

# City of Sacramento

3Q2022: Board Report



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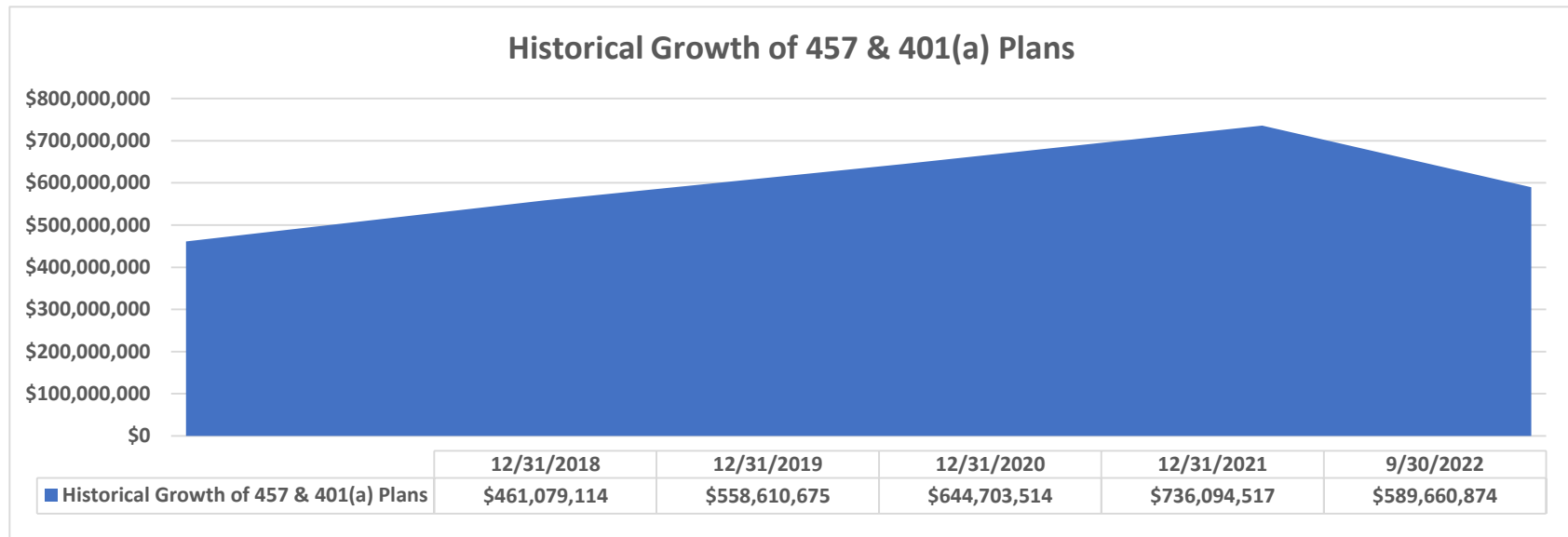
**Section 9: Your Dedicated Team**

