

# City of Sacramento

1Q2021: Board Report



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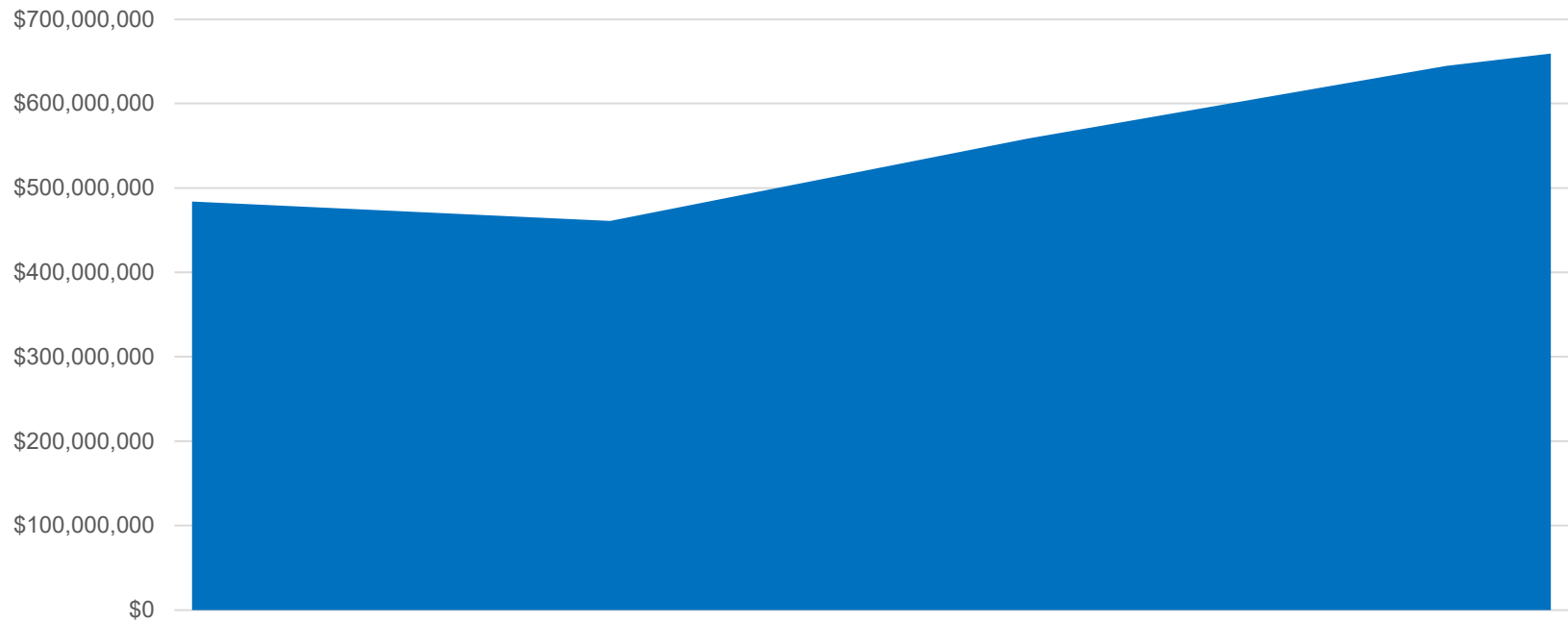
# Administration Report

# 1Q21: Balance Sheet

	457	401(a) Management	401(a) WCOE, L39 Supv	401(a) City Council	Total
<b>Beginning Balance as of 01/01/2021</b>	<b>\$ 496,409,351</b>	<b>\$ 120,272,881</b>	<b>\$ 16,692,809</b>	<b>\$ 835,398</b>	<b>\$ 634,210,439</b>
<b>RECEIPTS:</b>					
Contribs/Loans/Roll-ins	\$ 8,030,697	\$ 1,967,203	\$ 495,034	\$ 18,368	\$ 10,511,302
Int/Dividend	\$ 814,370	\$ 225,845	\$ 26,675	\$ 1,134	\$ 1,068,023
Fees	\$ (219,767)	\$ (51,469)	\$ (9,665)	\$ (259)	\$ (281,159)
	<b>\$ 8,625,301</b>	<b>\$ 2,141,579</b>	<b>\$ 512,044</b>	<b>\$ 19,243</b>	<b>\$ 11,298,167</b>
<b>DISTRIBUTIONS:</b>					
Distributions/Loans/Roll-outs	\$ (9,828,798)	\$ (1,697,054)	\$ (630,567)	\$ (142,641)	\$ (12,299,061)
	<b>\$ (9,828,798)</b>	<b>\$ (1,697,054)</b>	<b>\$ (630,567)</b>	<b>\$ (142,641)</b>	<b>\$ (12,299,061)</b>
Gain/Loss	\$ 11,607,075	\$ 3,113,822	\$ 455,020	\$ 18,229	\$ 15,194,146
Schwab PCRA	\$ 2,937,838	\$ 341,103	\$ 94,150	\$ -	\$ 3,373,091
Loan Balance	\$ 5,772,425	\$ 1,565,051	\$ 270,847	\$ -	\$ 7,608,323
<b>Total Balance as of 03/31/2021</b>	<b>\$ 515,523,192</b>	<b>\$ 125,737,382</b>	<b>\$ 17,394,302</b>	<b>\$ 730,229</b>	<b>\$ 659,385,105</b>

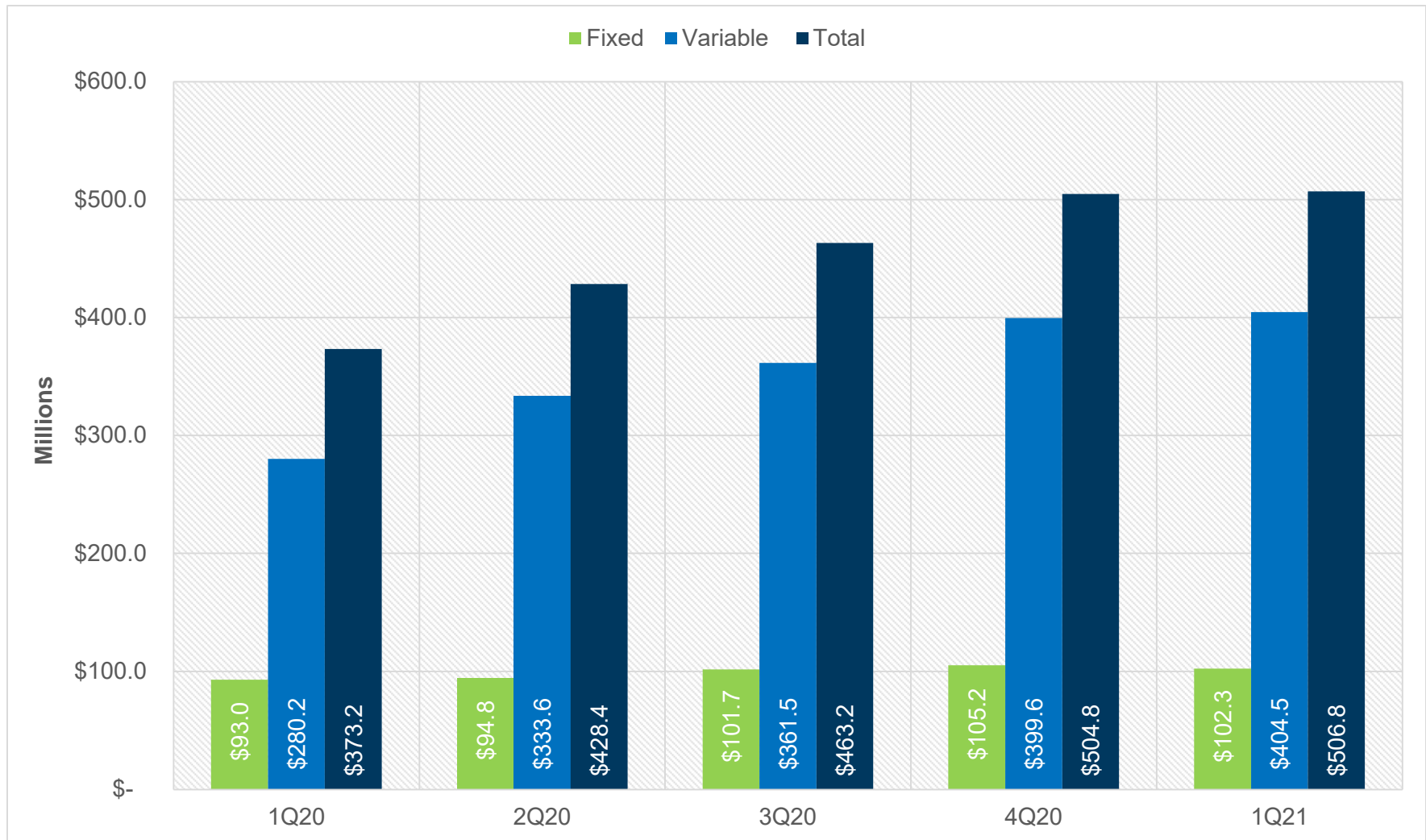
# Historical Growth

Historical Growth of 457 & 401(a) Plans



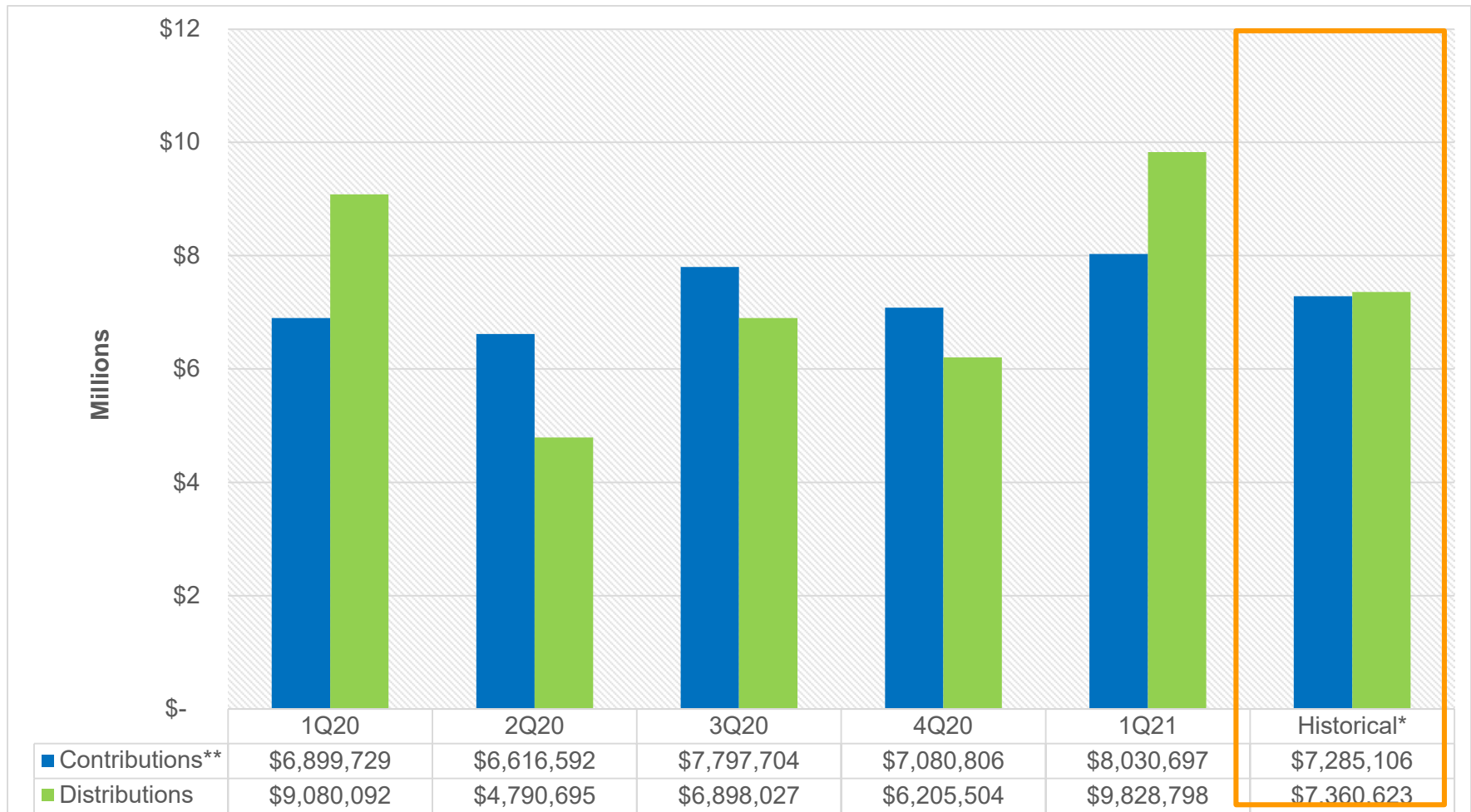
	12/31/2017	12/31/2018	12/31/2019	12/31/2020	3/31/2021
■ Historical Growth of 457 & 401(a) Plans	\$483,990,100	\$461,079,114	\$558,610,675	\$644,703,514	\$659,385,105

## 457(b): Asset Growth\*



\*Does not include Loans and Schwab

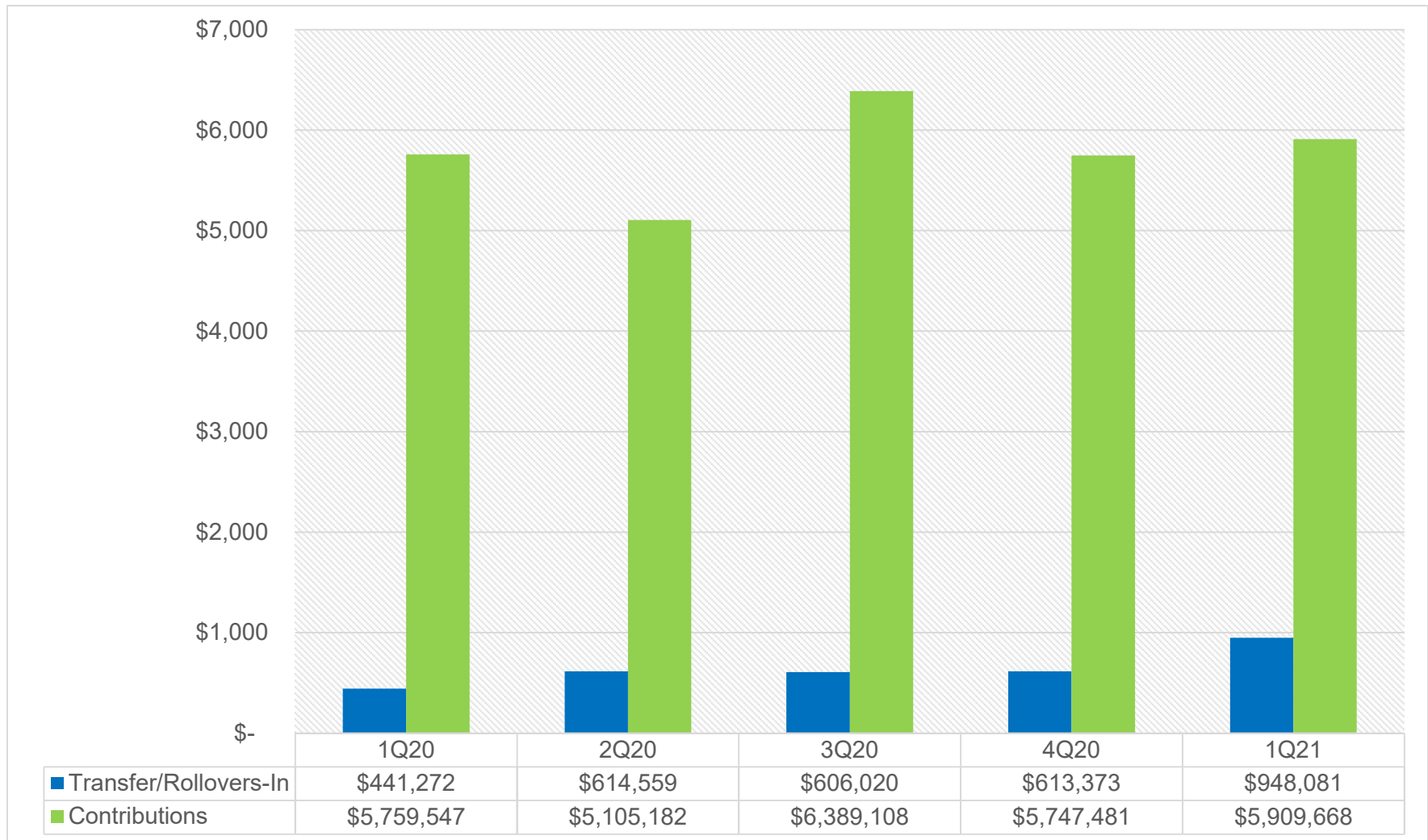
## 457(b): Contributions & Distributions



\*Rolling 5 quarter average

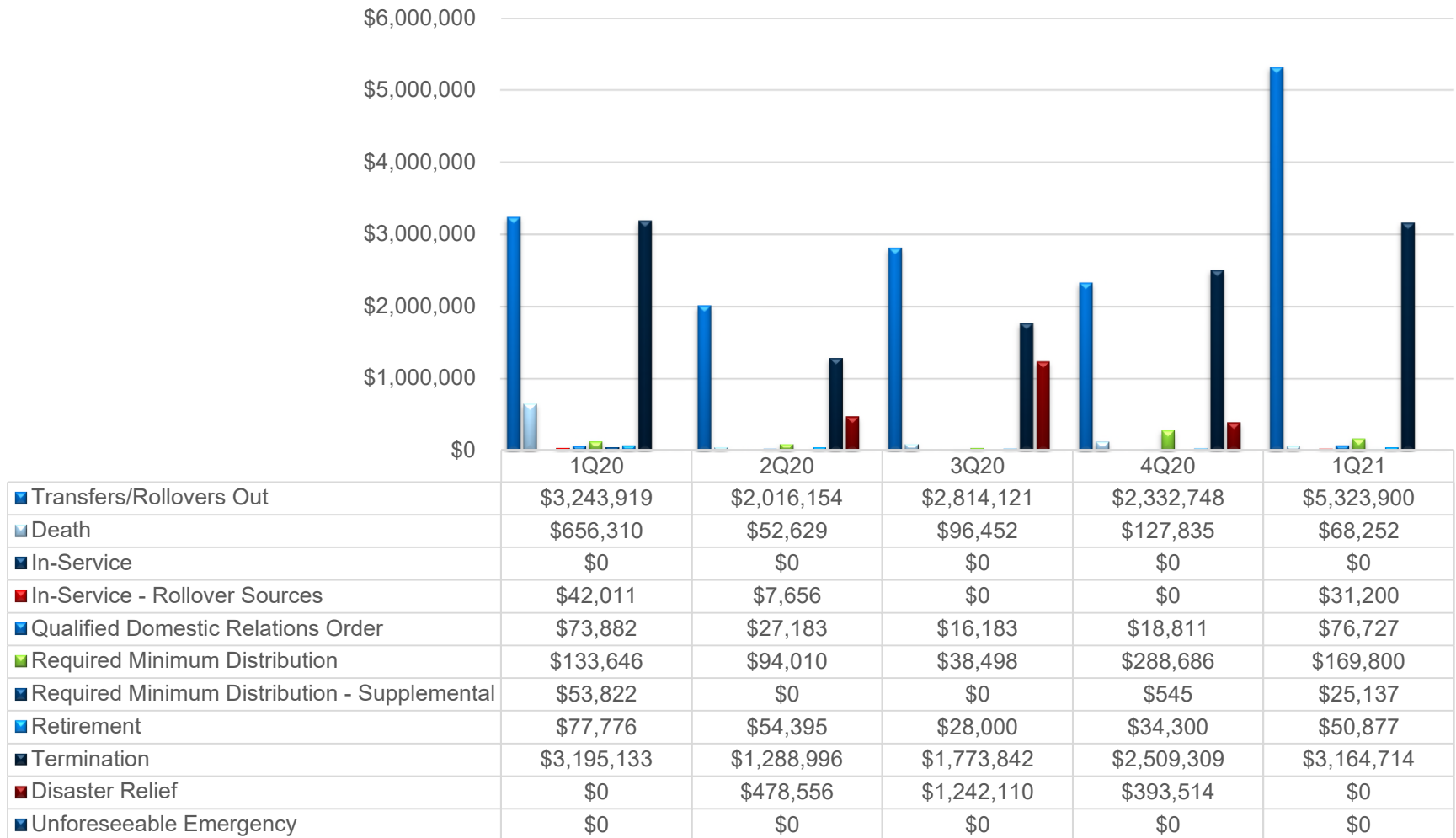
\*\*\*Including, but not limited to, Employee and Employer Contributions, Loan Principal Payments, Rollovers and Transfers In

## 457(b): Contributions Breakdown



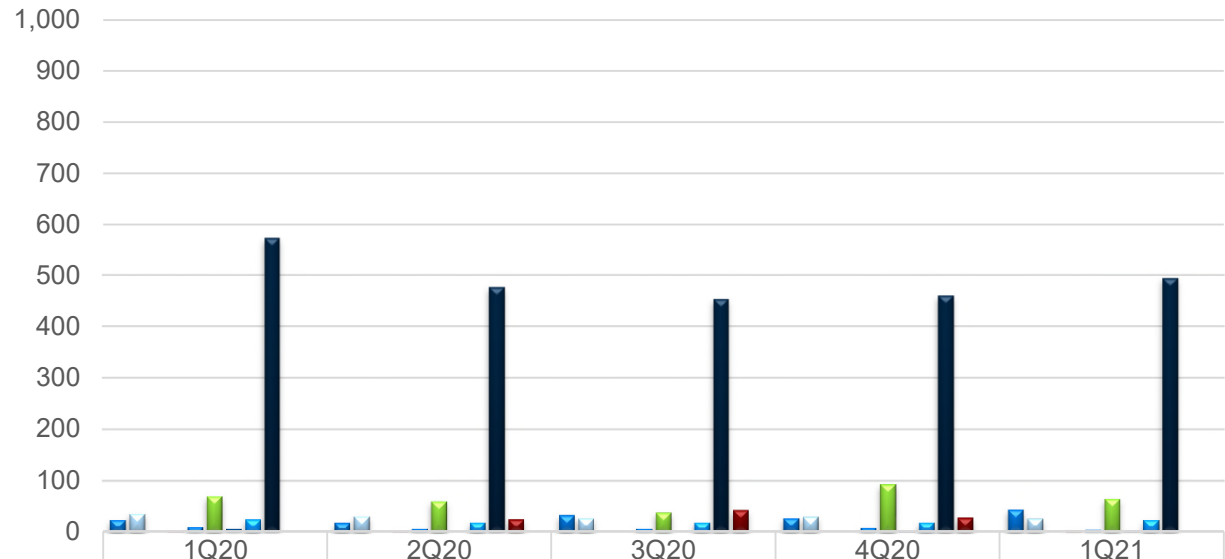


## 457(b): Distribution Breakdown Dollar Amount\*



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

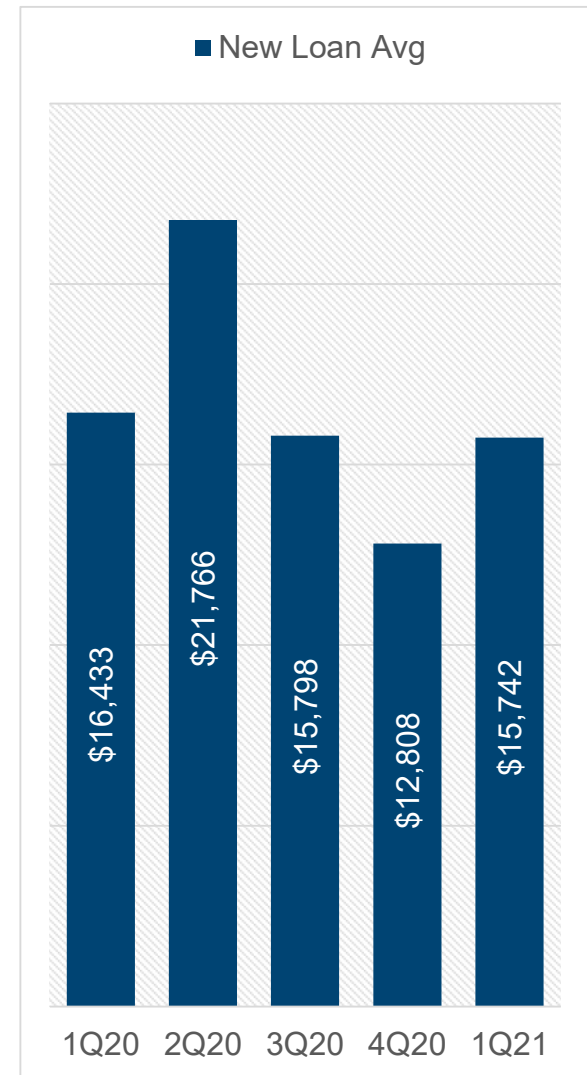
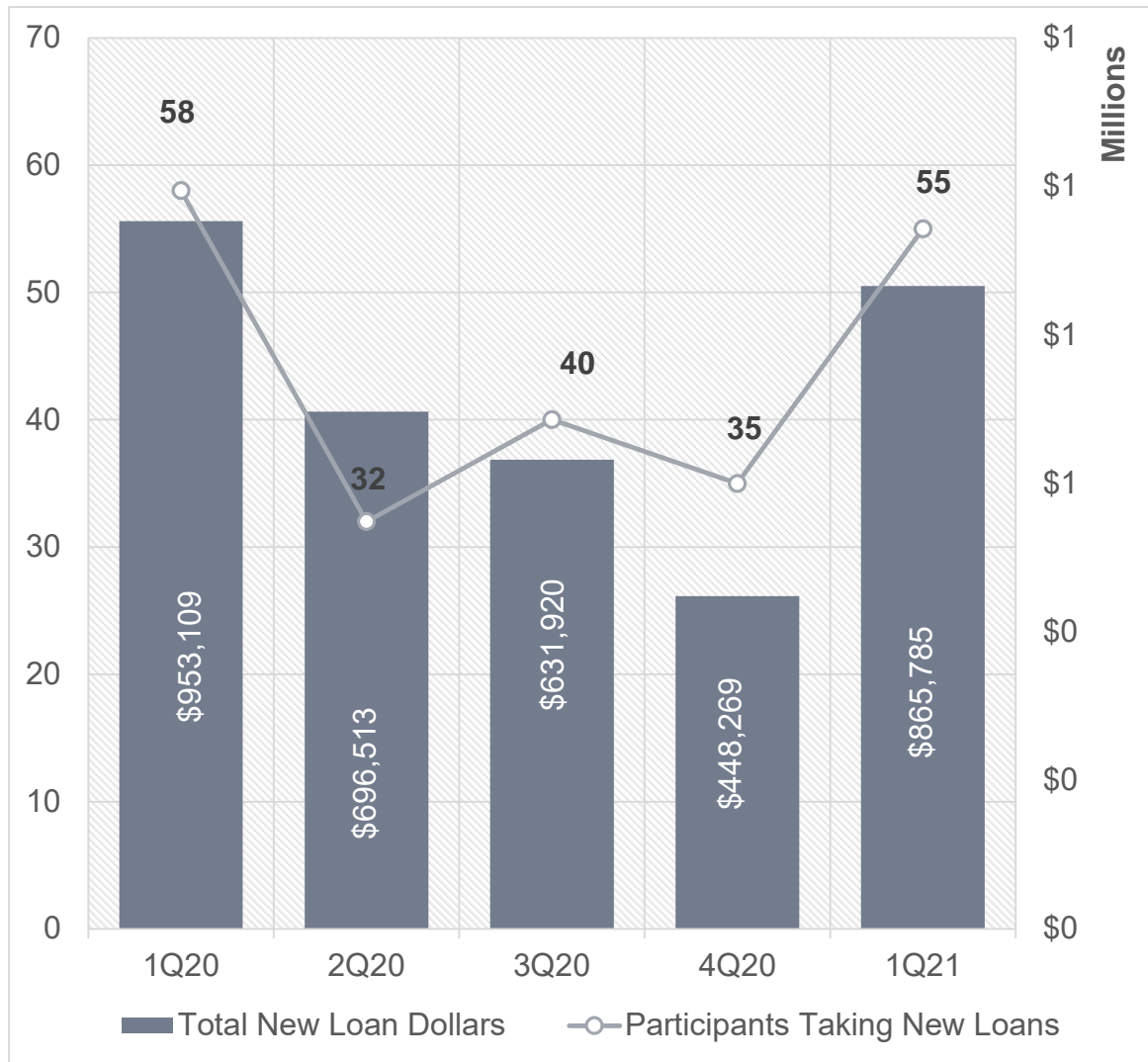
# 457(b): Distribution Breakdown Transaction Amount



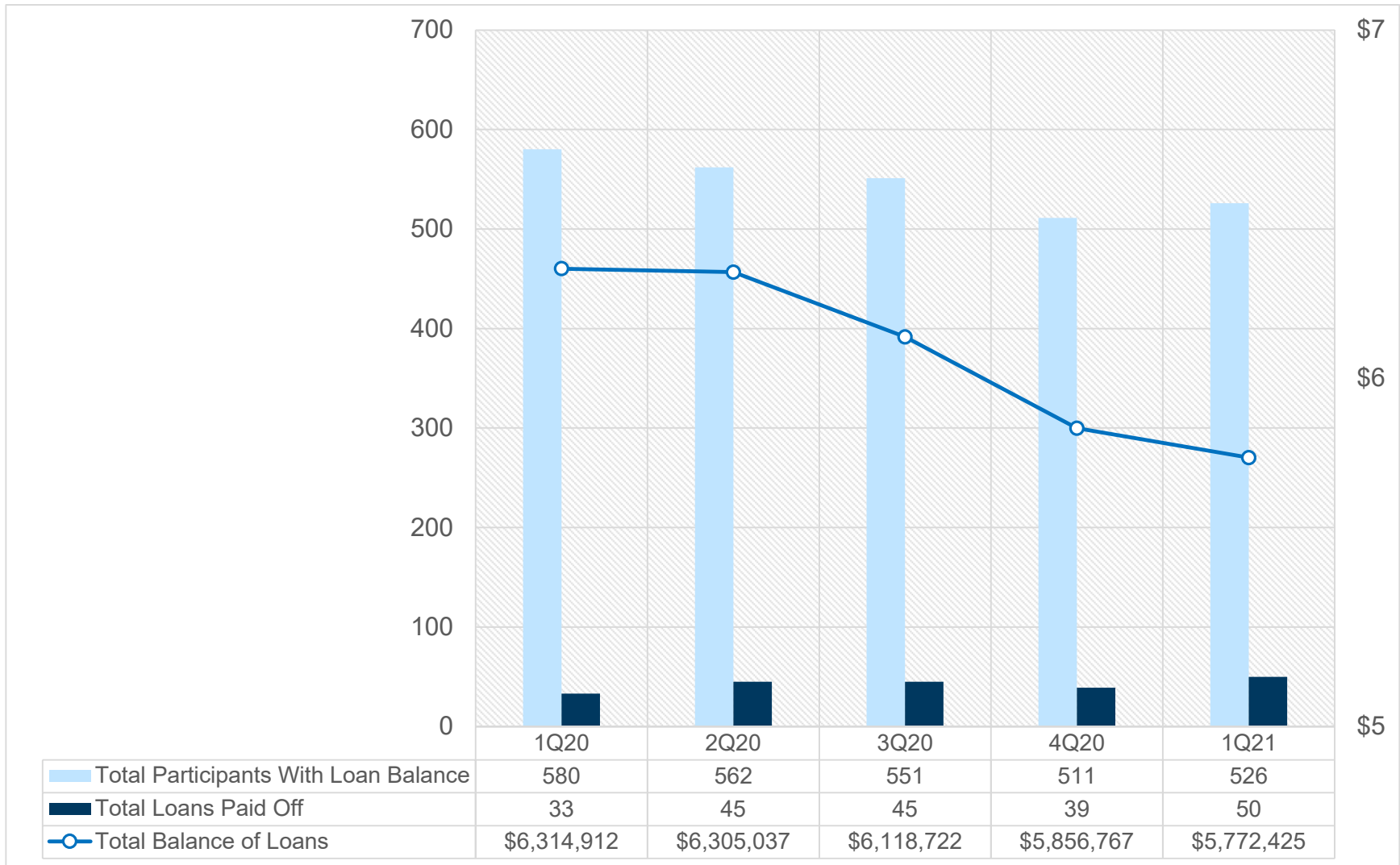
Transfers/Rollovers Out	24	18	33	27	44
Death	36	31	27	30	26
In-Service	0	0	0	0	0
In-Service - Rollover Sources	1	1	0	0	3
Qualified Domestic Relations Order	10	7	7	9	5
Required Minimum Distribution	70	60	38	93	65
Required Minimum Distribution - Supplemental	7	0	0	1	3
Retirement	25	19	19	19	24
Termination	572	476	453	460	494
Disaster Relief	0	25	43	28	0
Unforeseeable Emergency	0	0	0	0	0

