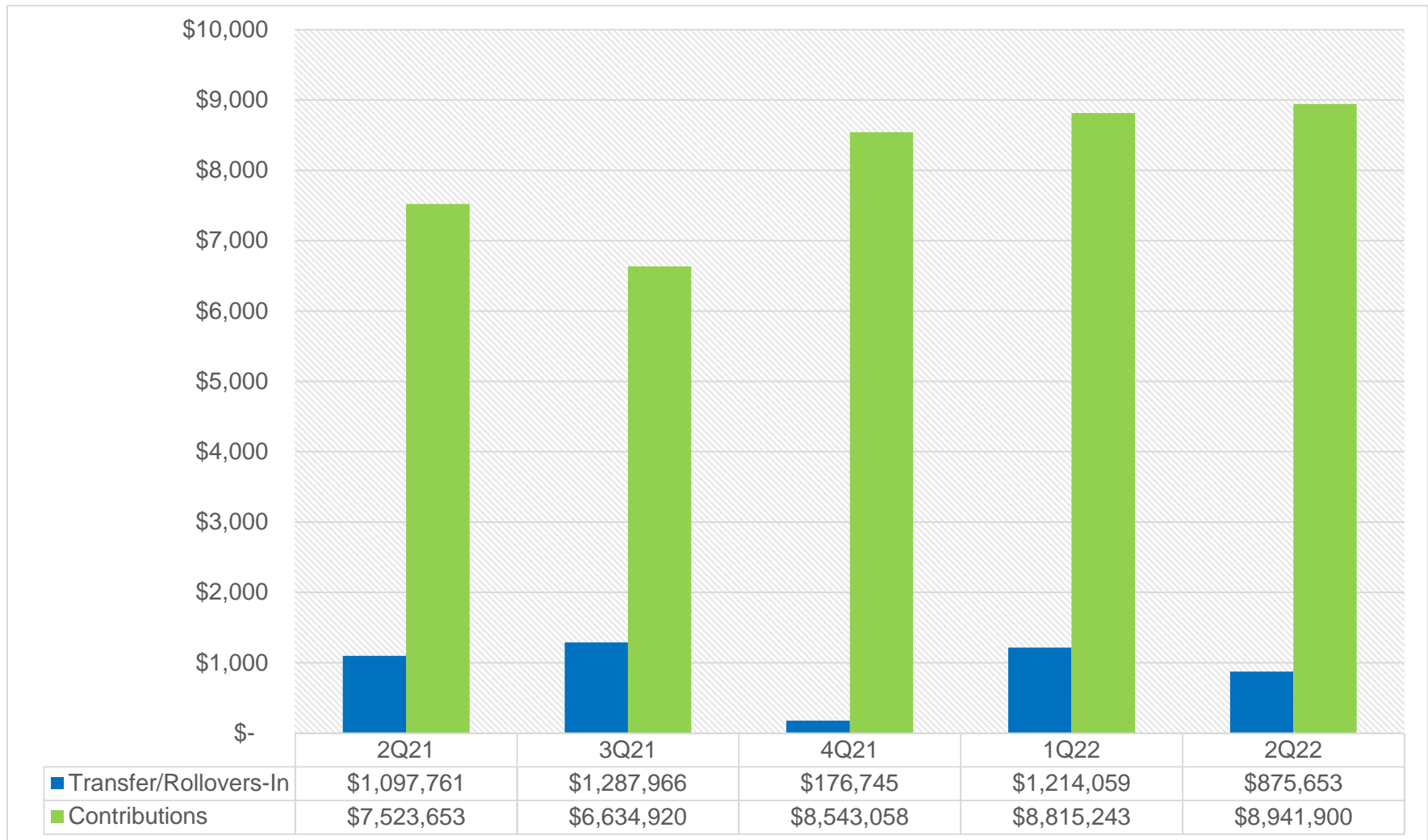
457(b): Contributions & Distributions



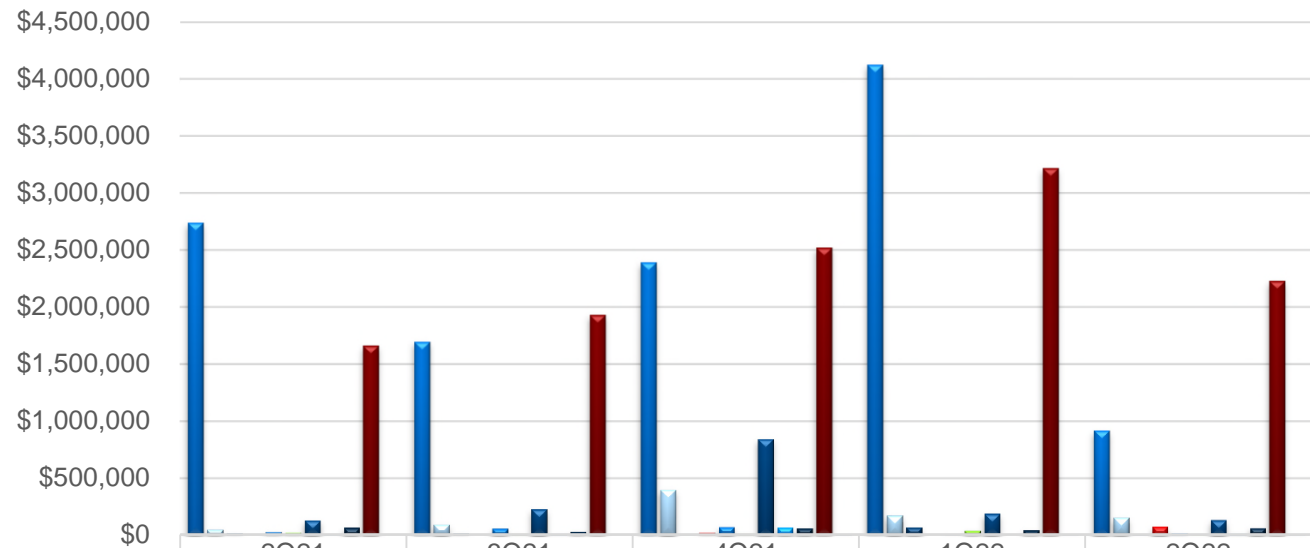
*Rolling 5 quarter average

**Including, but not limited to, Employee and Employer Contributions, Loan Principal Payments, Rollovers and Transfers In

457(b): Contributions Breakdown



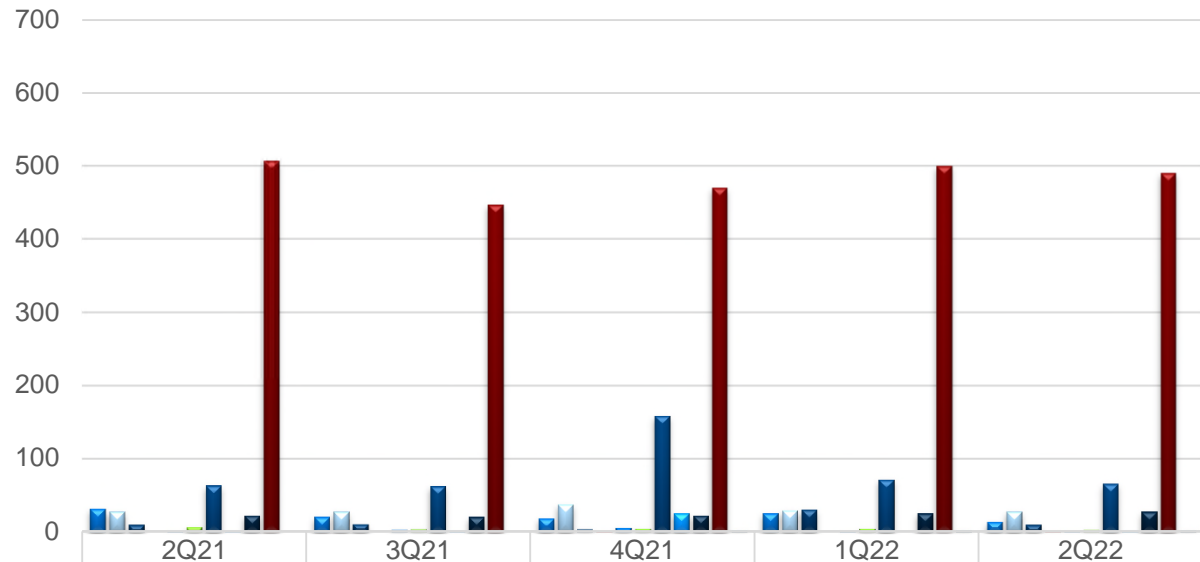
457(b): Distribution Breakdown Dollar Amount*



	2Q21	3Q21	4Q21	1Q22	2Q22
■ Transfers/Rollovers Out	\$2,738,823	\$1,695,419	\$2,391,087	\$4,125,309	\$919,332
■ Death	\$47,770	\$92,703	\$398,358	\$172,046	\$153,412
■ Insurance Premium Payment	\$13,000	\$10,955	\$938	\$67,238	\$5,214
■ In-Service	\$0	\$0	\$20,000	\$0	\$75,000
■ In-Service - Rollover Sources	\$25,000	\$56,496	\$71,184	\$4,000	\$15,000
■ Qualified Domestic Relations Order	\$22,215	\$7,855	\$9,292	\$40,577	\$3,415
■ Required Minimum Distribution	\$128,361	\$227,119	\$843,247	\$188,801	\$132,091
■ Required Minimum Distribution - Supplemental	\$3,980	\$7,388	\$66,520	\$0	\$8,884
■ Retirement	\$65,631	\$30,730	\$58,851	\$42,723	\$62,837
■ Termination	\$1,659,664	\$1,929,310	\$2,519,901	\$3,216,549	\$2,228,615
■ Unforeseeable Emergency	\$0	\$0	\$5,658	\$3,567	\$3,230

*Does not include loans or internal plan to plan rollovers/transfers

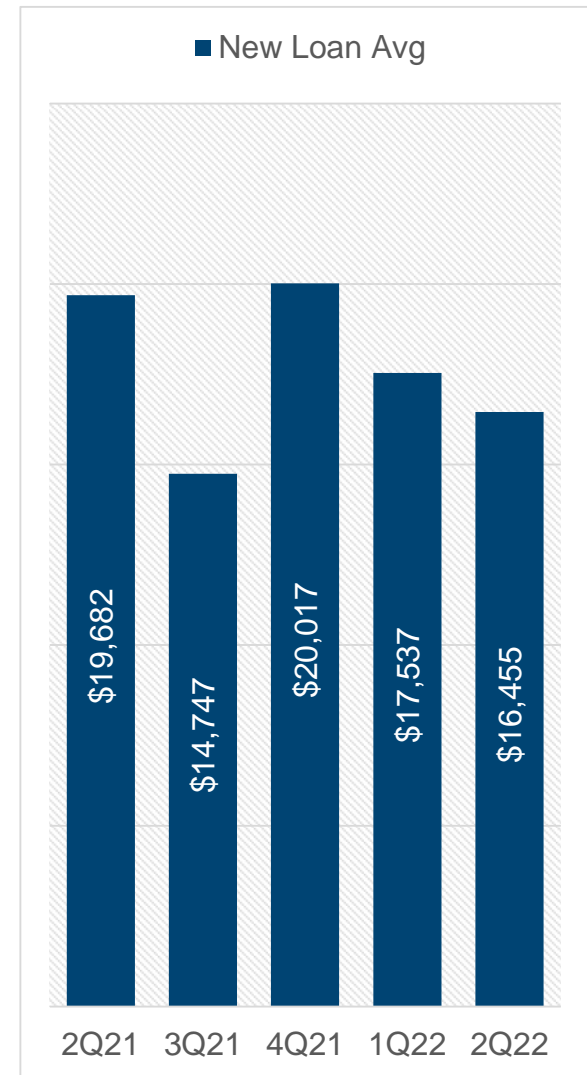
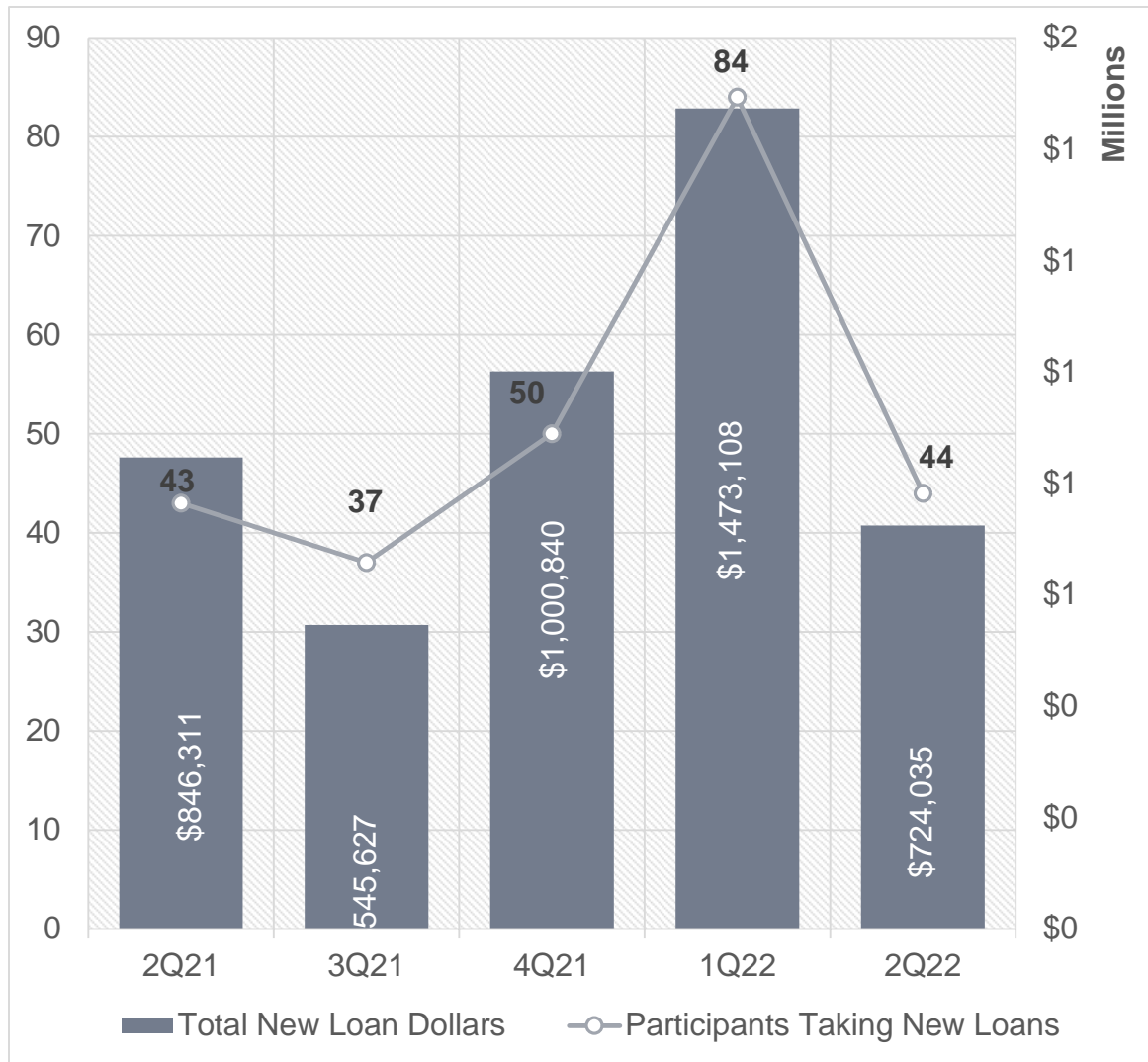
457(b): Distribution Breakdown Transaction Amount



