

# City of Sacramento

1Q2022: Board Report



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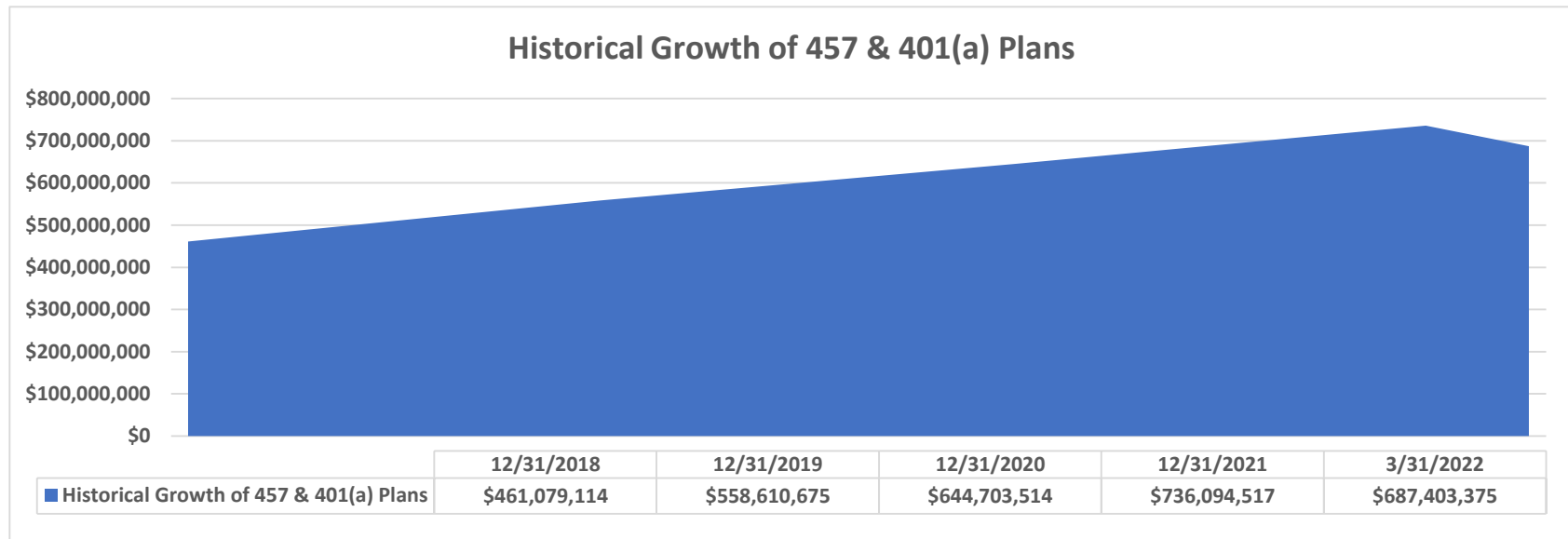
**Section 9: Your Dedicated Team**

# Administration Report

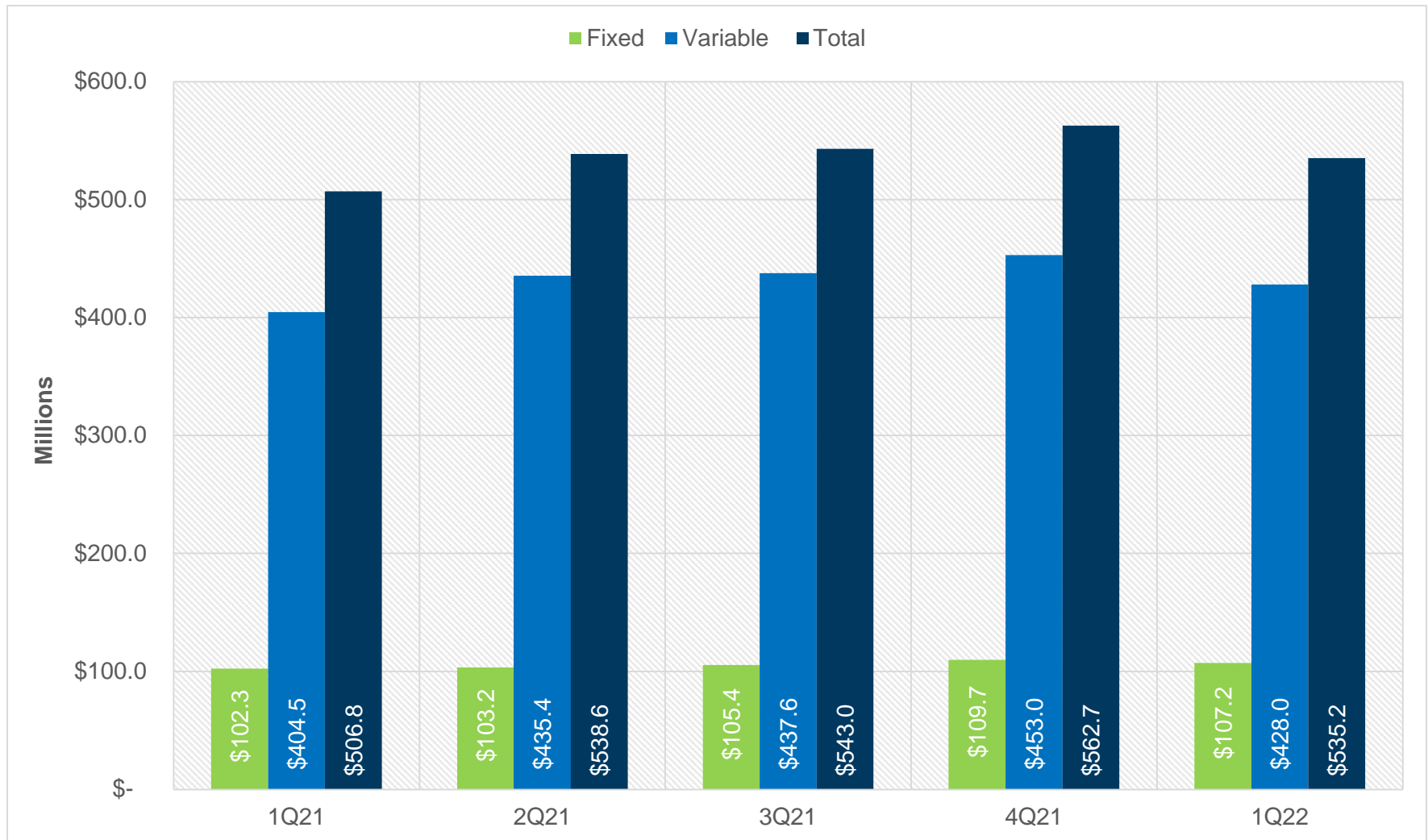
# 1Q22: Balance Sheet

	457	401(a) Management	401(a) WCOE, L39 Supv	401(a) City Council	401(a) Sac Sierras Bldg	Total
<b>Beginning Balance as of 1/01/2022</b>	\$ 564,075,854	\$ 138,208,922	\$ 19,261,110	\$ 862,371	\$ 53,169	\$ 722,461,426
<b>RECEIPTS:</b>						
Contribs/Loans/Roll-ins	\$ 8,815,243	\$ 2,041,632	\$ 410,917	\$ 19,311	\$ 10,917	\$ 11,298,020
Int/Dividend	\$ 1,826,752	\$ 530,242	\$ 82,494	\$ 4,473	\$ 470	\$ 2,444,431
Fees	\$ (254,690)	\$ (56,265)	\$ (11,132)	\$ (296)	\$ (10)	\$ (322,393)
	\$ 10,387,304	\$ 2,515,610	\$ 482,279	\$ 23,489	\$ 11,377	\$ 13,420,058
<b>DISTRIBUTIONS:</b>						
Distributions/Loans/Roll-outs	\$ (9,113,466)	\$ (1,430,028)	\$ (400,298)	\$ -	\$ -	\$ (10,943,792)
	\$ (9,113,466)	\$ (1,430,028)	\$ (400,298)	\$ -	\$ -	\$ (10,943,792)
Gain/Loss	\$ (39,847,813)	\$ (9,873,832)	\$ (1,278,208)	\$ (62,127)	\$ (3,533)	\$ (51,065,513)
Schwab PCRA	\$ 3,723,327	\$ 409,990	\$ 104,097	\$ -	\$ -	\$ 4,237,414
Loan Balance	\$ 7,424,723	\$ 1,485,499	\$ 383,560	\$ -	\$ -	\$ 9,293,781
<b>Total Balance as of 3/31/2022</b>	\$ 536,649,928	\$ 131,316,161	\$ 18,552,540	\$ 823,733	\$ 61,013	\$ 687,403,375

# Historical Growth

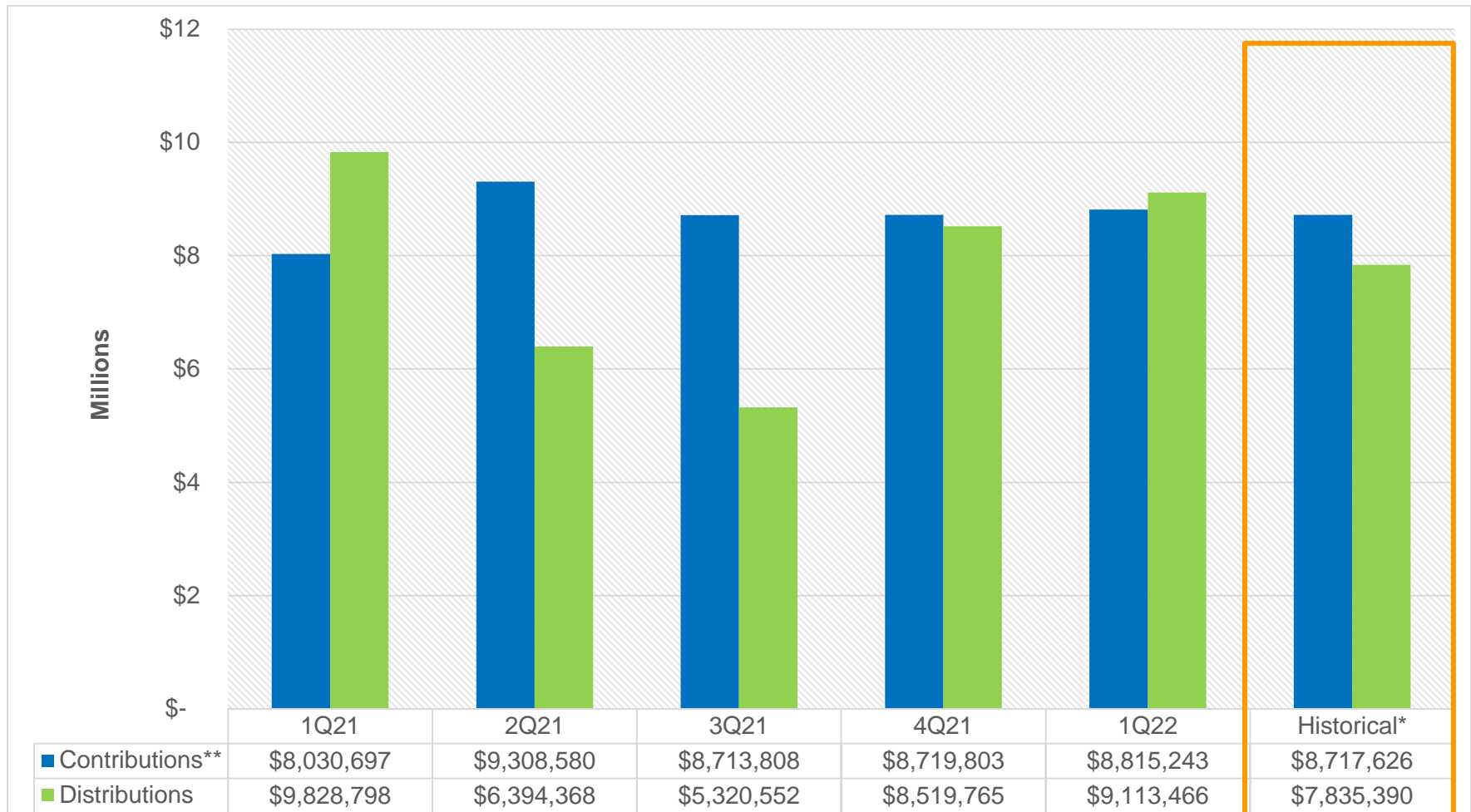


# 457(b): Asset Growth\*



\*Does not include Loans and Schwab

## 457(b): Contributions & Distributions



\*Rolling 5 quarter average

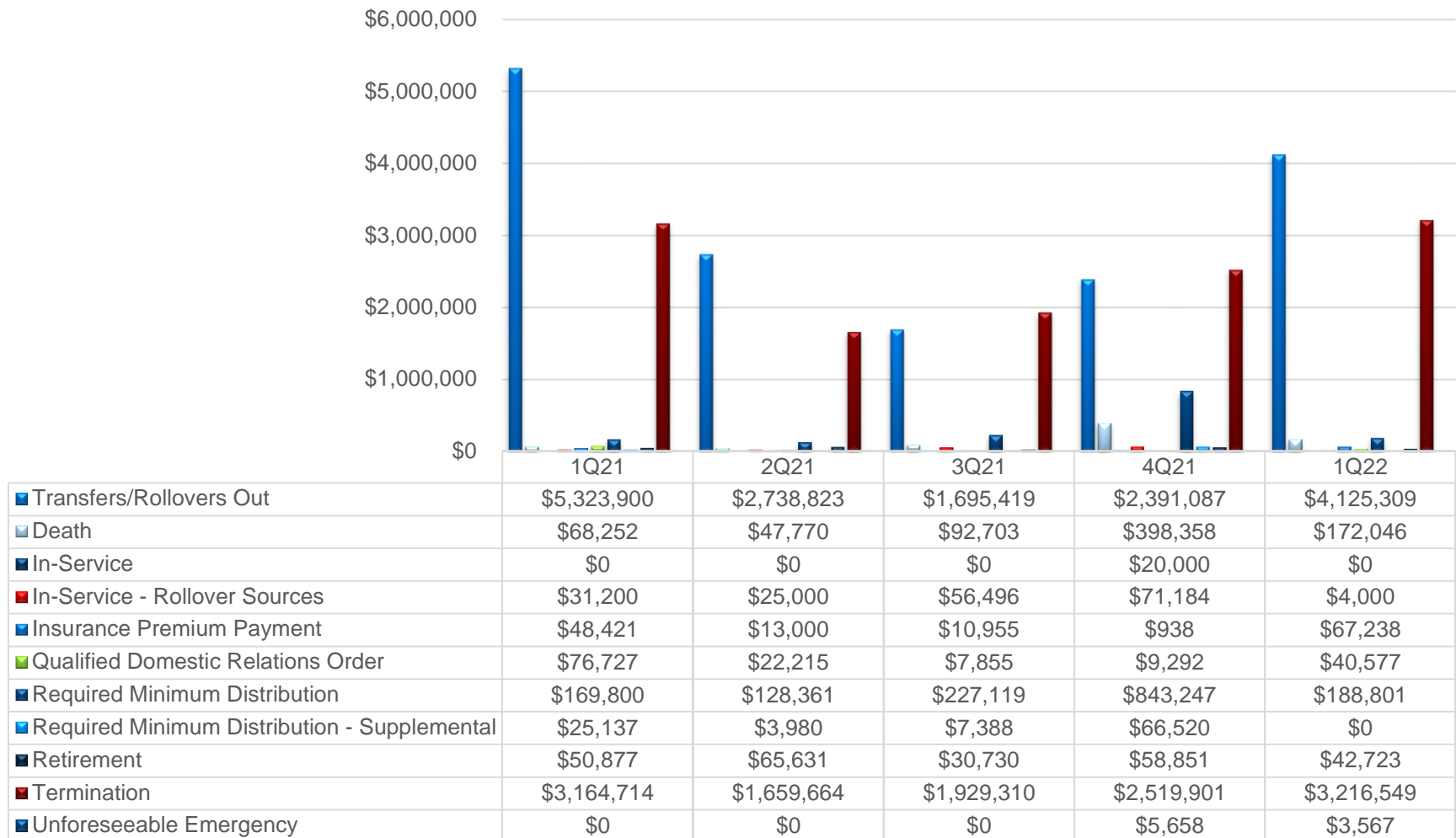
\*\*Including, but not limited to, Employee and Employer Contributions, Loan Principal Payments, Rollovers and Transfers In

