

City of Sacramento

4Q2021: Board Report



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Administration Report

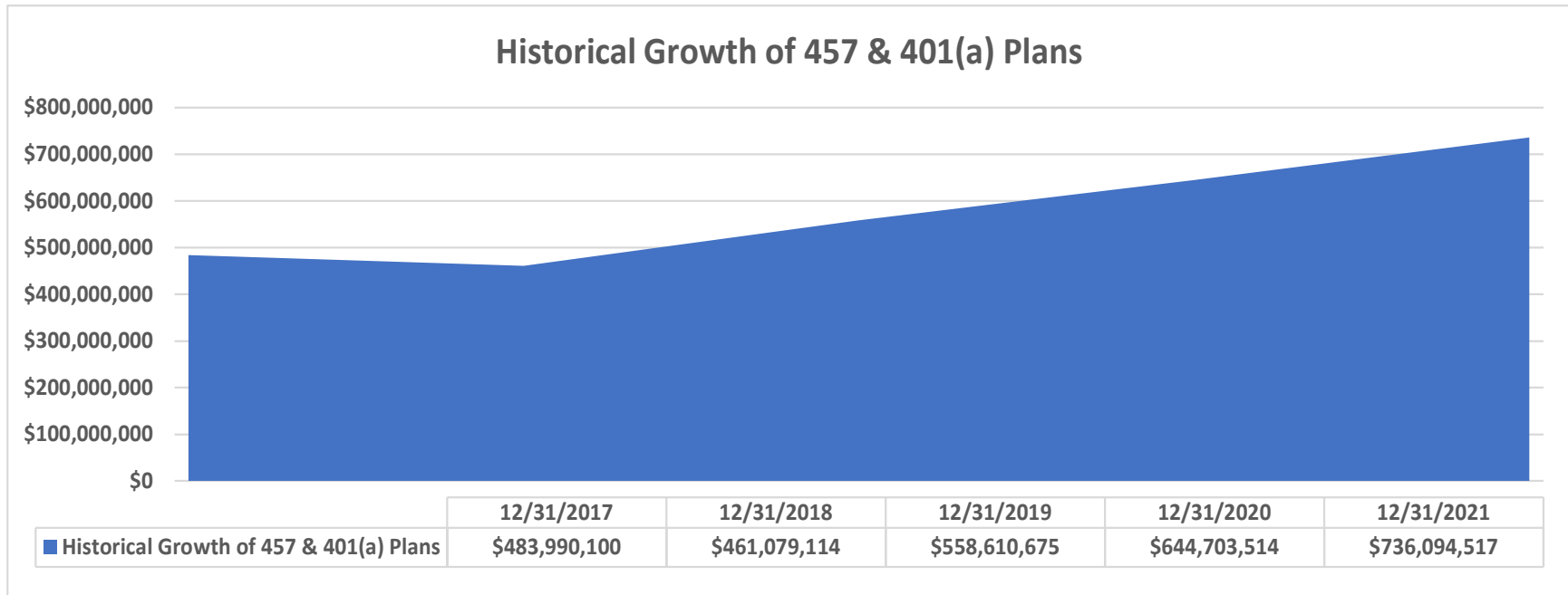
4Q21: Balance Sheet

	457	401(a) Management	401(a) WCOE, L39 Supv	401(a) City Council	401(a) Sac Sierras Bldg	Total
Beginning Balance as of 10/01/2021	\$ 542,970,764	\$ 132,147,926	\$ 18,251,888	\$ 811,846	\$ 38,594	\$ 694,221,018
RECEIPTS:						
Contribs/Loans/Roll-ins	\$ 8,719,803	\$ 2,412,294	\$ 381,975	\$ 22,530	\$ 12,769	\$ 11,549,371
Int/Dividend	\$ 22,578,800	\$ 5,272,373	\$ 668,020	\$ 34,426	\$ 1,373	\$ 28,554,992
Fees	\$ (245,774)	\$ (55,501)	\$ (10,627)	\$ (274)	\$ (8)	\$ (312,184)
	\$ 31,052,829	\$ 7,629,166	\$ 1,039,368	\$ 56,682	\$ 14,134	\$ 39,792,179
DISTRIBUTIONS:						
Distributions/Loans/Roll-outs	\$ (8,519,765)	\$ (1,903,225)	\$ (103,253)	\$ (2,409)	\$ -	\$ (10,528,652)
	\$ (8,519,765)	\$ (1,903,225)	\$ (103,253)	\$ (2,409)	\$ -	\$ (10,528,652)
Gain/Loss	\$ (1,427,974)	\$ 335,055	\$ 73,108	\$ (3,748)	\$ 441	\$ (1,023,118)
Schwab PCRA	\$ 3,852,681	\$ 462,299	\$ 115,029	\$ -	\$ -	\$ 4,430,009
Loan Balance	\$ 7,175,242	\$ 1,615,632	\$ 412,209	\$ -	\$ -	\$ 9,203,083
Total Balance as of 12/31/2021	\$ 575,103,776	\$ 140,286,853	\$ 19,788,348	\$ 862,371	\$ 53,169	\$ 736,094,518

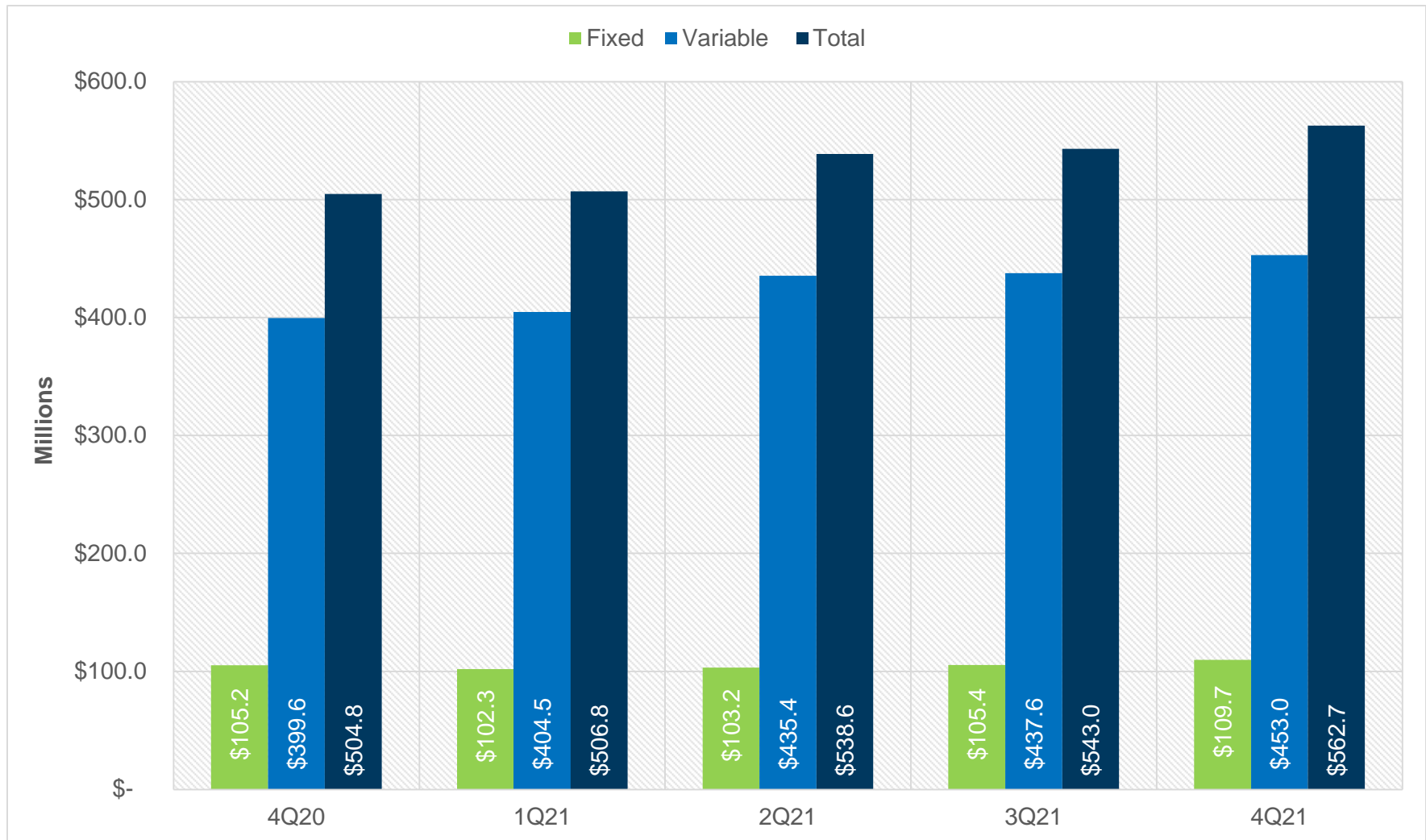
4Q21: ProAcount Activity

	457	401(a) Management	401(a) WCOE, L39 Supv	401(a) City Council	401(a) Sac Sierras Bldg	Total
Assets	\$ 181,665,499	\$ 42,340,383	\$ 7,577,039	\$ 224,399	\$ 6,016	\$ 231,813,336
Participants	1,747	364	266	4	2	2,383

Historical Growth

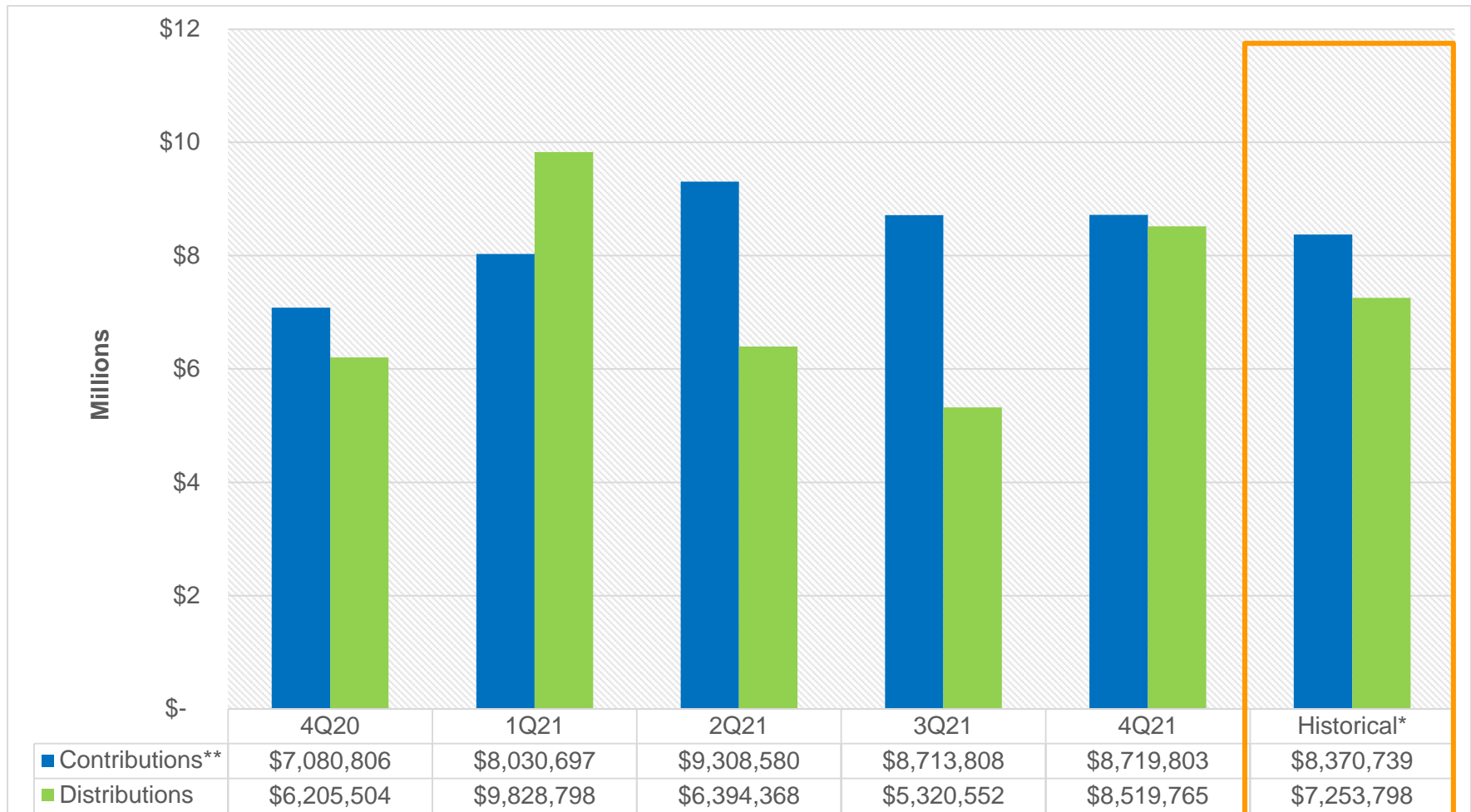


457(b): Asset Growth*



*Does not include Loans and Schwab

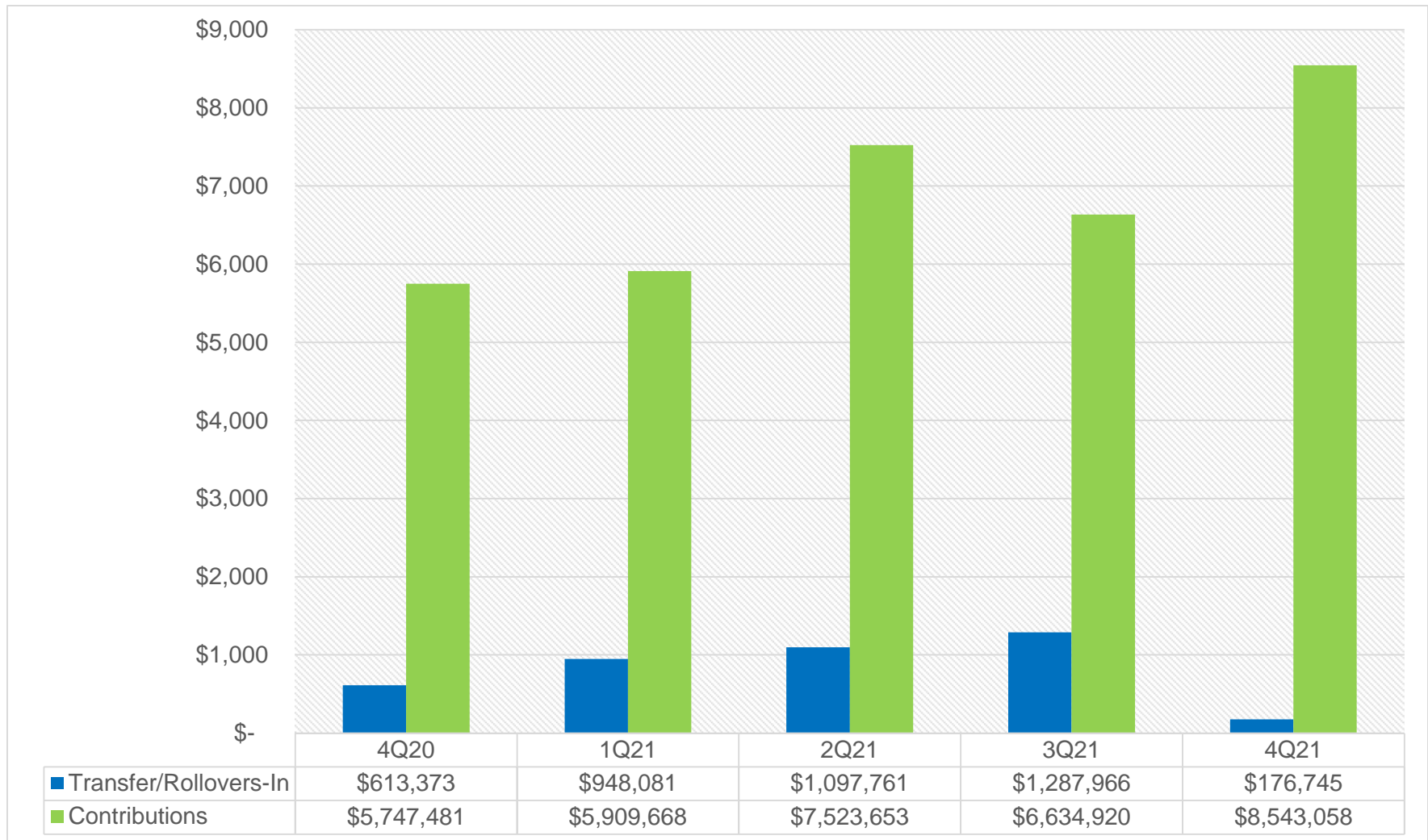
457(b): Contributions & Distributions



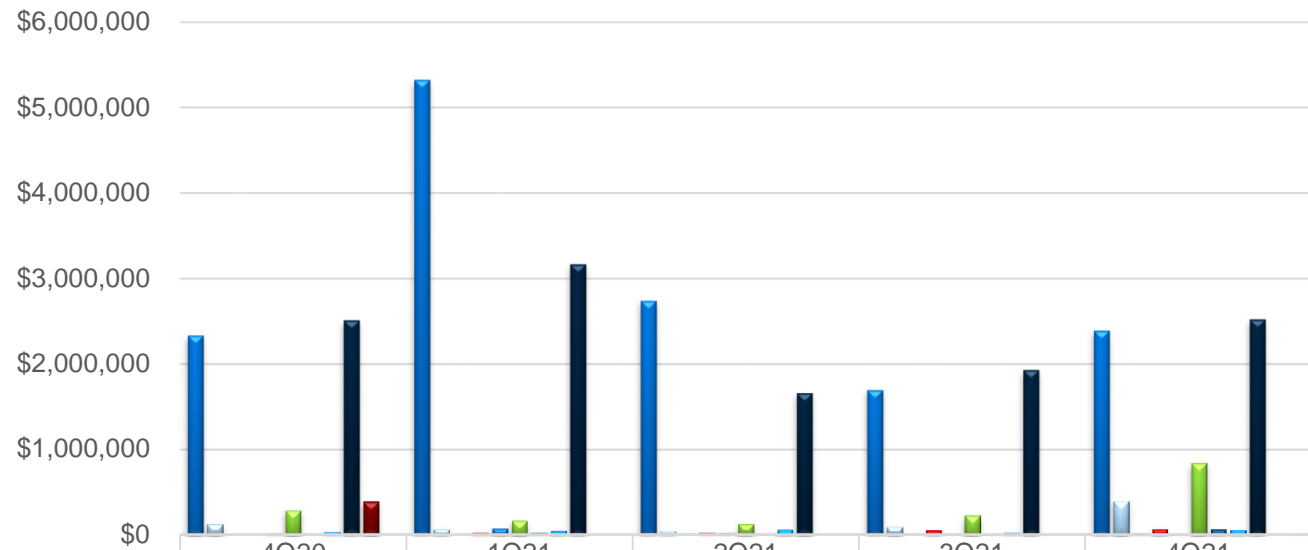
*Rolling 5 quarter average

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

457(b): Contributions Breakdown



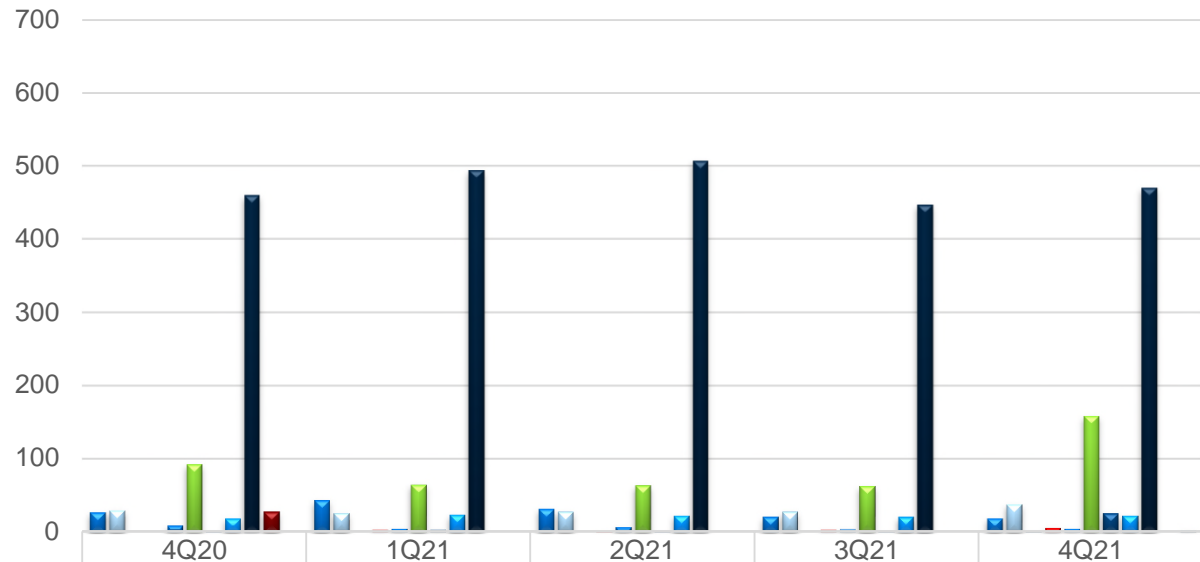
457(b): Distribution Breakdown Dollar Amount*