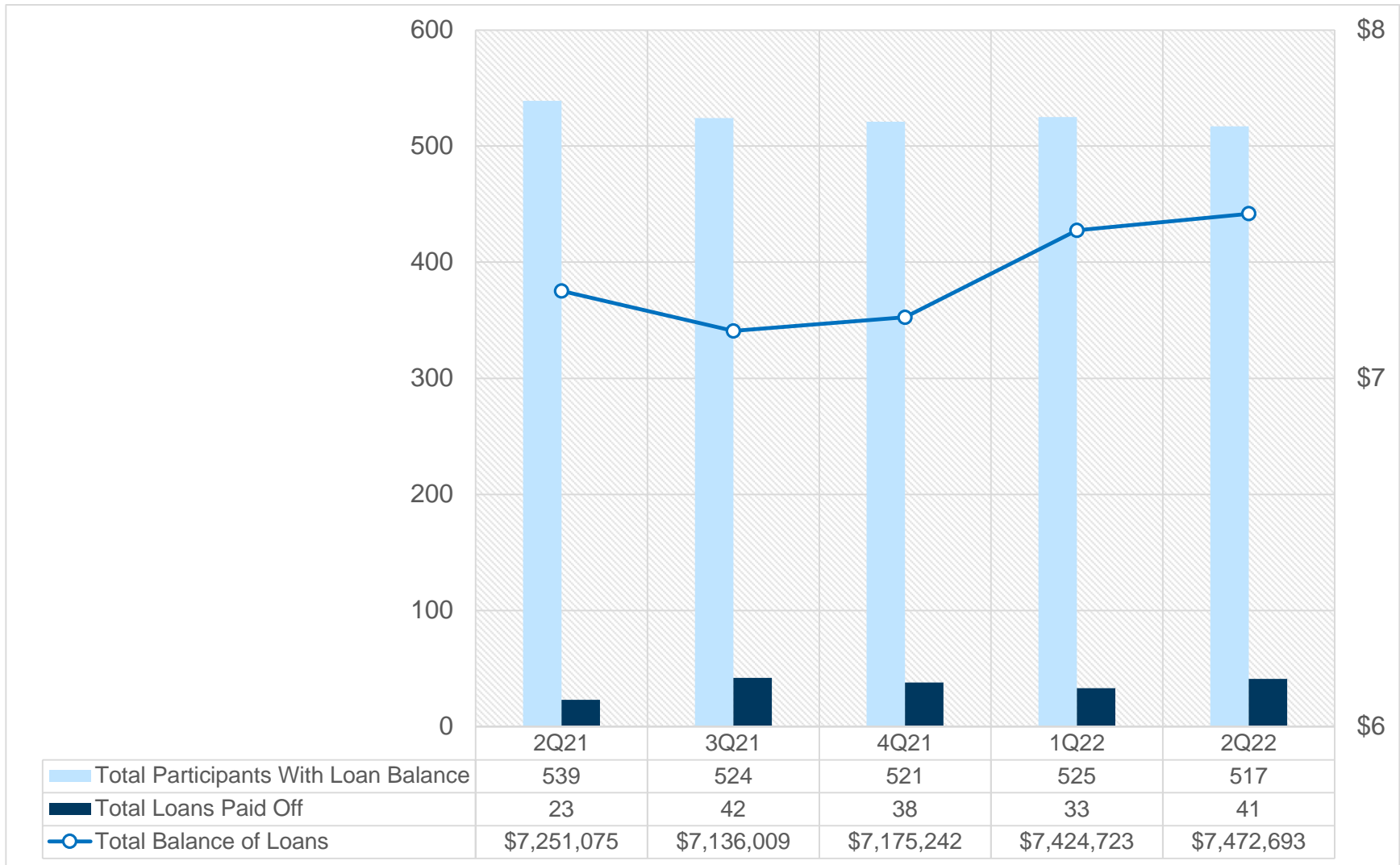
	2Q21	3Q21	4Q21	1Q22	2Q22
Transfers/Rollovers Out	32	21	19	26	14
Death	28	28	38	30	28
Insurance Premium Payment	10	11	4	31	10
In-Service	0	0	1	0	1
In-Service - Rollover Sources	1	3	6	1	1
Qualified Domestic Relations Order	7	4	5	5	3
Required Minimum Distribution	64	63	159	72	66
Required Minimum Distribution - Supplemental	1	1	26	0	1
Retirement	23	21	23	26	28
Termination	507	447	470	500	490
Unforeseeable Emergency	0	0	2	2	2

*Does not include loans or internal plan to plan rollovers/transfers

457 (b) Loan Activity



457(b) Loans Activity Summary



457(b) Transfers Out YTD

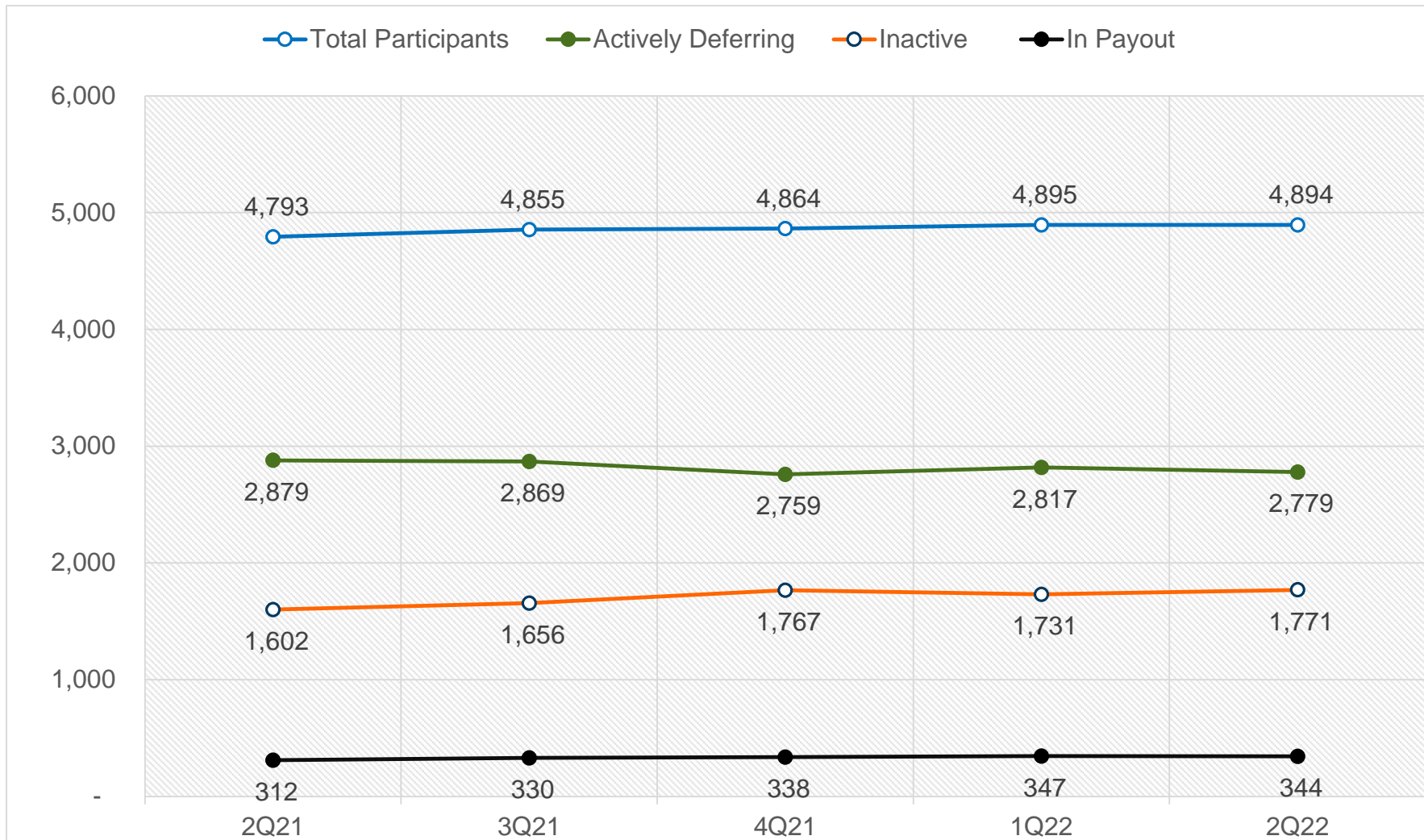
Payee	Dollar Amount	# of Participants
ATHENE ANNUITY AND LIFE COMPANY	\$517,566.36	1
AXOS ADVISOR SERVICES	\$900,000.00	1
CHARLES SCHWAB & CO INC	\$91,822.49	1
FIDELITY MANAGEMENT TRUST COMPANY	\$441,399.41	4
FIIOC	\$99,705.66	2
FTIOS	\$28,159.26	1
JACKSON NATIONAL LIFE INSURANCE COMPANY	\$150,000.00	1
JP MORGAN SECURITIES LLC	\$76,173.43	1
LINCOLN FINANCIAL GROUP	\$59,364.94	1
LPL FINANCIAL LLC	\$574,125.31	2
NATIONAL FINANCIAL SERVICES	\$26,833.74	1
NATIONWIDE	\$343,452.29	1
NYLIAC	\$560,000.00	2
TD AMERITRADE INSTITUTIONAL	\$386,638.65	3
UBS FINANCIAL SERVICES INC	\$156,004.41	1
UNKNOWN	\$145,868.31	2
VALIC RETIREMENT SERVICES COMPANY	\$45,524.27	1
VANGUARD FIDUCIARY TRUST COMPANY	\$20,000.00	1
VANTAGEPOINT TRANSFER AGENTS - 457	\$290,746.21	1
WELLS FARGO CLEARING SERVICES LLC	\$9,528.28	1
TOTAL	\$4,922,913.02	29

2Q22: ProAcount Activity

	457	401(a) Management	401(a) WCOE, L39 Supv	401(a) City Council	401(a) Sac Sierras Bldg	Total
Assets	\$ 150,528,955	\$ 34,890,086	\$ 5,700,121	\$ 196,814	\$ 14,893	\$ 191,330,869
Participants	1,775	358	260	4	3	2,400