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

# 457 (b) Loan Activity

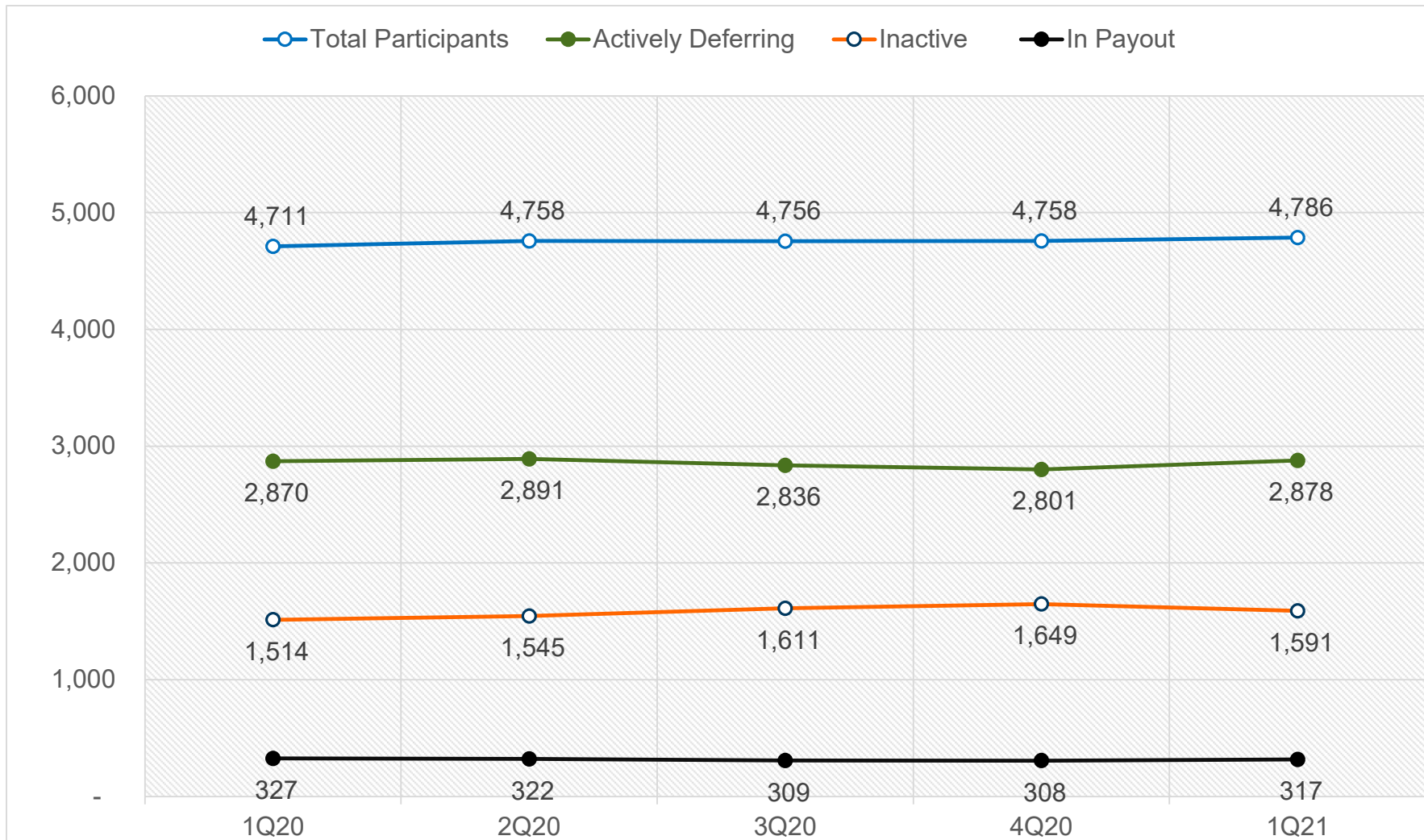


# 457(b) Loans Activity Summary



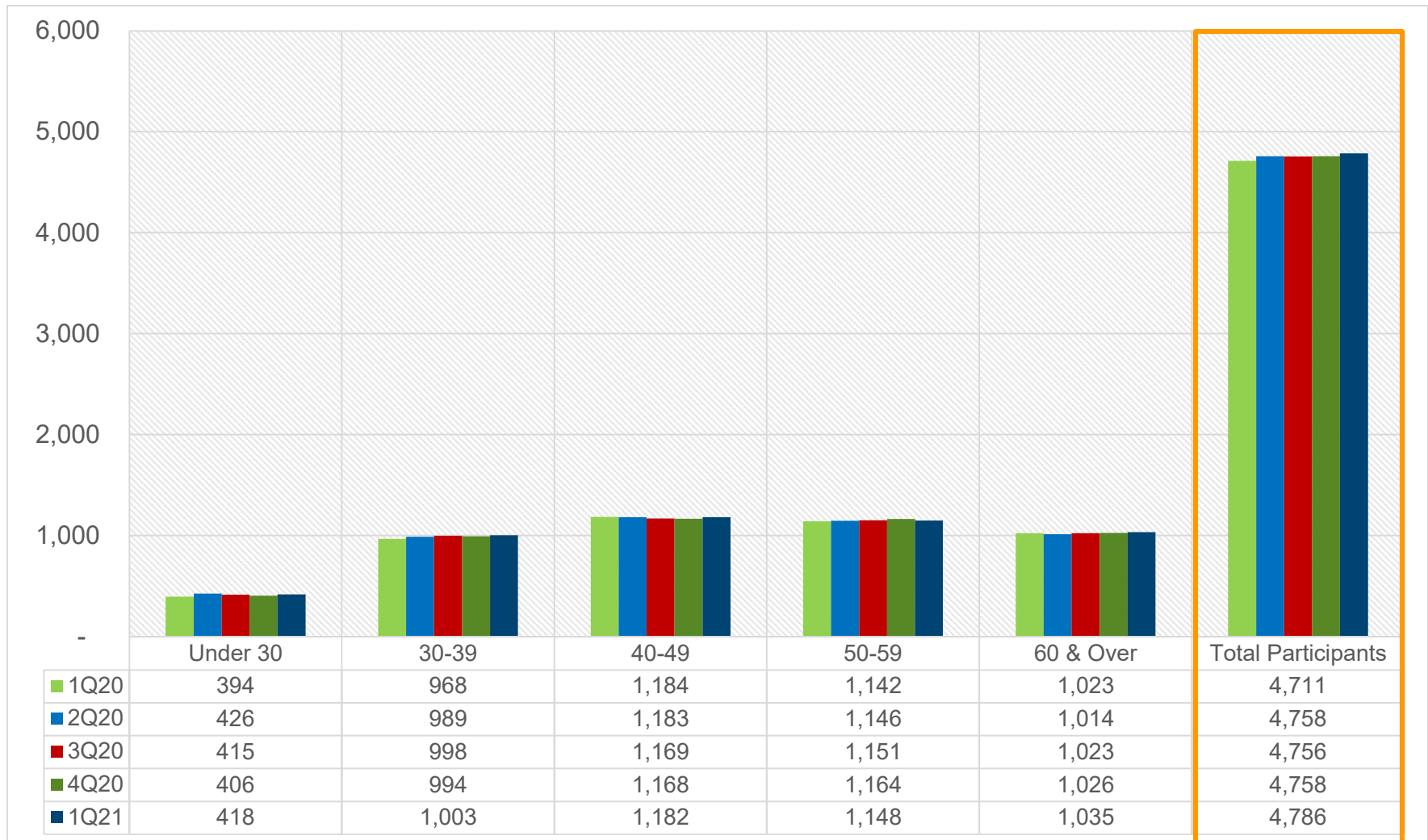
# Plan Demographics

# 457(b) Participation Summary

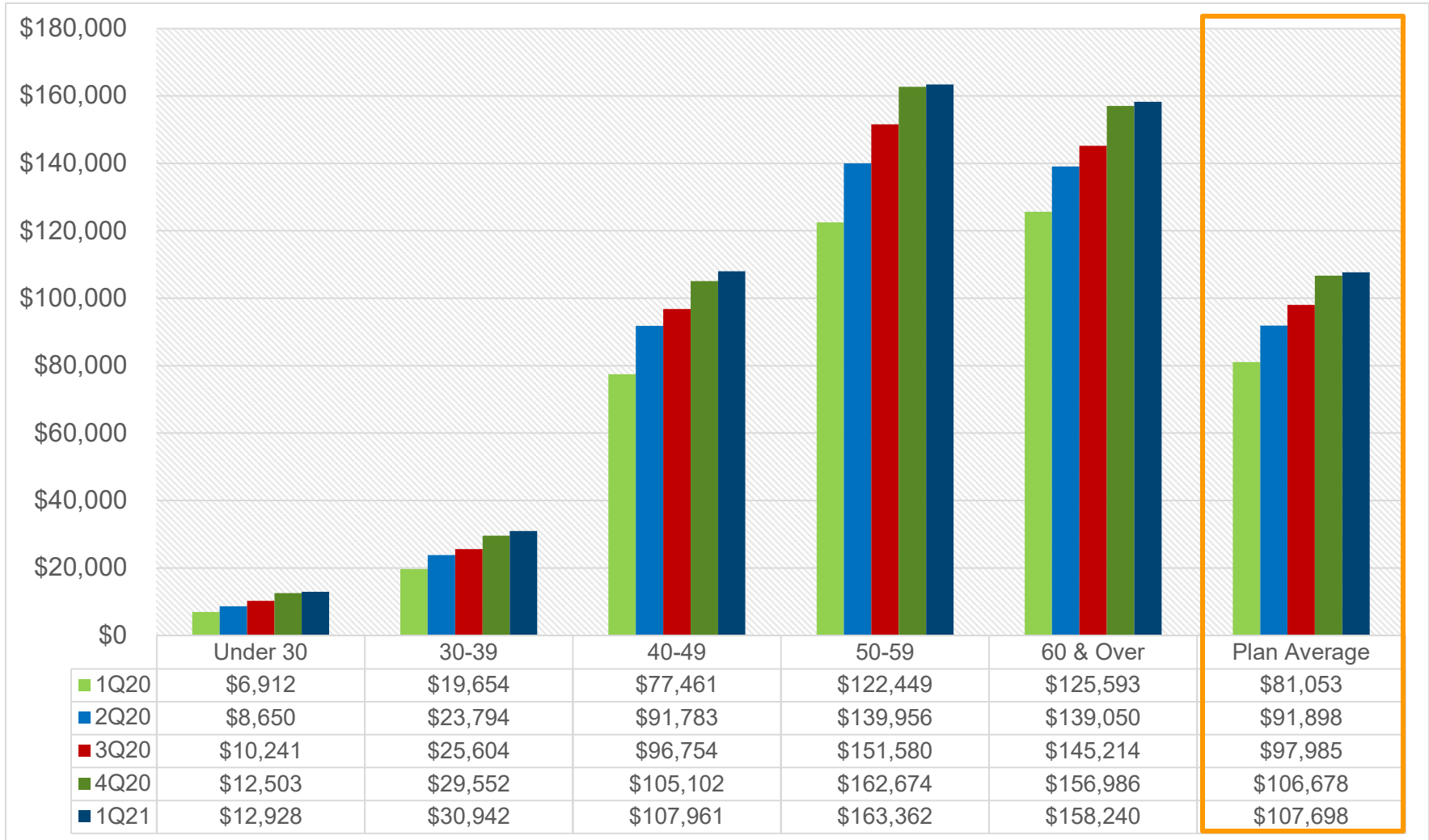


“Inactive” refers to a participant who is not contributing but not in payout

## 457(b) Participant Count by Age Group



# 457(b) Average Account Balance by Age Group



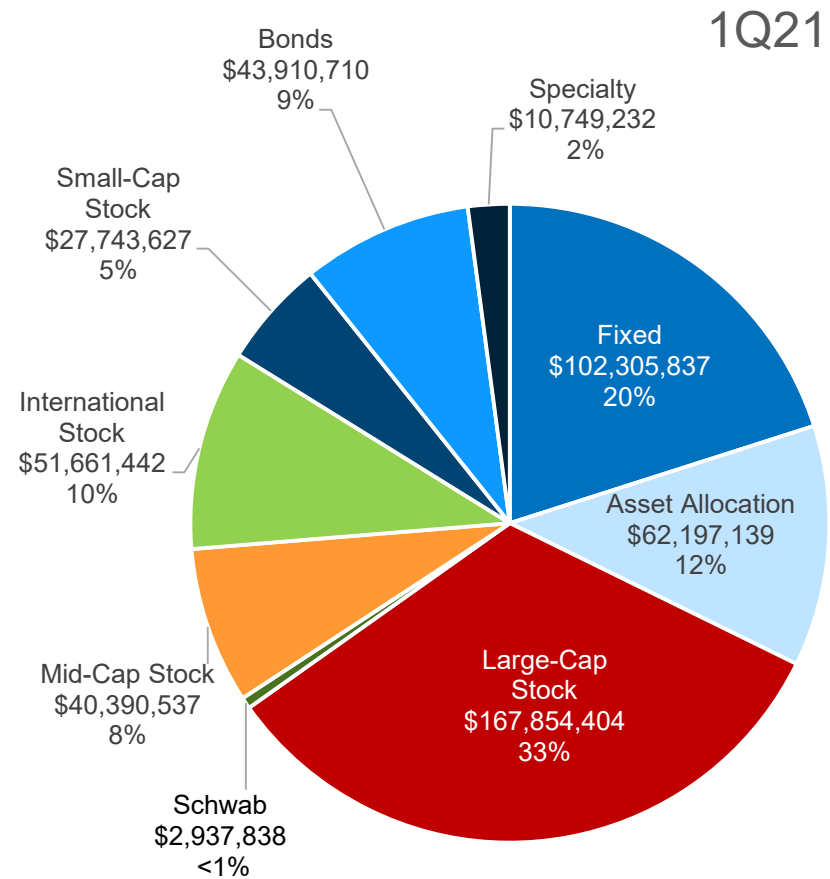
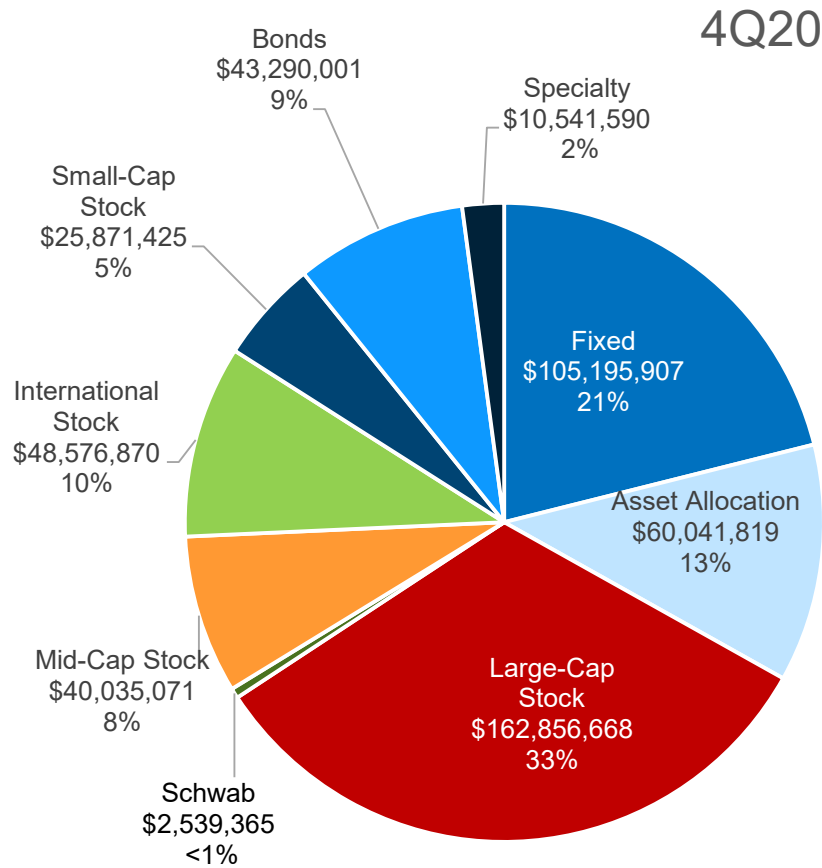
\*Includes Loan Principal Amount and Loan Default Principal Amount



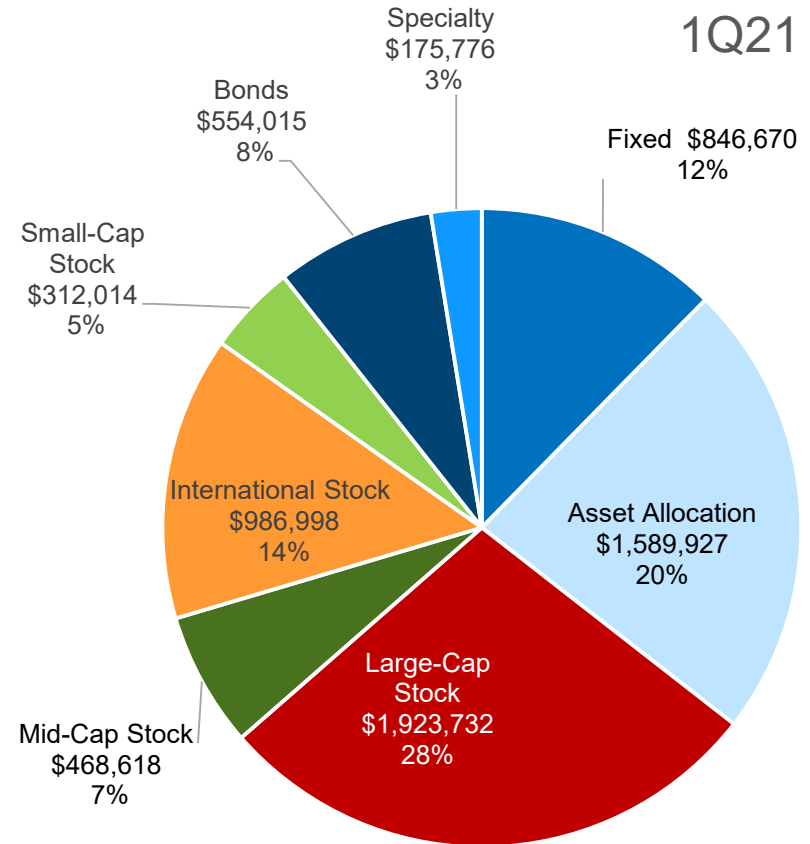
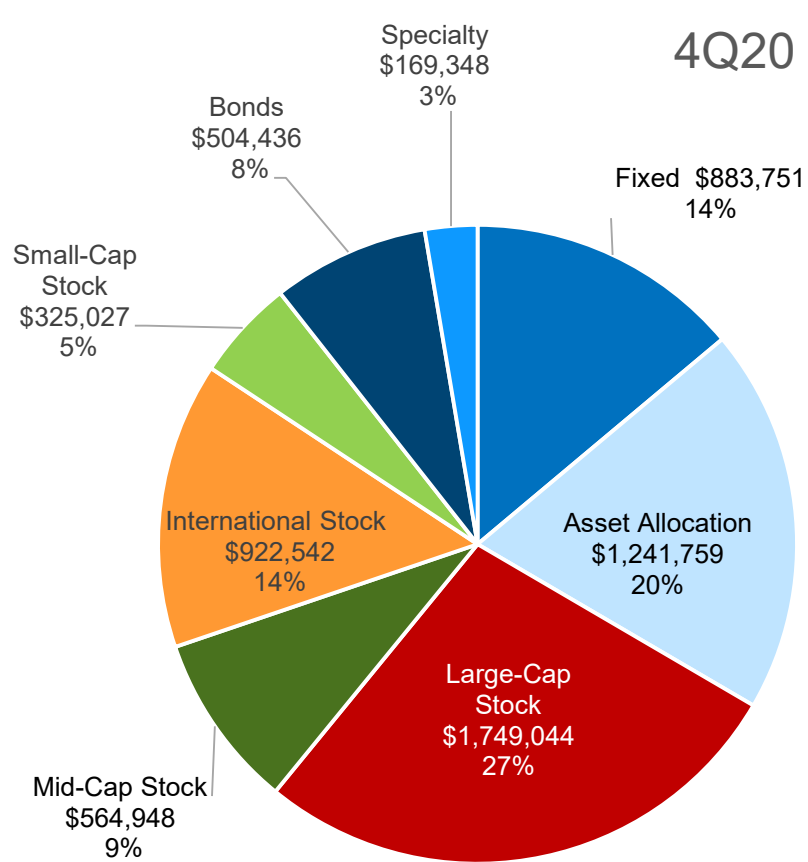
## 457(b) Average Annualized Participant Contribution by Age Group



# 457(b) Assets by Asset Class



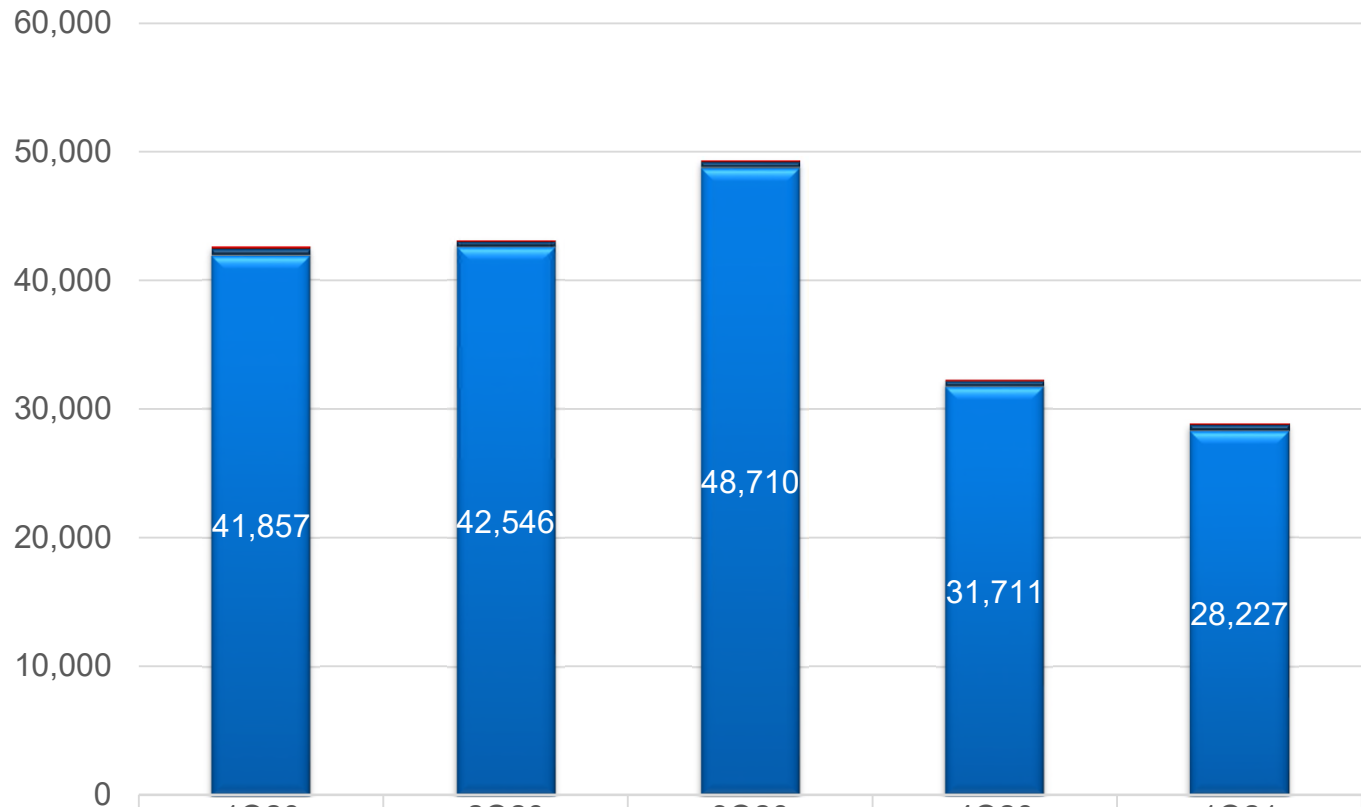
# 457(b) Contributions by Asset Class



\*Does not include Loans and Rollovers In

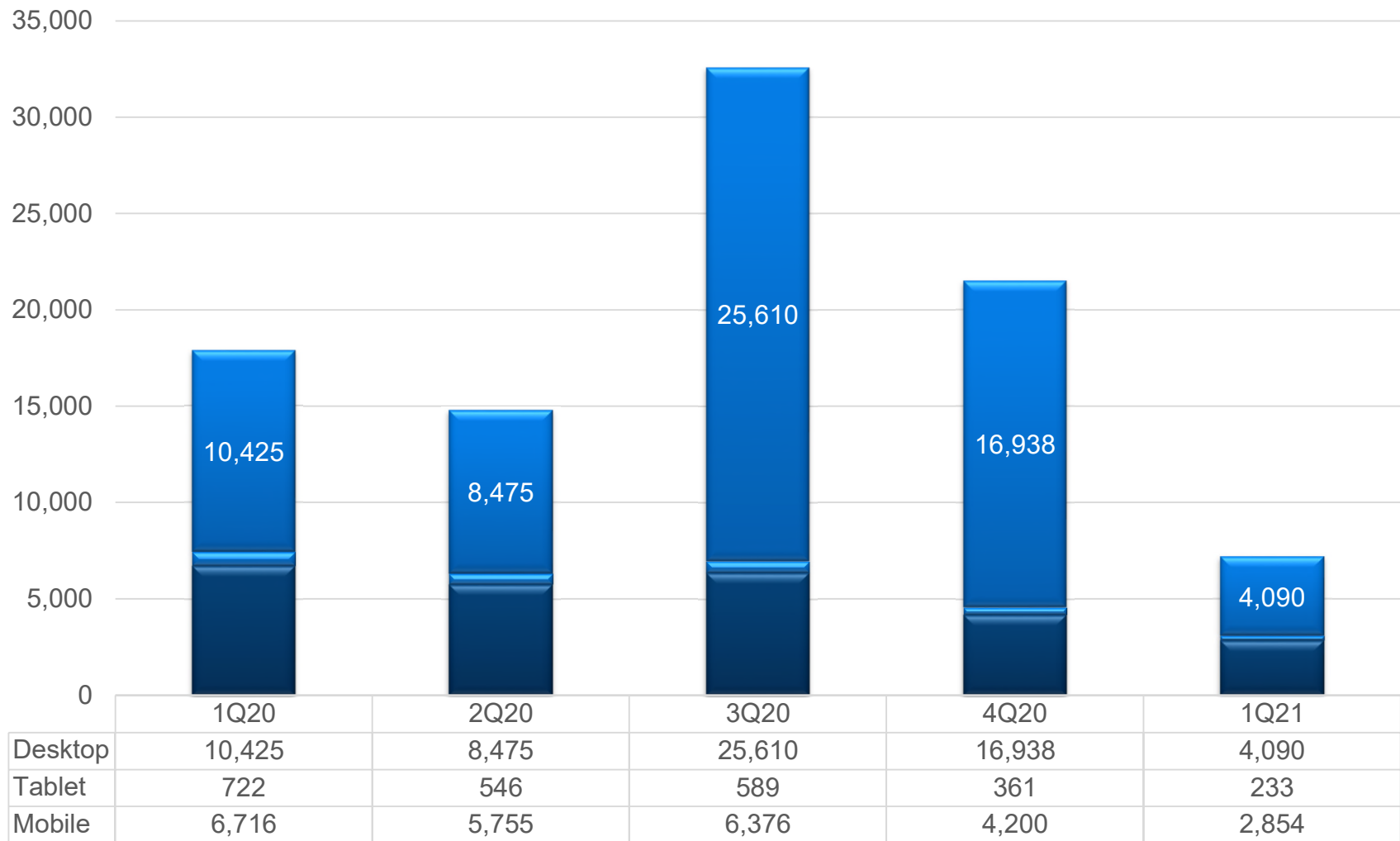
# Participant Experience

# 457(b) Participant Website Usage

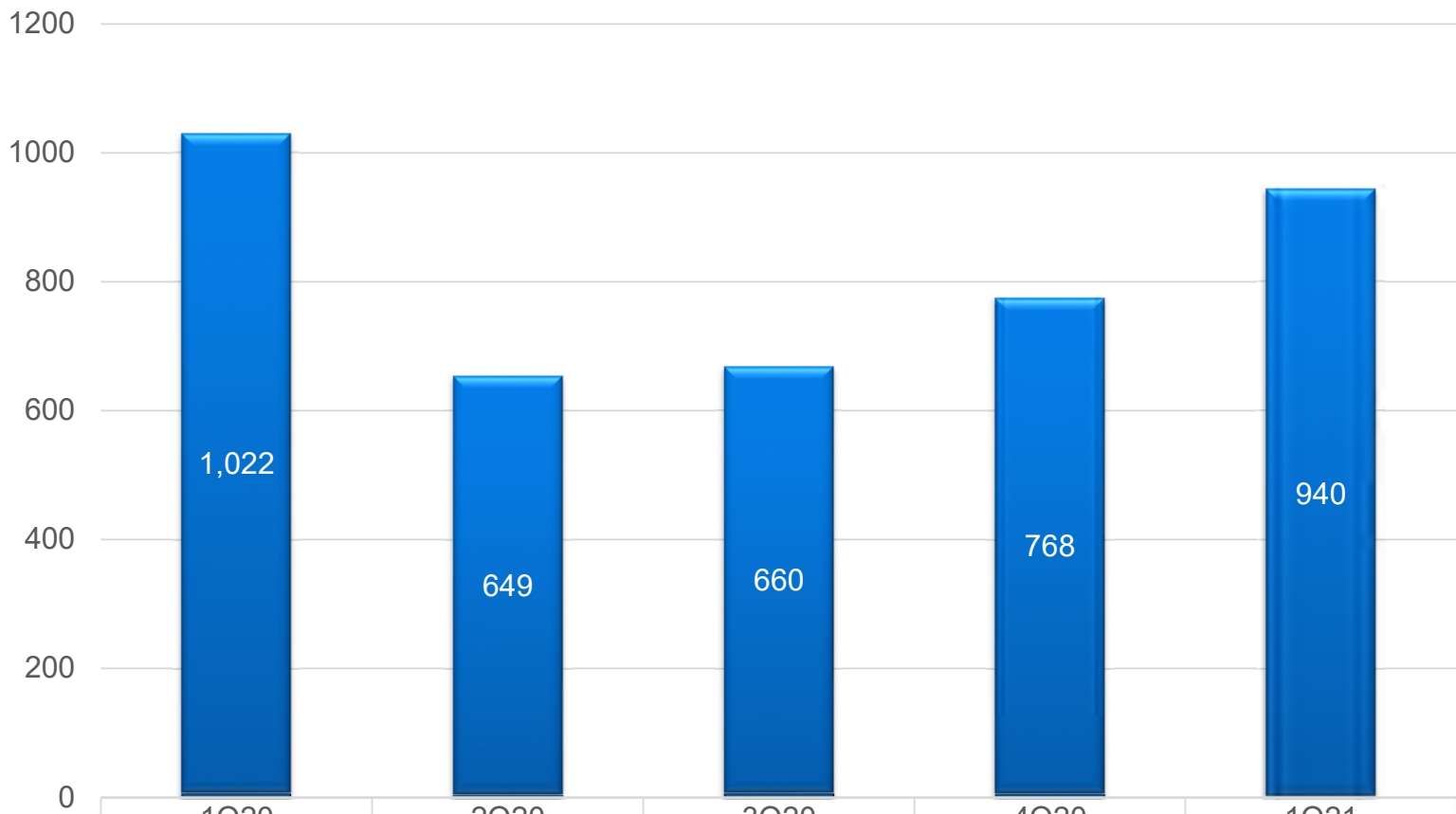


	1Q20	2Q20	3Q20	4Q20	1Q21
Exchange Completed	200	110	149	133	103
Deferral Change Completed	436	330	357	344	394
Allocation Change Completed	107	79	104	76	85
Account Balance Inquiry	41,857	42,546	48,710	31,711	28,227

## 457(b) Website Device Usage



# 457(b) Participant Call Center



	1Q20	2Q20	3Q20	4Q20	1Q21
Calls Received	1,022	649	660	768	940
% in 20 Seconds	80%	89%	85%	80%	95%
Calls Abandoned	7	4	7	6	2

# Service Recap



# CITY OF SACRAMENTO SERVICE RECAP

NATIONWIDE RETIREMENT SOLUTIONS

3/31/2021

## Quick Plan Facts

	As of 3/31/2021
Total Participant Count	4786
New Enrollments YTD	69
Transfers/Rollovers into Plan YTD	16 = 1.2M

## 1st Quarter Consultations, Meetings, and Site Visits

Activity	Result
Individual Consultations	390
Online Scheduling Appointments	202
Phone Appointments (Switched from in person to virtual because of Shelter in Place) 3/17 - 3/31	390 (same as Individual Consultations)
Group Meetings	7 Meetings = 202 Attendees
Unique Locations Visited	0
Site Visits	0
Retirement Readiness Reports (MIRP)	59

## 1<sup>st</sup> Quarter Education Campaigns/Flyers/Calls/Emails

2/24 No Ben Post Cards                      121 Mailers

NEW No Ben List 430 names (a reduction of 339 names from last year)

**3/8 Non-Participant Mailer                      733 Mailers**

3/1 WK Shop Follow Up Emails              35 Emails

3/9 WK Shop Follow Up Emails              11 Emails

3/11 WK Shop Follow Up Emails              31 Emails

Netted 20 Appointments from Workshop Series

“Investing 101” / “Budgeting”/ “Know Your Style”/ “Let’s Get Real” / “Get The Facts”/ “Social Security”