## 457(b): Contributions Breakdown



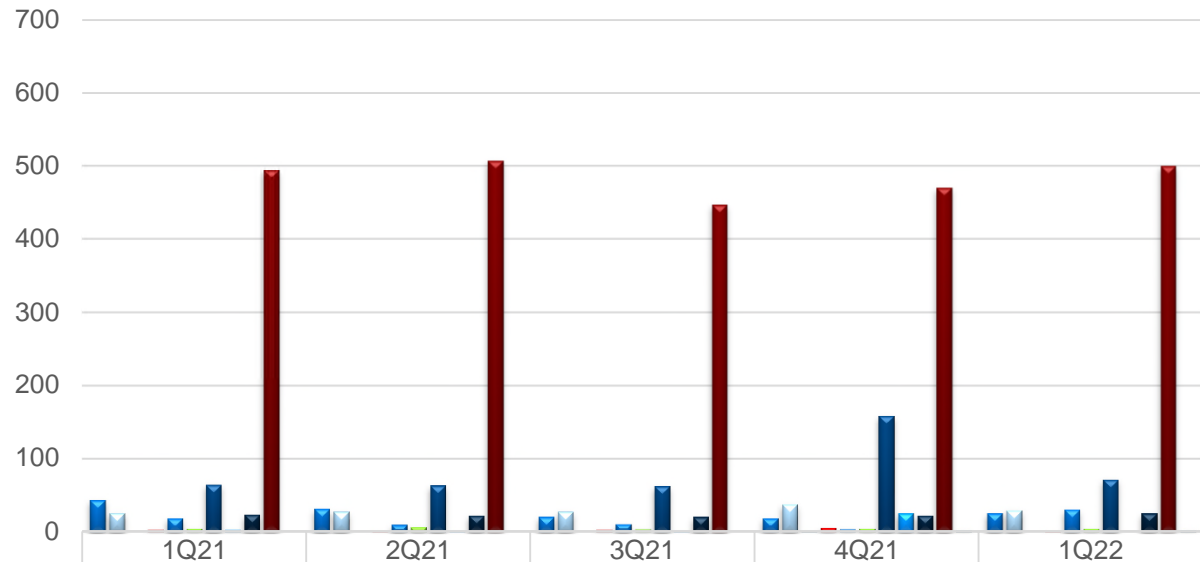


## 457(b): Distribution Breakdown Dollar Amount\*



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

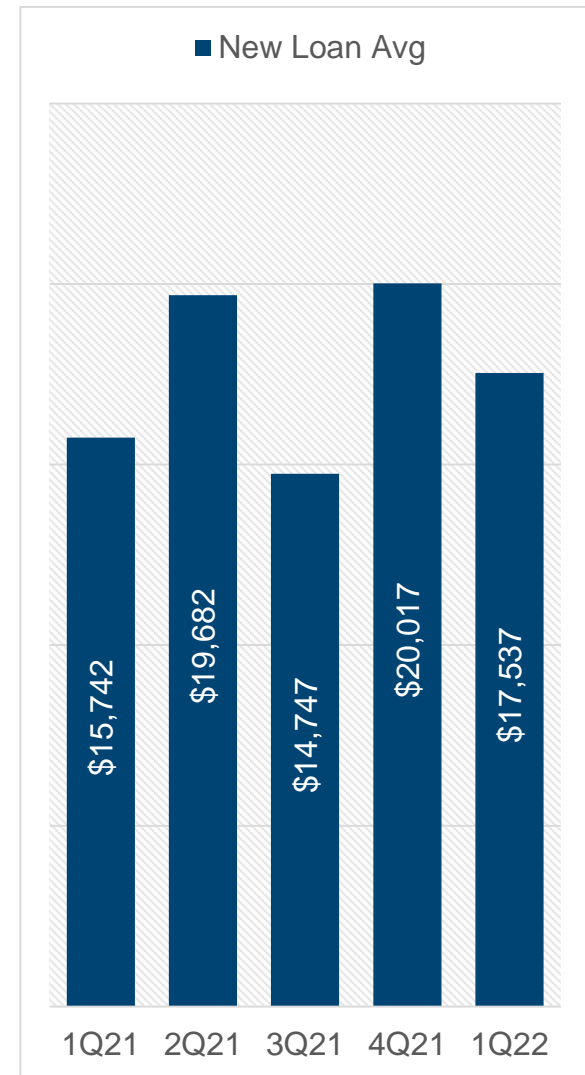
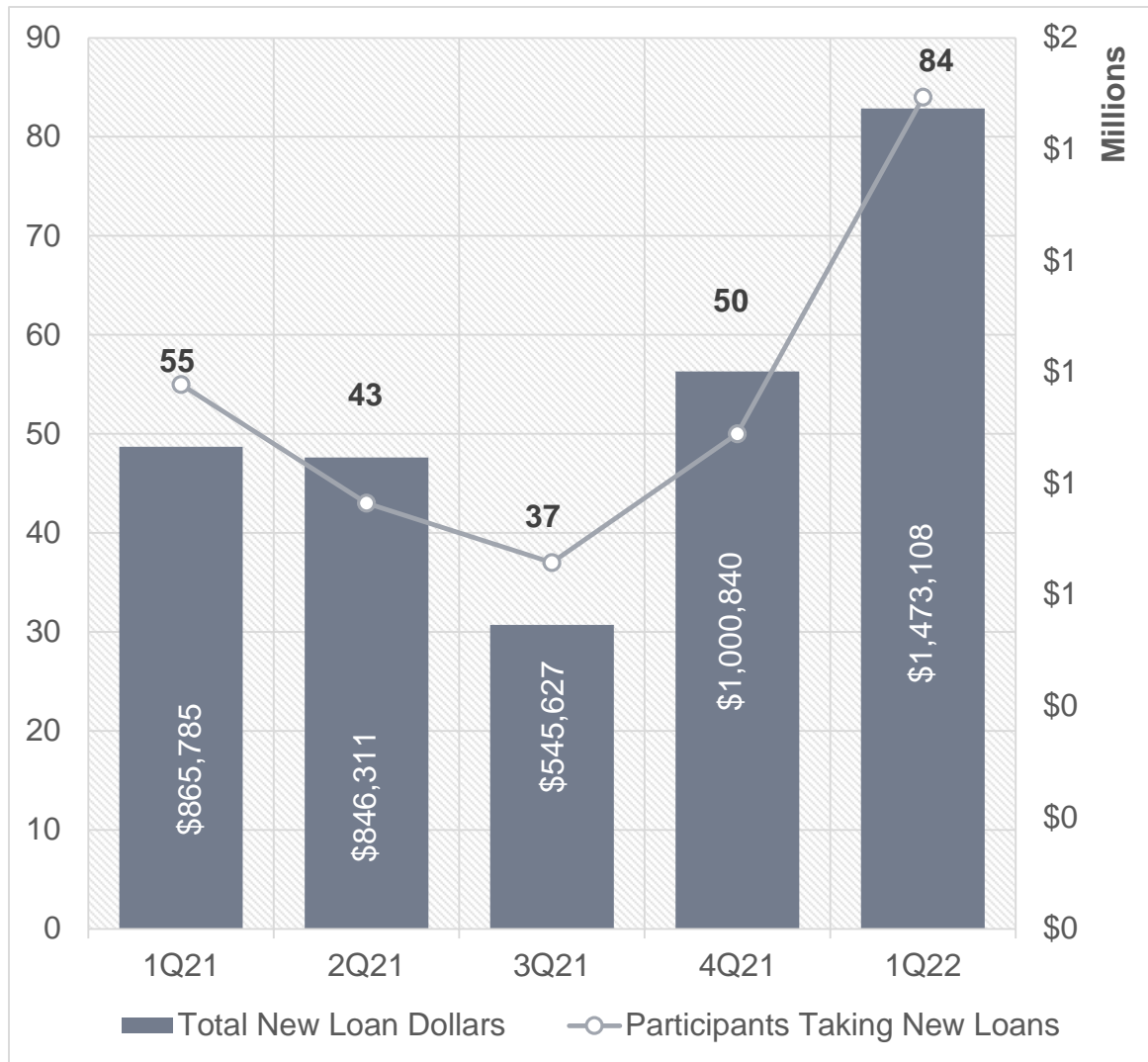
## 457(b): Distribution Breakdown Transaction Amount



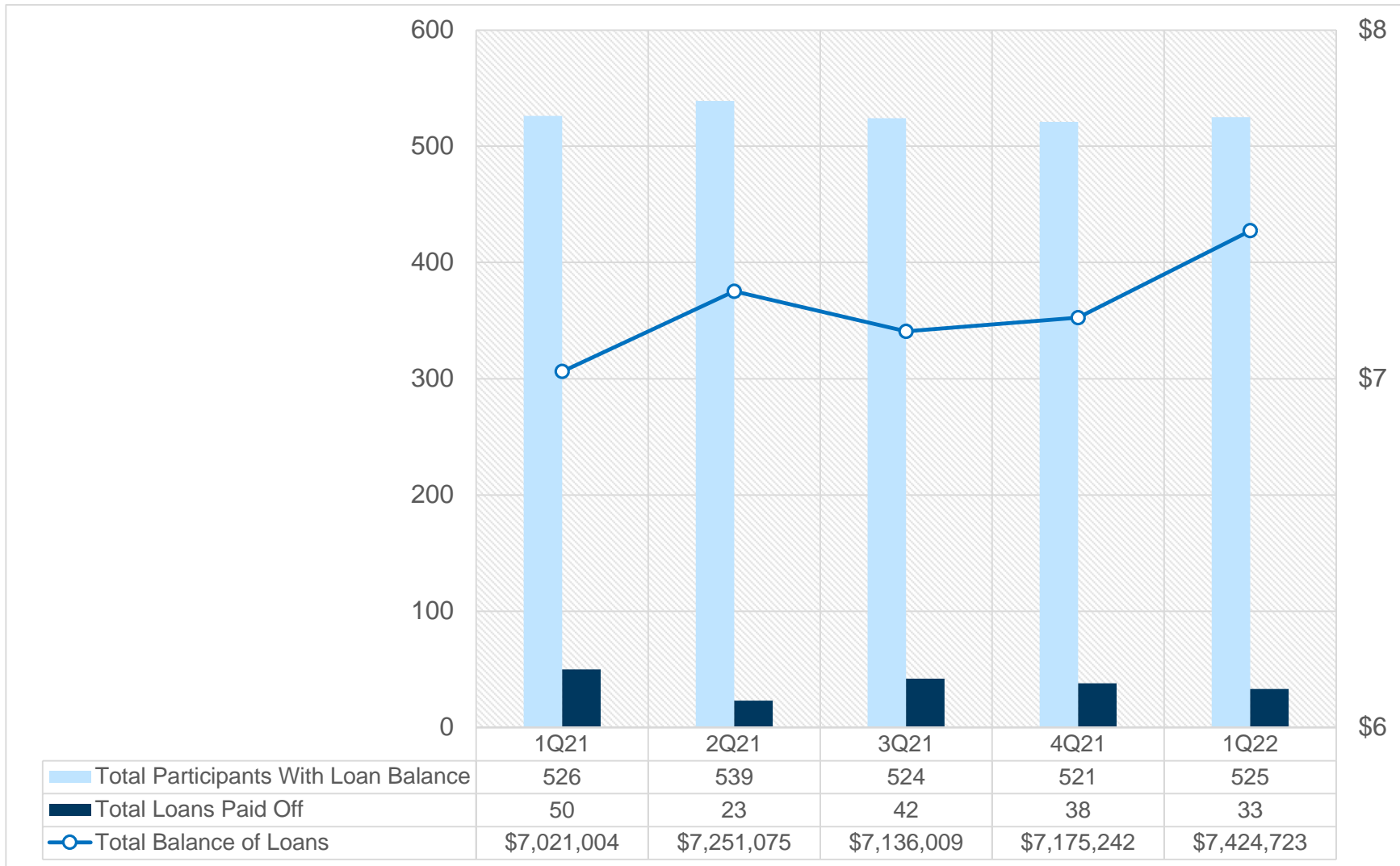
	1Q21	2Q21	3Q21	4Q21	1Q22
Transfers/Rollovers Out	44	32	21	19	26
Death	26	28	28	38	30
In-Service	0	0	0	1	0
In-Service - Rollover Sources	3	1	3	6	1
Insurance Premium Payment	19	10	11	4	31
Qualified Domestic Relations Order	5	7	4	5	5
Required Minimum Distribution	65	64	63	159	72
Required Minimum Distribution - Supplemental	3	1	1	26	0
Retirement	24	23	21	23	26
Termination	494	507	447	470	500
Unforeseeable Emergency	0	0	0	2	2

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

## 457 (b) Loan Activity



# 457(b) Loans Activity Summary



## 457(b) Transfers Out YTD

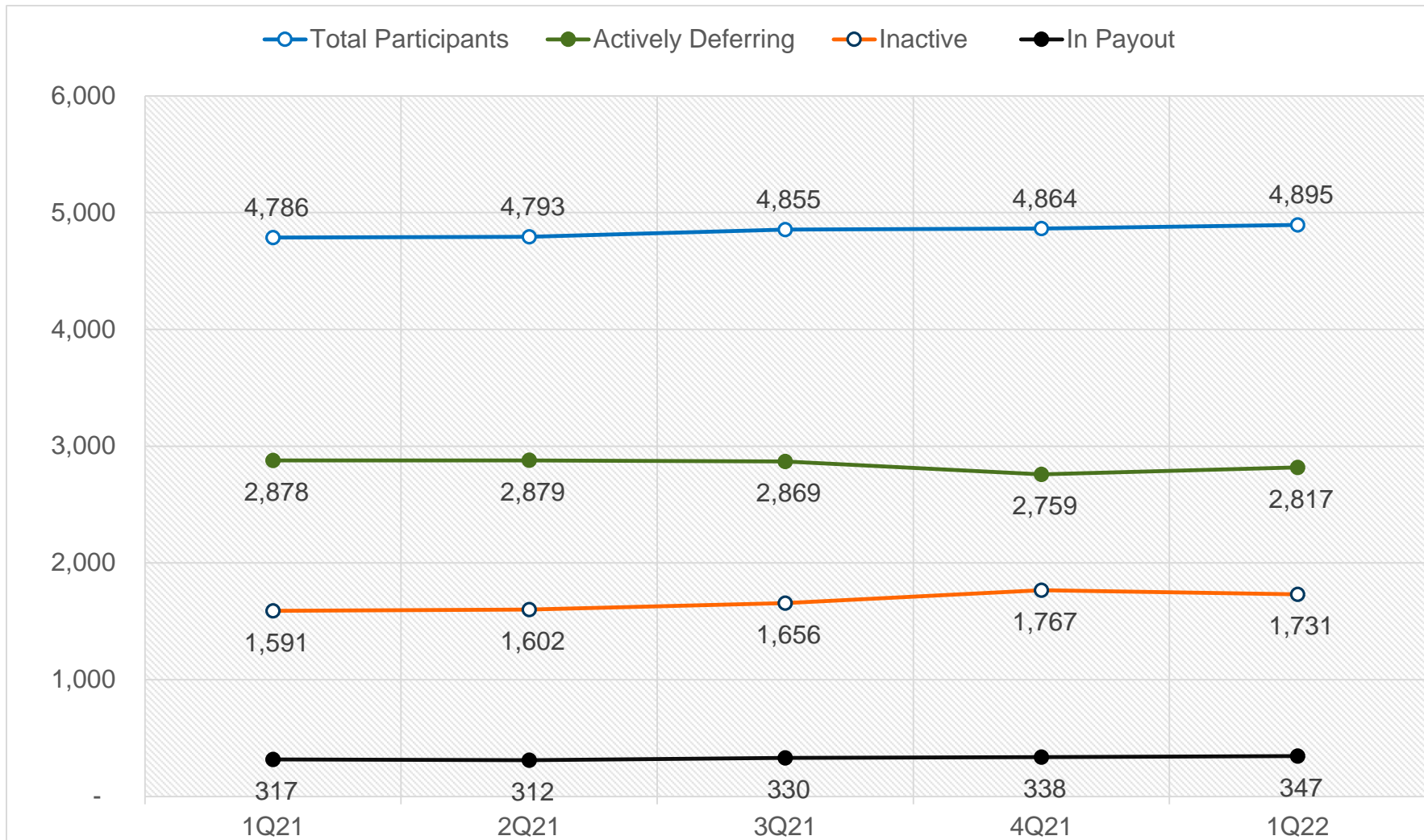
Payee	Dollar Amount	# of Participants
ATHENE ANNUITY AND LIFE COMPANY	\$517,566.36	1
AXOS ADVISOR SERVICES	\$900,000.00	1
CHARLES SCHWAB & CO INC	\$91,822.49	1
FIDELITY MANAGEMENT TRUST COMPANY	\$181,370.65	3
FIIOC	\$97,275.38	1
JACKSON NATIONAL LIFE INSURANCE COMPANY	\$150,000.00	1
LINCOLN FINANCIAL GROUP	\$59,364.94	1
LPL FINANCIAL LLC	\$574,125.31	2
NATIONWIDE	\$343,452.29	1
NYLIAC	\$500,000.00	1
TD AMERITRADE INSTITUTIONAL	\$342,934.42	2
UBS FINANCIAL SERVICES INC	\$156,004.41	1
UNKNOWN	\$145,868.31	2
VALIC RETIREMENT SERVICES COMPANY	\$45,524.27	1
VANGUARD FIDUCIARY TRUST COMPANY	\$20,000.00	1
<b>Total</b>	<b>\$4,125,308.83</b>	<b>20</b>

# 1Q22: ProAcount Activity

	457	401(a) Management	401(a) WCOE, L39 Supv	401(a) City Council	401(a) Sac Sierras Bldg	Total
<b>Assets</b>	\$ 170,019,969	\$ 39,054,886	\$ 6,509,903	\$ 215,590	\$ 13,089	\$ 215,813,437
<b>Participants</b>	1,765	356	259	4	3	2,387

