

City of Sacramento

3Q2021: Board Report



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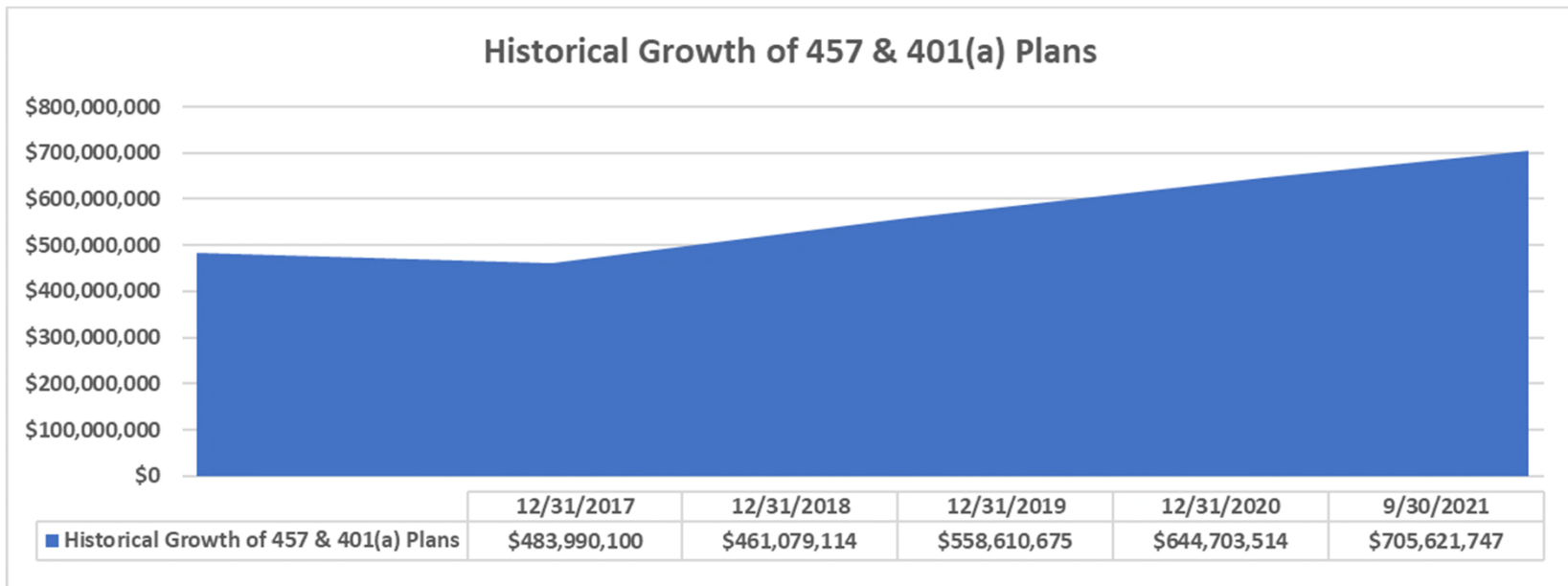
Section 9: Your Dedicated Team

Administration Report

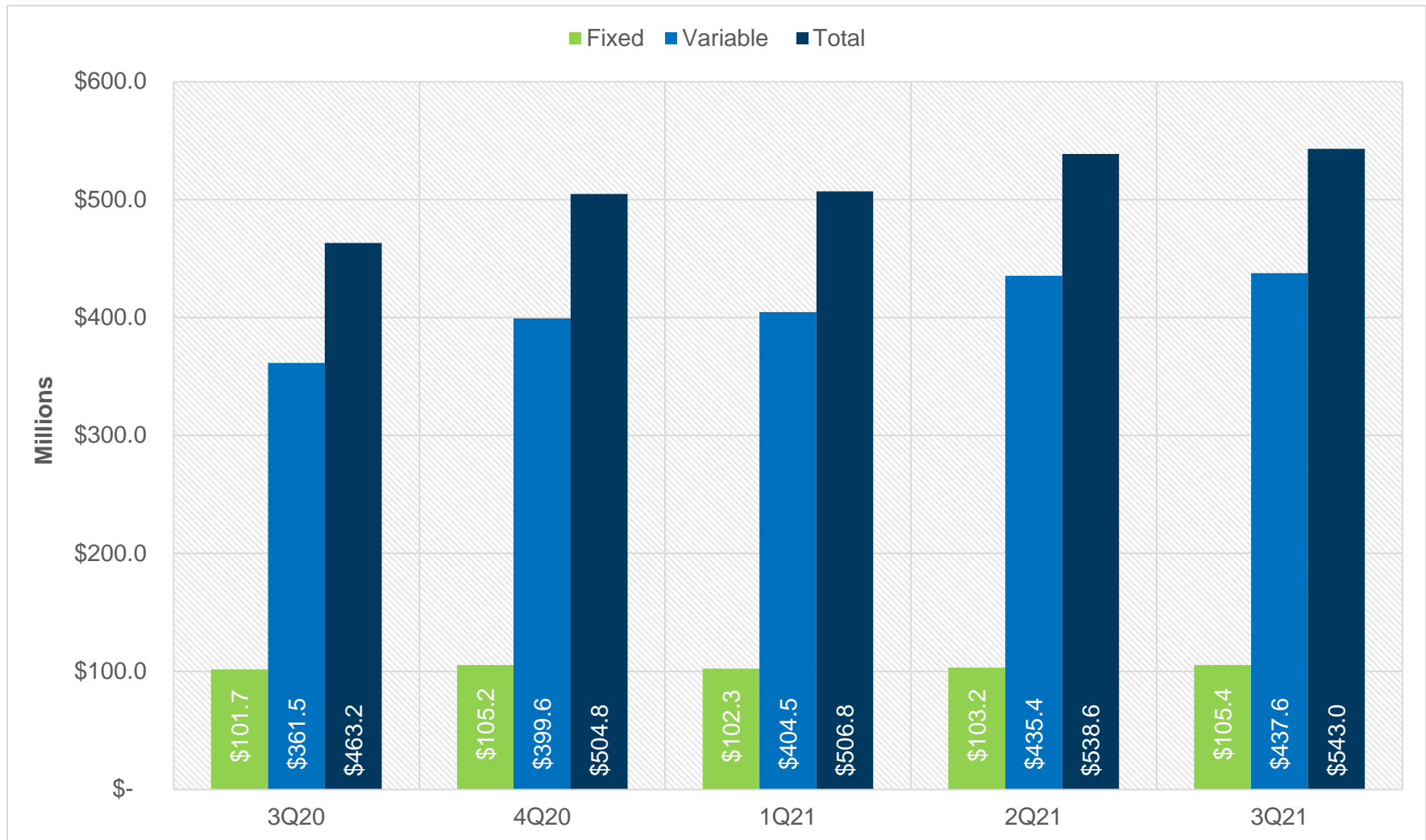
3Q21: Balance Sheet

	457	401(a) Management	401(a) WCOE, L39 Supv	401(a) City Council	401(a) Sac Sierras Bldg	Total
Beginning Balance as of 7/01/2021	\$ 538,588,773	\$ 131,701,190	\$ 18,130,943	\$ 792,662	\$ 27,987	\$ 689,241,554
RECEIPTS:						
Contribs/Loans/Roll-ins	\$ 8,713,808	\$ 2,171,834	\$ 403,207	\$ 19,311	\$ 10,849	\$ 11,319,009
Int/Dividend	\$ 987,819	\$ 273,129	\$ 32,680	\$ 1,492	\$ 83	\$ 1,295,202
Fees	\$ (238,096)	\$ (54,328)	\$ (10,021)	\$ (271)	\$ (5)	\$ (302,721)
	\$ 9,463,531	\$ 2,390,635	\$ 425,866	\$ 20,532	\$ 10,926	\$ 12,311,491
DISTRIBUTIONS:						
Distributions/Loans/Roll-outs	\$ (5,320,552)	\$ (1,899,544)	\$ (272,972)	\$ -	\$ -	\$ (7,493,069)
	\$ (5,320,552)	\$ (1,899,544)	\$ (272,972)	\$ -	\$ -	\$ (7,493,069)
Gain/Loss	\$ 239,013	\$ (44,355)	\$ (31,949)	\$ (1,348)	\$ (319)	\$ 161,042
Schwab PCRA	\$ 3,185,500	\$ 564,391	\$ 109,815	\$ -	\$ -	\$ 3,859,706
Loan Balance	\$ 5,801,271	\$ 1,414,493	\$ 325,258	\$ -	\$ -	\$ 7,541,023
Total Balance as of 9/30/2021	\$ 551,957,535	\$ 134,126,811	\$ 18,686,961	\$ 811,846	\$ 38,594	\$ 705,621,747