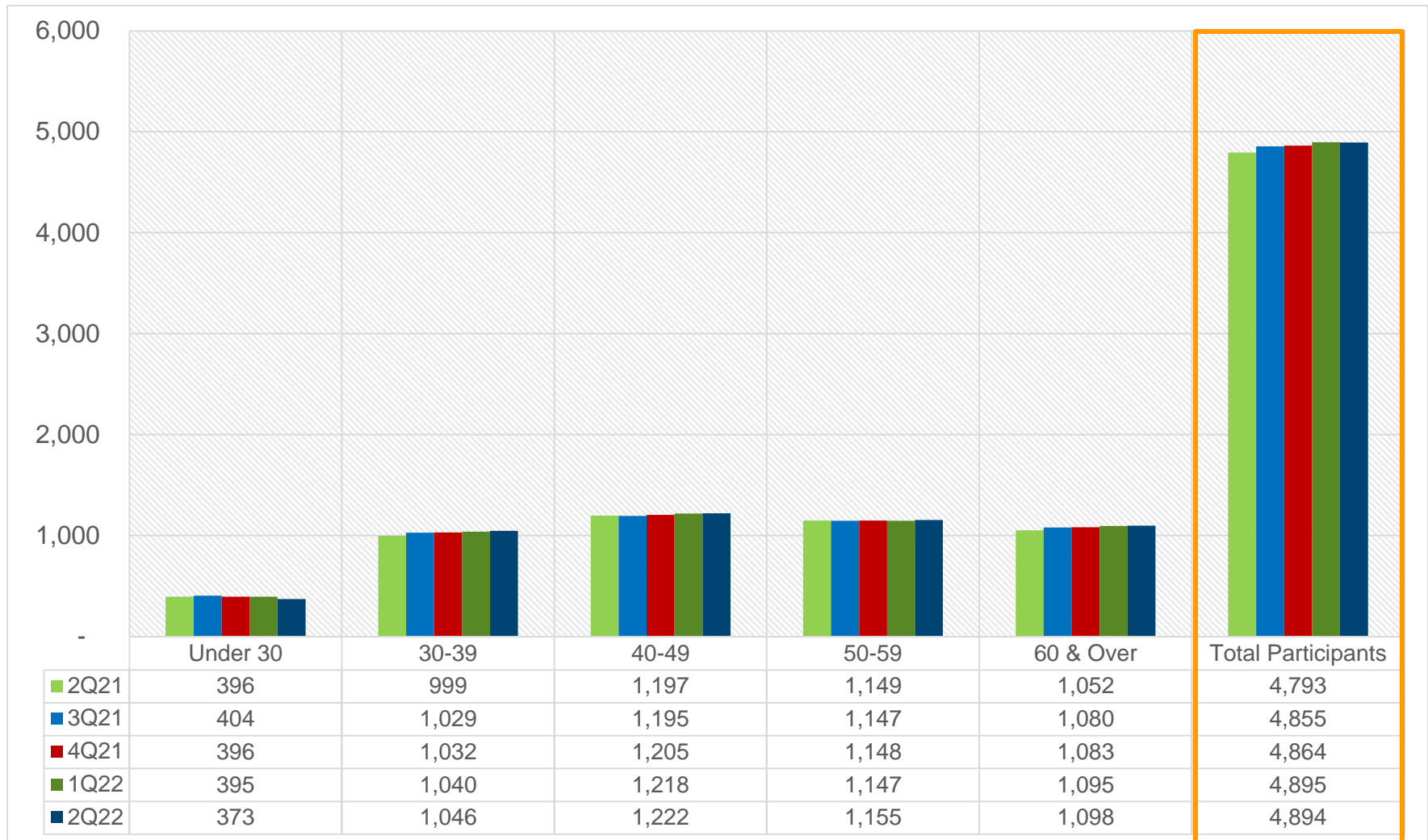
Plan Demographics

457(b) Participation Summary

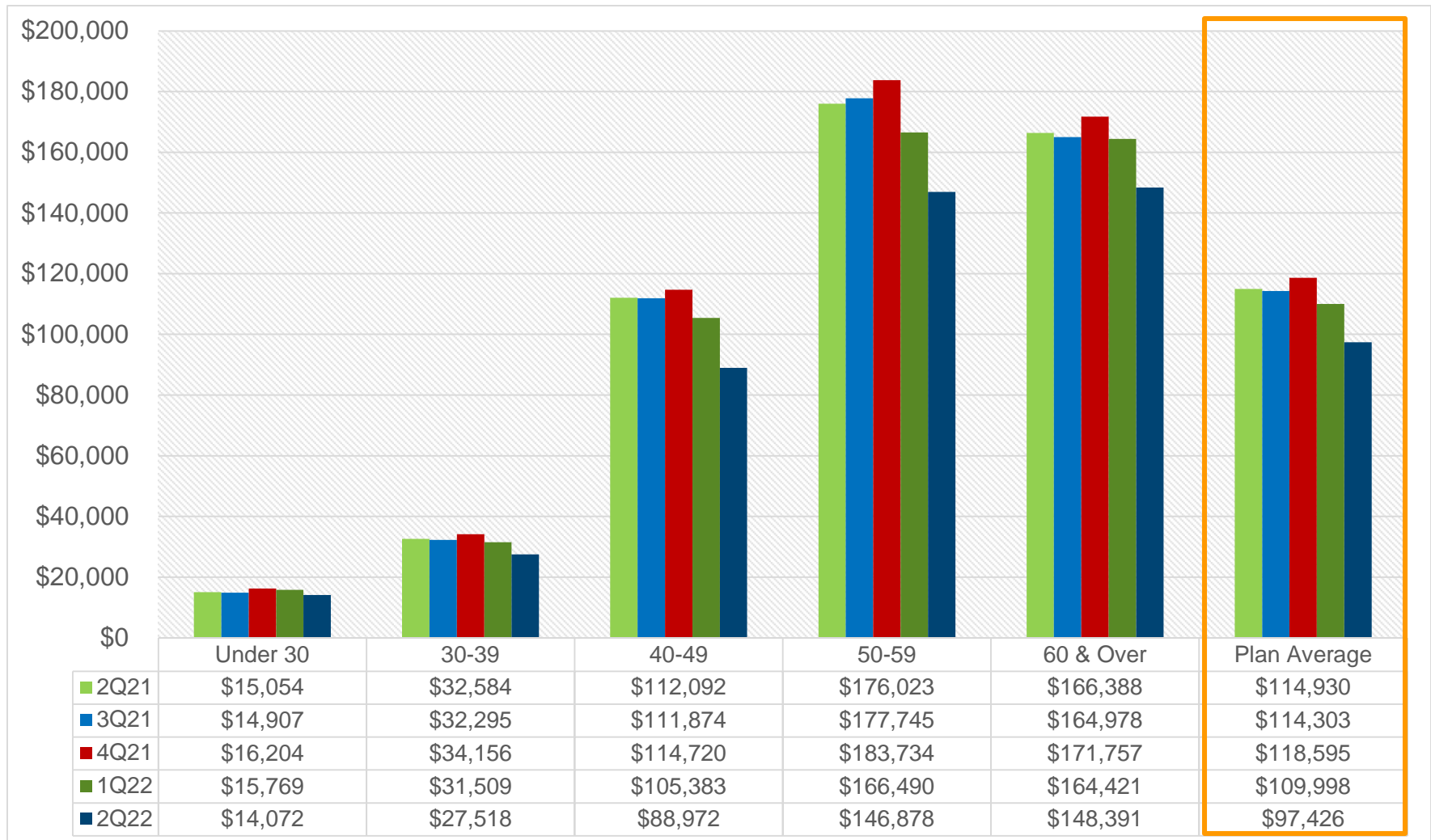


“Inactive” refers to a participant who is not contributing but not in payout

457(b) Participant Count by Age Group

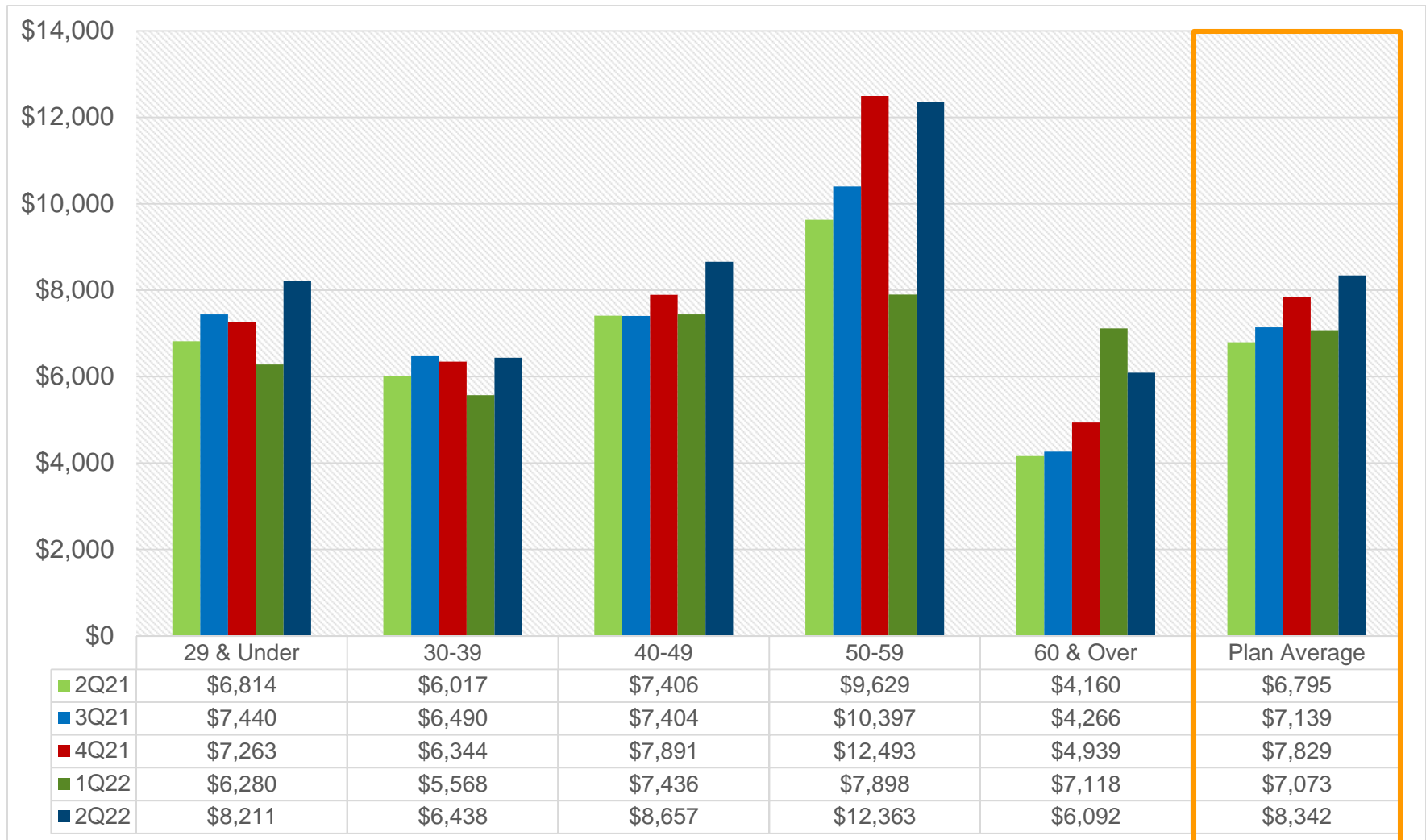


457(b) Average Account Balance by Age Group

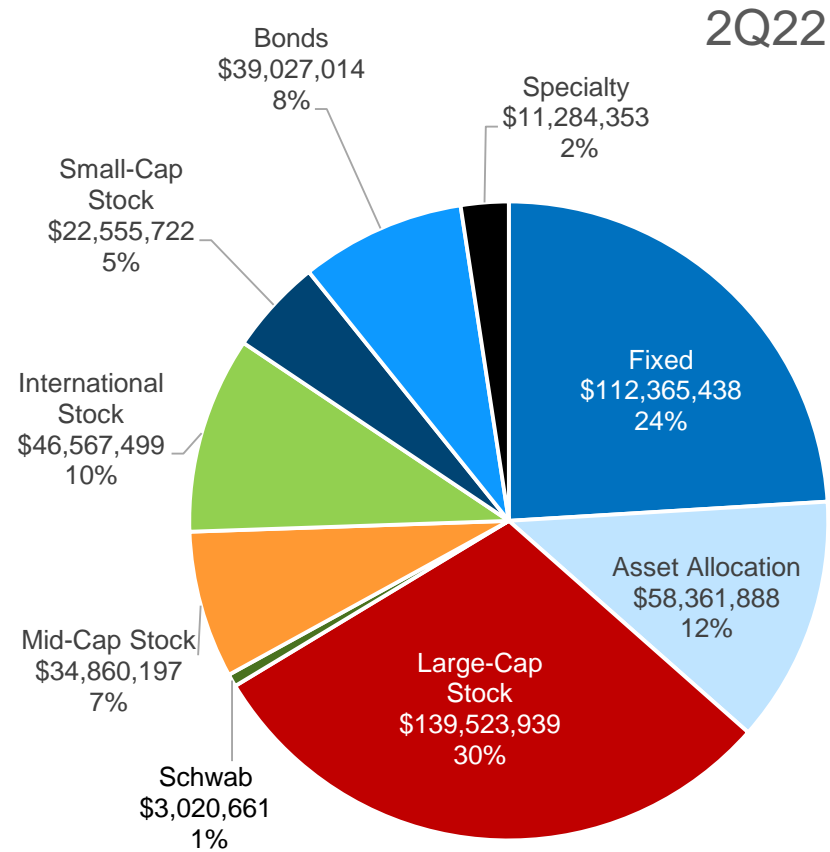
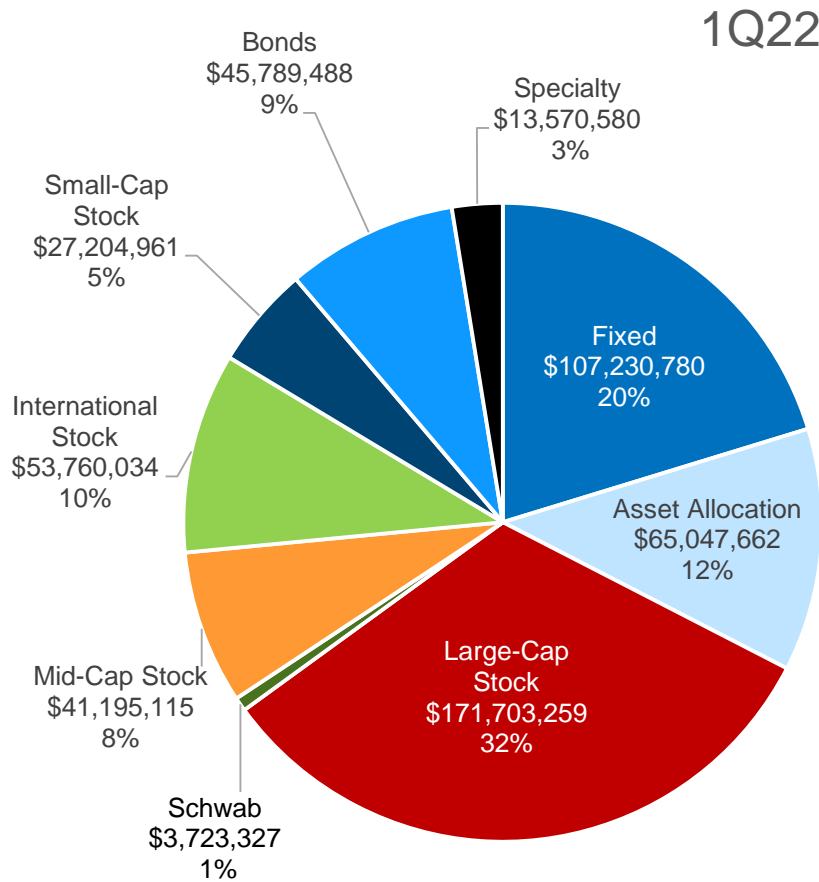


*Includes Loan Principal Amount and Loan Default Principal Amount

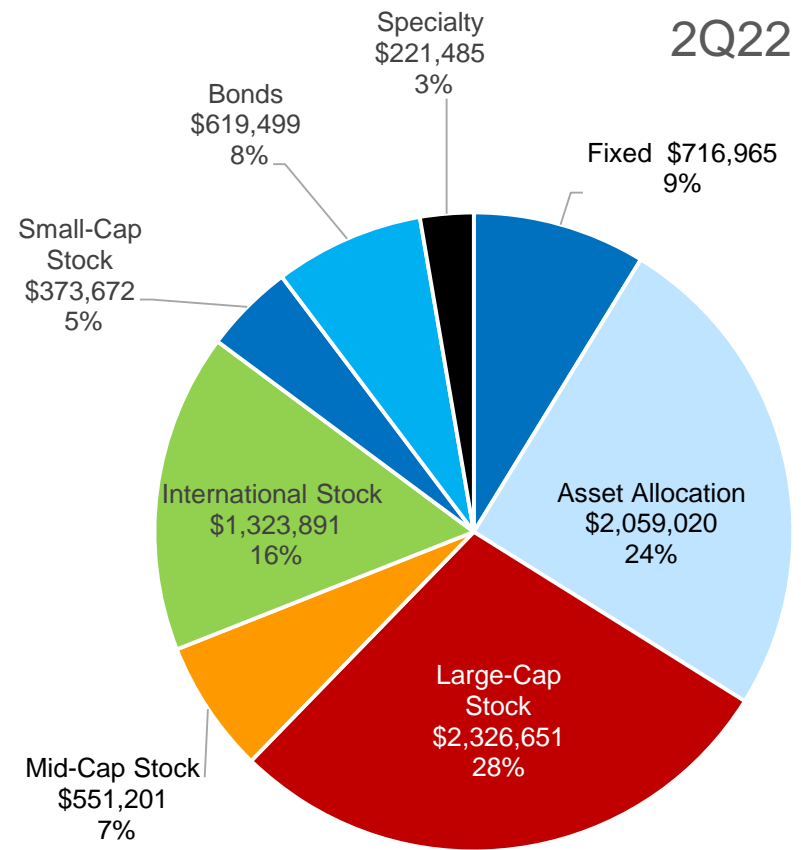
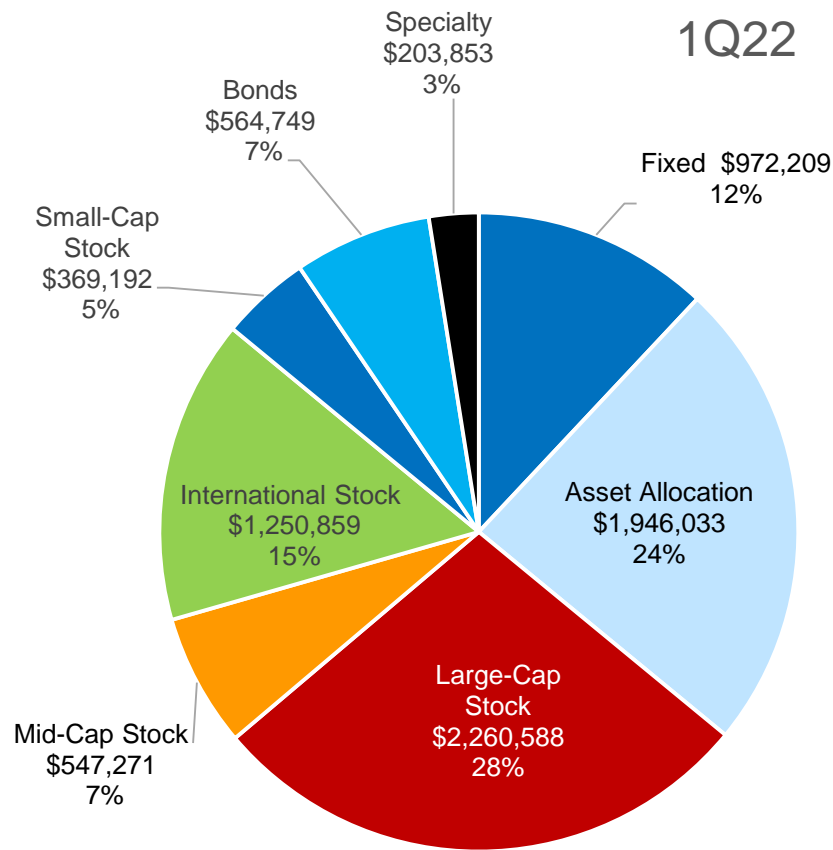
457(b) Average Annualized Participant Contribution by Age Group



457(b) Assets by Asset Class



457(b) Contributions by Asset Class



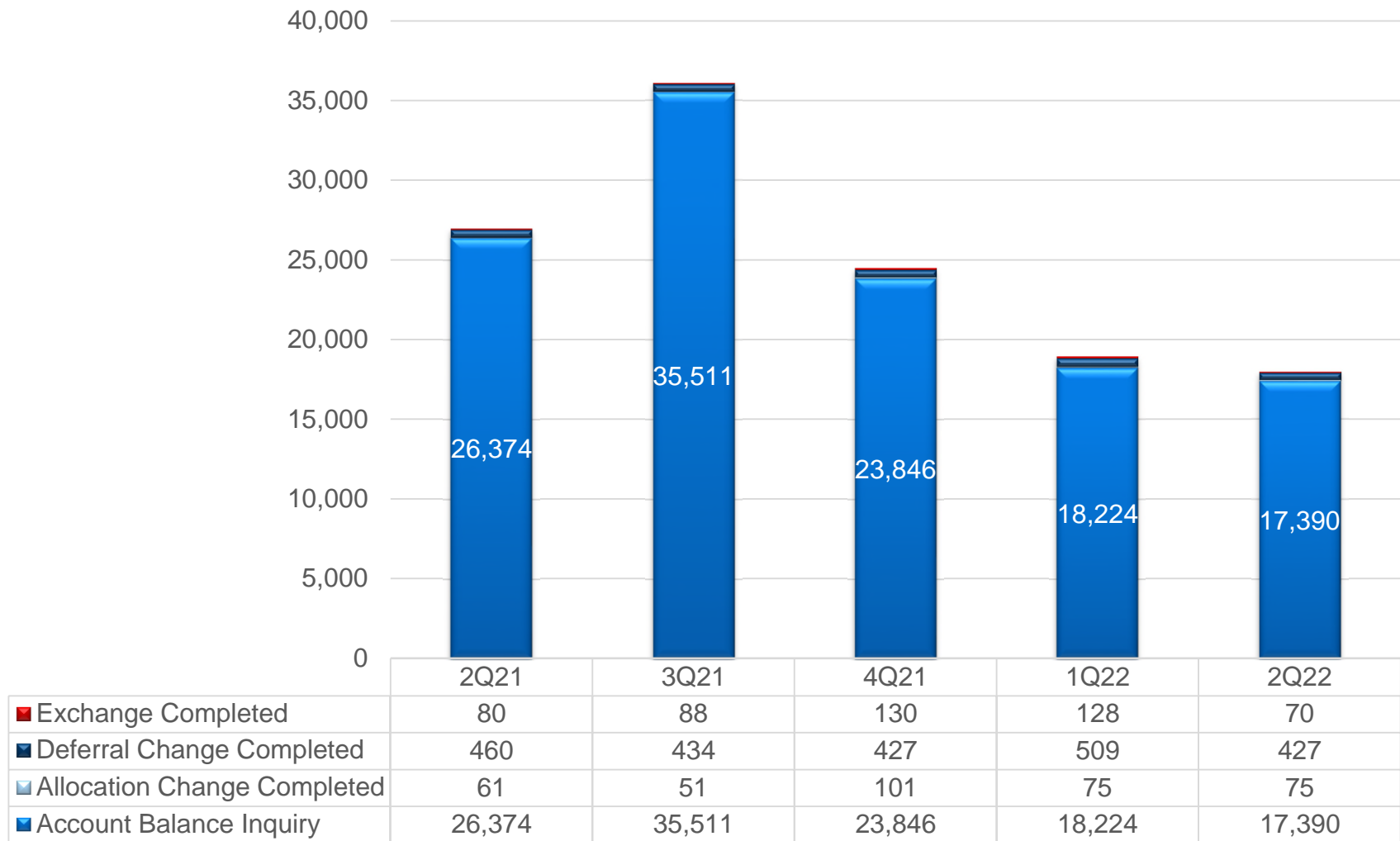
*Does not include Loans and Rollovers In