# 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  
**IRS Code:** Summary of all plans  
**Payee:** NRS

	NRS Fee Amount
January 457	\$12,594.65
January Management 401A	\$3,063.37
January City Council 401A	\$19.44
January WCOE 401A	\$420.87
<b>January Total</b>	<b>\$16,098.33</b>
February 457	\$11,547.88
February Management 401A	\$2,818.45
February City Council 401A	\$16.34
February WCOE 401A	\$383.12
<b>February Total</b>	<b>\$14,765.79</b>
March 457	\$12,980.79
March Management 401A	\$3,163.21
March City Council 401A	\$18.49
March WCOE 401A	\$432.81
<b>March Total</b>	<b>\$16,595.30</b>
<b>Q1 2021 Revenue Total</b>	<b>\$47,459.42</b>

# Fee Normalization Calculation

**Fee Normalization Calculation**  
**Plan Sponsor Name: CITY OF SACRAMENTO 457**  
**Plan ID: 0055515001**  
**IRS Code: 457**  
**Report Period: 01-Jan-2021 to 31-Mar-2021**

Fund Name	Fund	Ticker	01/31/2021 Account Value	02/28/2021 Account Value	03/31/2021 Account Value	Jan-2021 Annual Fund Srcv Fee Rate	Feb-2021 Annual Fund Srcv Fee Rate	Mar-2021 Annual Fund Srcv Fee Rate	1 Q2021 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARW DX	\$8,337,627	\$8,328,652	\$8,410,079	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2030 Portfolio - Class R6	NTV401	ARCUX	\$10,706,914	\$10,714,623	\$10,898,857	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$7,588,384	\$7,479,025	\$7,610,853	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$8,612,897	\$8,841,307	\$9,009,293	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2045 Portfolio - Class R6	NTV404	ARDOX	\$2,325,949	\$2,411,701	\$2,814,739	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2050 Portfolio - Class R6	NTV405	ARFEX	\$2,417,508	\$2,490,068	\$2,528,789	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2055 Portfolio - Class R6	NTV406	AREUX	\$1,652,881	\$1,764,082	\$1,795,783	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2060 Portfolio - Class R6	NTV407	ARGDX	\$1,594,004	\$1,683,787	\$1,815,410	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$15,992,411	\$15,954,760	\$16,635,234	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$8,559,822	\$9,020,651	\$9,400,150	0.000%	0.000%	0.000%	\$0
BlackRock Global Allocation Fund - Institutional Class	NTV390	MALOX	\$582,811	\$654,359	\$678,102	0.250%	0.250%	0.250%	\$393
Columbia High Yield Bond Fund Class R5	NTV391	RSHRX	\$7,168,037	\$7,160,051	\$7,142,670	0.100%	0.100%	0.100%	\$1,765
Fidelity Contrafund K6	NTV789	FLCNX	\$60,318,772	\$60,765,317	\$62,715,187	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$4,840,129	\$4,798,778	\$4,975,493	0.050%	0.050%	0.050%	\$601
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$24,318,352	\$24,609,893	\$25,275,896	0.150%	0.150%	0.150%	\$9,150
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$10,334,526	\$10,553,816	\$11,637,242	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$10,508,253	\$11,381,996	\$11,306,035	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$11,595,710	\$11,849,170	\$11,962,493	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$21,961,996	\$22,717,576	\$23,136,751	0.050%	0.050%	0.050%	\$2,787
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$9,931,685	\$10,540,829	\$10,605,128	0.100%	0.100%	0.100%	\$2,553
Loan	LXM001		\$5,696,577	\$5,737,001	\$5,772,425	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$25,538,509	\$25,468,752	\$25,867,593	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$29,857,565	\$31,205,465	\$32,785,514	0.000%	0.000%	0.000%	\$0
Nationwide Baird International Equities Fund - R6 Class	NTV07U	NWHMX	\$4,688,061	\$4,785,937	\$4,924,957	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272		\$104,419,216	\$103,754,680	\$102,305,837	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$27,910,186	\$27,446,041	\$27,760,139	0.250%	0.250%	0.250%	\$17,084
PIMCO Income Fund: Institutional Class	NTV394	PIMIX	\$4,014,181	\$3,916,836	\$4,032,407	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001		\$2,566,982	\$2,921,161	\$2,955,008	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$10,272,717	\$10,642,336	\$10,749,232	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$45,656,802	\$47,041,550	\$47,077,807	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$4,730,675	\$5,068,352	\$5,122,794	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIIIX	\$5,493,908	\$6,131,866	\$5,832,464	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$500,194,049</b>	<b>\$507,840,416</b>	<b>\$515,540,361</b>				<b>\$34,332</b>

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-Jan-2021 to 31-Mar-2021

Fund Name	Fund	Ticker	01/31/2021 Account Value	02/28/2021 Account Value	03/31/2021 Account Value	Jan-2021 Annual Fund Srvc Fee Rate	Feb-2021 Annual Fund Srvc Fee Rate	Mar-2021 Annual Fund Srvc Fee Rate	1Q2021 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARW DX	\$3,099,248	\$3,111,259	\$3,153,070	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2030 Portfolio - Class R6	NTV401	ARCUX	\$3,656,523	\$3,623,097	\$3,444,661	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$2,881,282	\$2,951,108	\$3,023,402	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$2,055,803	\$2,110,912	\$2,144,483	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2045 Portfolio - Class R6	NTV404	ARDOX	\$980,809	\$1,023,770	\$1,063,708	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2050 Portfolio - Class R6	NTV405	ARFEX	\$1,593,972	\$1,623,149	\$1,633,953	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2055 Portfolio - Class R6	NTV406	AREUX	\$834,009	\$864,539	\$899,169	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2060 Portfolio - Class R6	NTV407	ARGDX	\$177,840	\$188,657	\$198,746	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$7,286,236	\$7,348,669	\$7,181,605	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$2,137,499	\$2,257,884	\$2,373,482	0.000%	0.000%	0.000%	\$0
BlackRock Global Allocation Fund - Institutional Class	NTV390	MALOX	\$148,255	\$173,752	\$176,708	0.250%	0.250%	0.250%	\$102
Columbia High Yield Bond Fund Class R5	NTV391	RSHRX	\$1,899,451	\$1,883,470	\$1,884,335	0.100%	0.100%	0.100%	\$466
Fidelity Contrafund K6	NTV789	FLCNX	\$9,992,999	\$10,161,302	\$10,378,153	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$1,449,797	\$1,426,016	\$1,471,474	0.050%	0.050%	0.050%	\$179
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$6,659,231	\$6,730,641	\$6,850,660	0.150%	0.150%	0.150%	\$2,496
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$2,749,290	\$2,775,992	\$2,993,839	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$1,922,320	\$2,016,007	\$2,394,706	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$2,906,500	\$2,910,073	\$2,925,830	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$5,293,403	\$5,473,186	\$5,546,573	0.050%	0.050%	0.050%	\$670
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$2,553,338	\$2,677,117	\$2,686,238	0.100%	0.100%	0.100%	\$650
Loan	LXM001		\$1,481,937	\$1,483,677	\$1,565,051	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$5,366,068	\$5,404,664	\$5,250,327	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIIX	\$6,883,121	\$7,138,047	\$7,515,690	0.000%	0.000%	0.000%	\$0
Nationwide Bailard International Equities Fund - R6 Class	NTV07U	NWHMX	\$1,120,674	\$1,157,875	\$1,176,711	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272		\$17,673,424	\$18,017,249	\$17,715,081	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$7,119,683	\$6,980,633	\$7,144,285	0.250%	0.250%	0.250%	\$4,367
PIMCO Income Fund: Institutional Class	NTV394	PIMIX	\$1,495,324	\$1,491,089	\$1,459,289	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001		\$434,999	\$349,459	\$344,764	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$3,022,392	\$3,137,354	\$3,271,165	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$13,720,041	\$14,108,251	\$14,416,454	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$1,379,007	\$1,454,884	\$1,473,092	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIIIX	\$1,755,533	\$1,963,731	\$1,984,338	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$121,730,005</b>	<b>\$124,017,514</b>	<b>\$125,741,043</b>				<b>\$8,931</b>

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**Fee Normalization Calculation**

**Plan Sponsor Name: CITY OF SACRAMENTO CITY COUNCIL 401A**

**Plan ID: 0055517001**

**IRS Code: 457**

**Report Period: 01-Jan-2021 to 31-Mar-2021**

Fund Name	Fund	Ticker	01/31/2021 Account Value	02/28/2021 Account Value	03/31/2021 Account Value	Jan-2021 Annual Fund Srcv Fee Rate	Feb-2021 Annual Fund Srcv Fee Rate	Mar-2021 Annual Fund Srcv Fee Rate	1Q2021 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARW DX	\$110,525	\$113,270	\$116,265	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$67,421	\$69,658	\$71,947	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$67,537	\$0	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2050 Portfolio - Class R6	NTV405	ARFEX	\$753	\$621	\$0	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$195,089	\$198,153	\$201,801	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$5,251	\$5,597	\$5,686	0.000%	0.000%	0.000%	\$0
Columbia High Yield Bond Fund Class R5	NTV391	RSHRX	\$8,788	\$8,829	\$8,992	0.100%	0.100%	0.100%	\$2
Fidelity Contrafund K6	NTV789	FLCNX	\$101,935	\$103,519	\$105,822	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$6,867	\$6,715	\$7,142	0.050%	0.050%	0.050%	\$1
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$5,440	\$5,562	\$5,785	0.150%	0.150%	0.150%	\$2
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$9,040	\$9,312	\$10,792	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$3,704	\$3,947	\$3,749	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$7,169	\$7,362	\$7,435	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIX	\$22,432	\$23,289	\$23,963	0.050%	0.050%	0.050%	\$3
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$5,375	\$5,457	\$5,729	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIXX	\$17,488	\$18,403	\$19,179	0.000%	0.000%	0.000%	\$0
Nationwide Bailard International Equities Fund - R6 Class	NTV07U	NWHMX	\$3,595	\$3,731	\$3,800	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272		\$20,950	\$20,998	\$21,524	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$27,730	\$27,219	\$28,518	0.250%	0.250%	0.250%	\$17
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$7,140	\$7,460	\$7,671	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$34,587	\$35,925	\$35,614	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$16,372	\$17,417	\$18,024	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIX	\$18,205	\$20,014	\$20,787	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$763,393</b>	<b>\$712,459</b>	<b>\$730,229</b>				<b>\$25</b>

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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-Jan-2021 to 31-Mar-2021**

Fund Name	Fund	Ticker	01/31/2021 Account Value	02/28/2021 Account Value	03/31/2021 Account Value	Jan-2021 Annual Fund Srvc Fee Rate	Feb-2021 Annual Fund Srvc Fee Rate	Mar-2021 Annual Fund Srvc Fee Rate	1Q2021 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARW DX	\$391,632	\$396,116	\$400,646	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2030 Portfolio - Class R6	NTV401	ARCUX	\$507,871	\$520,626	\$534,228	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$830,716	\$849,323	\$862,554	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$352,833	\$362,778	\$372,005	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2045 Portfolio - Class R6	NTV404	ARDOX	\$218,257	\$228,224	\$237,602	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2050 Portfolio - Class R6	NTV405	ARFEX	\$350,354	\$487,942	\$505,358	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2055 Portfolio - Class R6	NTV406	AREUX	\$242,602	\$253,950	\$250,064	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2060 Portfolio - Class R6	NTV407	ARGDX	\$87,527	\$93,040	\$98,657	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$515,491	\$488,479	\$487,737	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$314,729	\$319,848	\$334,334	0.000%	0.000%	0.000%	\$0
BlackRock Global Allocation Fund - Institutional Class	NTV390	MALOX	\$3,114	\$3,279	\$8,854	0.250%	0.250%	0.250%	\$3
Columbia High Yield Bond Fund Class R5	NTV391	RSHRX	\$238,511	\$231,325	\$234,585	0.100%	0.100%	0.100%	\$58
Fidelity Contrafund K6	NTV789	FLCNX	\$1,271,348	\$1,267,633	\$1,311,696	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$184,097	\$173,013	\$184,005	0.050%	0.050%	0.050%	\$22
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$675,863	\$665,739	\$688,140	0.150%	0.150%	0.150%	\$250
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$387,823	\$386,393	\$432,622	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$198,328	\$203,904	\$197,101	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$436,838	\$426,903	\$432,781	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$843,505	\$815,661	\$844,312	0.050%	0.050%	0.050%	\$103
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$476,178	\$505,614	\$510,030	0.100%	0.100%	0.100%	\$123
Loan	LXM001		\$266,068	\$283,900	\$270,847	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$467,399	\$458,675	\$469,467	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$1,184,736	\$1,185,503	\$1,165,712	0.000%	0.000%	0.000%	\$0
Nationwide Bailard International Equities Fund - R6 Class	NTV07U	NWHMX	\$230,117	\$225,780	\$233,312	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272		\$2,874,122	\$2,890,118	\$2,776,887	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$999,070	\$854,706	\$881,207	0.250%	0.250%	0.250%	\$563
PIMCO Income Fund: Institutional Class	NTV394	PIMIX	\$87,528	\$85,486	\$83,430	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001		\$0	\$89,167	\$94,762	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$360,469	\$351,297	\$364,677	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$1,566,974	\$1,571,600	\$1,733,040	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$123,977	\$131,035	\$134,285	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIIIX	\$211,277	\$257,330	\$259,979	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$16,899,353</b>	<b>\$17,064,388</b>	<b>\$17,394,914</b>				<b>\$1,122</b>

**Summary of all plans**

	01/31/2021 Account Value	02/28/2021 Account Value	03/31/2021 Account Value	1Q2021 Fund Service Fee Payment Amount
<b>Total</b>	<b>\$639,586,799</b>	<b>\$649,634,778</b>	<b>\$659,406,548</b>	<b>\$44,410</b>

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# Service Level Agreements

City of Sacramento

Plan Administrator: Kim Lovell

Deliverable:	Service Level Agreement:	Penalty:	Frequency:	Q1: Met/Failed	Q1: Penalty	Q1: 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 Q1
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 Q1
On-Site Group Meetings	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	Met	\$0	Annual Requirement: 7 group meetings in Q1
Individual Meetings	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: 390 individual meetings in Q1
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 4Q2021

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 4Q2021
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	89.65%
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 4Q2021
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	4/6/2021
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	4/6/2021
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	4/6/2021
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 4Q2021
				<b>Total Q1</b>	<b>\$0</b>	

Schwab



CITY OF SACRAMENTO 457

Schwab Personal Choice  
Retirement Account (PCRA)  
Quarterly Report

As of 3/31/2021

# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 3/31/2021

## Plan Profile Information

Plan Type	457B
Total PCRA Assets	\$2,955,008
Total Funded PCRA Accounts	28
Total Roth Assets	N/A
Total Funded Roth Accounts	N/A
Total Advisor Managed PCRA Assets	\$590,316
Total Advisor Managed Funded PCRA Accounts	3
PCRA Accounts Opened This Quarter	4
PCRA Assets In and Out This Quarter*	\$467,190
Average PCRA Account Balance	\$105,536

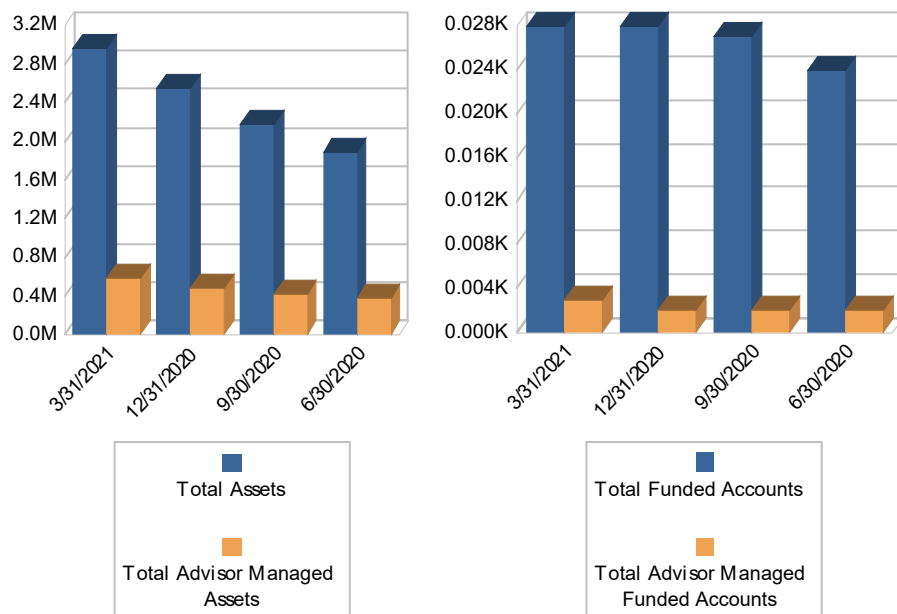
## PCRA Participant Profile Information

Average Participant Age	55
Percent Male Participants	77%
Percent Female Participants	23%

## Total Assets by Category

Cash Investments	\$446,584
Equities	\$1,187,604
ETFs	\$798,457
Fixed Income	\$0
Mutual Funds	\$522,363
Other	\$0

## Assets and Accounts (Trailing 4 Quarters)



## Average Positions Per Account

Cash Investments	1.0
Equities	4.2
ETFs	1.9
Fixed Income	0.0
Mutual Funds	1.0
Other	0.0
Total	8.1

## Average Trades Per Account

Equities	11.0
ETFs	8.3
Fixed Income	0.0
Mutual Funds	0.5
Other	0.0
Total	19.8

\* Assets In and Out includes contributions and distributions.

# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

## CITY OF SACRAMENTO 457 as of 3/31/2021

### Top 10 Mutual Fund Holdings\*\*

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
T. ROWE PRICE BLUE CHIP GROWTH	Large Capitalization Stock Funds	TRBCX	Y	\$64,664	13.13%
VANGUARD DIVIDEND GROWTH INV	Large Capitalization Stock Funds	VDIGX	N	\$57,944	11.76%
LAUDUS U.S. LARGE CAP GROWTH FUND	Large Capitalization Stock Funds	LGILX	Y	\$37,455	7.60%
AMG YACKTMAN FOCUSED N	Large Capitalization Stock Funds	YAFFX	Y	\$25,258	5.13%
AMERICAN CENTURY SELECT INV	Large Capitalization Stock Funds	TWCIX	Y	\$24,395	4.95%
SCHWAB S&P 500 INDEX FD	Large Capitalization Stock Funds	SWPPX	Y	\$21,249	4.31%
PFG FDLT INS AM&EQ IDX STR R	Large Capitalization Stock Funds	PFFFX	Y	\$18,439	3.74%
BROWN ADVISORY SUSTAINABLE GROWTH INV	Large Capitalization Stock Funds	BIAWX	Y	\$17,672	3.59%
TCW SELECT EQUITIES N	Large Capitalization Stock Funds	TGCNX	Y	\$17,649	3.58%
PFG MFS AGGRESSIVE GWTH STRAT R	International	PFSMX	Y	\$17,573	3.57%

### Top 10 Fund Families

Name	\$MF Assets	%MF Assets
T ROWE PRICE	\$79,647	16.17%
VANGUARD	\$74,133	15.05%
LAUDUS FUNDS	\$37,455	7.60%
SCHWAB	\$32,299	6.56%
AMG FUNDS	\$25,258	5.13%
AMERICAN CENTURY	\$24,395	4.95%
BROWN/IA	\$17,672	3.59%
TCW	\$17,649	3.58%
DFA	\$16,030	3.25%
FIDELITY	\$6,380	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 3/31/2021

### Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
UNITED AIRLINES HLDGS	Industrials	UAL	\$147,648	12.43%
CANGO INC FUNSPONSORED ADR	Consumer Discretionary	CANG	\$142,800	12.02%
CHURCHILL CAPITAL CO UTS EXP	Other	CVIIU	\$109,670	9.23%
PALANTIR TECHNOLOGIES INCLASS A	Information Technology	PLTR	\$86,313	7.27%
N I O INC FSPONSORED ADR	Consumer Discretionary	NIO	\$42,878	3.61%
NVIDIA CORP	Information Technology	NVDA	\$33,283	2.80%
L3HARRIS TECHNOLOGIES IN	Industrials	LHX	\$30,402	2.56%
STONECO LTD FCLASS A	Information Technology	STNE	\$25,590	2.15%
CHURCHILL CAPITAL IV CORCLASS A	Other	CCIV	\$24,339	2.05%
MEDTRONIC PLC F	Health Care	MDT	\$23,626	1.99%

### Top 10 ETF Holdings

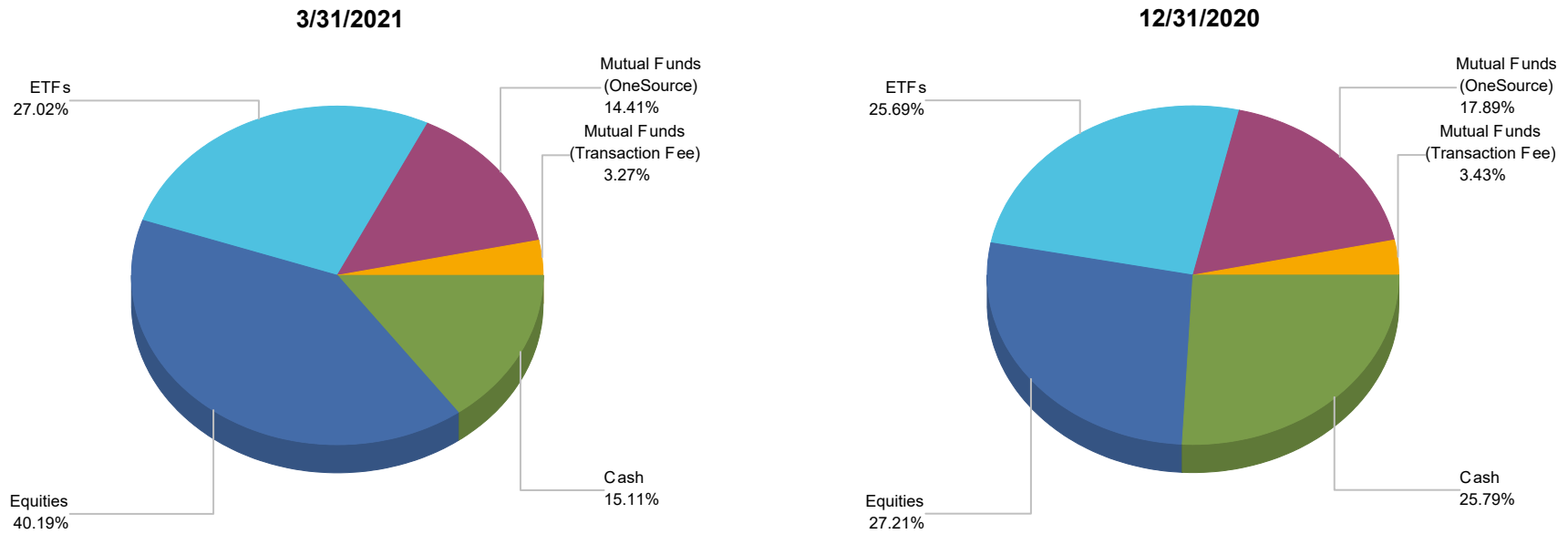
Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
VANGUARD INTERMEDIATE TERM COR ETF	US FI	VCIT	N	\$97,961	12.27%
VANECK VECTORS SEMICONDUCTOR ETF	Sector	SMH	N	\$53,581	6.71%
FIDELITY MSCI INFOR TECHINDX ETF	Sector	FTEC	N	\$52,189	6.54%
INVESCO QQQ TRUST	US Equity	QQQ	N	\$42,188	5.28%
VANGUARD DIVIDEND APPRECIATION ETF	US Equity	VIG	N	\$39,996	5.01%
ARK FINTECH INNOVATION ETF	Sector	ARKF	N	\$38,427	4.81%
SCHWAB US DIVIDEND EQUITY ETF	US Equity	SCHD	N	\$32,814	4.11%
VANGUARD FTSE ALL WORLD EX US ETF	International Equity	VEU	N	\$29,974	3.75%
SPDR S&P 500 HIGH DIVIDEND ETF	US Equity	SPYD	N	\$28,638	3.59%
ISHARES CORE S&P 500 ETF	US Equity	IVV	N	\$27,052	3.39%

\*OS = OneSource, no transaction fee.



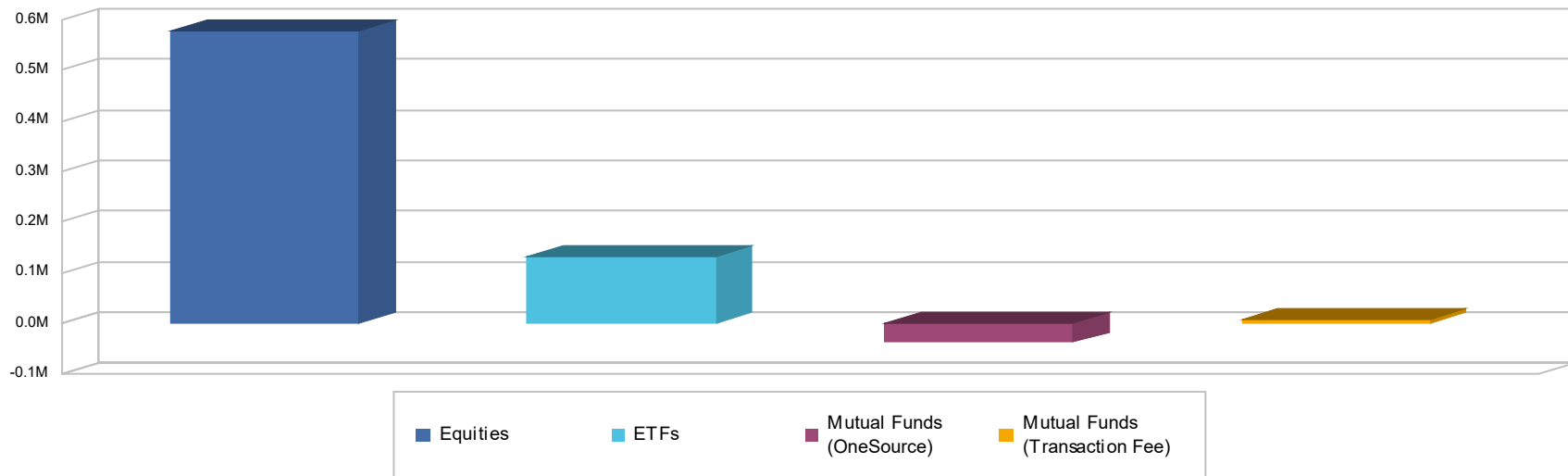
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 3/31/2021

## 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.

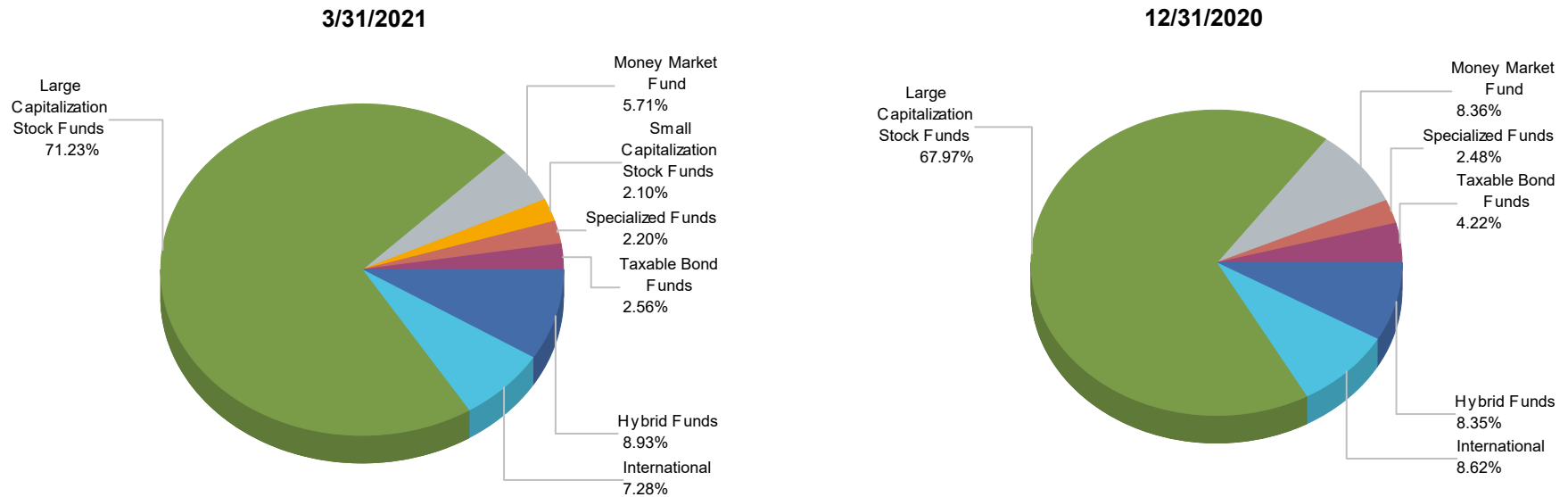
## Net Flow - All Non-Cash Assets (3-Month Period Ending 3/31/2021)



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.

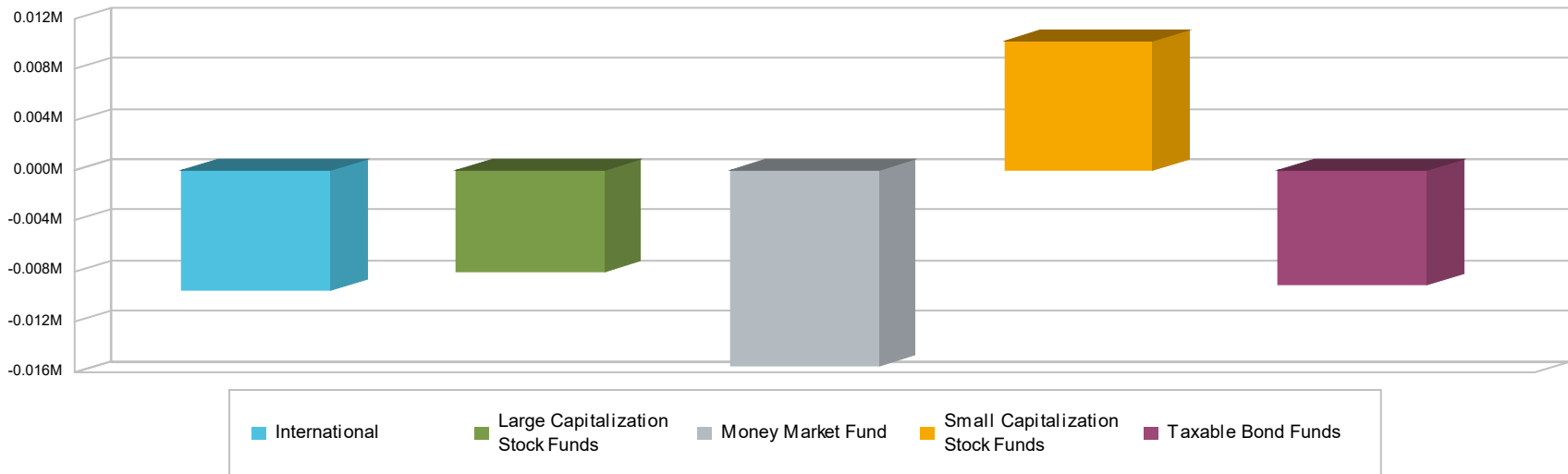
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 3/31/2021

## 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.

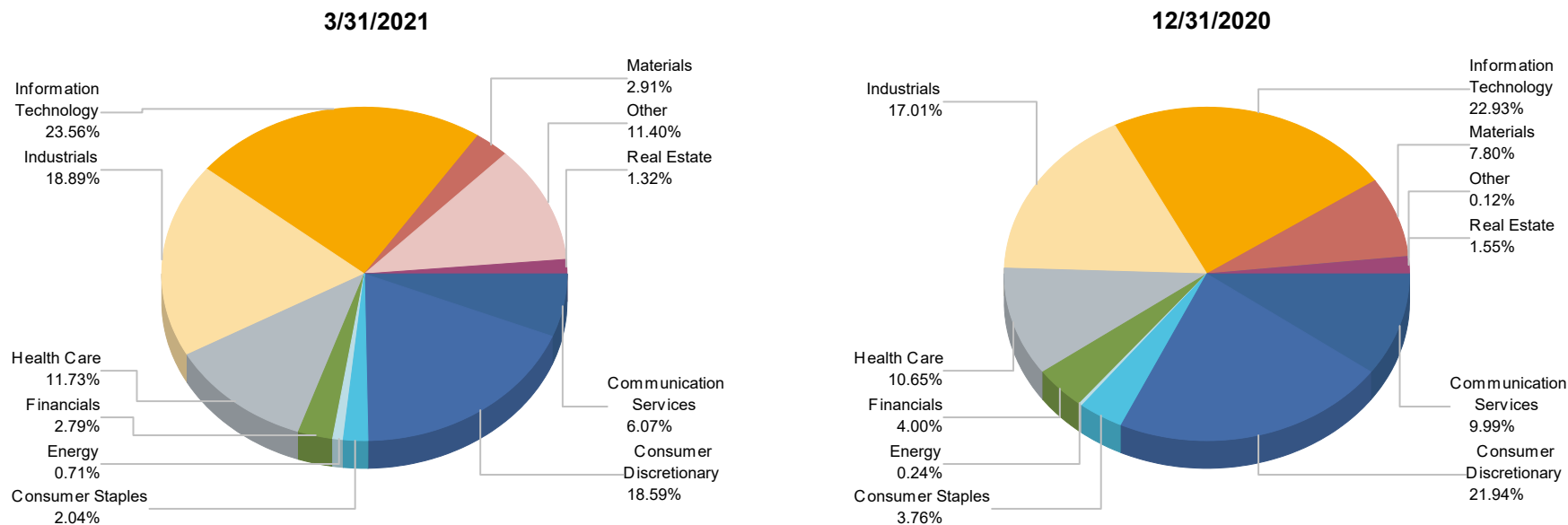
## Net Flow by Sector - Mutual Funds (3-Month Period Ending 3/31/2021)



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.