	4Q20	1Q21	2Q21	3Q21	4Q21
■ Transfers/Rollovers Out	\$2,332,748	\$5,323,900	\$2,738,823	\$1,695,419	\$2,391,087
■ Death	\$127,835	\$68,252	\$47,770	\$92,703	\$398,358
■ In-Service	\$0	\$0	\$0	\$0	\$20,000
■ In-Service - Rollover Sources	\$0	\$31,200	\$25,000	\$56,496	\$71,184
■ Qualified Domestic Relations Order	\$18,811	\$76,727	\$22,215	\$7,855	\$9,292
■ Required Minimum Distribution	\$288,686	\$169,800	\$128,361	\$227,119	\$843,247
■ Required Minimum Distribution - Supplemental	\$545	\$25,137	\$3,980	\$7,388	\$66,520
■ Retirement	\$34,300	\$50,877	\$65,631	\$30,730	\$58,851
■ Termination	\$2,509,309	\$3,164,714	\$1,659,664	\$1,929,310	\$2,519,901
■ Disaster Relief	\$393,514	\$0	\$0	\$0	\$0
■ Unforeseeable Emergency	\$0	\$0	\$0	\$0	\$5,658

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

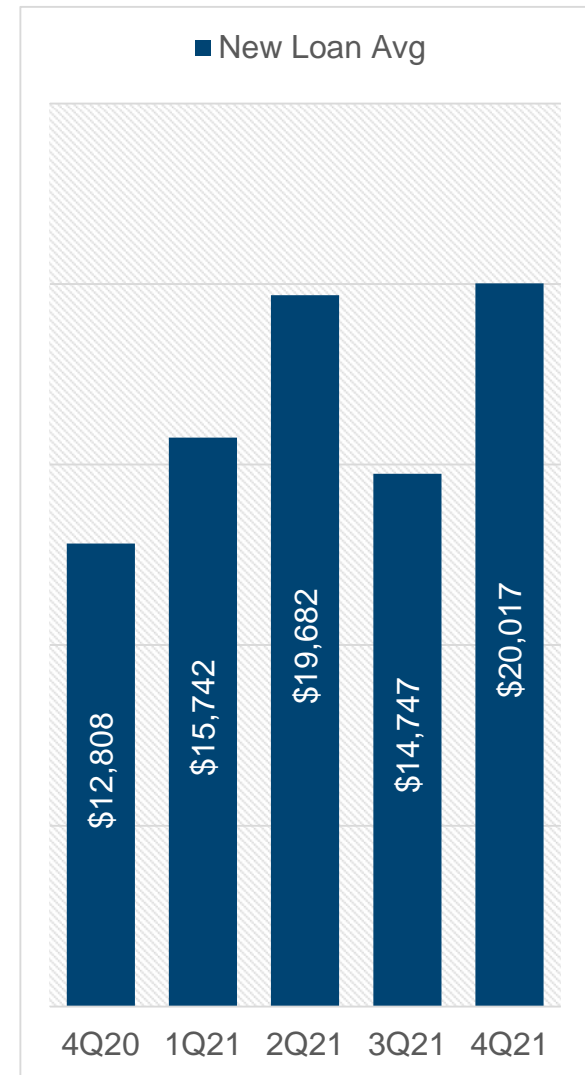
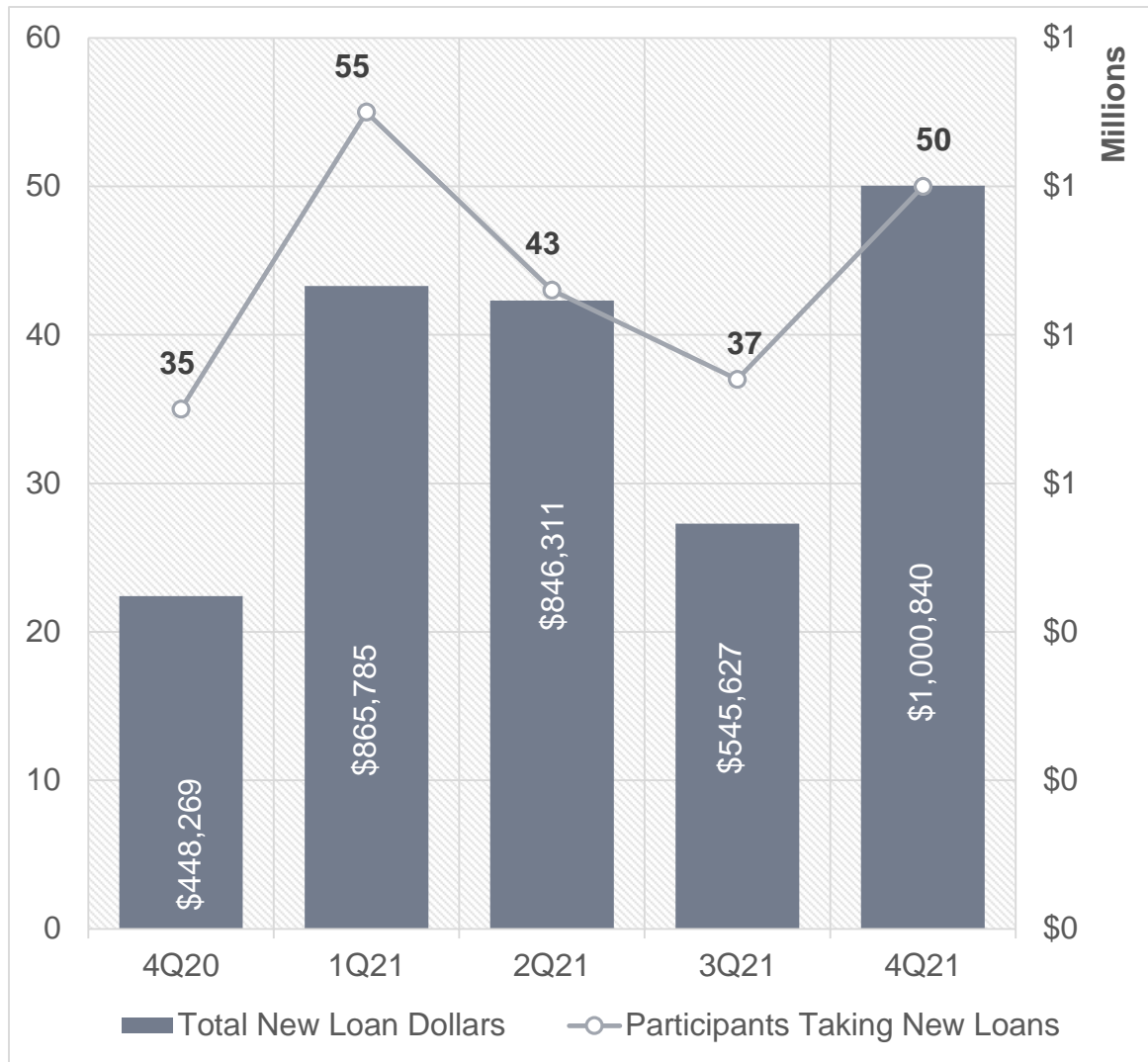
457(b): Distribution Breakdown Transaction Amount



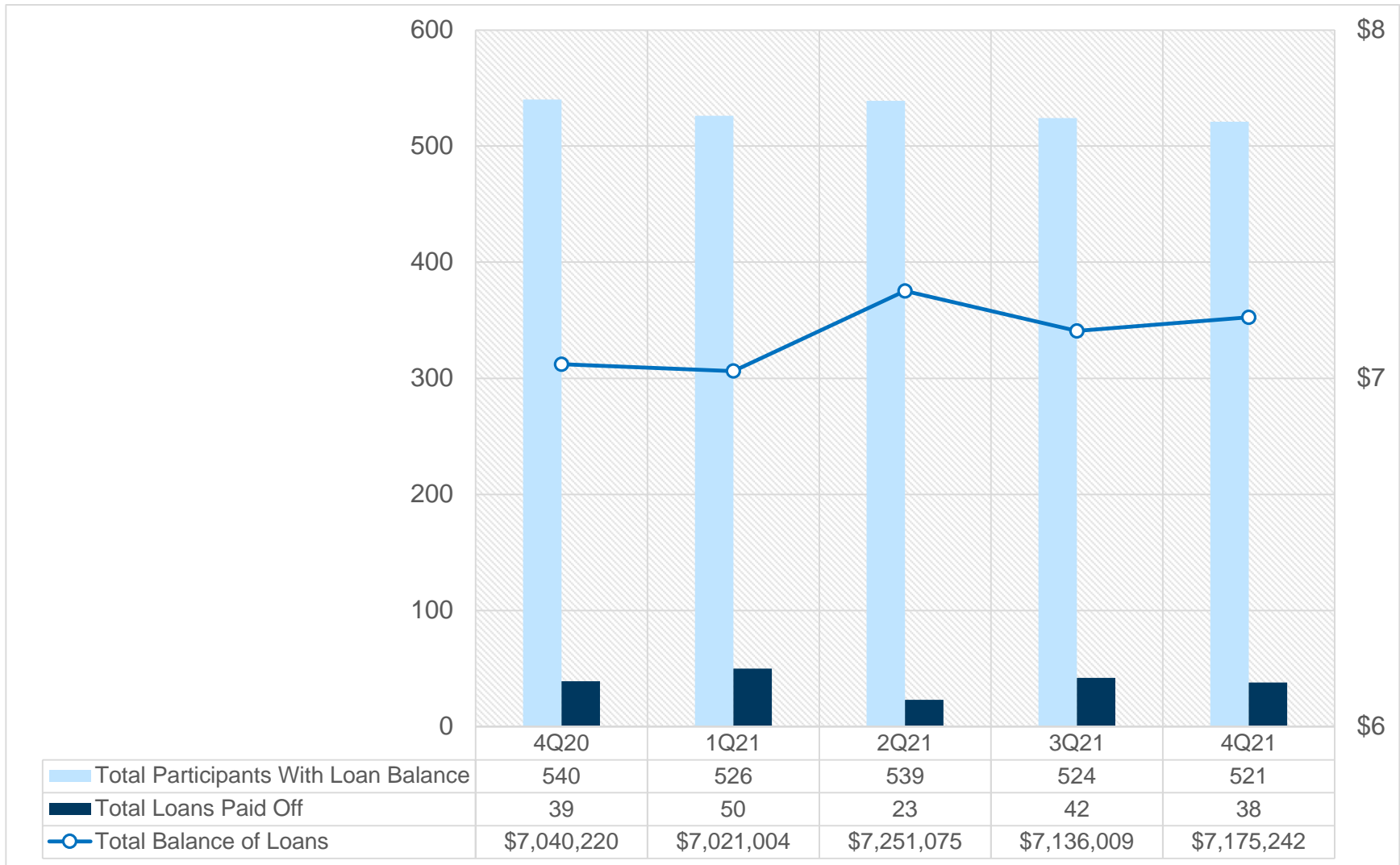
	4Q20	1Q21	2Q21	3Q21	4Q21
Transfers/Rollovers Out	27	44	32	21	19
Death	30	26	28	28	38
In-Service	0	0	0	0	1
In-Service - Rollover Sources	0	3	1	3	6
Qualified Domestic Relations Order	9	5	7	4	5
Required Minimum Distribution	93	65	64	63	159
Required Minimum Distribution - Supplemental	1	3	1	1	26
Retirement	19	24	23	21	23
Termination	460	494	507	447	470
Disaster Relief	28	0	0	0	0
Unforeseeable Emergency	0	0	0	0	2

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

457 (b) Loan Activity



457(b) Loans Activity Summary

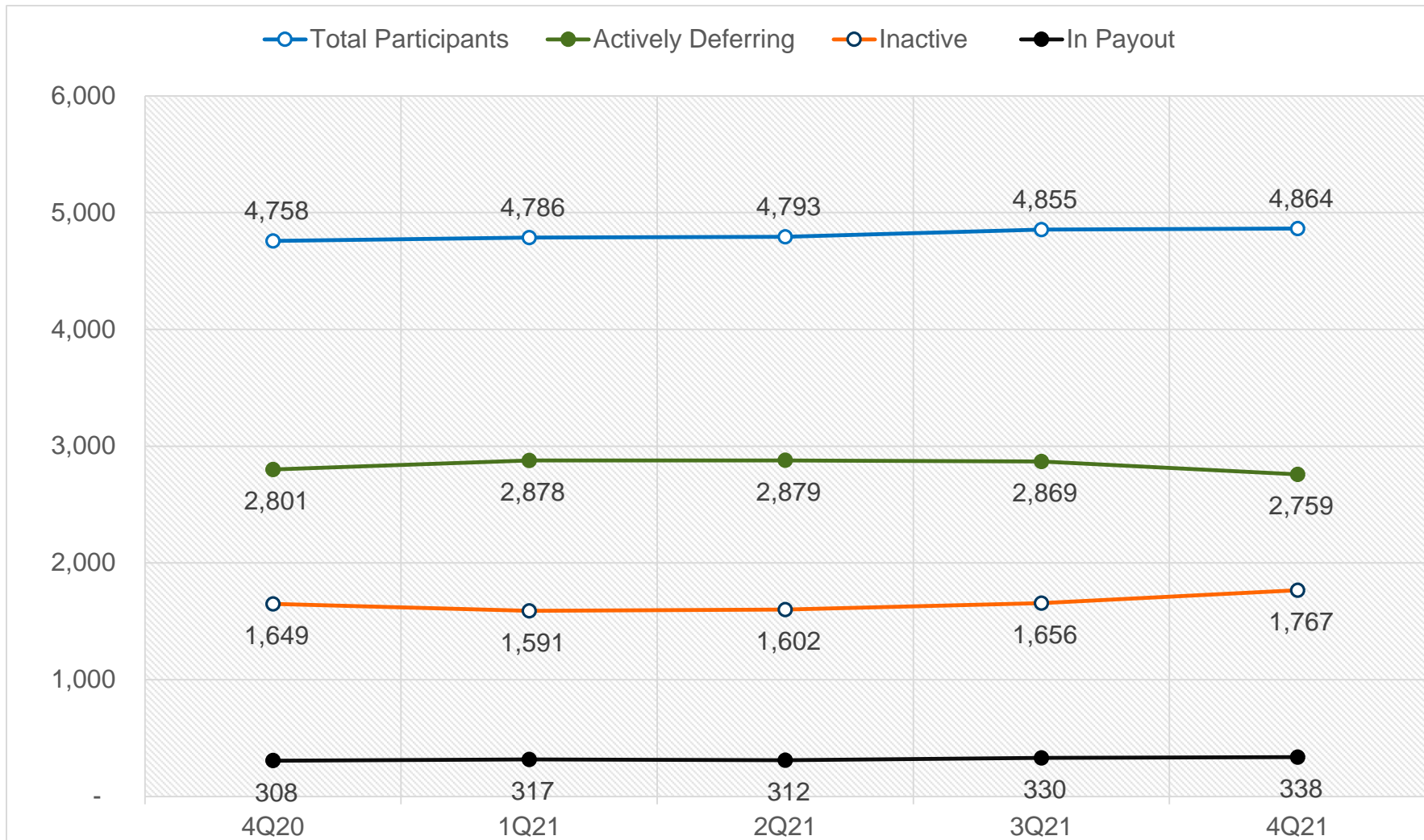


457(b) Transfers Out YTD

Payee	Dollar Amount	# of Participants
AEIS	\$33,741.27	1
ALLIANZ LIFE INSURANCE CO	\$205,000.00	2
APEX CLEARING CORP	\$7,485.89	1
CHARLES SCHWAB & CO INC	\$1,047,989.63	7
DIRECTED TRUST COMPANY	\$100,000.00	1
EDWARD JONES INVESTMENTS	\$841,018.30	7
ETRADE SECURITIES LLC	\$48,892.13	1
FIDELITY MANAGEMENT TRUST COMPANY	\$2,092,048.22	18
FIIOC	\$41,000.00	1
FORETHOUGHT LIFE INSURANCE COMPANY	\$226,080.18	1
GOLDEN 1 CREDIT UNION	\$10,952.45	1
LPL FINANCIAL LLC	\$882,891.40	2
MAINSTAY FUNDS	\$103,108.50	1
MERRILL LYNCH PIERCE FENNER & SMITH INC	\$613,058.36	1
MORGAN STANLEY SMITH BARNEY LLC	\$741,466.89	3
NATIONAL FINANCIAL SERVICES LLC	\$72,213.41	2
NYLIAC	\$316,500.55	1
PERSHING LLC	\$714,874.00	3
PFS INVESTMENTS INC	\$32,068.59	1
PROVIDENT TRUST GROUP LLC	\$175,400.75	1
RELIANCE TRUST CO	\$246,054.60	1
T ROWE PRICE TRUST CO	\$49,675.17	1
TD AMERITRADE CLEARING INC	\$654,739.06	3
UBS FINANCIAL SERVICES INC	\$90,107.75	1
UNKNOWN	\$9,943.26	8
VANGUARD FIDUCIARY TRUST COMPANY	\$503,797.82	3
VANTAGEPOINT TRANSFER AGENTS-457	\$99,765.43	3
Total	\$9,959,873.61	76