457(b) Roth Activity

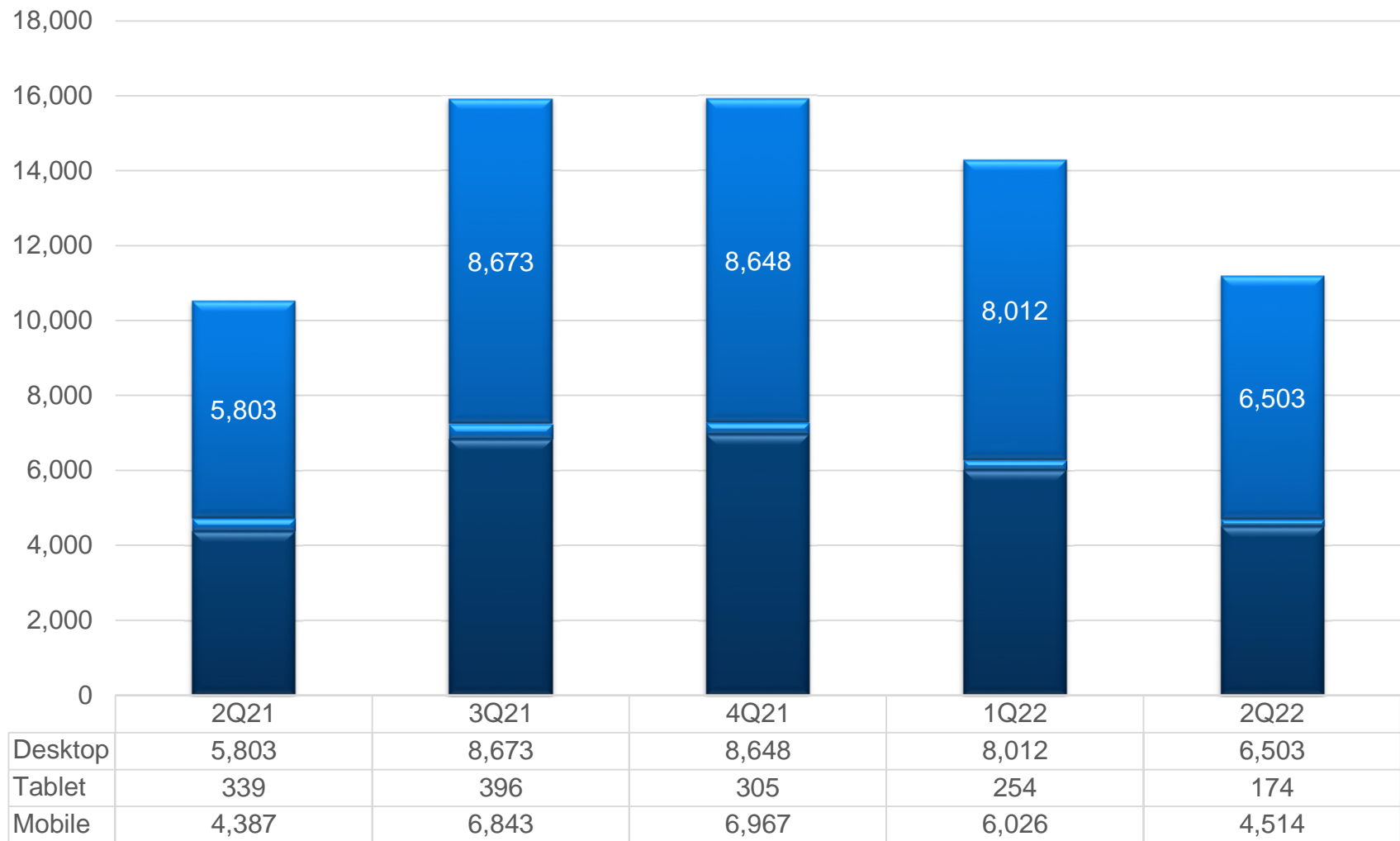
	2Q21	3Q21	4Q21	1Q22	2Q22	Total
Roth Assets	\$ 119,818	\$ 599,518	\$ 1,108,799	\$ 1,703,050	\$ 2,120,470	\$ 5,651,655
Total Participants Enrolled	94	281	350	431	479	1,635

Participant Experience

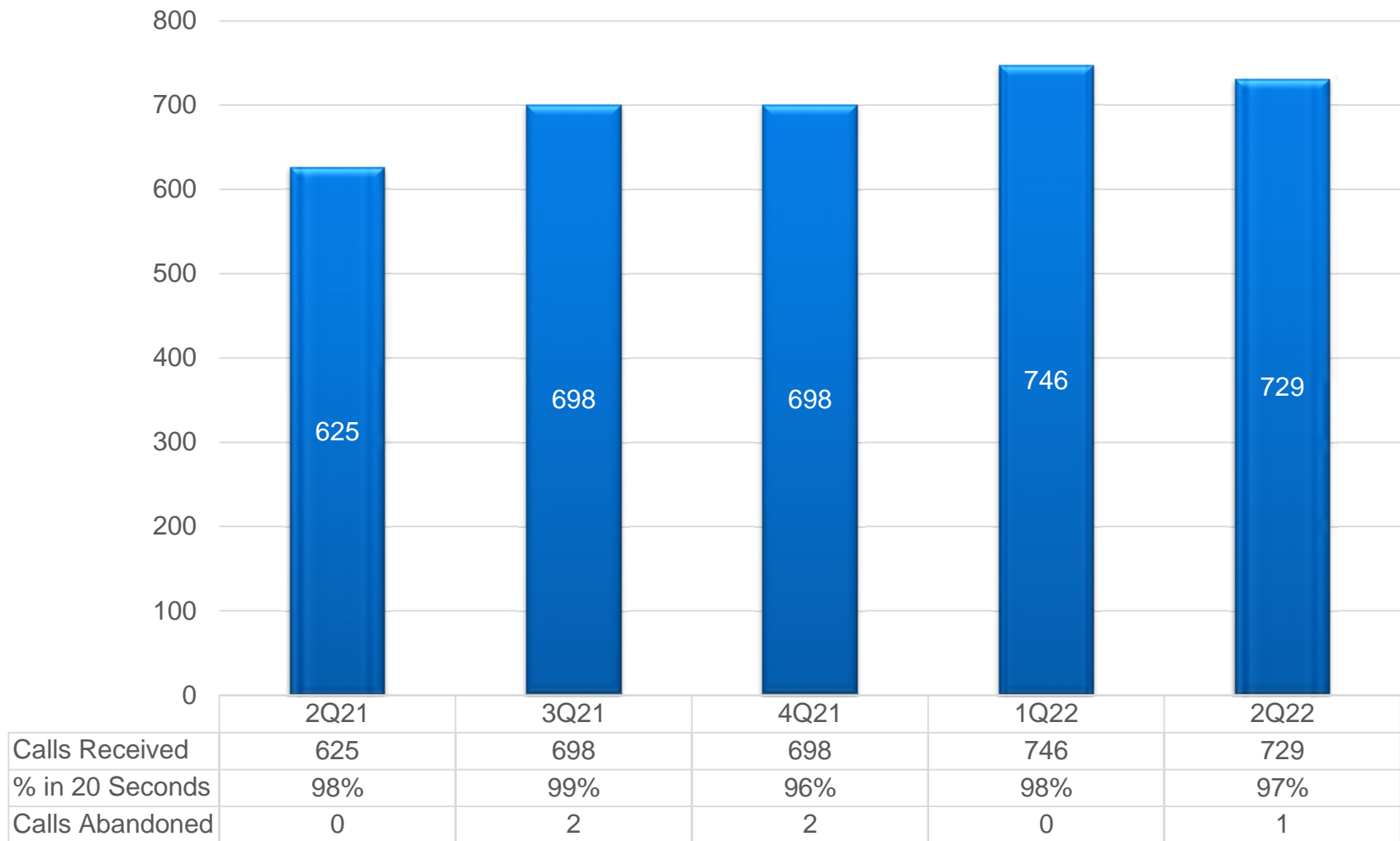
457(b) Participant Website Usage



457(b) Website Device Usage



457(b) Participant Call Center



Service Recap

CITY OF SACRAMENTO SERVICE RECAP

NATIONWIDE RETIREMENT SOLUTIONS

6/30/2022

Quick Plan Facts

	As of 6/30/2022
Total Participant Count	4,894 (457 plan)
New Enrollments YTD	100
Transfers/Rollovers into Plan YTD	\$2,089,712

2nd Quarter Consultations, Meetings, and Site Visits

Activity	Result
Individual Consultations	530
Online Scheduling Appointments	368
Group Meetings	27
Site Visits	22

2nd Quarter Education Campaigns/Flyers/Calls/Emails

Web Series:

Workshop Series	5 Thursdays in June
June 2	Why Enroll 0 Attended
June 9	Roth 7 Attended
June 16	How to Invest 13 Attended
June 23	Get the Facts 21 Attended
June 30	Social Security 8 Attended

In Person Group Meetings

4/7	Fire Stn 4C
4/14	911 Call Center
4/25	Fire STN 3C
5/5	Retiree Luncheon
Week of May 16-May 21	16 PD Roll Calls
Sat 6/4	2 PD Roll Calls

6/15 Fire Academy
6/19 PD Academy

EMAIL / MAIL CAMPAINS

Ongoing Emails to New Employees 2's Per Month

Various Follow Up Email Reminders for New Account Participants

MAIL Campaigns

May 11 2476 Consolidation Mailers

Explicit Asset Fee Summary

1079 - Explicit Asset Fee Report

Accounting Group: 21

Plan Sponsor Name: CITY OF SACRAMENTO

Plan Name: CITY OF SACRAMENTO

Plan ID: 0055515-001/0055516-001/0055517-001/0055518-001/0060528-001

IRS Code: Summary of all plans

Payee: NRS

	NRS Fee Amount
April 457	\$12,181.29
April Management 401A	\$2,980.21
April City Council 401A	\$18.96
April Sierras 401A	\$1.42
April WCOE 401A	\$417.30
April Total	\$15,599.18
May 457	\$12,550.62
May Management 401A	\$3,082.49
May City Council 401A	\$19.75
May Sierras 401A	\$1.50
May WCOE 401A	\$432.64
May Total	\$16,087.00
June 457	\$11,517.03
June Management 401A	\$2,819.27
June City Council 401A	\$18.18
June Sierras 401A	\$1.44
June WCOE 401A	\$394.47
June Total	\$14,750.39
Q2 2022 Revenue Total	\$46,436.57

Fee Normalization Calculation

Fee Normalization Calculation

Plan Sponsor Name: CITY OF SACRAMENTO 457

Plan ID: 0055515001

IRS Code: 457

Report Period: 01-Apr-2022 to 30-Jun-2022

Fund Name	Fund	Ticker	4/30/2022 Account Value	5/31/2022 Account Value	6/30/2022 Account Value	Apr-2022 Annual Fund Srcv Fee Rate	May-2022 Annual Fund Srcv Fee Rate	Jun-2022 Annual Fund Srcv Fee Rate	2Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$10,851,074	\$10,751,303	\$10,028,054	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFFVX	\$8,305,721	\$8,213,934	\$7,462,840	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$53,321,664	\$54,416,212	\$50,716,538	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSDMX	\$6,228,235	\$6,257,787	\$5,619,697	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$9,213,589	\$9,184,965	\$8,383,734	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$15,892,877	\$15,652,666	\$14,580,852	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$14,911,869	\$14,970,198	\$12,899,547	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$7,290,462	\$7,493,980	\$6,709,149	0.000%	0.000%	0.000%	\$0
Loan Outstanding Principal Balance	LXM001	Loan	\$5,947,919	\$6,072,731	\$6,024,124	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$19,340,782	\$18,916,933	\$17,729,130	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$20,783,655	\$20,448,870	\$19,212,446	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$33,460,246	\$31,816,785	\$29,794,368	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$108,142,055	\$109,162,816	\$112,365,438	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$29,025,352	\$28,543,664	\$26,127,467	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$3,276,096	\$3,236,669	\$3,020,661	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$13,087,405	\$12,249,188	\$11,284,353	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTTVX	\$6,871,660	\$6,876,845	\$6,322,208	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2030 Fund - Investor Shares	NTVE64	VTHRX	\$11,697,513	\$11,758,154	\$11,084,479	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTTHX	\$7,272,433	\$7,541,443	\$7,377,549	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2040 Fund - Investor Shares	NTVE66	VFORX	\$8,566,221	\$8,760,551	\$8,321,664	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2045 Fund - Investor Shares	NTVE67	VTIVX	\$2,952,286	\$2,986,804	\$2,764,850	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2050 Fund - Investor Shares	NTVE68	VFIFX	\$2,989,837	\$3,058,604	\$3,045,299	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2055 Fund - Investor Shares	NTVE69	VFFVX	\$2,582,830	\$2,675,391	\$2,599,027	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2060 Fund - Investor Shares	NTVE70	VTTSX	\$2,409,551	\$2,455,602	\$2,347,073	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement Income Inv	NTVE72	VTINX	\$15,071,236	\$15,104,920	\$14,499,739	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$66,101,786	\$64,934,784	\$59,013,033	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$14,744,843	\$15,418,149	\$14,257,517	0.000%	0.000%	0.000%	\$0
Total			\$500,339,200	\$498,959,950	\$473,590,835				\$0

The information contained on this report is confidential and proprietary to Nationwide Retirement Solutions. It is therefore not subject to disclosure to a third party via the Freedom of Information Act or any other means

Fee Normalization Calculation

Plan Sponsor Name: CITY OF SACRAMENTO MANAGEMENT 401A

Plan ID: 0055516001

IRS Code: 401A

Report Period: 01-Apr-2022 to 30-Jun-2022

Fund Name	Fund	Ticker	4/30/2022 Account Value	5/31/2022 Account Value	6/30/2022 Account Value	Apr-2022 Annual Fund Srcv Fee Rate	May-2022 Annual Fund Srcv Fee Rate	Jun-2022 Annual Fund Srcv Fee Rate	2Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$2,592,536	\$2,612,506	\$2,512,615	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFVX	\$2,165,170	\$2,168,736	\$1,983,304	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$16,032,661	\$16,412,985	\$15,049,591	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$1,808,608	\$1,825,994	\$1,656,677	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$2,368,497	\$2,382,882	\$2,185,005	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$4,050,793	\$3,991,371	\$3,730,502	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$4,011,988	\$3,985,582	\$3,384,239	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$1,785,207	\$1,758,678	\$1,551,849	0.000%	0.000%	0.000%	\$0
Loan Outstanding Principal Balance	LXM001	Loan	\$1,274,700	\$1,287,980	\$1,346,677	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$4,420,540	\$4,309,426	\$4,058,919	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$4,399,251	\$4,297,541	\$3,921,491	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$7,758,548	\$7,384,752	\$7,024,322	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$17,964,664	\$18,130,487	\$19,036,298	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$7,978,766	\$7,943,871	\$7,488,027	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$352,819	\$350,356	\$352,619	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$3,935,742	\$3,681,407	\$3,262,370	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTTVX	\$3,067,537	\$3,101,184	\$2,837,597	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2030 Fund - Investor Shares	NTVE64	VTHRX	\$3,052,029	\$3,103,665	\$2,938,879	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTTTHX	\$2,924,557	\$2,979,568	\$2,827,220	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2040 Fund - Investor Shares	NTVE66	VFORX	\$2,327,056	\$2,380,804	\$2,315,016	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2045 Fund - Investor Shares	NTVE67	VTIVX	\$1,385,898	\$1,421,775	\$1,351,849	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2050 Fund - Investor Shares	NTVE68	VFIFX	\$1,921,309	\$1,992,786	\$1,899,536	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2055 Fund - Investor Shares	NTVE69	VFFVX	\$1,133,620	\$1,137,009	\$1,073,086	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2060 Fund - Investor Shares	NTVE70	VTTSX	\$279,714	\$292,468	\$281,913	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement Income Inv	NTVE72	VTINX	\$5,619,942	\$5,612,847	\$5,356,210	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$13,885,381	\$13,916,650	\$12,715,461	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$3,679,377	\$3,813,464	\$3,564,107	0.000%	0.000%	0.000%	\$0
Total			\$122,176,911	\$122,276,773	\$115,705,380				\$0

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Fee Normalization Calculation

Plan Sponsor Name: CITY OF SACRAMENTO CITY COUNCIL 401A

Plan ID: 0055517001

IRS Code: 401A

Report Period: 01-Apr-2022 to 30-Jun-2022

Fund Name	Fund	Ticker	4/30/2022 Account Value	5/31/2022 Account Value	6/30/2022 Account Value	Apr-2022 Annual Fund	May-2022 Annual Fund	Jun-2022 Annual Fund	2Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$6,569	\$6,378	\$6,127	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFFVX	\$22,570	\$23,593	\$21,463	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$41,438	\$43,841	\$41,462	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$20,771	\$20,991	\$19,187	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$18,568	\$19,007	\$18,001	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$20,310	\$20,305	\$17,560	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$2,238	\$2,349	\$2,303	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$21,040	\$20,047	\$19,165	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$6,100	\$6,313	\$6,127	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$22,320	\$19,872	\$19,165	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$25,622	\$24,224	\$26,507	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$27,833	\$27,894	\$24,652	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$8,645	\$8,159	\$7,873	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTTVX	\$106,349	\$108,399	\$105,026	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTTHX	\$101,397	\$102,418	\$96,798	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement Income Inv	NTVE72	VTINX	\$212,894	\$214,903	\$209,216	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$96,092	\$95,625	\$88,013	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$11,945	\$13,094	\$12,479	0.000%	0.000%	0.000%	\$0
Total			\$772,701	\$777,412	\$741,124				\$0

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Fee Normalization Calculation

Plan Sponsor Name: CITY OF SAC WCOE, L39 SUPV, AND CONF EMPLOYEES
Plan ID: 0055518001
IRS Code: 401A
Report Period: 01-Apr-2022 to 30-Jun-2022