Historical Growth

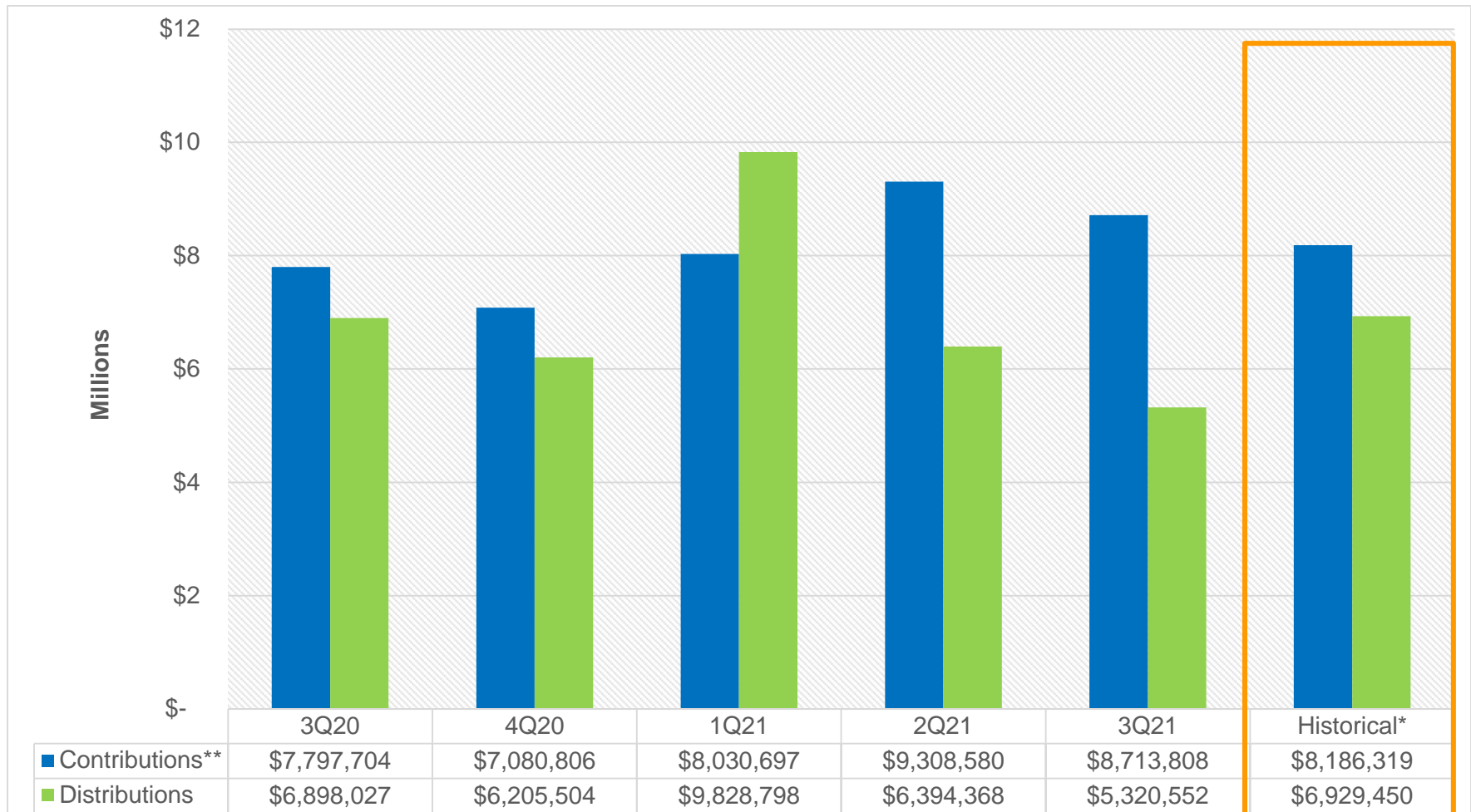


457(b): Asset Growth*



*Does not include Loans and Schwab

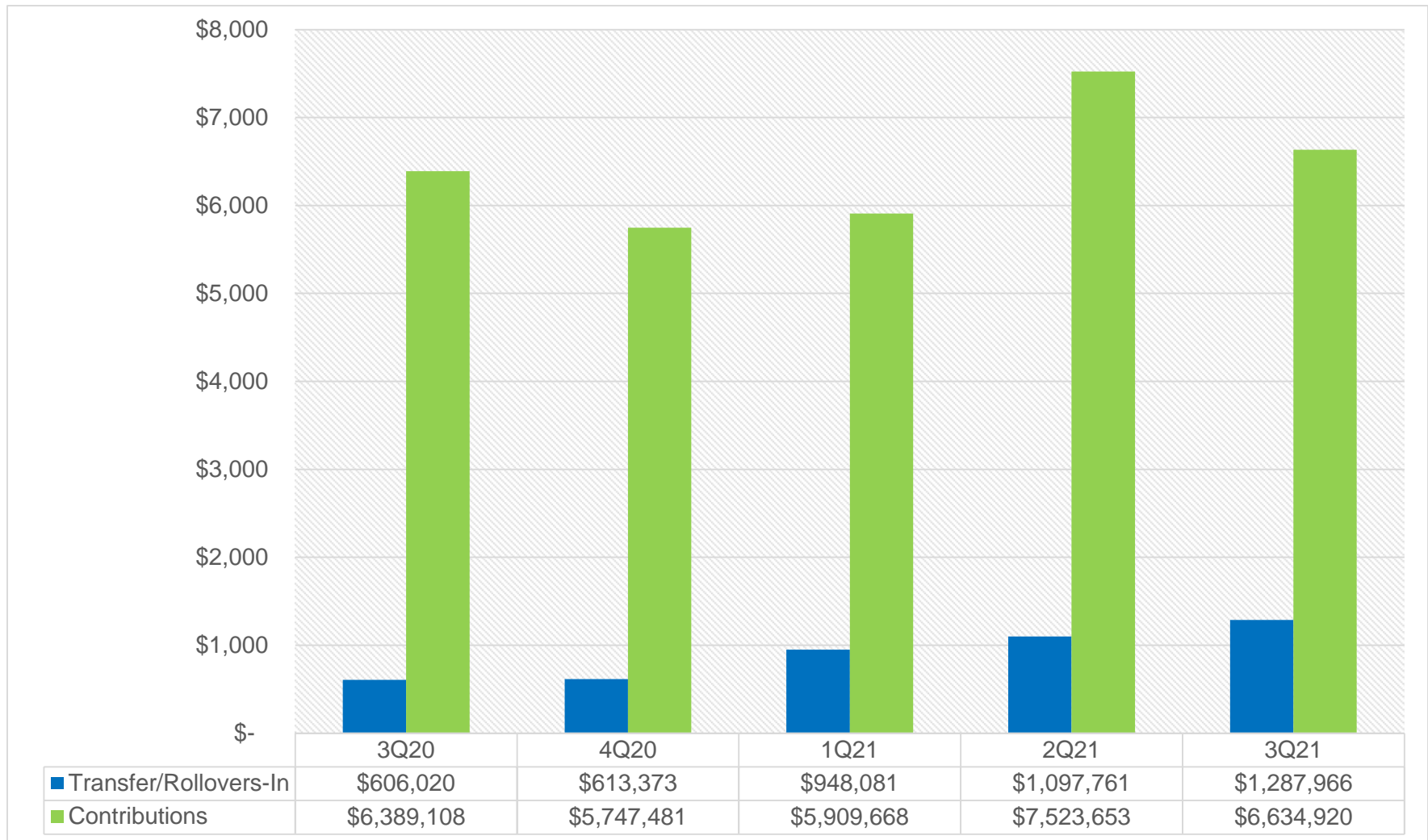
457(b): Contributions & Distributions



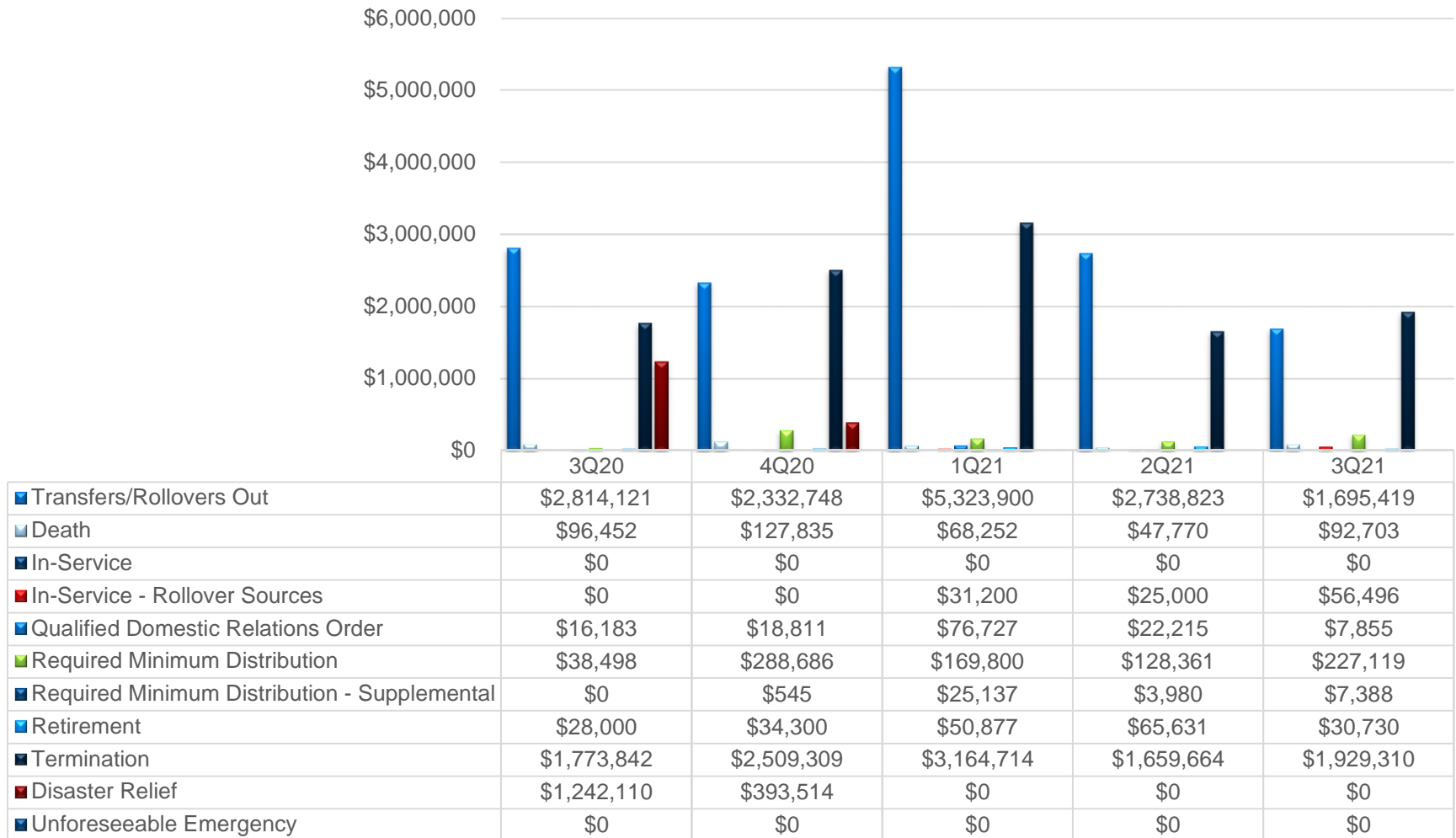
*Rolling 5 quarter average

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

457(b): Contributions Breakdown

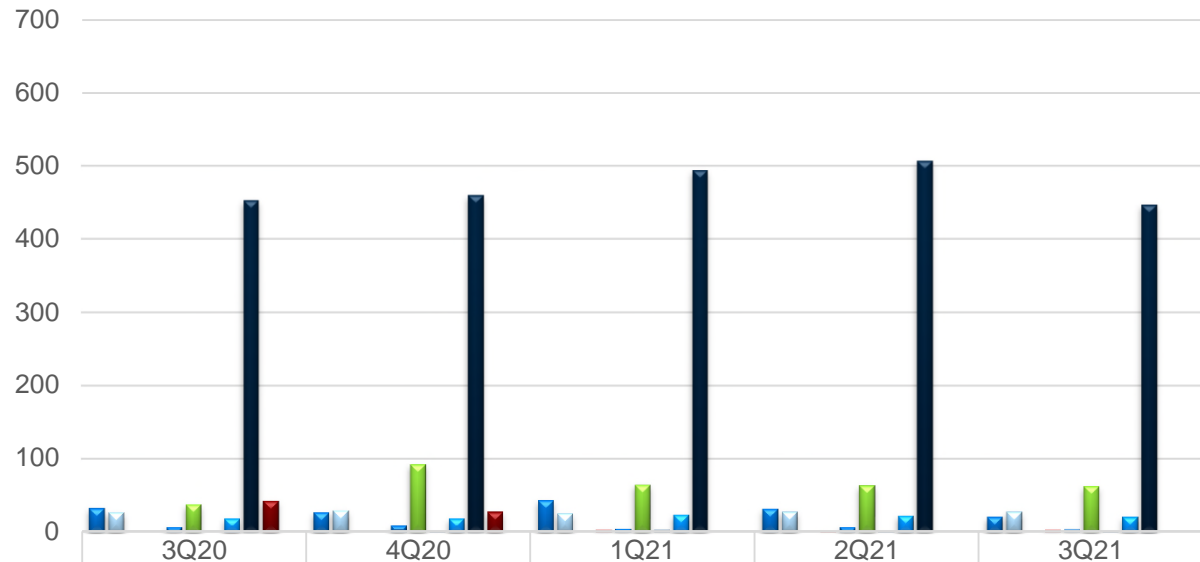


457(b): Distribution Breakdown Dollar Amount*



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

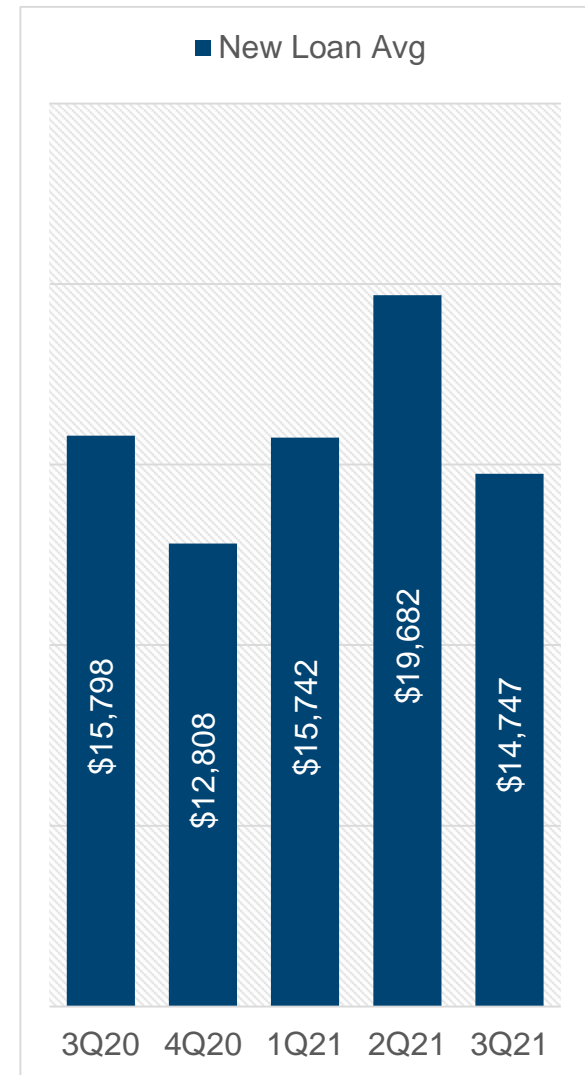
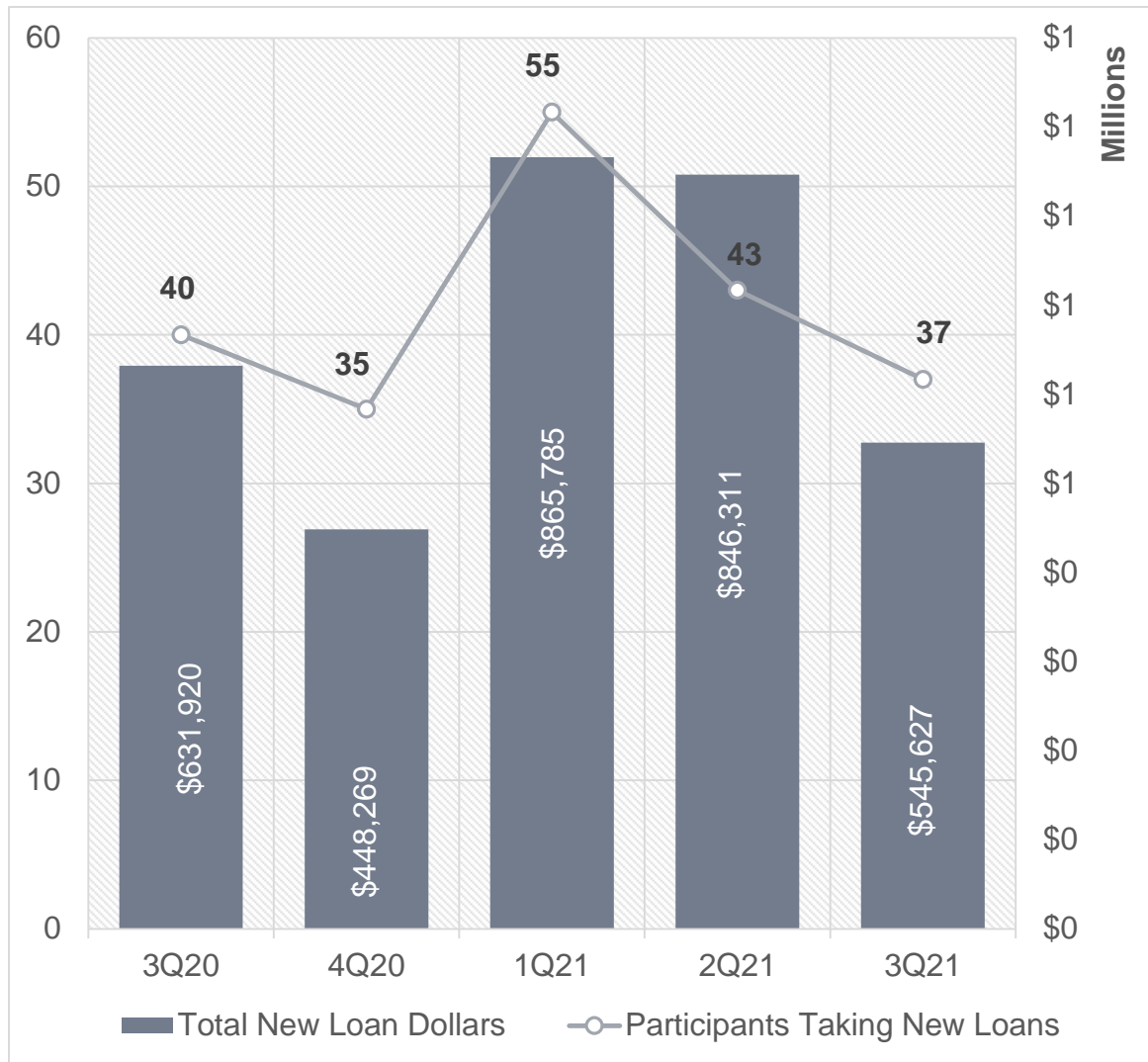
457(b): Distribution Breakdown Transaction Amount



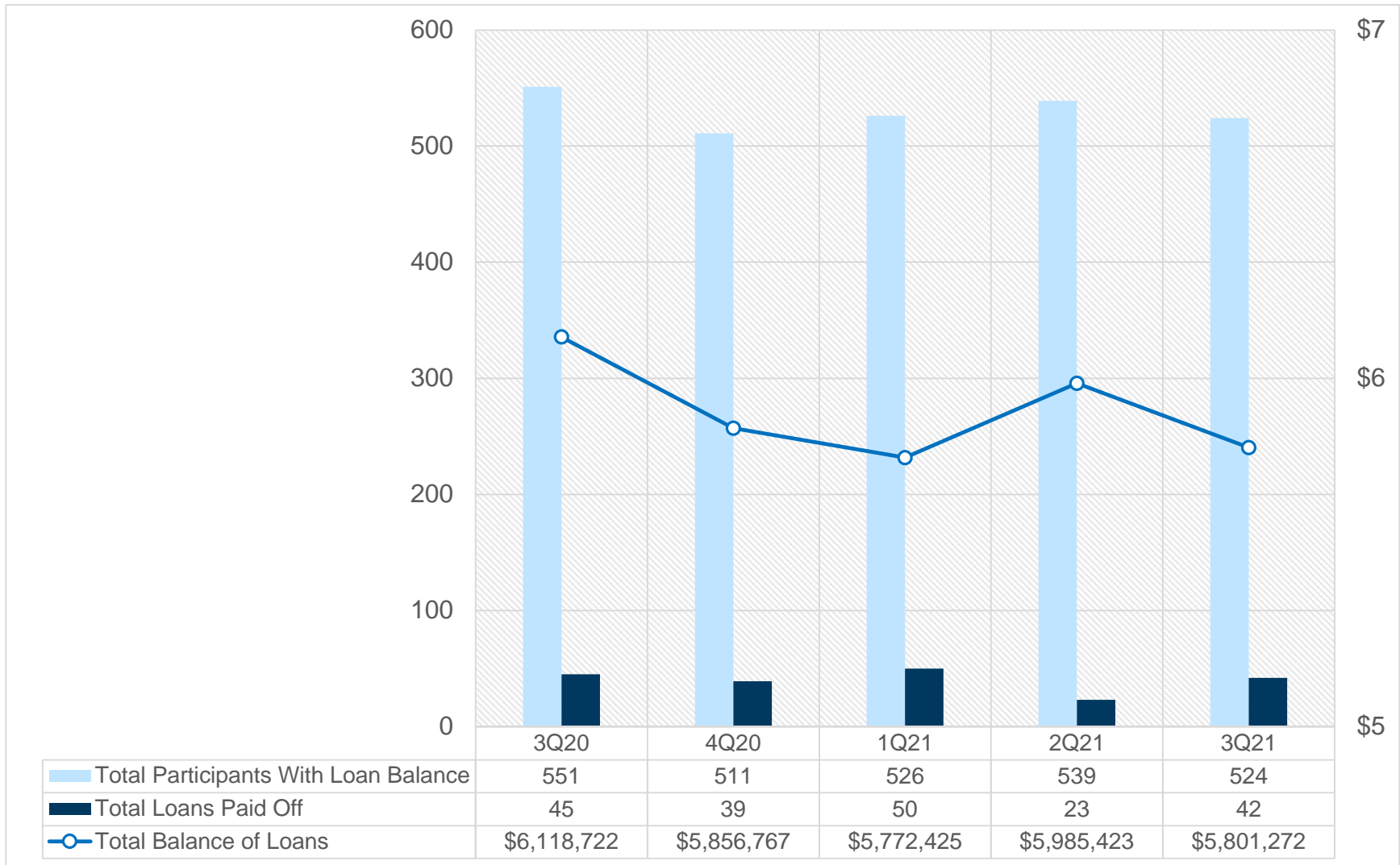
	3Q20	4Q20	1Q21	2Q21	3Q21
Transfers/Rollovers Out	33	27	44	32	21
Death	27	30	26	28	28
In-Service	0	0	0	0	0
In-Service - Rollover Sources	0	0	3	1	3
Qualified Domestic Relations Order	7	9	5	7	4
Required Minimum Distribution	38	93	65	64	63
Required Minimum Distribution - Supplemental	0	1	3	1	1
Retirement	19	19	24	23	21
Termination	453	460	494	507	447
Disaster Relief	43	28	0	0	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

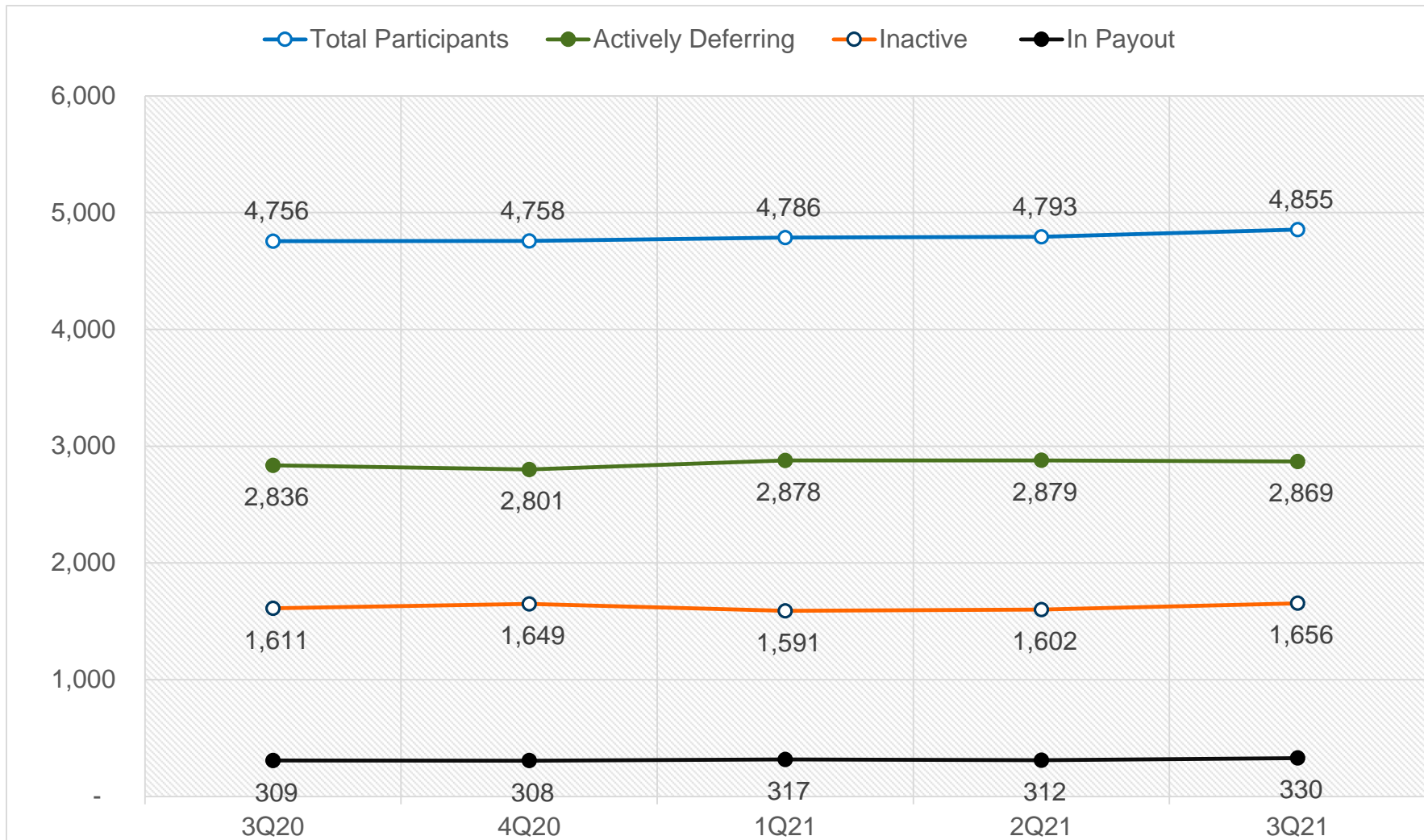


457(b) Transfers Out YTD

Payee	Dollar Amount	# of Participants
AEIS	\$33,741.27	1
ALLIANZ LIFE INSURANCE CO	\$205,000.00	2
CHARLES SCHWAB & CO INC	\$1,047,989.63	7
DIRECTED TRUST COMPANY	\$100,000.00	1
EDWARD JONES INVESTMENTS	\$666,018.30	6
ETRADE SECURITIES LLC	\$48,892.13	1
FIDELITY MANAGEMENT TRUST COMPANY	\$1,618,177.25	12
FIIOC	\$41,000.00	1
FORETHOUGHT LIFE INSURANCE COMPANY	\$226,080.18	1
GOLDEN 1 CREDIT UNION	\$10,952.45	1
LPL FINANCIAL LLC	\$882,891.40	2
MAINSTAY FUNDS	\$103,108.50	1
MORGAN STANLEY SMITH BARNEY LLC	\$741,466.89	3
NATIONAL FINANCIAL SERVICES LLC	\$20,133.18	1
NYLIAC	\$316,500.55	1
PERSHING LLC	\$186,786.84	1
PFS INVESTMENTS INC	\$32,068.59	1
PROVIDENT TRUST GROUP LLC	\$175,400.75	1
RELIANCE TRUST CO	\$246,054.60	1
T ROWE PRICE TRUST CO	\$49,675.17	1
TD AMERITRADE CLEARING INC	\$647,154.84	2
UBS FINANCIAL SERVICES INC	\$90,107.75	1
UNKNOWN	\$279,314.33	5
VANGUARD FIDUCIARY TRUST COMPANY	\$503,797.82	3
VANTAGEPOINT TRANSFER AGENTS-457	\$99,765.43	3
Total	\$8,372,077.85	60