# Administration Report

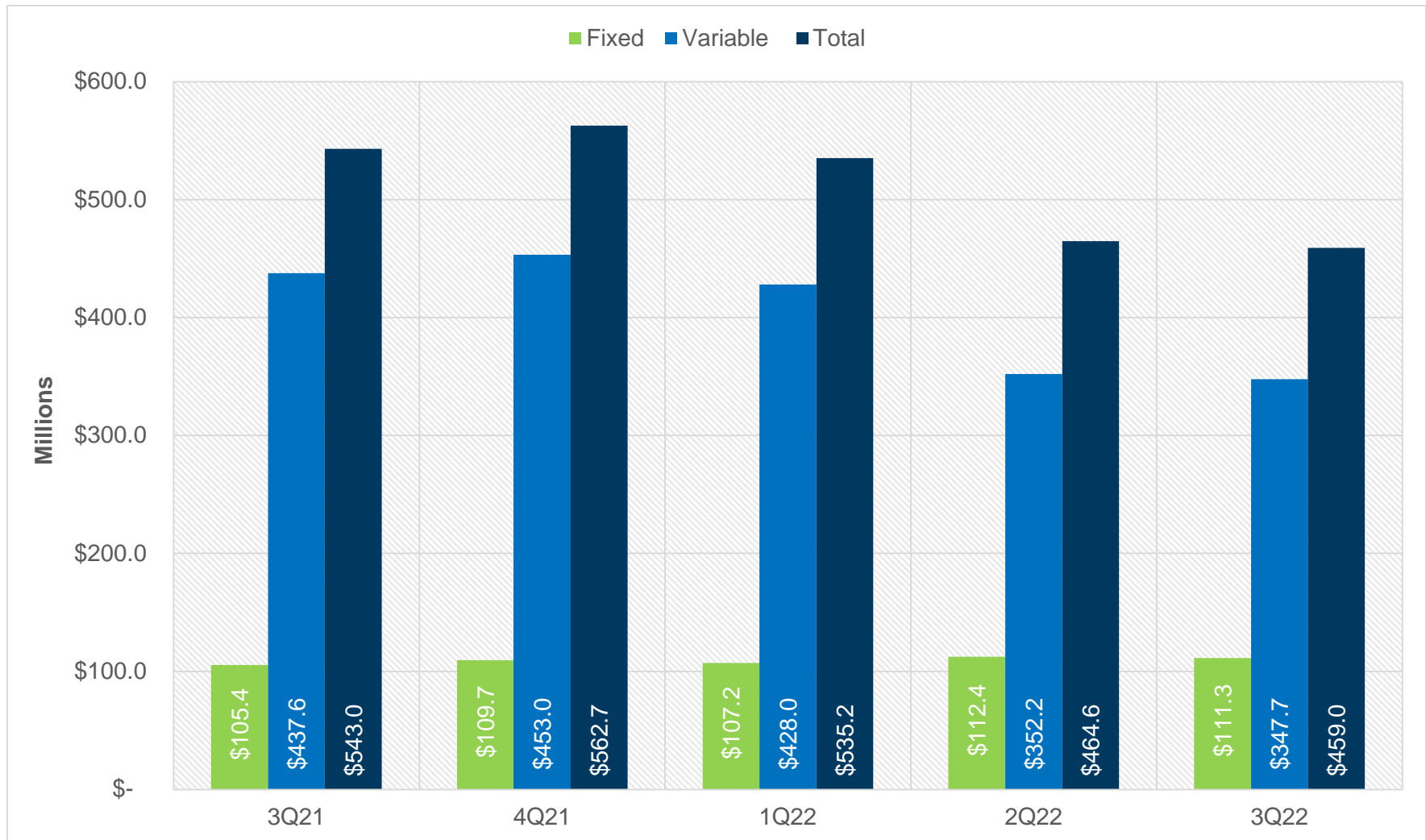
# 3Q22: Balance Sheet

	457	401(a) Management	401(a) WCOE, L39 Supv	401(a) City Council	401(a) Sac Sierras Bldg	Total
<b>Beginning Balance as of 7/01/2022</b>	\$ 464,546,049	\$ 114,006,083	\$ 16,032,753	\$ 741,124	\$ 60,674	\$ 595,386,684
<b>RECEIPTS:</b>						
Contribs/Loans/Roll-ins	\$ 7,656,048	\$ 2,307,349	\$ 369,158	\$ 19,797	\$ 12,837	\$ 10,365,188
Int/Dividend	\$ 976,545	\$ 274,702	\$ 31,301	\$ 1,903	\$ 86	\$ 1,284,536
Fees	\$ (227,890)	\$ (50,602)	\$ (9,428)	\$ (278)	\$ (21)	\$ (288,219)
	\$ 8,404,703	\$ 2,531,448	\$ 391,030	\$ 21,422	\$ 12,901	\$ 11,361,504
<b>DISTRIBUTIONS:</b>						
Distributions/Loans/Roll-outs	\$ (4,758,394)	\$ (1,143,572)	\$ (199,445)	\$ -	\$ -	\$ (6,101,411)
	\$ (4,758,394)	\$ (1,143,572)	\$ (199,445)	\$ -	\$ -	\$ (6,101,411)
Gain/Loss	\$ (18,284,893)	\$ (5,170,126)	\$ (732,028)	\$ (38,650)	\$ (4,273)	\$ (24,229,970)
Schwab PCRA	\$ 3,004,487	\$ 617,619	\$ 84,441	\$ -	\$ -	\$ 3,706,548
Loan Balance	\$ 7,481,680	\$ 1,551,255	\$ 504,583	\$ -	\$ -	\$ 9,537,518
<b>Total Balance as of 9/30/2022</b>	\$ 460,393,632	\$ 112,392,708	\$ 16,081,335	\$ 723,896	\$ 69,302	\$ 589,660,874