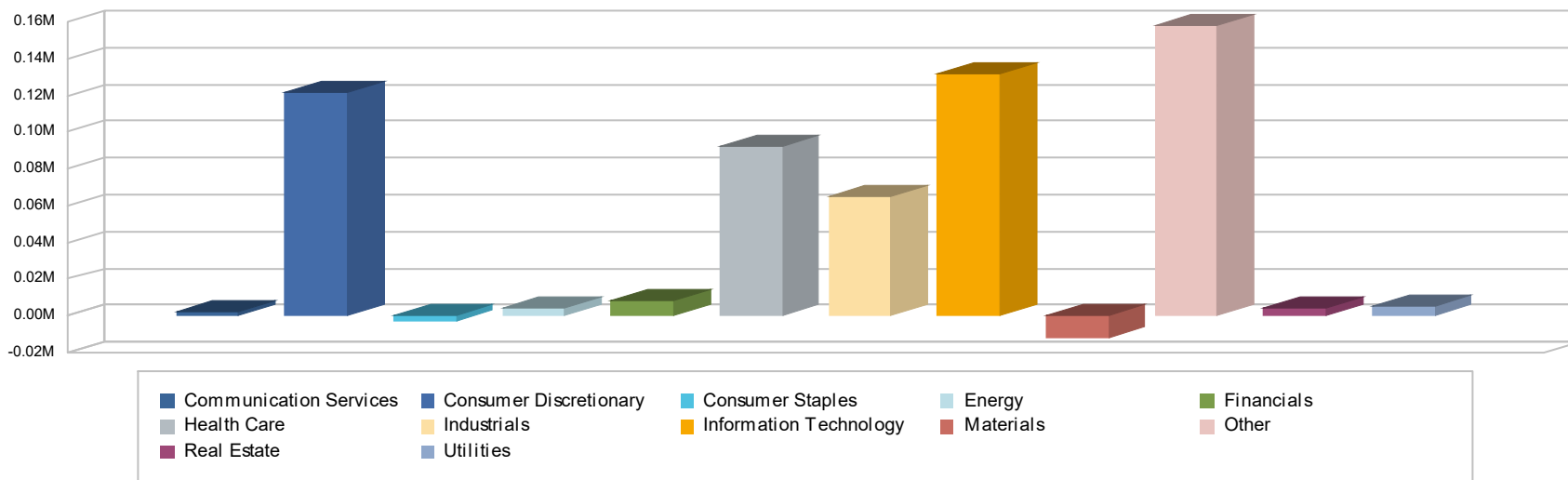
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 3/31/2021

## 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.

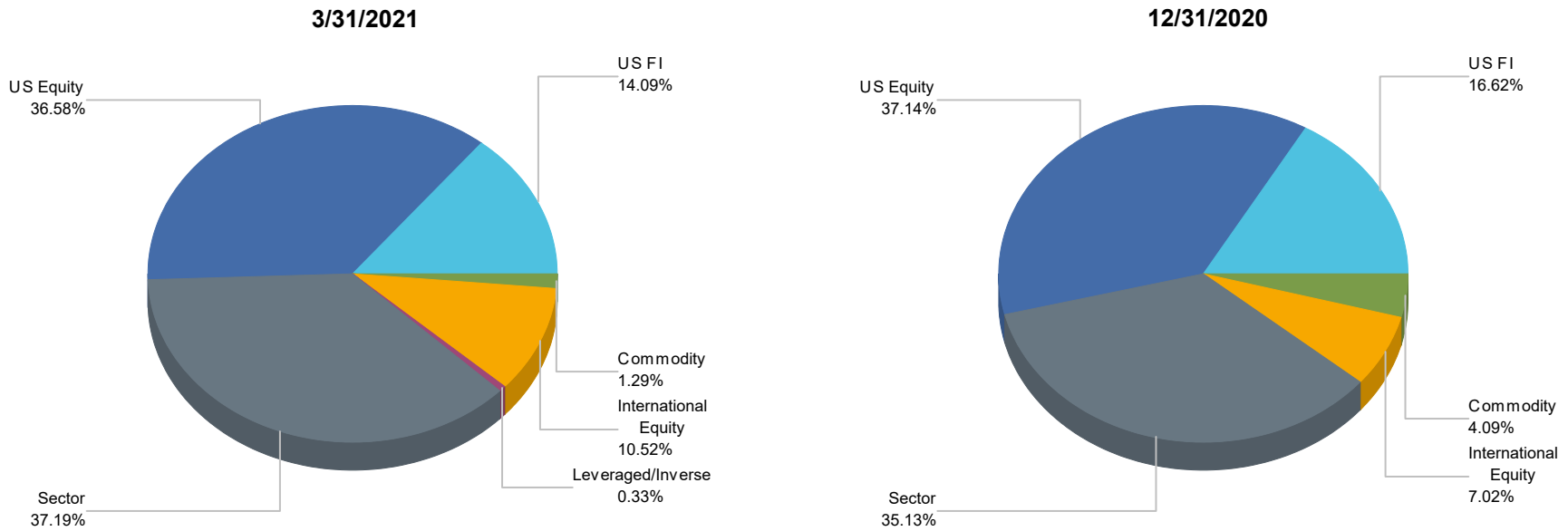
## Net Flow by Sector - Equities (3-Month Period Ending 3/31/2021)



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.

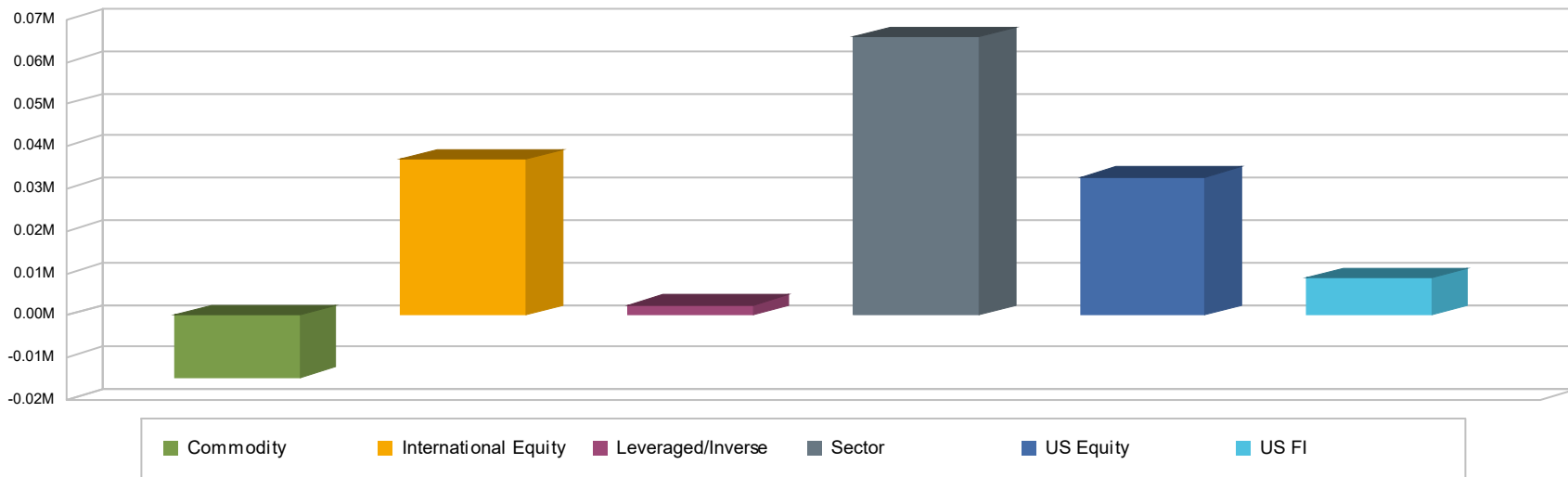
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 3/31/2021

## 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 3/31/2021)

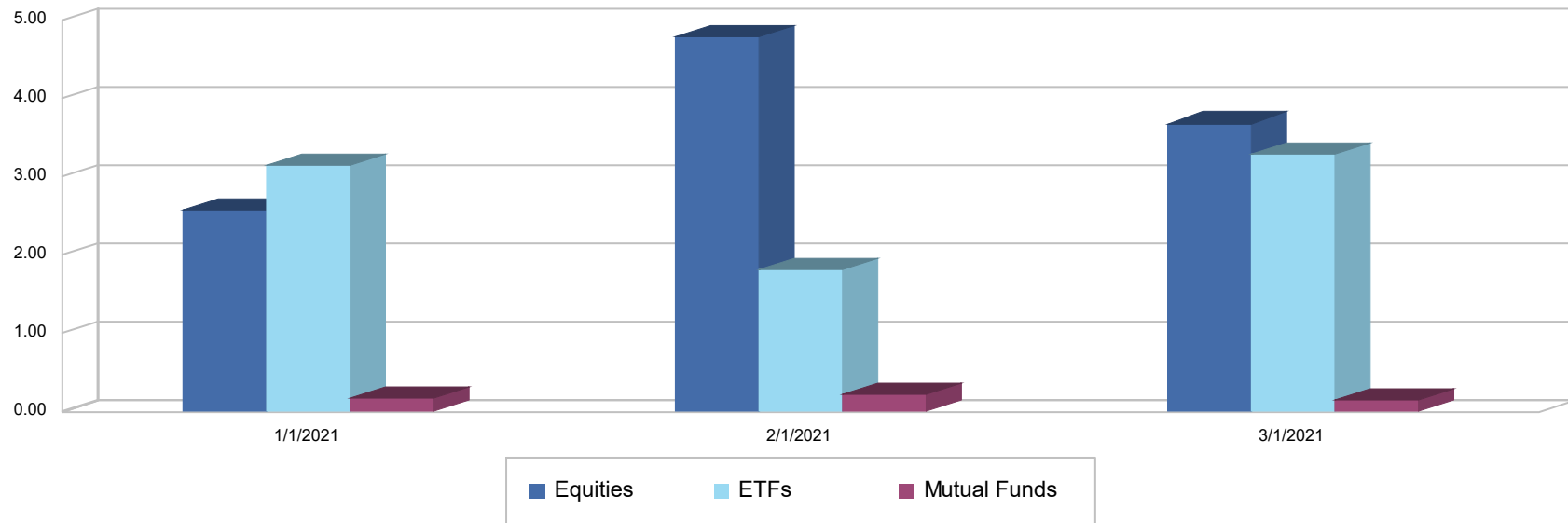


Net Flow is the net of all cash inflows and outflows in and out of financial assets; the performance of an asset or fund is not taken into account, only share redemptions, or outflows, and share purchases, or inflows.

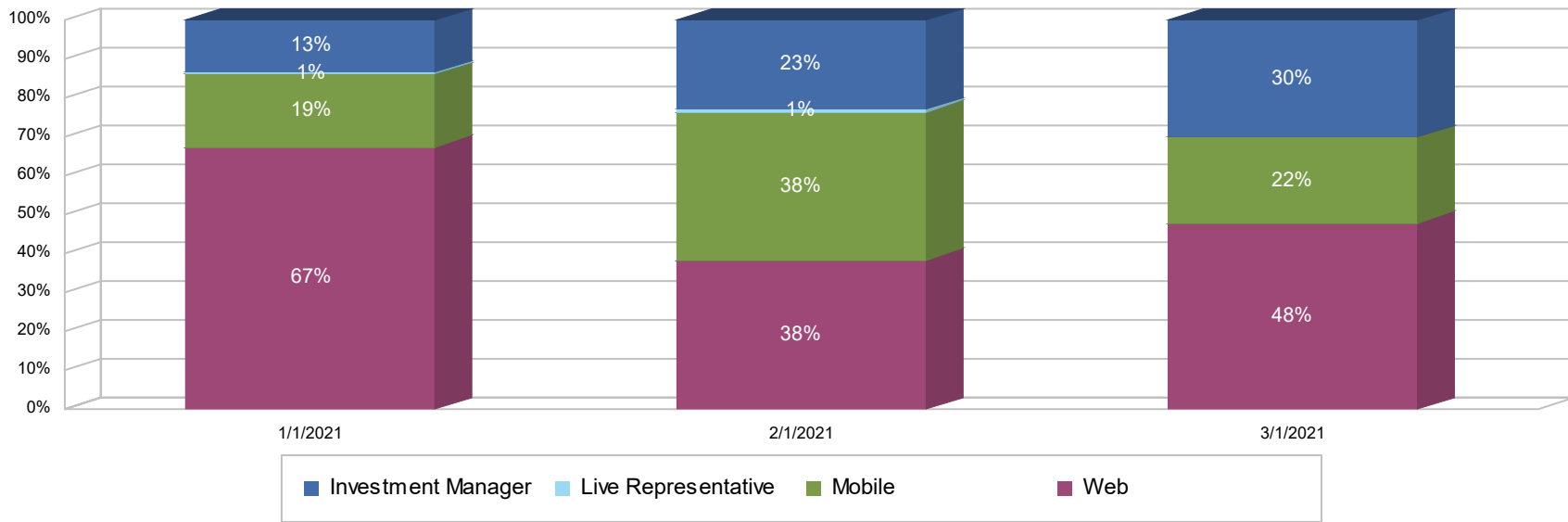
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

## CITY OF SACRAMENTO 457 as of 3/31/2021

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



### Trading Channel Mix (Month over Month)



# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

## CITY OF SACRAMENTO 457 as of 3/31/2021

### Important Disclosures

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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.

This material is for institutional use only.

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 3/31/2021

# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 3/31/2021

## Plan Profile Information

Plan Type	Money Purchase
Total PCRA Assets	\$344,764
Total Funded PCRA Accounts	7
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	3
PCRA Assets In and Out This Quarter*	-\$15,636
Average PCRA Account Balance	\$49,252

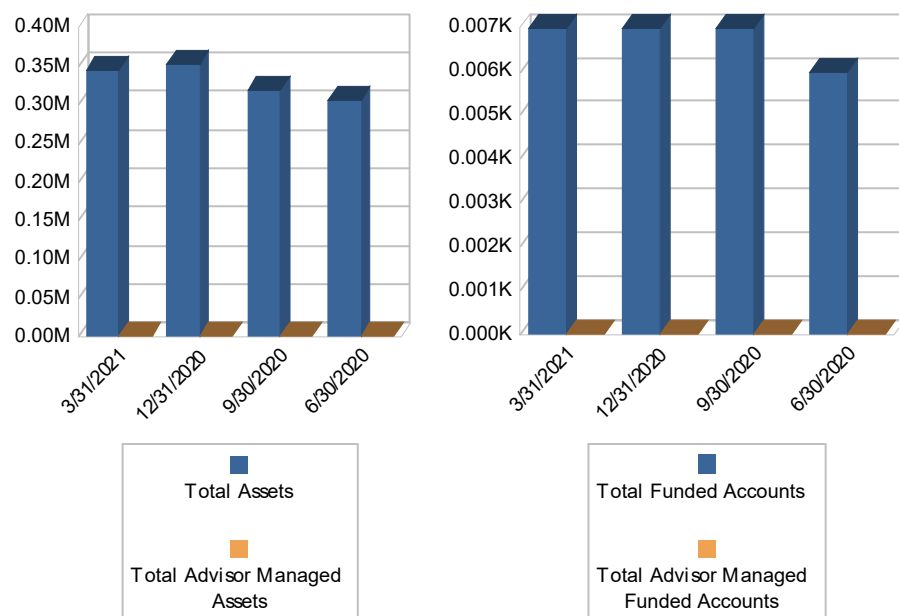
## PCRA Participant Profile Information

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

## Total Assets by Category

Cash Investments	\$98,028
Equities	\$117,814
ETFs	\$68,351
Fixed Income	\$0
Mutual Funds	\$60,571
Other	\$0

## Assets and Accounts (Trailing 4 Quarters)



## Average Positions Per Account

Cash Investments	1.0
Equities	2.0
ETFs	0.9
Fixed Income	0.0
Mutual Funds	0.3
Other	0.0
Total	4.1

## Average Trades Per Account

Equities	2.9
ETFs	10.9
Fixed Income	0.0
Mutual Funds	0.7
Other	0.0
Total	14.4

\* Assets In and Out includes contributions and distributions.



# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

## CITY OF SACRAMENTO MGMT 401A as of 3/31/2021

### Top 10 Mutual Fund Holdings\*\*

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
TIAA-CREF EQUITY INDEX RETAIL	Large Capitalization Stock Funds	TINRX	Y	\$54,274	89.60%
VANGUARD ENERGY INV	Specialized Funds	VGENX	N	\$6,297	10.40%

### Top 10 Fund Families

Name	\$MF Assets	%MF Assets
TIAA-CREF	\$54,274	89.60%
VANGUARD	\$6,297	10.40%

\*\*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 3/31/2021

### Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
APPLE INC	Information Technology	AAPL	\$26,877	22.81%
UNITED AIRLINES HLDGS	Industrials	UAL	\$25,893	21.98%
ROYAL CARIBBEAN GROUP F	Consumer Discretionary	RCL	\$23,543	19.98%
NORWEGIAN CRUISE LIN F	Consumer Discretionary	NCLH	\$22,072	18.73%
AMAZON.COM INC	Consumer Discretionary	AMZN	\$6,188	5.25%
FIVERR INTERNTNL LTD F	Consumer Discretionary	FVRR	\$3,258	2.77%
ZOOM VIDEO COMMUNICATION	Information Technology	ZM	\$2,249	1.91%
VIAMI SOLUTIONS INC	Information Technology	VIAM	\$1,570	1.33%
ZEBRA TECHNOLOGIES CLASS A	Information Technology	ZBRA	\$1,456	1.24%
SOLAREEDGE TECH	Information Technology	SEDG	\$1,437	1.22%

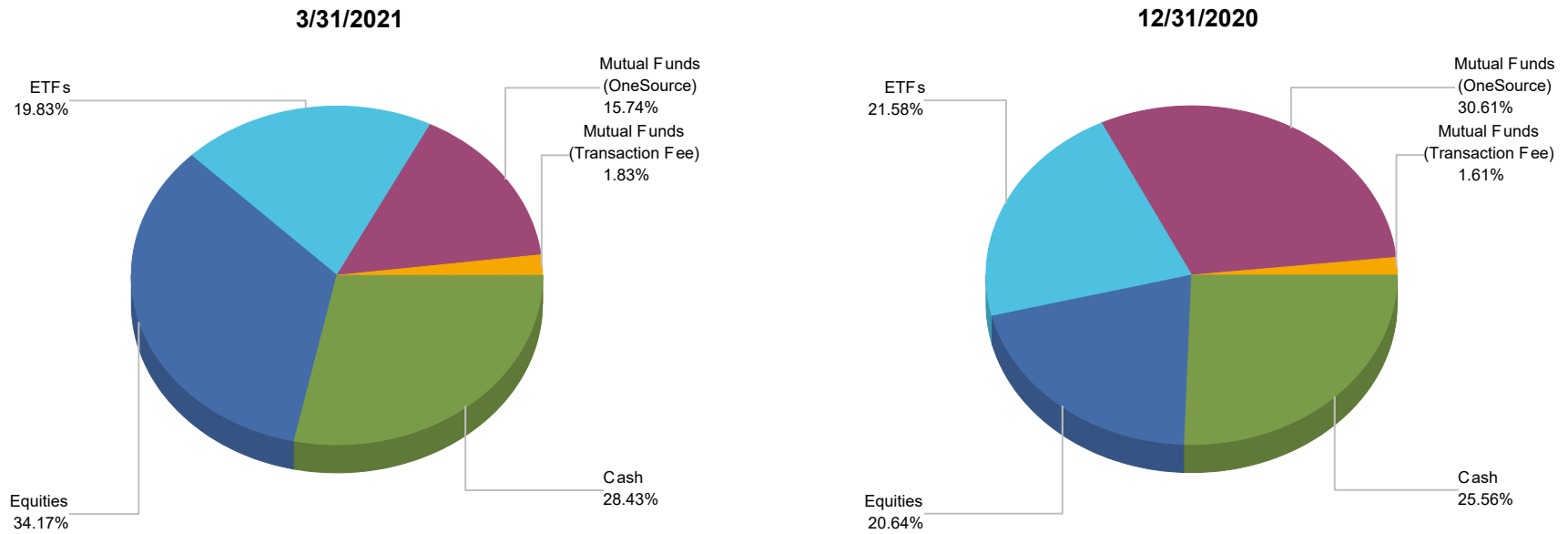
### Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
ARK INNOVATION ETF	US Equity	ARKK	N	\$52,418	76.69%
DIREXION DAILY ENERGY BULL 2X SHARES	Leveraged/Inverse	ERX	N	\$5,908	8.64%
SELECT SECTOR INDUSTRIALSPDR ETF	Sector	XLI	N	\$4,923	7.20%
SPDR S&P 500 ETF	US Equity	SPY	N	\$3,963	5.80%
SPDR S&P KENSHO CLEAN POWER ETF	Sector	CNRG	N	\$1,140	1.67%

\*OS = OneSource, no transaction fee.

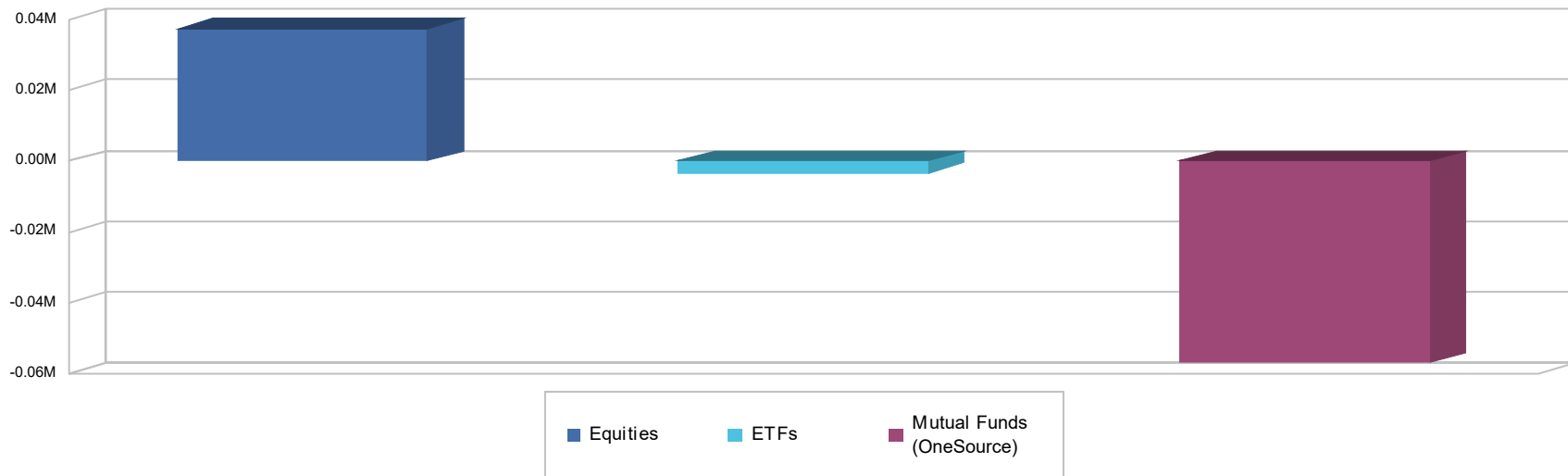
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 3/31/2021

## 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.

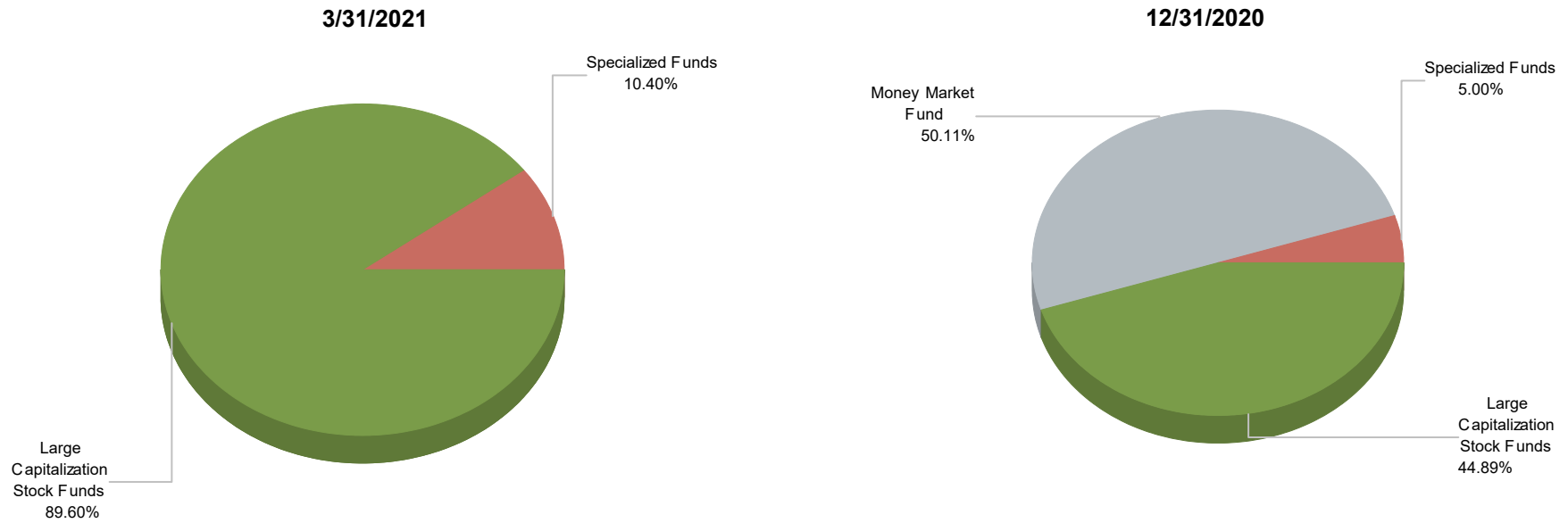
## Net Flow - All Non-Cash Assets (3-Month Period Ending 3/31/2021)



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 3/31/2021

## 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.

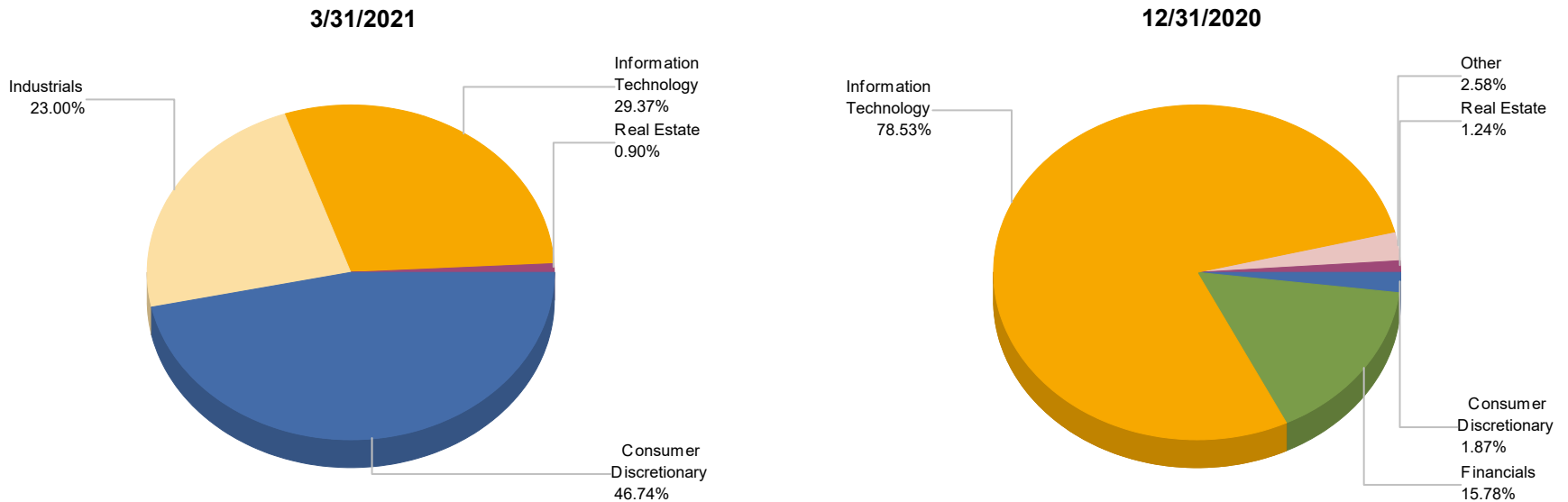
## Net Flow by Sector - Mutual Funds (3-Month Period Ending 3/31/2021)



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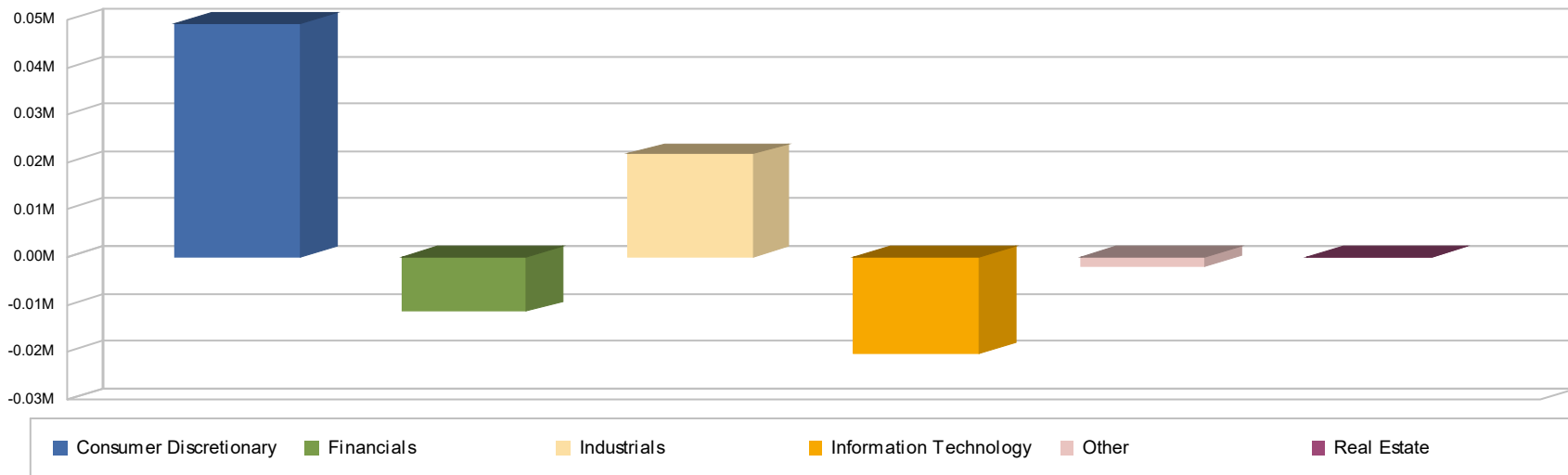
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 3/31/2021

## 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.

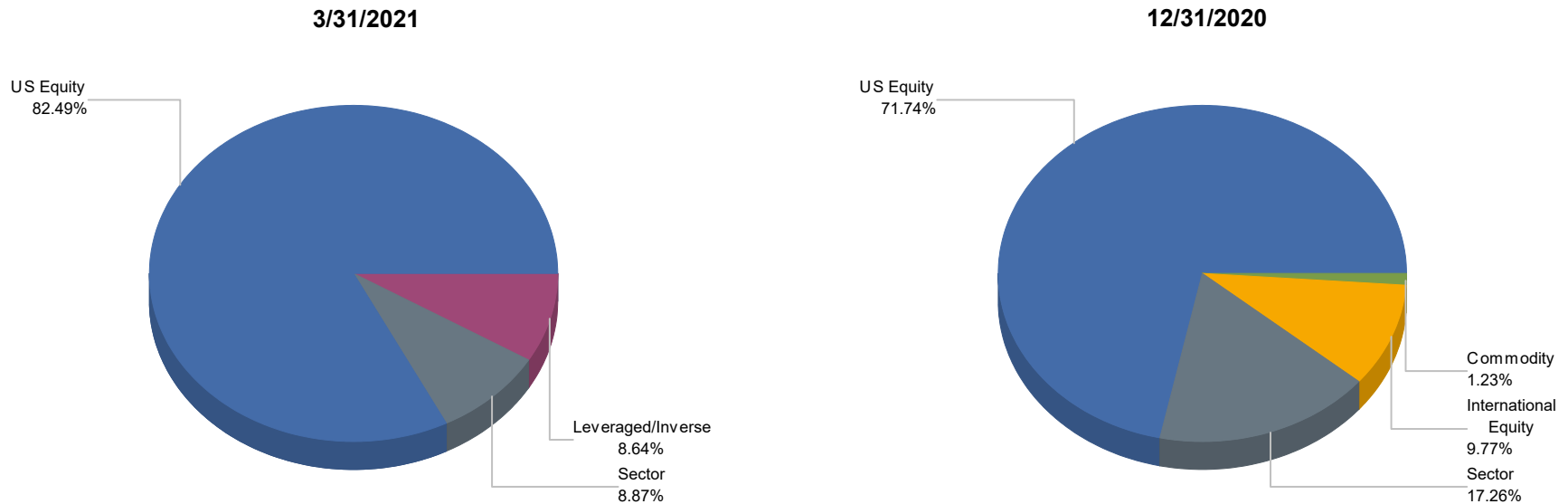
## Net Flow by Sector - Equities (3-Month Period Ending 3/31/2021)