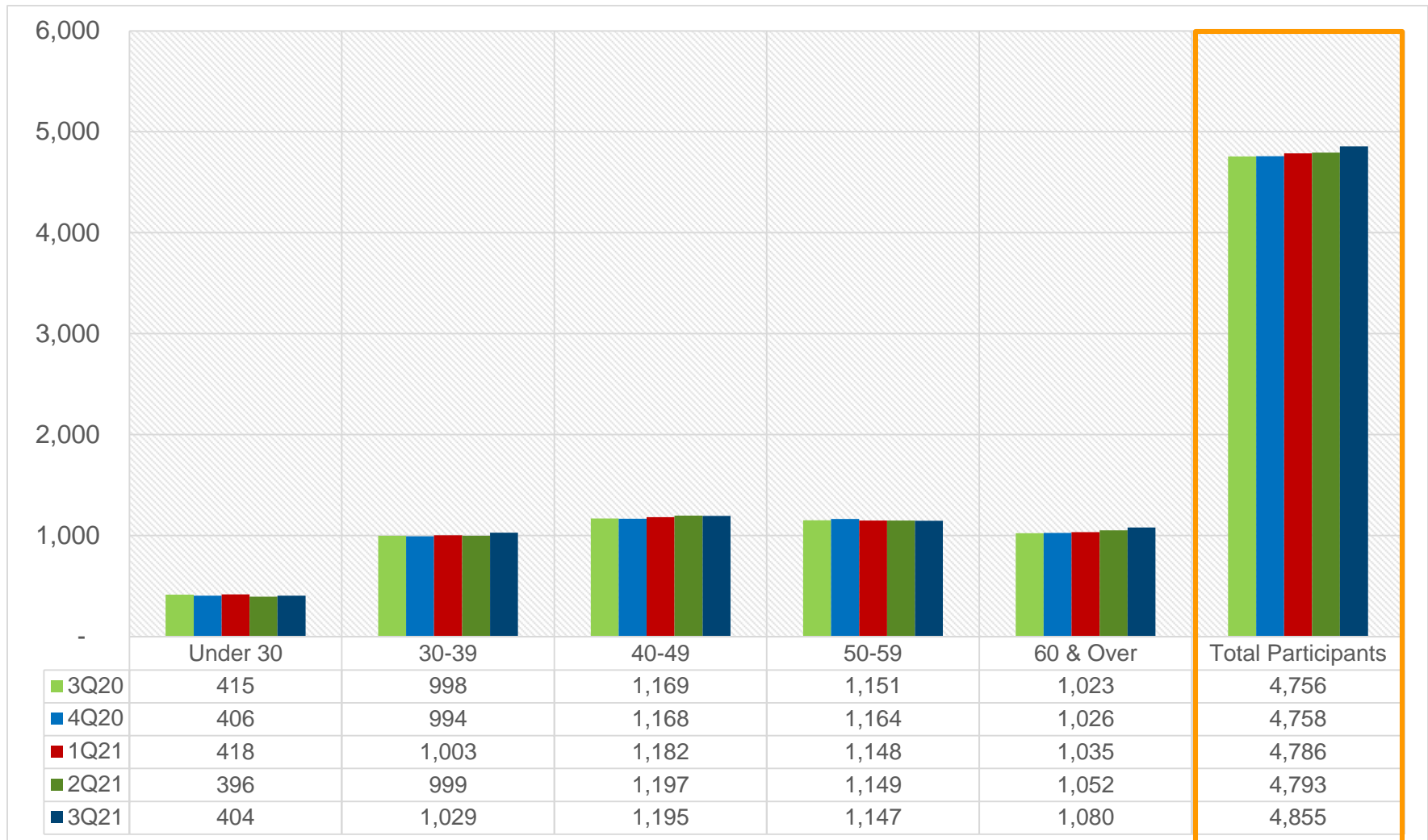
Plan Demographics

457(b) Participation Summary

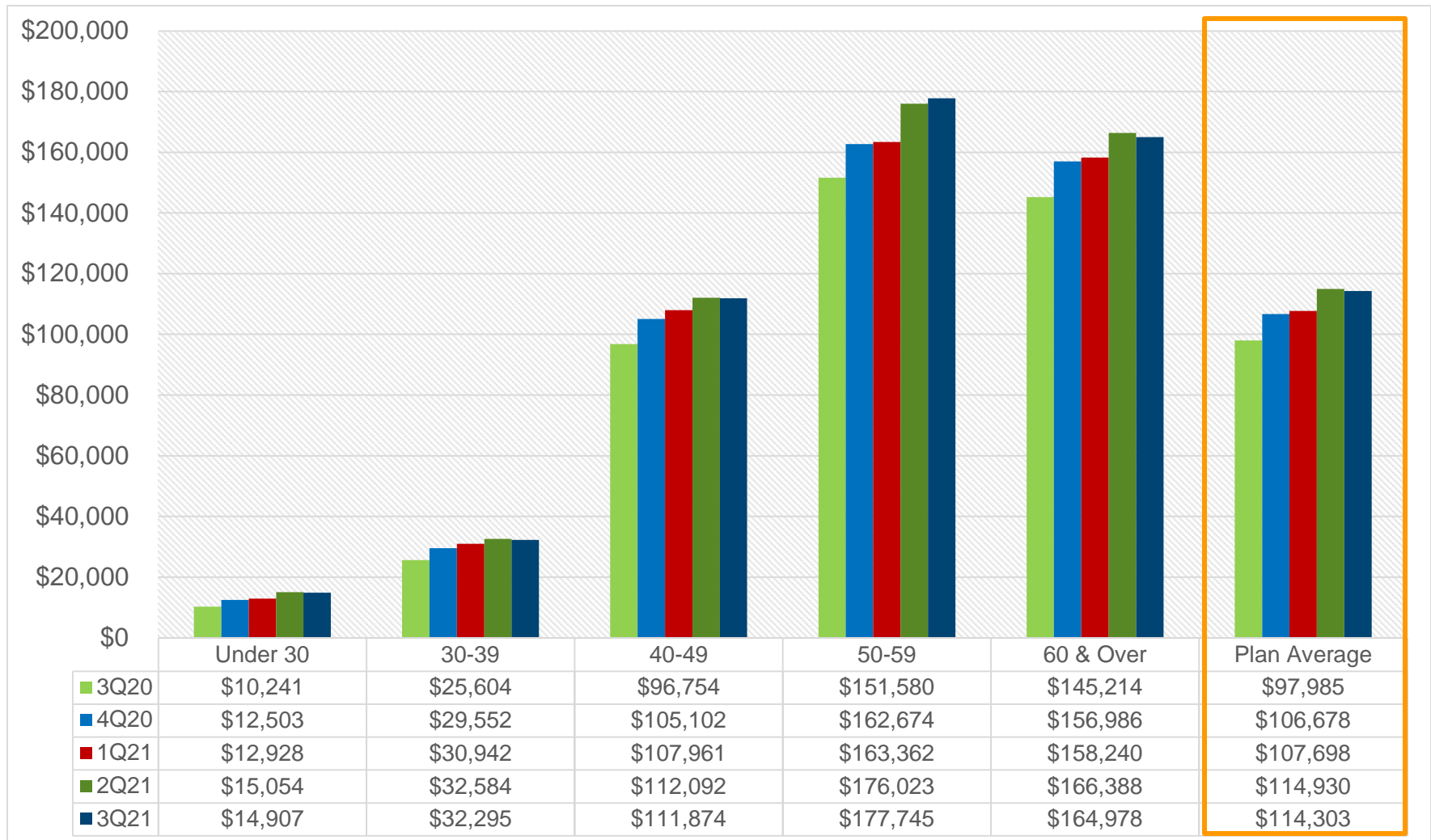


“Inactive” refers to a participant who is not contributing but not in payout

457(b) Participant Count by Age Group

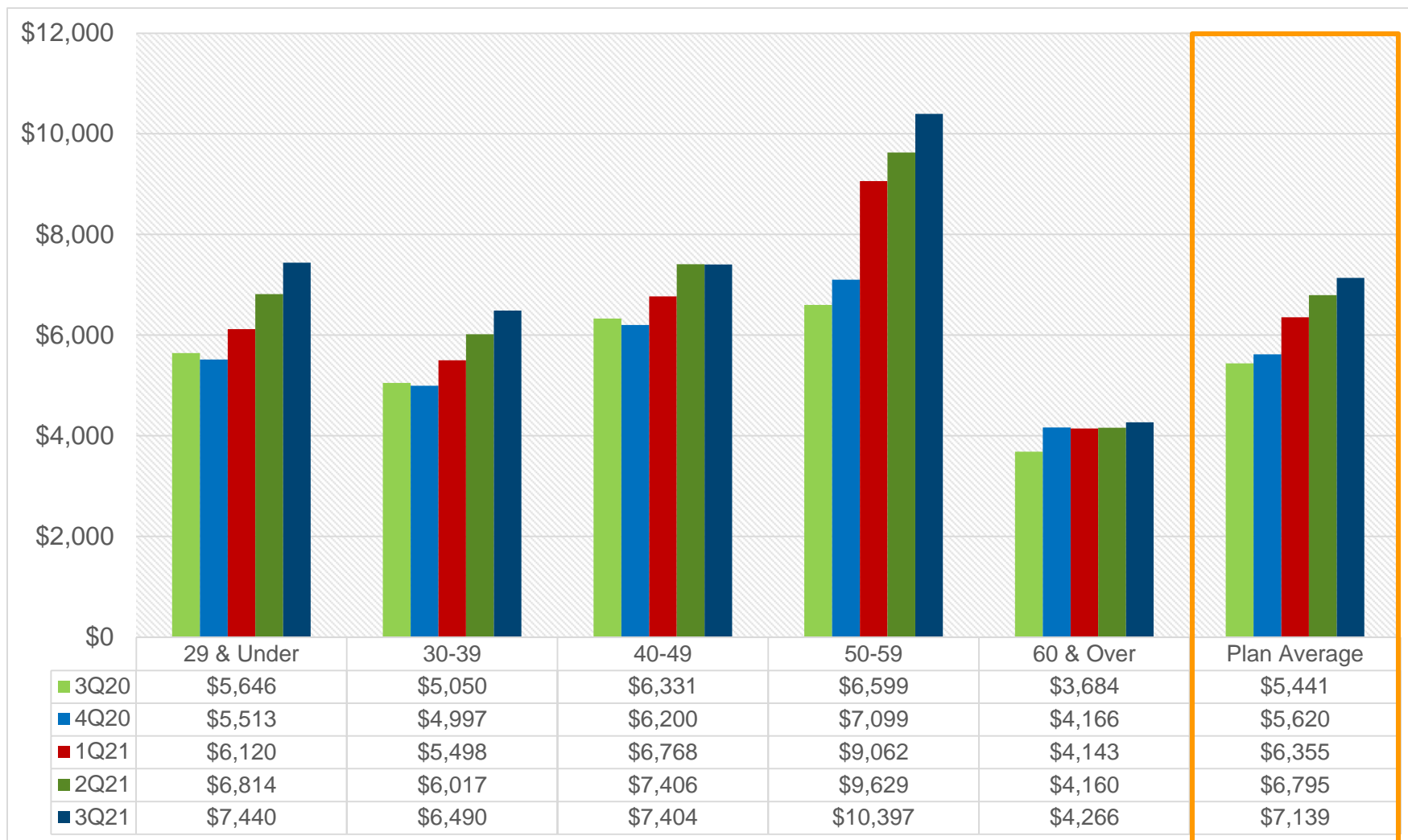


457(b) Average Account Balance by Age Group

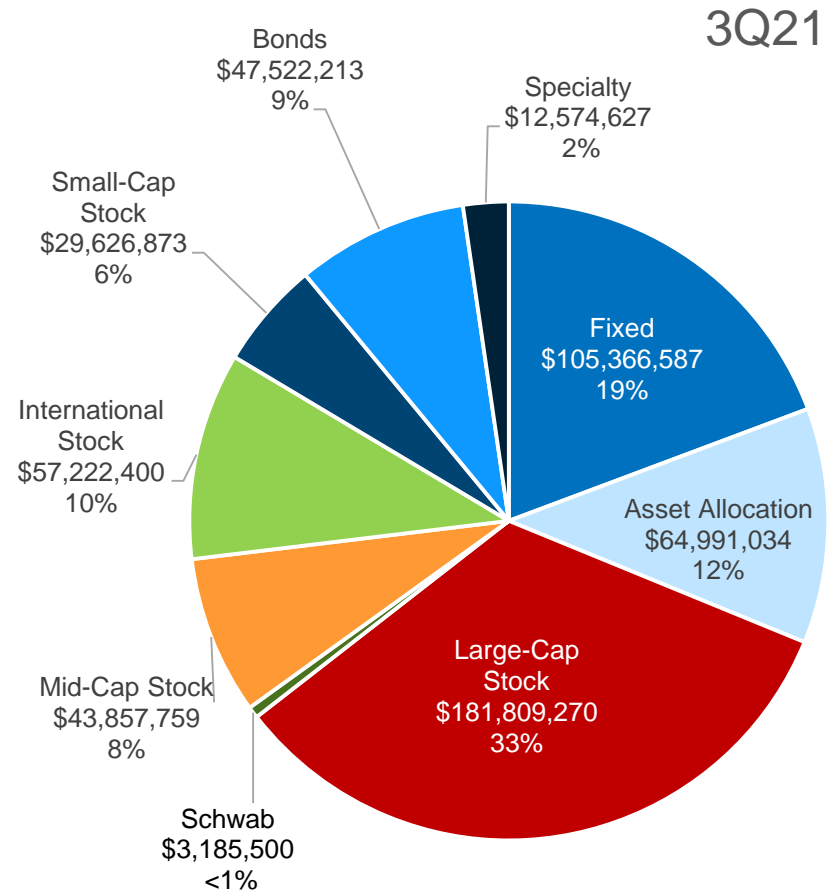
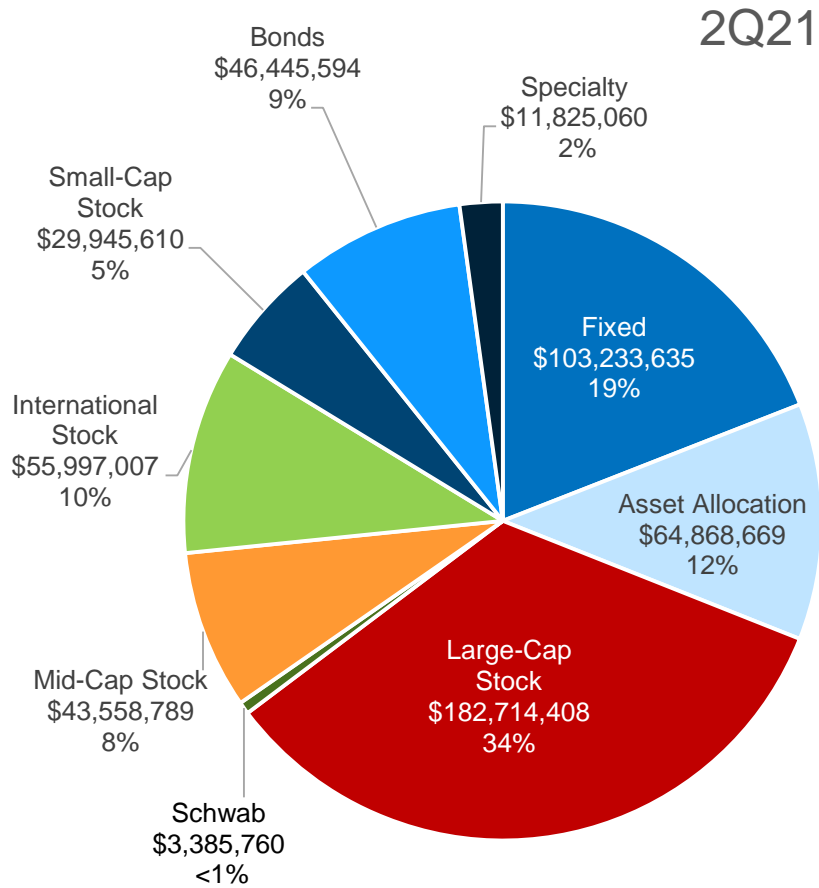