Fund Name	Fund	Ticker	4/30/2022 Account Value	5/31/2022 Account Value	6/30/2022 Account Value	Apr-2022 Annual Fund Srcv Fee Rate	May-2022 Annual Fund Srcv Fee Rate	Jun-2022 Annual Fund Srcv Fee Rate	2Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$346,887	\$401,833	\$375,585	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFVFX	\$242,329	\$244,419	\$227,307	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$1,841,976	\$1,926,737	\$1,783,068	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$175,279	\$176,070	\$159,193	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$390,794	\$392,373	\$331,184	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$513,148	\$485,103	\$457,734	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$548,842	\$540,936	\$458,824	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$164,511	\$162,447	\$156,430	0.000%	0.000%	0.000%	\$0
Loan Outstanding Principal Balance	LXM001	Loan	\$303,204	\$310,938	\$315,600	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$768,725	\$737,326	\$702,785	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$418,021	\$413,975	\$376,949	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$1,122,968	\$1,032,877	\$976,982	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$3,055,429	\$3,045,349	\$3,125,778	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$806,437	\$793,957	\$690,731	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$94,876	\$92,289	\$88,830	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$389,664	\$357,158	\$334,445	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTTVX	\$398,308	\$405,187	\$389,659	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2030 Fund - Investor Shares	NTVE64	VTHR X	\$537,933	\$544,451	\$520,077	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTTHX	\$840,475	\$853,751	\$811,528	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2040 Fund - Investor Shares	NTVE66	VFORX	\$420,896	\$428,455	\$500,858	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2045 Fund - Investor Shares	NTVE67	VTIVX	\$288,255	\$297,584	\$284,495	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2050 Fund - Investor Shares	NTVE68	VFIFX	\$579,928	\$582,604	\$548,541	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2055 Fund - Investor Shares	NTVE69	VFFVX	\$326,055	\$338,457	\$316,011	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2060 Fund - Investor Shares	NTVE70	VTT SX	\$143,002	\$143,363	\$142,858	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement Income Inv	NTVE72	VTINX	\$582,526	\$585,969	\$543,436	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$1,519,483	\$1,557,754	\$1,331,364	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$509,065	\$525,384	\$486,931	0.000%	0.000%	0.000%	\$0
Total			\$17,329,015	\$17,376,746	\$16,437,183				\$0

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Fee Normalization Calculation

Plan Sponsor Name: SIERRAS BLDNG AND CONS TRDS COUNCIL 401A

Plan ID: 0060528001

IRS Code: 401A

Report Period: 01-Apr-2022 to 30-Jun-2022

Fund Name	Fund	Ticker	4/30/2022 Account Value	5/31/2022 Account Value	6/30/2022 Account Value	Apr-2022 Annual Fund	May-2022 Annual Fund	Jun-2022 Annual Fund	2Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$409	\$426	\$447	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFVX	\$2,525	\$2,804	\$2,778	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$5,075	\$5,533	\$5,578	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$3,116	\$3,324	\$3,291	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$1,564	\$1,669	\$1,682	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$1,004	\$978	\$1,014	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$1,061	\$1,129	\$1,190	0.000%	0.000%	0.000%	\$0
Fixed Assets 21 UFP	NPG258	Fixed	\$1,171	\$1,192	\$1,248	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$230	\$256	\$270	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$1,416	\$1,523	\$1,581	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$380	\$421	\$447	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$1,512	\$1,449	\$1,519	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$525	\$535	\$562	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$1,717	\$1,813	\$1,892	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$555	\$564	\$596	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTTVX	\$2,906	\$3,269	\$3,619	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2030 Fund - Investor Shares	NTVE64	VTHRX	\$18,498	\$19,565	\$19,541	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTTHX	\$10,431	\$5,939	\$6,117	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2040 Fund - Investor Shares	NTVE66	VFORX	\$3,454	\$3,770	\$3,956	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$1,932	\$2,219	\$2,333	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$795	\$921	\$1,013	0.000%	0.000%	0.000%	\$0
Total			\$60,277	\$59,299	\$60,674				\$0

Summary of all Plans

	4/30/2022 Account Value	5/31/2022 Account Value	6/30/2022 Account Value	2Q2022 Fund Service Fee Payment Amount
Total	\$640,678,104	\$639,450,180	\$606,535,196	\$0

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Service Level Agreements

City of Sacramento

Plan Administrator: Kim Lovell

Deliverable:	Service Level Agreement:	Penalty:	Frequency:	Q2: Met/Failed	Q2: Penalty	Q2: Comments
Annual Satisfaction Survey	Nationwide will conduct an annual participant satisfaction survey	\$5,000	Annual	Met	\$0	Survey scheduled for Q4
Annual Satisfaction Survey Results	Nationwide will analyze survey results, provide executive summary and recommended actions annually.	\$4,000	Annual	Met	\$0	Survey scheduled for Q4
On-Site Group Meetings	Nationwide will conduct 50 group meetings annually for Plan's employees. The 50 meeting count will be revisited annually with the Plan to determine appropriateness.	\$4,000	Annual	Met / On Track	\$0	Annual Requirement: 29 group meetings in Q2
Individual Meetings	Nationwide will conduct 1,000 individual meetings annually for Plan's employees. The 1,000 meeting count will be revisited annually with the Plan to determine appropriateness.	\$4,000	Annual	Met / On Track	\$0	Annual Requirement: 530 individual meetings in Q2
New Hire Enrollments	Nationwide will commit to enroll 50% of new hires into the 457(b) plan annually. This deliverable is contingent upon receiving new hire census data from the Plan in order to track and measure.	\$4,000	Annual	Met	\$0	Enrolled 30 out of 275

Total Enrollments (new hires and existing employees)	Nationwide will commit to increase new enrollments into the 457(b) plan to 185 annually. The 185 enrollment threshold is based on historic Plan data provided by the Plan and will be revisited annually with the Plan based on hiring trends within the City.	\$4,000	Annual	Met	\$0	30 New Enrollments in 2Q22
Participant Services	Nationwide will answer 75% of participant calls to the service center within 20 seconds annually.	\$5,000	Annual	Met	\$0	99.04%
Plan Sponsor Services	Managing Director, Program Director and/or Relationship Consultant will respond to Plan Sponsor calls and return calls within one business day.	\$4,000	Annual	Met	\$0	Annual requirement; NRS has met this standard for 2Q22
Participant Statements - Online	Nationwide will post quarterly participant statements to the website within 15 business days of the quarter end date.	Up to \$4,000 (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	7/8/2022
Participant Statements - Mail	Nationwide will mail quarterly participant statements (not enrolled in e-Delivery) within 15 business days of the quarter end date.	Up to \$4,000 (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	7/8/2022
Plan Sponsor Statements - Online	Nationwide will post quarterly Plan Sponsor statements to the website within 30 business days of the quarter end date.	Up to \$4,000 (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	7/8/2022
Plan Reports	Nationwide will provide quarterly reports to the Plan within 45 business days of the quarter end date.	Up to \$4,000 (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	Confirmed NRS has met this standard for 2Q22
				Total Q2	\$0	

Schwab



CITY OF SACRAMENTO 457

Schwab Personal Choice
Retirement Account (PCRA)
Quarterly Report

As of 6/30/2022

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 6/30/2022

Plan Profile Information

Plan Type	457B
Total PCRA Assets	\$3,020,661
Total Funded PCRA Accounts	38
Total Roth Assets	N/A
Total Funded Roth Accounts	N/A
Total Advisor Managed PCRA Assets	\$412,032
Total Advisor Managed Funded PCRA Accounts	2
PCRA Accounts Opened This Quarter	1
PCRA Assets In and Out This Quarter*	\$1,000
Average PCRA Account Balance	\$79,491

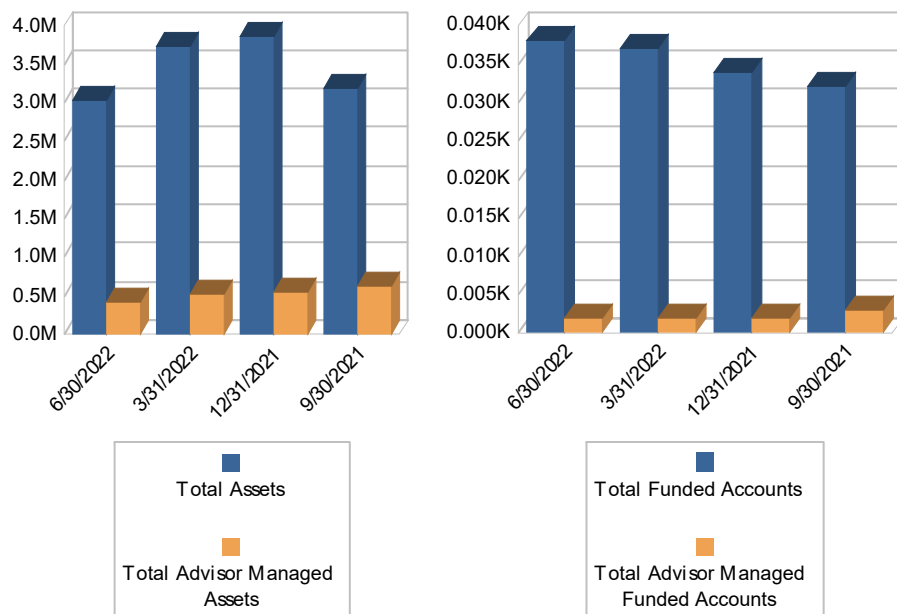
PCRA Participant Profile Information

Average Participant Age	56
Percent Male Participants	78%
Percent Female Participants	22%

Total Assets by Category

Cash Investments	\$430,910
Equities	\$1,044,825
ETFs	\$724,771
Fixed Income	\$0
Mutual Funds	\$820,155
Other	\$0

Assets and Accounts (Trailing 4 Quarters)



Average Positions Per Account

Cash Investments	1.0
Equities	4.6
ETFs	1.5
Fixed Income	0.0
Mutual Funds	0.7
Other	0.0
Total	7.8

Average Trades Per Account

Equities	3.8
ETFs	1.0
Fixed Income	0.0
Mutual Funds	0.1
Other	0.0
Total	4.9

* Assets In and Out includes contributions and distributions.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO 457 as of 6/30/2022

Top 10 Mutual Fund Holdings**

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
FIDELITY CONTRAFUND	Large Capitalization Stock Funds	FCNTX	N	\$458,074	56.25%
T. ROWE PRICE BLUE CHIP GROWTH	Large Capitalization Stock Funds	TRBCX	Y	\$49,763	6.11%
SCHWAB SELECT LARGE CAP GROWTH	Large Capitalization Stock Funds	LGILX	Y	\$29,808	3.66%
AMERICAN CENTURY SELECT INV	Large Capitalization Stock Funds	TWCIX	Y	\$22,250	2.73%
PFG FDLT INS AM&EQ SCTR STR R	Large Capitalization Stock Funds	PFFSX	Y	\$17,040	2.09%
PFG JANUS HENDERSON BALANCED STRAT R	Hybrid Funds	PFJHX	Y	\$16,478	2.02%
BROWN ADVISORY SUSTAINABLE GROWTH INV	Large Capitalization Stock Funds	BIAWX	Y	\$16,182	1.99%
T. ROWE PRICE DIVIDEND GROWTH	Large Capitalization Stock Funds	PRDGX	Y	\$15,216	1.87%
VANGUARD BALANCED INDEX ADM	Hybrid Funds	VBIAX	N	\$14,983	1.84%
TCW SELECT EQUITIES N	Large Capitalization Stock Funds	TGCNX	Y	\$14,667	1.80%

Top 10 Fund Families

Name	\$MF Assets	%MF Assets
FIDELITY	\$469,819	57.70%
T ROWE PRICE	\$64,979	7.98%
LAUDUS FUNDS	\$29,808	3.66%
AMERICAN CENTURY	\$22,250	2.73%
BROWN/IA	\$16,182	1.99%
VANGUARD	\$14,983	1.84%
TCW	\$14,667	1.80%
DFA	\$14,555	1.79%
AMG FUNDS	\$11,887	1.46%
SCHWAB	\$10,600	1.30%

**Top 10 Mutual Funds does not include Money Market Funds.

*OS = OneSource, no-load, no transaction fee.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO 457 as of 6/30/2022

Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
TESLA INC	Consumer Discretionary	TSLA	\$192,598	18.43%
POLESTAR AUTOMOTIVE HO FUNSPONSORED ADR	Other	PSNY	\$124,424	11.91%
NVIDIA CORP	Information Technology	NVDA	\$37,833	3.62%
L3HARRIS TECHNOLOGIES IN	Industrials	LHX	\$31,421	3.01%
MEDTRONIC PLC F	Health Care	MDT	\$30,515	2.92%
AMC ENTERTAINMENT CLASS A	Communication Services	AMC	\$27,168	2.60%
RAYTHEON TECHNOLOGIES CO	Industrials	RTX	\$26,911	2.58%
NIO INC FSPONSORED ADR	Consumer Discretionary	NIO	\$24,978	2.39%
PALANTIR TECHNOLOGIES INCLASS A	Information Technology	PLTR	\$22,358	2.14%
MICROSOFT CORP	Information Technology	MSFT	\$19,423	1.86%

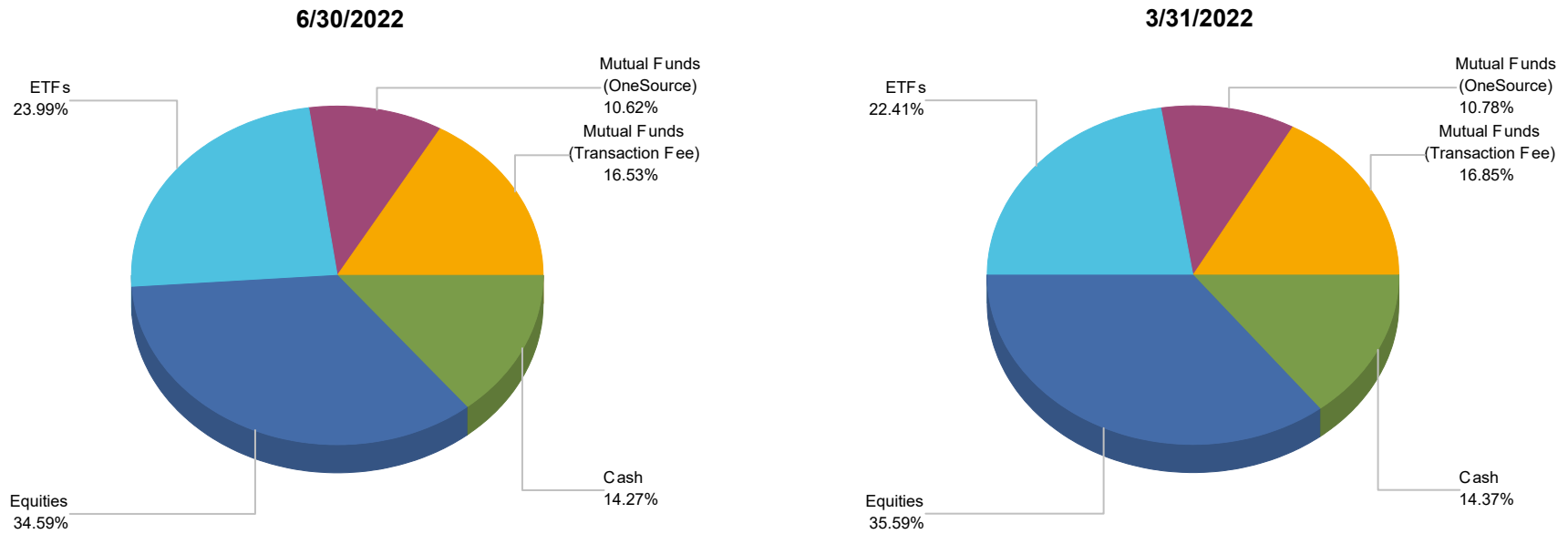
Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
VANGUARD DIVIDEND APPRECIATION ETF	US Equity	VIG	N	\$113,436	15.65%
VANGUARD INTERMEDIATE TERM COR ETF	US FI	VCIT	N	\$84,261	11.63%
FIDELITY MSCI INFOR TECHINDX ETF	Sector	FTEC	N	\$47,575	6.56%
ISHARES CORE S&P 500 ETF	US Equity	IVV	N	\$42,086	5.81%
INVSC QQQ TRUST SRS 1 ETF	US Equity	QQQ	N	\$39,518	5.45%
SCHWAB US DIVIDEND EQUITY ETF	US Equity	SCHD	N	\$35,291	4.87%
SPDR S&P 500 HIGH DIVIDEND ETF	US Equity	SPYD	N	\$31,741	4.38%
VANGUARD REAL ESTATE ETF	Sector	VNQ	N	\$27,789	3.83%
TECHNOLOGY SELECT SECTORSPDR ETF	Sector	XLK	N	\$25,114	3.47%
VANGUARD S&P 500 ETF	US Equity	VOO	N	\$25,107	3.46%

*OS = OneSource, no transaction fee.