# Historical Growth

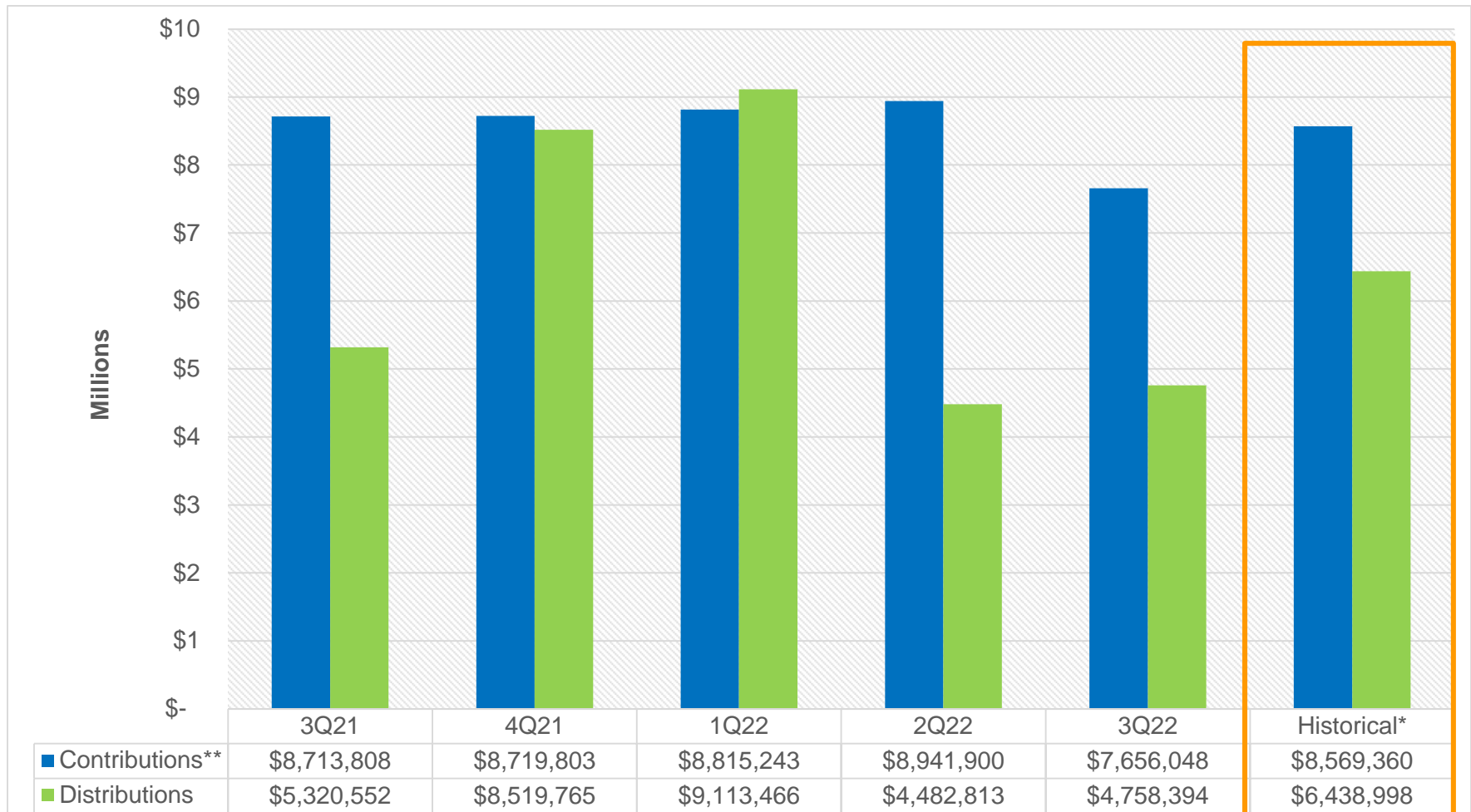


## 457(b): Asset Growth\*



\*Does not