# Plan Demographics

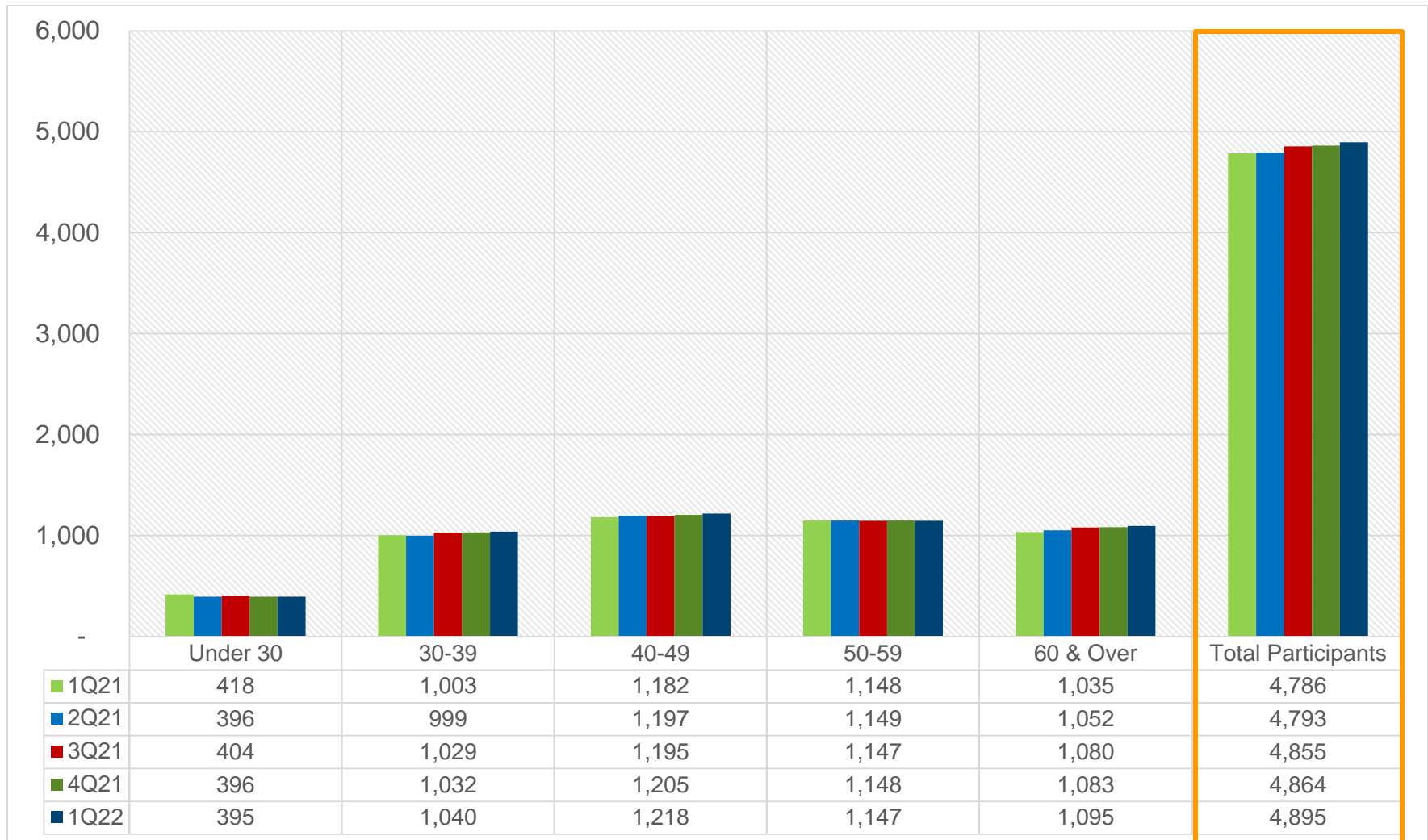
# 457(b) Participation Summary



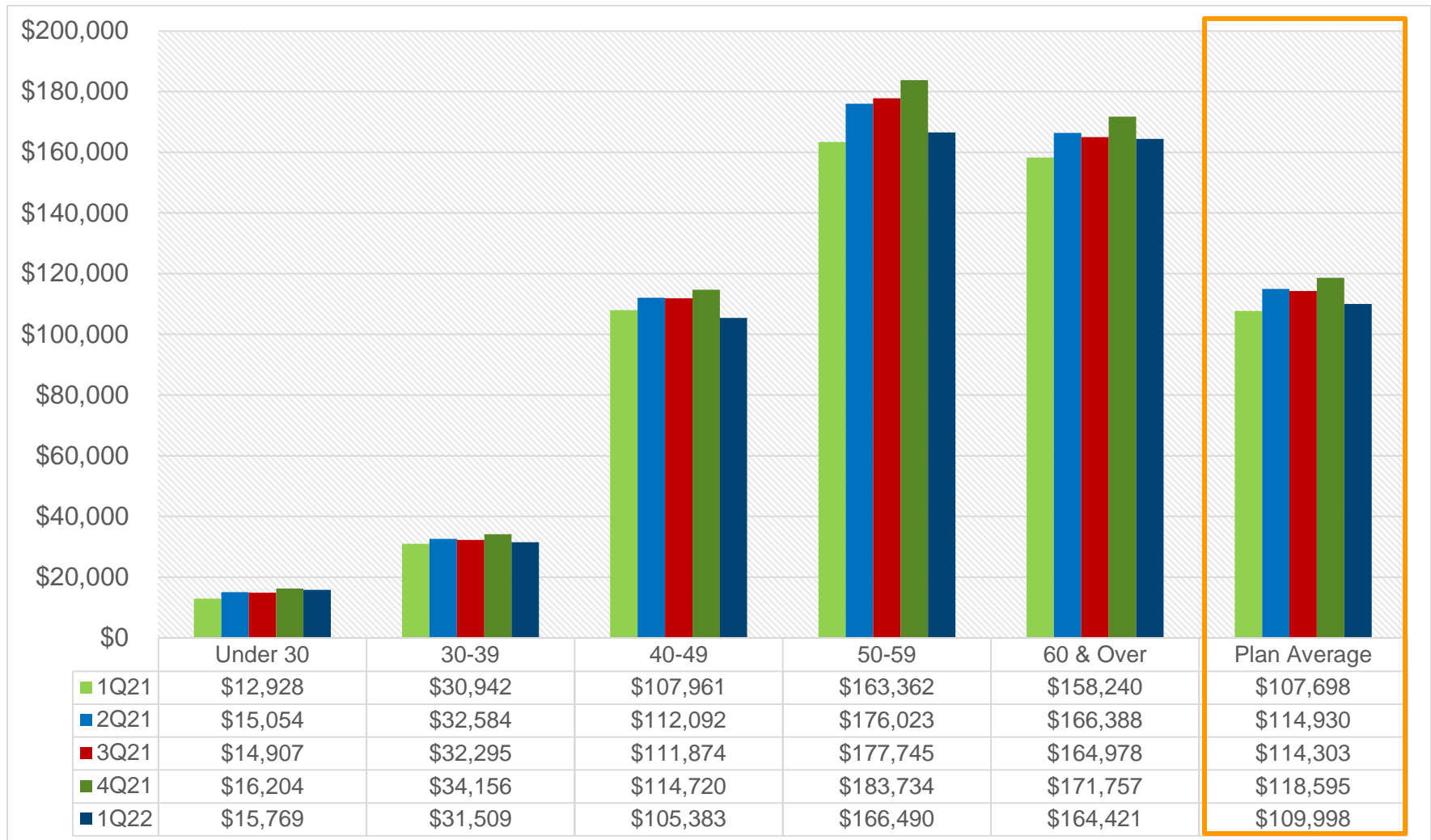
“Inactive” refers to a participant who is not contributing but not in payout



## 457(b) Participant Count by Age Group

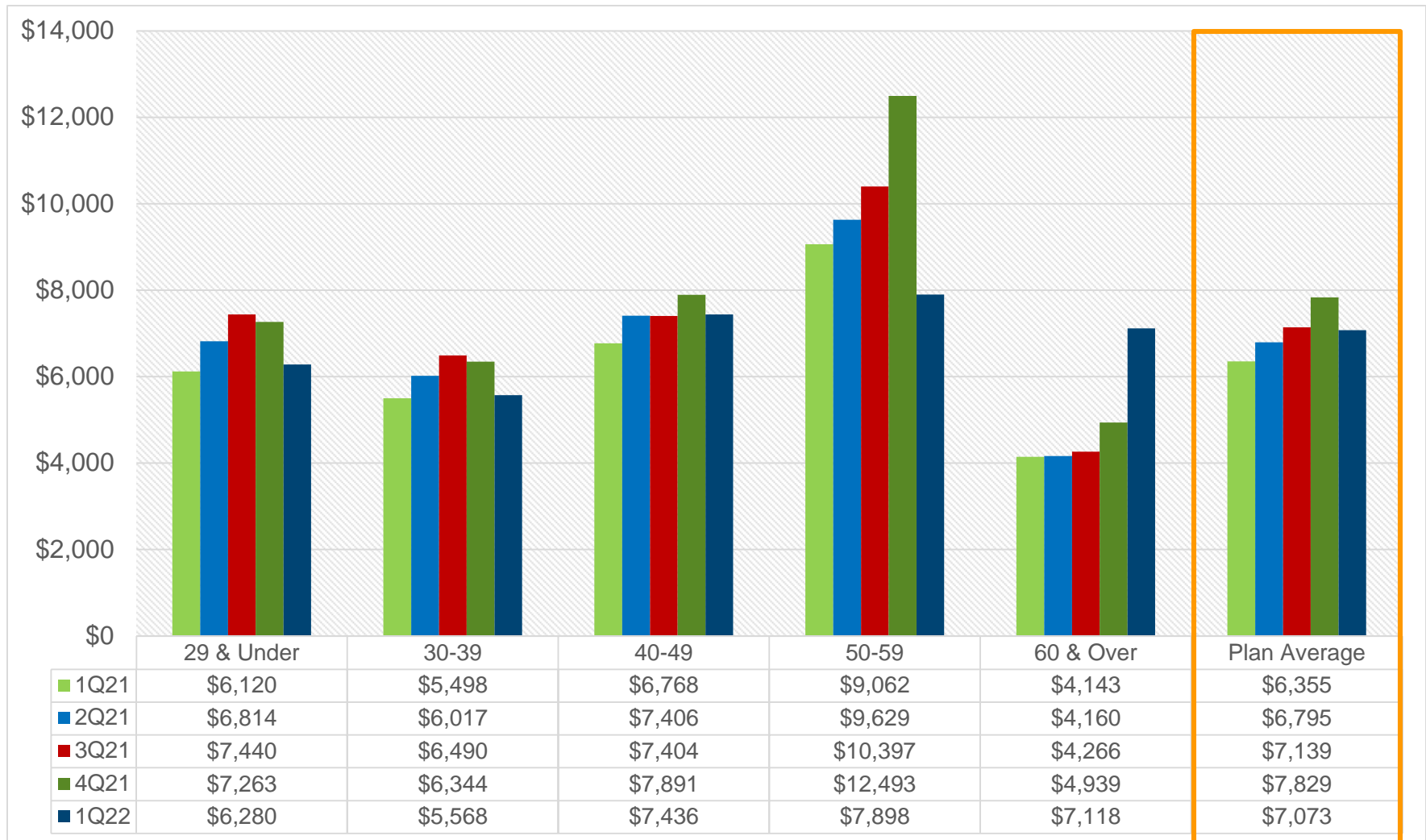


## 457(b) Average Account Balance by Age Group

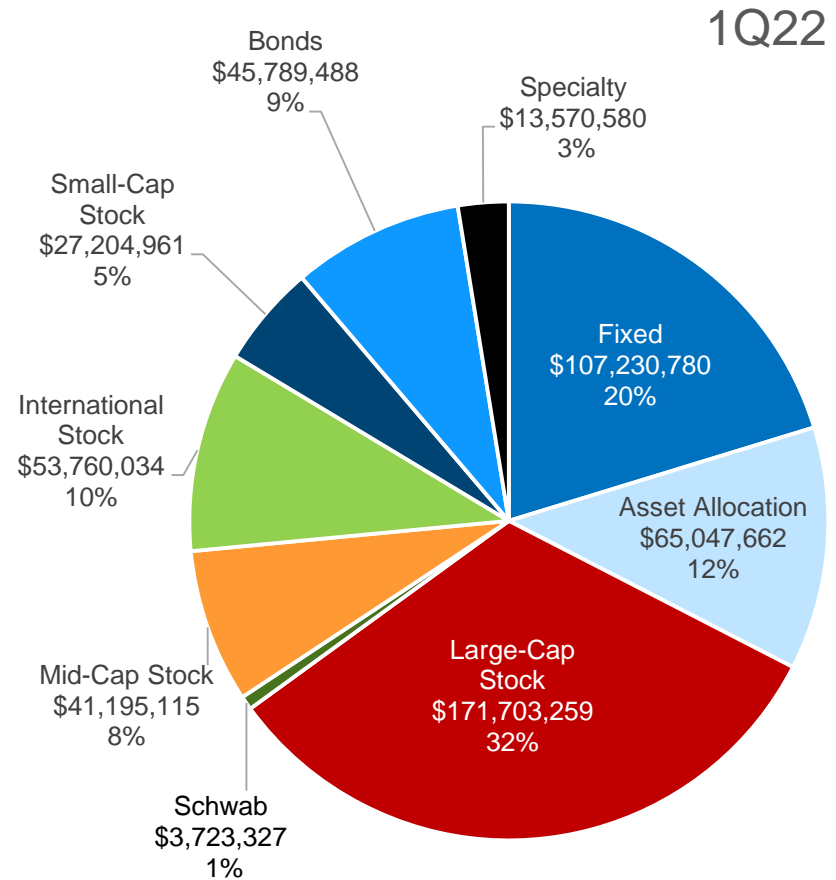
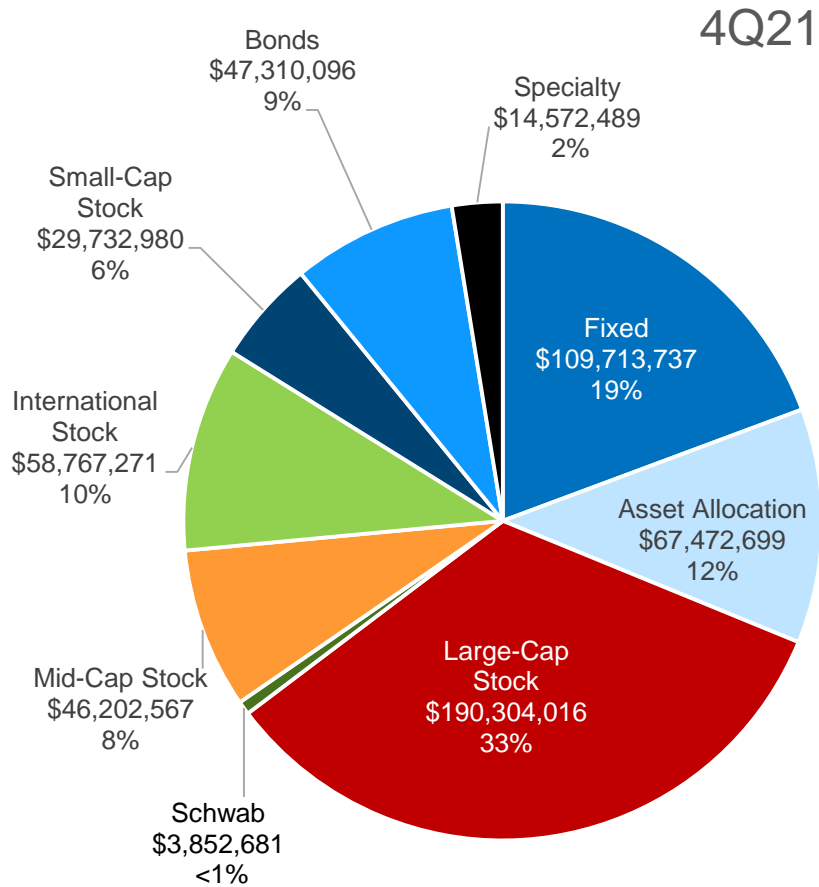


\*Includes Loan Principal Amount and Loan Default Principal Amount

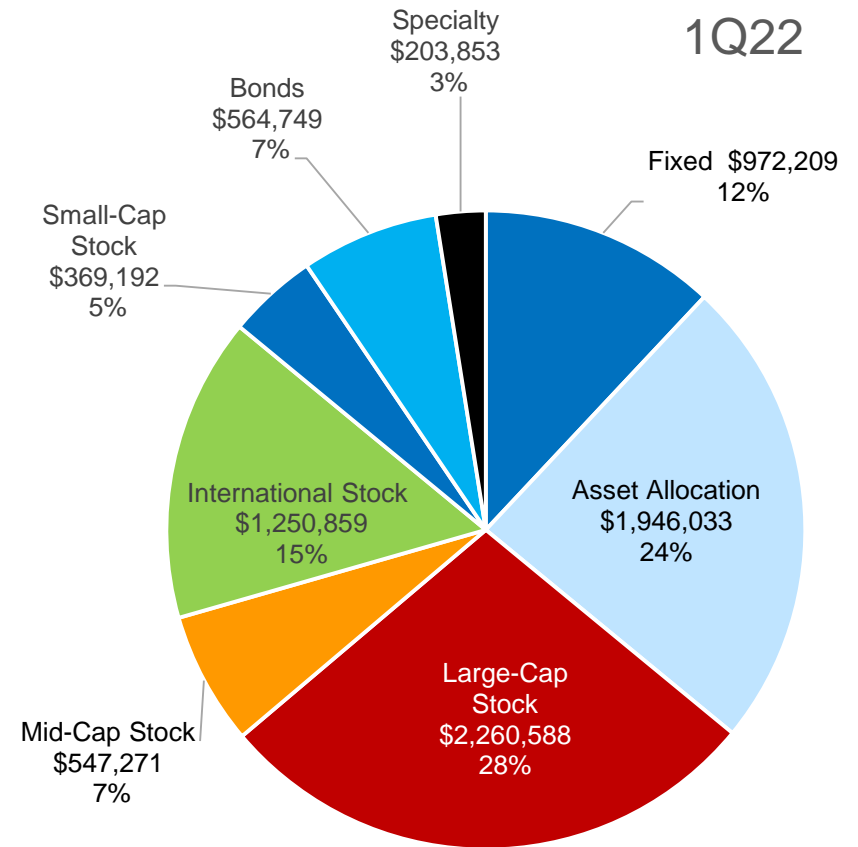
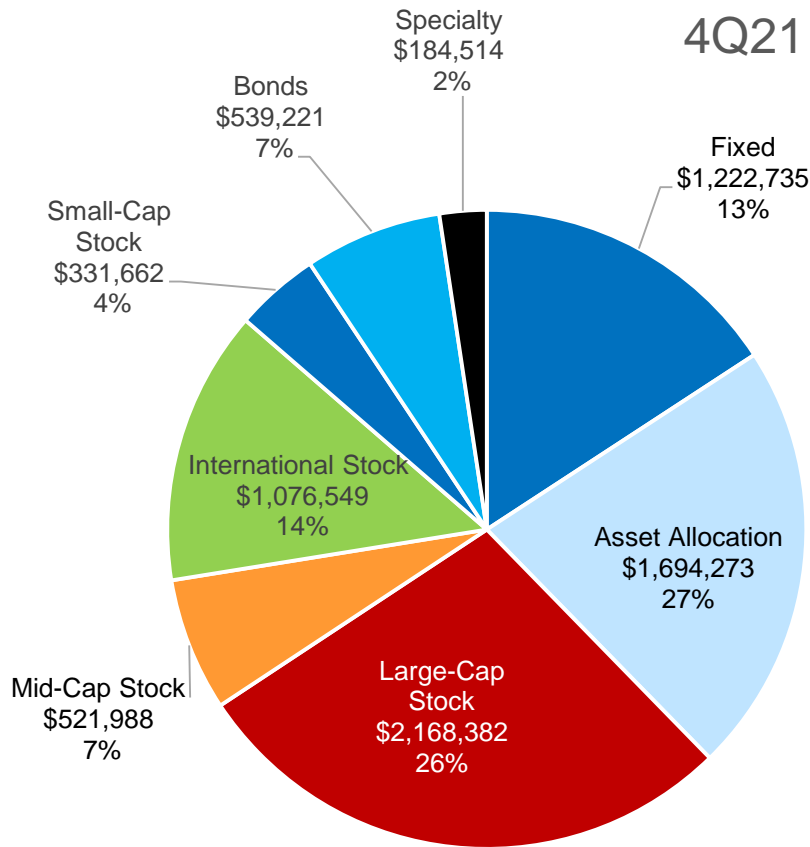
## 457(b) Average Annualized Participant Contribution by Age Group