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# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 3/31/2021

## Market Value Allocation - ETF (Quarter over Quarter)



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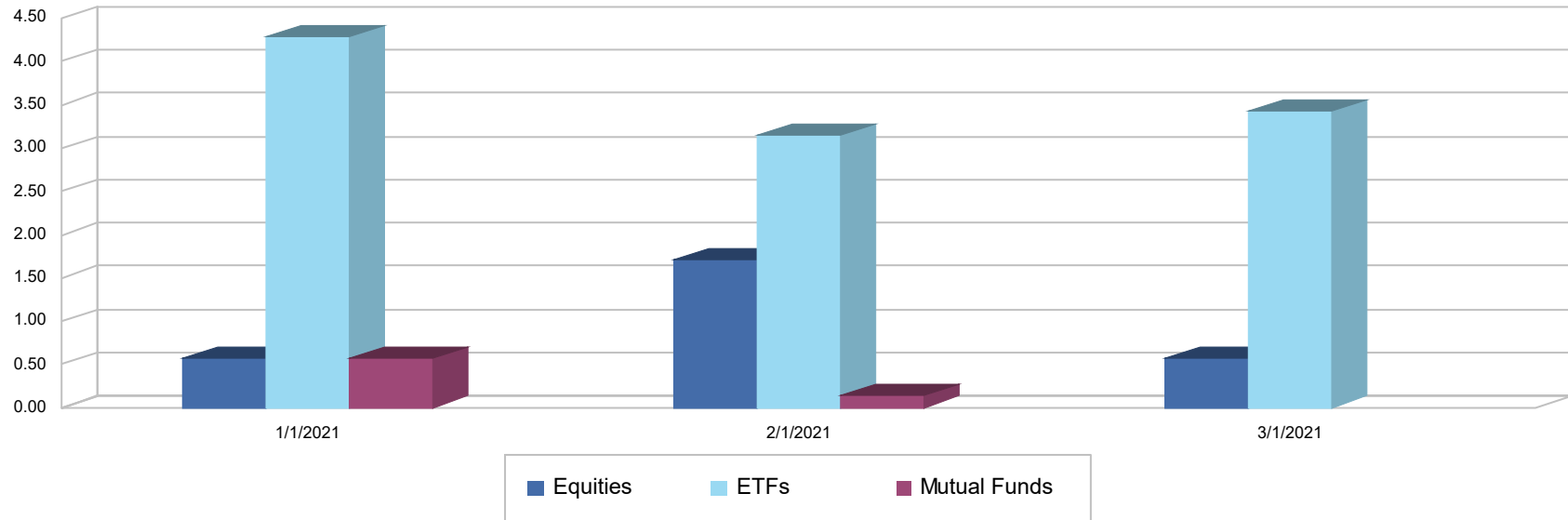
## Net Flow by Sector - ETF (3-Month Period Ending 3/31/2021)



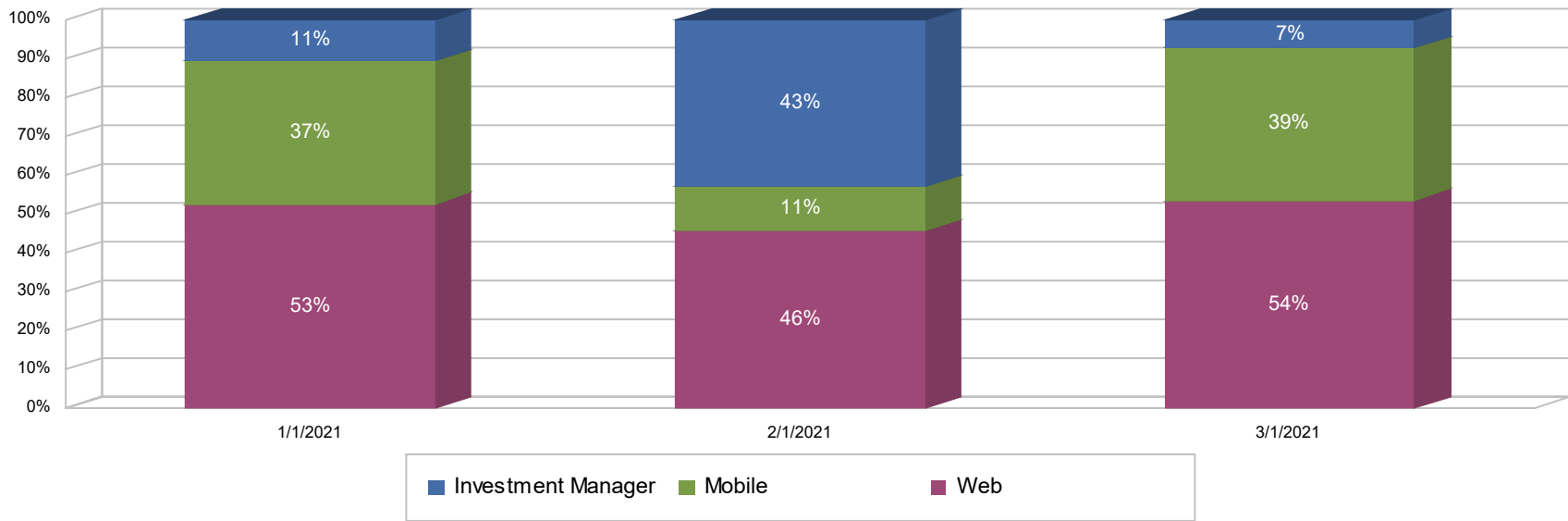
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# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 3/31/2021

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



## Trading Channel Mix (Month over Month)



# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 3/31/2021

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Your Dedicated Team

## Your Dedicated Team

# Plan Sponsor Experience

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# Participant Experience

**Rick Watson,**

Retirement Specialist

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**Nationwide®**

# PLAN HEALTH REPORT

CITY OF SACRAMENTO DEFERRED COMPENSATION PLAN

as of 03/31/2021



# WELCOME

We value your partnership and the opportunity to offer a competitive, effective retirement plan to your participants. Through diligent work and thought leadership, we'll help you grow your plan and help your participants prepare for and live in retirement. This report includes balance information, participant demographics, contribution highlights and retirement readiness numbers. Together, we can use this information to help your participants achieve greater financial wellness.

Our goal is to help you objectively evaluate your Plan's performance and how it performs against other plans like yours. Since Nationwide Retirement Solutions is one of the largest retirement plan providers in the industry, we are uniquely positioned to compare your Plan to many others of similar asset size. By comparing the current year information to previous years, you can see how your Plan is performing, where your educational efforts are working and what areas offer opportunities for improvement. The "Peer Group" comparisons used in this report are based on cases with assets of: \$100 million - \$1 billion.

Thank you for your valued business. We look forward to helping improve retirement readiness for your participants.

## TABLE OF CONTENTS

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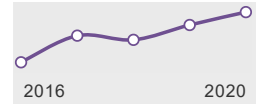
## Quick plan facts

(as of 03/31/2021)

Metric	Current value	%Change from last quarter	%Change from last year
Participant Core Assets	\$506,812,928	2.00%	36.00%
Total Participant Count	4,786	0.59%	1.59%
Total New Enrollments YTD Count	69	-71.25%	-25.81%
Total Deferrals YTD	\$5,909,668	-74.00%	3.00%
Total Rollovers-In YTD	\$1,246,200	-48.00%	182.00%
ProAccount Participant Count	1,640	1.23%	5.67%
ProAccount Assets	\$154,290,155	5.00%	51.00%

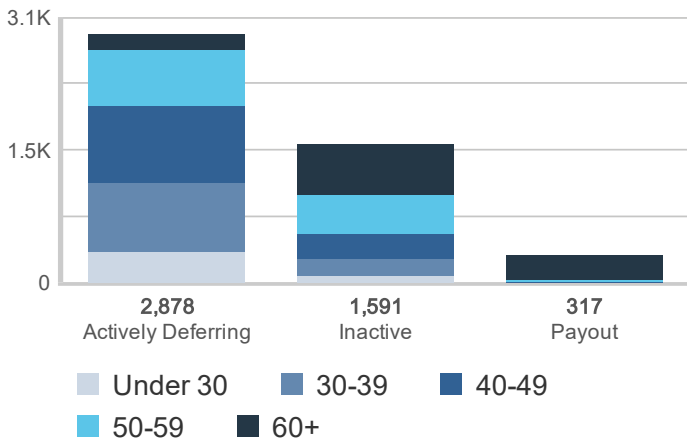
## 457 Plan Summary

**\$ TOTAL PARTICIPANT ACCOUNT BALANCE**  
(as of 03/31/2021)  
**\$515,523,192**



### How many are participating?

**ENROLLED PARTICIPANTS**  
(as of 03/31/2021)  
**4,786**

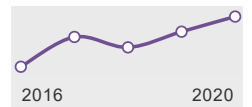


**NEW ENROLLMENTS**  
(Calendar year to date)  
**69**

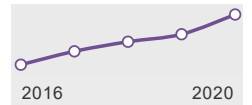
### How are they saving & investing?

**WHAT YOUR PARTICIPANTS ARE CONTRIBUTING**  
(as of 03/31/2021)

**AVERAGE ACCOUNT BALANCE**  
**\$105,895**



**AVERAGE CONTRIBUTION**  
**\$266**



### How many participants are prepared for retirement

**Online engagement**  
(as of 03/31/2021)

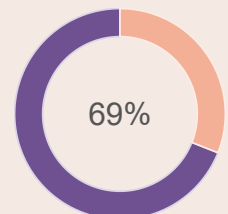
TOTAL ENROLLED PARTICIPANTS  
**4,786**

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT  
**3,207**

**Retirement readiness**  
(as of 03/31/2021)

PARTICIPANTS WITH A RETIREMENT GOAL  
**2,448**

PARTICIPANTS 'ON TRACK' FOR RETIREMENT



# PARTICIPANT DEMOGRAPHICS

## How participants are engaged in the plan



ENROLLED PARTICIPANTS <sup>1</sup>  
(as of 03/31/2021)

4,786



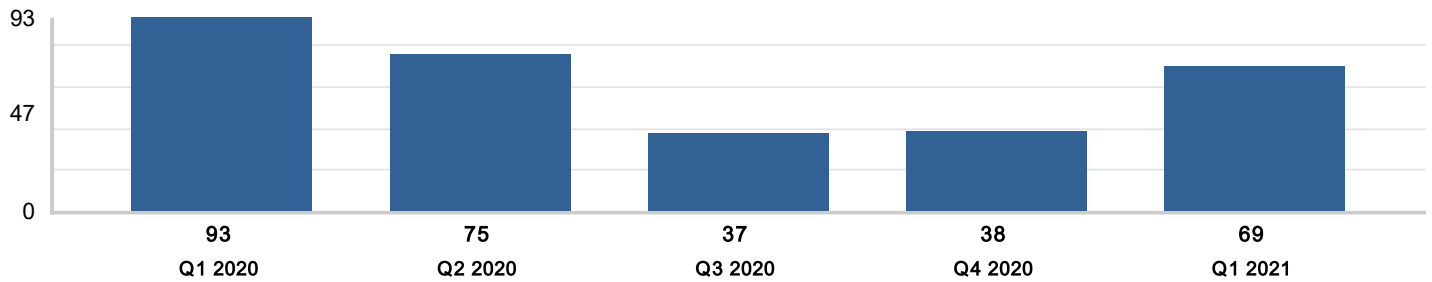
NEW ENROLLMENTS <sup>2</sup>  
(Calendar year to date)

69

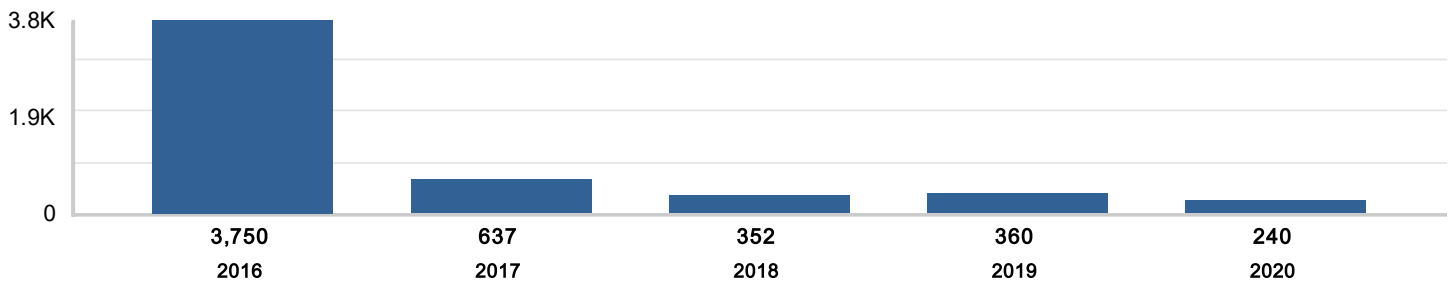
ONLINE ENROLLMENTS <sup>3</sup>  
(Calendar year to date)

28 out of 69

### ENROLLMENT TRENDS (BY QUARTER) <sup>4</sup>



### ENROLLMENT TRENDS (BY YEAR) <sup>4</sup>



<sup>1</sup> Total number of enrolled participants in this plan.

<sup>2</sup> Participants who open and close their account within the calendar year, will not be counted in year-to-date enrollment numbers.

<sup>3</sup> The number of online enrollments out of new enrollments.

<sup>4</sup> Total number of participants enrolled by quarter or by year.

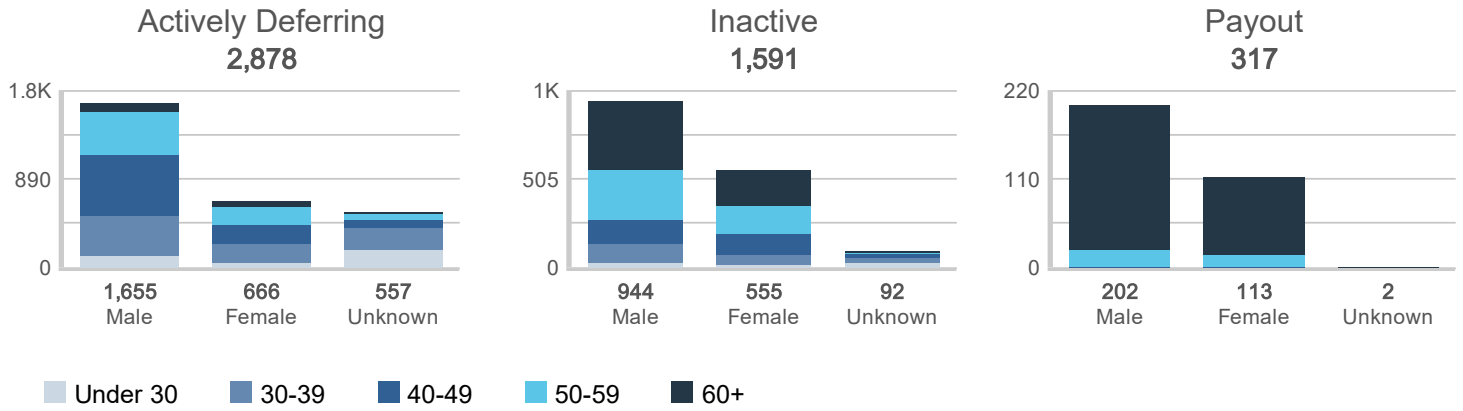
# PARTICIPANT DEMOGRAPHICS

## How participants are engaged in the plan



### Enrolled participant data<sup>5</sup>

(as of 03/31/2021)



### Actively Deferring 2,878

### Inactive 1,591

### Payout 317

	Actively Deferring			Inactive			Payout		
	Male	Female	Unknown	Male	Female	Unknown	Male	Female	Unknown
Under 30	123	48	183	24	14	25	1	0	0
30 - 39	397	183	214	115	58	31	0	1	0
40 - 49	610	195	89	139	126	21	0	1	0
50 - 59	425	186	52	281	162	10	22	14	0
60+	100	54	19	385	195	5	179	97	2

<sup>5</sup> Actively deferring - Participants with a balance, a contribution in the past 30 days and a status of employed.

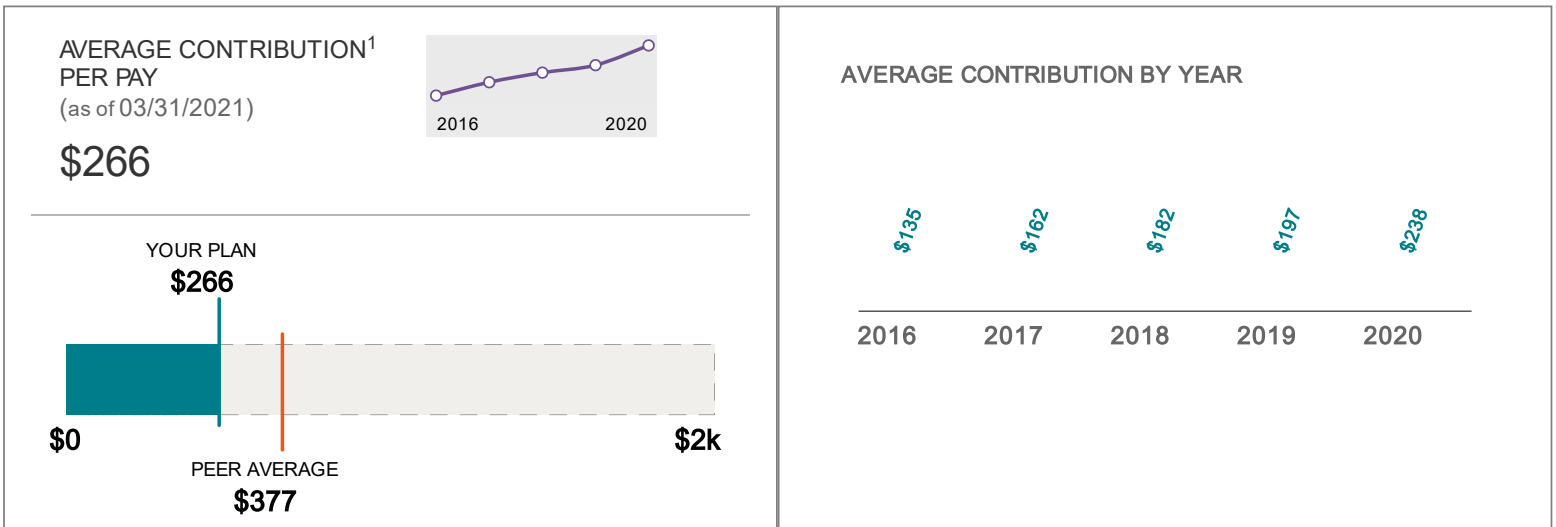
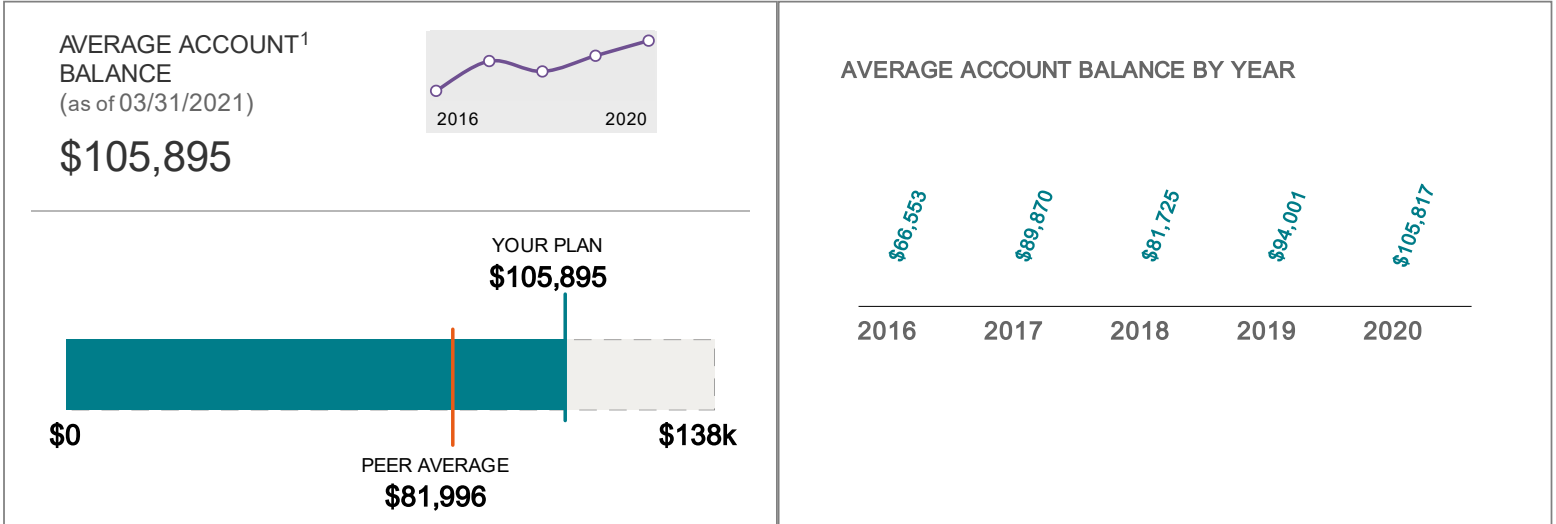
Inactive - Participants with a balance, no contribution in the past 30 days and no status of payout.

Payout - Participants with a balance and a status of payout.



# CONTRIBUTIONS & INVESTMENTS

## What your participants are contributing



## Balances & contributions by age & gender

(as of 03/31/2021)

	Average account balance			Average annualized contributions		
	Male	Female	Unknown	Male	Female	Unknown
Under 30	\$16,598	\$9,951	\$10,864	\$7,928	\$4,243	\$5,679
30 - 39	\$35,913	\$34,265	\$12,574	\$7,195	\$4,505	\$4,669
40 - 49	\$129,649	\$72,934	\$28,212	\$8,802	\$4,634	\$4,974
50 - 59	\$181,947	\$138,187	\$39,666	\$11,348	\$6,438	\$5,022
60+	\$168,863	\$140,777	\$86,561	\$4,896	\$3,860	\$11,449

<sup>1</sup>A peer group consists of NRS plans with similar assets. This peer group comparison includes cases with \$100 million - \$1 billion.

# CONTRIBUTION & INVESTMENTS

## What your participants are contributing

**7%** PARTICIPANTS WITH INCREASED CONTRIBUTIONS  
(Calendar year to date)

**2%** PARTICIPANTS WITH AUTOMATIC CONTRIBUTION INCREASE  
(Calendar year to date)

### 2021 IRS limits

Regular Limit \$19,500

50+ Catch Up \$6,500

3-Year Catch Up \$19,500

## How your participants are invested

### ASSET ALLOCATION <sup>1</sup> (as of 03/31/2021)

#### NUMBER OF ASSET CLASSES

1	13.1%
2	4.2%
3	4.6%
4	4.1%
5+	73.9%



### ASSET DIVERSIFICATION <sup>2</sup> (as of 03/31/2021)

#### AVG. # ASSET CLASSES

5.2

#### PEER GROUP

4.5

#### RECOMMENDED

5



### ProAccount

(as of 03/31/2021)

TOTAL PROACCOUNT BALANCE  
**\$154,290,155**

PARTICIPANTS WITH PROACCOUNT  
**1,640**  
*out of 4,786 total enrolled participants*

AVG ACCOUNT BALANCE WITH PROACCOUNT  
**\$94,079**



### Schwab Personal Choice Retirement Account

(as of 03/31/2021)

#### Number of accounts

28

#### Balance

\$2,937,838

<sup>1</sup> Percentage of participants by number of investment classes.

<sup>2</sup> Average number of asset classes - Average number of asset classes in which participants are invested.

Peer group - Average number of asset classes in which this peer group (cases with \$100 million - \$1 billion) is invested.

Recommended number of asset classes - The number of asset classes in which a participant should be invested for ideal diversification.

## How many participants are prepared for retirement

### Online engagement

(as of 03/31/2021)

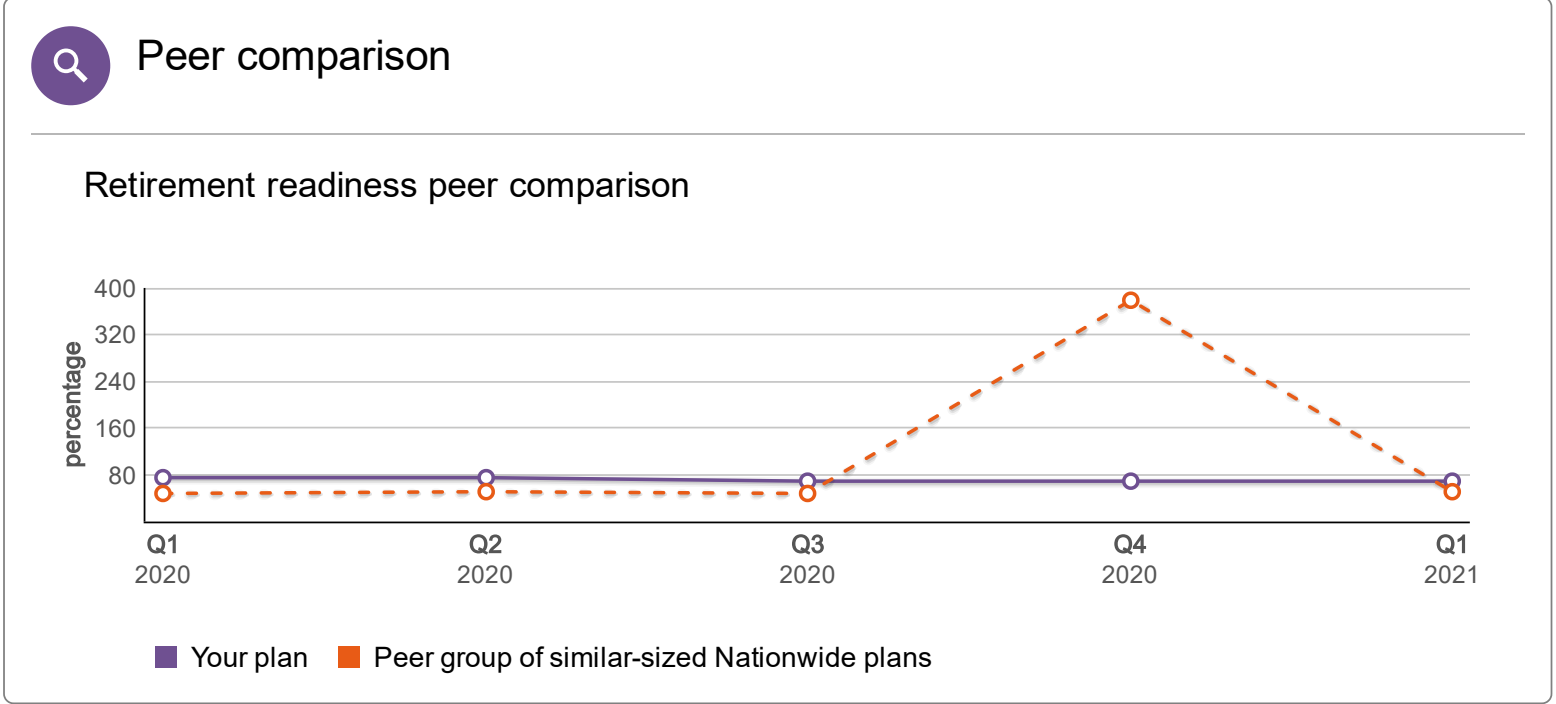
<p>TOTAL ENROLLED PARTICIPANTS</p> <p style="font-size: 24px; font-weight: bold;">4,786</p>	<p>ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT</p> <p style="font-size: 24px; font-weight: bold;">3,207</p>
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### Retirement readiness

(as of 03/31/2021)

<p>PARTICIPANTS WITH A RETIREMENT GOAL <sup>1</sup></p> <p style="font-size: 24px; font-weight: bold;">2,448</p>	<p>PARTICIPANTS 'ON TRACK' FOR RETIREMENT <sup>2</sup></p> <div style="text-align: center; margin-top: 20px;"> <p style="font-size: 24px; font-weight: bold;">69%</p> </div>
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Participants who actively review their online account and use their retirement outlook tools are 4 times more likely to take action and save more for retirement.



NRM-17390AO

<sup>1</sup> Participants with a retirement goal from My Interactive Retirement Planner®.  
<sup>2</sup> Participants with a retirement goal from My Interactive Retirement Planner® and a retirement readiness score of "on track" (.915 or higher).