include Loans and Schwab

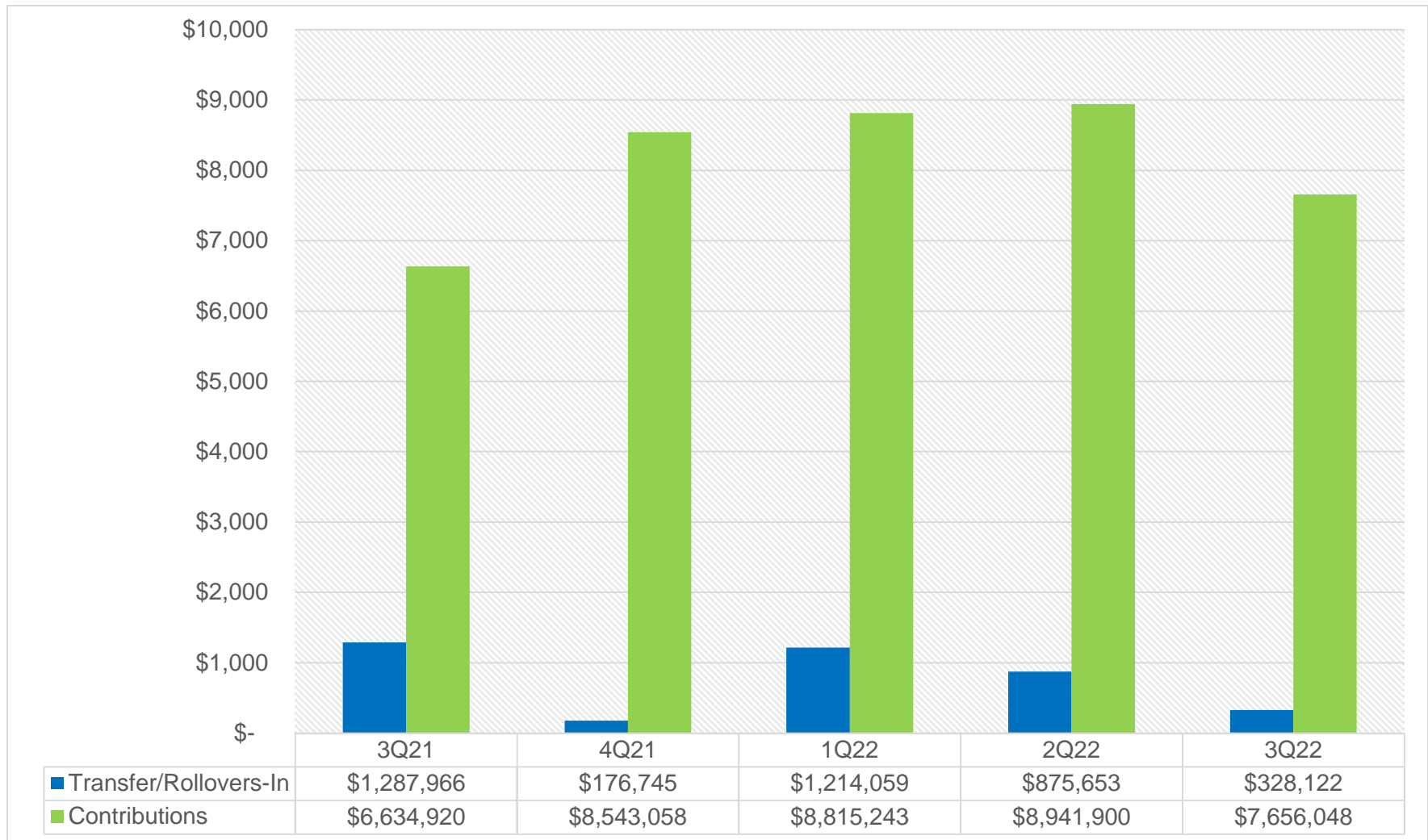
## 457(b): Contributions & Distributions