# 457(b) Assets by Asset Class



# 457(b) Contributions by Asset Class



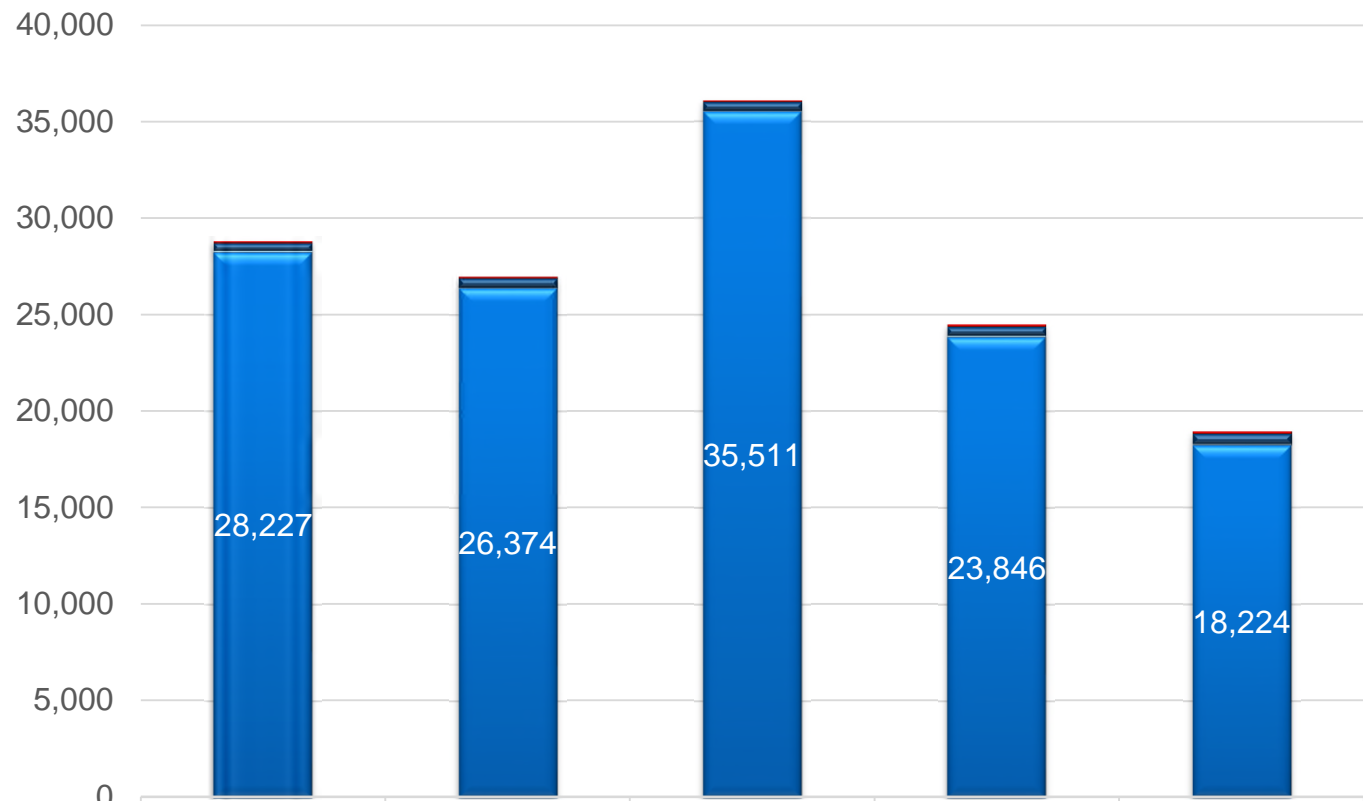
\*Does not include Loans and Rollovers In

## 457(b) Roth Activity

	1Q21	2Q21	3Q21	4Q21	1Q22	Total
<b>Roth Assets</b>	\$ 274,188	\$ 119,818	\$ 599,518	\$ 1,108,799	\$ 1,703,050	\$ 3,805,373
<b>Total Participants Enrolled</b>	198	94	281	350	431	1,354

# Participant Experience

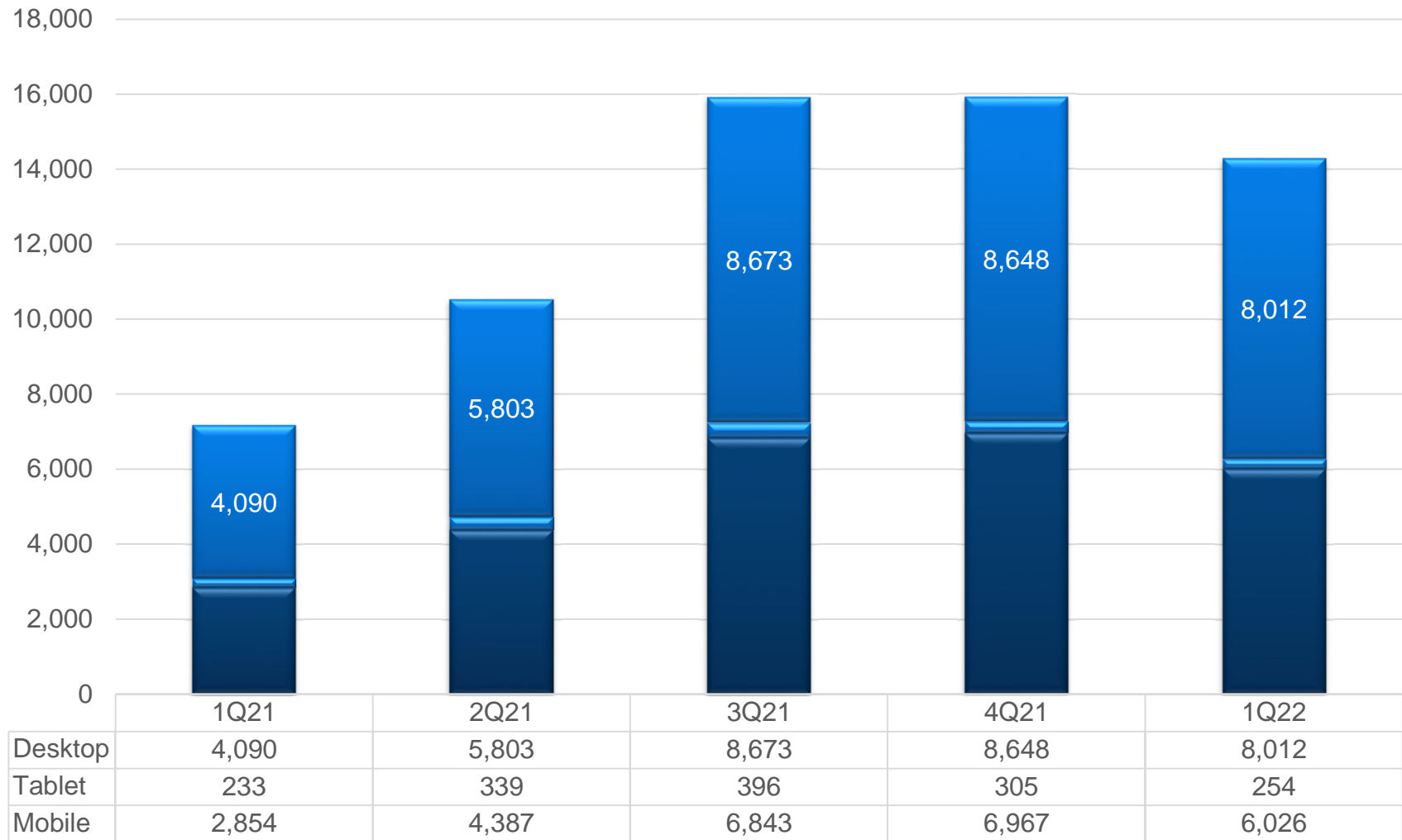
## 457(b) Participant Website Usage



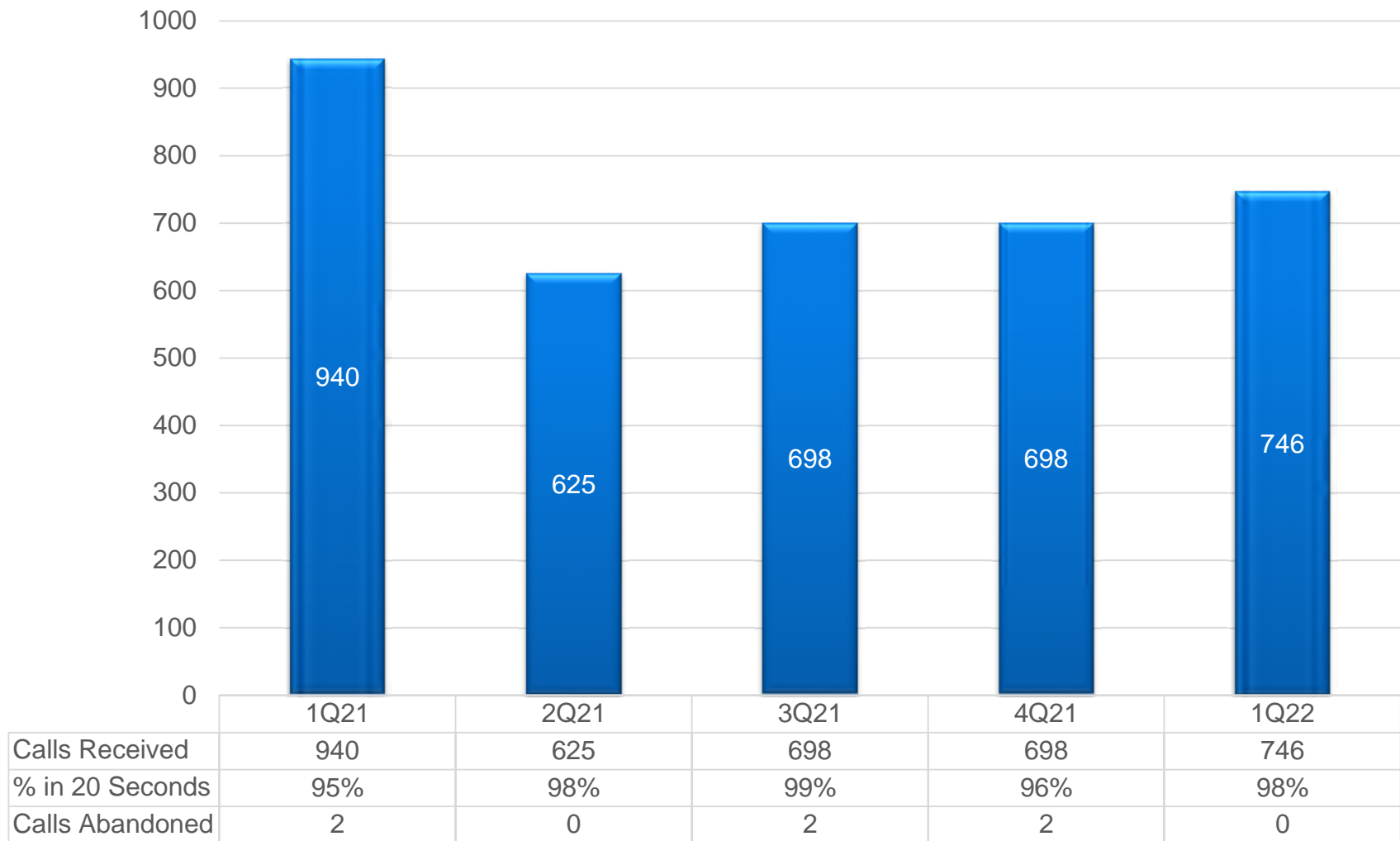
	1Q21	2Q21	3Q21	4Q21	1Q22
Exchange Completed	103	80	88	130	128
Deferral Change Completed	394	460	434	427	509
Allocation Change Completed	85	61	51	101	75
Account Balance Inquiry	28,227	26,374	35,511	23,846	18,224



## 457(b) Website Device Usage



## 457(b) Participant Call Center



# Service Recap

# CITY OF SACRAMENTO SERVICE RECAP

NATIONWIDE RETIREMENT SOLUTIONS

3/31/2022

## Quick Plan Facts

	As of 3/31/2022
Total Participant Count	4,895
New Enrollments YTD	70
Transfers/Rollovers into Plan YTD	\$1,214,059

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

Activity	Result
Individual Consultations	382
Online Scheduling Appointments	Unknown: Switched from Microsoft to Timetap
Group Meetings	10
Site Visits	4

## 1ST Quarter Education Campaigns/Flyers/Calls/Emails

### Web Series:

Feb 17 Top 10 FAQ	46 Registered /// 12 Attended
Feb 24 Retirement 101	33 Registered /// 9 Attended
Mar 3 Investing 101	37 Registered /// 10 Attended
Mar 10 Roth vs Traditional	33 Registered /// 10 Attended
Mar 17 Get the Facts	52 Registered /// 9 Attended
Mar 24 Leaving a Legacy	26 Registered /// 10 Attended

### In Person Group Meetings

Jan 3	PD Academy
Feb 18	Fire Stn 20C
Feb 22	Fire Stn 7B
Mar 22	Bldg 10 Sign Shop

## **EMAIL / MAIL CAMPAINS**

Ongoing Emails to New Employees 2's Per Month

Various Follow Up Email Reminders for New Account Participants

### **MAIL Campaigns**

2/19 Sent 90 Mailers for Rollovers to participants with no email address

# 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
January 457	\$13,669.72
January Management 401A	\$3,335.32
January City Council 401A	\$21.02
January Sierras 401A	\$1.32
January WCOE 401A	\$462.25
January Total	<b>\$17,489.63</b>
February 457	\$11,473.62
February Management 401A	\$2,742.15
February City Council 401A	\$14.64
February Sierras 401A	\$1.28
February WCOE 401A	\$371.37
February Total	<b>\$14,603.06</b>
March 457	\$13,478.45
March Management 401A	\$3,307.80
March City Council 401A	\$20.89
March Sierras 401A	\$1.48
March WCOE 401A	\$460.42
March Total	<b>\$17,269.04</b>
<b>Q1 2022 Revenue Total</b>	<b>\$49,361.73</b>

# Fee Normalization Calculation



**Fee Normalization Calculation**  
**Plan Sponsor Name: CITY OF SACRAMENTO 457**  
**Plan ID: 0055515001**  
**IRS Code: 457**  
**Report Period: 01-Jan-2022 to 31-Mar-2022**

Fund Name	Fund	Ticker	1/31/2022 Account Value	2/28/2022 Account Value	3/31/2022 Account Value	Jan-2022 Annual Fund Srvc Fee Rate	Feb-2022 Annual Fund Srvc Fee Rate	Mar-2022 Annual Fund Srvc Fee Rate	1Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$11,195,710	\$10,677,257	\$11,179,086	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFVFX	\$8,413,936	\$8,570,786	\$8,721,832	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAX	\$57,091,007	\$55,988,823	\$58,172,397	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$6,616,523	\$6,822,156	\$6,871,111	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$10,345,535	\$10,494,244	\$10,235,402	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$17,826,809	\$16,929,426	\$16,883,368	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$14,824,873	\$15,761,171	\$15,506,645	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$8,061,596	\$8,249,850	\$8,247,727	0.000%	0.000%	0.000%	\$0
Loan Outstanding Principal Balance	LXM001	Loan	\$5,717,099	\$5,874,794	\$5,984,653	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDZEX	\$21,551,272	\$20,617,062	\$20,379,584	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$23,553,859	\$22,977,392	\$23,144,919	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$36,506,807	\$34,522,856	\$35,194,193	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$111,346,297	\$107,171,445	\$107,230,780	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$31,251,356	\$30,799,508	\$30,282,843	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$3,588,510	\$3,626,712	\$3,723,327	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$13,706,673	\$12,902,443	\$13,570,580	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2025 Fund - Institutional Shares	NTV489	VRIVX	\$8,210,605	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2030 Fund - Institutional Shares	NTV490	VTTWX	\$12,134,718	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2035 Fund - Institutional Shares	NTV491	VITFX	\$7,987,799	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2040 Fund - Institutional Shares	NTV492	VIRSX	\$9,430,661	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2045 Fund - Institutional Shares	NTV493	VITLX	\$3,127,981	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2050 Fund - Institutional Shares	NTV494	VTRLX	\$3,025,446	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2055 Fund - Institutional Shares	NTV495	VIVLX	\$2,619,486	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2060 Fund - Institutional Shares	NTV496	VILVX	\$2,381,703	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement Income Fund - Institutional Shares	NTV486	VITRX	\$16,284,472	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTTVX	\$0	\$8,067,425	\$7,836,402	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2030 Fund - Investor Shares	NTVE64	VTHRX	\$0	\$12,280,227	\$12,463,764	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTTHX	\$0	\$7,848,703	\$7,888,515	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2040 Fund - Investor Shares	NTVE66	VFORX	\$0	\$9,281,093	\$9,411,816	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2045 Fund - Investor Shares	NTVE67	VTIVX	\$0	\$3,067,619	\$3,140,888	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2050 Fund - Investor Shares	NTVE68	VFIFX	\$0	\$3,042,020	\$3,176,785	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2055 Fund - Investor Shares	NTVE69	VFFVX	\$0	\$2,615,401	\$2,729,603	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2060 Fund - Investor Shares	NTVE70	VTTSX	\$0	\$2,378,999	\$2,510,579	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement Income Inv	NTVE72	VTINX	\$0	\$16,056,935	\$15,889,310	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$79,001,219	\$76,769,327	\$78,336,668	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWLX	\$16,804,115	\$16,858,420	\$16,497,082	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$542,606,064</b>	<b>\$530,252,095</b>	<b>\$535,209,859</b>				<b>\$0</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-2022 to 31-Mar-2022**