## \$ Asset class totals

Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$38,436,374.42	\$40,035,071.11	\$40,390,537.26	7.8%
Large cap	\$128,544,590.87	\$162,856,668.28	\$167,854,403.95	32.6%
Bonds	\$35,428,288.58	\$43,290,000.97	\$43,910,709.60	8.5%
SDO	\$1,698,826.66	\$2,539,364.88	\$2,937,838.24	0.6%
Specialty	\$10,088,923.60	\$10,541,589.66	\$10,749,231.82	2.1%
Loan	\$6,306,147.04	\$5,856,767.29	\$5,772,425.29	1.1%
Asset allocation	\$57,937,035.30	\$60,041,819.03	\$62,197,138.57	12.1%
International	\$44,464,367.86	\$48,576,870.39	\$51,661,442.42	10.0%
Small cap	\$24,351,248.85	\$25,871,424.75	\$27,743,627.23	5.4%
Fixed assets and cash	\$92,898,049.95	\$105,195,907.15	\$102,305,837.46	19.8%
<b>Total</b>	<b>\$440,153,853.13</b>	<b>\$504,805,483.51</b>	<b>\$515,523,191.84</b>	<b>100%</b>

 Total contributions by asset class

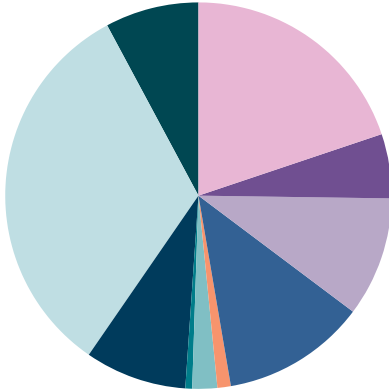
Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$2,090,294.67	\$2,279,012.59	\$468,618.34	6.8%
Large cap	\$6,038,627.12	\$6,559,459.01	\$1,923,731.83	28.1%
Bonds	\$1,510,744.32	\$1,683,817.83	\$554,015.23	8.1%
Specialty	\$526,735.17	\$657,156.39	\$175,775.50	2.6%
Asset allocation	\$5,350,438.64	\$5,824,163.73	\$1,589,927.21	23.2%
International	\$3,318,994.43	\$3,574,596.37	\$986,997.71	14.4%
Small cap	\$1,475,329.69	\$1,439,278.40	\$312,013.64	4.5%
Fixed assets and cash	\$2,787,867.13	\$3,259,057.66	\$846,669.55	12.3%
<b>Total</b>	<b>\$23,099,031.17</b>	<b>\$25,276,541.98</b>	<b>\$6,857,749.01</b>	<b>100%</b>

2021



## Asset allocation

(as of 03/31/2021)



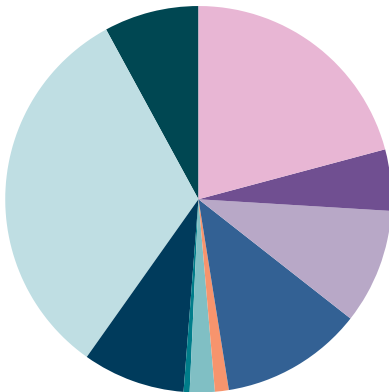
ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	7.8%	5.8%	2.0% ●
Large cap	32.6%	19.6%	13.0% ●
Balanced	0.0%	1.6%	0.0%
Bonds	8.5%	4.0%	4.5% ●
Short term	0.0%	2.1%	0.0%
SDO	0.6%	0.1%	0.5% ●
Specialty	2.1%	0.6%	1.5% ●
Loan	1.1%	0.0%	1.1% ●
Asset allocation	12.1%	11.5%	0.5% ●
International	10.0%	5.6%	4.5% ●
Small cap	5.4%	3.2%	2.2% ●
Fixed assets and cash	19.8%	45.8%	-26.0% ●

2020



## Asset allocation

(as of 12/31/2020)



ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	7.9%	5.5%	2.5% ●
Large cap	32.3%	19.7%	12.6% ●
Balanced	0.0%	1.6%	0.0%
Bonds	8.6%	4.2%	4.3% ●
Short term	0.0%	2.1%	0.0%
SDO	0.5%	0.1%	0.4% ●
Specialty	2.1%	0.6%	1.5% ●
Loan	1.2%	0.0%	1.1% ●
Asset allocation	11.9%	12.9%	-1.0% ●
International	9.6%	5.6%	4.0% ●
Small cap	5.1%	3.2%	2.0% ●
Fixed assets and cash	20.8%	44.6%	-23.8% ●

# BALANCE DETAILS



## Total account balance

(as of 03/31/2021)

Money source	Current value
<b>Participant assets</b>	<b>\$515,523,191.84</b>
Salary Reduction	\$481,167,340.87
Rollover (Pre-Tax)	\$17,000,584.64
Rollover 457	\$8,645,002.80
Loan balance	\$5,772,425.29
SDO balance	\$2,937,838.24
<b>Total plan assets</b>	<b>\$515,523,191.84</b>

# BALANCE DETAILS



## Loan Details

(as of 03/31/2021)

Loan type	Number of loans	Principal value
General purpose loan	478	\$5,005,542.25
Primary residence loan	48	\$766,883.04
<b>Total</b>	<b>526</b>	<b>\$5,772,425.29</b>



## Contributions and transfers/rollovers-in

(as of 03/31/2021)

Type	Year to date
Contributions	\$5,909,667.52
Transfers/Rollovers-In	\$948,081.49
<b>Total</b>	<b>\$6,857,749.01</b>

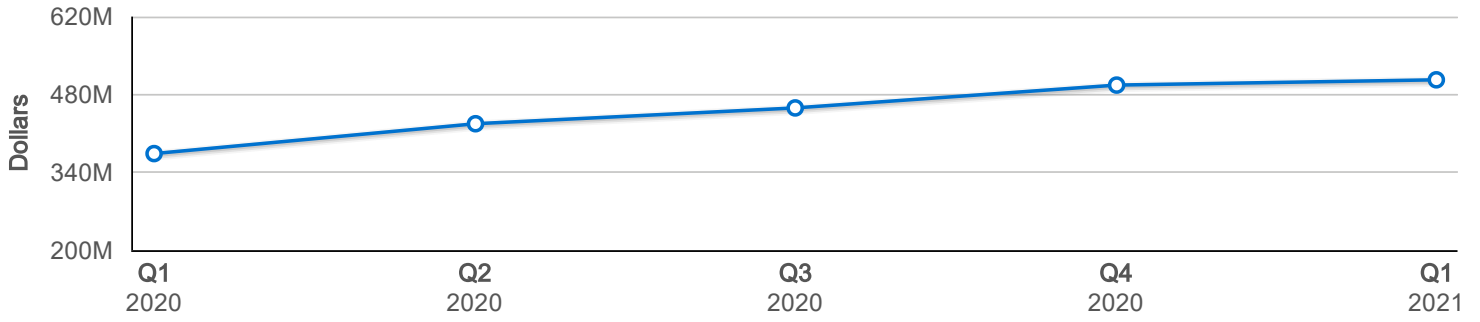




## Balance activity by quarter

Change in balance from last quarter

▲ 2.1%  
FROM LAST QUARTER

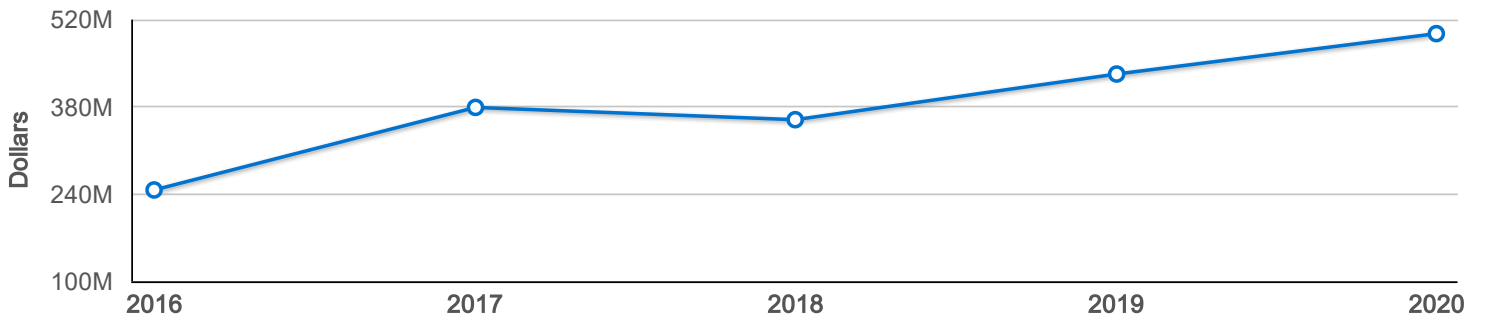




## Balance activity by year

Change in balance from last year

▲ 14.9%  
FROM LAST YEAR



	2016	2017	2018	2019	2020
Total balance	\$245,957,936.09	\$378,946,318.81	\$358,032,179.77	\$432,148,879.43	\$496,409,351.34

## Top opportunities to improve plan health

- ✓ **Encourage enrollment**  
Are you happy with your participation rate? Schedule an enrollment workshop today
- ✓ **Suggest online account usage**  
Those who engage in their online account are 4x more likely to save more for retirement
- ✓ **Propose contribution increases**  
Anything can help. Talk with your participants about the benefits of saving now for a better tomorrow
- ✓ **Discuss the benefits of Nationwide ProAccount**  
How participants are invested can play a big role in their retirement health

## Additional opportunities

### How participants are engaged in the plan

- ✓ **Are your participants in the correct status based on their age?**  
Check in with participants who may not be in the correct status.

### What your participants are contributing

- ✓ **Starting to save early is one of the best ways to prepare for retirement.**  
Contact your Nationwide representative to schedule a workshop with your participants under the age of 30 to help them understand the benefits of saving more now.
- ✓ **Are your female participants actively contributing?**  
Host a workshop for women eligible and enrolled in your plan. Nationwide's Women & Investing tools can help.
- ✓ **Incremental increases can go a long way.**  
Let your participants know how having an automatic annual contribution increase can help them reach their retirement goal.
- ✓ **Work with your Nationwide Retirement Specialist to help manage your loans.**
- ✓ **Are those closer to retirement aware of catch-up contributions?**  
Let your participants know that catch-up contributions may help them reach their goal.

### How your participants are invested

- ✓ **Are participants diversified enough?**  
Call your Nationwide retirement specialist and discuss your participants' asset diversification.

### How many participants are prepared for retirement

- ✓ **How many participants are getting close to retirement?**  
Talk with your participants about which payout strategies may benefit them the most.

# PLAN HEALTH REPORT

CITY OF SACRAMENTO MANAGEMENT 401(a)

as of 03/31/2021



# WELCOME

We value your partnership and the opportunity to offer a competitive, effective retirement plan to your participants. Through diligent work and thought leadership, we'll help you grow your plan and help your participants prepare for and live in retirement. This report includes balance information, participant demographics, contribution highlights and retirement readiness numbers. Together, we can use this information to help your participants achieve greater financial wellness.

Our goal is to help you objectively evaluate your Plan's performance and how it performs against other plans like yours. Since Nationwide Retirement Solutions is one of the largest retirement plan providers in the industry, we are uniquely positioned to compare your Plan to many others of similar asset size. By comparing the current year information to previous years, you can see how your Plan is performing, where your educational efforts are working and what areas offer opportunities for improvement. The "Peer Group" comparisons used in this report are based on cases with assets of: \$100 million - \$1 billion.

Thank you for your valued business. We look forward to helping improve retirement readiness for your participants.

## TABLE OF CONTENTS

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Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA. The information they provide is for educational purposes only and is not legal, tax or investment advice.

Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company.

Nationwide Retirement Solutions, Inc. and Nationwide Life Insurance Company (collectively "Nationwide") have endorsement relationships with the National Association of Counties, the International Association of Fire Fighters-Financial Corporation and the National Association of Police Organizations. More information about the endorsement relationships may be found online at [www.nrsforu.com](http://www.nrsforu.com).



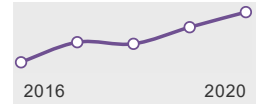
## Quick plan facts

(as of 03/31/2021)

Metric	Current value	%Change from last quarter	%Change from last year
Participant Core Assets	\$123,831,229	3.00%	42.00%
Total Participant Count	1,158	0.17%	0.61%
Total New Enrollments YTD Count	15	-75.00%	-58.33%
Total Deferrals YTD	\$1,679,413	-77.00%	1.00%
Total Rollovers-In YTD	\$139,581	-74.00%	-10.00%
ProAccount Participant Count	359	0.84%	4.97%
ProAccount Assets	\$36,732,690	5.00%	54.00%

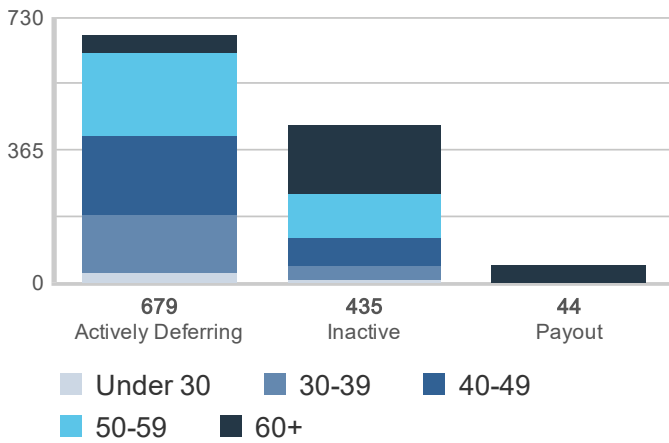
## 401(a) Plan Summary

**\$ TOTAL PARTICIPANT ACCOUNT BALANCE**  
(as of 03/31/2021)  
**\$125,737,382**



### How many are participating?

**ENROLLED PARTICIPANTS**  
(as of 03/31/2021)  
**1,158**

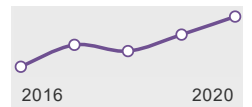


**NEW ENROLLMENTS**  
(Calendar year to date)  
**15**

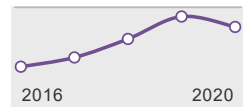
### How are they saving & investing?

**WHAT YOUR PARTICIPANTS ARE CONTRIBUTING**  
(as of 03/31/2021)

**AVERAGE ACCOUNT BALANCE**  
**\$106,935**



**AVERAGE CONTRIBUTION**  
**\$407**



### How many participants are prepared for retirement

**Online engagement**  
(as of 03/31/2021)

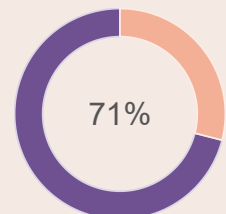
TOTAL ENROLLED PARTICIPANTS  
**1,158**

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT  
**868**

**Retirement readiness**  
(as of 03/31/2021)

PARTICIPANTS WITH A RETIREMENT GOAL  
**643**

PARTICIPANTS 'ON TRACK' FOR RETIREMENT



# PARTICIPANT DEMOGRAPHICS

## How participants are engaged in the plan



ENROLLED PARTICIPANTS <sup>1</sup>  
(as of 03/31/2021)

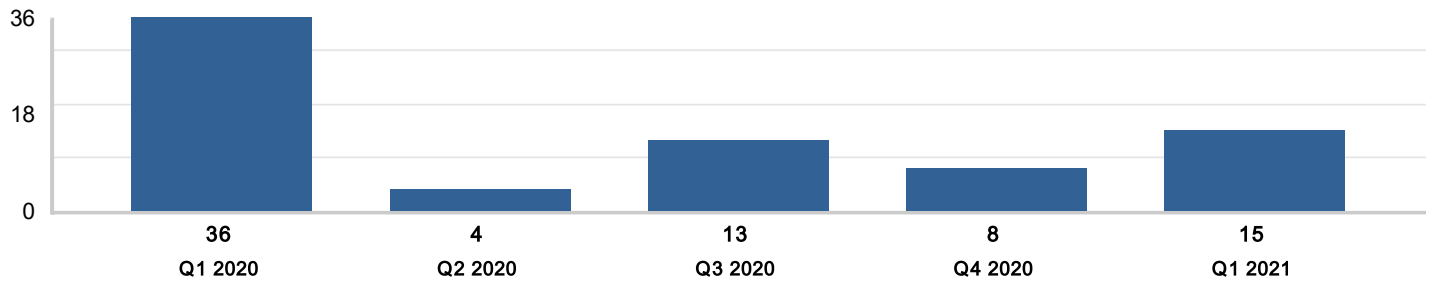
1,158



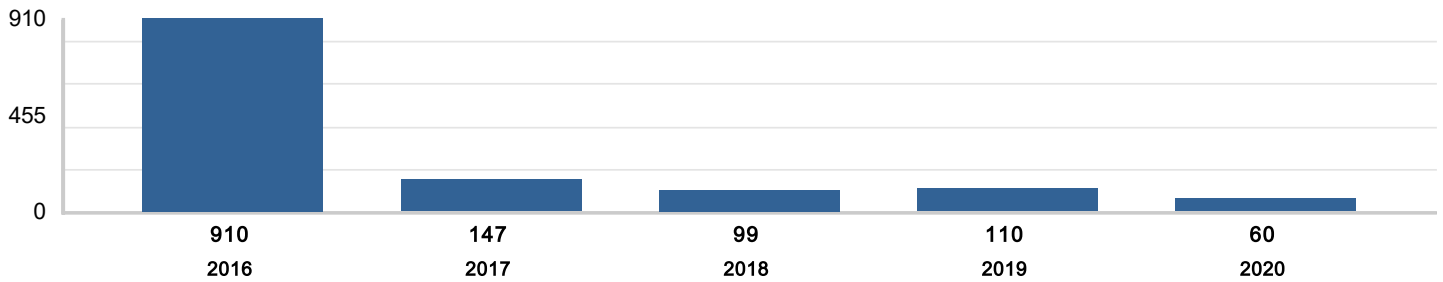
NEW ENROLLMENTS <sup>2</sup>  
(Calendar year to date)

15

### ENROLLMENT TRENDS (BY QUARTER) <sup>3</sup>



### ENROLLMENT TRENDS (BY YEAR) <sup>3</sup>



<sup>1</sup> Total number of enrolled participants in this plan.

<sup>2</sup> Participants who open and close their account within the calendar year, will not be counted in year-to-date enrollment numbers.

<sup>3</sup> Total number of participants enrolled by quarter or by year.



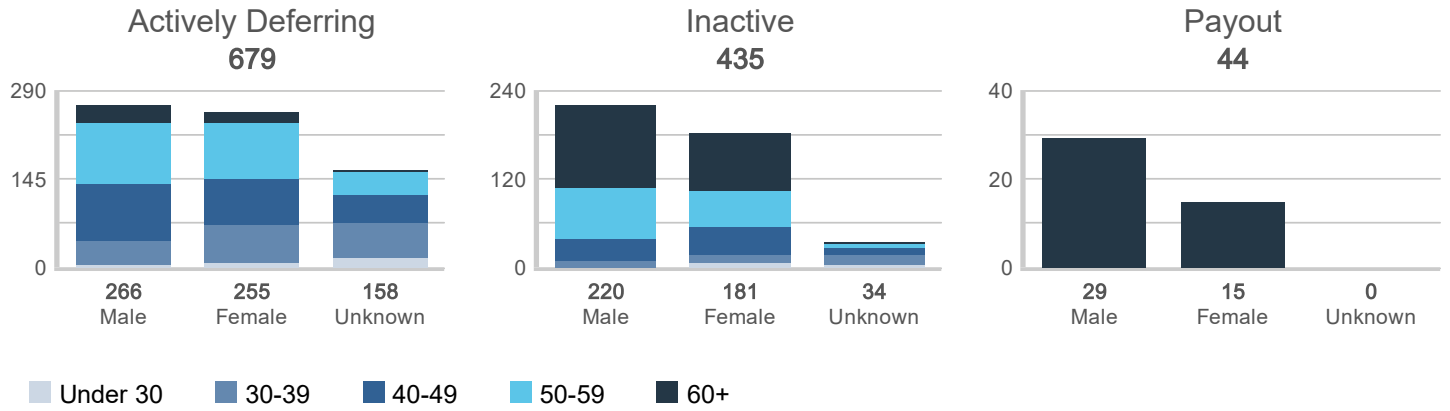
# PARTICIPANT DEMOGRAPHICS

## How participants are engaged in the plan



### Enrolled participant data<sup>4</sup>

(as of 03/31/2021)



### Actively Deferring 679

### Inactive 435

### Payout 44

	Actively Deferring (679)			Inactive (435)			Payout (44)		
	Male	Female	Unknown	Male	Female	Unknown	Male	Female	Unknown
Under 30	5	7	15	0	5	3	0	0	0
30 - 39	39	63	58	9	13	14	0	0	0
40 - 49	93	75	47	30	38	11	0	0	0
50 - 59	101	91	36	70	48	4	0	0	0
60+	28	19	2	111	77	2	29	15	0

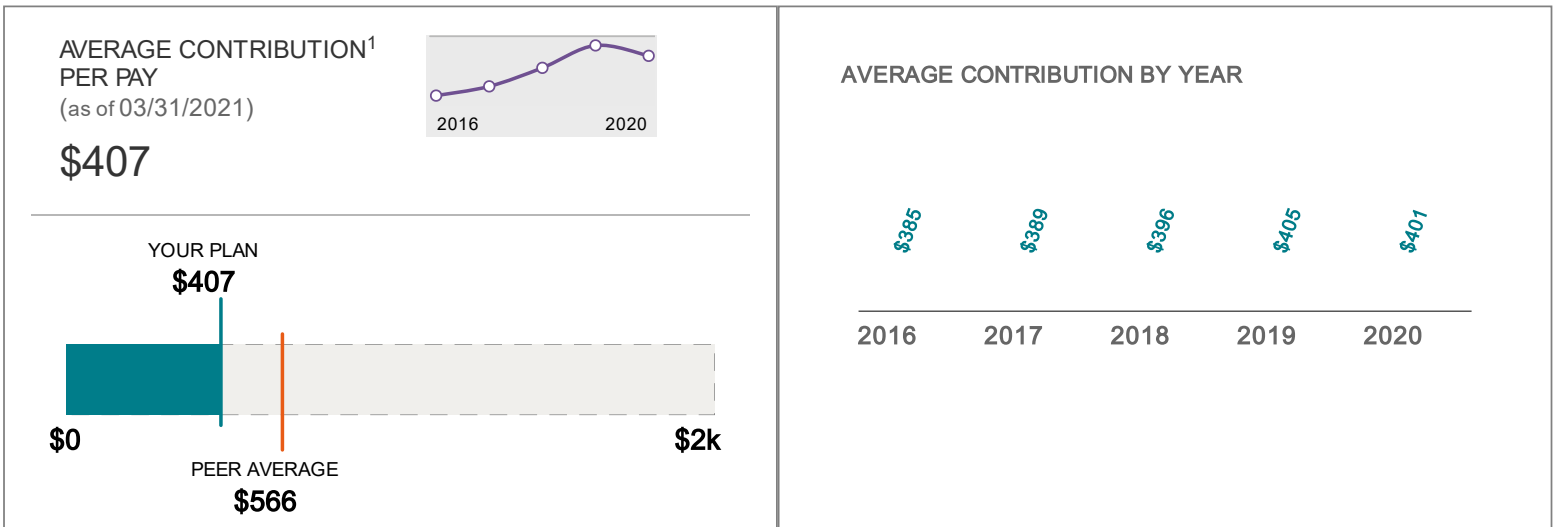
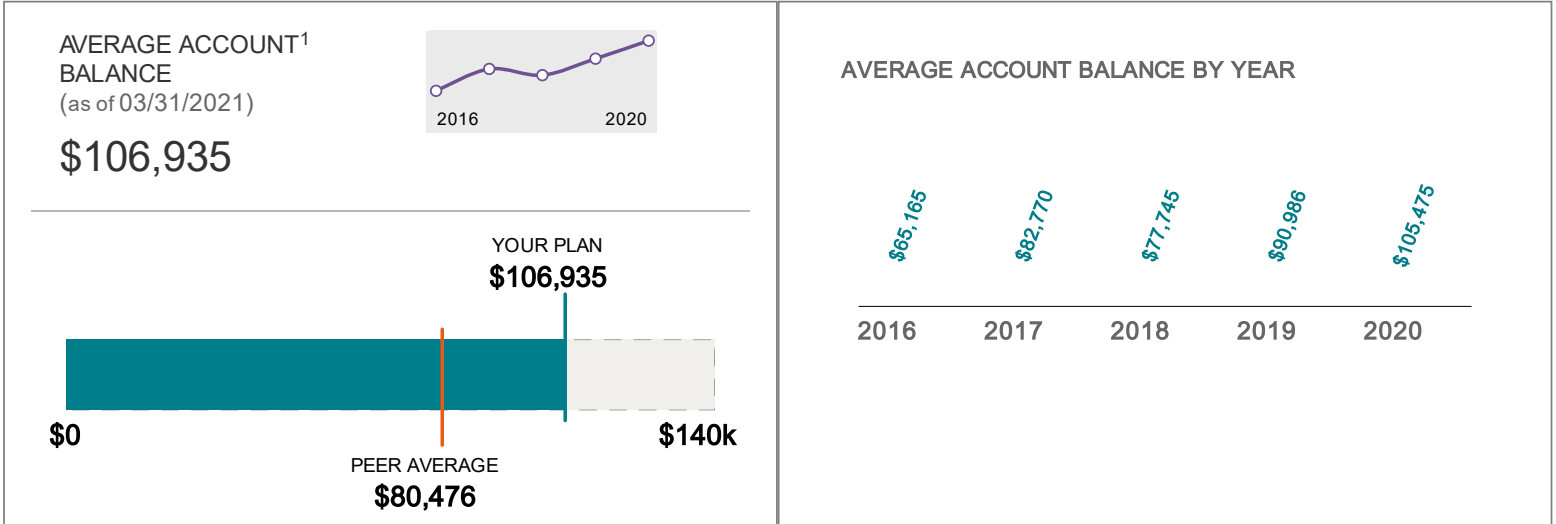
<sup>5</sup> Actively deferring - Participants with a balance, a contribution in the past 30 days and a status of employed.

Inactive - Participants with a balance, no contribution in the past 30 days and no status of payout.

Payout - Participants with a balance and a status of payout.

# CONTRIBUTIONS & INVESTMENTS

## What your participants are contributing



## Balances & contributions by age & gender

(as of 03/31/2021)

	Average account balance			Average annualized contributions		
	Male	Female	Unknown	Male	Female	Unknown
Under 30	\$15,910	\$14,038	\$13,504	\$0	\$4,986	\$0
30 - 39	\$49,380	\$43,171	\$27,770	\$8,863	\$8,358	\$5,040
40 - 49	\$102,767	\$92,978	\$26,341	\$11,525	\$10,156	\$11,767
50 - 59	\$182,841	\$115,981	\$66,781	\$11,982	\$10,198	\$13,441
60+	\$154,945	\$132,967	\$41,599	\$11,858	\$8,333	\$0

<sup>1</sup>A peer group consists of NRS plans with similar assets. This peer group comparison includes cases with \$100 million - \$1 billion.

# CONTRIBUTION & INVESTMENTS

## What your participants are contributing

**0%** PARTICIPANTS WITH INCREASED CONTRIBUTIONS  
(Calendar year to date)

**0%** PARTICIPANTS WITH AUTOMATIC CONTRIBUTION INCREASE  
(Calendar year to date)

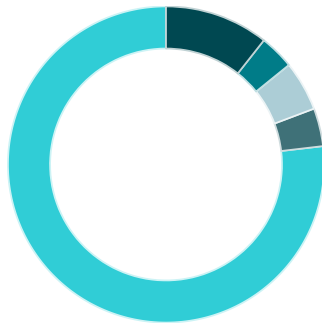
2021 IRS limits  
Regular Limit \$19,500

## How your participants are invested

### ASSET ALLOCATION <sup>1</sup> (as of 03/31/2021)

#### NUMBER OF ASSET CLASSES

1	10.6%
2	3.5%
3	5.1%
4	3.9%
5+	76.9%



### ASSET DIVERSIFICATION <sup>2</sup> (as of 03/31/2021)

#### AVG. # ASSET CLASSES

**5.3**

#### PEER GROUP

**4.8**

#### RECOMMENDED

**5**



### ProAccount

(as of 03/31/2021)

TOTAL PROACCOUNT BALANCE  
**\$36,732,690**

PARTICIPANTS WITH PROACCOUNT  
**359**  
*out of 1,158 total enrolled participants*

AVG ACCOUNT BALANCE WITH PROACCOUNT  
**\$102,319**



### Schwab Personal Choice Retirement Account

(as of 03/31/2021)

Number of accounts

7

Balance

\$341,103

<sup>1</sup> Percentage of participants by number of investment classes.

<sup>2</sup> Average number of asset classes - Average number of asset classes in which participants are invested.

Peer group - Average number of asset classes in which this peer group (cases with \$100 million - \$1 billion) is invested.

Recommended number of asset classes - The number of asset classes in which a participant should be invested for ideal diversification.

## How many participants are prepared for retirement

### Online engagement

(as of 03/31/2021)

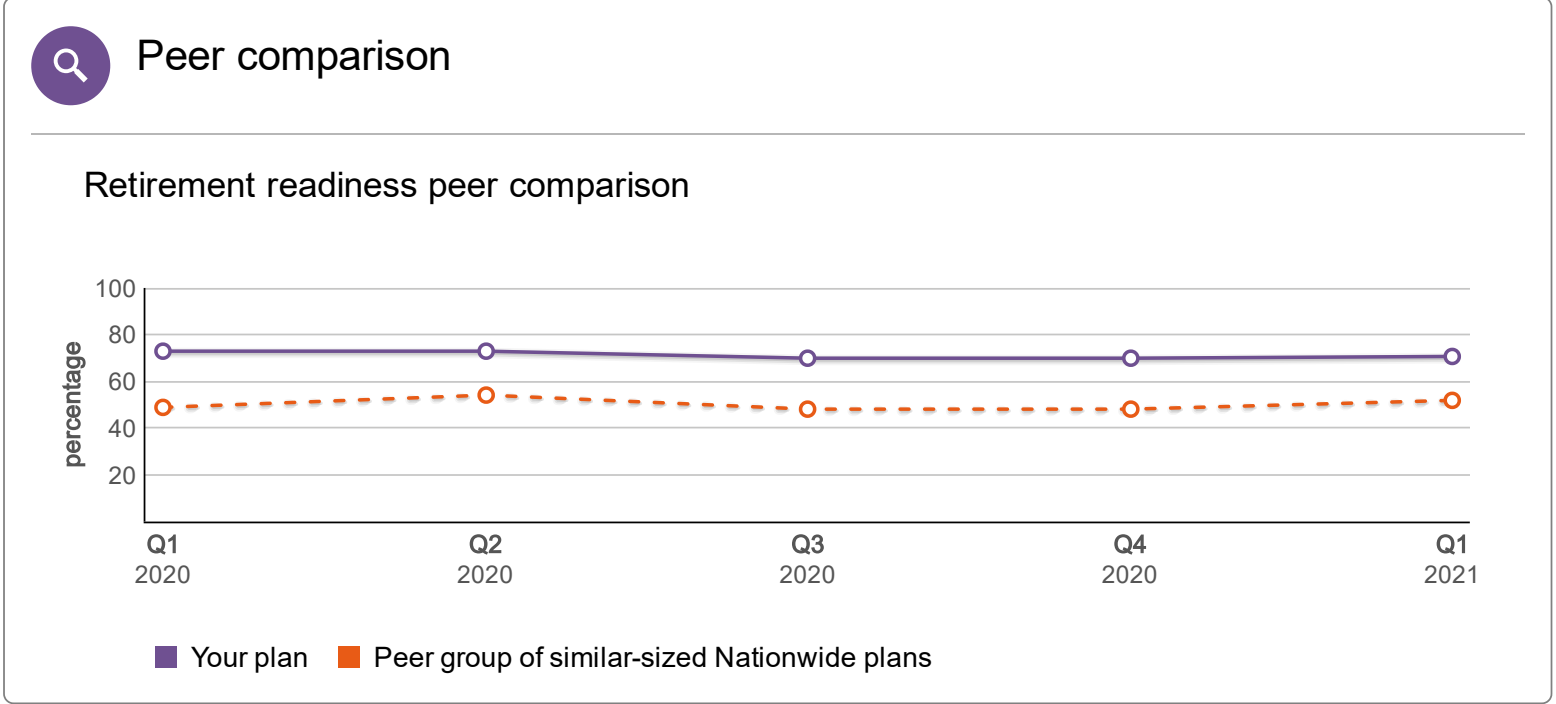
<p>TOTAL ENROLLED PARTICIPANTS</p> <p style="font-size: 24px; font-weight: bold;">1,158</p>	<p>ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT</p> <p style="font-size: 24px; font-weight: bold;">868</p>
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### Retirement readiness

(as of 03/31/2021)


<p>PARTICIPANTS WITH A RETIREMENT GOAL <sup>1</sup></p> <p style="font-size: 24px; font-weight: bold;">643</p>	<p>PARTICIPANTS 'ON TRACK' FOR RETIREMENT <sup>2</sup></p> <div style="text-align: center; margin-top: 20px;"> <p style="font-size: 24px; font-weight: bold;">71%</p> </div>
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Participants who actively review their online account and use their retirement outlook tools are 4 times more likely to take action and save more for retirement.



NRM-17390AO

<sup>1</sup> Participants with a retirement goal from My Interactive Retirement Planner®.  
<sup>2</sup> Participants with a retirement goal from My Interactive Retirement Planner® and a retirement readiness score of "on track" (.915 or higher).