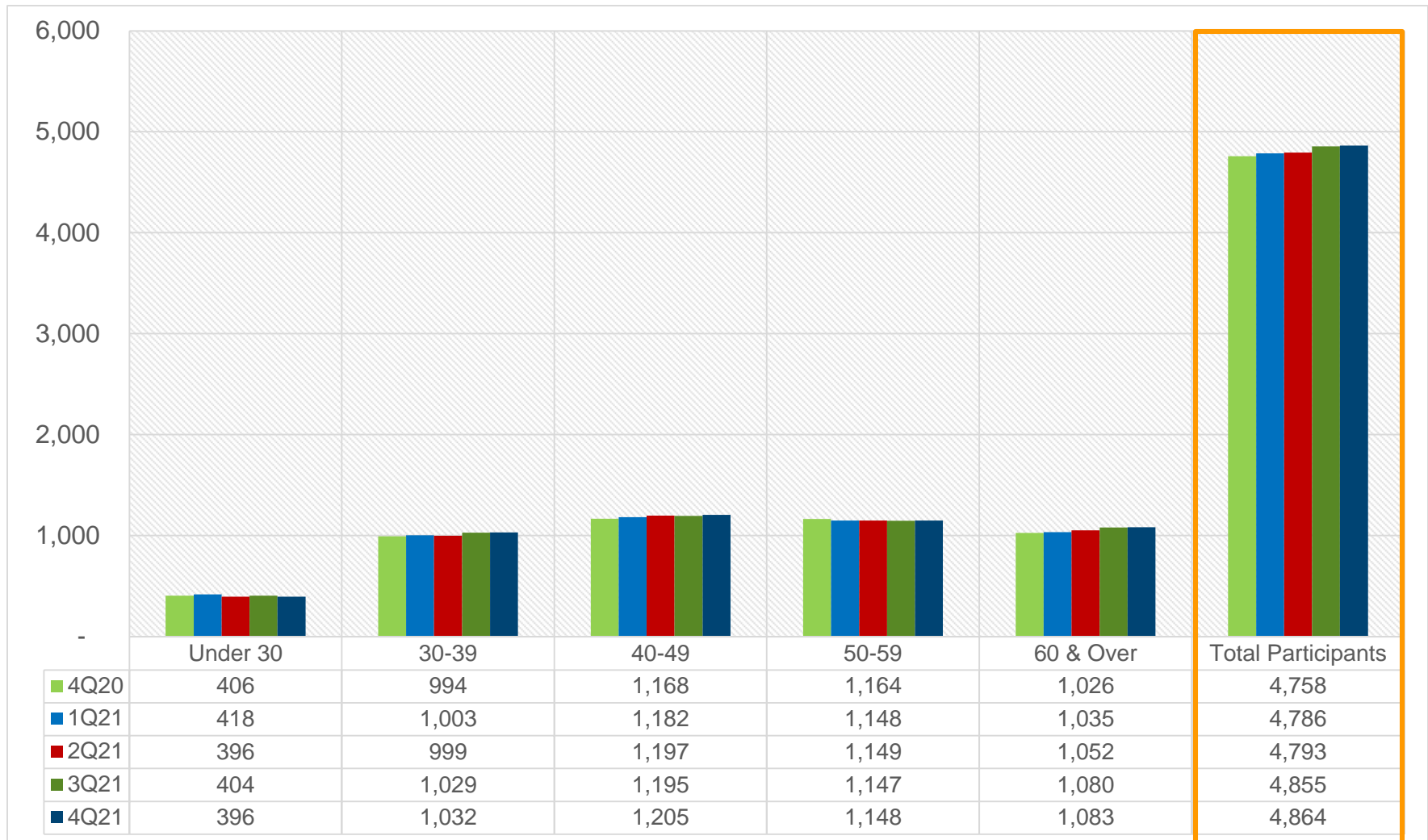
Plan Demographics

457(b) Participation Summary

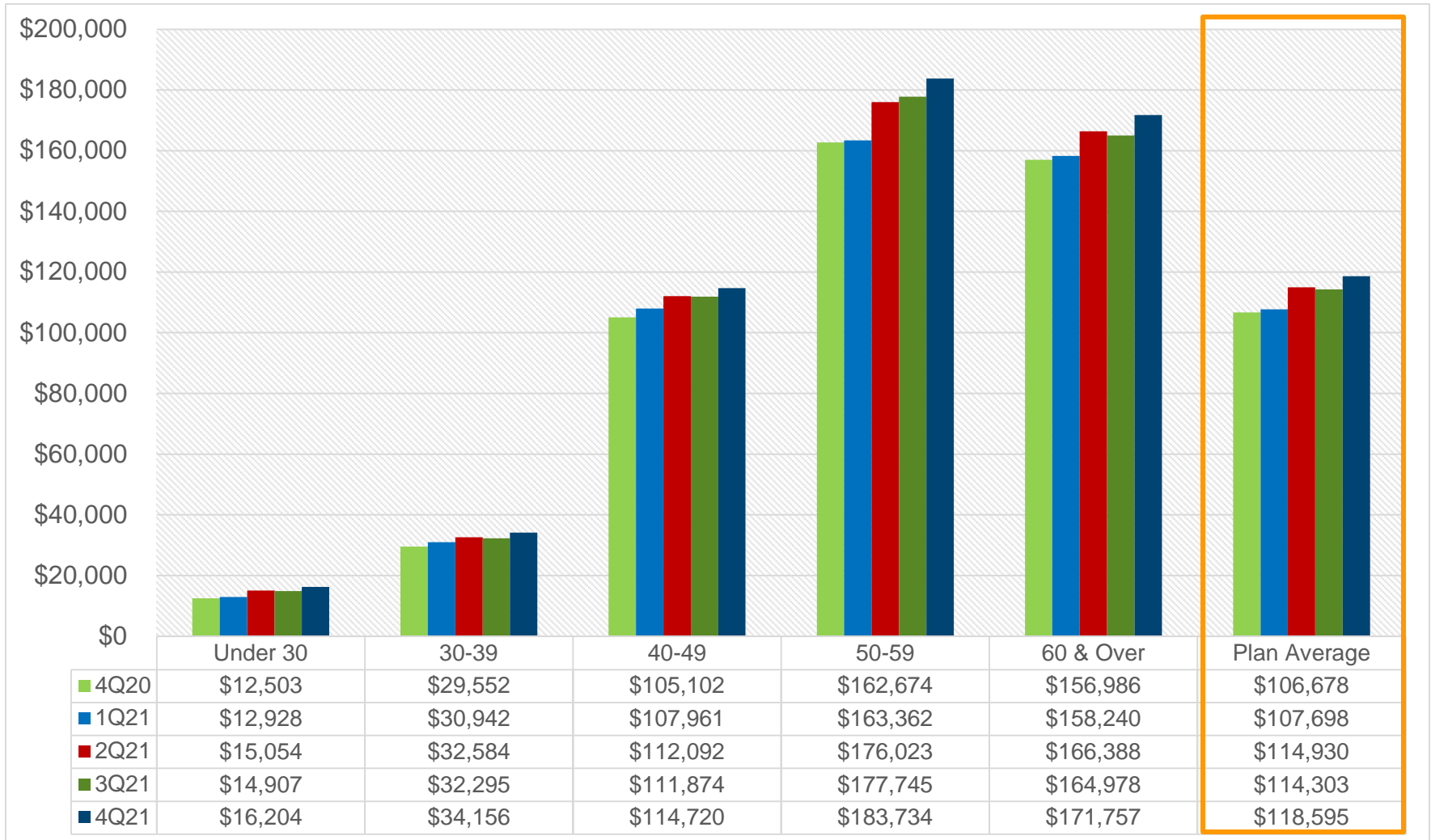


“Inactive” refers to a participant who is not contributing but not in payout

457(b) Participant Count by Age Group

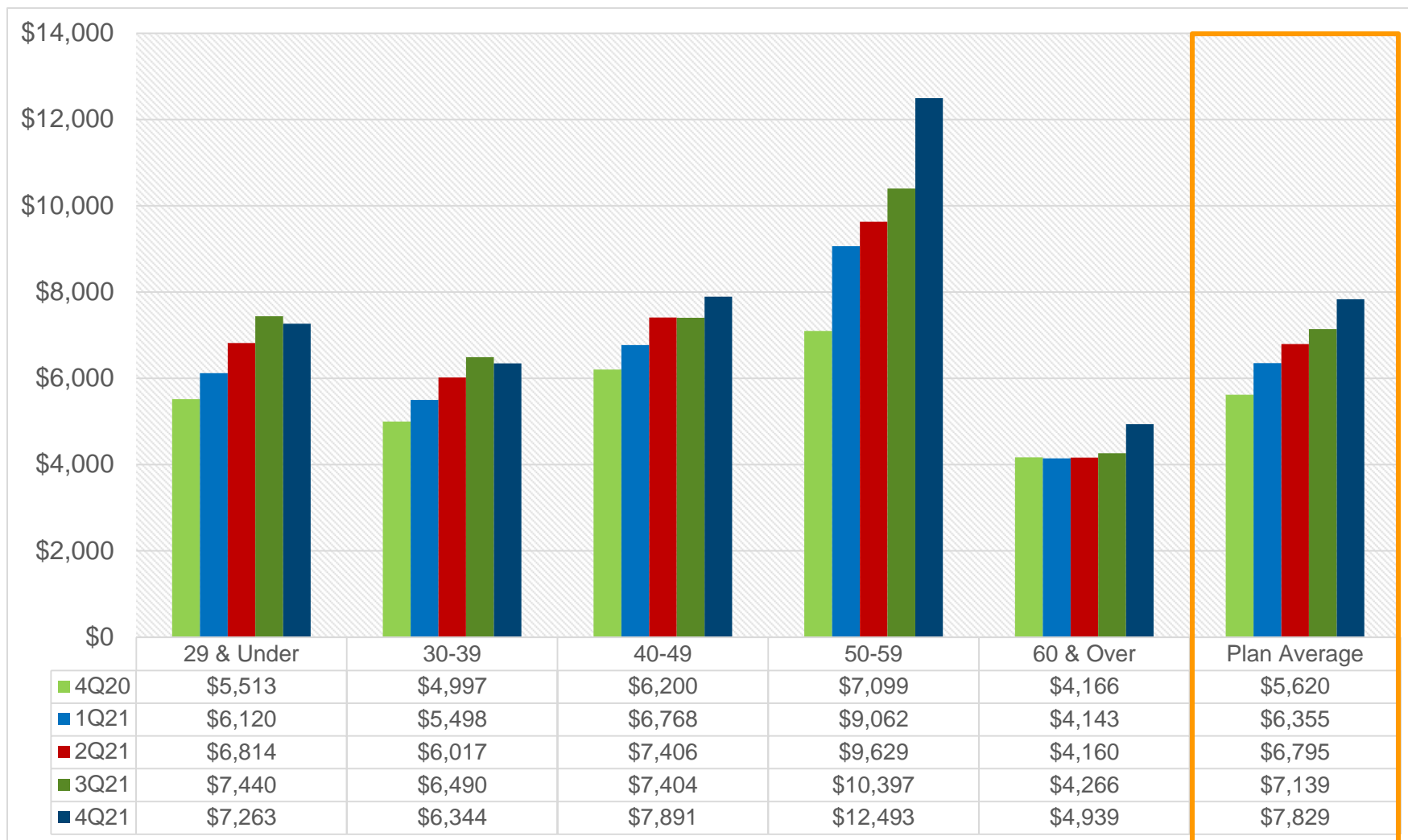


457(b) Average Account Balance by Age Group

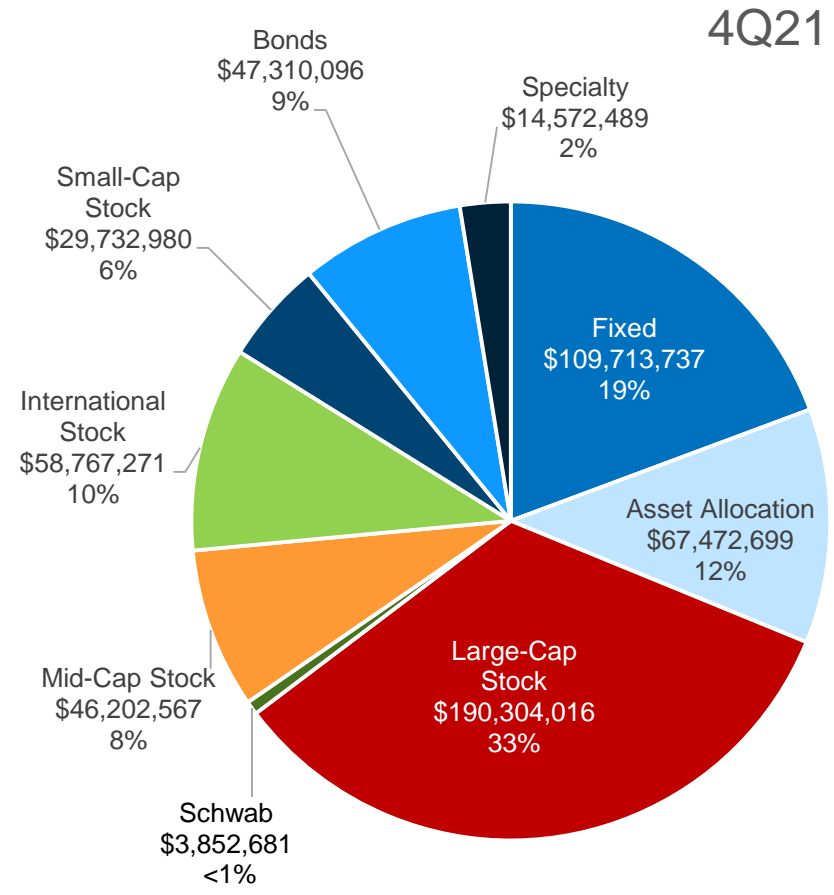
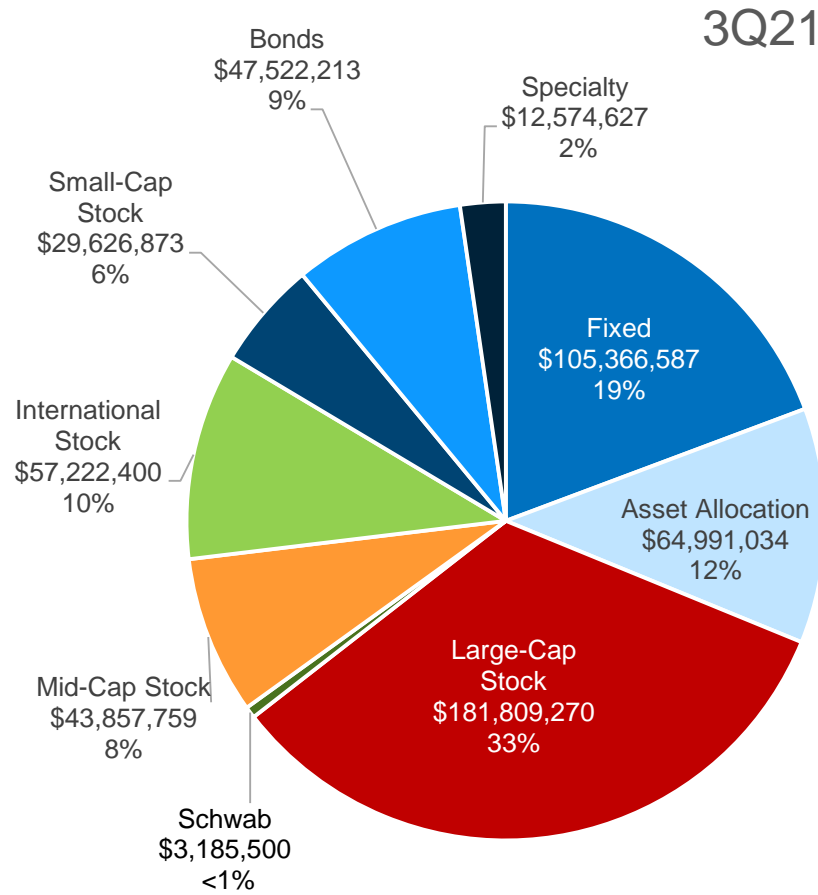


*Includes Loan Principal Amount and Loan Default Principal Amount

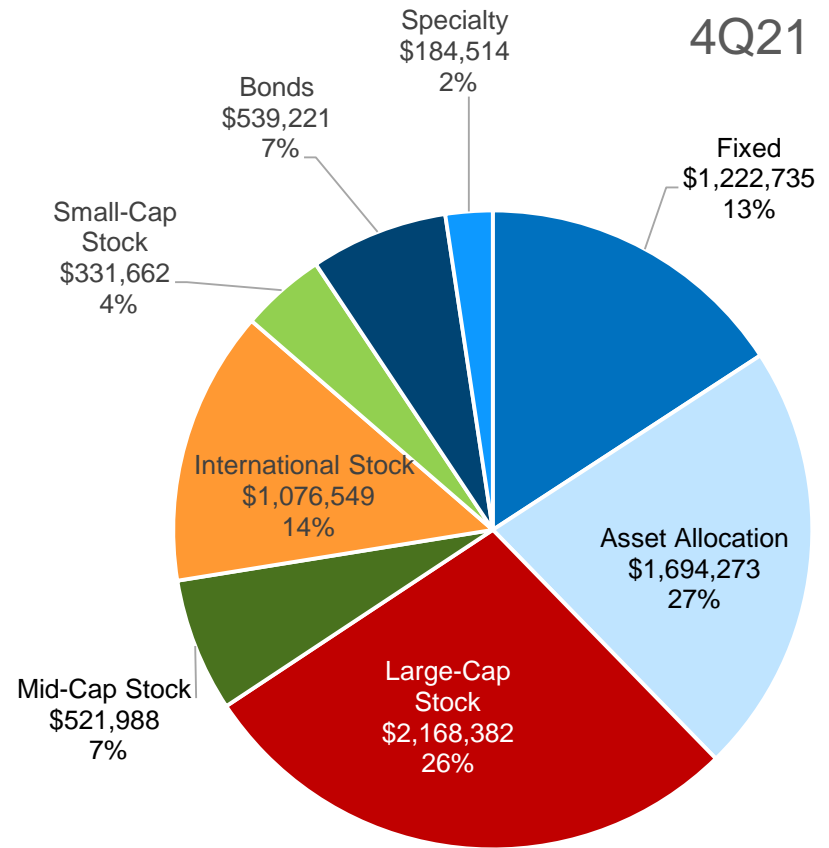
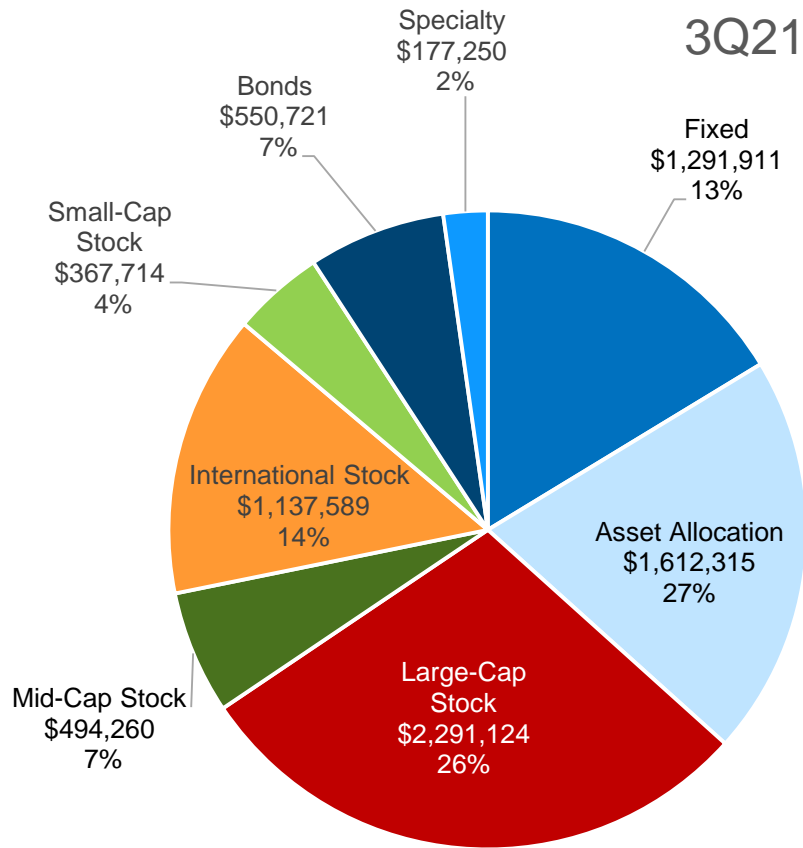
457(b) Average Annualized Participant Contribution by Age Group