Fund Name	Fund	Ticker	1/31/2022 Account Value	2/28/2022 Account Value	3/31/2022 Account Value	Jan-2022 Annual Fund Srcv Fee Rate	Feb-2022 Annual Fund Srcv Fee Rate	Mar-2022 Annual Fund Srcv Fee Rate	1Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$2,802,644	\$2,689,845	\$2,812,823	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFFVX	\$2,214,862	\$2,253,389	\$2,328,041	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$17,246,385	\$16,892,242	\$17,580,359	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$1,906,154	\$1,989,562	\$2,073,527	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$2,708,477	\$2,749,121	\$2,719,063	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$4,449,671	\$4,255,126	\$4,297,276	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$3,900,835	\$4,277,732	\$4,162,319	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$1,703,832	\$1,771,518	\$1,756,804	0.000%	0.000%	0.000%	\$0
Loan Outstanding Principal Balance	LXM001	Loan	\$1,360,513	\$1,330,189	\$1,305,860	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$4,858,171	\$4,684,806	\$4,688,215	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$4,966,125	\$4,851,695	\$4,911,621	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$8,319,933	\$7,951,544	\$8,182,997	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$18,315,422	\$17,369,005	\$17,411,565	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$8,711,273	\$8,581,308	\$8,402,971	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$364,514	\$373,769	\$409,990	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$4,042,475	\$3,849,287	\$4,043,674	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2025 Fund - Institutional Shares	NTV489	VRIVX	\$3,167,175	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2030 Fund - Institutional Shares	NTV490	VTTWX	\$3,398,839	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2035 Fund - Institutional Shares	NTV491	VITFX	\$3,197,775	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2040 Fund - Institutional Shares	NTV492	VIRSX	\$2,455,535	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2045 Fund - Institutional Shares	NTV493	VITLX	\$1,449,045	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2050 Fund - Institutional Shares	NTV494	VTRLX	\$1,987,326	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2055 Fund - Institutional Shares	NTV495	VVLX	\$1,173,338	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2060 Fund - Institutional Shares	NTV496	VILVX	\$283,508	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement Income Fund - Institutional Shares	NTV486	VITRX	\$6,493,485	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTVVX	\$0	\$3,143,893	\$3,248,665	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2030 Fund - Investor Shares	NTVE64	VTHRX	\$0	\$3,203,425	\$3,233,050	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTTTHX	\$0	\$3,151,316	\$3,159,212	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2040 Fund - Investor Shares	NTVE66	VFORX	\$0	\$2,426,415	\$2,477,625	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2045 Fund - Investor Shares	NTVE67	VTVX	\$0	\$1,444,792	\$1,477,316	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2050 Fund - Investor Shares	NTVE68	VFIFX	\$0	\$1,972,458	\$2,037,080	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2055 Fund - Investor Shares	NTVE69	VFFVX	\$0	\$1,164,117	\$1,201,066	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2060 Fund - Investor Shares	NTVE70	VTTSX	\$0	\$283,316	\$294,872	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement Income Inv	NTVE72	VTINX	\$0	\$6,447,058	\$6,220,002	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$16,626,740	\$16,332,946	\$16,537,520	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$4,219,589	\$4,214,466	\$4,163,009	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$132,323,639</b>	<b>\$129,654,343</b>	<b>\$131,136,522</b>				<b>\$0</b>

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**Fee Normalization Calculation**

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

**Plan ID: 0055517001**

**IRS Code: 401A**

**Report Period: 01-Jan-2022 to 31-Mar-2022**

Fund Name	Fund	Ticker	1/31/2022 Account Value	2/28/2022 Account Value	3/31/2022 Account Value	Jan-2022 Annual Fund	Feb-2022 Annual Fund	Mar-2022 Annual Fund	1Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$7,114	\$6,550	\$6,788	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFVFX	\$22,639	\$23,337	\$23,727	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$43,891	\$42,912	\$44,967	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$21,486	\$21,538	\$22,297	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$19,985	\$19,386	\$19,606	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$20,363	\$21,561	\$21,043	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$2,055	\$2,438	\$2,500	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$22,612	\$22,122	\$22,157	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$6,035	\$6,564	\$6,728	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$23,590	\$22,437	\$23,321	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$31,308	\$25,365	\$25,508	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$28,588	\$29,568	\$28,969	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$8,854	\$8,364	\$8,938	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2025 Fund - Institutional Shares	NTV489	VRIVX	\$110,249	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2035 Fund - Institutional Shares	NTV491	VITFX	\$108,527	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement Income Fund - Institutional Shares	NTV486	VITRX	\$223,223	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTTVX	\$0	\$109,697	\$111,345	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTTTHX	\$0	\$106,696	\$107,957	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement Income Inv	NTVE72	VTINX	\$0	\$221,786	\$220,905	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$113,225	\$110,987	\$113,691	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$12,338	\$13,356	\$13,287	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$826,082</b>	<b>\$814,665</b>	<b>\$823,733</b>				<b>\$0</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-2022 to 31-Mar-2022**

Fund Name	Fund	Ticker	1/31/2022 Account Value	2/28/2022 Account Value	3/31/2022 Account Value	Jan-2022 Annual Fund Srcv Fee Rate	Feb-2022 Annual Fund Srcv Fee Rate	Mar-2022 Annual Fund Srcv Fee Rate	1Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$383,694	\$357,609	\$363,203	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFVFX	\$270,967	\$254,788	\$256,300	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$2,048,162	\$1,968,729	\$2,034,299	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$184,513	\$183,855	\$189,195	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$429,975	\$435,485	\$441,704	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$607,614	\$560,632	\$553,651	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$560,805	\$602,751	\$575,096	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$178,717	\$185,250	\$186,158	0.000%	0.000%	0.000%	\$0
Loan Outstanding Principal Balance	LXM001	Loan	\$340,285	\$332,972	\$312,762	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$890,841	\$840,527	\$821,748	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$466,853	\$462,084	\$465,105	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$1,264,010	\$1,173,471	\$1,193,765	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$2,970,166	\$3,004,834	\$3,011,626	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$922,252	\$883,145	\$847,128	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$107,079	\$99,475	\$104,097	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$420,412	\$388,529	\$408,696	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2025 Fund - Institutional Shares	NTV489	VRIVX	\$418,718	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2030 Fund - Institutional Shares	NTV490	VTTWX	\$563,841	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2035 Fund - Institutional Shares	NTV491	VITFX	\$890,645	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2040 Fund - Institutional Shares	NTV492	VIRSX	\$440,427	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2045 Fund - Institutional Shares	NTV493	VITLX	\$296,436	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2050 Fund - Institutional Shares	NTV494	VTRLX	\$604,683	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2055 Fund - Institutional Shares	NTV495	VIVLX	\$333,132	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2060 Fund - Institutional Shares	NTV496	VILVX	\$140,697	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement Income Fund - Institutional Shares	NTV486	VITRX	\$498,999	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTTVX	\$0	\$414,275	\$418,297	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2030 Fund - Investor Shares	NTVE64	VTHRX	\$0	\$557,828	\$565,804	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTTHX	\$0	\$877,721	\$893,237	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2040 Fund - Investor Shares	NTVE66	VFORX	\$0	\$435,524	\$445,415	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2045 Fund - Investor Shares	NTVE67	VTIVX	\$0	\$294,966	\$304,475	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2050 Fund - Investor Shares	NTVE68	VFIFX	\$0	\$598,293	\$615,950	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2055 Fund - Investor Shares	NTVE69	VFFVX	\$0	\$332,033	\$343,972	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2060 Fund - Investor Shares	NTVE70	VTTSX	\$0	\$141,630	\$148,504	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement Income Inv	NTVE72	VTINX	\$0	\$494,074	\$608,026	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$1,763,323	\$1,767,201	\$1,798,955	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$588,526	\$590,132	\$574,576	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$18,585,775</b>	<b>\$18,237,811</b>	<b>\$18,481,743</b>				<b>\$0</b>

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**Fee Normalization Calculation**  
**Plan Sponsor Name: SIERRAS BLDNG AND CONS TRDS COUNCIL 401A**  
**Plan ID: 0060528001**  
**IRS Code: 401A**  
**Report Period: 01-Jan-2022 to 31-Mar-2022**

Fund Name	Fund	Ticker	1/31/2022 Account Value	2/28/2022 Account Value	3/31/2022 Account Value	Jan-2022 Annual Fund	Feb-2022 Annual Fund	Mar-2022 Annual Fund	1Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$205	\$207	\$397	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFFVX	\$1,973	\$2,197	\$2,496	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$4,135	\$4,274	\$5,254	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$2,704	\$2,888	\$3,171	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$1,389	\$1,509	\$1,630	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$497	\$520	\$999	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$550	\$591	\$1,016	0.000%	0.000%	0.000%	\$0
Fixed Assets 21 UFP	NPG258	Fixed	\$225	\$586	\$1,082	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$100	\$125	\$244	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$696	\$741	\$1,399	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$177	\$208	\$393	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$716	\$745	\$1,487	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$561	\$239	\$483	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$1,013	\$1,066	\$1,671	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$262	\$273	\$540	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2025 Fund - Institutional Shares	NTV489	VRIVX	\$2,612	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2030 Fund - Institutional Shares	NTV490	VTTWX	\$17,068	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2035 Fund - Institutional Shares	NTV491	VITFX	\$14,738	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Institutional Target Retirement 2040 Fund - Institutional Shares	NTV492	VIRSX	\$2,851	\$0	\$0	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTTVX	\$0	\$2,559	\$2,733	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2030 Fund - Investor Shares	NTVE64	VTHRFX	\$0	\$17,691	\$18,744	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTHHX	\$0	\$15,368	\$10,836	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2040 Fund - Investor Shares	NTVE66	VFORX	\$0	\$3,080	\$3,412	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$1,491	\$1,556	\$2,195	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$406	\$471	\$829	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$54,370</b>	<b>\$56,894</b>	<b>\$61,013</b>				<b>\$0</b>

**Summary of all Plans**

	1/31/2022 Account Value	12/28/2022 Account Value	3/31/2022 Account Value	1Q2022 Fund Service Fee Payment
<b>Total</b>	<b>\$694,395,929</b>	<b>\$679,015,808</b>	<b>\$685,712,869</b>	<b>\$0</b>

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# Service Level Agreements

City of Sacramento

Plan Administrator: Kim Lovell

<b>Deliverable:</b>	<b>Service Level Agreement:</b>	<b>Penalty:</b>	<b>Frequency:</b>	<b>Q1: Met/Failed</b>	<b>Q1: Penalty</b>	<b>Q1: Comments</b>
Annual Satisfaction Survey	Nationwide will conduct an annual participant satisfaction survey	\$5,000	Annual	Met	\$0	Survey scheduled for Q4
Annual Satisfaction Survey Results	Nationwide will analyze survey results, provide executive summary and recommended actions annually.	\$4,000	Annual	Met	\$0	Survey scheduled for Q4
On-Site Group Meetings	Nationwide will conduct 50 group meetings annually for Plan's employees. The 50 meeting count will be revisited annually with the Plan to determine appropriateness.	\$4,000	Annual	Met / On Track	\$0	Annual Requirement: 10 group meetings in Q1
Individual Meetings	Nationwide will conduct 1,000 individual meetings annually for Plan's employees. The 1,000 meeting count will be revisited annually with the Plan to determine appropriateness.	\$4,000	Annual	Met / On Track	\$0	Annual Requirement: 382 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.	\$4,000	Annual	Met	\$0	Enrolled 62 out of 123

Total Enrollments (new hires and existing employees)	Nationwide will commit to increase new enrollments into the 457(b) plan to 185 annually. The 185 enrollment threshold is based on historic Plan data provided by the Plan and will be revisited annually with the Plan based on hiring trends within the City.	\$4,000	Annual	Met	\$0	70 New Enrollments in 1Q22
Participant Services	Nationwide will answer 75% of participant calls to the service center within 20 seconds annually.	\$5,000	Annual	Met	\$0	96.96%
Plan Sponsor Services	Managing Director, Program Director and/or Relationship Consultant will respond to Plan Sponsor calls and return calls within one business day.	\$4,000	Annual	Met	\$0	Annual requirement; NRS has met this standard for 1Q22
Participant Statements - Online	Nationwide will post quarterly participant statements to the website within 15 business days of the quarter end date.	Up to \$4,000 (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	1/6/2022
Participant Statements - Mail	Nationwide will mail quarterly participant statements (not enrolled in e-Delivery) within 15 business days of the quarter end date.	Up to \$4,000 (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	1/6/2022
Plan Sponsor Statements - Online	Nationwide will post quarterly Plan Sponsor statements to the website within 30 business days of the quarter end date.	Up to \$4,000 (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	1/6/2022
Plan Reports	Nationwide will provide quarterly reports to the Plan within 45 business days of the quarter end date.	Up to \$4,000 (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	Confirmed NRS has met this standard for 1Q22
				<b>Total Q1</b>	<b>\$0</b>	



Schwab



CITY OF SACRAMENTO 457

Schwab Personal Choice  
Retirement Account (PCRA)  
Quarterly Report

As of 3/31/2022

# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 3/31/2022

## Plan Profile Information

Plan Type	457B
Total PCRA Assets	\$3,723,327
Total Funded PCRA Accounts	37
Total Roth Assets	N/A
Total Funded Roth Accounts	N/A
Total Advisor Managed PCRA Assets	\$508,088
Total Advisor Managed Funded PCRA Accounts	2
PCRA Accounts Opened This Quarter	3
PCRA Assets In and Out This Quarter*	\$124,694
Average PCRA Account Balance	\$100,630

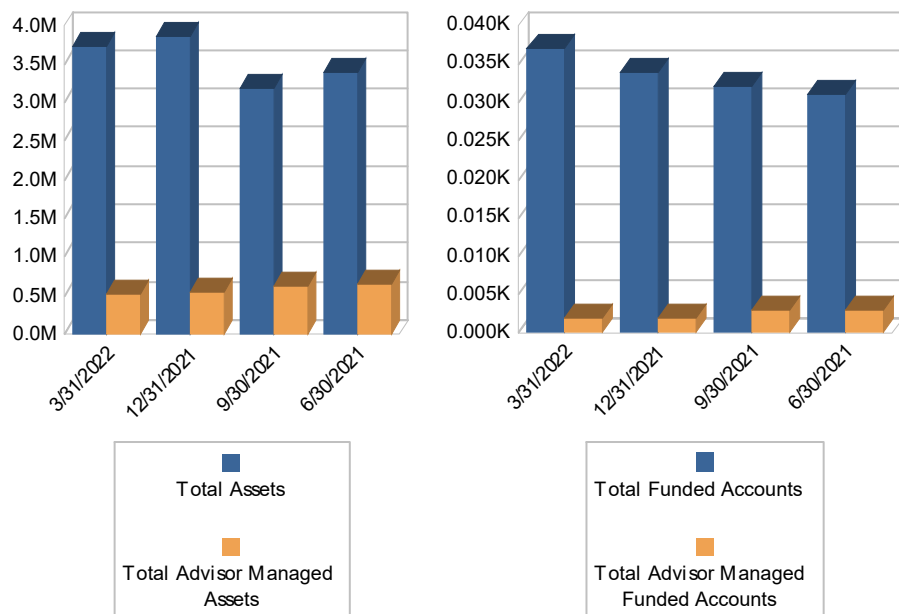
## PCRA Participant Profile Information

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

## Total Assets by Category

Cash Investments	\$534,958
Equities	\$1,325,137
ETFs	\$834,220
Fixed Income	\$0
Mutual Funds	\$1,029,012
Other	\$0

## Assets and Accounts (Trailing 4 Quarters)



## Average Positions Per Account

Cash Investments	1.0
Equities	5.1
ETFs	1.7
Fixed Income	0.0
Mutual Funds	0.8
Other	0.0
Total	8.6

## Average Trades Per Account

Equities	5.7
ETFs	3.4
Fixed Income	0.0
Mutual Funds	0.1
Other	0.0
Total	9.2

\* Assets In and Out includes contributions and distributions.

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

## CITY OF SACRAMENTO 457 as of 3/31/2022

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

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
FIDELITY CONTRAFUND	Large Capitalization Stock Funds	FCNTX	N	\$575,175	56.83%
T. ROWE PRICE BLUE CHIP GROWTH	Large Capitalization Stock Funds	TRBCX	Y	\$66,359	6.56%
SCHWAB SELECT LARGE CAP GROWTH	Large Capitalization Stock Funds	LGILX	Y	\$38,906	3.84%
AMERICAN CENTURY SELECT INV	Large Capitalization Stock Funds	TWCIX	Y	\$28,096	2.78%
BROWN ADVISORY SUSTAINABLE GROWTH INV	Large Capitalization Stock Funds	BIAWX	Y	\$19,941	1.97%
PFG FDLT INS AM&EQ SCTR STR R	Large Capitalization Stock Funds	PFFSX	Y	\$19,870	1.96%
TCW SELECT EQUITIES N	Large Capitalization Stock Funds	TGCNX	Y	\$19,021	1.88%
PFG JANUS HENDERSON BALANCED STRAT R	Hybrid Funds	PFJHX	Y	\$18,840	1.86%
T. ROWE PRICE DIVIDEND GROWTH	Large Capitalization Stock Funds	PRDGX	Y	\$17,117	1.69%
VANGUARD BALANCED INDEX ADM	Hybrid Funds	VBIAX	N	\$17,052	1.68%

### Top 10 Fund Families

Name	\$MF Assets	%MF Assets
FIDELITY	\$593,536	58.64%
T ROWE PRICE	\$83,476	8.25%
LAUDUS FUNDS	\$38,906	3.84%
AMERICAN CENTURY	\$28,096	2.78%
BROWN/IA	\$19,941	1.97%
TCW	\$19,021	1.88%
VANGUARD	\$17,052	1.68%
DFA	\$16,874	1.67%
AMG FUNDS	\$13,481	1.33%
SCHWAB	\$12,665	1.25%

\*\*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 3/31/2022

### Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
GORES GUGGENHEIM INC CLASS A	Other	GGPI	\$137,009	10.34%
TESLA INC	Consumer Discretionary	TSLA	\$114,226	8.62%
NVIDIA CORP	Information Technology	NVDA	\$68,100	5.14%
PALANTIR TECHNOLOGIES INCLASS A	Information Technology	PLTR	\$61,538	4.64%
AMC ENTERTAINMENT CLASS A	Communication Services	AMC	\$49,403	3.73%
AMAZON.COM INC	Consumer Discretionary	AMZN	\$42,379	3.20%
COINBASE GLOBAL INC	Financials	COIN	\$34,744	2.62%
L3HARRIS TECHNOLOGIES IN	Industrials	LHX	\$32,301	2.44%
CLEANSARK INC	Information Technology	CLSK	\$30,925	2.33%
VMWARE INC CLASS A	Information Technology	VMW	\$30,745	2.32%