*Includes Loan Principal Amount and Loan Default Principal Amount

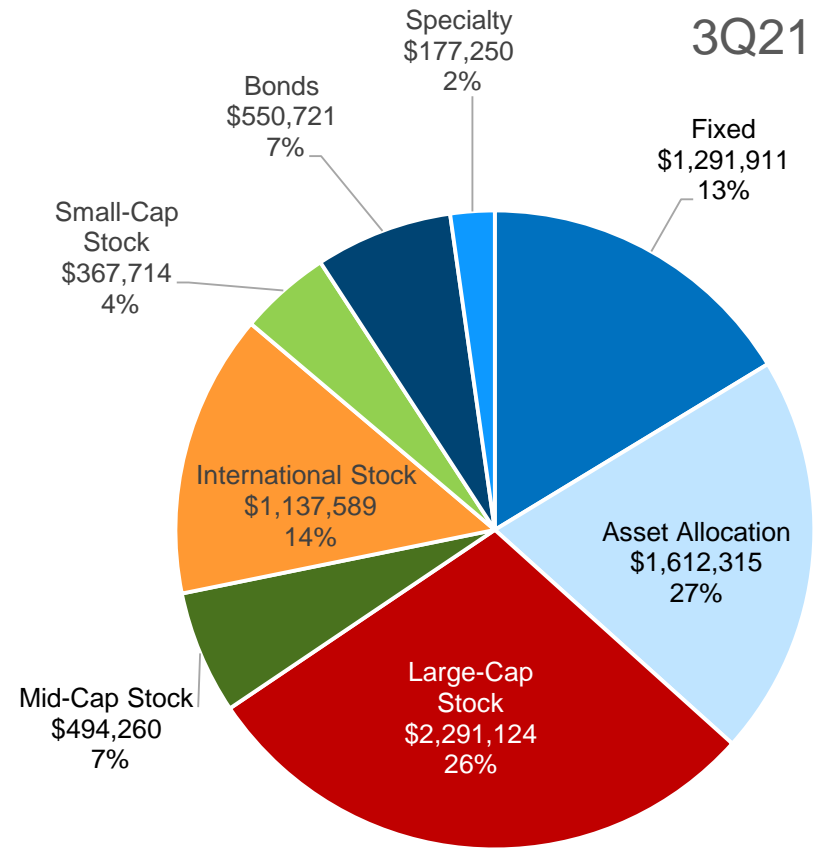
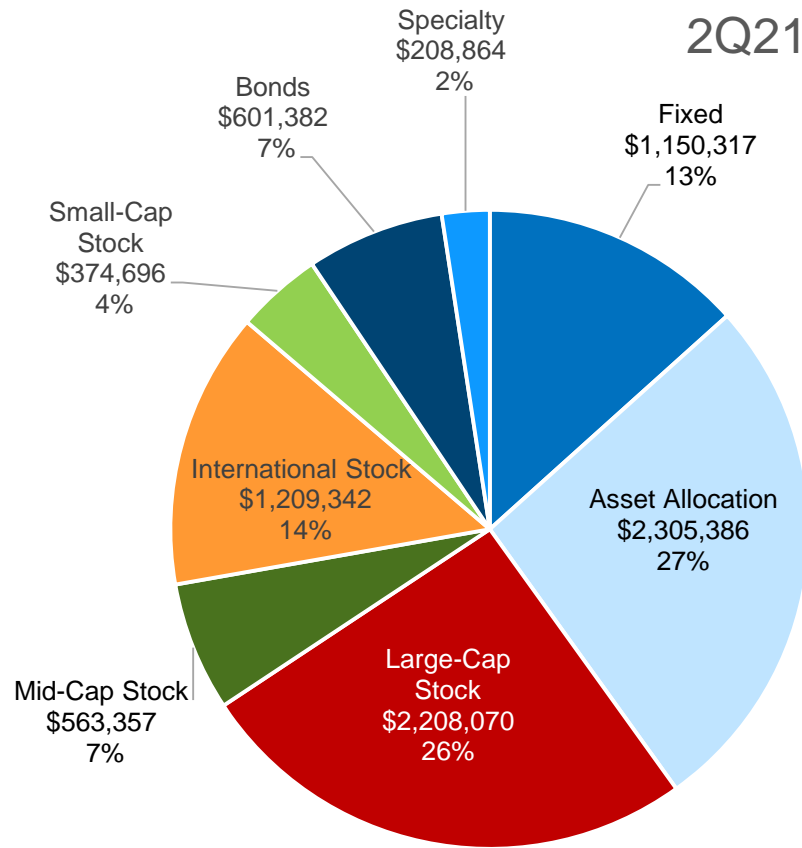
457(b) Average Annualized Participant Contribution by Age Group



457(b) Assets by Asset Class



457(b) Contributions by Asset Class



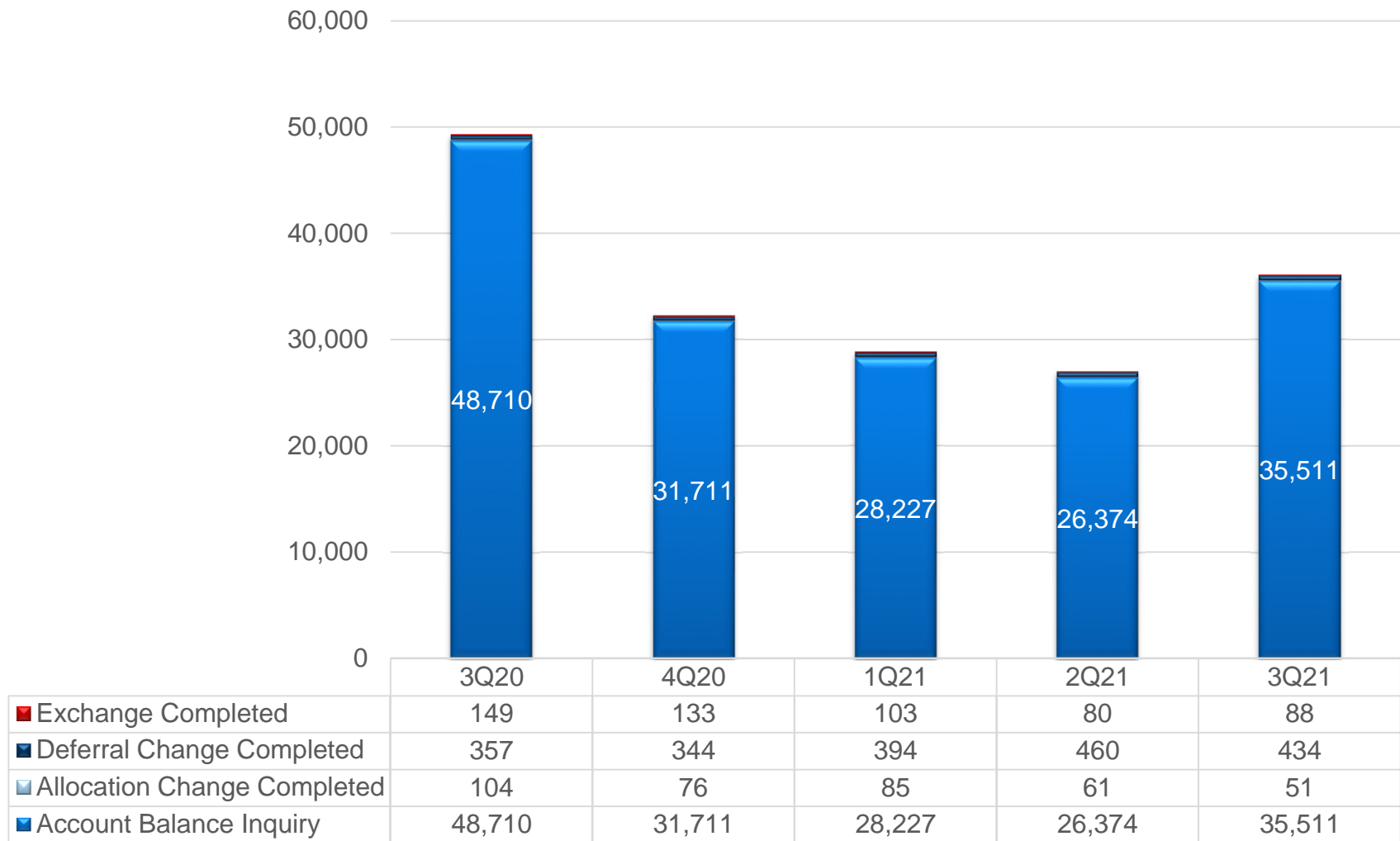
*Does not include Loans and Rollovers In

457(b) Roth Activity

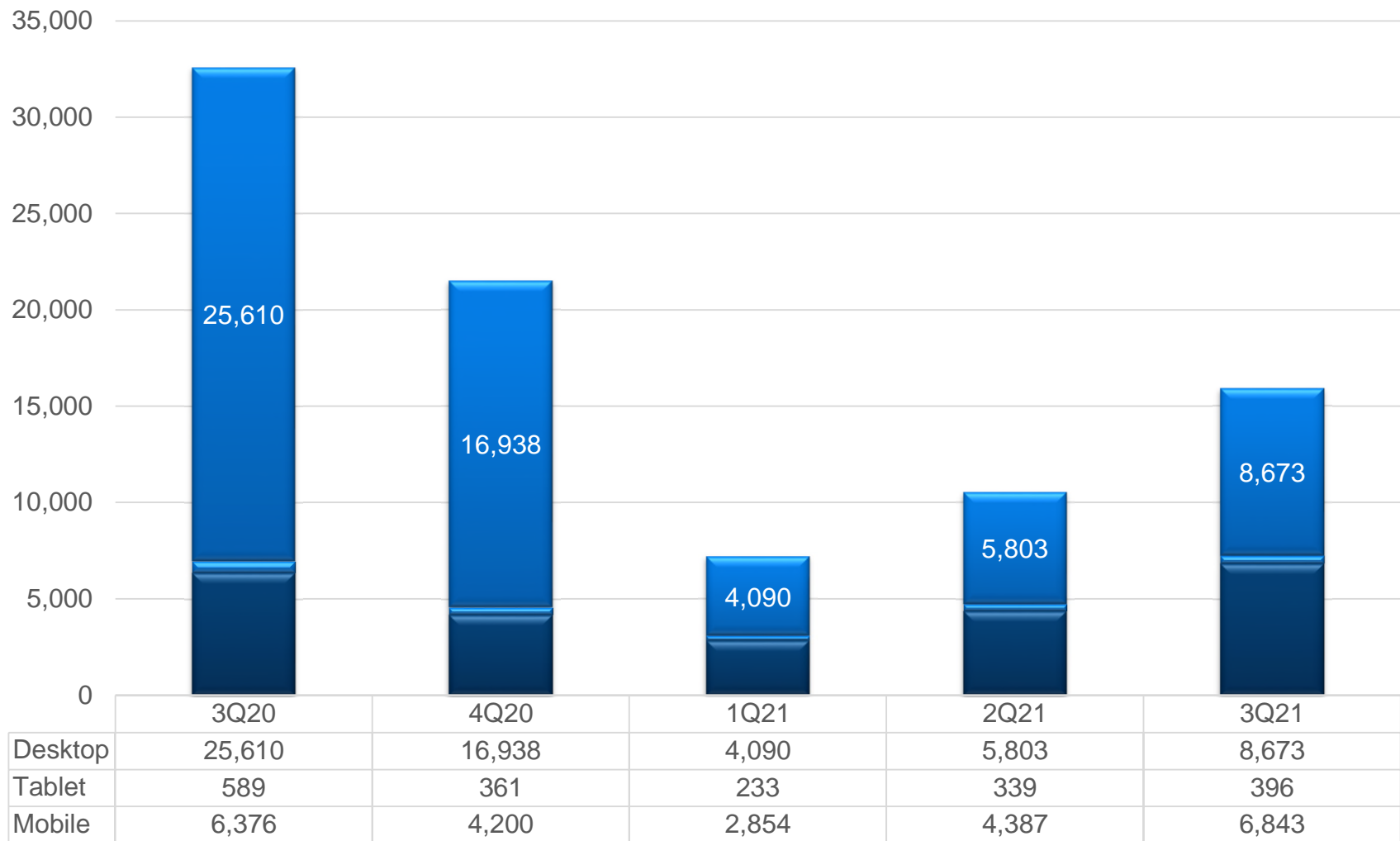
	1Q21	2Q21	3Q21
Roth Assets	\$ 274,188	\$ 119,818	\$ 599,518
Total Participants Enrolled	198	94	281

Participant Experience

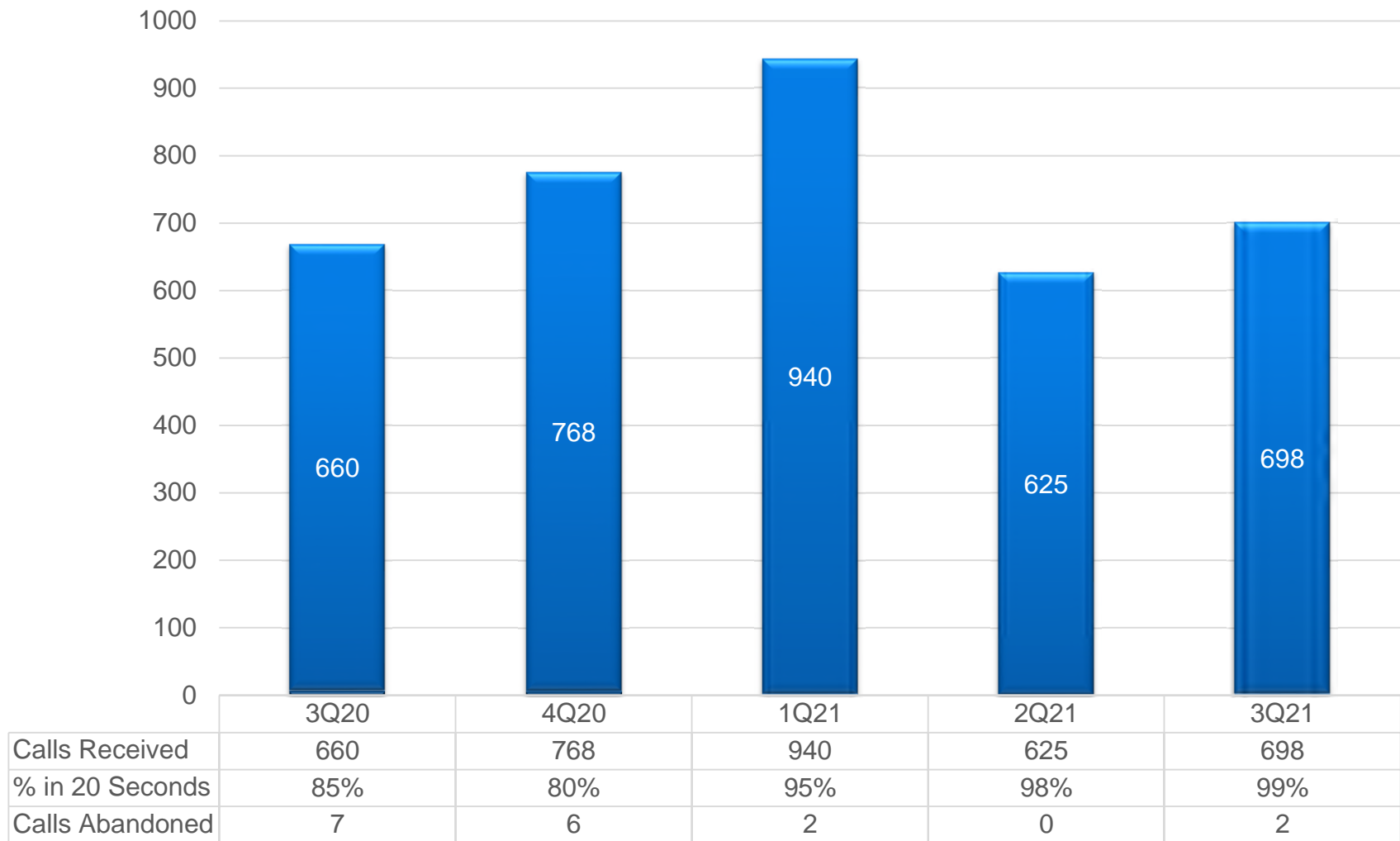
457(b) Participant Website Usage



457(b) Website Device Usage



457(b) Participant Call Center



Service Recap

CITY OF SACRAMENTO SERVICE RECAP

NATIONWIDE RETIREMENT SOLUTIONS

9/30/2021

Quick Plan Facts

	As of 9/30/2021
Total Participant Count	4,855
New Enrollments YTD	218
Transfers/Rollovers into Plan YTD	64 = \$2,656,092

3rd Quarter Consultations, Meetings, and Site Visits

Activity	Result
Individual Consultations	358
Online Scheduling Appointments	221
Group Meetings	13 Meetings 122 Attendees
Unique Locations Visited	0
Site Visits	0

3rd Quarter Education Campaigns/Flyers/Calls/Emails

WORKSHOPS/GROUP MEETINGS

7/6	Fire Stn 5A	-	8 attended
7/8	Fire Comm Center		4 attended
7/14	Fire Stn 12B		7 attended
7/21	Fire Stn 5B		8 attended
8/23	Fire Stn 16A		9 attended
8/31	Fire Stn 8B		4 attended
8/5	Workshop Series Retirement 101		0 attended
8/12	Workshop Series FAQ		0 attended
8/19	Workshop Series Roth vs Pretax		15 attended
8/26	Workshop Series Investing 101		8 attended
9/2	Workshop Series What Happens When		32 attended
9/9	Workshop Series Social Security		14 attended
9/16	Workshop Series Healthcare		13 attended

EMAIL CAMPAIGNS

7/23	Fire Academy Follow up	37 Emails
7/23	New Employees who still haven't sign up	37 Emails
8/5	New Employees (updated list)	50 Emails
8/9	New PD Hires Follow up	36 Emails
9/13	Re-emailed New Employees	43 Emails

Explicit Asset Fee Summary

1079 - Explicit Asset Fee Report

Accounting Group: 21

Plan Sponsor Name: CITY OF SACRAMENTO

Plan Name: CITY OF SACRAMENTO

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

IRS Code: Summary of all plans

Payee: NRS

	NRS Fee Amount
July 457	\$14,023.44
July Management 401A	\$3,423.26
July City Council 401A	\$20.52
July Sierras 401A	\$0.72
July WCOE 401A	\$468.67
July Total	\$17,936.61
August 457	\$14,336.75
August Management 401A	\$3,494.08
August City Council 401A	\$21.05
August Sierras 401A	\$0.84
August WCOE 401A	\$478.54
August Total	\$18,331.26
September 457	\$13,450.62
September Management 401A	\$3,271.09
September City Council 401A	\$19.85
September Sierras 401A	\$0.88
September WCOE 401A	\$448.93
September Total	\$17,191.37
Q3 2021 Revenue Total	\$53,459.24

Fee Normalization Calculation

Fee Normalization Calculation

Plan Sponsor Name: CITY OF SACRAMENTO 457

Plan ID: 0055515001

IRS Code: 457

Report Period: 01-Jul-2021 to 30-Sep-2021

Fund Name	Fund	Ticker	7/31/2021 Account Value	8/31/2021 Account Value	9/30/2021 Account Value	Jul-2021 Annual Fund Srcv Fee Rate	Aug-2021 Annual Fund Srcv Fee Rate	Sep-2021 Annual Fund Srcv Fee Rate	3Q2021 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARWDX	\$8,605,009	\$8,875,434	\$8,174,803	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2030 Portfolio - Class R6	NTV401	ARCUX	\$10,820,257	\$10,870,486	\$10,688,918	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$8,104,011	\$8,244,362	\$8,089,744	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$9,307,725	\$9,496,025	\$9,273,801	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2045 Portfolio - Class R6	NTV404	ARDOX	\$3,082,197	\$3,117,635	\$3,064,386	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2050 Portfolio - Class R6	NTV405	ARFEX	\$2,879,920	\$3,014,112	\$2,997,680	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2055 Portfolio - Class R6	NTV406	AREUX	\$2,253,964	\$2,333,659	\$2,457,230	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2060 Portfolio - Class R6	NTV407	ARGDX	\$1,984,191	\$2,110,727	\$2,117,565	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$17,526,159	\$17,714,657	\$17,328,363	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$10,608,661	\$10,806,917	\$10,607,257	0.000%	0.000%	0.000%	\$0
BlackRock Global Allocation Fund - Institutional Class	NTV390	MALOX	\$857,863	\$872,689	\$798,545	0.250%	0.250%	0.250%	\$532
Columbia High Yield Bond Fund - Institutional 2 Class	NTV391	RSHRX	\$7,805,442	\$7,979,580	\$8,023,241	0.100%	0.100%	0.100%	\$2,000
Fidelity Contrafund K6	NTV789	FLCNX	\$70,239,075	\$72,706,784	\$66,780,543	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$5,077,921	\$5,165,281	\$5,157,200	0.050%	0.050%	0.050%	\$647
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$28,116,860	\$29,151,073	\$27,665,493	0.150%	0.150%	0.150%	\$10,707
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$12,077,312	\$13,665,869	\$13,263,763	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$10,503,370	\$10,754,790	\$10,499,473	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$13,078,474	\$13,496,958	\$12,694,898	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$25,454,276	\$26,415,080	\$25,756,048	0.050%	0.050%	0.050%	\$3,261
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$11,058,585	\$11,166,419	\$10,692,862	0.100%	0.100%	0.100%	\$2,766
Loan Outstanding Principal Balance	LXM001	Loan	\$5,778,338	\$5,846,659	\$5,801,271	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$27,782,869	\$28,304,003	\$26,982,386	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$36,293,131	\$36,696,635	\$35,220,030	0.000%	0.000%	0.000%	\$0
Nationwide Bailard International Equities Fund - R6 Class	NTV07U	NWHMX	\$5,484,349	\$5,692,638	\$5,507,691	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$103,163,985	\$103,547,665	\$105,366,587	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$30,061,637	\$30,308,185	\$30,269,044	0.250%	0.250%	0.250%	\$19,038
PIMCO Income Fund: Institutional Class	NTV394	PIMIX	\$4,036,523	\$4,060,829	\$4,072,728	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$3,353,688	\$3,325,134	\$3,177,495	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$12,924,979	\$13,200,548	\$12,574,627	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$53,426,624	\$54,655,459	\$52,143,205	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$6,312,241	\$6,619,562	\$6,268,116	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIIX	\$8,389,620	\$8,624,756	\$8,434,539	0.000%	0.000%	0.000%	\$0
Total			\$556,449,258	\$568,840,611	\$551,949,530				\$38,951