457(b) Assets by Asset Class



457(b) Contributions by Asset Class



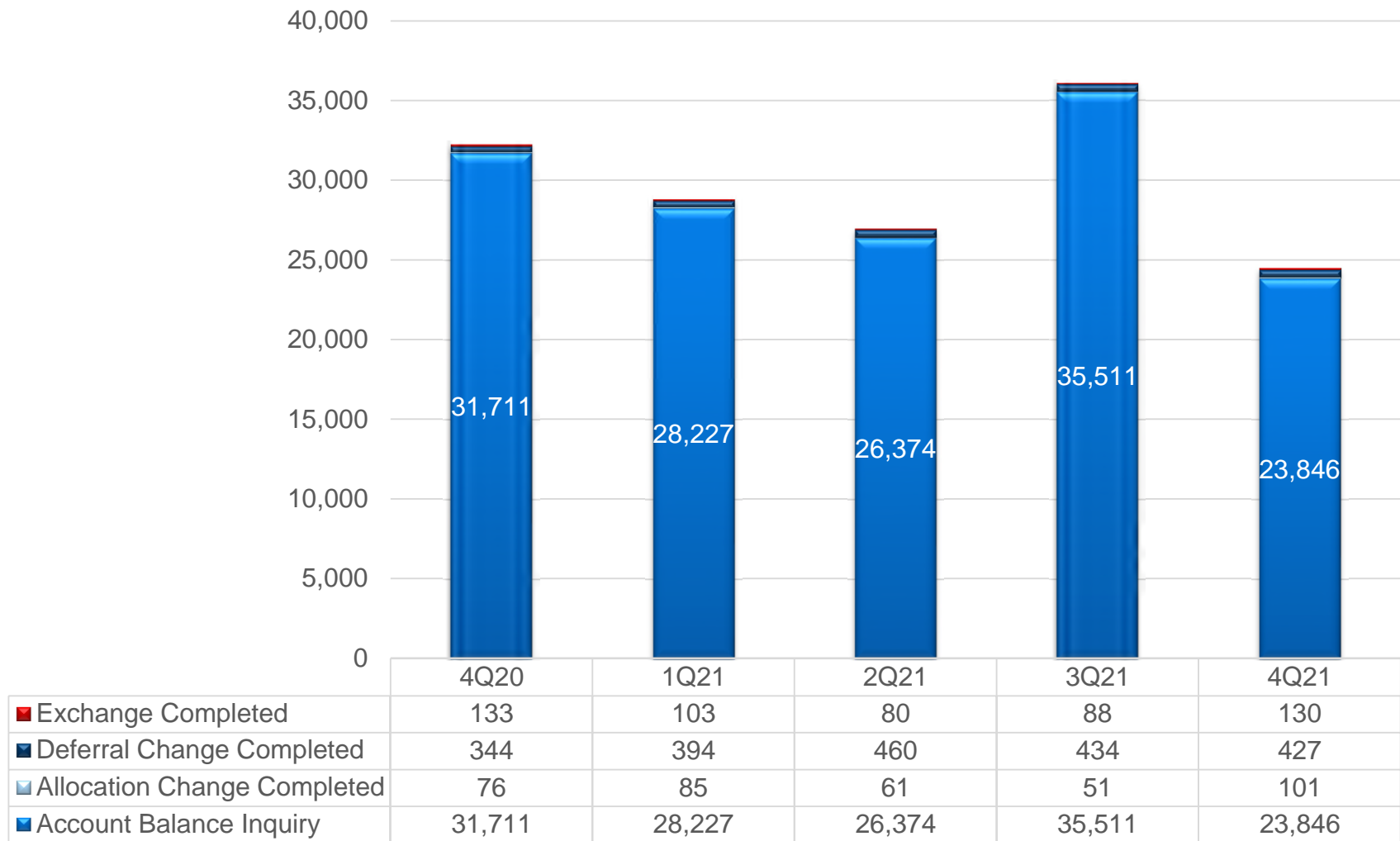
*Does not include Loans and Rollovers In

457(b) Roth Activity

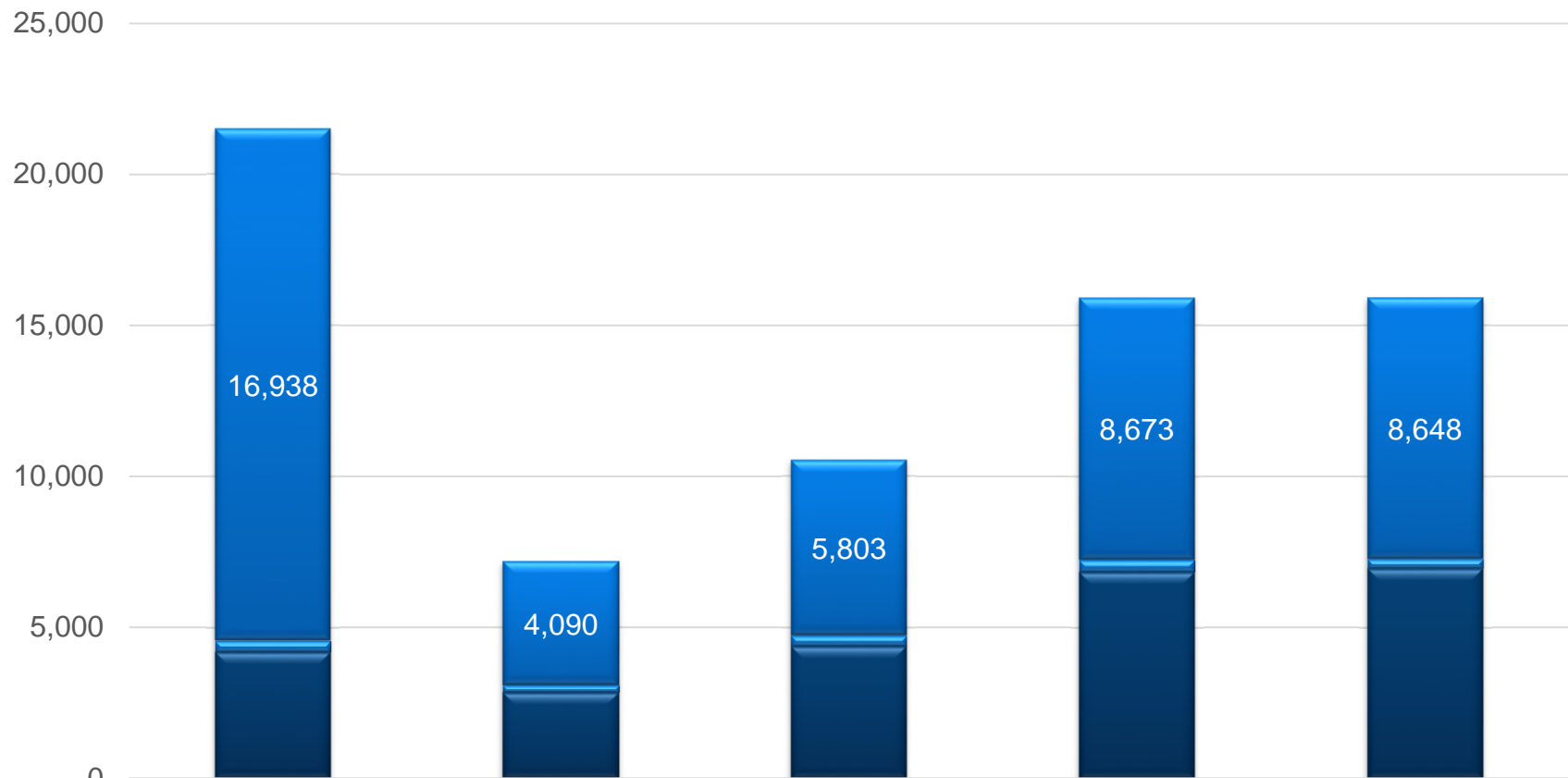
	1Q21	2Q21	3Q21	4Q21	Total
Roth Assets	\$ 274,188	\$ 119,818	\$ 599,518	\$1,108,799	\$2,102,323
Total Participants Enrolled	198	94	281	350	923

Participant Experience

457(b) Participant Website Usage

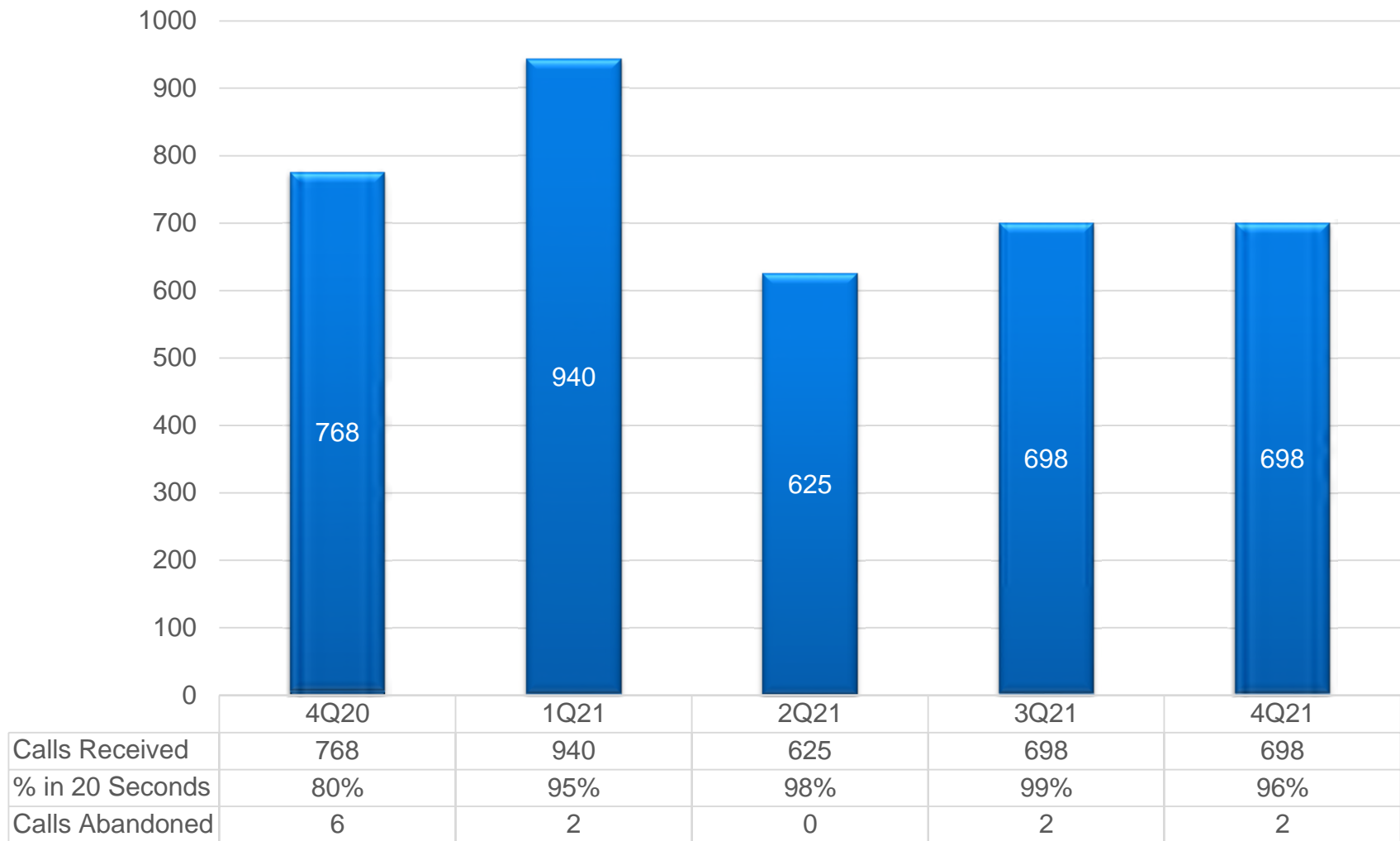


457(b) Website Device Usage



	4Q20	1Q21	2Q21	3Q21	4Q21
Desktop	16,938	4,090	5,803	8,673	8,648
Tablet	361	233	339	396	305
Mobile	4,200	2,854	4,387	6,843	6,967

457(b) Participant Call Center



Service Recap

CITY OF SACRAMENTO SERVICE RECAP

NATIONWIDE RETIREMENT SOLUTIONS

12/31/2021

Quick Plan Facts

	As of 12/31/2021
Total Participant Count	4,864
New Enrollments YTD	245
Transfers/Rollovers into Plan YTD	4,006,672

4th Quarter Consultations, Meetings, and Site Visits

Activity	Result
Individual Consultations	351
Online Scheduling Appointments	221
Group Meetings	14 Meetings 185 Attendees
Unique Locations Visited	0
Site Visits	0

4th Quarter Education Campaigns/Flyers/Calls/Emails

Web Series:

Oct 7	Top 10 FAQ	7 Attendees
Oct 14	Retirement 101	3 Attendees
Oct 21	Investing 101	10 Attendees
Oct 28	Roth vs Traditional	6 Attendees
Nov 4	Get the Facts	12 Attendees

Group Meetings

OCT 1	Fire STN 57b	6 Staff – General Meeting Info
OCT13	Retiree Meeting	32 Attendees
NOV 1	Local 522	Retiree Education Meeting 13 Attended
NOV 3	Local 522	Retiree Education Meeting 15 Attended
NOV 5	Local 522	Retiree Education Meeting 18 Attended
NOV 3	Sac PD	Academy Staff ROTH Meeting 22 Attended

Nov 15 Fire Stn 18A	4 on shift - General Info Meeting
DEC 17 Fire Academy	25 Attendees
DEC 27 PD Academy	12 Attendees

EMAIL / MAIL CAMPAINS

OCT 21 MAILER	860 Mailers to Employees Not Currently Enrolled
OCT 21 Email Merge	743 Emails to Employees Not Currently Enrolled
NOV 3 Email Merge	112 Emails New Accounts- Offer to Increase
NOV 2 EMAIL	To 12 Managers/Supervisors at Corp Yards
NOV 9 EMAIL	To 38 Workshop Attendees
NOV 2 EMAIL	To 12 Managers/Supervisors at Corp Yards
NOV 9 EMAIL	To 38 Workshop Attendees

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
October 457	\$14,445.56
October Management 401A	\$3,503.38
October City Council 401A	\$21.47
October Sierras 401A	\$1.06
October WCOE 401A	\$484.90
October Total	\$18,456.37
November 457	\$9,172.91
November Management 401A	\$2,101.32
November City Council 401A	\$10.59
November Sierras 401A	\$1.12
November WCOE 401A	\$292.04
November Total	\$11,577.98
December 457	\$14,464.63
December Management 401A	\$3,532.90
December City Council 401A	\$21.96
December Sierras 401A	\$1.30
December WCOE 401A	\$491.26
December Total	\$18,512.05
Q4 2021 Revenue Total	\$48,546.40

Fee Normalization Calculation

Fee Normalization Calculation
Plan Sponsor Name: CITY OF SACRAMENTO 457
Plan ID: 0055515001
IRS Code: 457
Report Period: 01-Oct-2021 to 30-Dec-2021

Fund Name	Fund	Ticker	10/31/2021 Account Value	11/30/2021 Account Value	12/31/2021 Account Value	Oct-2021 Annual Fund Srcv Fee Rate	Nov-2021 Annual Fund Srcv Fee Rate	Dec-2021 Annual Fund Srcv Fee Rate	4Q2021 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARWDX	\$8,306,887	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2030 Portfolio - Class R6	NTV401	ARCUX	\$11,108,992	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$8,346,215	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$9,632,704	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2045 Portfolio - Class R6	NTV404	ARDOX	\$3,244,788	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2050 Portfolio - Class R6	NTV405	ARFEX	\$3,038,072	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2055 Portfolio - Class R6	NTV406	AREUX	\$2,553,947	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2060 Portfolio - Class R6	NTV407	ARGDX	\$2,267,134	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$17,519,509	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$11,004,208	\$10,414,222	\$11,133,861	0.000%	0.000%	0.000%	\$0
BlackRock Global Allocation Fund - Institutional Class	NTV390	MALOX	\$826,646	\$0	\$0	0.250%	0.250%	0.000%	\$176
Columbia High Yield Bond Fund - Institutional 2 Class	NTV391	RSHRX	\$7,923,806	\$0	\$0	0.100%	0.100%	0.000%	\$673
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFVFX	\$0	\$7,902,053	\$8,424,242	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$0	\$55,953,692	\$59,956,739	0.000%	0.000%	0.000%	\$0
Fidelity Contrafund K6	NTV789	FLCNX	\$71,358,226	\$0	\$0	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$0	\$7,044,142	\$7,280,533	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$0	\$11,087,307	\$11,583,602	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$0	\$17,341,999	\$18,194,967	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$0	\$15,087,381	\$15,243,952	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$5,110,398	\$0	\$0	0.050%	0.050%	0.000%	\$217
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$29,794,413	\$0	\$0	0.150%	0.150%	0.000%	\$3,796
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$13,418,095	\$0	\$0	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$10,896,071	\$9,695,306	\$9,725,135	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$13,407,441	\$0	\$0	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$26,665,467	\$0	\$0	0.050%	0.050%	0.000%	\$1,132
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$11,331,940	\$0	\$0	0.100%	0.100%	0.000%	\$962
Loan Outstanding Principal Balance	LXM001	Loan	\$5,824,959	\$5,886,447	\$5,839,735	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$0	\$21,329,402	\$22,206,136	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$28,786,975	\$27,230,496	\$27,788,174	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$37,211,258	\$35,686,386	\$37,745,920	0.000%	0.000%	0.000%	\$0
Nationwide Bailard International Equities Fund - R6 Class	NTV07U	NWHMX	\$5,688,235	\$0	\$0	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$105,095,011	\$109,342,959	\$109,713,737	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$0	\$32,491,181	\$32,066,144	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$30,442,590	\$0	\$0	0.250%	0.250%	0.000%	\$6,464
PIMCO Income Fund: Institutional Class	NTV394	PIMIX	\$4,181,093	\$0	\$0	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$3,259,340	\$3,850,546	\$3,852,681	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$13,555,084	\$13,342,856	\$14,572,489	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$55,847,107	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2025 Fund - Institutional Shares	NTV489	VRIVX	\$0	\$8,288,869	\$8,467,233	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2030 Fund - Institutional Shares	NTV490	VTTWX	\$0	\$11,848,842	\$12,197,180	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2035 Fund - Institutional Shares	NTV491	VITFX	\$0	\$8,200,144	\$8,310,943	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2040 Fund - Institutional Shares	NTV492	VIRSX	\$0	\$9,436,784	\$10,023,749	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2045 Fund - Institutional Shares	NTV493	VITLX	\$0	\$3,114,138	\$3,257,312	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2050 Fund - Institutional Shares	NTV494	VTRLX	\$0	\$2,941,853	\$3,108,457	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2055 Fund - Institutional Shares	NTV495	VIVLX	\$0	\$2,513,580	\$2,681,122	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2060 Fund - Institutional Shares	NTV496	VILVX	\$0	\$2,286,856	\$2,455,360	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement Income Fund - Institutional Shares	NTV486	VITRX	\$0	\$17,163,652	\$16,971,343	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$6,636,543	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$0	\$96,087,150	\$92,601,358	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$0	\$18,615,634	\$18,366,167	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIX	\$8,850,929	\$0	\$0	0.000%	0.000%	0.000%	\$0
Total			\$573,134,080	\$564,183,878	\$573,768,270				\$13,420