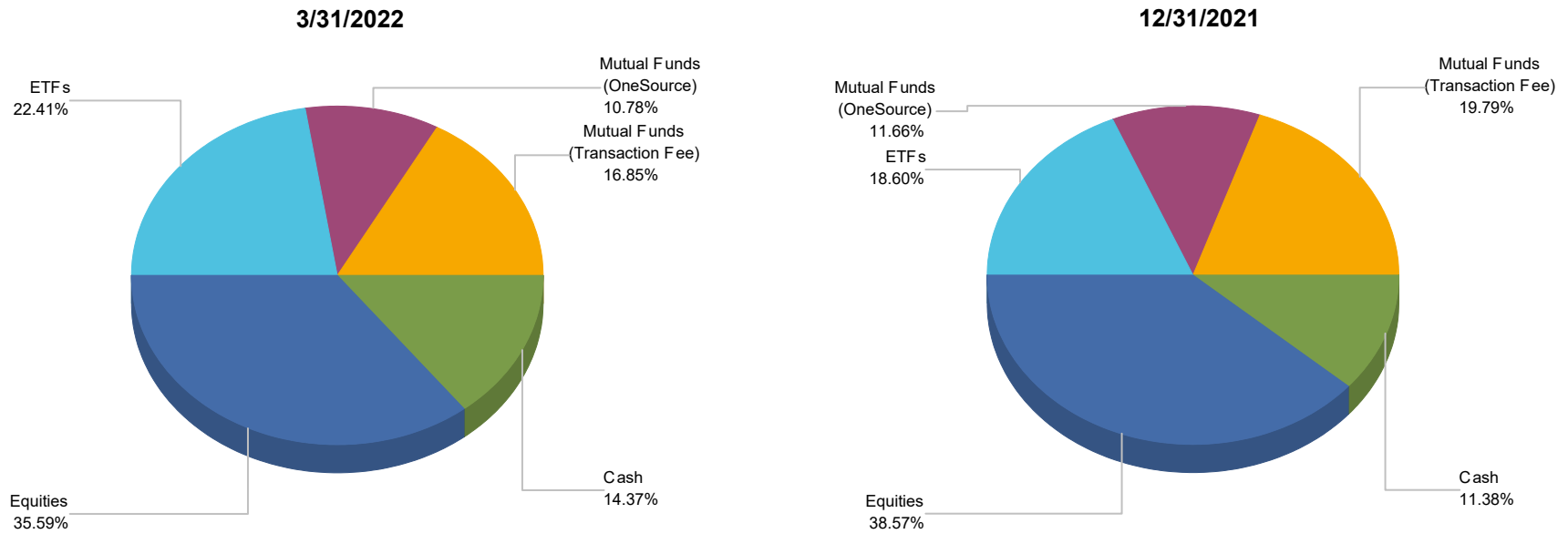
### Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
VANGUARD DIVIDEND APPRECIATION ETF	US Equity	VIG	N	\$124,032	14.87%
VANGUARD INTERMEDIATE TERM COR ETF	US FI	VCIT	N	\$90,600	10.86%
FIDELITY MSCI INFOR TECHINDX ETF	Sector	FTEC	N	\$60,678	7.27%
INVESCO QQQ TRUST	US Equity	QQQ	N	\$57,572	6.90%
SCHWAB US DIVIDEND EQUITY ETF	US Equity	SCHD	N	\$38,835	4.66%
SPDR S&P 500 HIGH DIVIDEND ETF	US Equity	SPYD	N	\$33,945	4.07%
VANGUARD REAL ESTATE ETF IV	Sector	VNQ	N	\$33,053	3.96%
TECHNOLOGY SELECT SECTORS SPDR ETF	Sector	XLK	N	\$31,381	3.76%
ISHARES CORE S&P 500 ETF	US Equity	IVV	N	\$30,851	3.70%
VANGUARD S&P 500 ETF	US Equity	VOO	N	\$30,050	3.60%

\*OS = OneSource, no transaction fee.

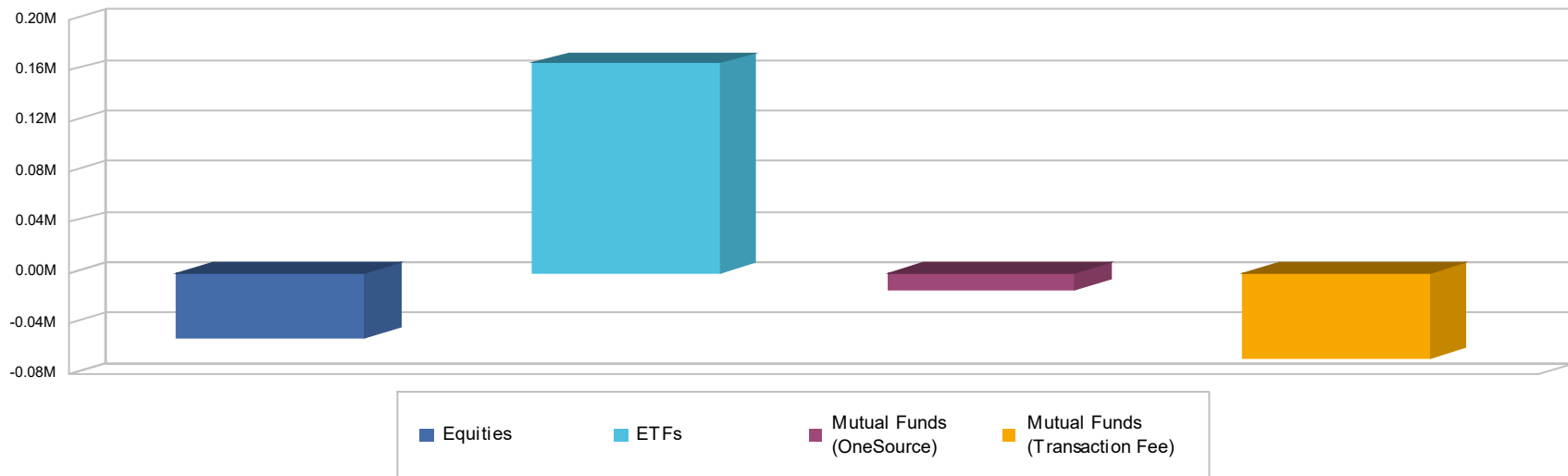
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 3/31/2022

## Market Value Allocation - All Assets (Quarter over Quarter)



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

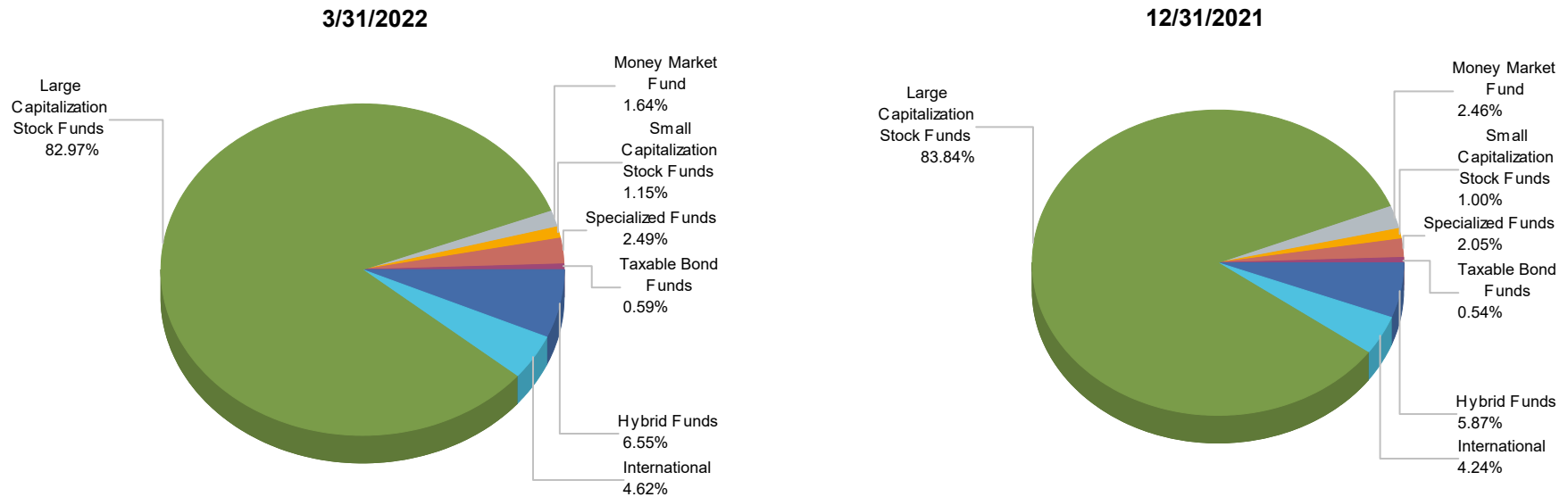
## Net Flow - All Non-Cash Assets (3-Month Period Ending 3/31/2022)



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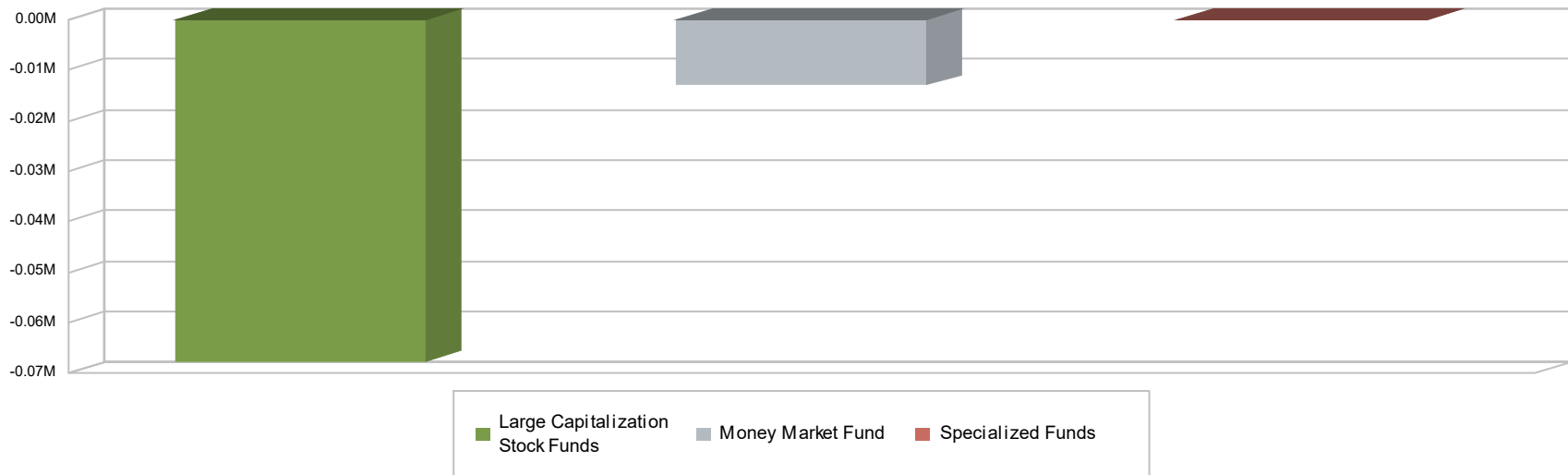
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## Market Value Allocation - Mutual Funds (Quarter over Quarter)



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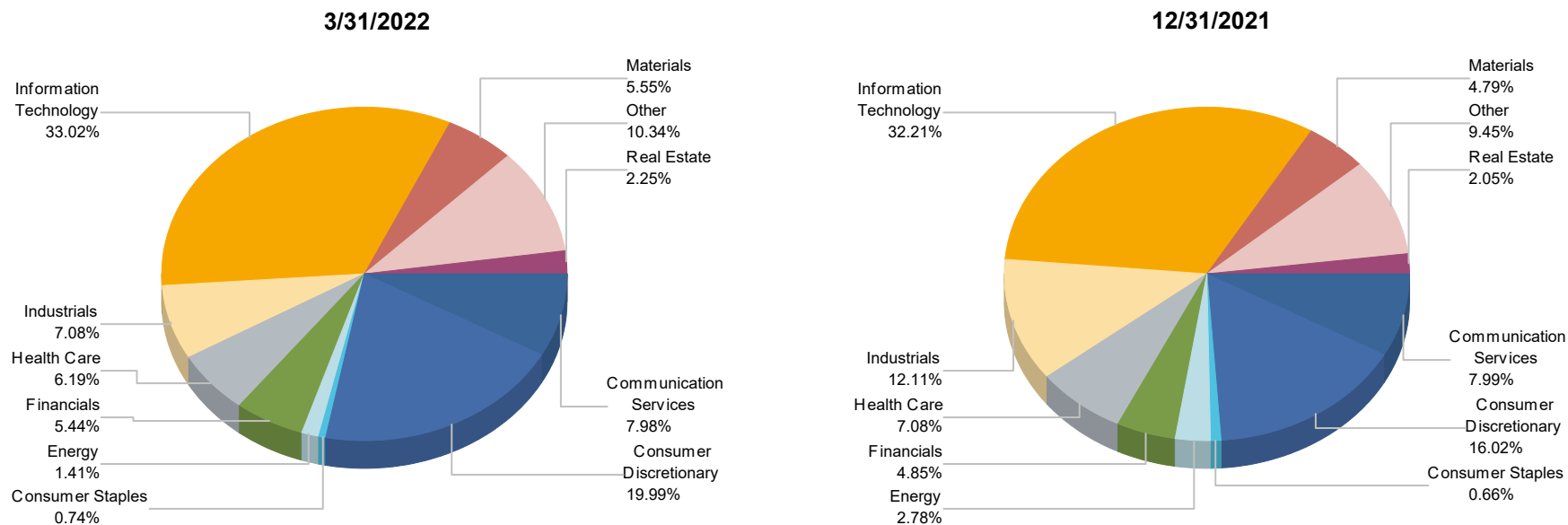
## Net Flow by Sector - Mutual Funds (3-Month Period Ending 3/31/2022)



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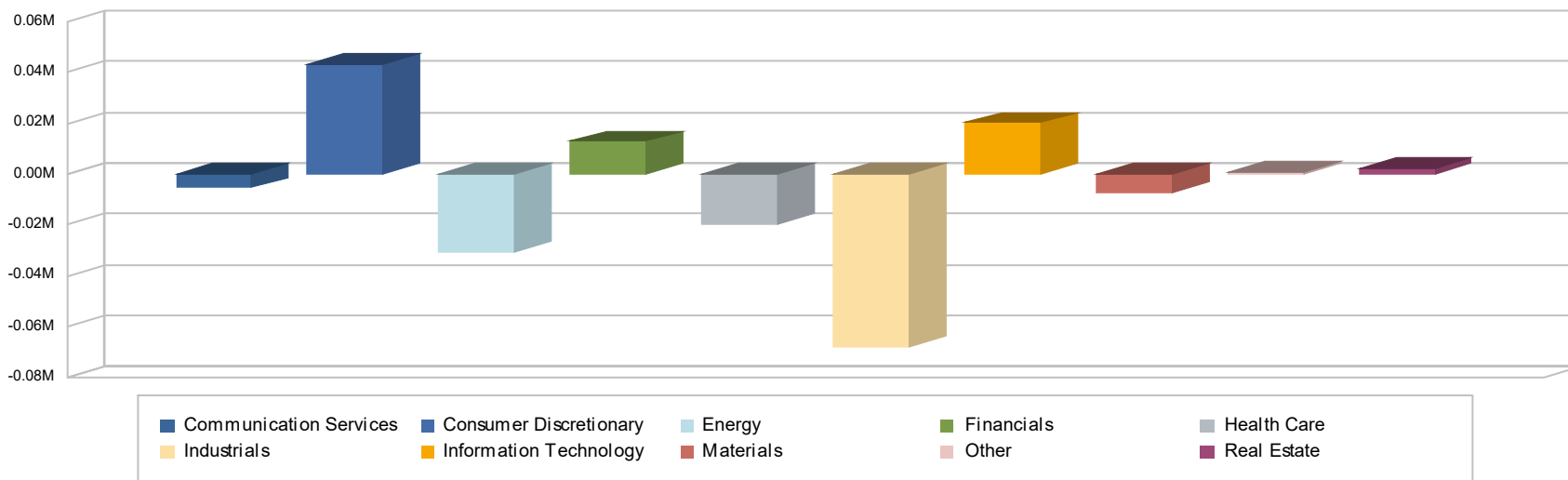
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 3/31/2022

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



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## Net Flow by Sector - Equities (3-Month Period Ending 3/31/2022)