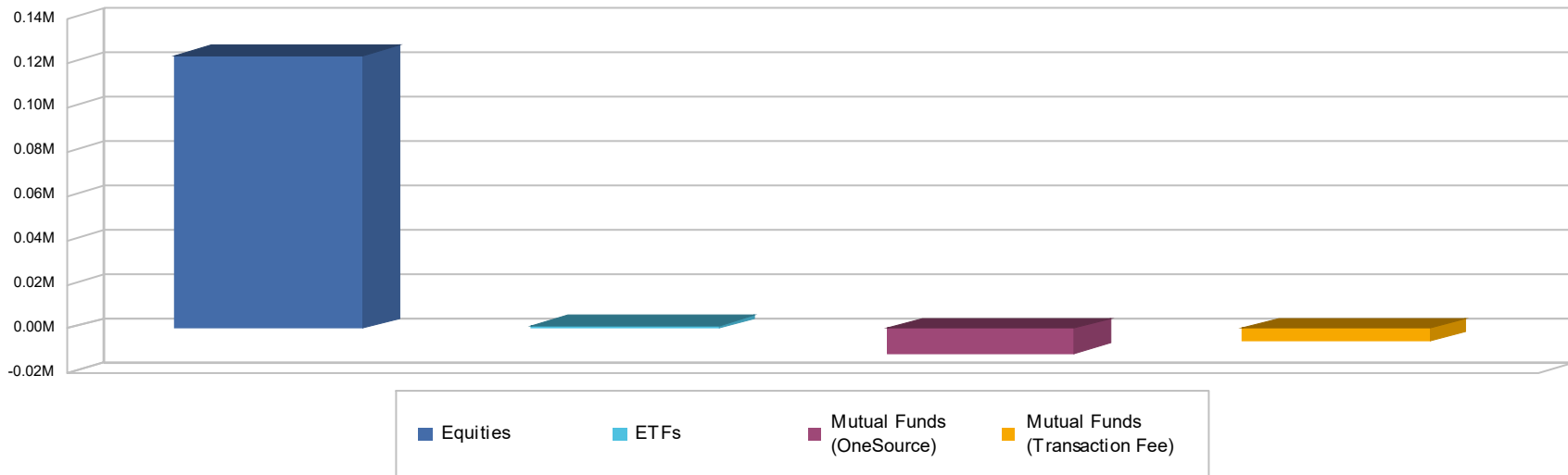
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 6/30/2022

Market Value Allocation - All Assets (Quarter over Quarter)



The above charts illustrate the percent of PCRA participant assets in each noted asset class as percentage of total PCRA assets. Percentages are calculated as of quarter-end. Money Market Funds are classified under Mutual Funds.

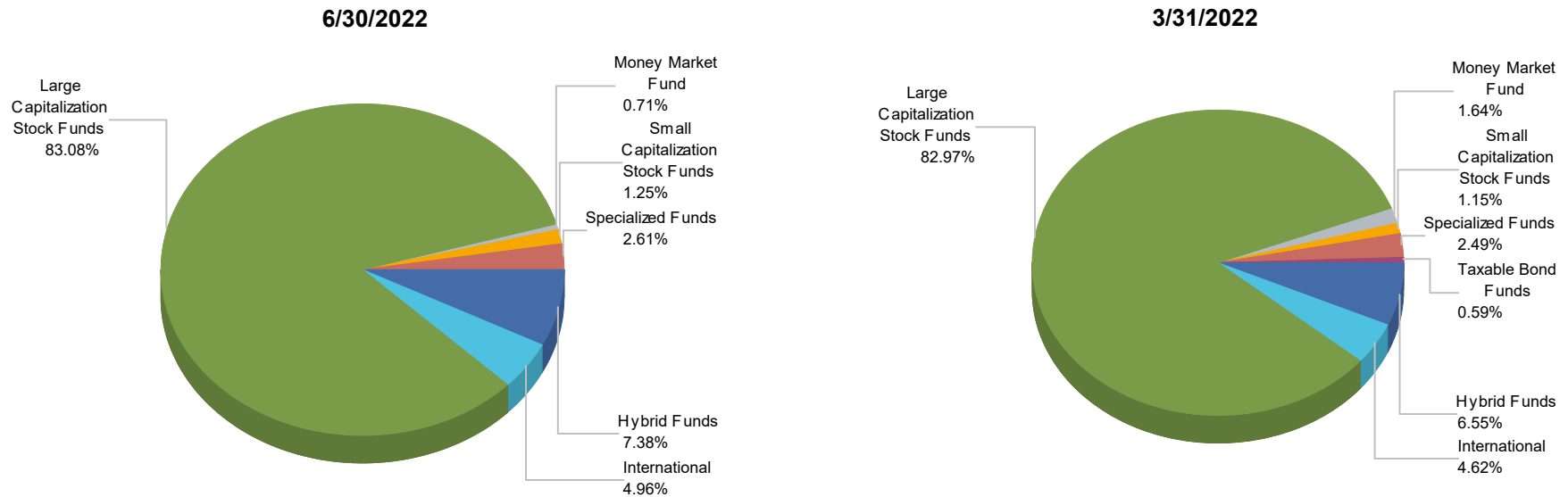
Net Flow - All Non-Cash Assets (3-Month Period Ending 6/30/2022)



Net Flow is the net of all cash inflows and outflows in and out of financial assets; the performance of an asset or fund is not taken into account, only share redemptions, or outflows, and share purchases, or inflows.

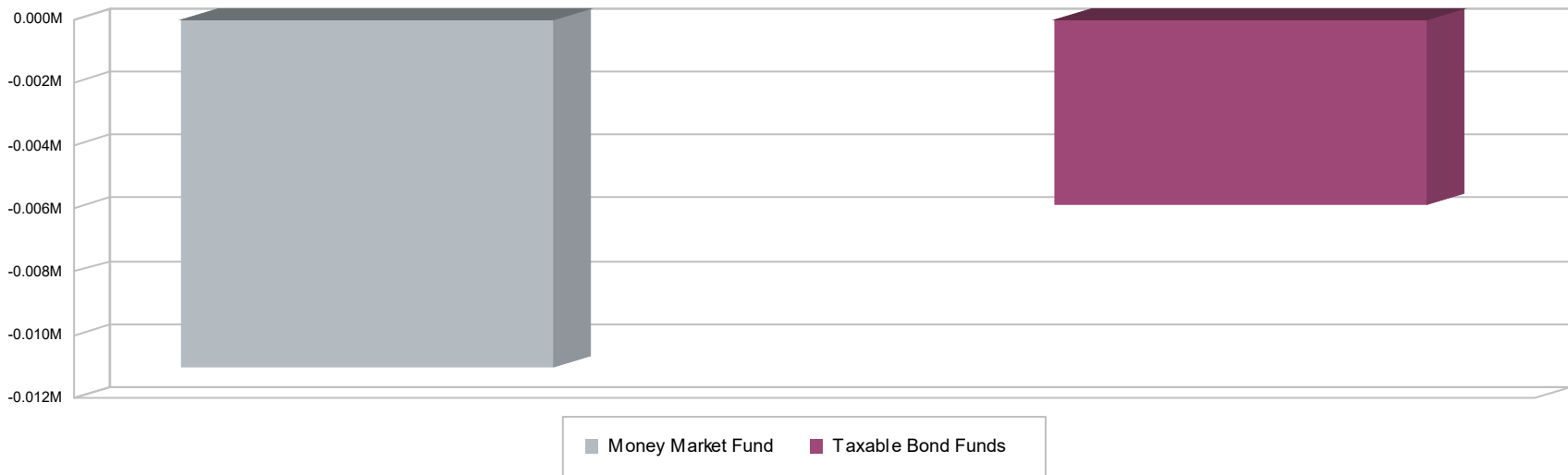
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 6/30/2022

Market Value Allocation - Mutual Funds (Quarter over Quarter)



The above charts illustrate the percent of PCRA participant assets in each noted asset class as percentage of total PCRA assets. Percentages are calculated as of quarter-end. Money Market Funds are classified under Mutual Funds.

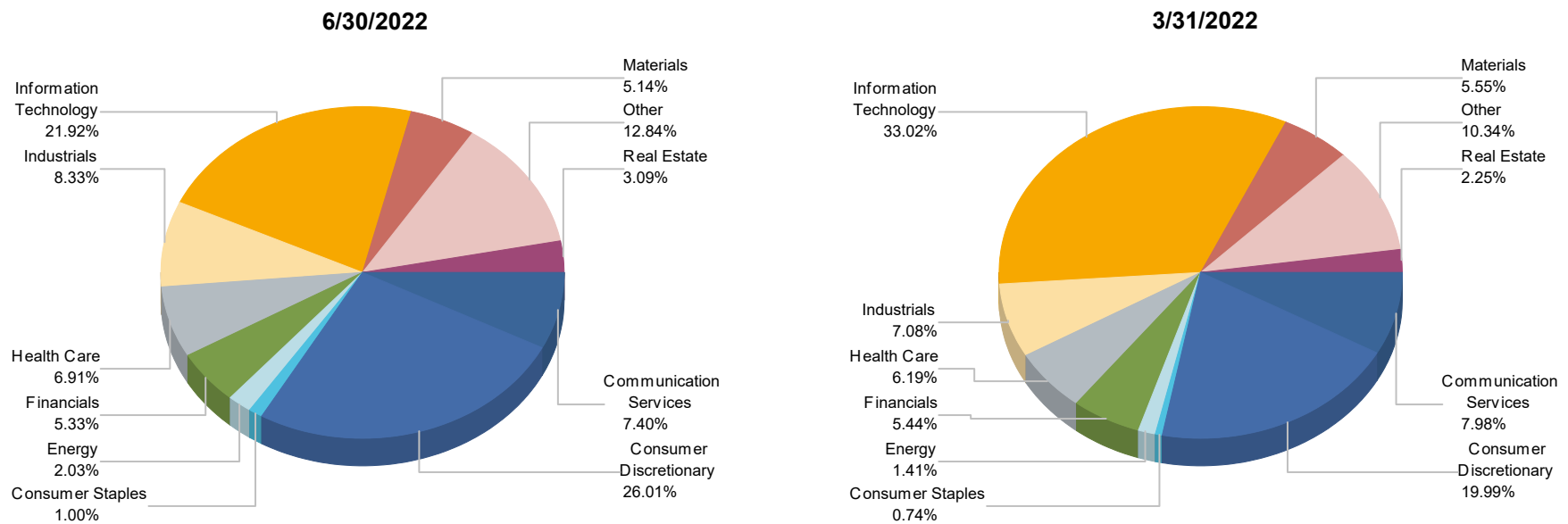
Net Flow by Sector - Mutual Funds (3-Month Period Ending 6/30/2022)



Net Flow is the net of all cash inflows and outflows in and out of financial assets; the performance of an asset or fund is not taken into account, only share redemptions, or outflows, and share purchases, or inflows.

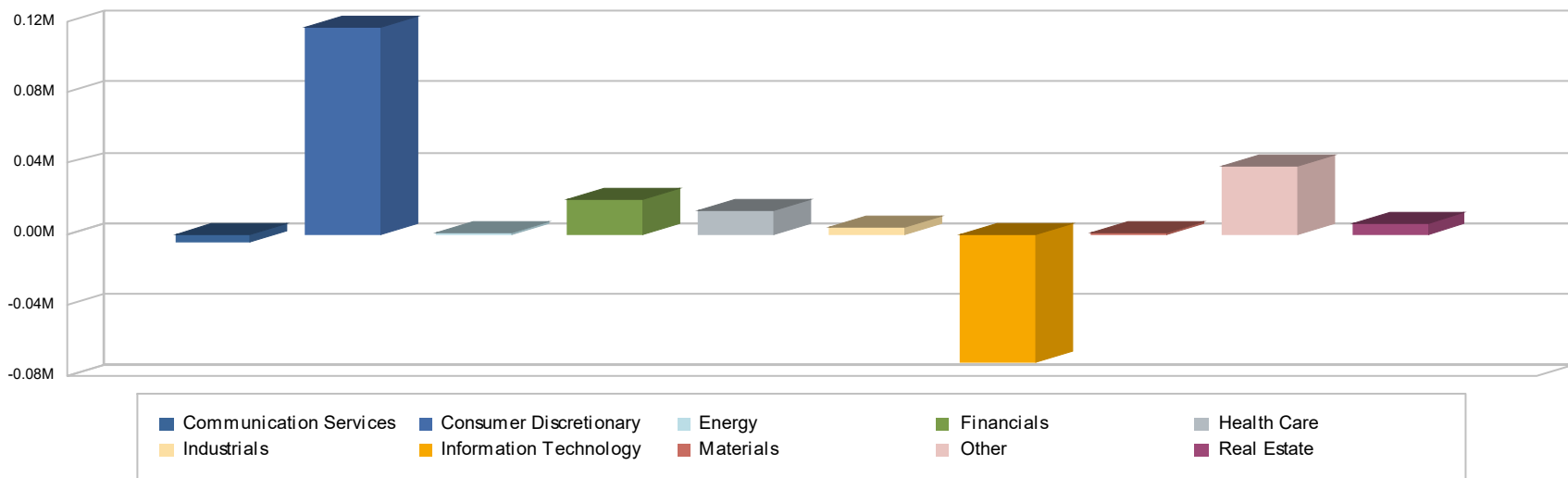
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 6/30/2022

Market Value Allocation - Equities (Quarter over Quarter)



The above charts illustrate the percent of PCRA participant assets in each noted asset class as percentage of total PCRA assets. Percentages are calculated as of quarter-end. Money Market Funds are classified under Mutual Funds.

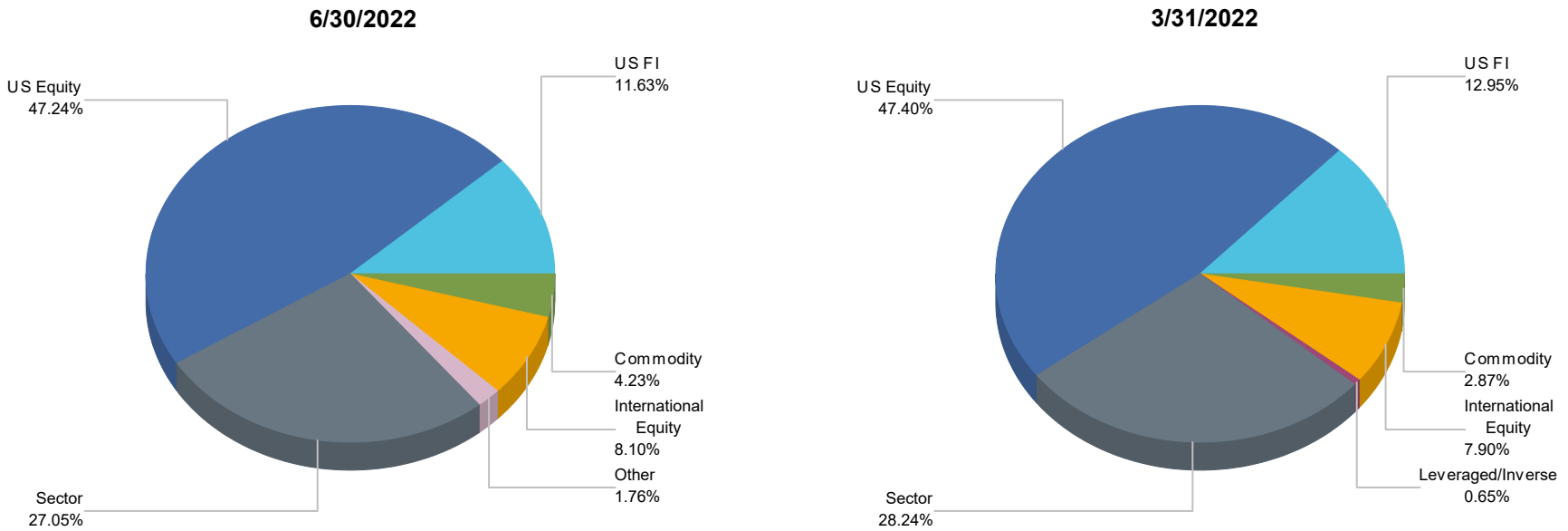
Net Flow by Sector - Equities (3-Month Period Ending 6/30/2022)



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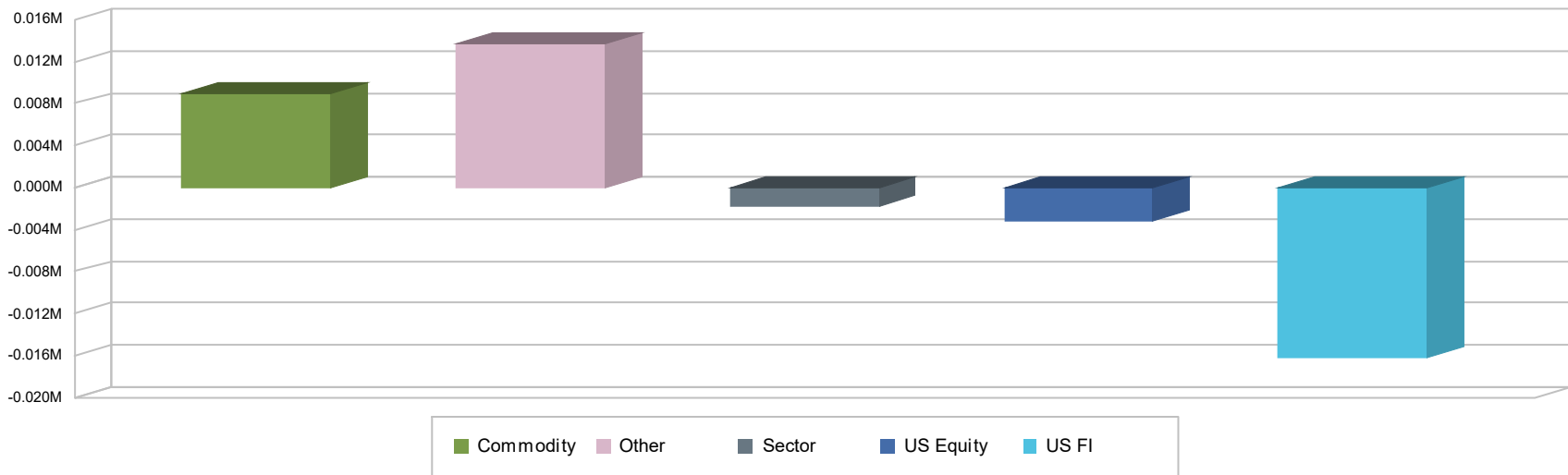
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 6/30/2022