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-Oct-2021 to 31-Dec-2021

Fund Name	Fund	Ticker	10/31/2021 Account Value	11/30/2021 Account Value	12/31/2021 Account Value	Oct-2021 Annual Fund Srcv Fee Rate	Nov-2021 Annual Fund Srcv Fee Rate	Dec-2021 Annual Fund Srcv Fee Rate	4Q2021 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARWDX	\$3,141,474	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2030 Portfolio - Class R6	NTV401	ARCUX	\$3,447,639	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$3,255,923	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$2,359,264	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2045 Portfolio - Class R6	NTV404	ARDOX	\$1,291,855	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2050 Portfolio - Class R6	NTV405	ARFEX	\$1,916,628	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2055 Portfolio - Class R6	NTV406	AREUX	\$1,179,840	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2060 Portfolio - Class R6	NTV407	ARGDX	\$268,967	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$6,720,810	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$2,673,228	\$2,534,724	\$2,766,673	0.000%	0.000%	0.000%	\$0
BlackRock Global Allocation Fund - Institutional Class	NTV390	MALOX	\$160,326	\$0	\$0	0.250%	0.250%	0.000%	\$34
Columbia High Yield Bond Fund - Institutional 2 Class	NTV391	RSHRX	\$2,181,413	\$0	\$0	0.100%	0.100%	0.000%	\$185
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFFVX	\$0	\$2,169,326	\$2,242,527	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$0	\$17,416,212	\$18,224,826	0.000%	0.000%	0.000%	\$0
Fidelity Contrafund K6	NTV789	FLCNX	\$11,960,778	\$0	\$0	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$0	\$1,749,567	\$1,887,266	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$0	\$2,794,824	\$3,018,774	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$0	\$4,324,904	\$4,567,749	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$0	\$4,007,234	\$4,017,633	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$1,497,069	\$0	\$0	0.050%	0.050%	0.000%	\$64
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$8,370,442	\$0	\$0	0.150%	0.150%	0.000%	\$1,066
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$3,389,643	\$0	\$0	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$2,230,316	\$2,115,339	\$2,169,186	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$3,267,596	\$0	\$0	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$6,466,905	\$0	\$0	0.050%	0.050%	0.000%	\$275
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$2,818,692	\$0	\$0	0.100%	0.100%	0.000%	\$239
Loan Outstanding Principal Balance	LXM001	Loan	\$1,385,120	\$1,334,864	\$1,428,489	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$0	\$4,859,712	\$5,074,123	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$5,958,905	\$5,700,746	\$5,826,006	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$8,557,802	\$8,147,995	\$8,586,749	0.000%	0.000%	0.000%	\$0
Nationwide Bailard International Equities Fund - R6 Class	NTV07U	NWHMX	\$1,346,701	\$0	\$0	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$17,531,928	\$18,416,045	\$18,342,993	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$0	\$9,025,705	\$8,971,371	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$7,702,802	\$0	\$0	0.250%	0.250%	0.000%	\$1,636
PIMCO Income Fund: Institutional Class	NTV394	PIMIX	\$1,674,029	\$0	\$0	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$499,570	\$483,542	\$462,299	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$4,017,355	\$3,909,600	\$4,282,660	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$17,463,817	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2025 Fund - Institutional Shares	NTV489	VRIVX	\$0	\$3,107,723	\$3,209,032	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2030 Fund - Institutional Shares	NTV490	VTTWX	\$0	\$3,555,780	\$3,636,183	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2035 Fund - Institutional Shares	NTV491	VITFX	\$0	\$3,232,352	\$3,302,826	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2040 Fund - Institutional Shares	NTV492	VIRSX	\$0	\$2,332,602	\$2,539,653	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2045 Fund - Institutional Shares	NTV493	VITLX	\$0	\$1,281,594	\$1,378,951	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2050 Fund - Institutional Shares	NTV494	VTRLX	\$0	\$1,949,451	\$2,064,316	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2055 Fund - Institutional Shares	NTV495	VIVLX	\$0	\$1,153,605	\$1,206,975	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2060 Fund - Institutional Shares	NTV496	VILVX	\$0	\$269,226	\$289,368	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement Income Fund - Institutional Shares	NTV496	VITRX	\$0	\$6,682,392	\$6,696,182	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$1,720,830	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$0	\$19,507,841	\$19,178,983	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$0	\$4,759,358	\$4,727,916	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIIIX	\$2,418,065	\$0	\$0	0.000%	0.000%	0.000%	\$0
Total			\$138,875,732	\$136,822,260	\$140,099,710				\$3,499

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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-Oct-2021 to 31-Dec-2021

Fund Name	Fund	Ticker	10/31/2020 Account Value	11/30/2021 Account Value	12/31/2021 Account Value	Oct-2021 Annual Fund	Nov-2021 Annual Fund	Dec-2021 Annual Fund	4Q2021 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARWDX	\$107,593	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$109,966	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$224,929	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$6,710	\$6,491	\$7,063	0.000%	0.000%	0.000%	\$0
Columbia High Yield Bond Fund - Institutional 2 Class	NTV391	RSHRX	\$10,104	\$0	\$0	0.100%	0.100%	0.000%	\$1
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFVFX	\$0	\$21,609	\$23,122	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$0	\$43,219	\$45,840	0.000%	0.000%	0.000%	\$0
Fidelity Contrafund K6	NTV789	FLCNX	\$127,347	\$0	\$0	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$0	\$21,777	\$22,980	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$0	\$19,216	\$20,341	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$0	\$20,696	\$20,741	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$8,020	\$0	\$0	0.050%	0.050%	0.000%	\$0
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$7,104	\$0	\$0	0.150%	0.150%	0.000%	\$1
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$13,553	\$0	\$0	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$4,601	\$2,327	\$2,406	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$8,731	\$0	\$0	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$28,668	\$0	\$0	0.050%	0.050%	0.000%	\$1
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$0	\$22,109	\$23,389	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$6,780	\$6,625	\$6,949	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$22,953	\$22,363	\$24,143	0.000%	0.000%	0.000%	\$0
Nationwide Bailard International Equities Fund - R6 Class	NTV07U	NWHMX	\$4,655	\$0	\$0	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$24,490	\$30,934	\$31,168	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$0	\$29,033	\$29,209	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$32,136	\$0	\$0	0.250%	0.250%	0.000%	\$7
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$8,953	\$8,623	\$9,509	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$43,678	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2025 Fund - Institutional Shares	NTV489	VRIVX	\$0	\$107,699	\$112,484	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2035 Fund - Institutional Shares	NTV491	VITFX	\$0	\$108,297	\$112,307	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement Income Fund - Institutional Shares	NTV486	VITRX	\$0	\$223,422	\$227,680	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$22,249	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$0	\$132,697	\$129,614	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$0	\$13,354	\$13,427	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIIX	\$24,285	\$0	\$0	0.000%	0.000%	0.000%	\$0
Total			\$847,506	\$840,490	\$862,371				\$10

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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-Oct-2021 to 31-Dec-2021

Fund Name	Fund	Ticker	10/31/2021 Account Value	11/30/2021 Account Value	12/31/2021 Account Value	Oct-2021 Annual Fund Srcv Fee Rate	Nov-2021 Annual Fund Srcv Fee Rate	Dec-2021 Annual Fund Srcv Fee Rate	4Q2021 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARWDX	\$427,766	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2030 Portfolio - Class R6	NTV401	ARCUX	\$550,278	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$879,789	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$437,651	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2045 Portfolio - Class R6	NTV404	ARDOX	\$287,877	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2050 Portfolio - Class R6	NTV405	ARFEX	\$599,709	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2055 Portfolio - Class R6	NTV406	AREUX	\$319,815	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2060 Portfolio - Class R6	NTV407	ARGDX	\$138,007	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$517,458	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$377,142	\$364,473	\$391,408	0.000%	0.000%	0.000%	\$0
BlackRock Global Allocation Fund - Institutional Class	NTV390	MALOX	\$12,408	\$0	\$0	0.250%	0.250%	0.000%	\$3
Columbia High Yield Bond Fund - Institutional 2 Class	NTV391	RSHRX	\$272,214	\$0	\$0	0.100%	0.100%	0.000%	\$23
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFFVX	\$0	\$269,726	\$280,475	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$0	\$1,967,702	\$2,052,791	0.000%	0.000%	0.000%	\$0
Fidelity Contrafund K6	NTV789	FLCNX	\$1,495,589	\$0	\$0	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$0	\$174,784	\$190,438	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$0	\$523,258	\$509,879	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$0	\$609,836	\$643,010	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$0	\$588,026	\$603,748	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSLGX	\$214,100	\$0	\$0	0.050%	0.050%	0.000%	\$9
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$670,371	\$0	\$0	0.150%	0.150%	0.000%	\$85
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$536,087	\$0	\$0	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$271,152	\$245,675	\$249,015	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$480,894	\$0	\$0	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$986,933	\$0	\$0	0.050%	0.050%	0.000%	\$42
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$546,215	\$0	\$0	0.100%	0.100%	0.000%	\$46
Loan Outstanding Principal Balance	LXM001	Loan	\$323,533	\$351,103	\$342,365	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$0	\$909,988	\$954,640	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$546,947	\$530,238	\$549,492	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$1,334,036	\$1,259,461	\$1,340,161	0.000%	0.000%	0.000%	\$0
Nationwide Bailard International Equities Fund - R6 Class	NTV07U	NWHMX	\$266,210	\$0	\$0	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$2,841,259	\$3,004,411	\$3,015,476	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$0	\$981,025	\$988,500	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$1,001,183	\$0	\$0	0.250%	0.250%	0.000%	\$213
PIMCO Income Fund: Institutional Class	NTV394	PIMIX	\$103,907	\$0	\$0	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$113,724	\$110,185	\$115,029	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$437,184	\$430,016	\$469,066	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$1,996,679	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2025 Fund - Institutional Shares	NTV489	VRIVX	\$0	\$422,430	\$433,908	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2030 Fund - Institutional Shares	NTV490	VTTWX	\$0	\$558,766	\$582,228	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2035 Fund - Institutional Shares	NTV491	VITFX	\$0	\$855,541	\$918,081	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2040 Fund - Institutional Shares	NTV492	VIRSX	\$0	\$432,298	\$453,889	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2045 Fund - Institutional Shares	NTV493	VITLX	\$0	\$285,283	\$303,871	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2050 Fund - Institutional Shares	NTV494	VITRLX	\$0	\$588,899	\$623,553	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2055 Fund - Institutional Shares	NTV495	VIVLX	\$0	\$319,693	\$341,337	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2060 Fund - Institutional Shares	NTV496	VILVX	\$0	\$138,525	\$150,250	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement Income Fund - Institutional Shares	NTV486	VITRX	\$0	\$503,209	\$510,637	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$179,691	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$0	\$2,099,684	\$2,043,746	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$0	\$674,504	\$661,511	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIIX	\$294,619	\$0	\$0	0.000%	0.000%	0.000%	\$0
Total			\$19,460,426	\$19,198,739	\$19,718,504				\$421

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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-Oct-2021 to 31-Dec-2021

Fund Name	Fund	Ticker	10/31/2021 Account Value	11/30/2021 Account Value	12/31/2021 Account Value	Oct-2021 Annual Fund	Nov-2021 Annual Fund	Dec-2021 Annual Fund	4Q2021 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARWDX	\$2,690	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2030 Portfolio - Class R6	NTV401	ARCUX	\$13,025	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$11,800	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$1,900	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$128	\$132	\$185	0.000%	0.000%	0.000%	\$0
BlackRock Global Allocation Fund - Institutional Class	NTV390	MALOX	\$1,076	\$0	\$0	0.250%	0.250%	0.000%	\$0
Columbia High Yield Bond Fund - Institutional 2 Class	NTV391	RSHRX	\$168	\$0	\$0	0.100%	0.100%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFFVX	\$0	\$1,499	\$1,857	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$0	\$3,479	\$4,078	0.000%	0.000%	0.000%	\$0
Fidelity Contrafund K6	NTV789	FLCNX	\$1,432	\$0	\$0	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$0	\$2,296	\$2,702	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$0	\$1,242	\$1,426	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$0	\$354	\$463	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$0	\$371	\$498	0.000%	0.000%	0.000%	\$0
Fixed Assets 21 UFP	NPG258	Fixed	\$295	\$138	\$197	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$423	\$0	\$0	0.050%	0.050%	0.000%	\$0
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$172	\$0	\$0	0.150%	0.150%	0.000%	\$0
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$298	\$0	\$0	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$89	\$87	\$107	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$165	\$0	\$0	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$504	\$0	\$0	0.050%	0.050%	0.000%	\$0
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$1,215	\$0	\$0	0.100%	0.100%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$0	\$487	\$653	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$129	\$135	\$182	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$512	\$490	\$667	0.000%	0.000%	0.000%	\$0
Nationwide Bailard International Equities Fund - R6 Class	NTV07U	NWHMX	\$125	\$0	\$0	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$127	\$368	\$497	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$0	\$770	\$949	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$417	\$0	\$0	0.250%	0.250%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$174	\$180	\$254	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$3,283	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2025 Fund - Institutional Shares	NTV489	VRIVX	\$0	\$2,651	\$2,706	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2030 Fund - Institutional Shares	NTV490	VTTWX	\$0	\$15,174	\$16,704	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2035 Fund - Institutional Shares	NTV491	VITFX	\$0	\$12,501	\$14,334	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2040 Fund - Institutional Shares	NTV492	VIRSX	\$0	\$2,144	\$2,666	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$2,167	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$0	\$1,568	\$1,643	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$0	\$313	\$398	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIIIX	\$1,393	\$0	\$0	0.000%	0.000%	0.000%	\$0
Total			\$43,707	\$46,380	\$53,169				\$0

Summary of all Plans

	10/31/2021 Account Value	11/30/2021 Account Value	12/31/2021 Account Value	4Q2021 Fund Service Fee Payment
Total	\$732,361,451	\$721,091,747	\$734,502,024	\$17,350

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

Service Level Agreements

City of Sacramento

Plan Administrator: Kim Lovell

Deliverable:	Service Level Agreement:	Penalty:	Frequency:	Q4: Met/Failed	Q4: Penalty	Q4: Comments
Annual Satisfaction Survey	Nationwide will conduct an annual participant satisfaction survey	\$2,500 1st year / \$5,000 annually for subsequent years	Annual	Met	\$0	Survey scheduled for Q4
Annual Satisfaction Survey Results	Nationwide will analyze survey results, provide executive summary and recommended actions annually.	\$2,500 1st year / \$4,000 for subsequent years	Annual	Met	\$0	Survey scheduled for Q4
On-Site Group Meetings* <small>*Modified to 75</small>	Nationwide will conduct 150 group meetings annually for Plan's employees. The 150 meeting count will be revisited annually with the Plan to determine appropriateness.	\$2,500 1st year / \$4,000 for subsequent years	Annual	TBD	\$0	Annual Requirement: 14 meetings in Q4 41 in 2021
Individual Meetings* <small>*Modified to 1,500</small>	Nationwide will conduct 3,000 individual meetings annually for Plan's employees. The 3,000 meeting count will be revisited annually with the Plan to determine appropriateness.	\$2,500 1st year / \$4,000 for subsequent years	Annual	Met	\$0	Annual Requirement: 351 individual meetings in Q4 245 in 2021
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.	\$2,500 1st year / \$4,000 for subsequent years	Annual	Met	\$0	Annual requirement; NRS has met this standard for 4Q4021

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.	\$2,500 1st year / \$4,000 for subsequent years	Annual	Met	\$0	Annual requirement; NRS has met this standard for 4Q4021 245 YTD
Participant Services	Nationwide will answer 75% of participant calls to the service center within 20 seconds annually.	\$2,500 1st year / \$5,000 for subsequent years	Annual	Met	\$0	96.96%
Plan Sponsor Services	Managing Director, Program Director and/or Relationship Consultant will respond to Plan Sponsor calls and return calls within one business day.	\$2,500 1st year / \$4,000 for subsequent years	Annual	Met	\$0	Annual requirement; NRS has met this standard for 4Q4021
Participant Statements - Online	Nationwide will post quarterly participant statements to the website within 15 business days of the quarter end date.	Up to \$2,500 1st year (\$625 a quarter) / \$4,000 for subsequent years (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	1/6/2022
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 \$2,500 1st year (\$625 a quarter) / \$4,000 for subsequent years (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	1/6/2022
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 \$2,500 1st year (\$625 a quarter) / \$4,000 for subsequent years (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	1/6/2022
Plan Reports	Nationwide will provide quarterly reports to the Plan within 45 business days of the quarter end date.	Up to \$2,500 1st year (\$625 a quarter) / \$4,000 for subsequent years (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	Confirmed NRS has met this standard for 4Q4021
				Total Q4	\$0	

Schwab



CITY OF SACRAMENTO 457

Schwab Personal Choice
Retirement Account (PCRA)
Quarterly Report

As of 12/31/2021

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO 457 as of 12/31/2021

Plan Profile Information

Plan Type	457B
Total PCRA Assets	\$3,852,681
Total Funded PCRA Accounts	34
Total Roth Assets	N/A
Total Funded Roth Accounts	N/A
Total Advisor Managed PCRA Assets	\$546,400
Total Advisor Managed Funded PCRA Accounts	2
PCRA Accounts Opened This Quarter	3
PCRA Assets In and Out This Quarter*	\$624,716
Average PCRA Account Balance	\$113,314

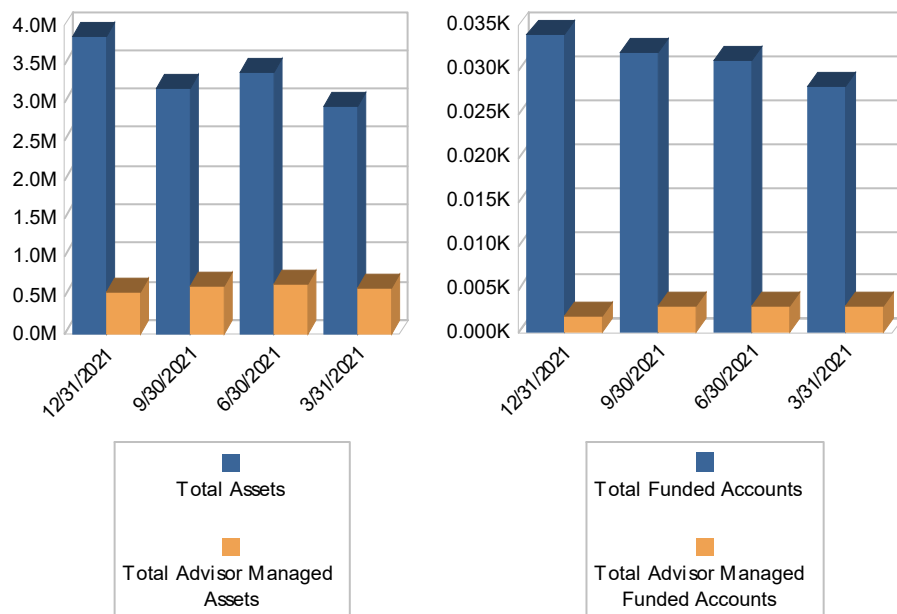
PCRA Participant Profile Information

Average Participant Age	56
Percent Male Participants	79%
Percent Female Participants	21%

Total Assets by Category

Cash Investments	\$438,283
Equities	\$1,485,919
ETFs	\$716,754
Fixed Income	\$0
Mutual Funds	\$1,211,724
Other	\$0

Assets and Accounts (Trailing 4 Quarters)



Average Positions Per Account

Cash Investments	1.0
Equities	4.1
ETFs	1.2
Fixed Income	0.0
Mutual Funds	0.9
Other	0.0
Total	7.3

Average Trades Per Account

Equities	4.9
ETFs	2.1
Fixed Income	0.0
Mutual Funds	0.4
Other	0.0
Total	7.4

* Assets In and Out includes contributions and distributions.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO 457 as of 12/31/2021