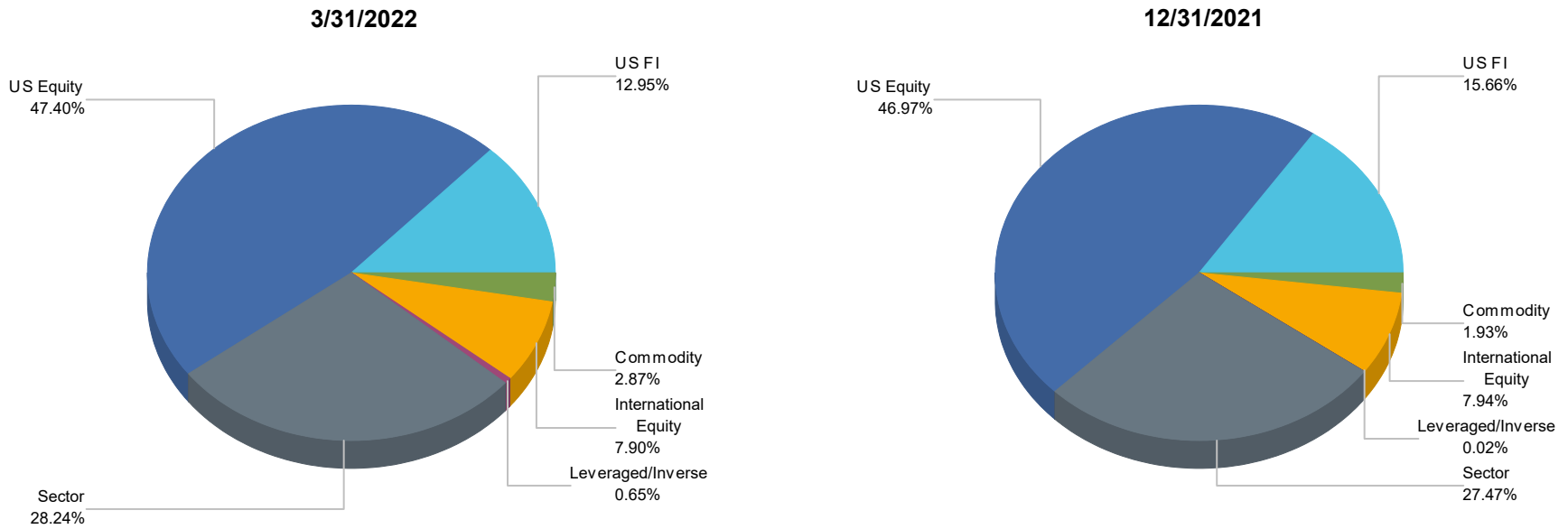


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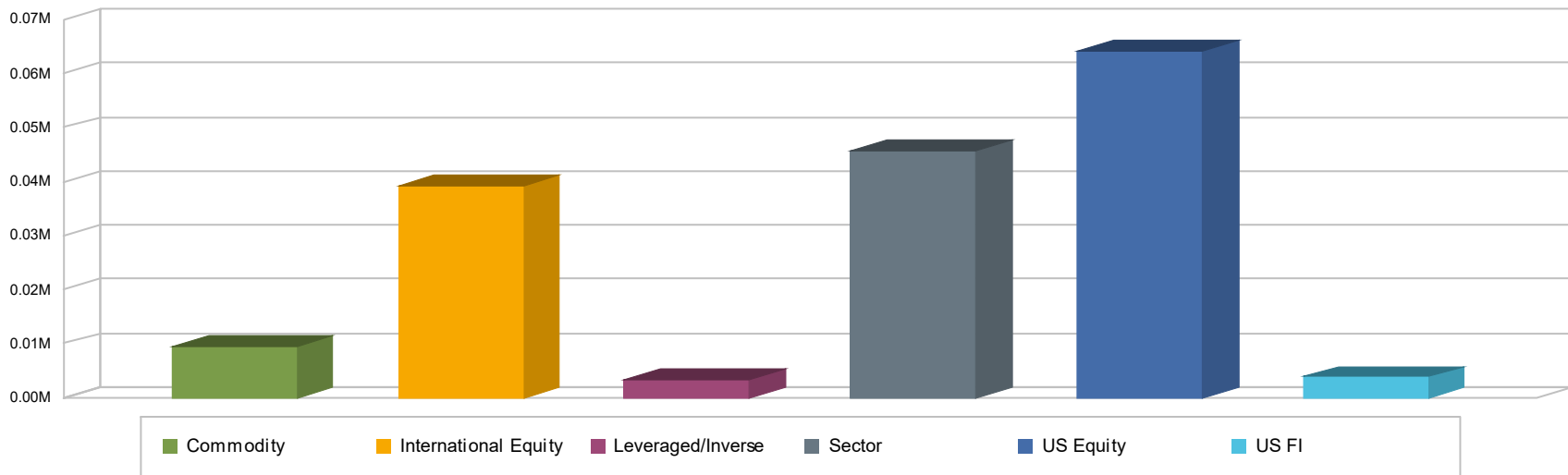
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 3/31/2022

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



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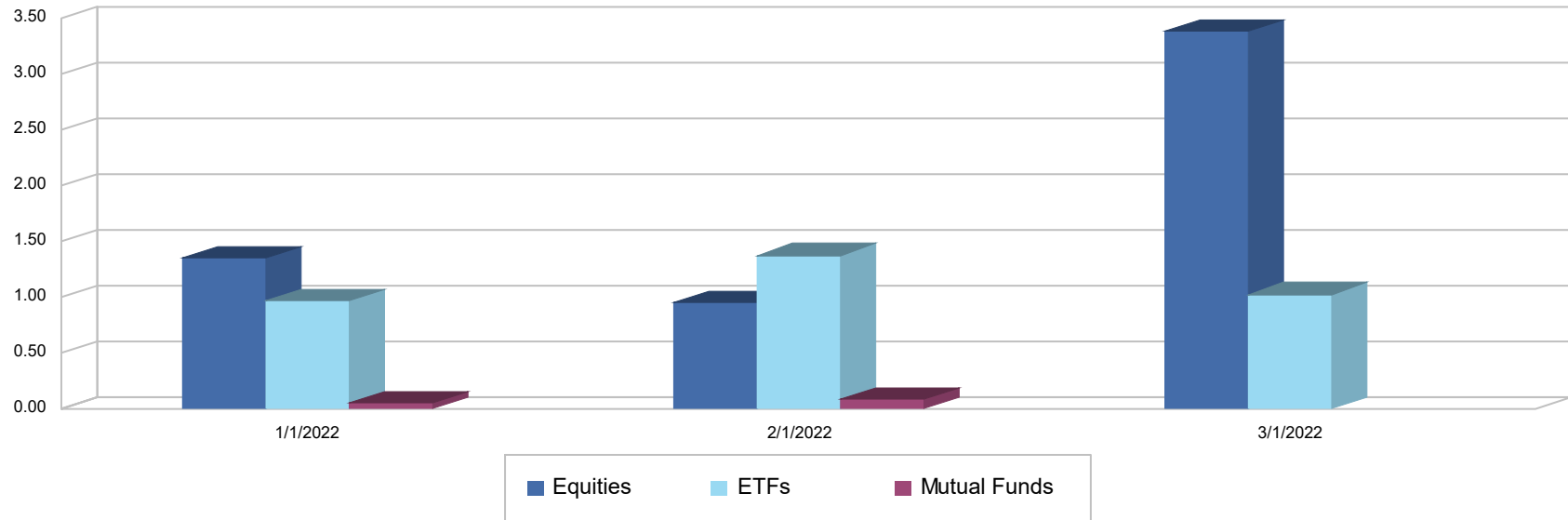
## Net Flow by Sector - ETF (3-Month Period Ending 3/31/2022)



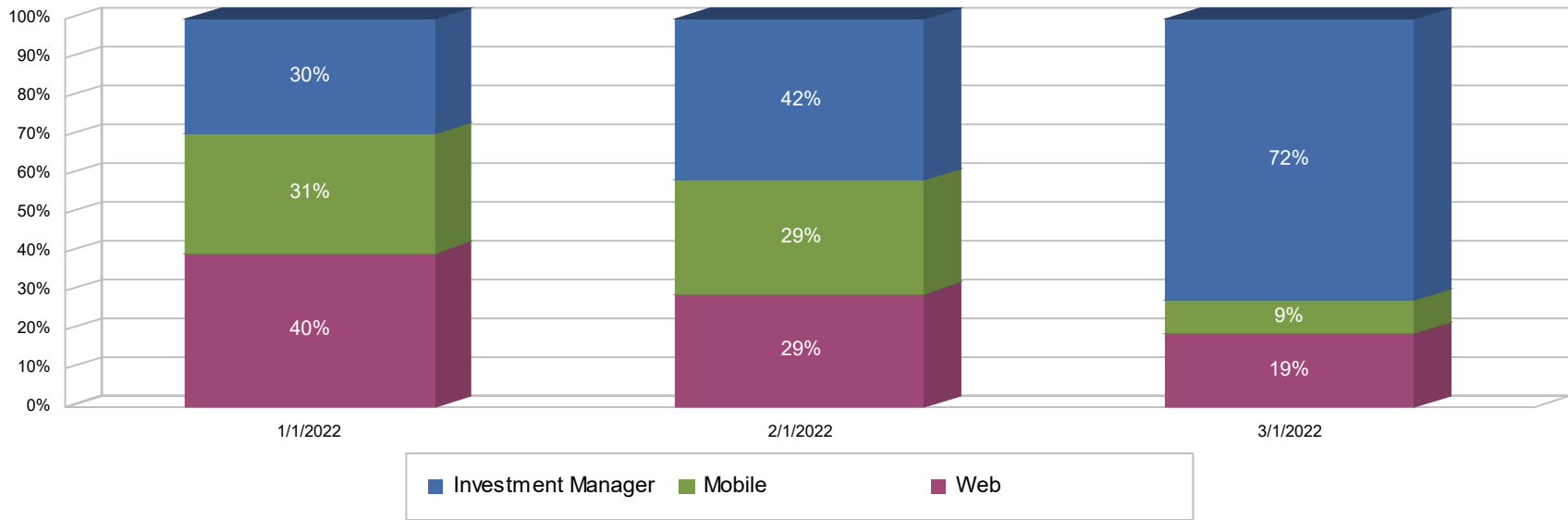
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# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 3/31/2022

## Average Monthly Trades Per Account (3-Month Period Ending 3/31/2022)



## Trading Channel Mix (Month over Month)



# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 3/31/2022

## Important Disclosures

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

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

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

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# CITY OF SACRAMENTO MGMT 401A

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

As of 3/31/2022

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

## CITY OF SACRAMENTO MGMT 401A as of 3/31/2022

### Plan Profile Information

Plan Type	Money Purchase
Total PCRA Assets	\$409,990
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	1
PCRA Assets In and Out This Quarter*	-\$16,721
Average PCRA Account Balance	\$40,999

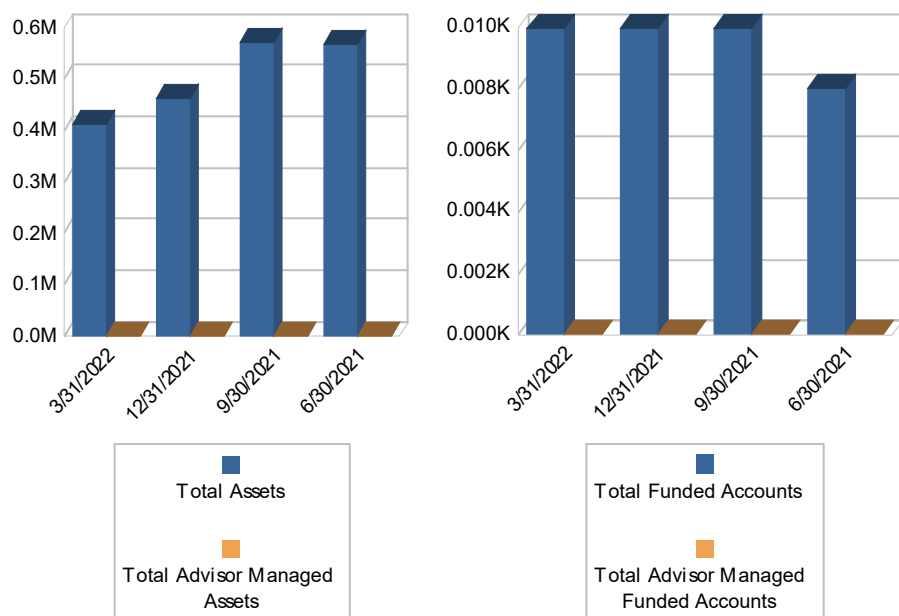
### PCRA Participant Profile Information

Average Participant Age	55
Percent Male Participants	70%
Percent Female Participants	30%

### Total Assets by Category

Cash Investments	\$115,004
Equities	\$187,278
ETFs	\$452
Fixed Income	\$0
Mutual Funds	\$107,256
Other	\$0

### Assets and Accounts (Trailing 4 Quarters)



### Average Positions Per Account

Cash Investments	1.0
Equities	1.5
ETFs	0.1
Fixed Income	0.0
Mutual Funds	0.3
Other	0.0
Total	2.9

### Average Trades Per Account

Equities	1.8
ETFs	4.0
Fixed Income	0.0
Mutual Funds	0.2
Other	0.0
Total	6.0

\* Assets In and Out includes contributions and distributions.

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

## CITY OF SACRAMENTO MGMT 401A as of 3/31/2022

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

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
TIAA-CREF EQUITY INDEX RETAIL	Large Capitalization Stock Funds	TINRX	Y	\$60,598	56.50%
FIDELITY SELECT ENERGY	Specialized Funds	FSENX	N	\$38,676	36.06%
VANGUARD ENERGY INV	Specialized Funds	VGENX	N	\$7,983	7.44%

### Top 10 Fund Families

Name	\$MF Assets	%MF Assets
TIAA-CREF	\$60,598	56.50%
FIDELITY	\$38,676	36.06%
VANGUARD	\$7,983	7.44%

\*\*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 3/31/2022

### Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
AMC ENTERTAINMENT CLASS A	Communication Services	AMC	\$108,145	57.75%
APPLE INC	Information Technology	AAPL	\$43,431	23.19%
GAMESTOP CORP CLASS A	Consumer Discretionary	GME	\$13,160	7.03%
GAMING & LEISURE PPT REIT	Real Estate	GLPI	\$4,902	2.62%
ZEBRA TECHNOLOGIES CLASS A	Information Technology	ZBRA	\$2,896	1.55%
OLD DOMINION FREIGHT	Industrials	ODFL	\$2,696	1.44%
SOLAREEDGE TECH	Information Technology	SEDG	\$2,579	1.38%
PROLOGIS INC. REIT	Real Estate	PLD	\$2,462	1.31%
CLOUDFLARE INC CLASS A	Information Technology	NET	\$2,394	1.28%
VIAVI SOLUTIONS INC	Information Technology	VIAV	\$1,688	0.90%

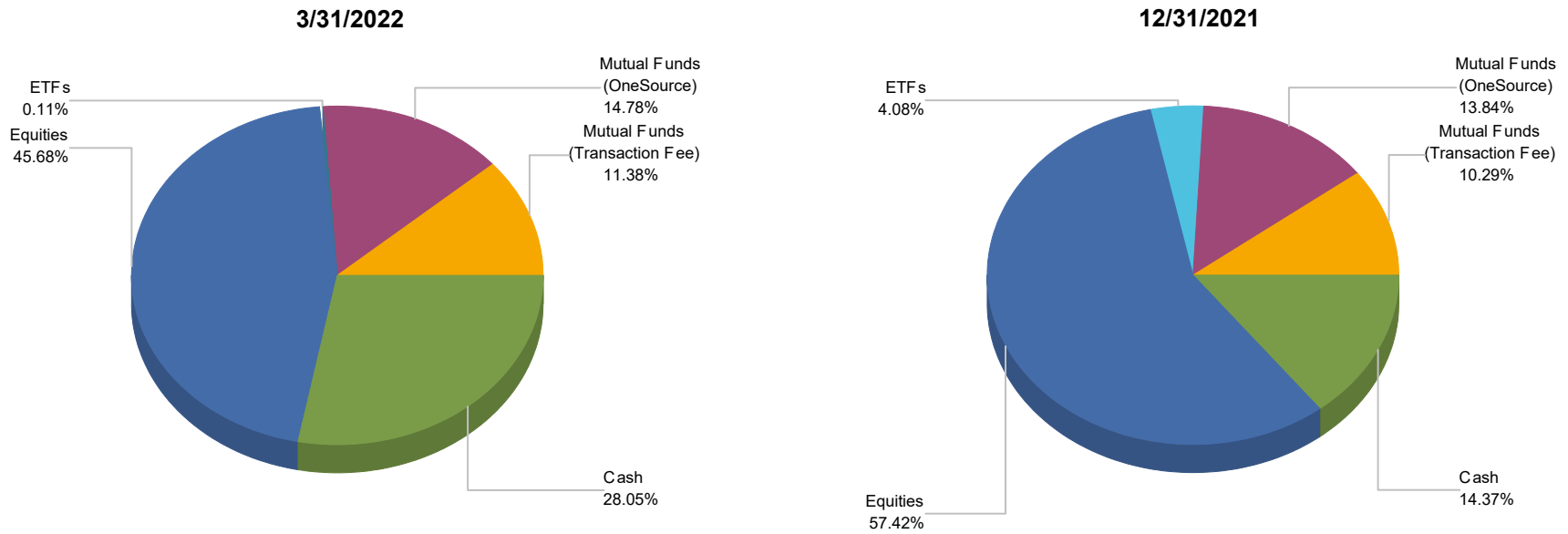
### Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
SPDR S&P 500 ETF	US Equity	SPY	N	\$452	100.00%

\*OS = OneSource, no transaction fee.