Fee Normalization Calculation

Plan Sponsor Name: CITY OF SACRAMENTO MANAGEMENT 401A

Plan ID: 0055516001

IRS Code: 401A

Report Period: 01-Jul-2021 to 30-Sep-2021

Fund Name	Fund	Ticker	7/31/2021 Account Value	8/31/2021 Account Value	9/30/2021 Account Value	Jul-2021 Annual Fund Srcv Fee Rate	Aug-2021 Annual Fund Srcv Fee Rate	Sep-2021 Annual Fund Srcv Fee Rate	3Q2021 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARWDX	\$3,096,371	\$3,141,427	\$3,063,967	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2030 Portfolio - Class R6	NTV401	ARCUX	\$3,625,570	\$3,695,212	\$3,401,158	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$3,301,180	\$3,339,995	\$3,202,871	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$2,417,475	\$2,470,223	\$2,390,856	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2045 Portfolio - Class R6	NTV404	ARDOX	\$1,212,714	\$1,263,709	\$1,215,866	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2050 Portfolio - Class R6	NTV405	ARFEX	\$1,729,236	\$1,799,382	\$1,788,383	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2055 Portfolio - Class R6	NTV406	AREUX	\$1,079,710	\$1,121,402	\$1,116,189	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2060 Portfolio - Class R6	NTV407	ARGDX	\$253,477	\$252,193	\$250,004	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$6,980,478	\$6,898,932	\$6,727,305	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$2,596,524	\$2,598,677	\$2,557,123	0.000%	0.000%	0.000%	\$0
BlackRock Global Allocation Fund - Institutional Class	NTV390	MALOX	\$179,770	\$183,677	\$179,674	0.250%	0.250%	0.250%	\$114
Columbia High Yield Bond Fund - Institutional 2 Class	NTV391	RSHRX	\$2,120,836	\$2,164,332	\$2,181,509	0.100%	0.100%	0.100%	\$543
Fidelity Contrafund K6	NTV789	FLCNX	\$11,571,452	\$12,002,441	\$11,192,159	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$1,479,940	\$1,501,688	\$1,501,678	0.050%	0.050%	0.050%	\$188
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$7,819,515	\$8,127,742	\$7,717,312	0.150%	0.150%	0.150%	\$2,983
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$3,076,842	\$3,399,770	\$3,354,581	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$1,940,834	\$2,001,418	\$2,045,631	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$3,263,451	\$3,357,076	\$3,160,562	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$6,070,800	\$6,282,302	\$6,165,123	0.050%	0.050%	0.050%	\$778
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$2,899,079	\$2,929,591	\$2,723,563	0.100%	0.100%	0.100%	\$719
Loan Outstanding Principal Balance	LXM001	Loan	\$1,484,336	\$1,437,729	\$1,414,493	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$5,702,825	\$5,832,743	\$5,577,710	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$8,289,383	\$8,379,255	\$8,069,895	0.000%	0.000%	0.000%	\$0
Nationwide Bailard International Equities Fund - R6 Class	NTV07U	NWHMX	\$1,288,278	\$1,336,106	\$1,297,778	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$17,663,044	\$17,772,317	\$17,813,390	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$7,831,846	\$7,910,245	\$7,853,204	0.250%	0.250%	0.250%	\$4,956
PIMCO Income Fund: Institutional Class	NTV394	PIMIX	\$1,620,625	\$1,573,576	\$1,576,533	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$569,054	\$625,651	\$572,004	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$3,901,893	\$3,929,562	\$3,729,022	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$16,710,680	\$17,134,375	\$16,348,030	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$1,755,604	\$1,788,480	\$1,629,707	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIIK	\$2,308,393	\$2,346,009	\$2,317,142	0.000%	0.000%	0.000%	\$0
Total			\$135,841,215	\$138,597,235	\$134,134,423				\$10,282

Fee Normalization Calculation

Plan Sponsor Name: CITY OF SACRAMENTO CITY COUNCIL 401A

Plan ID: 0055517001

IRS Code: 401A

Report Period: 01-Jul-2021 to 30-Sep-2021

Fund Name	Fund	Ticker	7/31/2021 Account Value	8/31/2021 Account Value	9/30/2021 Account Value	Jul-2021 Annual Fund	Aug-2021 Annual Fund	Sep-2021 Annual Fund	3Q2021 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARWDX	\$101,242	\$104,024	\$103,289	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$111,223	\$108,259	\$105,970	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$218,288	\$221,925	\$218,551	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$6,192	\$6,494	\$6,402	0.000%	0.000%	0.000%	\$0
Columbia High Yield Bond Fund - Institutional 2 Class	NTV391	RSHRX	\$9,686	\$10,076	\$10,105	0.100%	0.100%	0.100%	\$3
Fidelity Contrafund K6	NTV789	FLCNX	\$120,688	\$126,101	\$118,787	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$7,772	\$8,044	\$8,004	0.050%	0.050%	0.050%	\$1
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$6,537	\$6,853	\$6,604	0.150%	0.150%	0.150%	\$3
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$11,306	\$13,435	\$13,214	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$4,043	\$4,238	\$4,197	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$8,273	\$8,722	\$8,315	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$26,335	\$28,142	\$27,591	0.050%	0.050%	0.050%	\$3
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$6,390	\$6,525	\$6,287	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$21,249	\$22,146	\$21,536	0.000%	0.000%	0.000%	\$0
Nationwide Bailard International Equities Fund - R6 Class	NTV07U	NWHMX	\$4,191	\$4,563	\$4,455	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$23,163	\$24,078	\$24,190	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$31,394	\$32,181	\$31,919	0.250%	0.250%	0.250%	\$20
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$8,275	\$8,664	\$8,282	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$40,373	\$41,997	\$40,474	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$20,540	\$21,366	\$20,675	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIIIX	\$22,471	\$23,361	\$23,000	0.000%	0.000%	0.000%	\$0
Total			\$809,633	\$831,193	\$811,846				\$30

Fee Normalization Calculation

Plan Sponsor Name: CITY OF SAC WCOE, L39 SUPV, AND CONF EMPLOYEES

Plan ID: 0055518001

IRS Code: 401A

Report Period: 01-Jul-2020 to 30-Sep-2021

Fund Name	Fund	Ticker	7/31/2021 Account Value	8/31/2021 Account Value	9/30/2021 Account Value	Jul-2021 Annual Fund Srcv Fee Rate	Aug-2021 Annual Fund Srcv Fee Rate	Sep-2021 Annual Fund Srcv Fee Rate	3Q2021 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARWDX	\$420,255	\$425,509	\$416,524	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2030 Portfolio - Class R6	NTV401	ARCUX	\$578,279	\$559,350	\$551,107	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$911,916	\$929,637	\$847,833	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$416,211	\$427,931	\$419,994	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2045 Portfolio - Class R6	NTV404	ARDOX	\$271,716	\$278,847	\$271,604	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2050 Portfolio - Class R6	NTV405	ARFEX	\$557,402	\$577,628	\$566,446	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2055 Portfolio - Class R6	NTV406	AREUX	\$293,077	\$305,085	\$299,967	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2060 Portfolio - Class R6	NTV407	ARGDX	\$122,886	\$129,254	\$128,261	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$514,226	\$520,154	\$504,309	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$369,302	\$364,337	\$360,796	0.000%	0.000%	0.000%	\$0
BlackRock Global Allocation Fund - Institutional Class	NTV390	MALOX	\$9,958	\$10,218	\$10,057	0.250%	0.250%	0.250%	\$6
Columbia High Yield Bond Fund - Institutional 2 Class	NTV391	RSHRX	\$267,105	\$272,427	\$272,858	0.100%	0.100%	0.100%	\$68
Fidelity Contrafund K6	NTV789	FLCNX	\$1,438,402	\$1,483,091	\$1,399,936	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$213,078	\$215,884	\$214,449	0.050%	0.050%	0.050%	\$27
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$636,505	\$653,320	\$622,801	0.150%	0.150%	0.150%	\$241
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$468,252	\$532,456	\$520,723	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$254,613	\$262,132	\$261,124	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$475,485	\$487,289	\$461,247	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$940,096	\$975,370	\$949,699	0.050%	0.050%	0.050%	\$120
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$502,310	\$503,577	\$487,562	0.100%	0.100%	0.100%	\$126
Loan Outstanding Principal Balance	LXM001	Loan	\$288,081	\$310,658	\$325,258	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$524,944	\$533,815	\$510,346	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$1,289,511	\$1,300,283	\$1,254,497	0.000%	0.000%	0.000%	\$0
Nationwide Baird International Equities Fund - R6 Class	NTV07U	NWHMX	\$255,406	\$264,370	\$255,666	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$2,754,705	\$2,775,379	\$2,816,924	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$1,009,633	\$1,017,810	\$1,005,901	0.250%	0.250%	0.250%	\$637
PIMCO Income Fund: Institutional Class	NTV394	PIMIX	\$102,882	\$104,301	\$103,677	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$111,433	\$114,156	\$108,933	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$416,317	\$424,532	\$404,995	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$1,894,496	\$1,937,210	\$1,864,272	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$164,867	\$170,508	\$167,889	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIIX	\$329,669	\$340,604	\$300,421	0.000%	0.000%	0.000%	\$0
Total			\$18,803,019	\$19,207,121	\$18,686,079				\$1,226

Fee Normalization Calculation

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

Plan ID: 0060528001

IRS Code: 401A

Report Period: 01-Jul-2021 to 30-Sep-2021

Fund Name	Fund	Ticker	7/31/2021 Account Value	8/31/2021 Account Value	9/30/2021 Account Value	Jul-2021 Annual Fund	Aug-2021 Annual Fund	Sep-2021 Annual Fund	3Q2021 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARWDX	\$2,657	\$2,686	\$2,624	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2030 Portfolio - Class R6	NTV401	ARCUX	\$9,164	\$10,283	\$11,336	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$8,678	\$9,787	\$10,478	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$992	\$1,289	\$1,541	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$93	\$105	\$113	0.000%	0.000%	0.000%	\$0
BlackRock Global Allocation Fund - Institutional Class	NTV390	MALOX	\$1,070	\$1,081	\$1,046	0.250%	0.250%	0.250%	\$1
Columbia High Yield Bond Fund - Institutional 2 Class	NTV391	RSHRX	\$124	\$141	\$155	0.100%	0.100%	0.100%	\$0
Fidelity Contrafund K6	NTV789	FLCNX	\$1,307	\$1,379	\$1,318	0.000%	0.000%	0.000%	\$0
Fixed Assets 21 UFP	NPG258	Fixed	\$216	\$246	\$271	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$387	\$402	\$413	0.050%	0.050%	0.050%	\$0
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$128	\$141	\$148	0.150%	0.150%	0.150%	\$0
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$200	\$251	\$268	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$62	\$70	\$75	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$125	\$141	\$146	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$369	\$421	\$448	0.050%	0.050%	0.050%	\$0
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$885	\$995	\$1,063	0.100%	0.100%	0.100%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$96	\$106	\$111	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$380	\$421	\$444	0.000%	0.000%	0.000%	\$0
Nationwide Baillard International Equities Fund - R6 Class	NTV07U	NWHMX	\$92	\$105	\$111	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$93	\$105	\$116	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$313	\$351	\$382	0.250%	0.250%	0.250%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$127	\$143	\$149	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$2,097	\$2,738	\$2,838	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$1,471	\$1,714	\$1,837	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIX	\$840	\$1,022	\$1,163	0.000%	0.000%	0.000%	\$0
Total			\$31,966	\$36,123	\$38,594				\$1

Summary of all Plans

	7/31/2021 Account Value	8/31/2021 Account Value	9/30/2021 Account Value	3Q2021 Fund Service Fee Payment Amount
Total	\$711,935,090	\$727,512,283	\$705,620,472	\$50,489

Service Level Agreements

City of Sacramento

Plan Administrator: Kim Lovell

Deliverable:	Service Level Agreement:	Penalty:	Frequency:	Q3: Met/Failed	Q3: Penalty	Q3: 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 Q3
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 Q3
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: 13 group meetings in Q3
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: 358 individual meetings in Q3
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 4Q3021

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 4Q3021
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	99.71%
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 4Q3021
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	10/6/2021
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	10/6/2021
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	10/6/2021
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 4Q3021
				Total Q3	\$0	

Schwab



CITY OF SACRAMENTO 457

Schwab Personal Choice
Retirement Account (PCRA)
Quarterly Report

As of 9/30/2021

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 9/30/2021

Plan Profile Information

Plan Type	457B
Total PCRA Assets	\$3,177,495
Total Funded PCRA Accounts	32
Total Roth Assets	N/A
Total Funded Roth Accounts	N/A
Total Advisor Managed PCRA Assets	\$618,881
Total Advisor Managed Funded PCRA Accounts	3
PCRA Accounts Opened This Quarter	0
PCRA Assets In and Out This Quarter*	-\$12,000
Average PCRA Account Balance	\$99,297

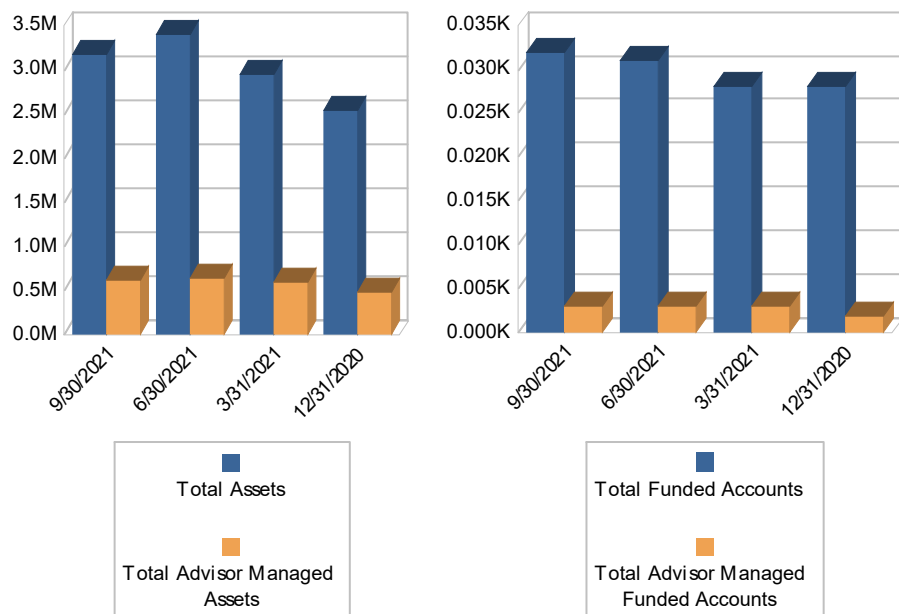
PCRA Participant Profile Information

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

Total Assets by Category

Cash Investments	\$652,263
Equities	\$1,173,795
ETFs	\$809,765
Fixed Income	\$0
Mutual Funds	\$541,671
Other	\$0

Assets and Accounts (Trailing 4 Quarters)



Average Positions Per Account

Cash Investments	1.0
Equities	4.1
ETFs	1.4
Fixed Income	0.0
Mutual Funds	0.9
Other	0.0
Total	7.5

Average Trades Per Account

Equities	7.1
ETFs	5.0
Fixed Income	0.0
Mutual Funds	0.2
Other	0.0
Total	12.3

* Assets In and Out includes contributions and distributions.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO 457 as of 9/30/2021

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	\$72,757	14.21%
VANGUARD DIVIDEND GROWTH INV	Large Capitalization Stock Funds	VDIGX	N	\$62,186	12.15%
LAUDUS U.S. LARGE CAP GROWTH FUND	Large Capitalization Stock Funds	LGILX	Y	\$42,478	8.30%
AMERICAN CENTURY SELECT INV	Large Capitalization Stock Funds	TWCIX	Y	\$27,794	5.43%
BROWN ADVISORY SUSTAINABLE GROWTH INV	Large Capitalization Stock Funds	BIAWX	Y	\$21,004	4.10%
TCW SELECT EQUITIES N	Large Capitalization Stock Funds	TGCNX	Y	\$20,815	4.07%
PFG FDLT INS AM&EQ IDX STR R	Large Capitalization Stock Funds	PFFFX	Y	\$19,419	3.79%
PFG FDLT INS AM&EQ SCTR STR R	Large Capitalization Stock Funds	PFFSX	Y	\$18,177	3.55%
PFG JP MORGAN TACTICAL MODERATE STRAT R	Hybrid Funds	PFJDX	Y	\$17,503	3.42%
VANGUARD BALANCED INDEX ADM	Hybrid Funds	VBIAX	N	\$17,121	3.34%

Top 10 Fund Families

Name	\$MF Assets	%MF Assets
T ROWE PRICE	\$88,918	17.37%
VANGUARD	\$79,307	15.49%
LAUDUS FUNDS	\$42,478	8.30%
AMERICAN CENTURY	\$27,794	5.43%
BROWN/IA	\$21,004	4.10%
TCW	\$20,815	4.07%
DFA	\$16,656	3.25%
SCHWAB	\$15,307	2.99%
AMG FUNDS	\$13,060	2.55%
PROFUNDS	\$11,705	2.29%