Top 10 Mutual Fund Holdings**

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
FIDELITY CONTRAFUND	Large Capitalization Stock Funds	FCNTX	N	\$637,917	53.97%
T. ROWE PRICE BLUE CHIP GROWTH	Large Capitalization Stock Funds	TRBCX	Y	\$75,767	6.41%
VANGUARD DIVIDEND GROWTH INV	Large Capitalization Stock Funds	VDIGX	N	\$69,381	5.87%
LAUDUS US LARGE CAP GROWTH	Large Capitalization Stock Funds	LGILX	Y	\$45,070	3.81%
AMERICAN CENTURY SELECT INV	Large Capitalization Stock Funds	TWCIX	Y	\$30,323	2.57%
BROWN ADVISORY SUSTAINABLE GROWTH INV	Large Capitalization Stock Funds	BIAWX	Y	\$22,887	1.94%
TCW SELECT EQUITIES N	Large Capitalization Stock Funds	TGCNX	Y	\$22,116	1.87%
PFG FDLT INS AM&EQ SCTR STR R	Large Capitalization Stock Funds	PFFSX	Y	\$20,519	1.74%
PFG JANUS HENDERSON BALANCED STRAT R	Hybrid Funds	PFJHX	Y	\$20,162	1.71%
VANGUARD BALANCED INDEX ADM	Hybrid Funds	VBIAX	N	\$18,063	1.53%

Top 10 Fund Families

Name	\$MF Assets	%MF Assets
FIDELITY	\$657,413	55.62%
T ROWE PRICE	\$93,761	7.93%
VANGUARD	\$87,445	7.40%
LAUDUS FUNDS	\$45,070	3.81%
AMERICAN CENTURY	\$30,323	2.57%
BROWN/IA	\$22,887	1.94%
TCW	\$22,116	1.87%
DFA	\$17,555	1.49%
AMG FUNDS	\$13,747	1.16%
SCHWAB	\$13,301	1.13%

**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 12/31/2021

Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
GORES GUGGENHEIM INC CLASS A	Other	GGPI	\$140,400	9.45%
TESLA INC	Consumer Discretionary	TSLA	\$112,019	7.54%
UNITED AIRLINES HLDGS	Industrials	UAL	\$101,789	6.85%
PALANTIR TECHNOLOGIES INCLASS A	Information Technology	PLTR	\$77,520	5.22%
NVIDIA CORP	Information Technology	NVDA	\$73,392	4.94%
AMC ENTERTAINMENT CLASS A	Communication Services	AMC	\$54,536	3.67%
COINBASE GLOBAL INC	Financials	COIN	\$39,874	2.68%
NIO INC FSPONSORED ADR	Consumer Discretionary	NIO	\$34,848	2.35%
AMAZON.COM INC	Consumer Discretionary	AMZN	\$33,343	2.24%
QUALCOMM INC	Information Technology	QCOM	\$32,917	2.22%

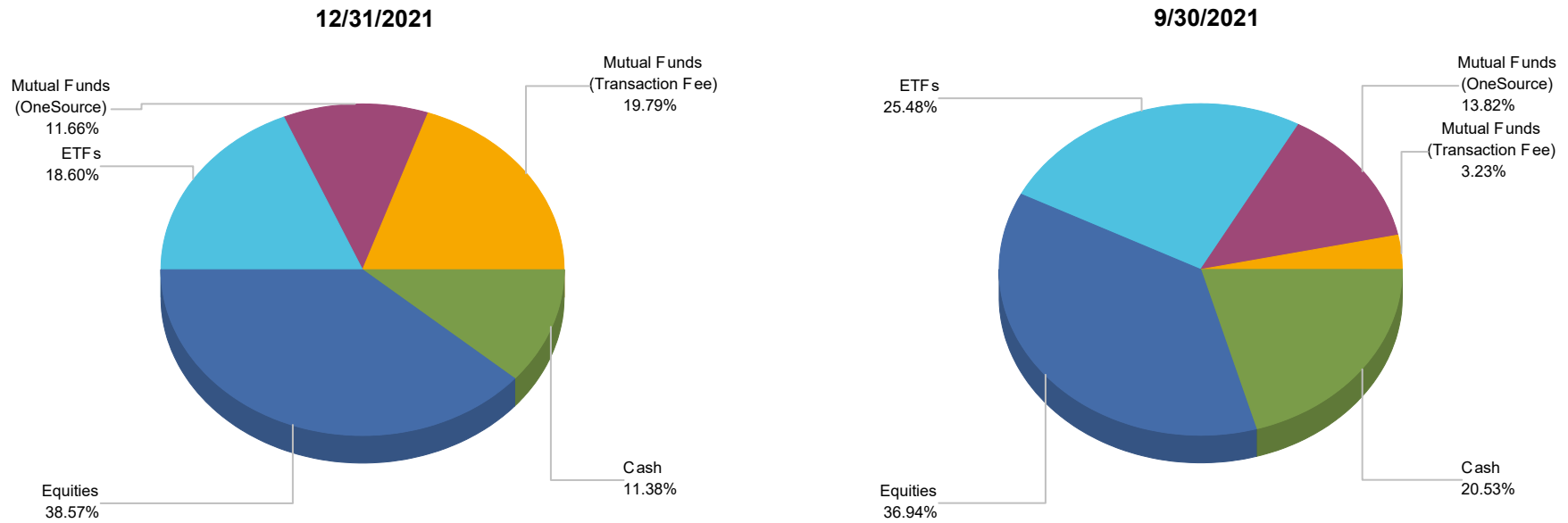
Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
VANGUARD INTERMEDIATE TERM COR ETF	US FI	VCIT	N	\$97,676	13.63%
FIDELITY MSCI INFOR TECHINDX ETF	Sector	FTEC	N	\$66,752	9.31%
INVESCO QQQ TRUST	US Equity	QQQ	N	\$60,727	8.47%
VANGUARD DIVIDEND APPRECIATION ETF	US Equity	VIG	N	\$54,114	7.55%
SCHWAB US DIVIDEND EQUITY ETF	US Equity	SCHD	N	\$36,374	5.07%
VANGUARD REAL ESTATE ETF IV	Sector	VNQ	N	\$32,947	4.60%
ISHARES CORE S&P 500 ETF	US Equity	IVV	N	\$32,435	4.53%
SPDR S&P 500 HIGH DIVIDEND ETF IV	US Equity	SPYD	N	\$31,997	4.46%
VANGUARD S&P 500 ETF	US Equity	VOO	N	\$31,496	4.39%
TECHNOLOGY SELECT SECTORS SPDR ETF IV	Sector	XLK	N	\$30,839	4.30%

*OS = OneSource, no transaction fee.

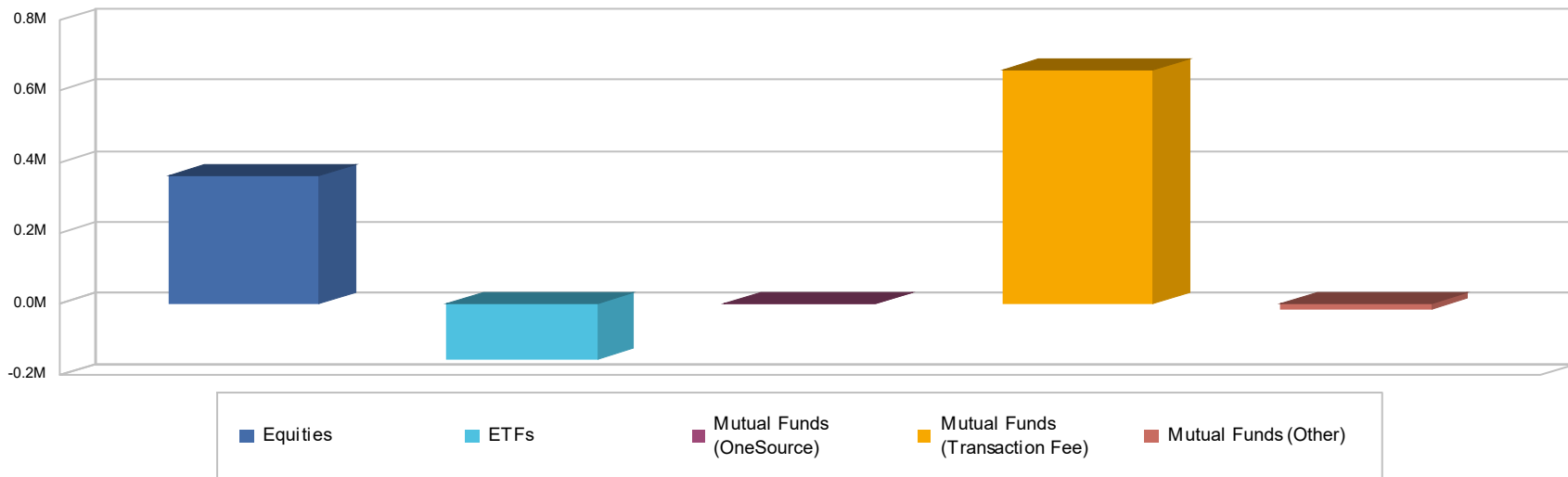
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 12/31/2021

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.

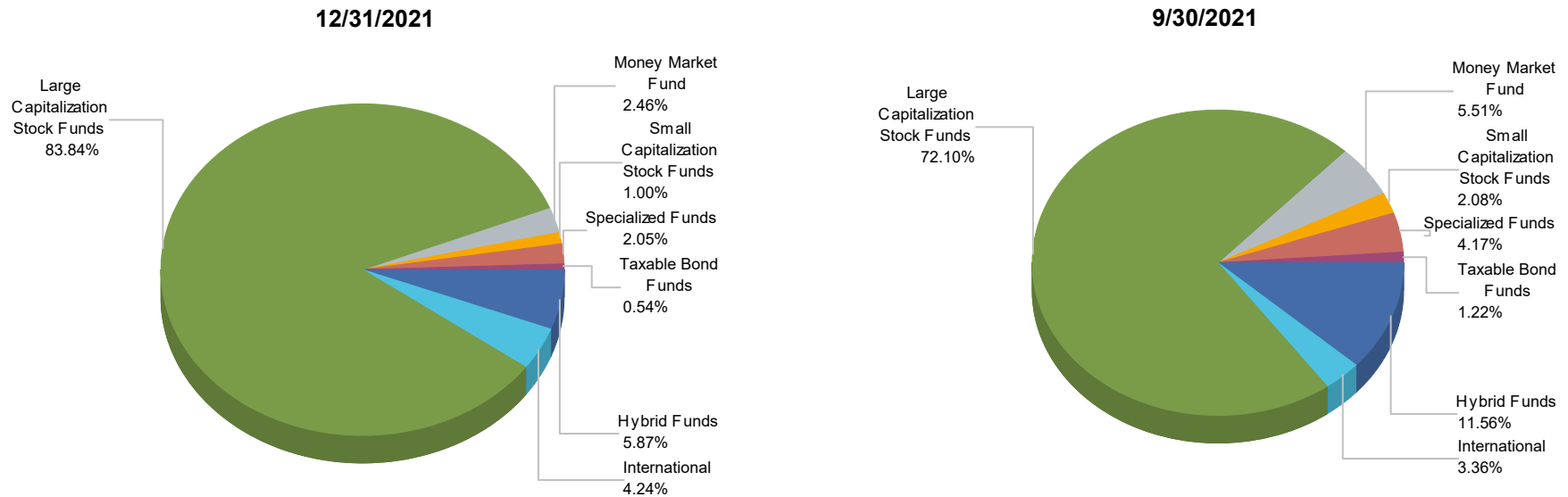
Net Flow - All Non-Cash Assets (3-Month Period Ending 12/31/2021)



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.

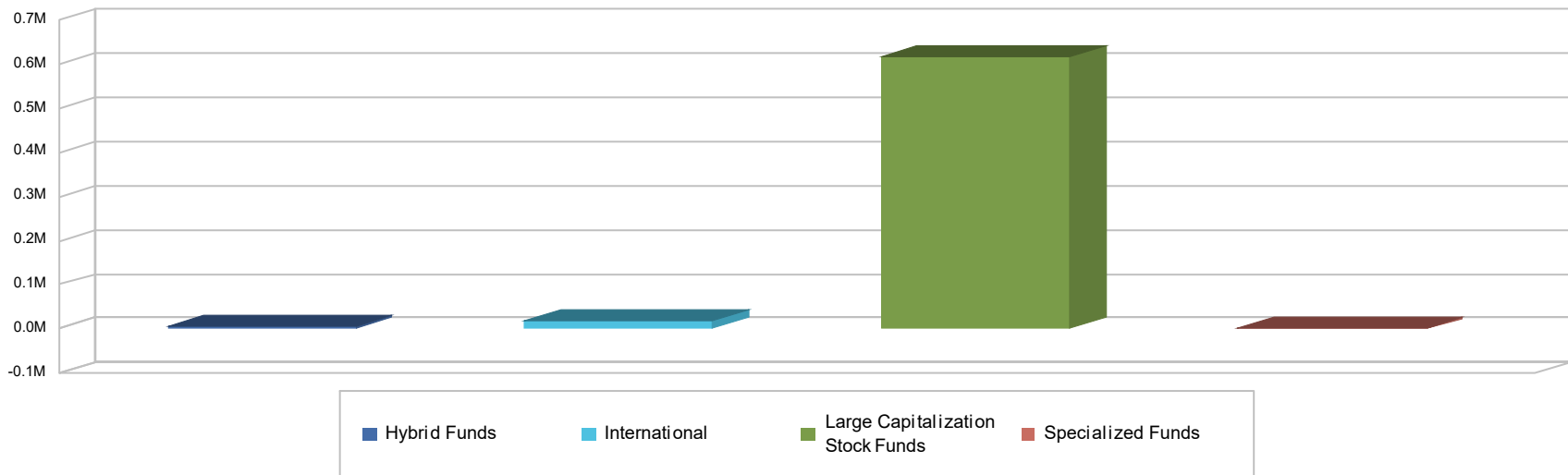
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 12/31/2021

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.

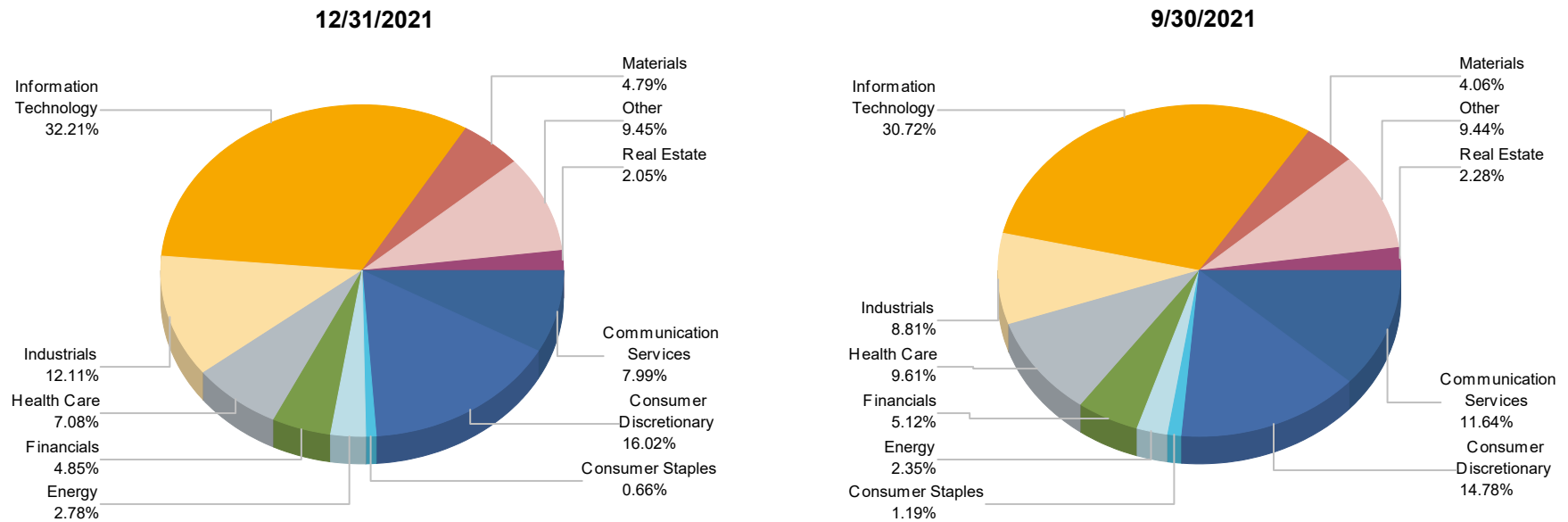
Net Flow by Sector - Mutual Funds (3-Month Period Ending 12/31/2021)



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.

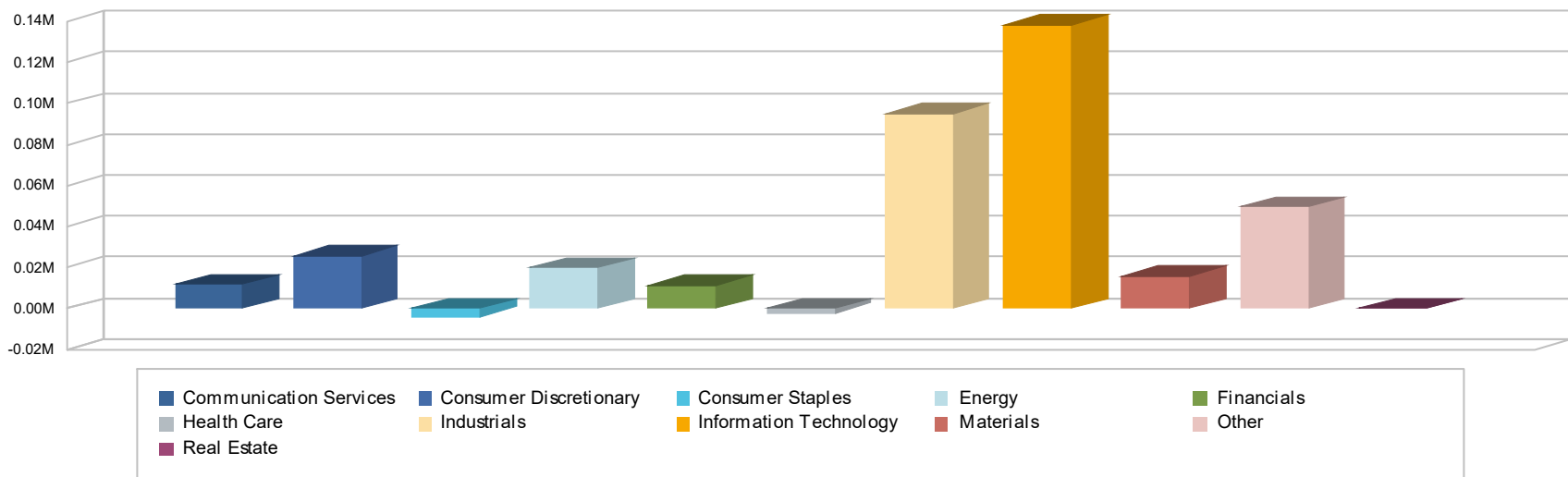
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 12/31/2021

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.