Market Value Allocation - ETF (Quarter over Quarter)



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Net Flow by Sector - ETF (3-Month Period Ending 6/30/2022)

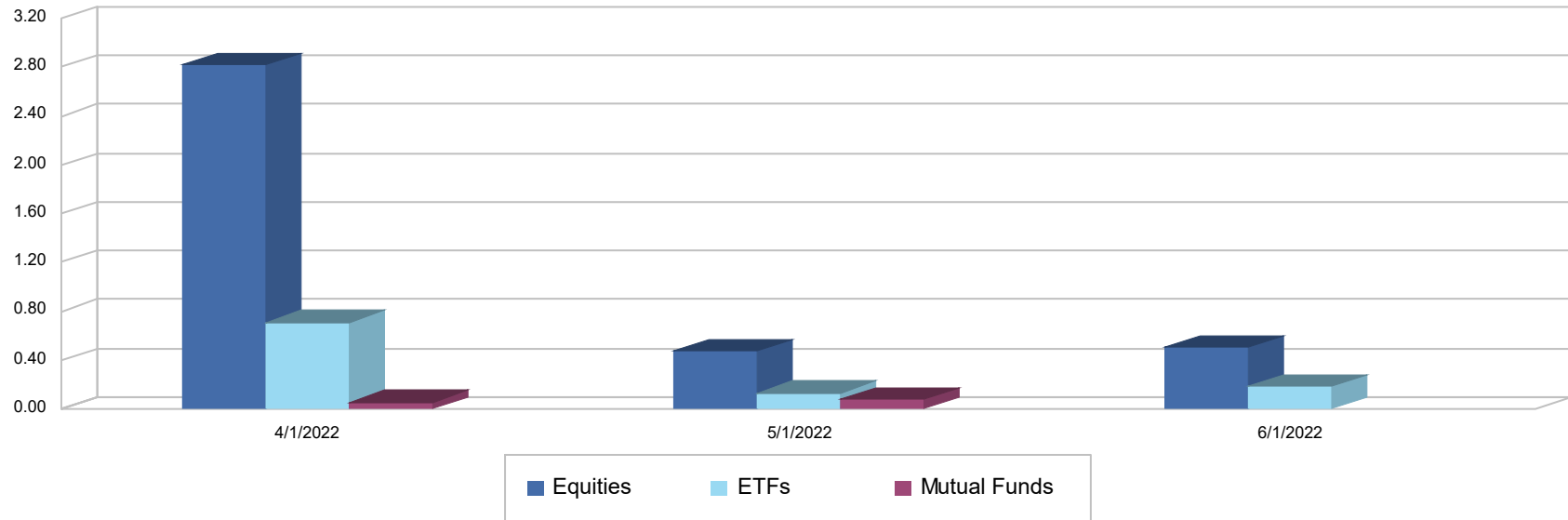


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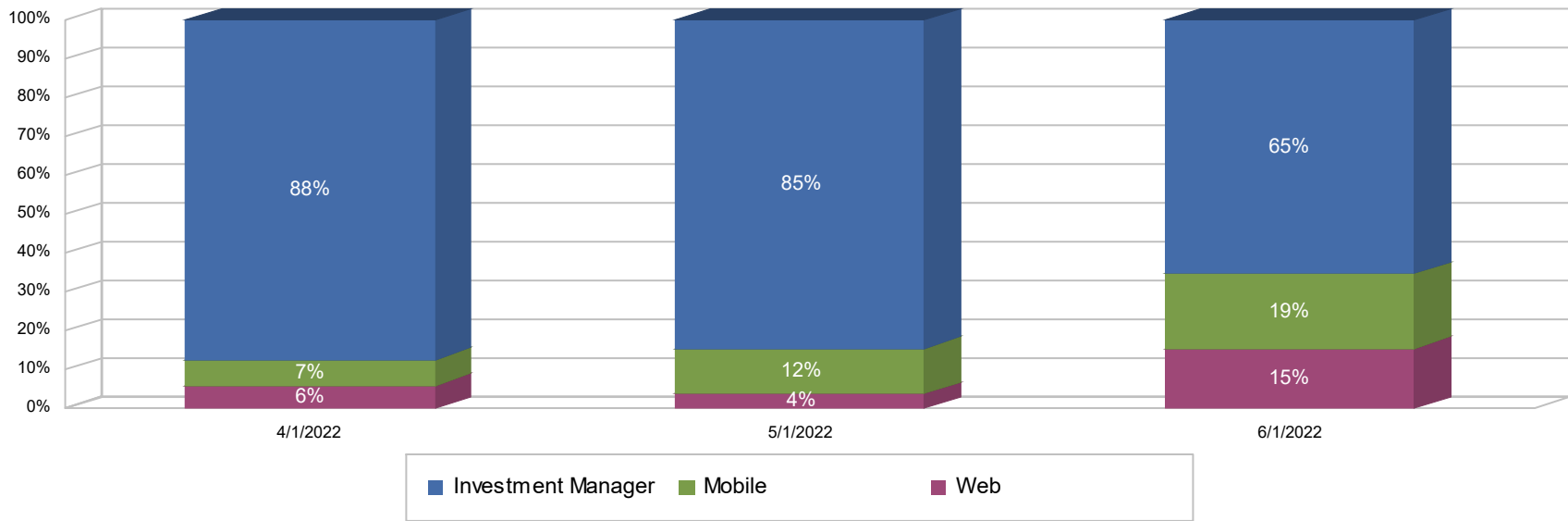
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO 457 as of 6/30/2022

Average Monthly Trades Per Account (3-Month Period Ending 6/30/2022)



Trading Channel Mix (Month over Month)



The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO 457 as of 6/30/2022

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CITY OF SACRAMENTO MGMT 401A

Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

As of 6/30/2022

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 6/30/2022

Plan Profile Information

Plan Type	Money Purchase
Total PCRA Assets	\$352,619
Total Funded PCRA Accounts	11
Total Roth Assets	N/A
Total Funded Roth Accounts	N/A
Total Advisor Managed PCRA Assets	\$0
Total Advisor Managed Funded PCRA Accounts	0
PCRA Accounts Opened This Quarter	1
PCRA Assets In and Out This Quarter*	\$38,937
Average PCRA Account Balance	\$32,056

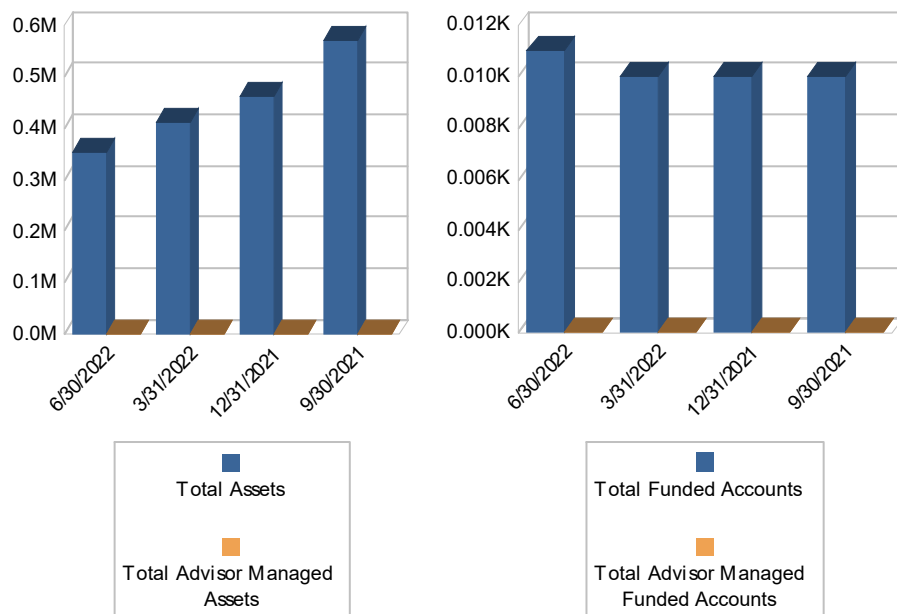
PCRA Participant Profile Information

Average Participant Age	54
Percent Male Participants	73%
Percent Female Participants	27%

Total Assets by Category

Cash Investments	\$90,054
Equities	\$163,481
ETFs	\$4,179
Fixed Income	\$0
Mutual Funds	\$94,905
Other	\$0

Assets and Accounts (Trailing 4 Quarters)



Average Positions Per Account

Cash Investments	1.0
Equities	1.6
ETFs	0.2
Fixed Income	0.0
Mutual Funds	0.3
Other	0.0
Total	3.1

Average Trades Per Account

Equities	0.6
ETFs	0.5
Fixed Income	0.0
Mutual Funds	0.0
Other	0.0
Total	1.2

* Assets In and Out includes contributions and distributions.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO MGMT 401A as of 6/30/2022

Top 10 Mutual Fund Holdings**

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
TIAA-CREF EQUITY INDEX RETAIL	Large Capitalization Stock Funds	TINRX	Y	\$50,449	53.16%
FIDELITY SELECT ENERGY	Specialized Funds	FSENX	N	\$36,867	38.85%
VANGUARD ENERGY INV	Specialized Funds	VGENX	N	\$7,589	8.00%

Top 10 Fund Families

Name	\$MF Assets	%MF Assets
TIAA-CREF	\$50,449	53.16%
FIDELITY	\$36,867	38.85%
VANGUARD	\$7,589	8.00%

**Top 10 Mutual Funds does not include Money Market Funds.

*OS = OneSource, no-load, no transaction fee.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO MGMT 401A as of 6/30/2022

Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
AMC ENTERTAINMENT CLASS A	Communication Services	AMC	\$59,471	36.38%
APPLE INC	Information Technology	AAPL	\$34,060	20.83%
UNITED AIRLINES HLDGS	Industrials	UAL	\$20,544	12.57%
NORWEGIAN CRUISE LIN F	Consumer Discretionary	NCLH	\$18,014	11.02%
GAMESTOP CORP CLASS A	Consumer Discretionary	GME	\$9,662	5.91%
GAMING & LEISURE PPT REIT	Real Estate	GLPI	\$4,862	2.97%
GRAYSCALE BITCOIN TR BTC	Other	GBTC	\$4,330	2.65%
OLD DOMINION FREIGHT	Industrials	ODFL	\$2,316	1.42%
SOLAREEDGE TECH	Information Technology	SEDG	\$2,189	1.34%
ZEBRA TECHNOLOGIES CLASS A	Information Technology	ZBRA	\$2,058	1.26%

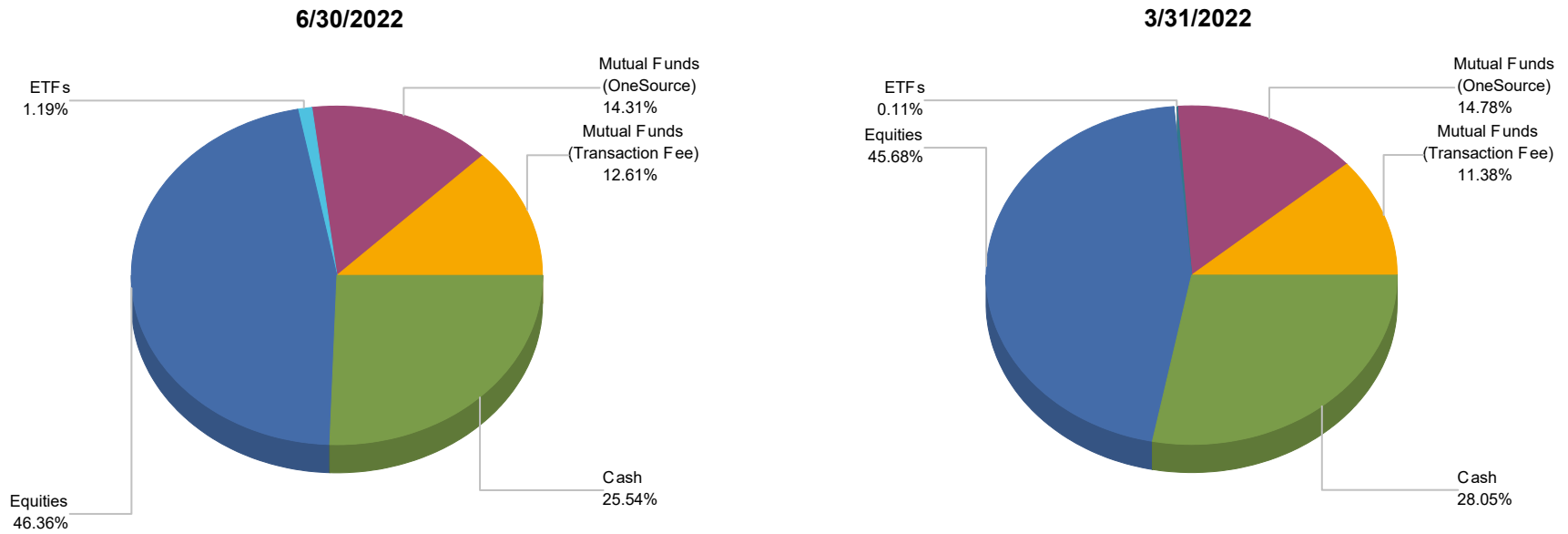
Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
INVESCO NASDAQ 100 ETF	US Equity	QQQM	N	\$3,802	90.97%
SPDR S&P 500 ETF	US Equity	SPY	N	\$377	9.03%

*OS = OneSource, no transaction fee.

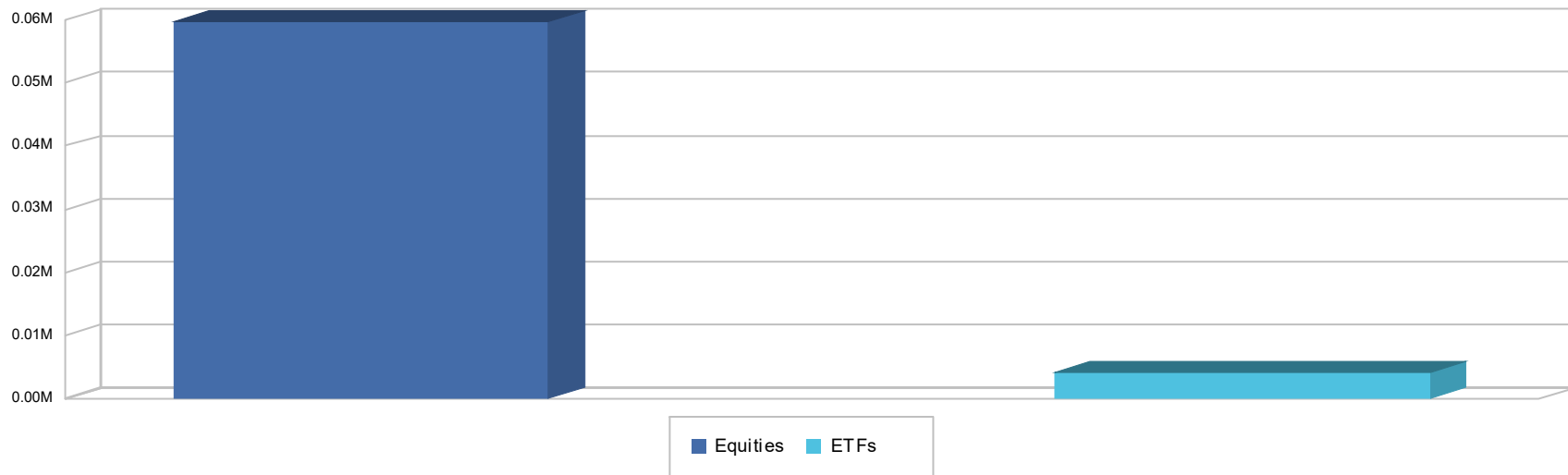
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 6/30/2022

Market Value Allocation - All Assets (Quarter over Quarter)