**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 9/30/2021

Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
CHURCHILL CAPITAL CO UTS EXP	Other	CVIUI	\$108,680	9.26%
PALANTIR TECHNOLOGIES INCLASS A	Information Technology	PLTR	\$98,973	8.43%
AMC ENTERTAINMENT CLASS A	Communication Services	AMC	\$76,310	6.50%
NVIDIA CORP	Information Technology	NVDA	\$51,688	4.40%
NIO INC FSPONSORED ADR	Consumer Discretionary	NIO	\$39,193	3.34%
TESLA INC	Consumer Discretionary	TSLA	\$35,672	3.04%
AMAZON.COM INC	Consumer Discretionary	AMZN	\$29,565	2.52%
L3HARRIS TECHNOLOGIES IN	Industrials	LHX	\$28,631	2.44%
COINBASE GLOBAL INC	Financials	COIN	\$27,980	2.38%
LUCID GROUP INC	Consumer Discretionary	LCID	\$26,015	2.22%

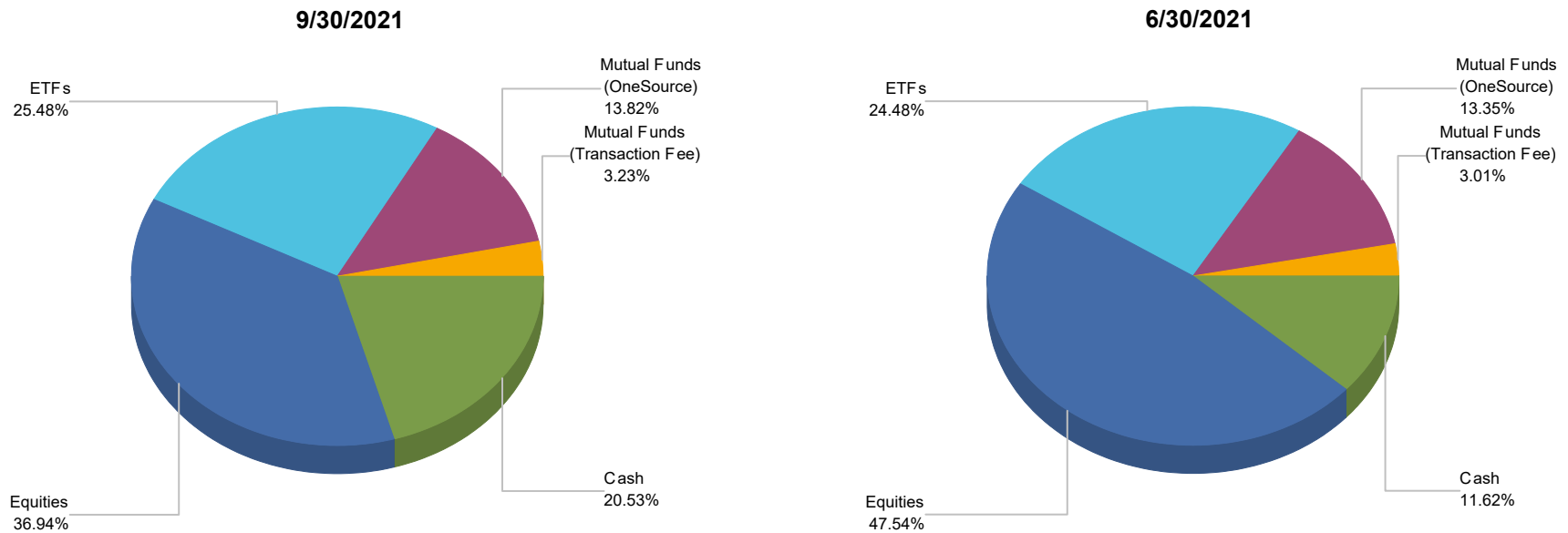
Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
VANGUARD INTERMEDIATE TERM COR ETF	US FI	VCIT	N	\$99,414	12.28%
FIDELITY MSCI INFOR TECHINDX ETF	Sector	FTEC	N	\$58,485	7.22%
SCHWAB US LARGE CAP ETF	US Equity	SCHX	N	\$52,913	6.53%
VANGUARD DIVIDEND APPRECIATION ETF	US Equity	VIG	N	\$48,176	5.95%
INVESCO QQQ TRUST	US Equity	QQQ	N	\$47,428	5.86%
SCHWAB US DIVIDEND EQUITY ETF	US Equity	SCHD	N	\$33,408	4.13%
SPDR S&P 500 HIGH DIVIDEND ETF IV	US Equity	SPYD	N	\$29,676	3.66%
ISHARES CORE S&P 500 ETF	US Equity	IVV	N	\$29,296	3.62%
VANGUARD REAL ESTATE ETF IV	Sector	VNQ	N	\$28,906	3.57%
VANGUARD S&P 500 ETF	US Equity	VOO	N	\$28,262	3.49%

*OS = OneSource, no transaction fee.

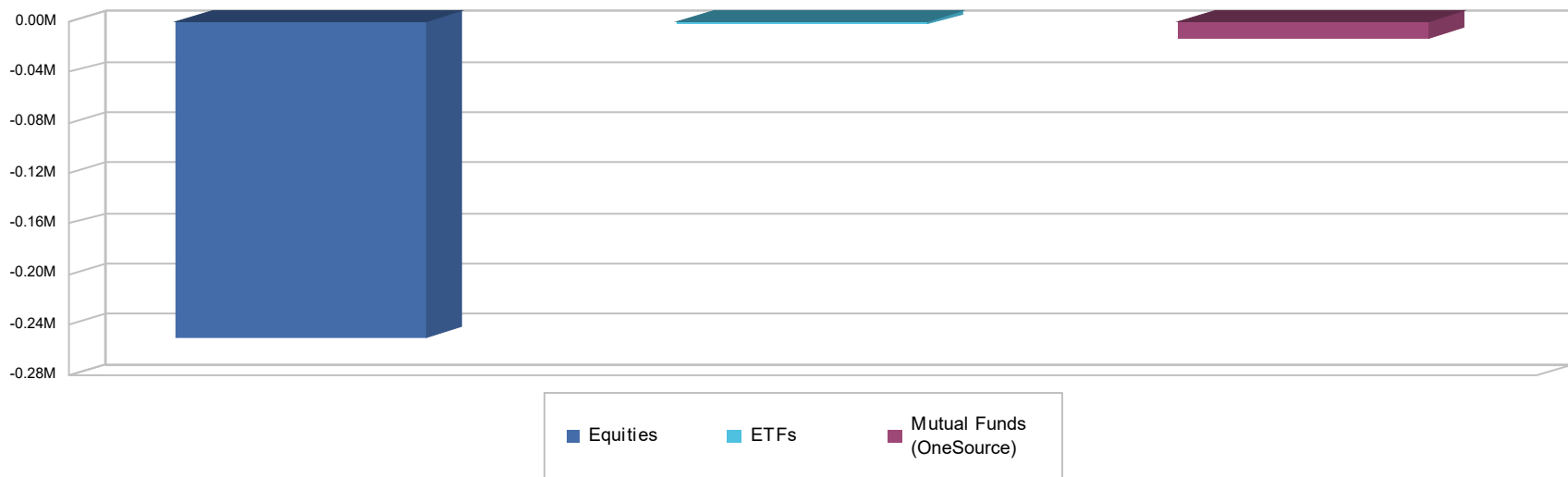
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 9/30/2021

Market Value Allocation - All Assets (Quarter over Quarter)



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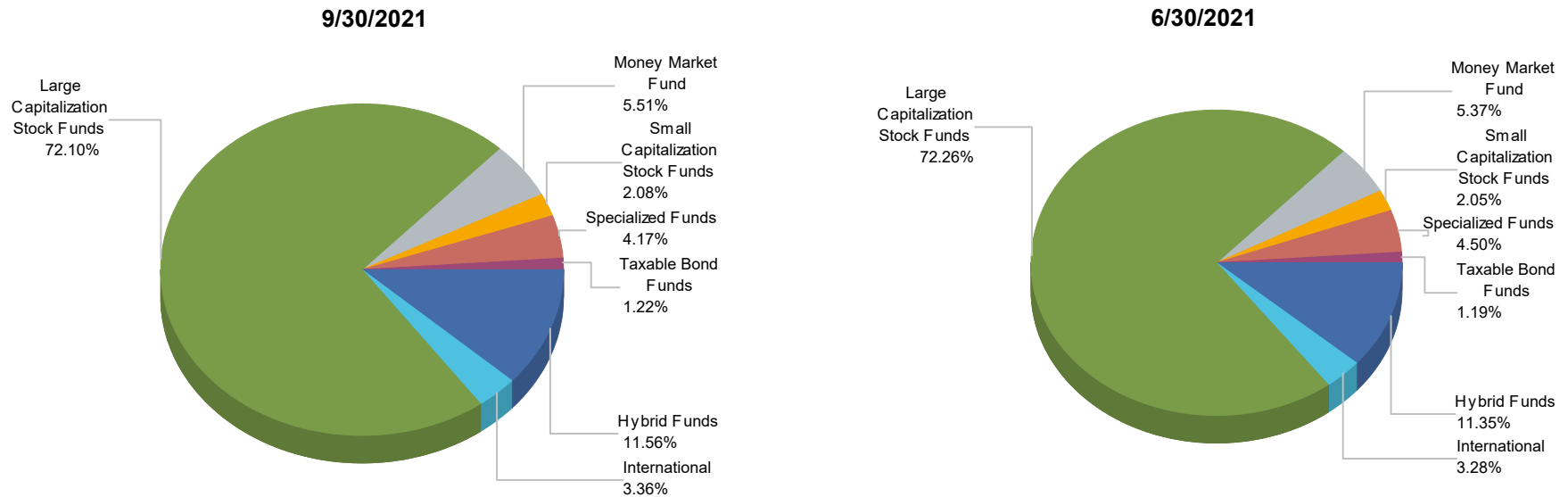
Net Flow - All Non-Cash Assets (3-Month Period Ending 9/30/2021)



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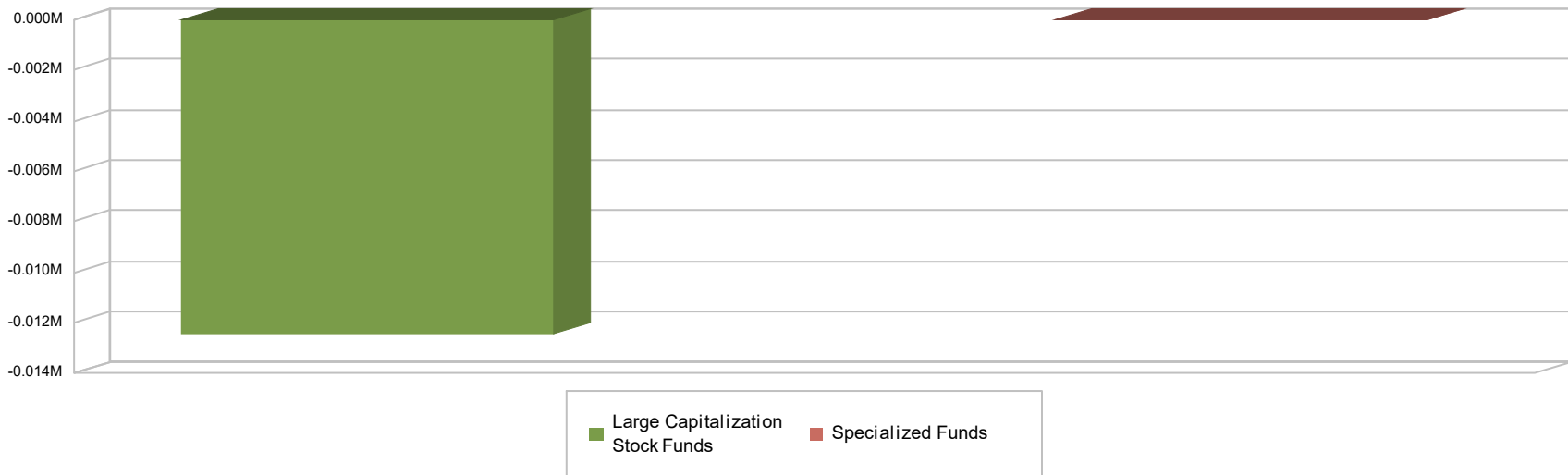
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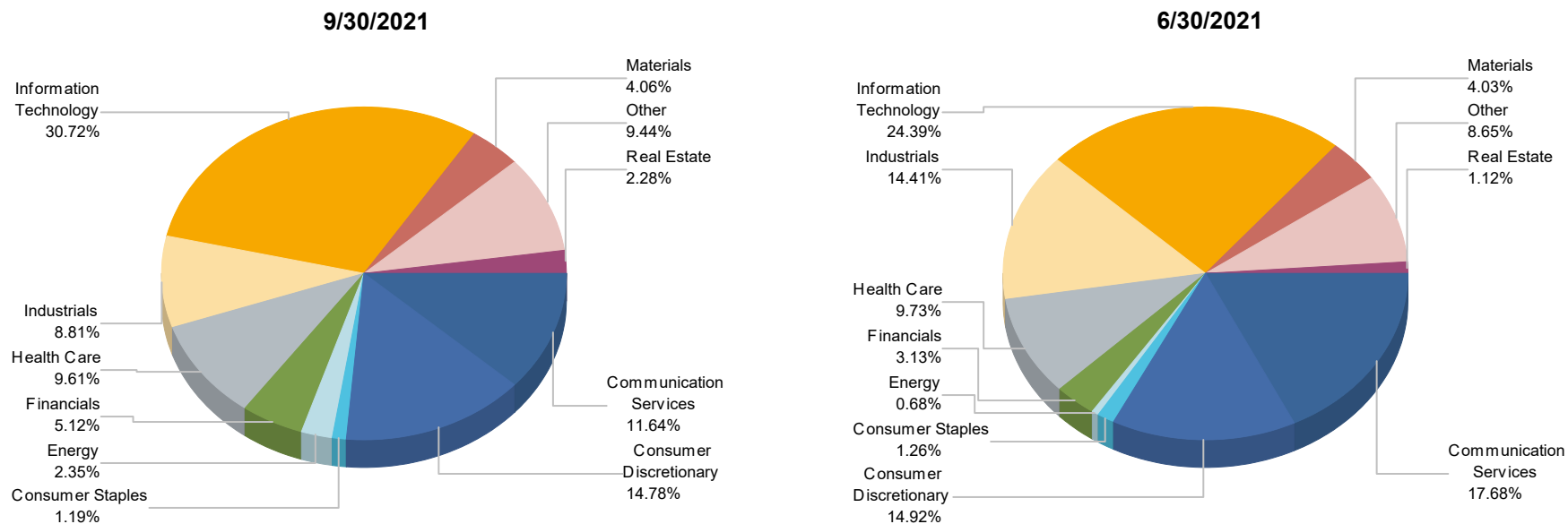
Net Flow by Sector - Mutual Funds (3-Month Period Ending 9/30/2021)



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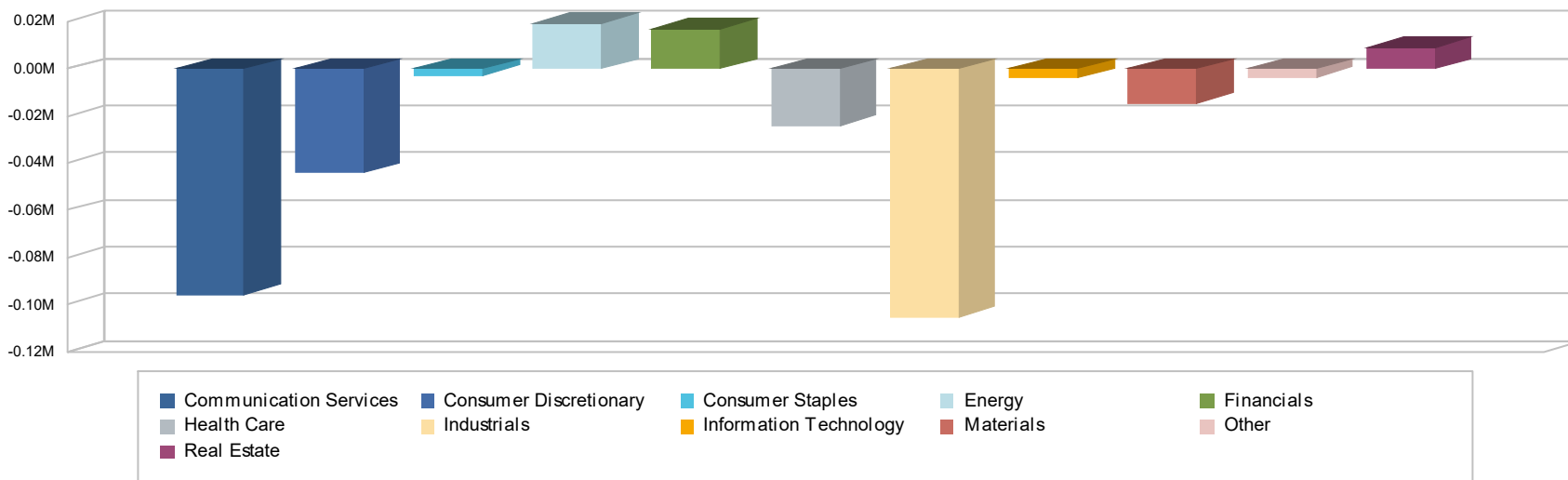
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Market Value Allocation - Equities (Quarter over Quarter)