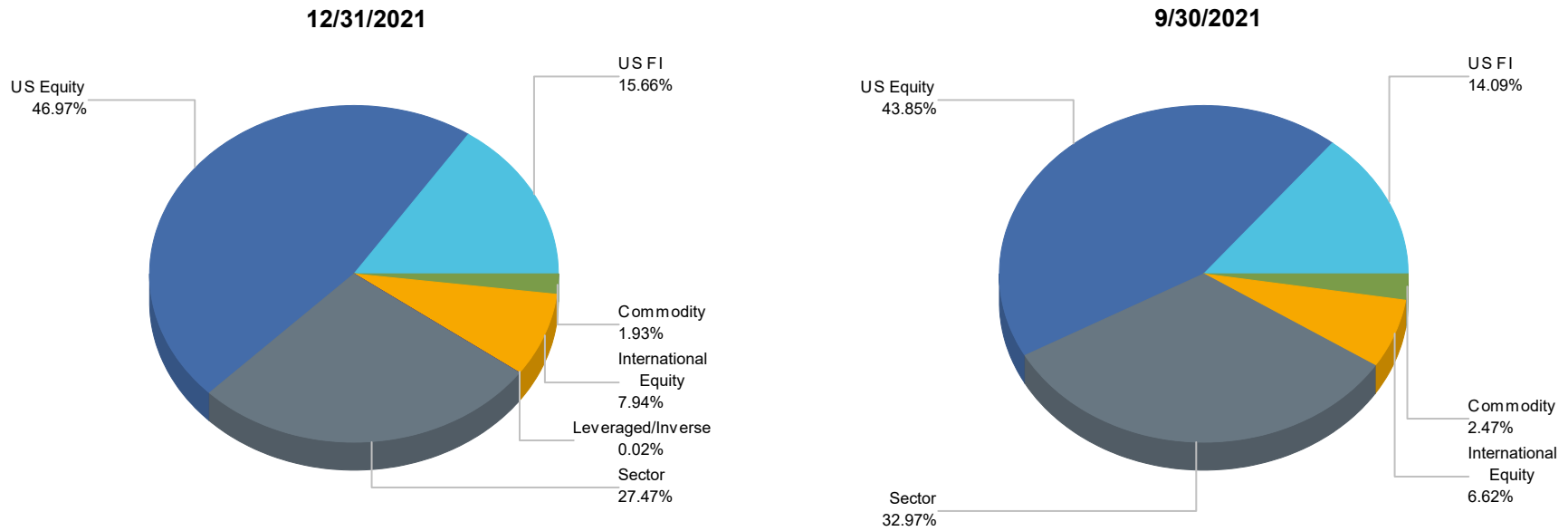
Net Flow by Sector - Equities (3-Month Period Ending 12/31/2021)



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.

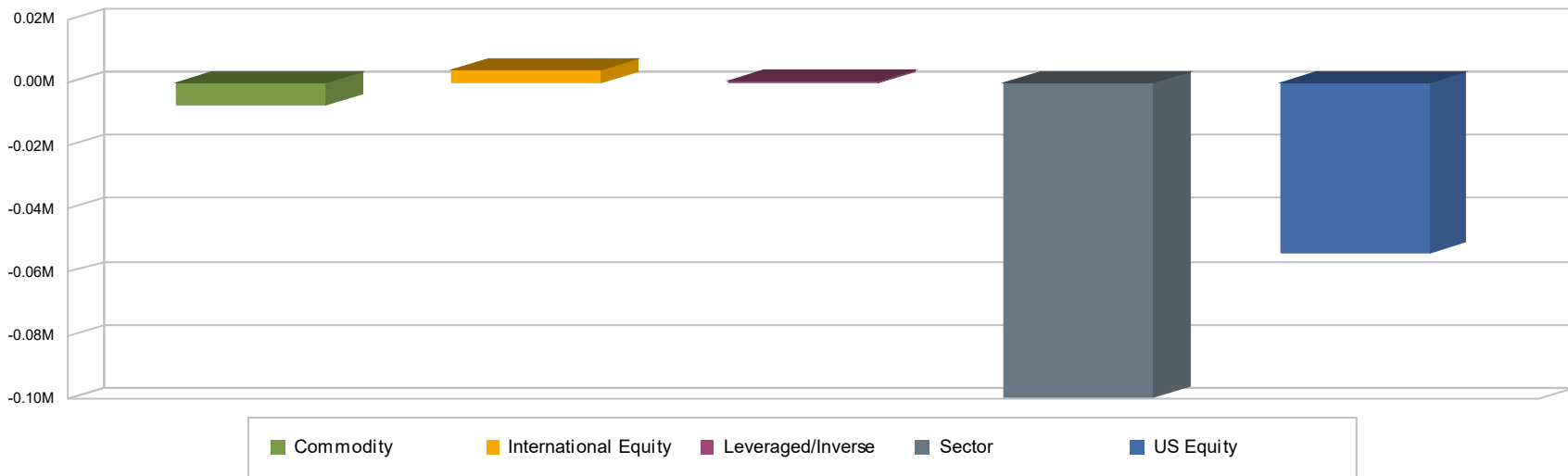
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 12/31/2021

Market Value Allocation - ETF (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 - ETF (3-Month Period Ending 12/31/2021)

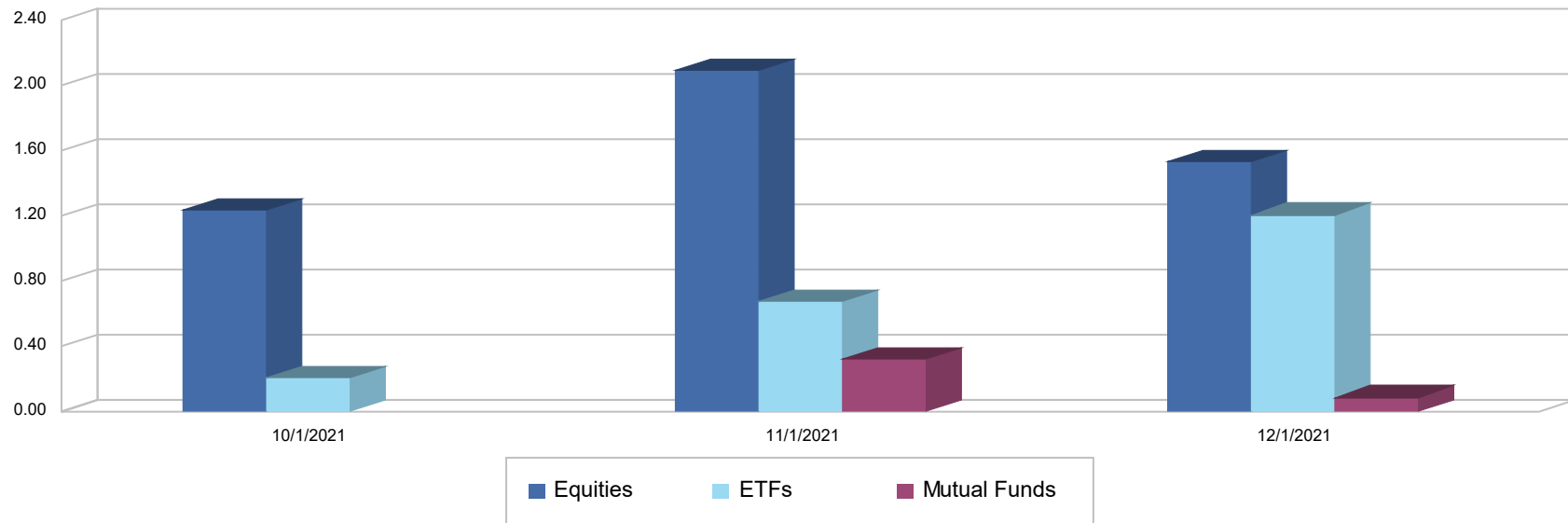


Net Flow is the net of all cash inflows and outflows in and out of financial assets; the performance of an asset or fund is not taken into account, only share redemptions, or outflows, and share purchases, or inflows.

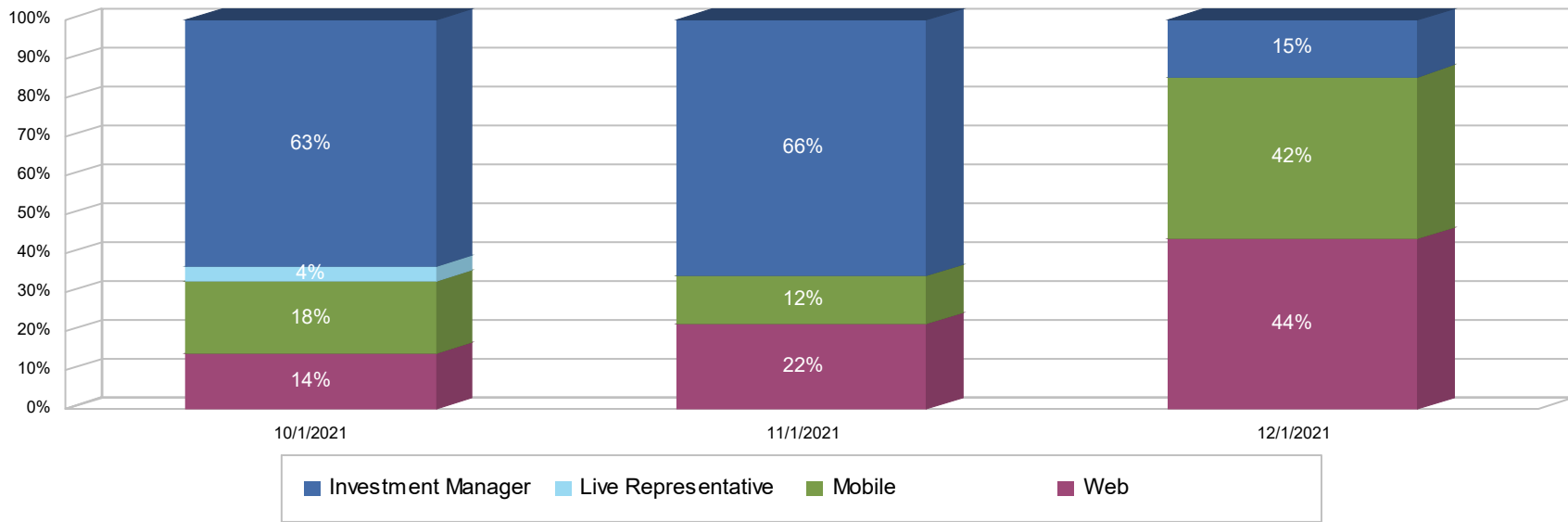
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO 457 as of 12/31/2021

Average Monthly Trades Per Account (3-Month Period Ending 12/31/2021)



Trading Channel Mix (Month over Month)



The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO 457 as of 12/31/2021

Important Disclosures

Schwab Personal Choice Retirement Account (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers.

For participants who utilize the Personal Choice Retirement Account (PCRA), the following fees and conditions may apply: Schwab's short-term redemption fee of \$49.95 will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource® service (and certain other funds with no transaction fee) and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds®, which may charge a separate redemption fee, and funds that accommodate short-term trading.

Trades in no-load mutual funds available through Mutual Funds OneSource service (including Schwab Funds) as well as certain other funds, are available without transaction fees when placed through schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses.

Charles Schwab & Co., Inc., member SIPC, receives remuneration from fund companies for record keeping, shareholder services and other administrative services for shares purchased through its Mutual Fund OneSource service. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

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The information contained herein is obtained from third-party sources and believed to be reliable, but its accuracy or completeness is not guaranteed. This report is for informational purposes only and is not a solicitation, or a recommendation that any particular investor should purchase or sell any particular security.



CITY OF SACRAMENTO MGMT 401A

Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

As of 12/31/2021

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO MGMT 401A as of 12/31/2021

Plan Profile Information

Plan Type	Money Purchase
Total PCRA Assets	\$462,299
Total Funded PCRA Accounts	10
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	0
PCRA Assets In and Out This Quarter*	-\$72,500
Average PCRA Account Balance	\$46,230

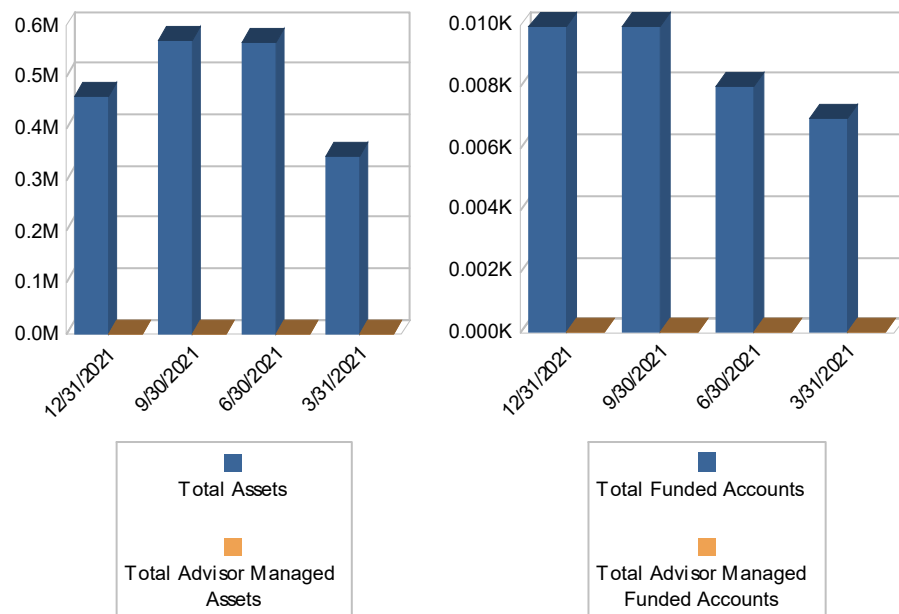
PCRA Participant Profile Information

Average Participant Age	55
Percent Male Participants	80%
Percent Female Participants	20%

Total Assets by Category

Cash Investments	\$66,431
Equities	\$265,440
ETFs	\$18,876
Fixed Income	\$0
Mutual Funds	\$111,552
Other	\$0

Assets and Accounts (Trailing 4 Quarters)



Average Positions Per Account

Cash Investments	1.0
Equities	1.8
ETFs	0.3
Fixed Income	0.0
Mutual Funds	0.3
Other	0.0
Total	3.4

Average Trades Per Account

Equities	1.3
ETFs	1.8
Fixed Income	0.0
Mutual Funds	0.2
Other	0.0
Total	3.3

* Assets In and Out includes contributions and distributions.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO MGMT 401A as of 12/31/2021

Top 10 Mutual Fund Holdings**

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
TIAA-CREF EQUITY INDEX RETAIL	Large Capitalization Stock Funds	TINRX	Y	\$63,974	57.35%
FIDELITY SELECT SEMICONDUCTORS	Specialized Funds	FSELX	N	\$40,570	36.37%
VANGUARD ENERGY INV	Specialized Funds	VGENX	N	\$7,007	6.28%

Top 10 Fund Families

Name	\$MF Assets	%MF Assets
TIAA-CREF	\$63,974	57.35%
FIDELITY	\$40,570	36.37%
VANGUARD	\$7,007	6.28%

**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 12/31/2021

Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
AMC ENTERTAINMENT CLASS A	Communication Services	AMC	\$119,326	44.95%
APPLE INC	Information Technology	AAPL	\$44,111	16.62%
ROYAL CARIBBEAN GROUP F	Consumer Discretionary	RCL	\$23,070	8.69%
UNITED AIRLINES HLDGS	Industrials	UAL	\$18,825	7.09%
NORWEGIAN CRUISE LIN F	Consumer Discretionary	NCLH	\$16,592	6.25%
GAMESTOP CORP CLASS A	Consumer Discretionary	GME	\$11,723	4.42%
BLACKBERRY LTD F	Information Technology	BB	\$6,545	2.47%
GAMING & LEISURE PPT REIT	Real Estate	GLPI	\$5,006	1.89%
ZEBRA TECHNOLOGIES CLASS A	Information Technology	ZBRA	\$4,166	1.57%
OLD DOMINION FREIGHT	Industrials	ODFL	\$3,232	1.22%

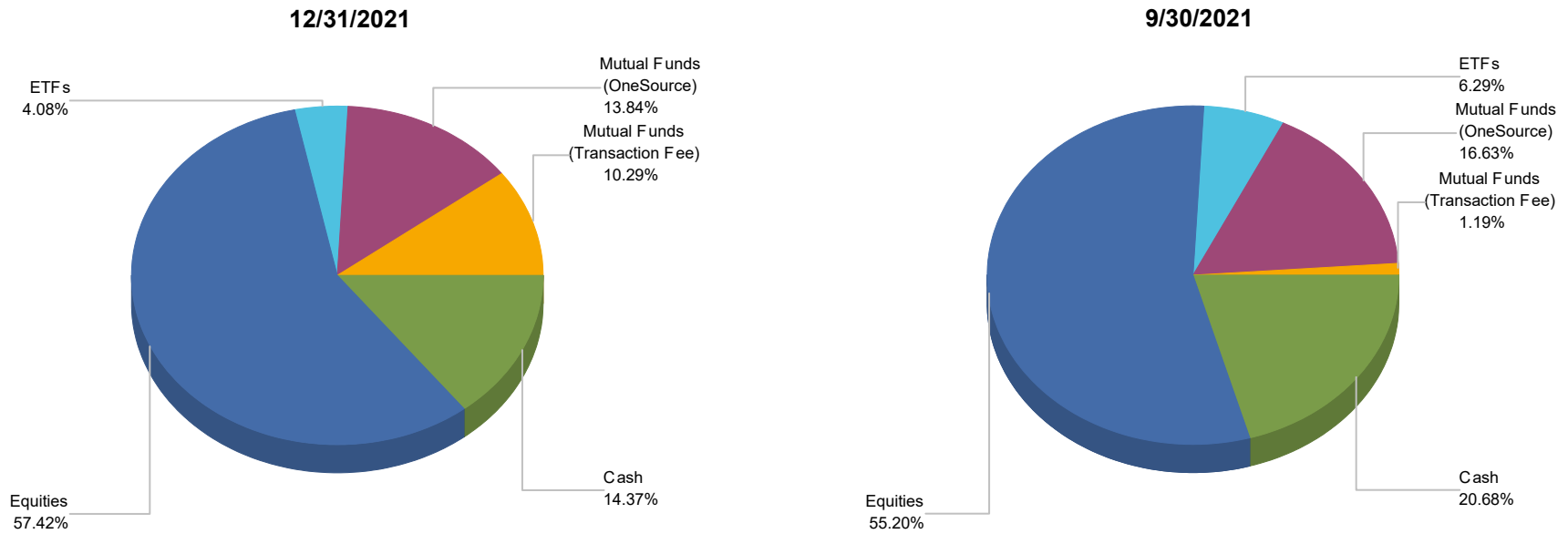
Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
DIREXION DAILY ENERGY BULL 2X SHARES	Leveraged/Inverse	ERX	N	\$7,410	39.26%
VANECK SEMICONDUCTOR ETF	Sector	SMH	N	\$6,176	32.72%
SELECT SECTOR INDUSTRIALSPDR ETF IV	Sector	XLI	N	\$5,291	28.03%

*OS = OneSource, no transaction fee.

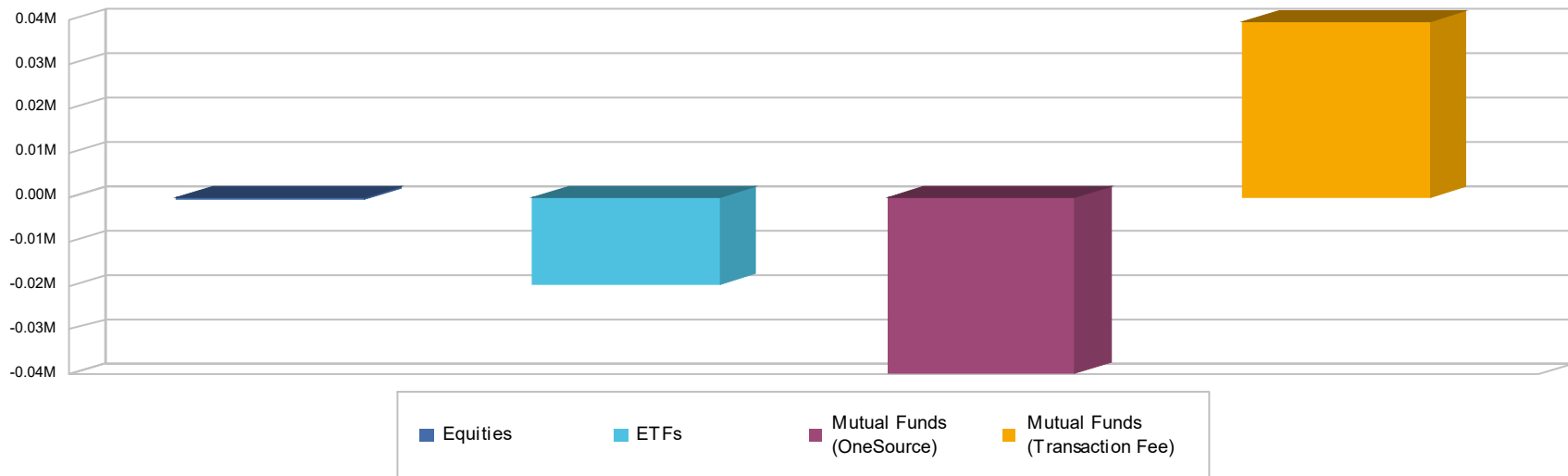
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 12/31/2021

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.