\*Rolling 5 quarter average

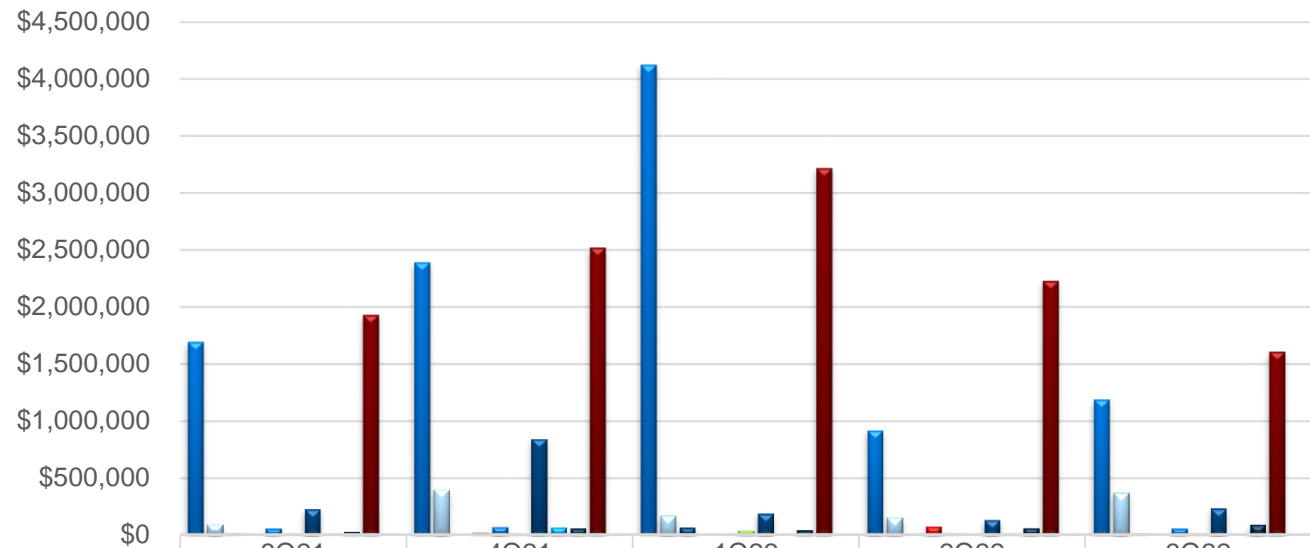
\*\*Including, but not limited to, Employee and Employer Contributions, Loan Principal Payments, Rollovers and Transfers In

## 457(b): Contributions Breakdown





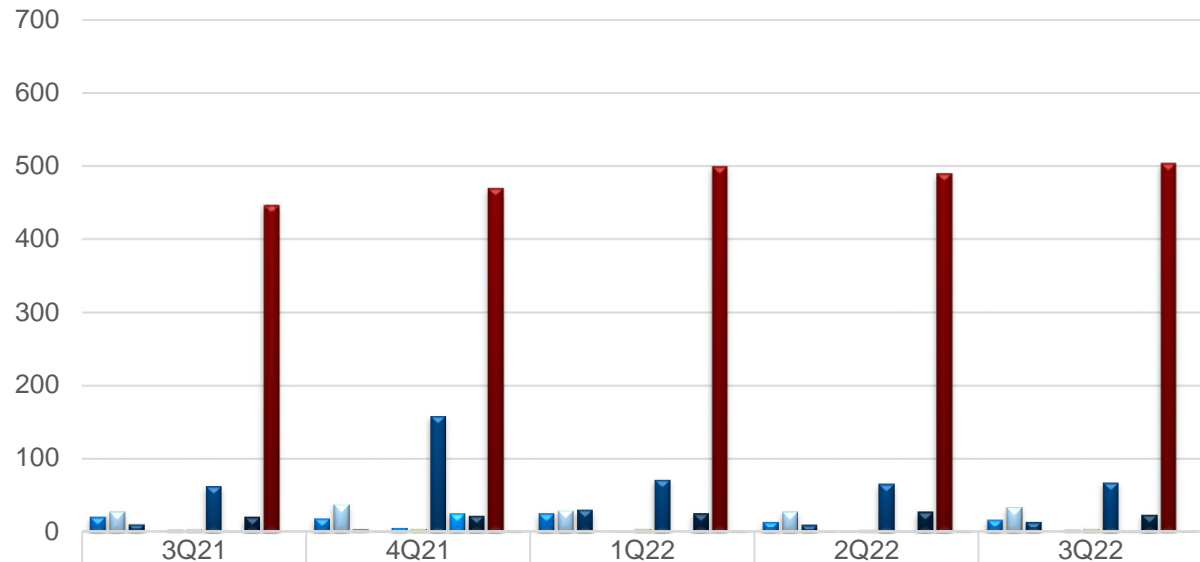
## 457(b): Distribution Breakdown Dollar Amount\*