 Asset class totals

Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$9,200,315.29	\$9,255,421.12	\$9,096,900.15	7.2%
Large cap	\$30,532,073.19	\$37,619,539.02	\$39,160,957.57	31.1%
Bonds	\$9,426,268.07	\$11,795,761.34	\$11,959,383.13	9.5%
SDO	\$308,627.95	\$353,572.58	\$341,102.66	0.3%
Specialty	\$2,700,243.78	\$3,134,825.73	\$3,271,164.77	2.6%
Loan	\$1,710,856.82	\$1,485,770.90	\$1,565,050.92	1.2%
Asset allocation	\$18,926,975.38	\$22,749,134.30	\$22,919,505.70	18.2%
International	\$10,477,759.90	\$12,252,767.11	\$12,642,953.46	10.1%
Small cap	\$6,031,026.80	\$6,121,120.87	\$7,065,282.23	5.6%
Fixed assets and cash	\$14,476,121.41	\$17,344,311.41	\$17,715,081.49	14.1%
<b>Total</b>	<b>\$103,790,268.59</b>	<b>\$122,112,224.38</b>	<b>\$125,737,382.08</b>	<b>100%</b>

 Total contributions by asset class

Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$641,613.04	\$578,529.82	\$107,714.62	6.3%
Large cap	\$1,724,714.53	\$1,712,268.93	\$449,411.90	26.1%
Bonds	\$602,296.94	\$535,241.76	\$139,865.41	8.1%
Specialty	\$186,500.89	\$187,668.18	\$42,936.51	2.5%
Asset allocation	\$2,936,983.00	\$2,710,093.56	\$569,168.41	33.1%
International	\$991,741.13	\$892,957.74	\$209,093.04	12.1%
Small cap	\$465,134.40	\$379,263.52	\$82,609.66	4.8%
Fixed assets and cash	\$611,653.34	\$738,732.54	\$120,558.96	7.0%
<b>Total</b>	<b>\$8,160,637.27</b>	<b>\$7,734,756.05</b>	<b>\$1,721,358.51</b>	<b>100%</b>

2021



## Asset allocation

(as of 03/31/2021)



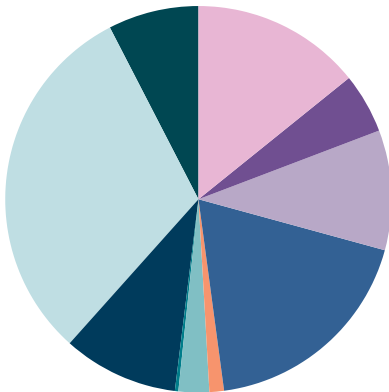
ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	7.2%	8.2%	-1.0% ●
Large cap	31.1%	26.6%	4.6% ●
Balanced	0.0%	2.2%	0.0%
Bonds	9.5%	4.6%	4.9% ●
Short term	0.0%	3.7%	0.0%
SDO	0.3%	1.7%	-1.5% ●
Specialty	2.6%	0.4%	2.2% ●
Loan	1.2%	0.2%	1.0% ●
Asset allocation	18.2%	29.9%	-11.7% ●
International	10.1%	5.8%	4.2% ●
Small cap	5.6%	6.1%	-0.5% ●
Fixed assets and cash	14.1%	10.4%	3.7% ●

2020



## Asset allocation

(as of 12/31/2020)



ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	7.6%	8.1%	-0.5% ●
Large cap	30.8%	26.3%	4.5% ●
Balanced	0.0%	2.2%	0.0%
Bonds	9.7%	4.8%	4.8% ●
Short term	0.0%	3.8%	0.0%
SDO	0.3%	1.7%	-1.4% ●
Specialty	2.6%	0.4%	2.1% ●
Loan	1.2%	0.2%	1.0% ●
Asset allocation	18.6%	29.8%	-11.2% ●
International	10.0%	5.8%	4.2% ●
Small cap	5.0%	6.0%	-1.0% ●
Fixed assets and cash	14.2%	10.7%	3.5% ●

# BALANCE DETAILS



## Total account balance

(as of 03/31/2021)

Money source	Current value
<b>Participant assets</b>	<b>\$125,737,382.08</b>
Rollover (Pre-Tax)	\$7,022,688.83
Rollover 457	\$264,966.98
Employer Money Purchase	\$51,663,016.51
Mandatory Employee Pre-Tax	\$64,076,405.85
After-Tax Contribution	\$764,176.00
After-Tax Rollover	\$39,974.33
Loan balance	\$1,565,050.92
SDO balance	\$341,102.66
<b>Total plan assets</b>	<b>\$125,737,382.08</b>



# BALANCE DETAILS



## Loan Details

(as of 03/31/2021)

Loan type	Number of loans	Principal value
General purpose loan	178	\$1,312,437.94
Primary residence loan	12	\$252,612.98
<b>Total</b>	<b>190</b>	<b>\$1,565,050.92</b>



## Contributions and transfers/rollovers-in

(as of 03/31/2021)

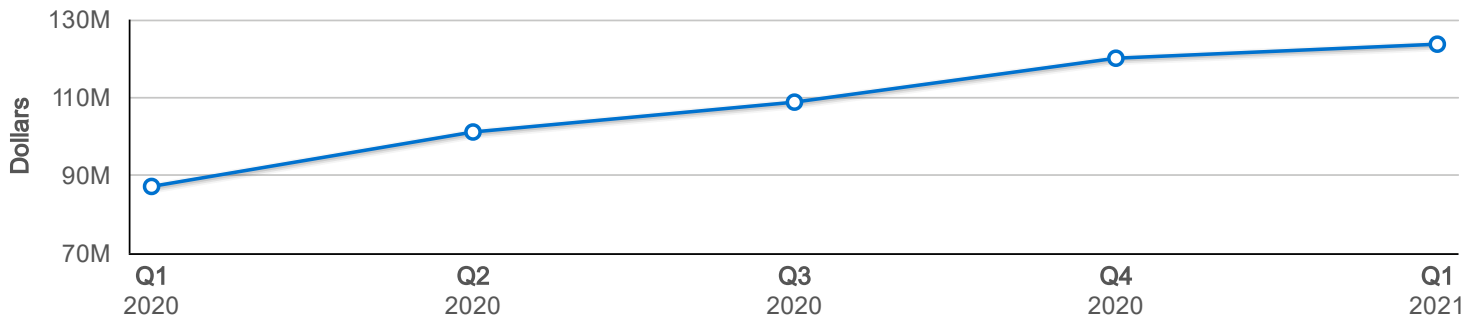
Type	Year to date
Contributions	\$1,679,413.02
Transfers/Rollovers-In	\$41,945.49
<b>Total</b>	<b>\$1,721,358.51</b>



## Balance activity by quarter

Change in balance from last quarter

▲ 3.0%  
FROM LAST QUARTER

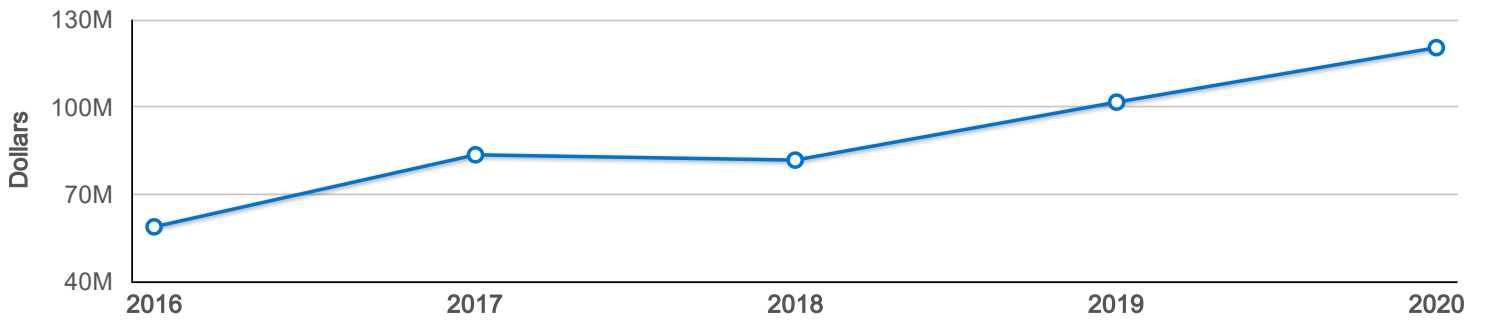




## Balance activity by year

Change in balance from last year

▲ 18.2%  
FROM LAST YEAR



	2016	2017	2018	2019	2020
Total balance	\$58,798,841.05	\$83,430,994.67	\$81,427,304.48	\$101,770,783.82	\$120,272,880.90

## Top opportunities to improve plan health

- ✓ **Encourage enrollment**  
Are you happy with your participation rate? Schedule an enrollment workshop today
- ✓ **Suggest online account usage**  
Those who engage in their online account are 4x more likely to save more for retirement
- ✓ **Propose contribution increases**  
Anything can help. Talk with your participants about the benefits of saving now for a better tomorrow
- ✓ **Discuss the benefits of Nationwide ProAccount**  
How participants are invested can play a big role in their retirement health

## Additional opportunities

### How participants are engaged in the plan

- ✓ **Are your participants in the correct status based on their age?**  
Check in with participants who may not be in the correct status.

### What your participants are contributing

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Contact your Nationwide representative to schedule a workshop with your participants under the age of 30 to help them understand the benefits of saving more now.
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Let your participants know how having an automatic annual contribution increase can help them reach their retirement goal.
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Call your Nationwide retirement specialist and discuss your participants' asset diversification.

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- ✓ **How many participants are getting close to retirement?**  
Talk with your participants about which payout strategies may benefit them the most.

# PLAN HEALTH REPORT

CITY OF SACRAMENTO CITY COUNCIL 401(a)

as of 03/31/2021



# WELCOME

We value your partnership and the opportunity to offer a competitive, effective retirement plan to your participants. Through diligent work and thought leadership, we'll help you grow your plan and help your participants prepare for and live in retirement. This report includes balance information, participant demographics, contribution highlights and retirement readiness numbers. Together, we can use this information to help your participants achieve greater financial wellness.

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## Quick plan facts

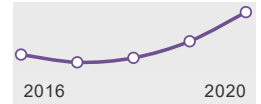
(as of 03/31/2021)

Metric	Current value	%Change from last quarter	%Change from last year
Participant Core Assets	\$730,229	-13.00%	27.00%
Total Participant Count	13	---	8.33%
Total New Enrollments YTD Count	2	100.00%	---
Total Deferrals YTD	\$18,368	-77.00%	1.00%
Total Rollovers-In YTD	\$0	---	---
ProAccount Participant Count	3	200.00%	200.00%
ProAccount Assets	\$185,412	5.00%	40.00%

# EXECUTIVE SUMMARY

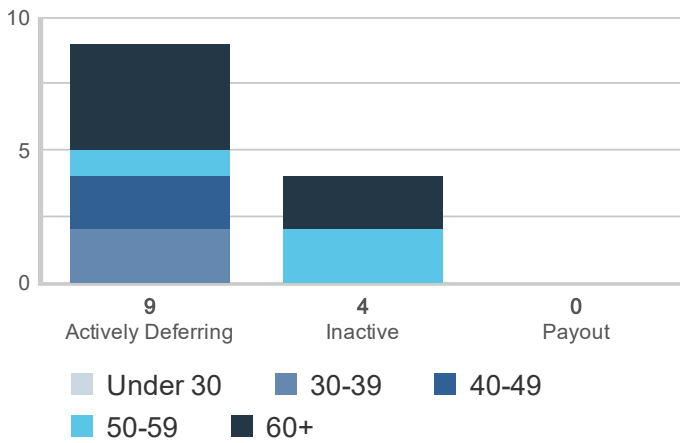
## 401(a) Plan Summary

**\$ TOTAL PARTICIPANT ACCOUNT BALANCE**  
(as of 03/31/2021)  
**\$730,229**



### How many are participating?

**ENROLLED PARTICIPANTS**  
(as of 03/31/2021)  
**13**

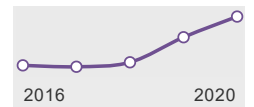


**NEW ENROLLMENTS**  
(Calendar year to date)  
**2**

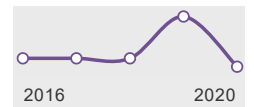
### How are they saving & investing?

**WHAT YOUR PARTICIPANTS ARE CONTRIBUTING**  
(as of 03/31/2021)

**AVERAGE ACCOUNT BALANCE**  
**\$56,171**



**AVERAGE CONTRIBUTION**  
**\$304**



### How many participants are prepared for retirement

**Online engagement**  
(as of 03/31/2021)

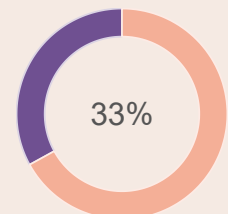
TOTAL ENROLLED PARTICIPANTS  
**13**

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT  
**5**

**Retirement readiness**  
(as of 03/31/2021)

PARTICIPANTS WITH A RETIREMENT GOAL  
**3**

PARTICIPANTS 'ON TRACK' FOR RETIREMENT





# PARTICIPANT DEMOGRAPHICS

## How participants are engaged in the plan



ENROLLED PARTICIPANTS <sup>1</sup>  
(as of 03/31/2021)

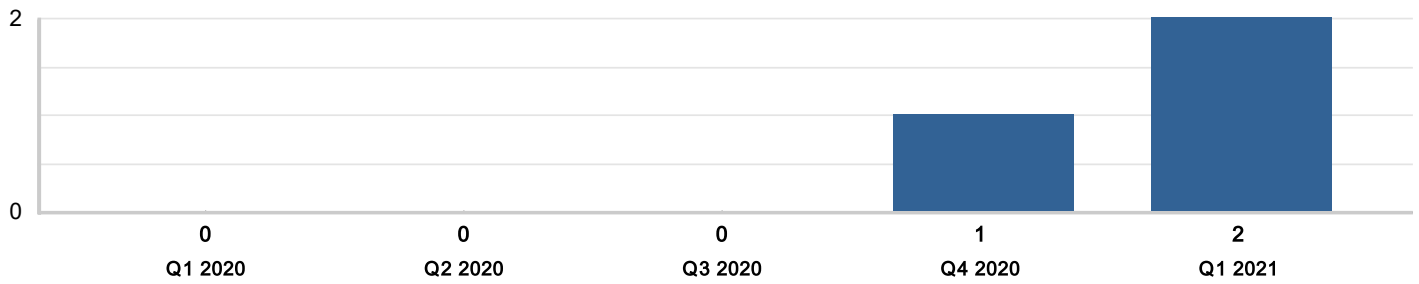
13



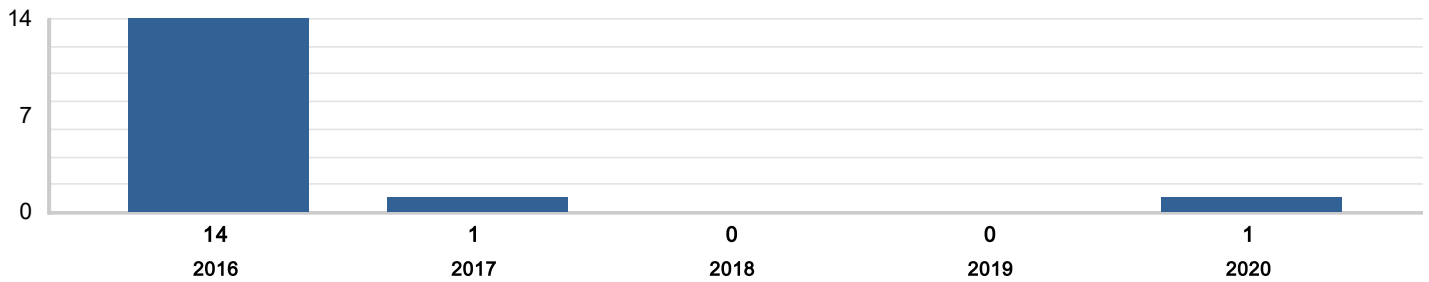
NEW ENROLLMENTS <sup>2</sup>  
(Calendar year to date)

2

### ENROLLMENT TRENDS (BY QUARTER) <sup>3</sup>



### ENROLLMENT TRENDS (BY YEAR) <sup>3</sup>



<sup>1</sup> Total number of enrolled participants in this plan.

<sup>2</sup> Participants who open and close their account within the calendar year, will not be counted in year-to-date enrollment numbers.

<sup>3</sup> Total number of participants enrolled by quarter or by year.

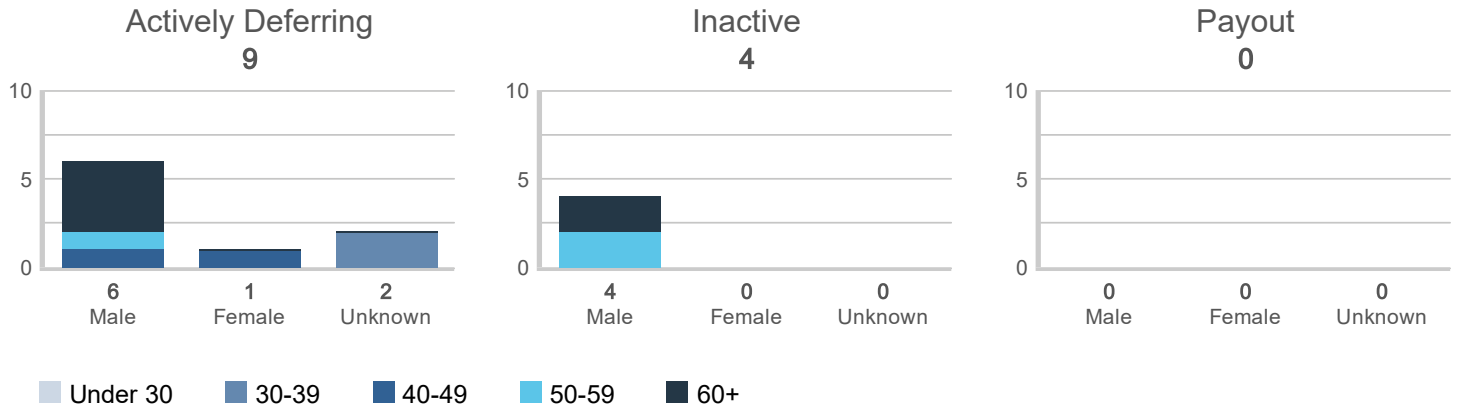
# PARTICIPANT DEMOGRAPHICS

## How participants are engaged in the plan



### Enrolled participant data<sup>4</sup>

(as of 03/31/2021)



	Actively Deferring (9)			Inactive (4)			Payout (0)		
	Male	Female	Unknown	Male	Female	Unknown	Male	Female	Unknown
Under 30	0	0	0	0	0	0	0	0	0
30 - 39	0	0	2	0	0	0	0	0	0
40 - 49	1	1	0	0	0	0	0	0	0
50 - 59	1	0	0	2	0	0	0	0	0
60+	4	0	0	2	0	0	0	0	0

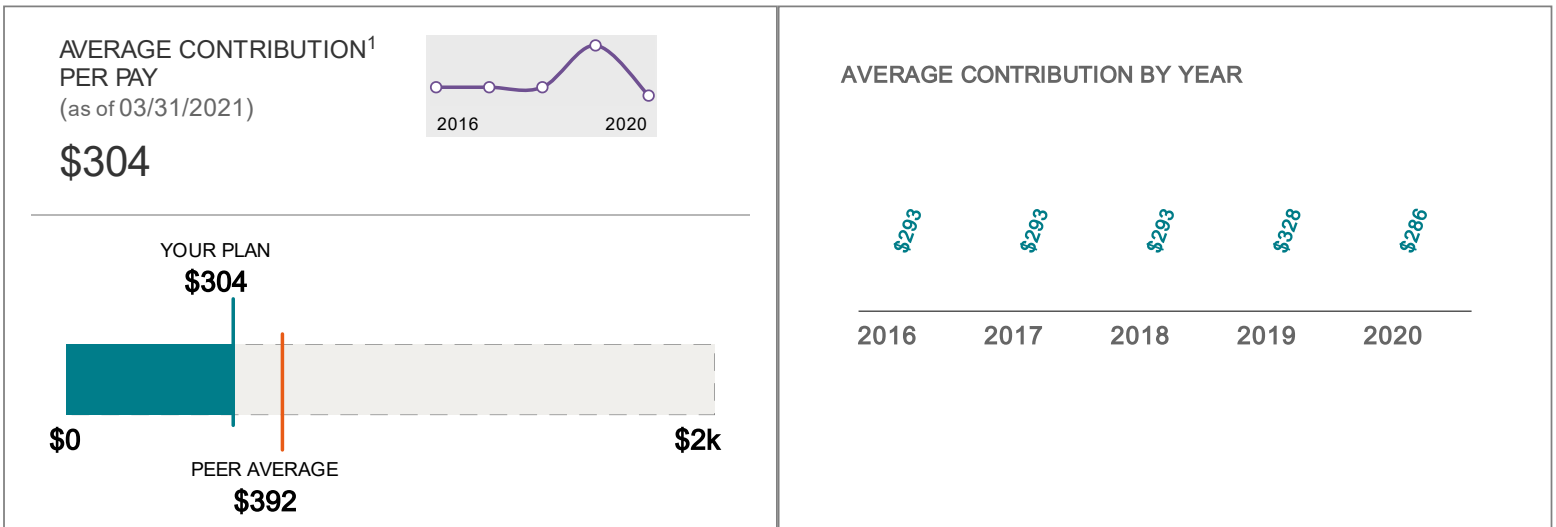
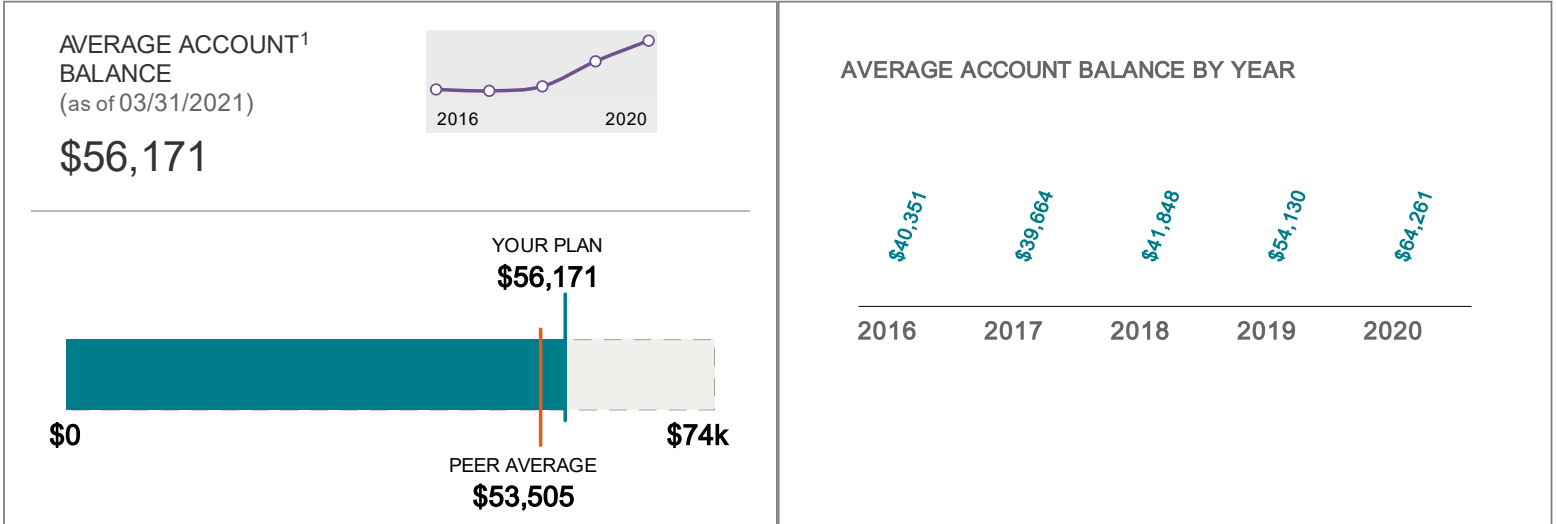
<sup>5</sup> Actively deferring - Participants with a balance, a contribution in the past 30 days and a status of employed.

Inactive - Participants with a balance, no contribution in the past 30 days and no status of payout.

Payout - Participants with a balance and a status of payout.

# CONTRIBUTIONS & INVESTMENTS

## What your participants are contributing



## Balances & contributions by age & gender

(as of 03/31/2021)

	Average account balance			Average annualized contributions		
	Male	Female	Unknown	Male	Female	Unknown
Under 30	\$0	\$0	\$0	\$0	\$0	\$0
30 - 39	\$0	\$0	\$2,055	\$0	\$0	\$0
40 - 49	\$58,529	\$69,893	\$0	\$8,272	\$8,272	\$0
50 - 59	\$86,020	\$0	\$0	\$2,299	\$0	\$0
60+	\$56,606	\$0	\$0	\$9,100	\$0	\$0

<sup>1</sup>A peer group consists of NRS plans with similar assets. This peer group comparison includes cases with \$0.5 million - \$5 million.

# CONTRIBUTION & INVESTMENTS

## What your participants are contributing

**0%** PARTICIPANTS WITH INCREASED CONTRIBUTIONS  
(Calendar year to date)

**0%** PARTICIPANTS WITH AUTOMATIC CONTRIBUTION INCREASE  
(Calendar year to date)

2021 IRS limits  
Regular Limit \$19,500

## How your participants are invested

ASSET ALLOCATION <sup>1</sup>  
(as of 03/31/2021)

NUMBER OF ASSET CLASSES

1	15.4%
2	0.0%
3	0.0%
4	7.7%
5+	76.9%



ASSET DIVERSIFICATION <sup>2</sup>  
(as of 03/31/2021)

AVG. # ASSET CLASSES

**4.8**

PEER GROUP

**4.0**

RECOMMENDED

**5**



**ProAccount**

(as of 03/31/2021)

TOTAL PROACCOUNT BALANCE

**\$185,412**

PARTICIPANTS WITH PROACCOUNT

**3**

*out of 13 total enrolled participants*

AVG ACCOUNT BALANCE WITH PROACCOUNT

**\$61,804**

<sup>1</sup> Percentage of participants by number of investment classes.

<sup>2</sup> Average number of asset classes - Average number of asset classes in which participants are invested.

Peer group - Average number of asset classes in which this peer group (cases with \$0.5 million - \$5 million) is invested.

Recommended number of asset classes - The number of asset classes in which a participant should be invested for ideal diversification.

## How many participants are prepared for retirement

### Online engagement

(as of 03/31/2021)

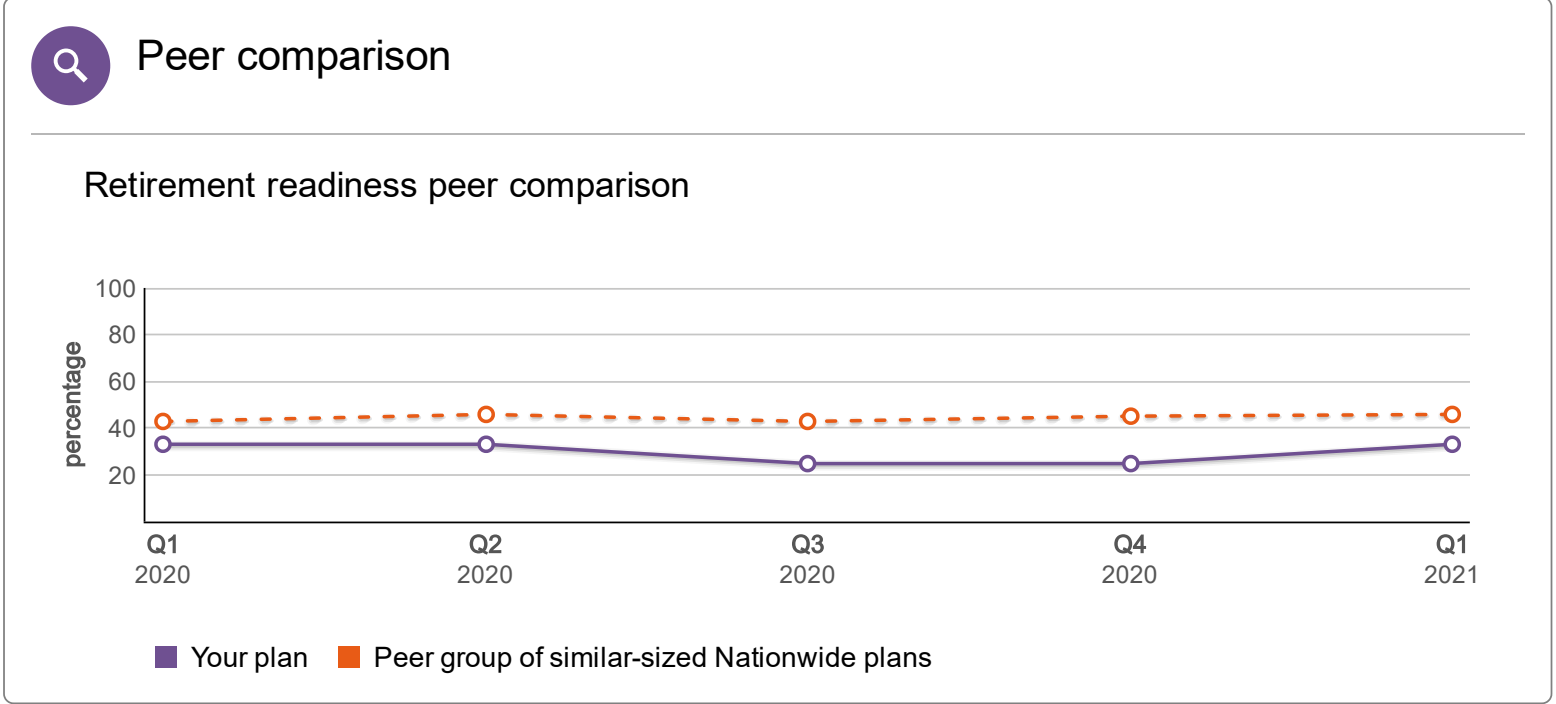
<p>TOTAL ENROLLED PARTICIPANTS</p> <p style="font-size: 24px; font-weight: bold;">13</p>	<p>ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT</p> <p style="font-size: 24px; font-weight: bold;">5</p>
--	--

### Retirement readiness

(as of 03/31/2021)


<p>PARTICIPANTS WITH A RETIREMENT GOAL <sup>1</sup></p> <p style="font-size: 24px; font-weight: bold;">3</p>	<p>PARTICIPANTS 'ON TRACK' FOR RETIREMENT <sup>2</sup></p> <div style="text-align: center; margin-top: 20px;"> <p style="font-size: 24px; font-weight: bold;">33%</p> </div>
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Participants who actively review their online account and use their retirement outlook tools are 4 times more likely to take action and save more for retirement.



NRM-17390AO

<sup>1</sup> Participants with a retirement goal from My Interactive Retirement Planner®.  
<sup>2</sup> Participants with a retirement goal from My Interactive Retirement Planner® and a retirement readiness score of "on track" (.915 or higher).

 Asset class totals

Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$36,334.13	\$42,246.08	\$29,439.27	4.0%
Large cap	\$137,094.13	\$188,282.82	\$166,400.77	22.8%
Bonds	\$33,642.42	\$43,697.07	\$44,652.40	6.1%
Specialty	\$22,868.81	\$26,689.67	\$7,671.21	1.1%
Asset allocation	\$328,665.43	\$438,613.31	\$390,013.66	53.4%
International	\$41,646.20	\$42,384.20	\$45,991.35	6.3%
Small cap	\$29,532.94	\$32,551.60	\$24,535.70	3.4%
Fixed assets and cash	\$19,780.67	\$20,932.94	\$21,524.39	2.9%
<b>Total</b>	<b>\$649,564.73</b>	<b>\$835,397.69</b>	<b>\$730,228.75</b>	<b>100%</b>

 Total contributions by asset class

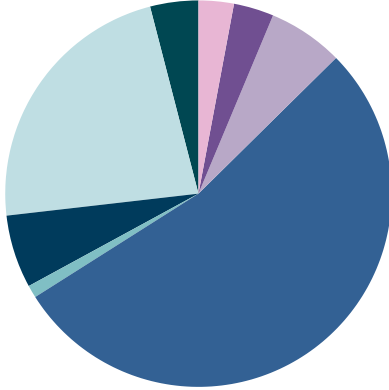
Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$4,348.38	\$4,525.88	\$725.46	3.9%
Large cap	\$11,059.25	\$4,935.02	\$1,400.00	7.6%
Bonds	\$0.00	\$0.00	\$76.32	0.4%
Specialty	\$2,372.02	\$2,453.31	\$76.38	0.4%
Asset allocation	\$53,793.82	\$61,850.31	\$14,549.70	79.2%
International	\$790.46	\$827.06	\$871.78	4.7%
Small cap	\$3,557.64	\$3,708.11	\$649.14	3.5%
Fixed assets and cash	\$0.00	\$0.00	\$18.96	0.1%
<b>Total</b>	<b>\$75,921.57</b>	<b>\$78,299.69</b>	<b>\$18,367.74</b>	<b>100%</b>

2021



## Asset allocation

(as of 03/31/2021)



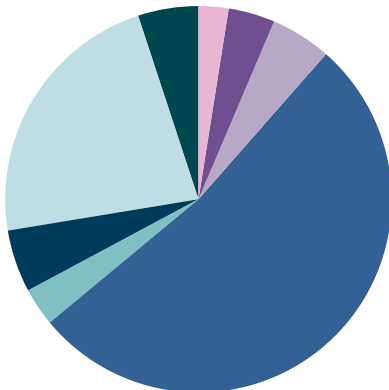
ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	4.0%	5.1%	-1.1% ●
Large cap	22.8%	19.3%	3.5% ●
Balanced	0.0%	1.5%	0.0%
Bonds	6.1%	6.5%	-0.4% ●
Short term	0.0%	2.3%	0.0%
SDO	0.0%	0.8%	0.0%
Specialty	1.1%	1.5%	-0.4% ●
Loan	0.0%	0.0%	0.0%
Asset allocation	53.4%	21.6%	31.8% ●
International	6.3%	7.1%	-0.8% ●
Small cap	3.4%	4.0%	-0.6% ●
Fixed assets and cash	2.9%	30.3%	-27.4% ●

2020



## Asset allocation

(as of 12/31/2020)



ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	5.1%	5.3%	-0.2% ●
Large cap	22.5%	19.9%	2.7% ●
Balanced	0.0%	1.4%	0.0%
Bonds	5.2%	6.8%	-1.6% ●
Short term	0.0%	2.4%	0.0%
SDO	0.0%	0.8%	0.0%
Specialty	3.2%	1.5%	1.7% ●
Loan	0.0%	0.0%	0.0%
Asset allocation	52.5%	20.5%	32.0% ●
International	5.1%	7.0%	-1.9% ●
Small cap	3.9%	4.3%	-0.4% ●
Fixed assets and cash	2.5%	30.2%	-27.6% ●



# BALANCE DETAILS



## Total account balance

(as of 03/31/2021)

Money source	Current value
<b>Participant assets</b>	<b>\$730,228.75</b>
Rollover (Pre-Tax)	\$0.00
Employer Money Purchase	\$355,872.39
Mandatory Employee Pre-Tax	\$374,356.36
<b>Total plan assets</b>	<b>\$730,228.75</b>



## Contributions and transfers/rollovers-in

(as of 03/31/2021)

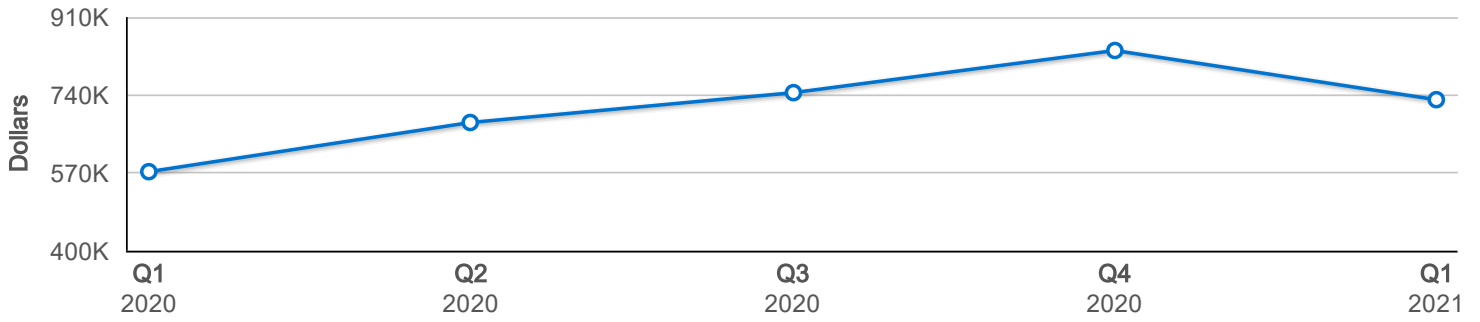
Type	Year to date
Contributions	\$18,367.74
Transfers/Rollovers-In	\$0.00
<b>Total</b>	<b>\$18,367.74</b>



## Balance activity by quarter

Change in balance from last quarter

▼ -12.6%  
FROM LAST QUARTER

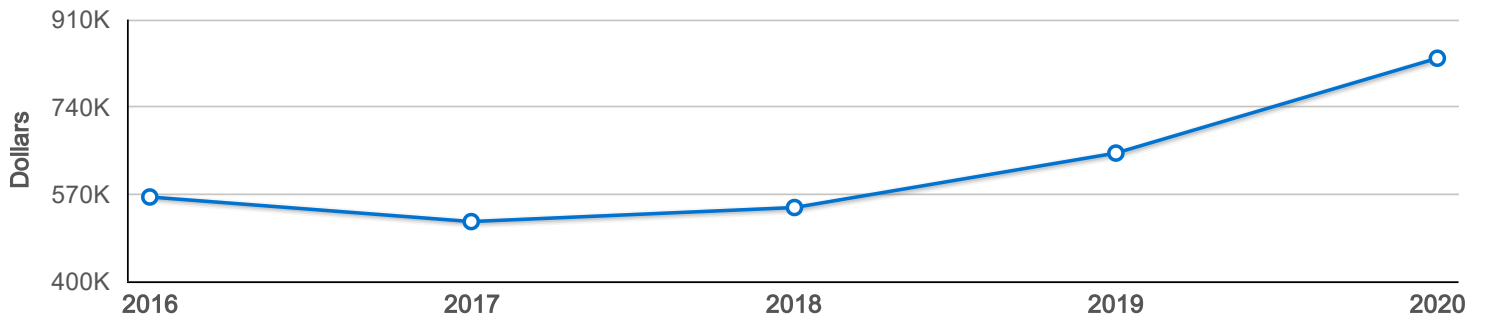




## Balance activity by year

Change in balance from last year

▲ 28.6%  
FROM LAST YEAR



	2016	2017	2018	2019	2020
Total balance	\$564,909.28	\$515,635.99	\$544,029.18	\$649,564.73	\$835,397.69

## Top opportunities to improve plan health

- ✓ **Encourage enrollment**  
Are you happy with your participation rate? Schedule an enrollment workshop today
- ✓ **Suggest online account usage**  
Those who engage in their online account are 4x more likely to save more for retirement
- ✓ **Propose contribution increases**  
Anything can help. Talk with your participants about the benefits of saving now for a better tomorrow
- ✓ **Discuss the benefits of Nationwide ProAccount**  
How participants are invested can play a big role in their retirement health

## Additional opportunities

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Check in with participants who may not be in the correct status.