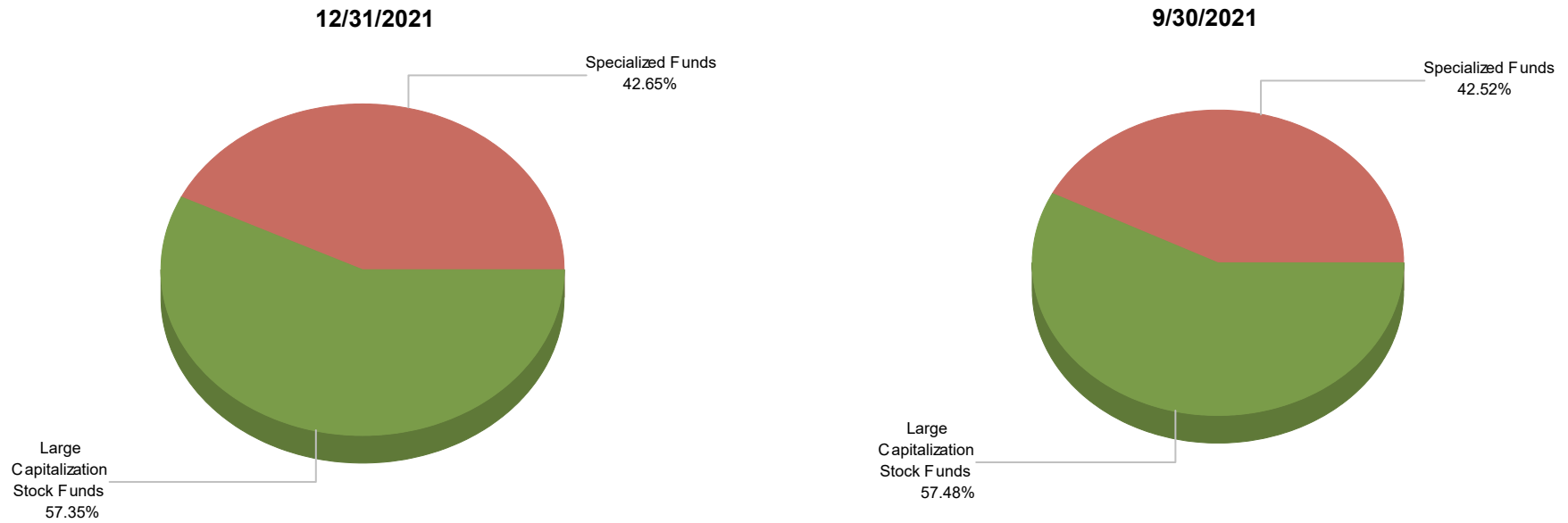
Net Flow - All Non-Cash Assets (3-Month Period Ending 12/31/2021)



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 MGMT 401A as of 12/31/2021

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.

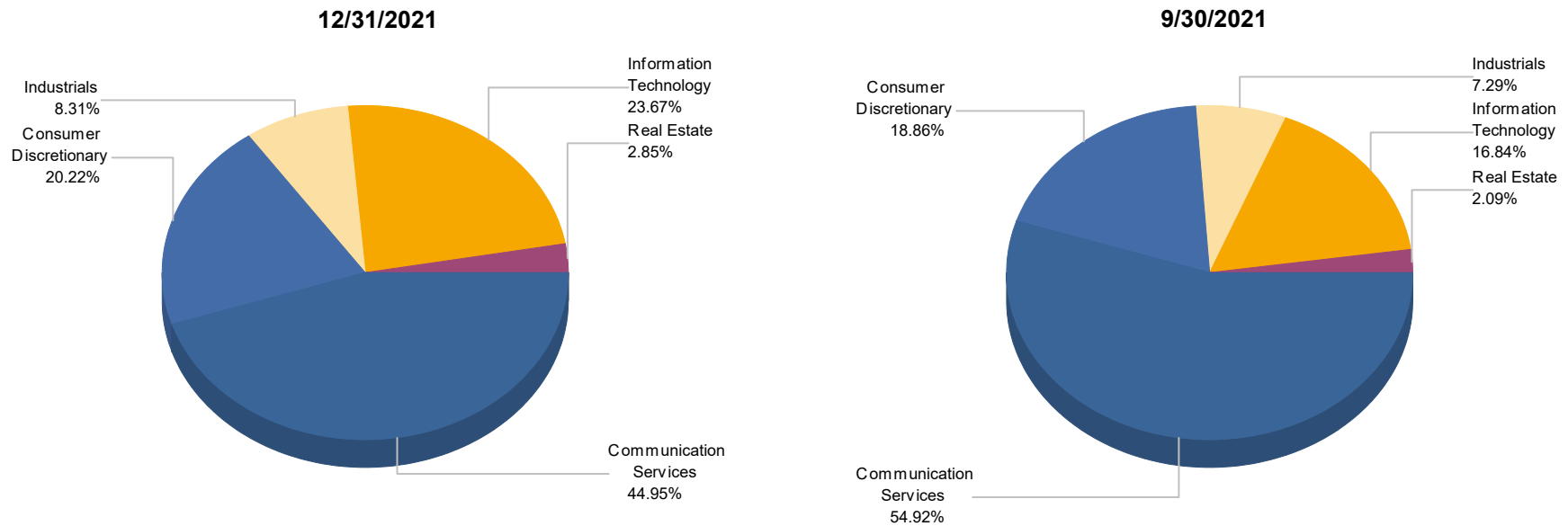
Net Flow by Sector - Mutual Funds (3-Month Period Ending 12/31/2021)



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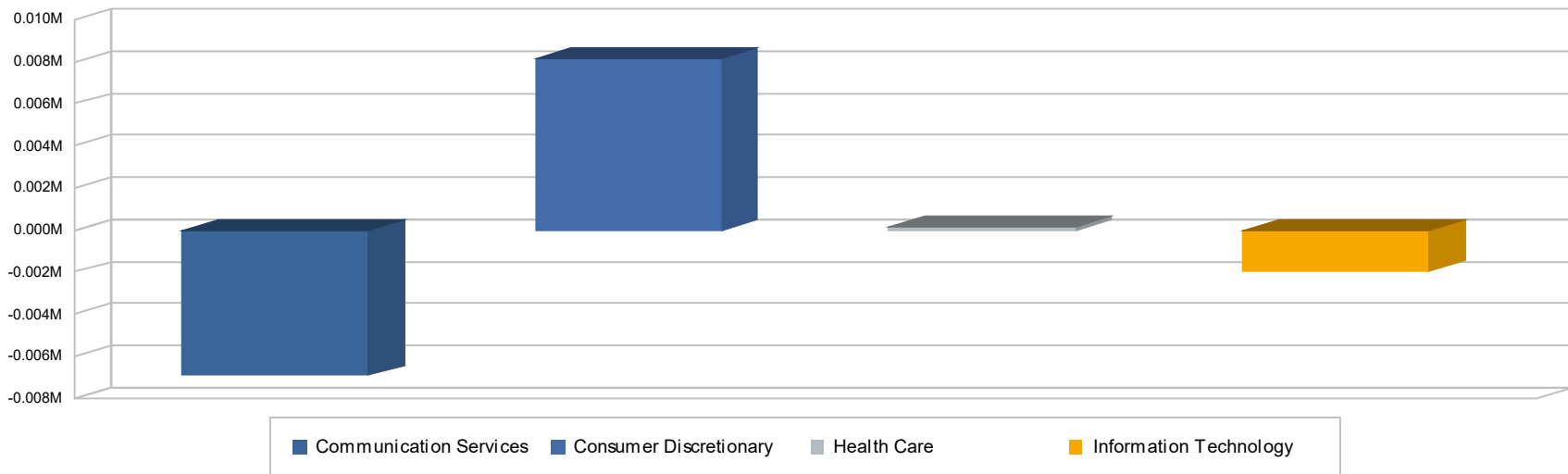
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 12/31/2021

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.

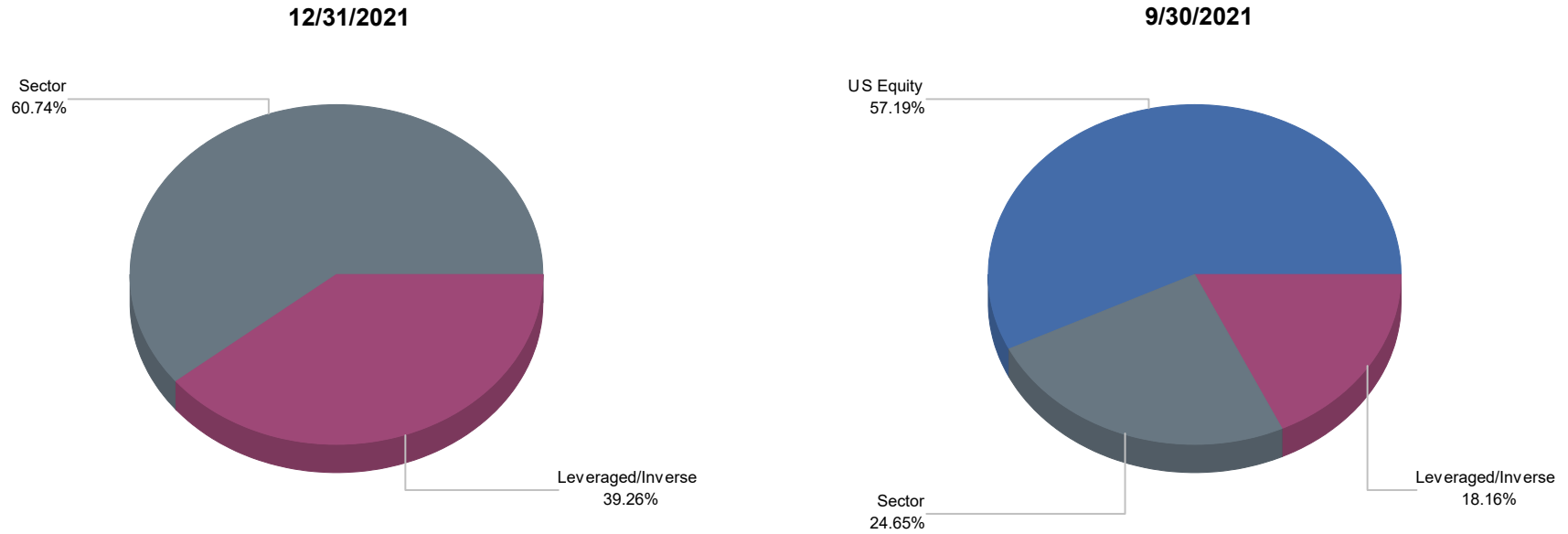
Net Flow by Sector - Equities (3-Month Period Ending 12/31/2021)



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.

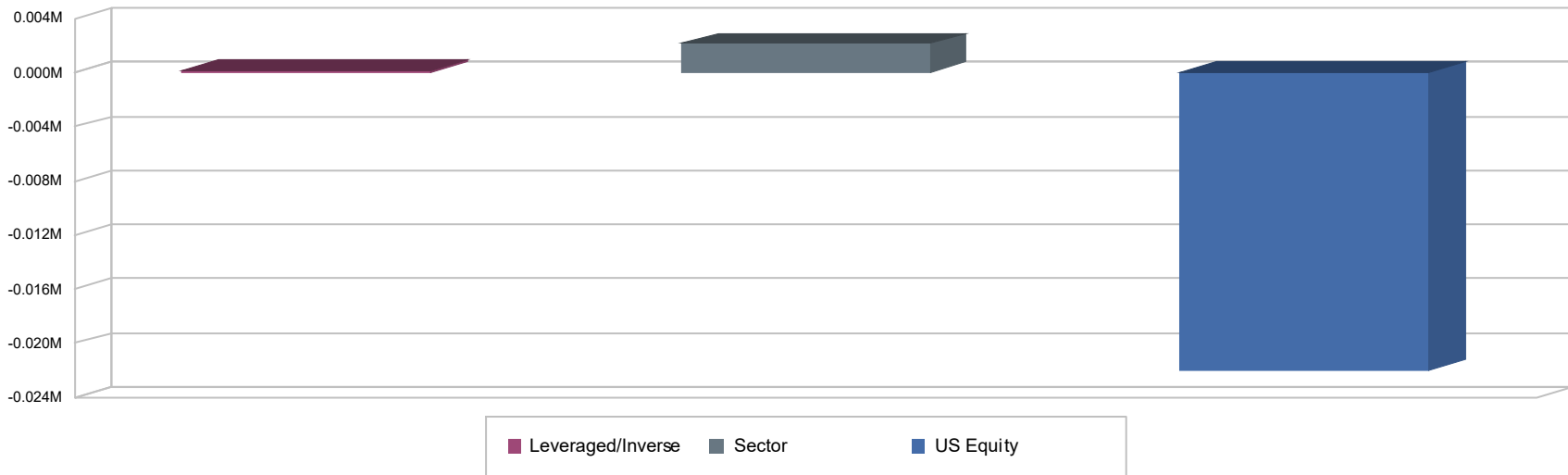
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 12/31/2021

Market Value Allocation - ETF (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.

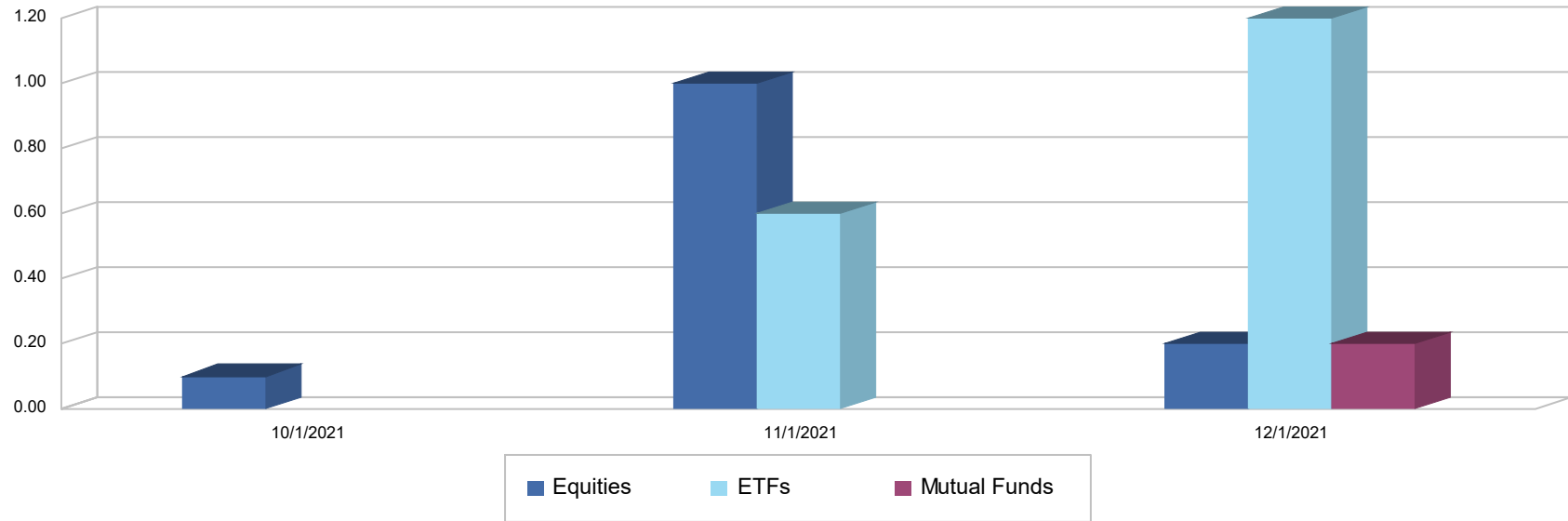
Net Flow by Sector - ETF (3-Month Period Ending 12/31/2021)



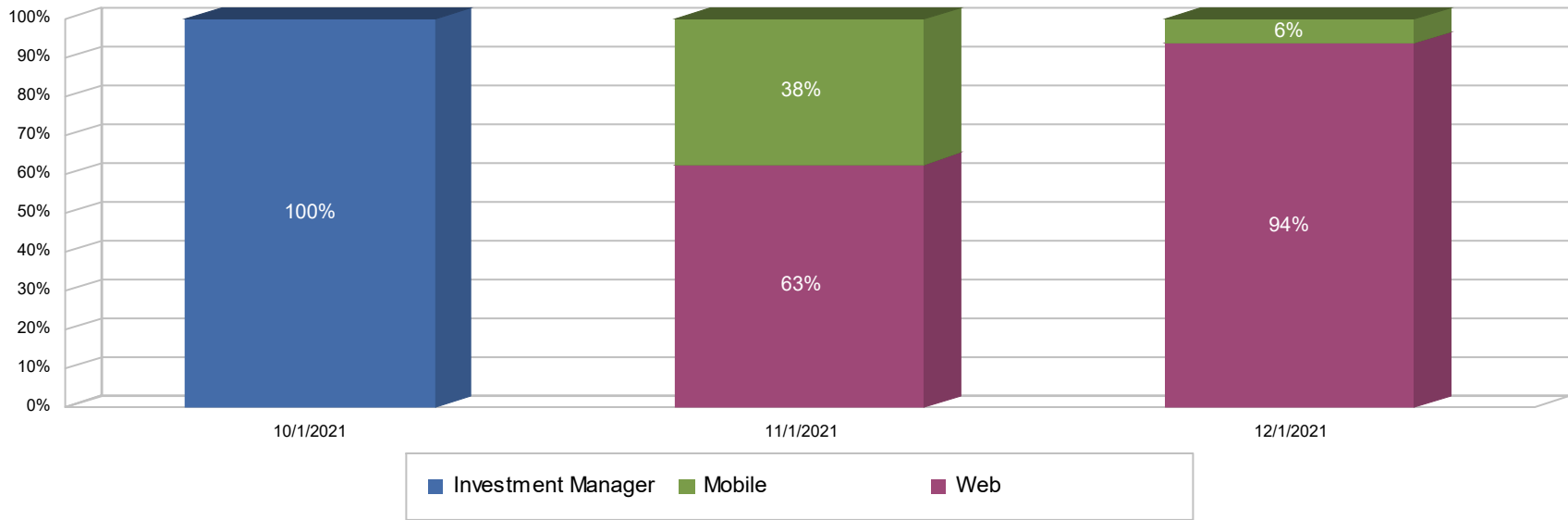
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The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 12/31/2021

Average Monthly Trades Per Account (3-Month Period Ending 12/31/2021)



Trading Channel Mix (Month over Month)



The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 12/31/2021

Important Disclosures

Schwab Personal Choice Retirement Account (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers.

For participants who utilize the Personal Choice Retirement Account (PCRA), the following fees and conditions may apply: Schwab's short-term redemption fee of \$49.95 will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource® service (and certain other funds with no transaction fee) and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds®, which may charge a separate redemption fee, and funds that accommodate short-term trading.

Trades in no-load mutual funds available through Mutual Funds OneSource service (including Schwab Funds) as well as certain other funds, are available without transaction fees when placed through schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses.

Charles Schwab & Co., Inc., member SIPC, receives remuneration from fund companies for record keeping, shareholder services and other administrative services for shares purchased through its Mutual Fund OneSource service. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

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The information contained herein is obtained from third-party sources and believed to be reliable, but its accuracy or completeness is not guaranteed. This report is for informational purposes only and is not a solicitation, or a recommendation that any particular investor should purchase or sell any particular security.

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