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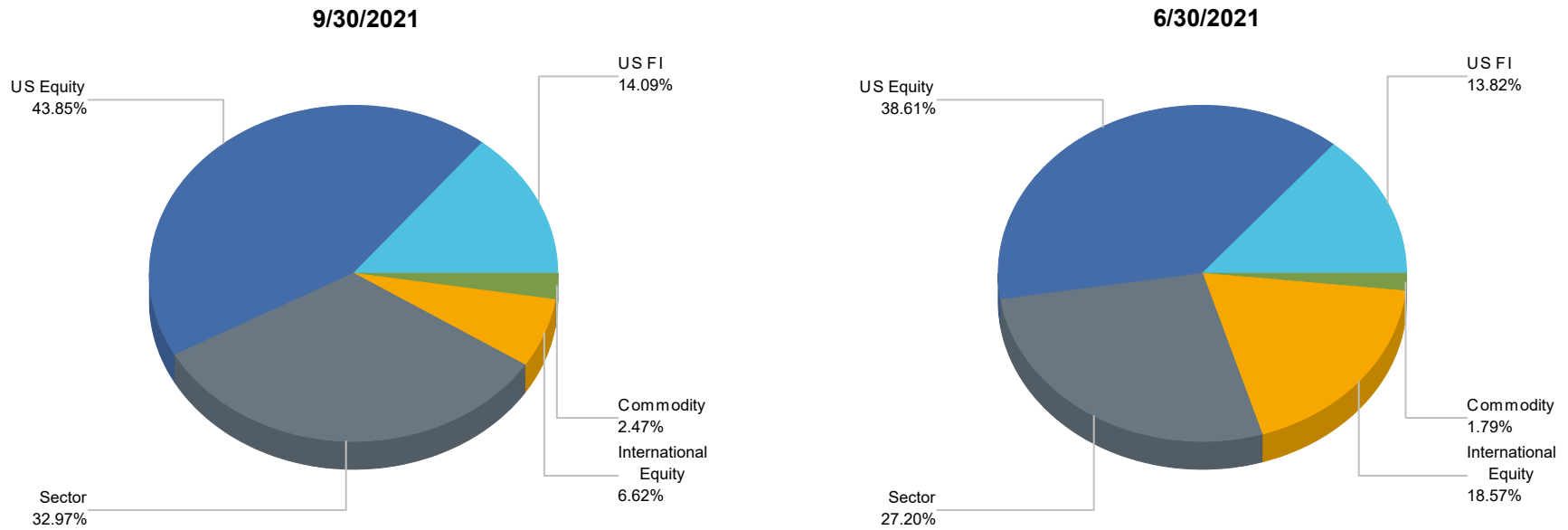
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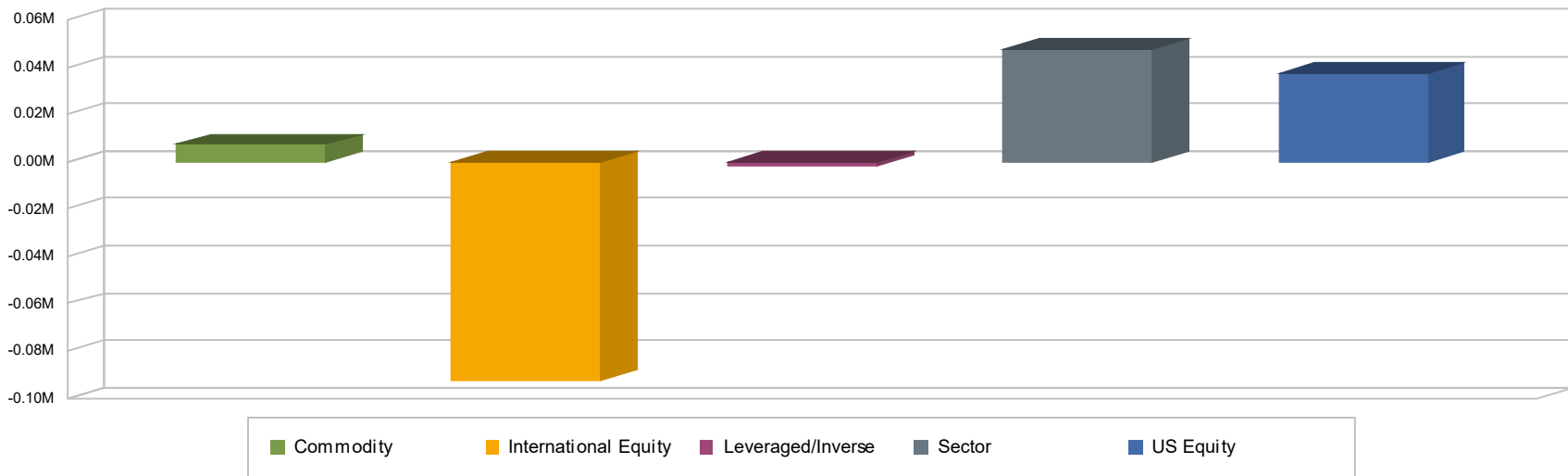
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Market Value Allocation - ETF (Quarter over Quarter)



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Net Flow by Sector - ETF (3-Month Period Ending 9/30/2021)

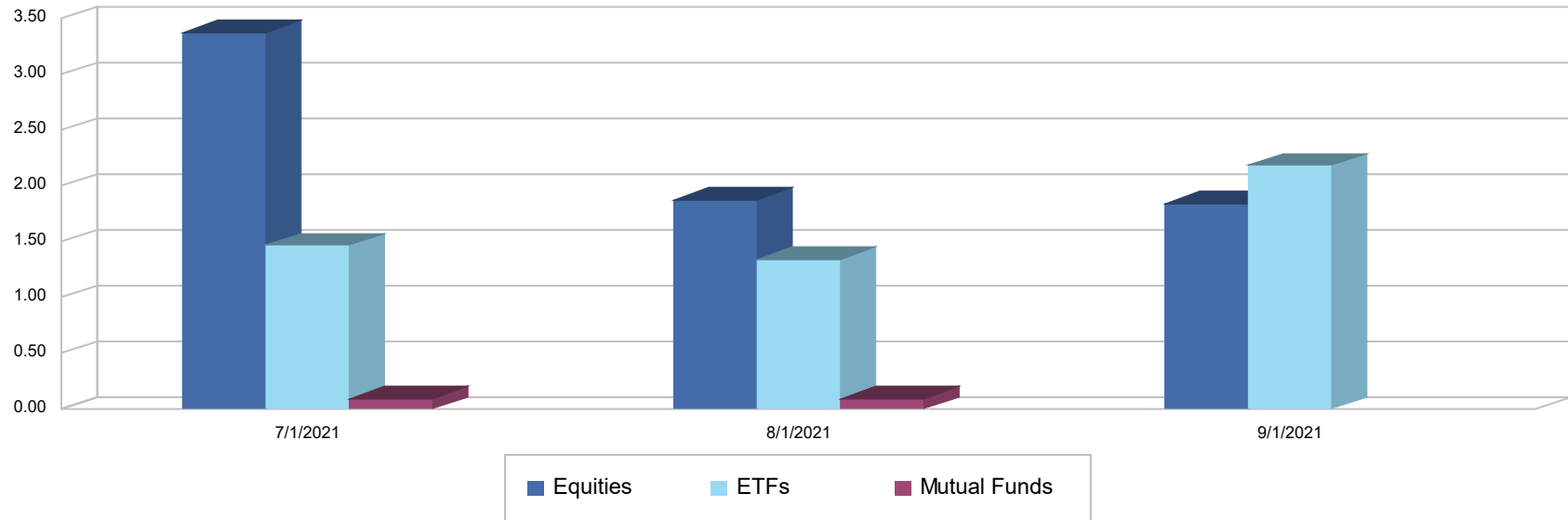


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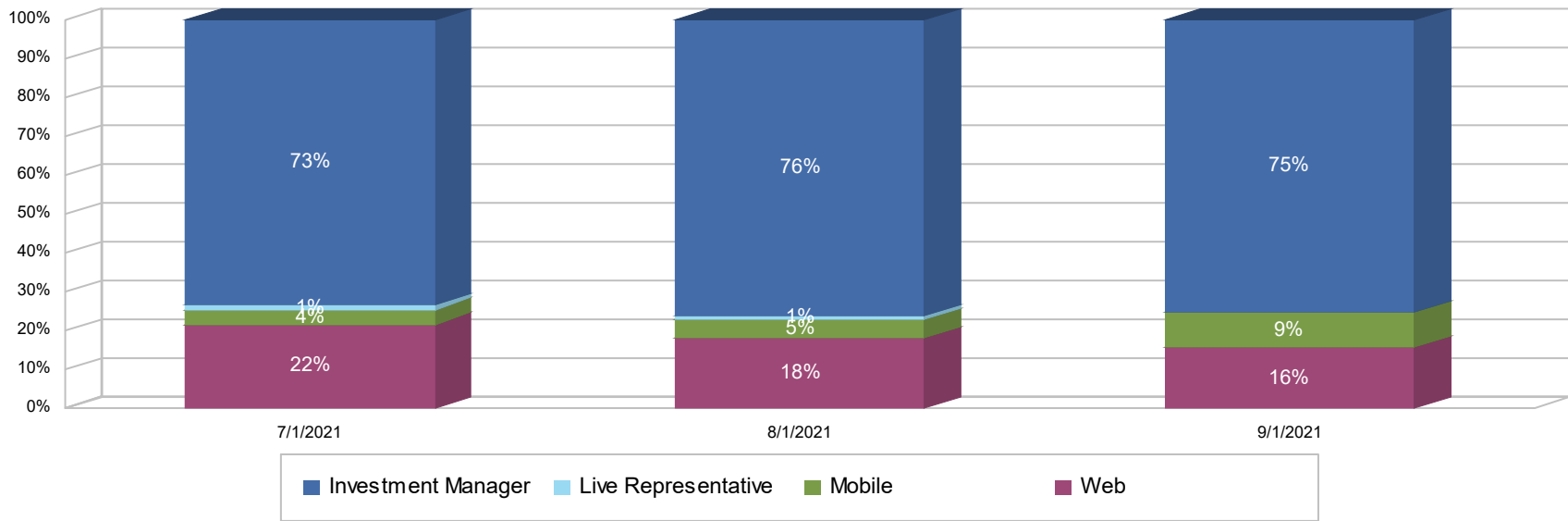
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CITY OF SACRAMENTO 457 as of 9/30/2021

Average Monthly Trades Per Account (3-Month Period Ending 9/30/2021)



Trading Channel Mix (Month over Month)



The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO 457 as of 9/30/2021

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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.

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CITY OF SACRAMENTO MGMT 401A

Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

As of 9/30/2021

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO MGMT 401A as of 9/30/2021

Plan Profile Information

Plan Type	Money Purchase
Total PCRA Assets	\$572,004
Total Funded PCRA Accounts	10
Total Roth Assets	N/A
Total Funded Roth Accounts	N/A
Total Advisor Managed PCRA Assets	\$0
Total Advisor Managed Funded PCRA Accounts	0
PCRA Accounts Opened This Quarter	0
PCRA Assets In and Out This Quarter*	\$90,600
Average PCRA Account Balance	\$57,200

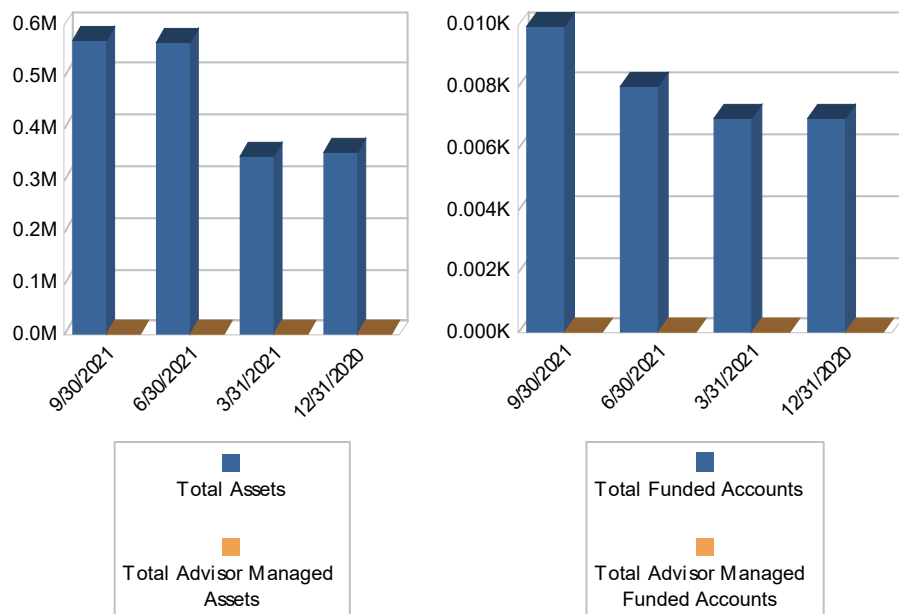
PCRA Participant Profile Information

Average Participant Age	54
Percent Male Participants	80%
Percent Female Participants	20%

Total Assets by Category

Cash Investments	\$118,295
Equities	\$315,761
ETFs	\$36,007
Fixed Income	\$0
Mutual Funds	\$101,941
Other	\$0

Assets and Accounts (Trailing 4 Quarters)



Average Positions Per Account

Cash Investments	1.0
Equities	1.9
ETFs	0.7
Fixed Income	0.0
Mutual Funds	0.3
Other	0.0
Total	3.9

Average Trades Per Account

Equities	4.5
ETFs	4.2
Fixed Income	0.0
Mutual Funds	0.2
Other	0.0
Total	8.9

* Assets In and Out includes contributions and distributions.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO MGMT 401A as of 9/30/2021

Top 10 Mutual Fund Holdings**

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
TIAA-CREF EQUITY INDEX RETAIL	Large Capitalization Stock Funds	TINRX	Y	\$58,600	57.48%
PROFUNDS REAL ESTATE ULTRASECTOR INV	Specialized Funds	REPIX	Y	\$36,529	35.83%
VANGUARD ENERGY INV	Specialized Funds	VGENX	N	\$6,811	6.68%

Top 10 Fund Families

Name	\$MF Assets	%MF Assets
TIAA-CREF	\$58,600	57.48%
PROFUNDS	\$36,529	35.83%
VANGUARD	\$6,811	6.68%

**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 9/30/2021

Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
AMC ENTERTAINMENT CLASS A	Communication Services	AMC	\$173,401	54.92%
APPLE INC	Information Technology	AAPL	\$35,905	11.37%
ROYAL CARIBBEAN GROUP F	Consumer Discretionary	RCL	\$26,685	8.45%
NORWEGIAN CRUISE LIN F	Consumer Discretionary	NCLH	\$21,368	6.77%
UNITED AIRLINES HLDGS	Industrials	UAL	\$20,455	6.48%
GAMESTOP CORP CLASS A	Consumer Discretionary	GME	\$8,774	2.78%
BLACKBERRY LTD F	Information Technology	BB	\$6,811	2.16%
GAMING & LEISURE PPT REIT	Real Estate	GLPI	\$4,697	1.49%
ZEBRA TECHNOLOGIES CLASS A	Information Technology	ZBRA	\$3,608	1.14%
FIVERR INTERNTNL LTD F	Consumer Discretionary	FVRR	\$2,740	0.87%

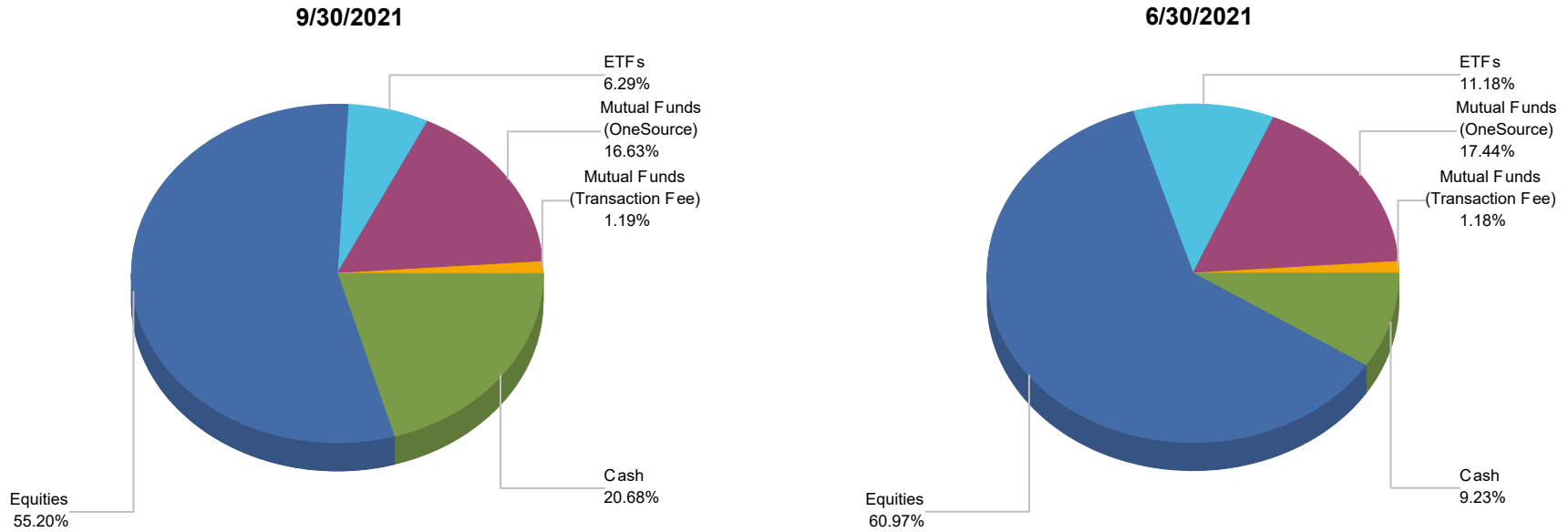
Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
VANECK SEMICONDUCTOR ETF	Sector	SMH	N	\$7,688	21.35%
DIREXION DAILY ENERGY BULL 2X SHARES	Leveraged/Inverse	ERX	N	\$6,540	18.16%
SPDR S&P DIVIDEND ETF IV	US Equity	SDY	N	\$5,878	16.32%
ISHARES RUSSELL 2000 GROWTH ETF IV	US Equity	IWO	N	\$5,872	16.31%
VANGUARD TOTAL STOCK MARKET E ETF IV	US Equity	VTI	N	\$4,456	12.37%
JPMORGAN U.S. MOMENTUM FACTOR ETF	US Equity	JMOM	N	\$4,388	12.19%
FIDELITY MSCI INFOR TECHINDX ETF	Sector	FTEC	N	\$1,186	3.29%

*OS = OneSource, no transaction fee.