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- ✓ **How many participants are getting close to retirement?**  
Talk with your participants about which payout strategies may benefit them the most.

# PLAN HEALTH REPORT

CITY OF SAC WCOE, L39 SUPV, AND CONF EMPLOYEES

as of 03/31/2021



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We value your partnership and the opportunity to offer a competitive, effective retirement plan to your participants. Through diligent work and thought leadership, we'll help you grow your plan and help your participants prepare for and live in retirement. This report includes balance information, participant demographics, contribution highlights and retirement readiness numbers. Together, we can use this information to help your participants achieve greater financial wellness.

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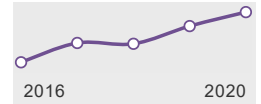
(as of 03/31/2021)

Metric	Current value	%Change from last quarter	%Change from last year
Participant Core Assets	\$17,029,306	2.00%	41.00%
Total Participant Count	732	1.24%	5.48%
Total New Enrollments YTD Count	13	-81.69%	-56.67%
Total Deferrals YTD	\$333,722	-72.00%	16.00%
Total Rollovers-In YTD	\$125,439	378.00%	418.00%
ProAccount Participant Count	249	-0.40%	2.05%
ProAccount Assets	\$6,268,199	-2.00%	49.00%



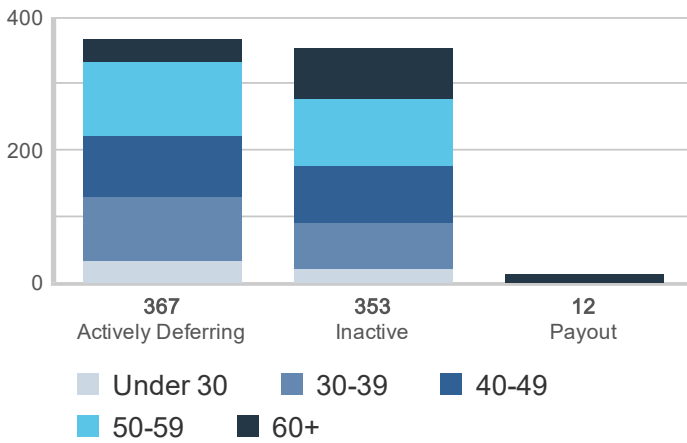
## 401(a) Plan Summary

**\$ TOTAL PARTICIPANT ACCOUNT BALANCE**  
(as of 03/31/2021)  
**\$17,394,302**



### How many are participating?

**ENROLLED PARTICIPANTS**  
(as of 03/31/2021)  
**732**

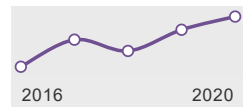


**NEW ENROLLMENTS**  
(Calendar year to date)  
**13**

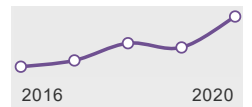
### How are they saving & investing?

**WHAT YOUR PARTICIPANTS ARE CONTRIBUTING**  
(as of 03/31/2021)

**AVERAGE ACCOUNT BALANCE**  
**\$23,264**



**AVERAGE CONTRIBUTION**  
**\$119**



### How many participants are prepared for retirement

**Online engagement**  
(as of 03/31/2021)

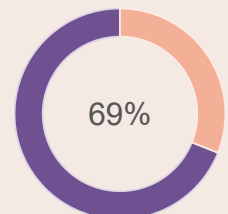
TOTAL ENROLLED PARTICIPANTS  
**732**

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT  
**475**

**Retirement readiness**  
(as of 03/31/2021)

PARTICIPANTS WITH A RETIREMENT GOAL  
**382**

PARTICIPANTS 'ON TRACK' FOR RETIREMENT



# PARTICIPANT DEMOGRAPHICS

## How participants are engaged in the plan



ENROLLED PARTICIPANTS <sup>1</sup>  
(as of 03/31/2021)

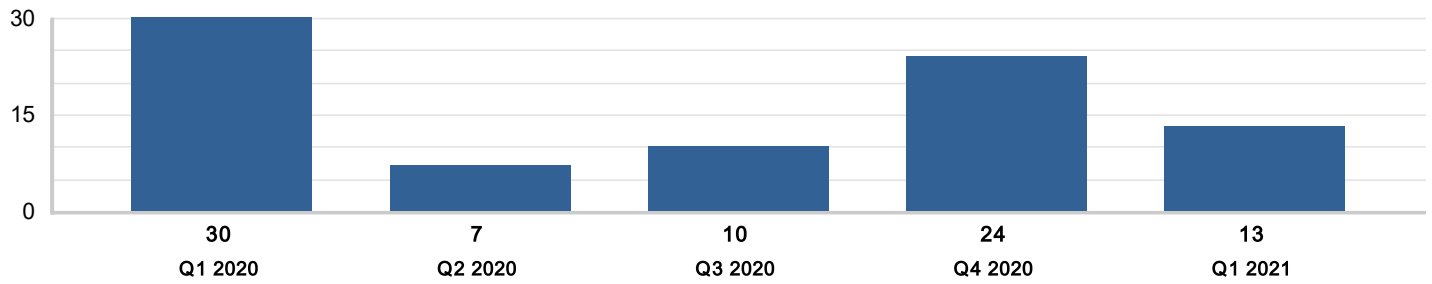
732



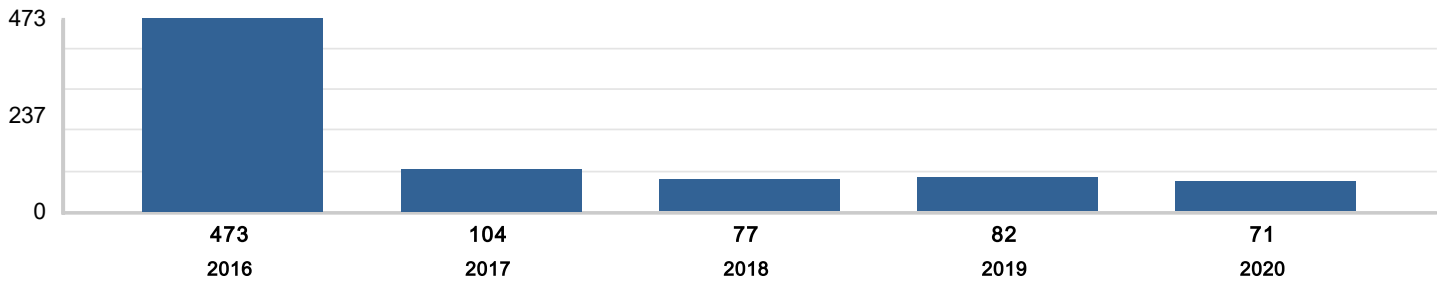
NEW ENROLLMENTS <sup>2</sup>  
(Calendar year to date)

13

### ENROLLMENT TRENDS (BY QUARTER) <sup>3</sup>



### ENROLLMENT TRENDS (BY YEAR) <sup>3</sup>



<sup>1</sup> Total number of enrolled participants in this plan.

<sup>2</sup> Participants who open and close their account within the calendar year, will not be counted in year-to-date enrollment numbers.

<sup>3</sup> Total number of participants enrolled by quarter or by year.

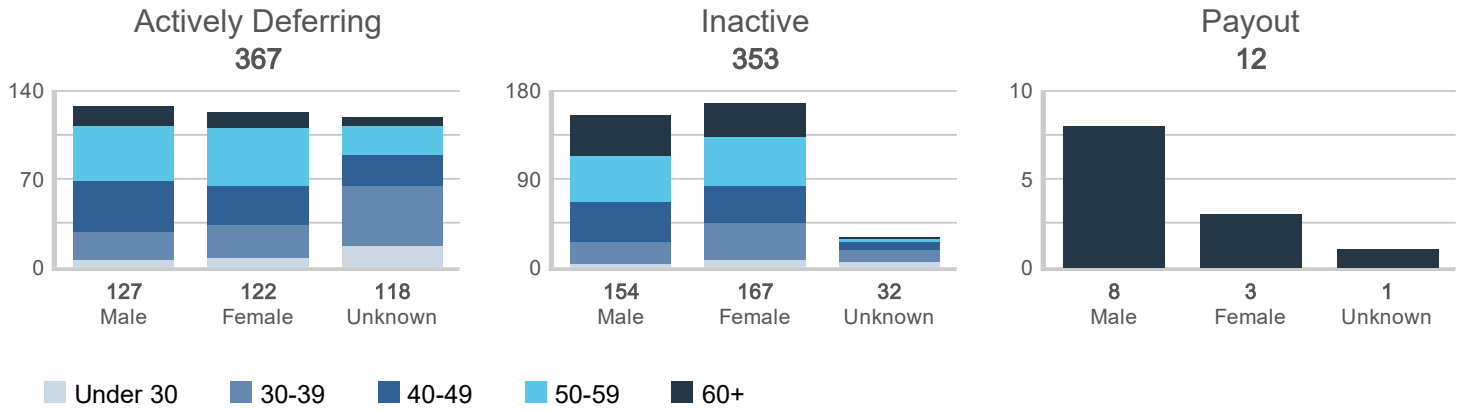
# PARTICIPANT DEMOGRAPHICS

## How participants are engaged in the plan



### Enrolled participant data<sup>4</sup>

(as of 03/31/2021)



**Actively Deferring**  
367

**Inactive**  
353

**Payout**  
12

	Actively Deferring (367)			Inactive (353)			Payout (12)		
	Male	Female	Unknown	Male	Female	Unknown	Male	Female	Unknown
Under 30	6	8	18	5	8	7	0	0	0
30 - 39	23	26	47	20	38	12	0	0	0
40 - 49	39	31	24	42	36	7	0	0	0
50 - 59	43	45	23	46	51	4	0	0	0
60+	16	12	6	41	34	2	8	3	1

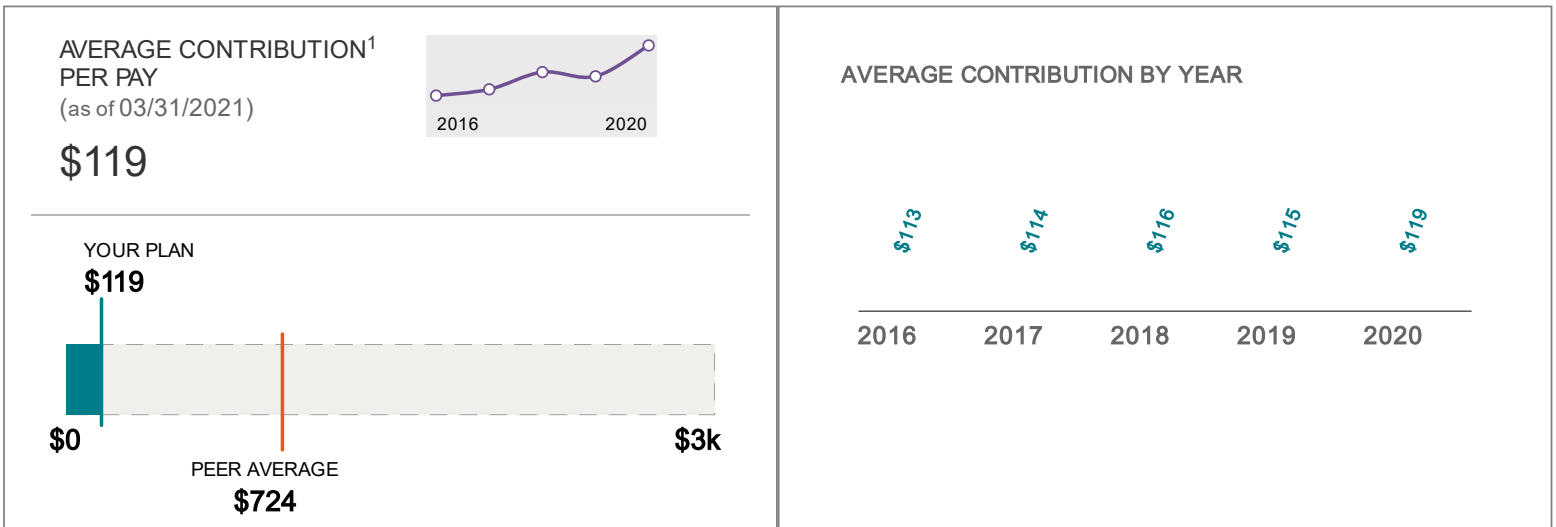
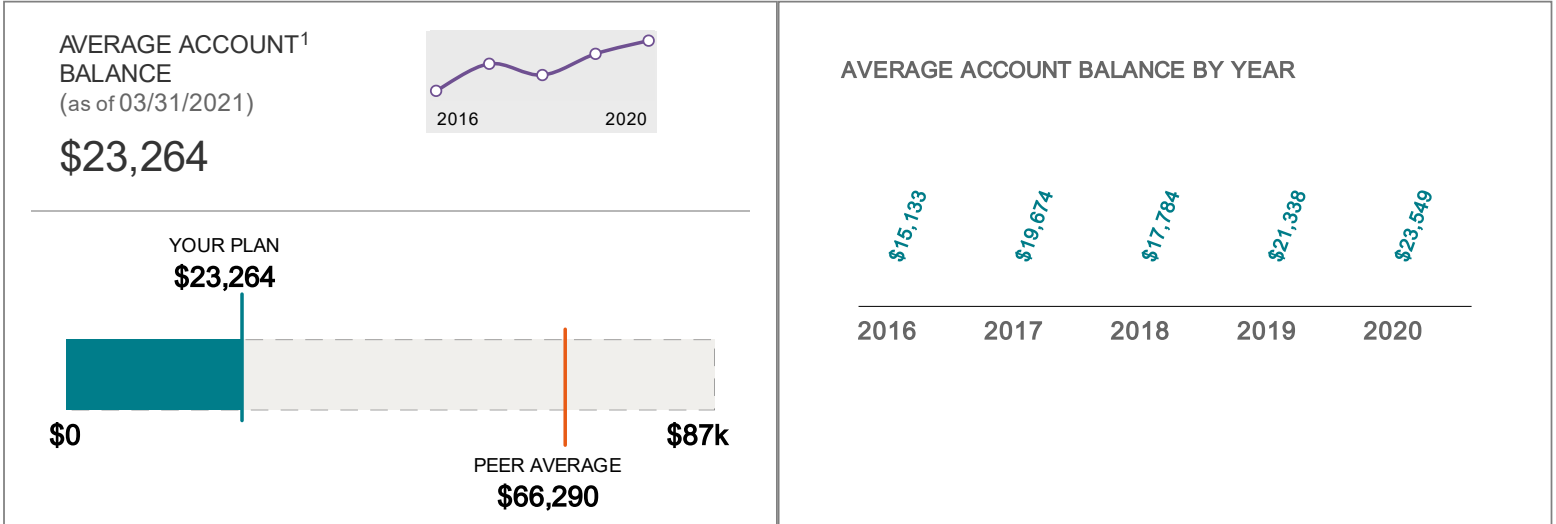
<sup>5</sup> Actively deferring - Participants with a balance, a contribution in the past 30 days and a status of employed.

Inactive - Participants with a balance, no contribution in the past 30 days and no status of payout.

Payout - Participants with a balance and a status of payout.

# CONTRIBUTIONS & INVESTMENTS

## What your participants are contributing



## Balances & contributions by age & gender

(as of 03/31/2021)

	Average account balance			Average annualized contributions		
	Male	Female	Unknown	Male	Female	Unknown
Under 30	\$5,823	\$5,756	\$3,257	\$2,038	\$2,754	\$1,449
30 - 39	\$12,531	\$11,390	\$8,878	\$3,574	\$2,701	\$0
40 - 49	\$31,483	\$18,706	\$16,177	\$3,580	\$2,738	\$3,630
50 - 59	\$40,737	\$32,472	\$5,939	\$3,364	\$3,130	\$0
60+	\$38,788	\$24,476	\$7,951	\$3,212	\$2,218	\$5,857

<sup>1</sup>A peer group consists of NRS plans with similar assets. This peer group comparison includes cases with \$5 million - \$20 million.

# CONTRIBUTION & INVESTMENTS

## What your participants are contributing

**0%** PARTICIPANTS WITH INCREASED CONTRIBUTIONS  
(Calendar year to date)

**0%** PARTICIPANTS WITH AUTOMATIC CONTRIBUTION INCREASE  
(Calendar year to date)

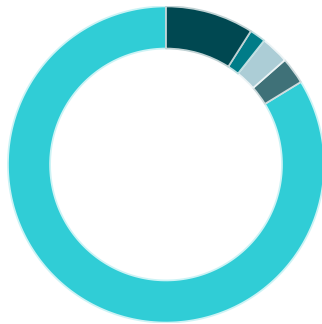
2021 IRS limits  
Regular Limit \$19,500

## How your participants are invested

### ASSET ALLOCATION <sup>1</sup> (as of 03/31/2021)

#### NUMBER OF ASSET CLASSES

1	9.0%
2	1.6%
3	2.9%
4	2.7%
5+	83.7%



### ASSET DIVERSIFICATION <sup>2</sup> (as of 03/31/2021)

#### AVG. # ASSET CLASSES

5.4

#### PEER GROUP

4.2

#### RECOMMENDED

5



### ProAccount

(as of 03/31/2021)

TOTAL PROACCOUNT BALANCE  
**\$6,268,199**

PARTICIPANTS WITH PROACCOUNT  
**249**  
*out of 732 total enrolled participants*

AVG ACCOUNT BALANCE WITH PROACCOUNT  
**\$25,173**



### Schwab Personal Choice Retirement Account

(as of 03/31/2021)

#### Number of accounts

1

#### Balance

\$94,150

<sup>1</sup> Percentage of participants by number of investment classes.

<sup>2</sup> Average number of asset classes - Average number of asset classes in which participants are invested.

Peer group - Average number of asset classes in which this peer group (cases with \$5 million - \$20 million) is invested.

Recommended number of asset classes - The number of asset classes in which a participant should be invested for ideal diversification.

## How many participants are prepared for retirement



### Online engagement

(as of 03/31/2021)

TOTAL ENROLLED PARTICIPANTS

732

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT

475



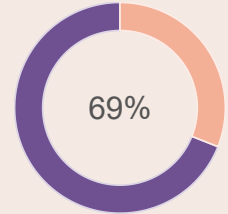
### Retirement readiness

(as of 03/31/2021)

PARTICIPANTS WITH A RETIREMENT GOAL <sup>1</sup>

382

PARTICIPANTS 'ON TRACK' FOR RETIREMENT <sup>2</sup>

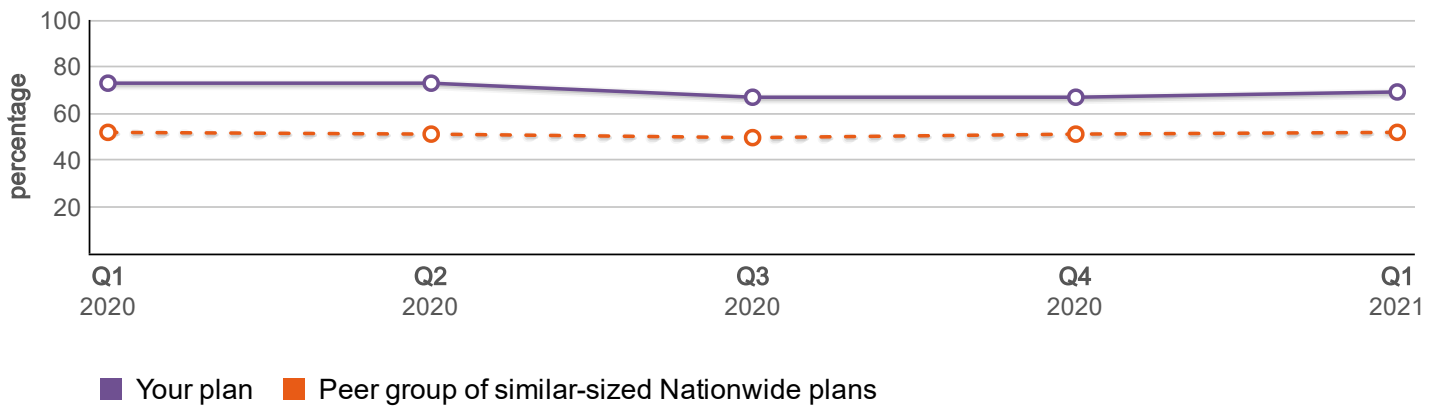


Participants who actively review their online account and use their retirement outlook tools are 4 times more likely to take action and save more for retirement.



## Peer comparison


### Retirement readiness peer comparison



NRM-17390AO

<sup>1</sup> Participants with a retirement goal from My Interactive Retirement Planner®.

<sup>2</sup> Participants with a retirement goal from My Interactive Retirement Planner® and a retirement readiness score of "on track" (.915 or higher).

 Asset class totals

Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$943,318.45	\$944,811.06	\$938,086.08	5.4%
Large cap	\$3,673,303.07	\$4,759,759.66	\$4,898,588.06	28.2%
Bonds	\$1,042,015.15	\$1,452,486.35	\$1,383,226.94	8.0%
SDO	---	---	\$94,150.45	0.5%
Specialty	\$297,849.99	\$358,226.79	\$364,676.82	2.1%
Loan	\$290,220.48	\$257,599.23	\$270,846.51	1.6%
Asset allocation	\$3,086,275.22	\$3,555,251.47	\$3,757,702.78	21.6%
International	\$1,736,267.24	\$1,888,092.84	\$1,943,027.34	11.2%
Small cap	\$944,953.72	\$875,864.85	\$967,110.15	5.6%
Fixed assets and cash	\$2,245,333.52	\$2,858,316.00	\$2,776,887.33	16.0%
<b>Total</b>	<b>\$14,259,536.84</b>	<b>\$16,950,408.25</b>	<b>\$17,394,302.46</b>	<b>100%</b>

 Total contributions by asset class

Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$64,346.24	\$60,504.22	\$15,363.04	3.3%
Large cap	\$181,270.28	\$248,798.14	\$71,295.68	15.5%
Bonds	\$77,799.99	\$79,517.07	\$29,226.85	6.4%
Specialty	\$19,741.70	\$20,179.34	\$7,420.35	1.6%
Asset allocation	\$887,720.87	\$517,425.06	\$253,026.23	55.1%
International	\$130,915.99	\$115,882.85	\$42,913.74	9.3%
Small cap	\$62,070.11	\$59,764.25	\$12,253.28	2.7%
Fixed assets and cash	\$112,673.26	\$100,403.95	\$27,661.88	6.0%
<b>Total</b>	<b>\$1,536,538.44</b>	<b>\$1,202,474.88</b>	<b>\$459,161.05</b>	<b>100%</b>

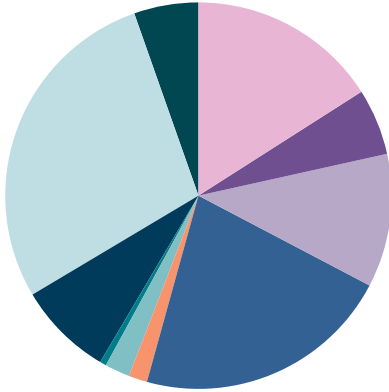


2021



## Asset allocation

(as of 03/31/2021)



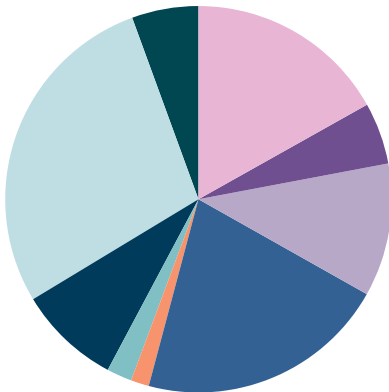
ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	5.4%	5.1%	0.3% ●
Large cap	28.2%	18.2%	10.0% ●
Balanced	0.0%	1.3%	0.0%
Bonds	8.0%	4.3%	3.7% ●
Short term	0.0%	2.3%	0.0%
SDO	0.5%	0.5%	0.0%
Specialty	2.1%	1.2%	0.9% ●
Loan	1.6%	0.0%	1.5% ●
Asset allocation	21.6%	34.7%	-13.1% ●
International	11.2%	6.4%	4.8% ●
Small cap	5.6%	3.7%	1.9% ●
Fixed assets and cash	16.0%	22.4%	-6.4% ●

2020



## Asset allocation

(as of 12/31/2020)



ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	5.6%	4.9%	0.7% ●
Large cap	28.1%	19.5%	8.6% ●
Balanced	0.0%	1.3%	0.0%
Bonds	8.6%	4.6%	4.0% ●
Short term	0.0%	2.3%	0.0%
SDO	0.0%	0.5%	0.0%
Specialty	2.1%	1.2%	0.9% ●
Loan	1.5%	0.0%	1.5% ●
Asset allocation	21.0%	33.6%	-12.6% ●
International	11.1%	6.3%	4.8% ●
Small cap	5.2%	3.4%	1.8% ●
Fixed assets and cash	16.9%	22.4%	-5.6% ●

# BALANCE DETAILS



## Total account balance

(as of 03/31/2021)

Money source	Current value
<b>Participant assets</b>	<b>\$17,394,302.46</b>
Rollover (Pre-Tax)	\$2,018,464.78
Employer Money Purchase	\$7,656,325.83
Mandatory Employee Pre-Tax	\$7,351,860.21
After-Tax Contribution	\$2,654.68
Loan balance	\$270,846.51
SDO balance	\$94,150.45
<b>Total plan assets</b>	<b>\$17,394,302.46</b>

# BALANCE DETAILS



## Loan Details

(as of 03/31/2021)

Loan type	Number of loans	Principal value
General purpose loan	58	\$259,690.37
Primary residence loan	2	\$11,156.14
<b>Total</b>	<b>60</b>	<b>\$270,846.51</b>



## Contributions and transfers/rollovers-in

(as of 03/31/2021)

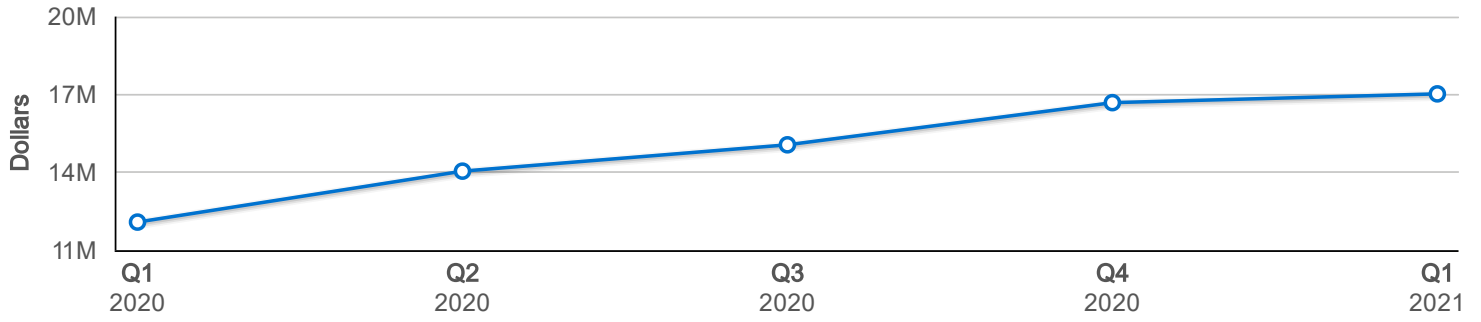
Type	Year to date
Contributions	\$333,721.86
Transfers/Rollovers-In	\$125,439.19
<b>Total</b>	<b>\$459,161.05</b>



## Balance activity by quarter

Change in balance from last quarter

▲ 2.0%  
FROM LAST QUARTER

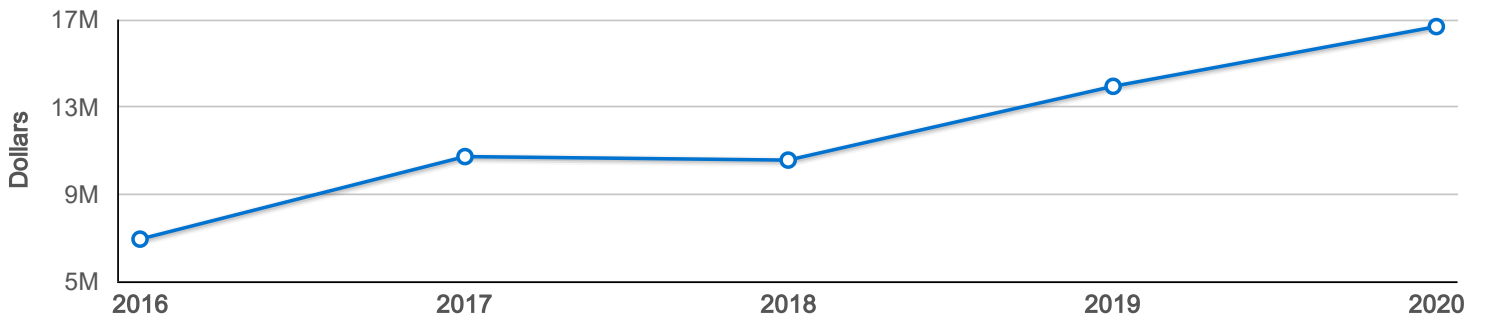




## Balance activity by year

Change in balance from last year

▲ 19.5%  
FROM LAST YEAR



	2016	2017	2018	2019	2020
Total balance	\$6,910,961.40	\$10,679,785.43	\$10,520,106.12	\$13,969,316.36	\$16,692,809.02

## Top opportunities to improve plan health

- ✓ **Encourage enrollment**  
Are you happy with your participation rate? Schedule an enrollment workshop today
- ✓ **Suggest online account usage**  
Those who engage in their online account are 4x more likely to save more for retirement
- ✓ **Propose contribution increases**  
Anything can help. Talk with your participants about the benefits of saving now for a better tomorrow
- ✓ **Discuss the benefits of Nationwide ProAccount**  
How participants are invested can play a big role in their retirement health

## Additional opportunities

### How participants are engaged in the plan

- ✓ **Are your participants in the correct status based on their age?**  
Check in with participants who may not be in the correct status.

### What your participants are contributing

- ✓ **Starting to save early is one of the best ways to prepare for retirement.**  
Contact your Nationwide representative to schedule a workshop with your participants under the age of 30 to help them understand the benefits of saving more now.
- ✓ **Are your female participants actively contributing?**  
Host a workshop for women eligible and enrolled in your plan. Nationwide's Women & Investing tools can help.
- ✓ **Incremental increases can go a long way.**  
Let your participants know how having an automatic annual contribution increase can help them reach their retirement goal.
- ✓ **Work with your Nationwide Retirement Specialist to help manage your loans.**
- ✓ **Are those closer to retirement aware of catch-up contributions?**  
Let your participants know that catch-up contributions may help them reach their goal.

### How your participants are invested

- ✓ **Are participants diversified enough?**  
Call your Nationwide retirement specialist and discuss your participants' asset diversification.

### How many participants are prepared for retirement

- ✓ **How many participants are getting close to retirement?**  
Talk with your participants about which payout strategies may benefit them the most.