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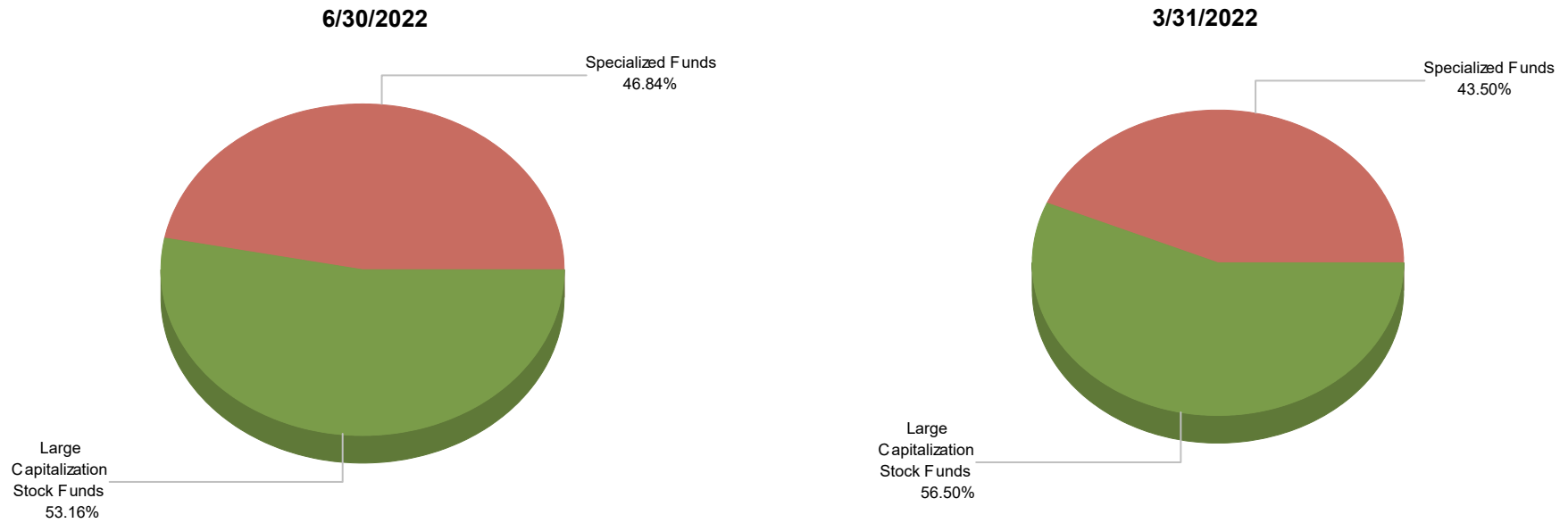
Net Flow - All Non-Cash Assets (3-Month Period Ending 6/30/2022)



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The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 6/30/2022

Market Value Allocation - Mutual Funds (Quarter over Quarter)



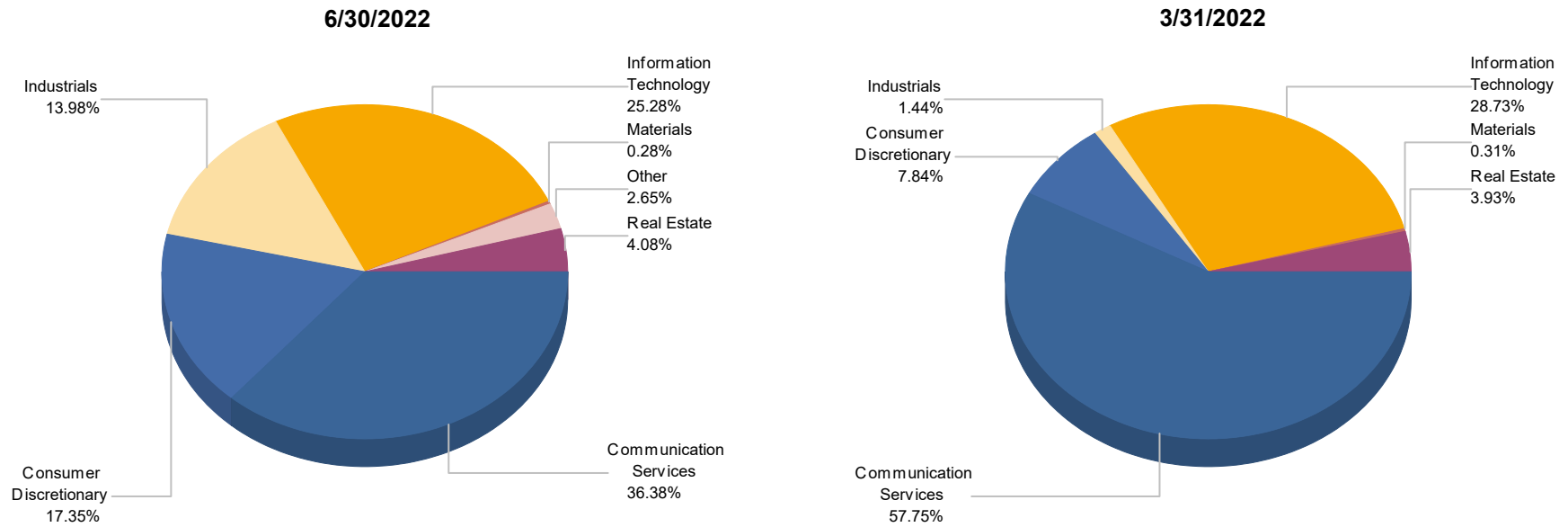
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Net Flow by Sector - Mutual Funds (3-Month Period Ending)

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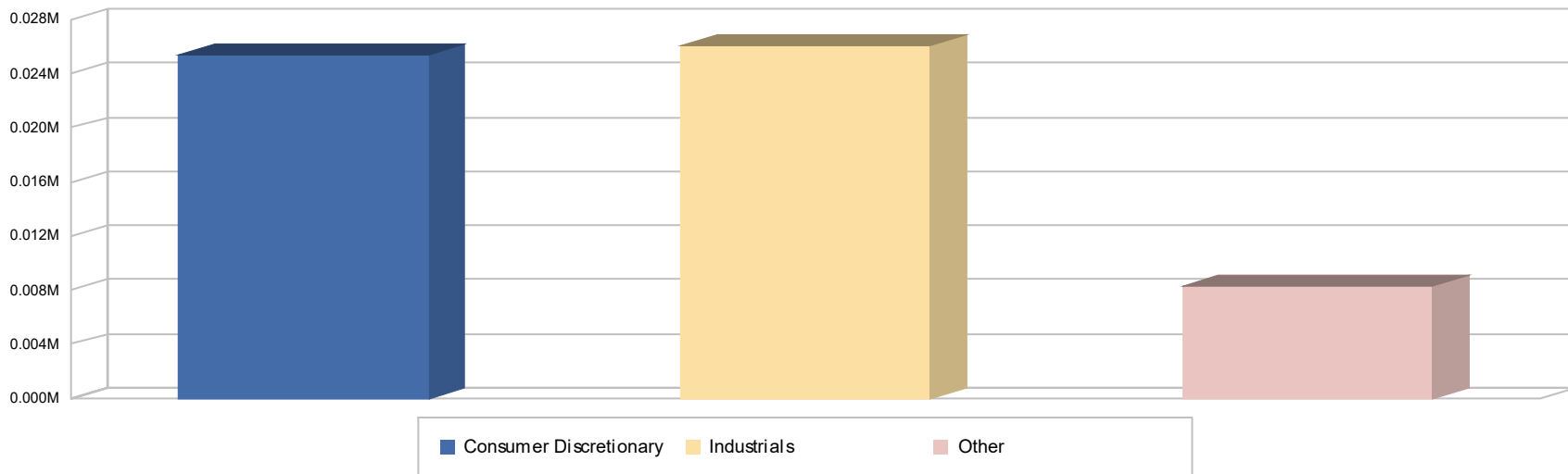
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Market Value Allocation - Equities (Quarter over Quarter)



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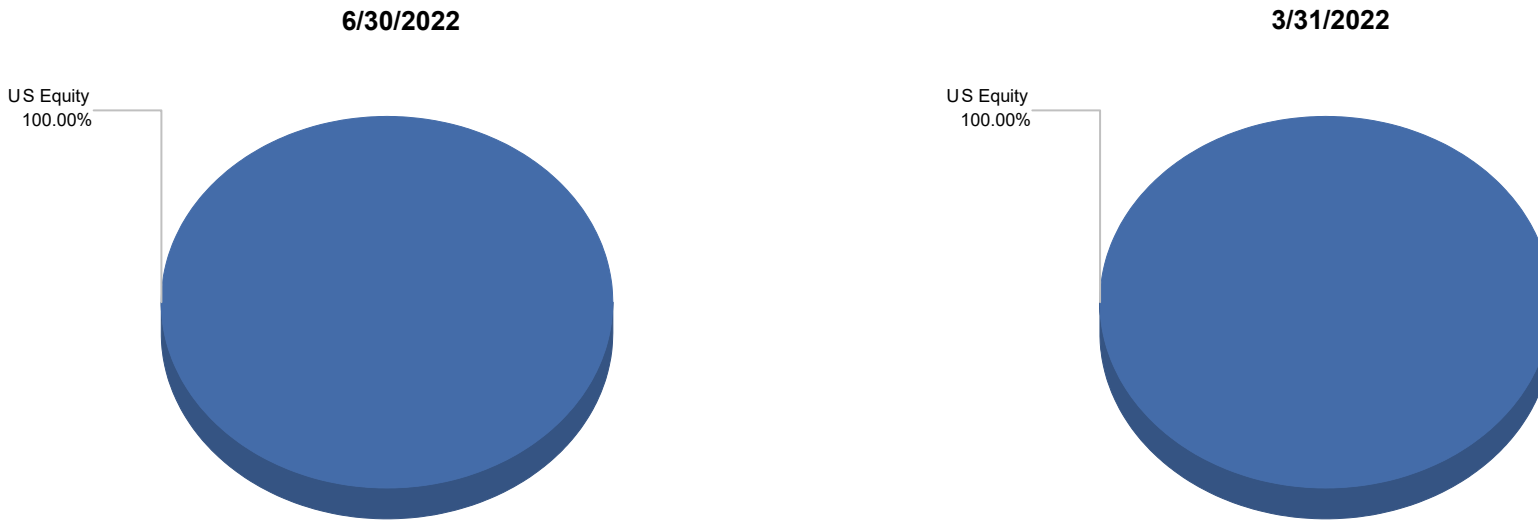
Net Flow by Sector - Equities (3-Month Period Ending 6/30/2022)



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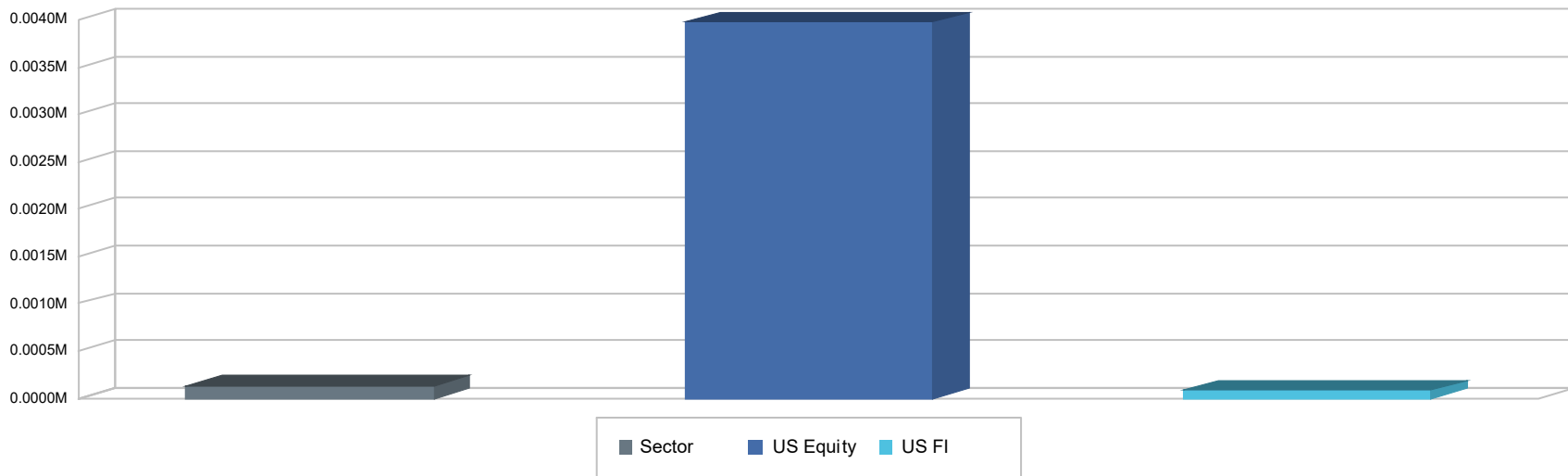
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Market Value Allocation - ETF (Quarter over Quarter)



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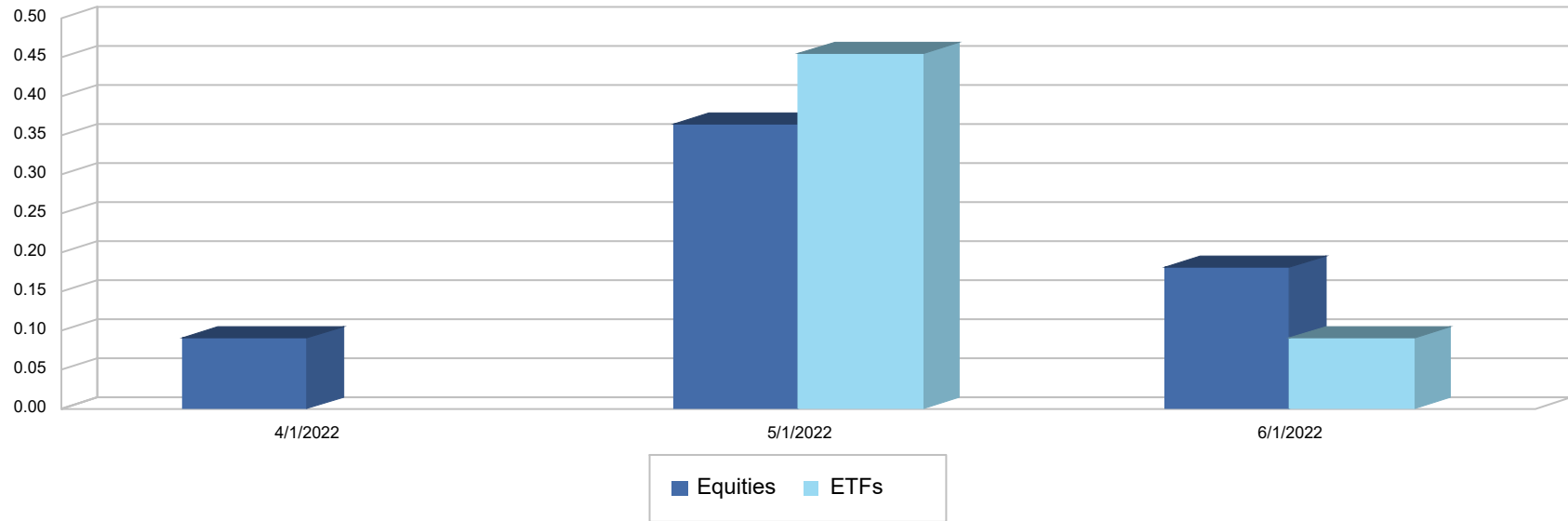
Net Flow by Sector - ETF (3-Month Period Ending 6/30/2022)



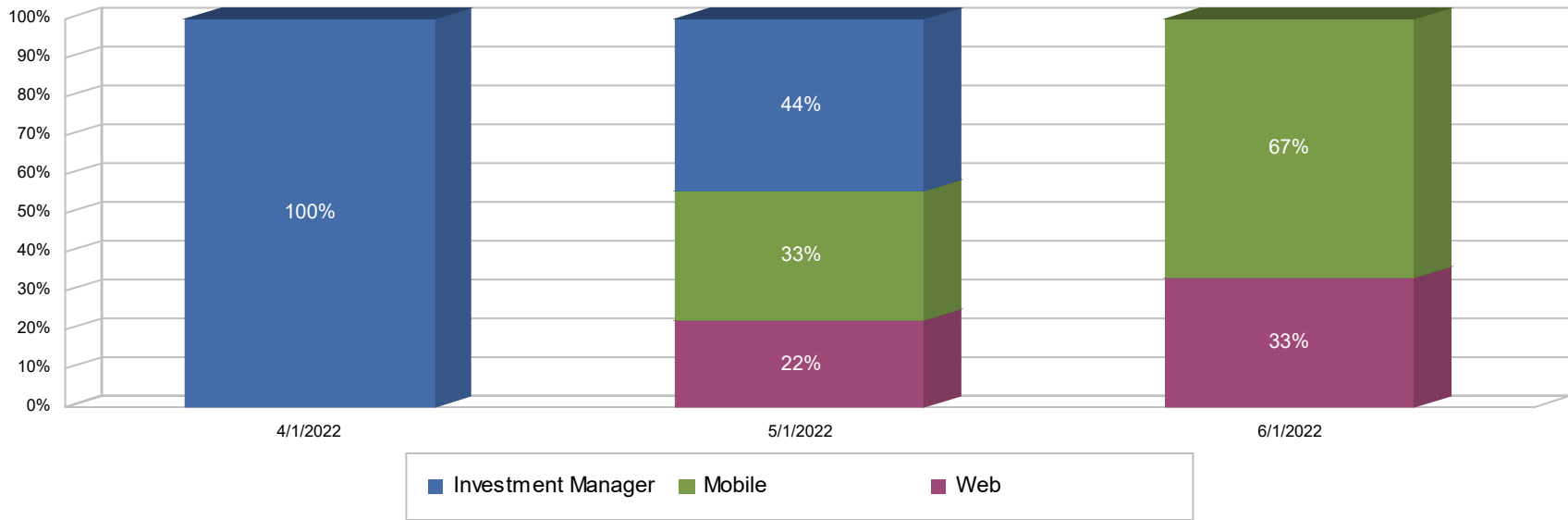
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Average Monthly Trades Per Account (3-Month Period Ending 6/30/2022)



Trading Channel Mix (Month over Month)



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