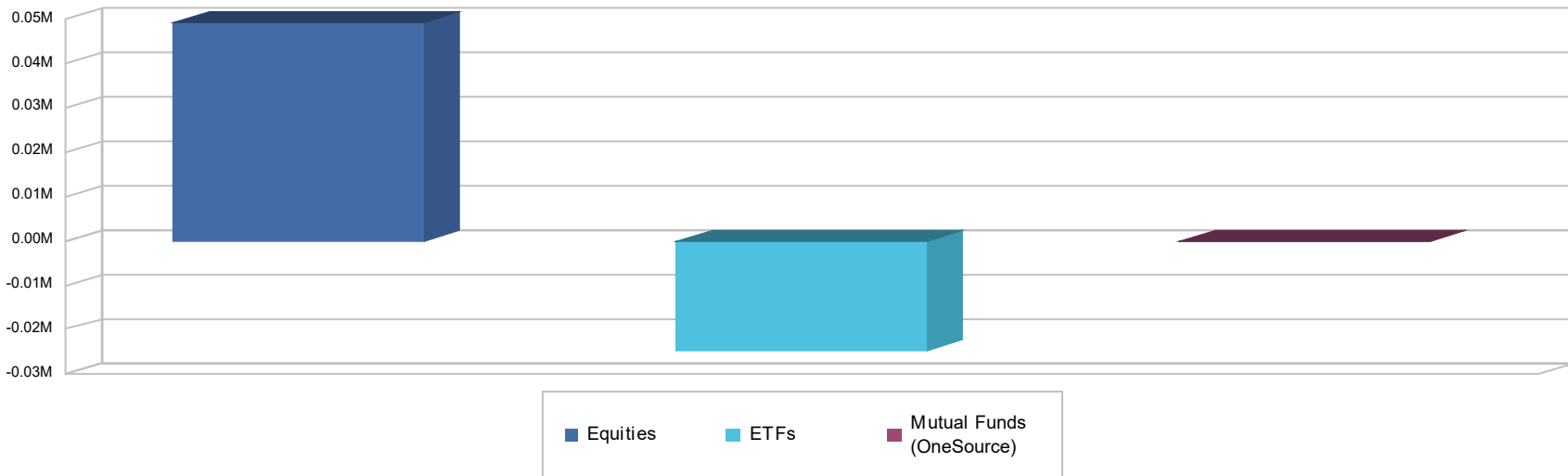
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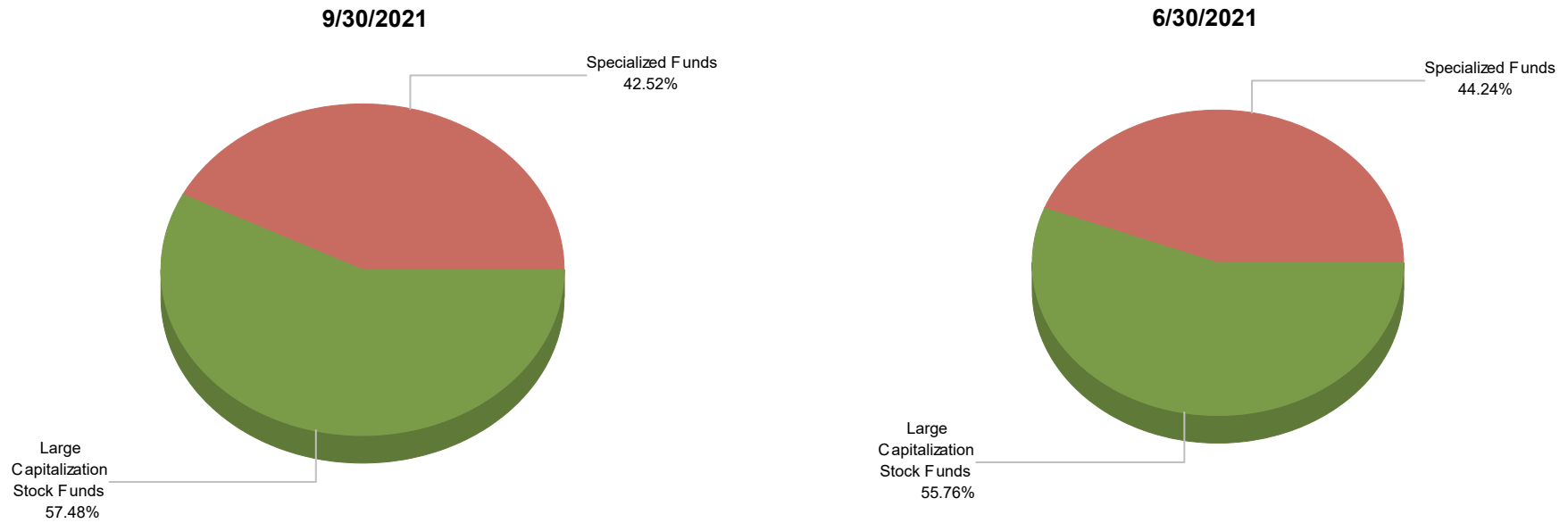
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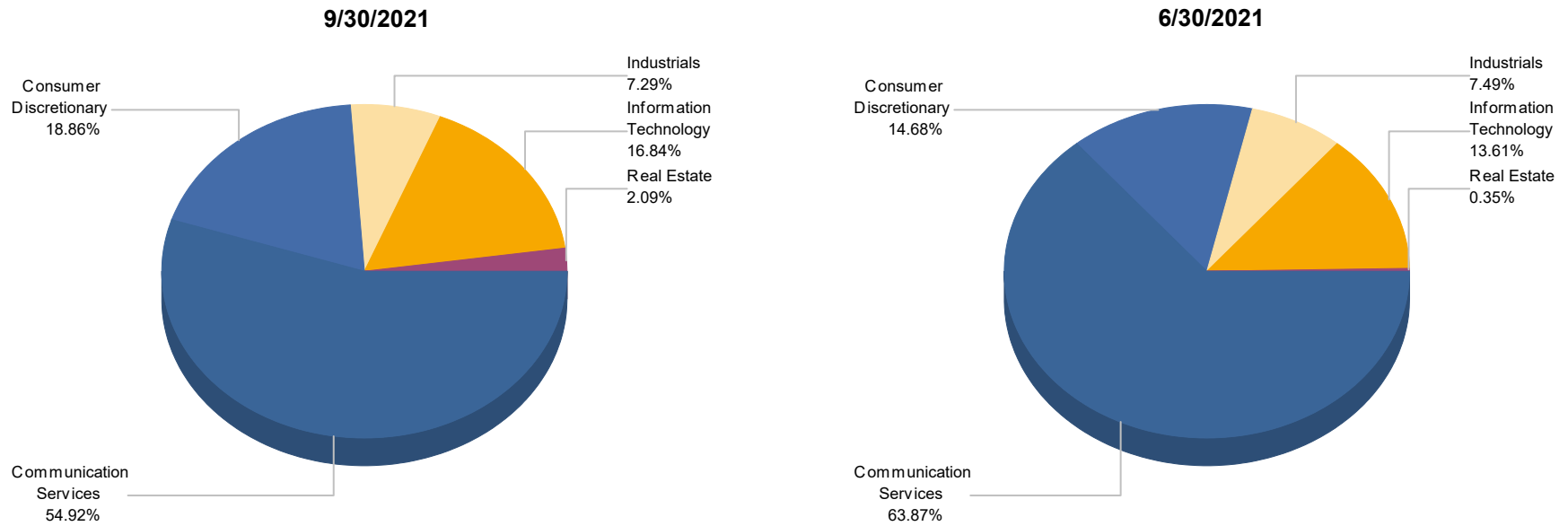
Net Flow by Sector - Mutual Funds (3-Month Period Ending 9/30/2021)



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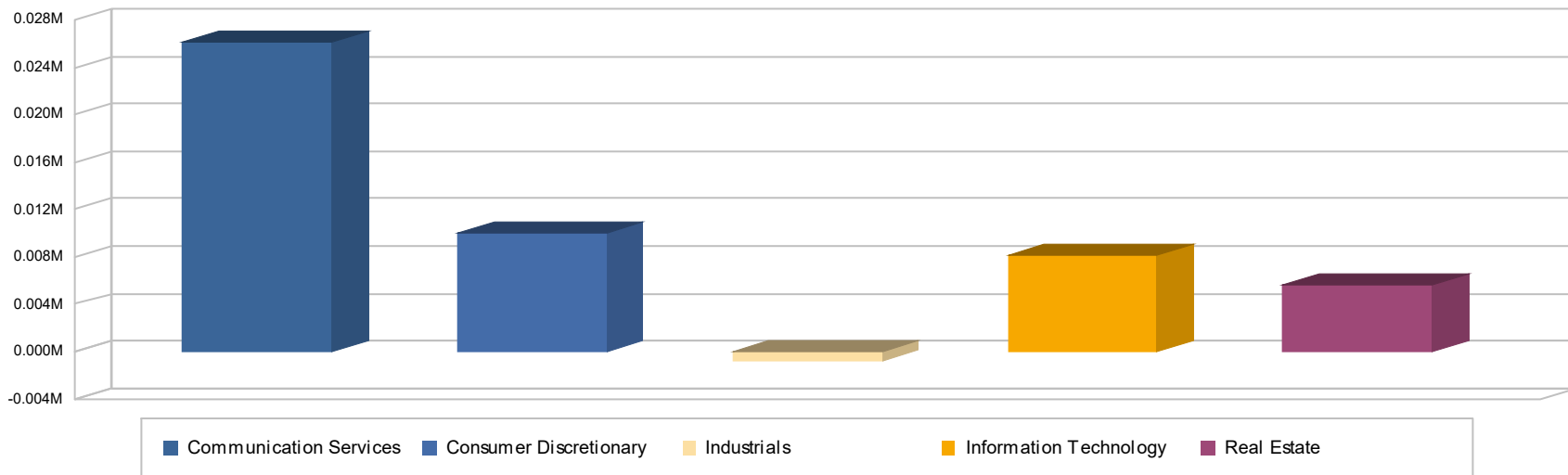
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Market Value Allocation - Equities (Quarter over Quarter)



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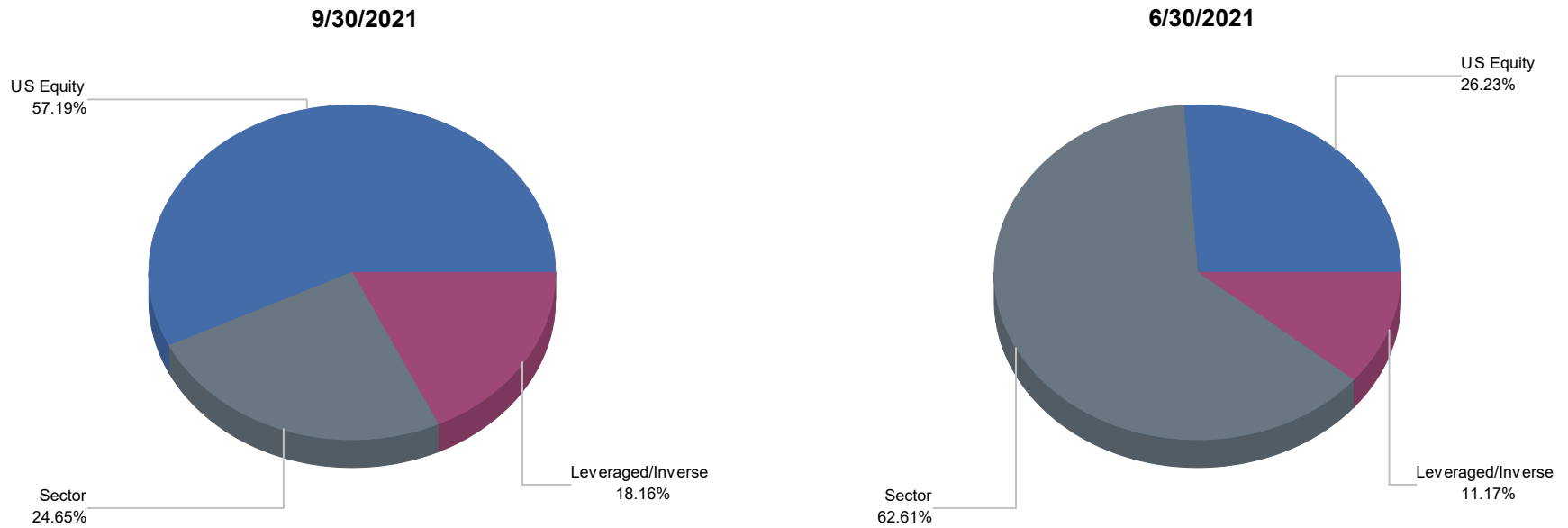
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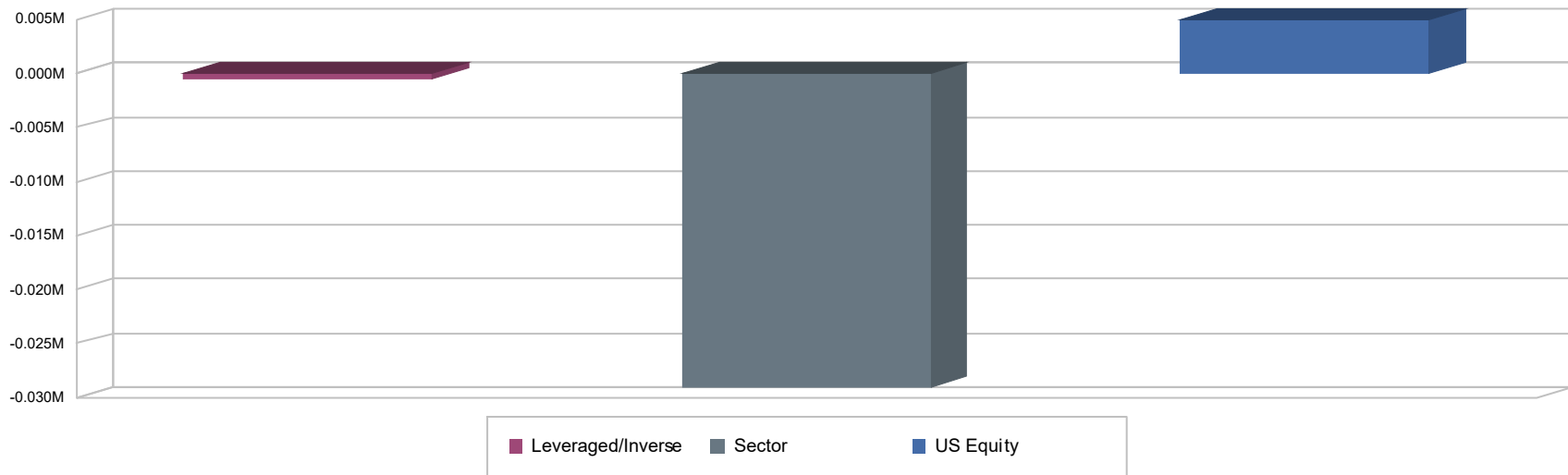
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Market Value Allocation - ETF (Quarter over Quarter)



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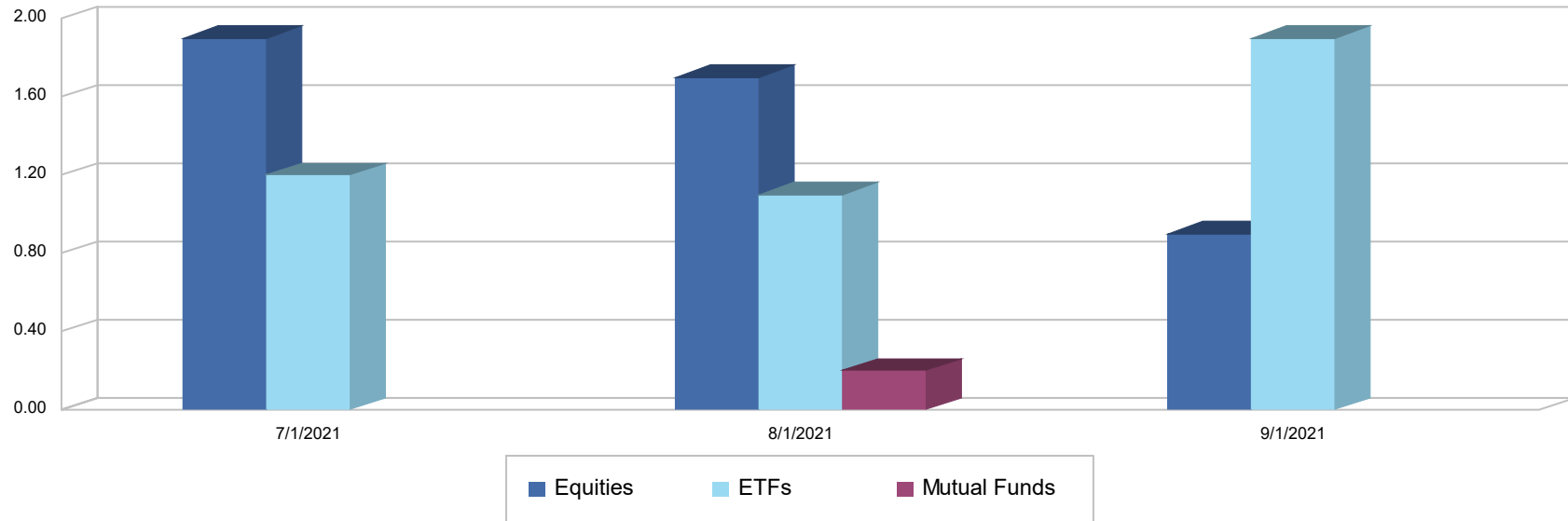
Net Flow by Sector - ETF (3-Month Period Ending 9/30/2021)



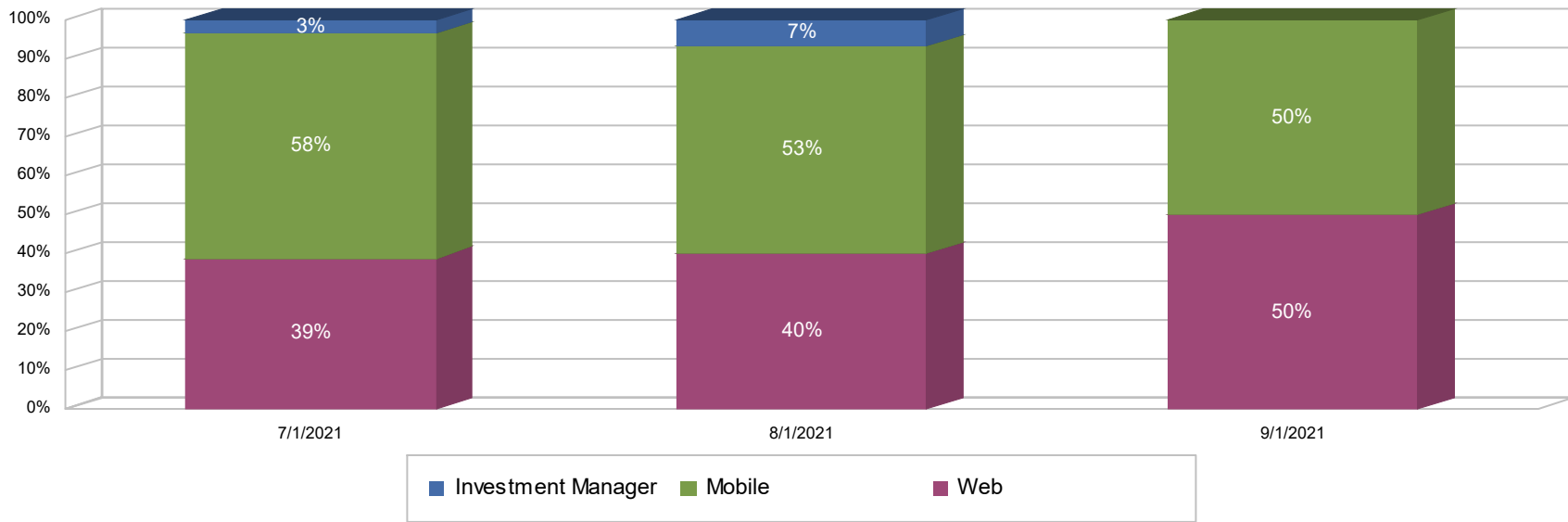
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Your Dedicated Team

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