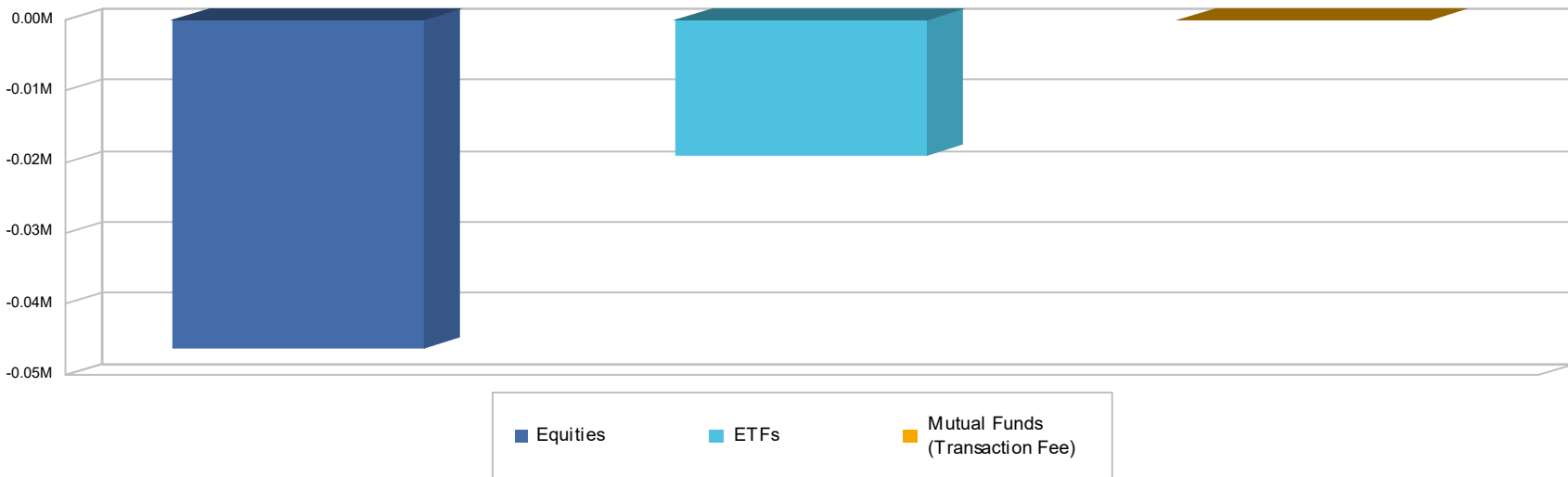
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## Market Value Allocation - All Assets (Quarter over Quarter)



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## Net Flow - All Non-Cash Assets (3-Month Period Ending 3/31/2022)

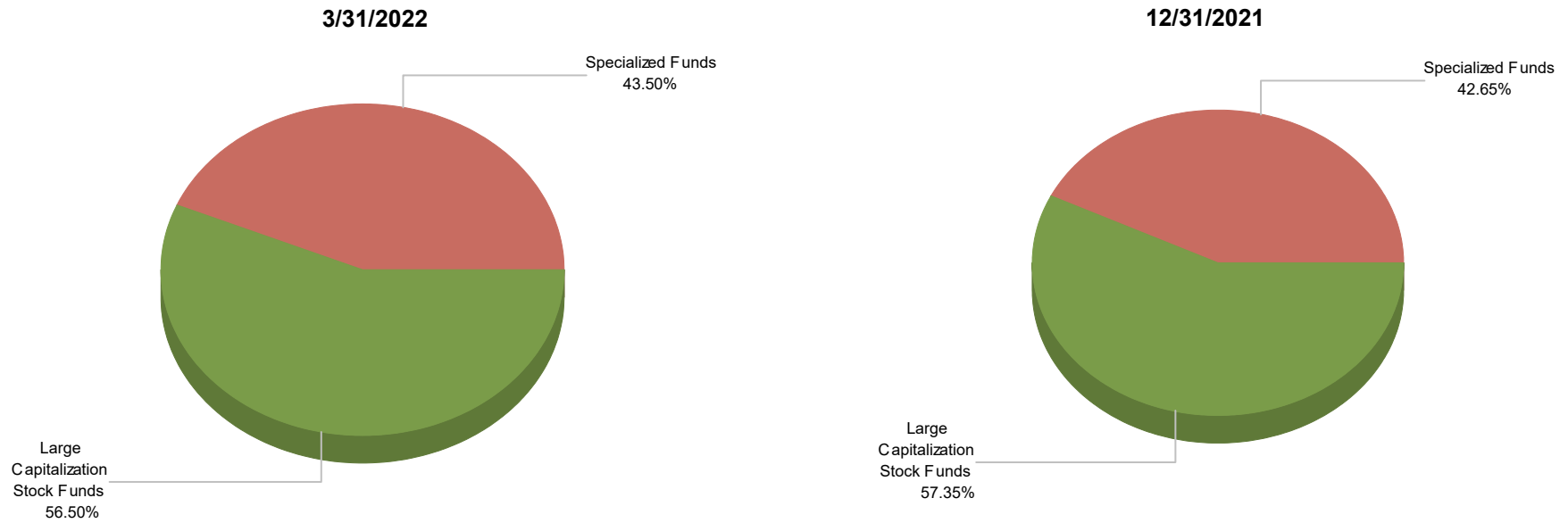


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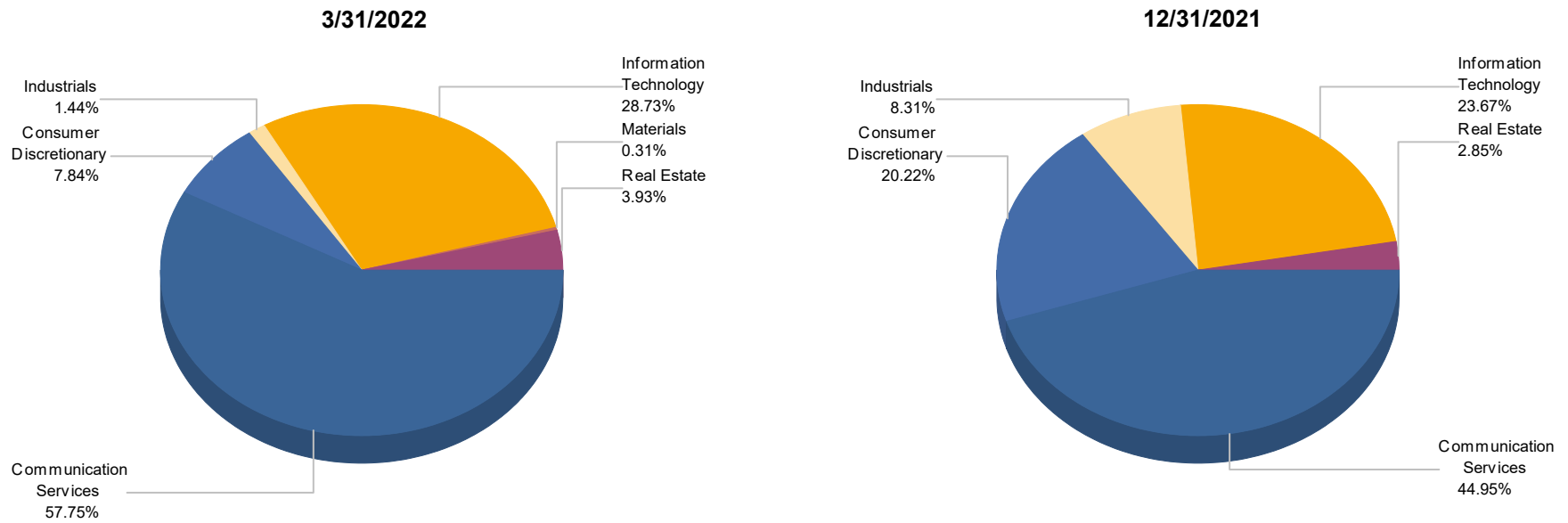
## Net Flow by Sector - Mutual Funds (3-Month Period Ending 3/31/2022)



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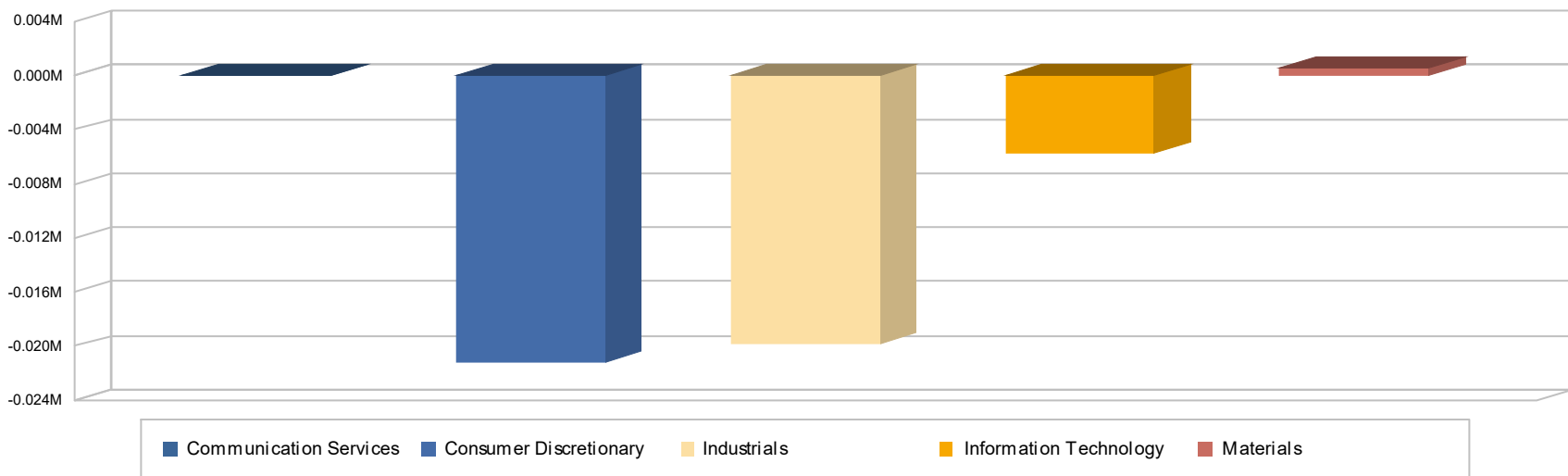
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## Market Value Allocation - Equities (Quarter over Quarter)



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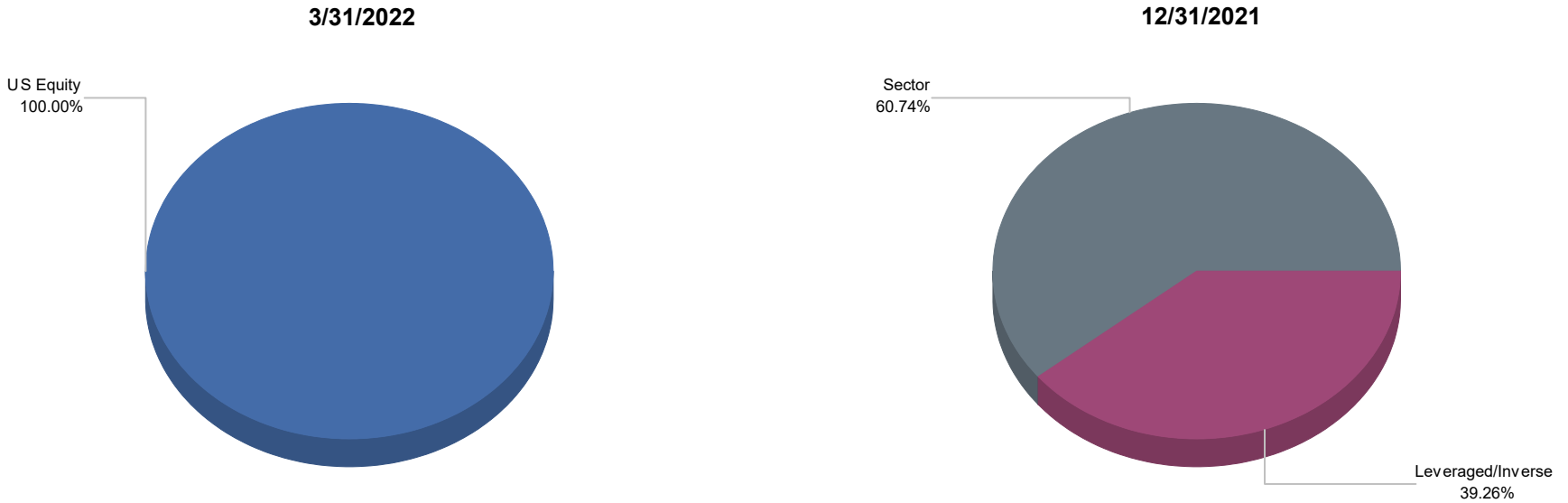
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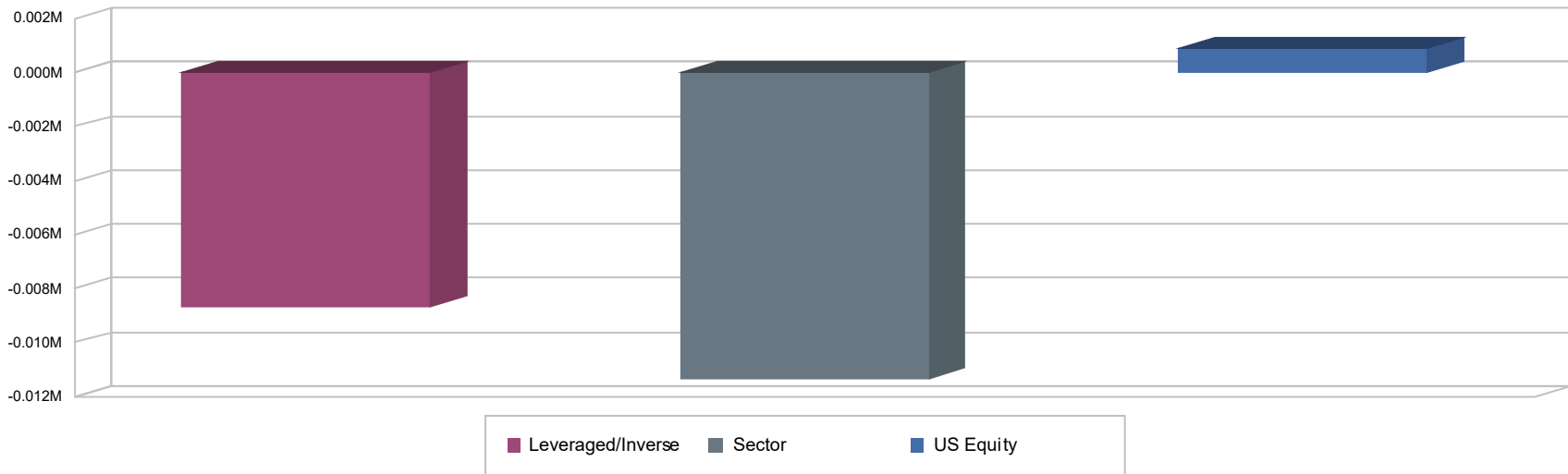
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## Market Value Allocation - ETF (Quarter over Quarter)



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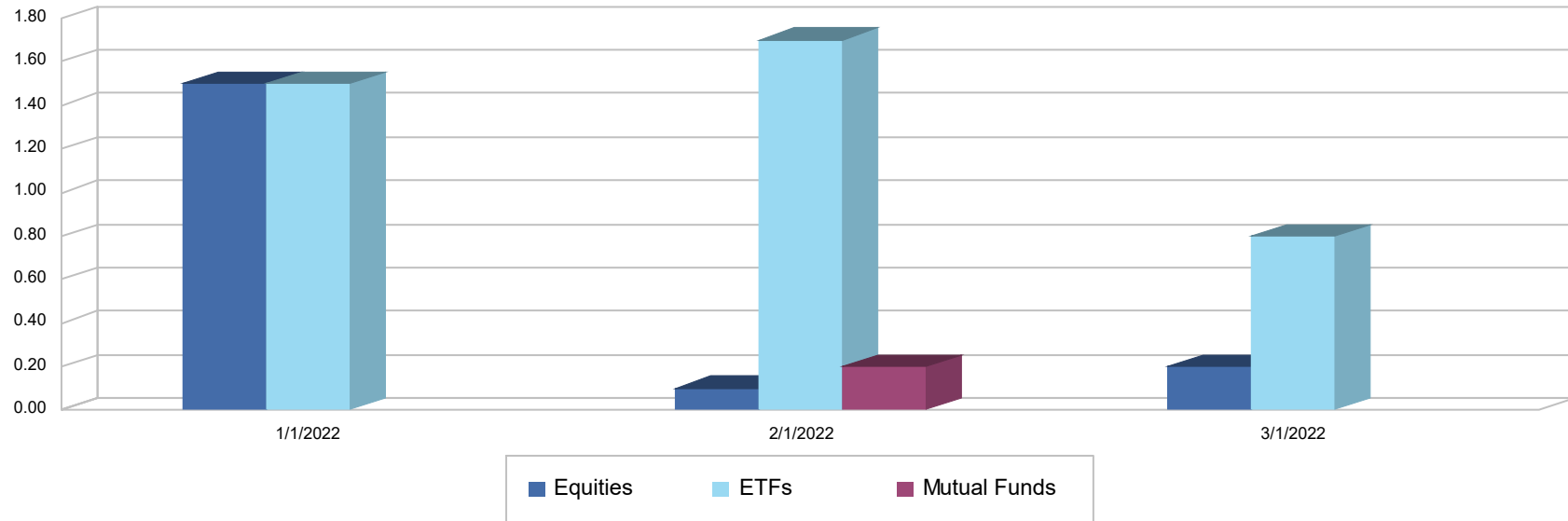
## Net Flow by Sector - ETF (3-Month Period Ending 3/31/2022)



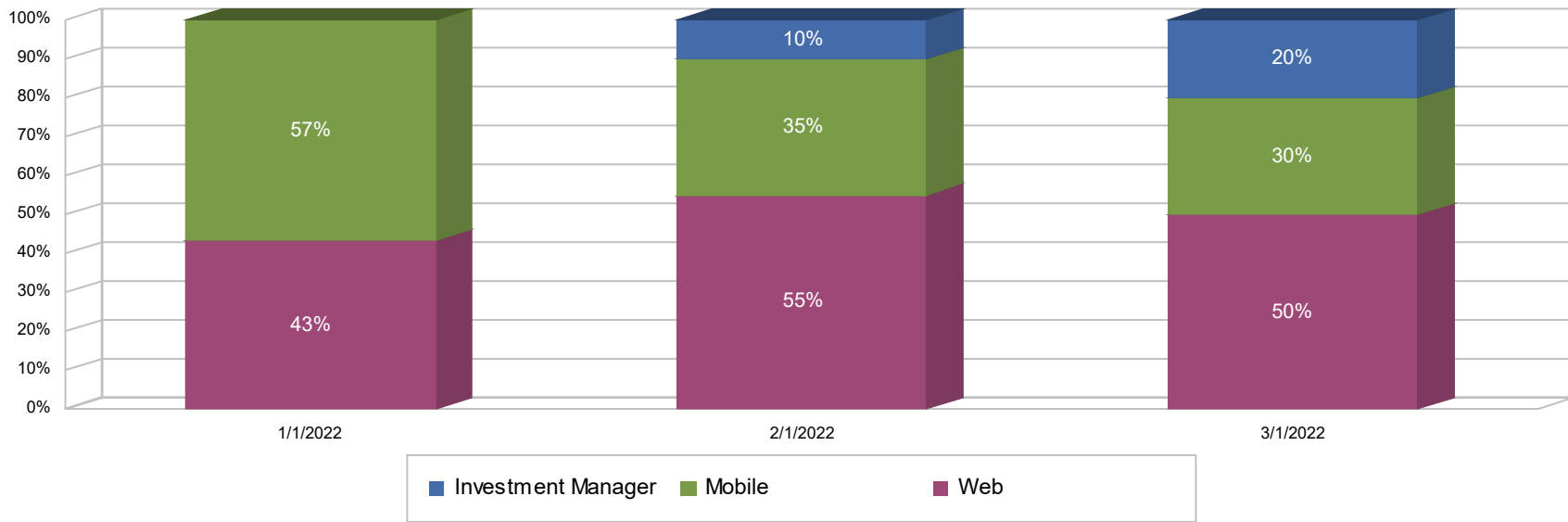
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## Average Monthly Trades Per Account (3-Month Period Ending 3/31/2022)



## Trading Channel Mix (Month over Month)



# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 3/31/2022

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Your Dedicated Team

# Your Dedicated Team

## Plan Sponsor Experience

**John Steggell,**  
Managing Director  
steggj2@nationwide.com  
310-245-7436



**Jake Sours,**  
Program Director  
soursJ1@nationwide.com  
916-708-1320



**Kim Lovell,**  
Relationship Consultant  
lovellk1@nationwide.com  
614-435-2294



## Participant Experience

**Rick Watson,**  
Retirement Specialist  
rick.watson@nationwide.com  
916-633-0010