	3Q21	4Q21	1Q22	2Q22	3Q22
■ Transfers/Rollovers Out	\$1,695,419	\$2,391,087	\$4,125,309	\$919,332	\$1,187,478
■ Death	\$92,703	\$398,358	\$172,046	\$153,412	\$370,488
■ Insurance Premium Payment	\$10,955	\$938	\$67,238	\$5,214	\$11,282
■ In-Service	\$0	\$20,000	\$0	\$75,000	\$0
■ In-Service - Rollover Sources	\$56,496	\$71,184	\$4,000	\$15,000	\$57,078
■ Qualified Domestic Relations Order	\$7,855	\$9,292	\$40,577	\$3,415	\$14,554
■ Required Minimum Distribution	\$227,119	\$843,247	\$188,801	\$132,091	\$234,130
■ Required Minimum Distribution - Supplemental	\$7,388	\$66,520	\$0	\$8,884	\$1,469
■ Retirement	\$30,730	\$58,851	\$42,723	\$62,837	\$92,090
■ Termination	\$1,929,310	\$2,519,901	\$3,216,549	\$2,228,615	\$1,608,092
■ Unforeseeable Emergency	\$0	\$5,658	\$3,567	\$3,230	\$1,133

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

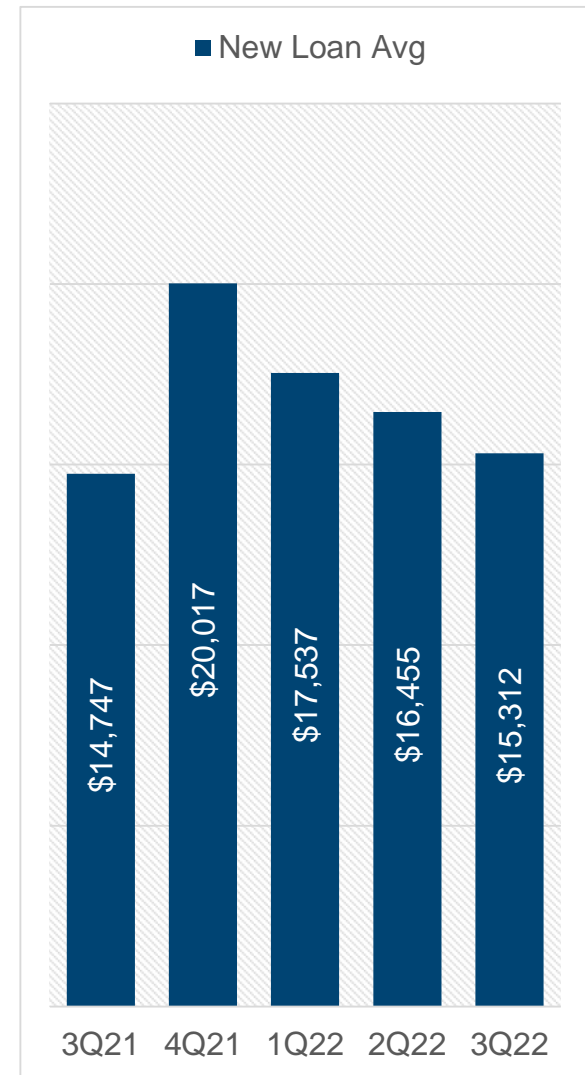
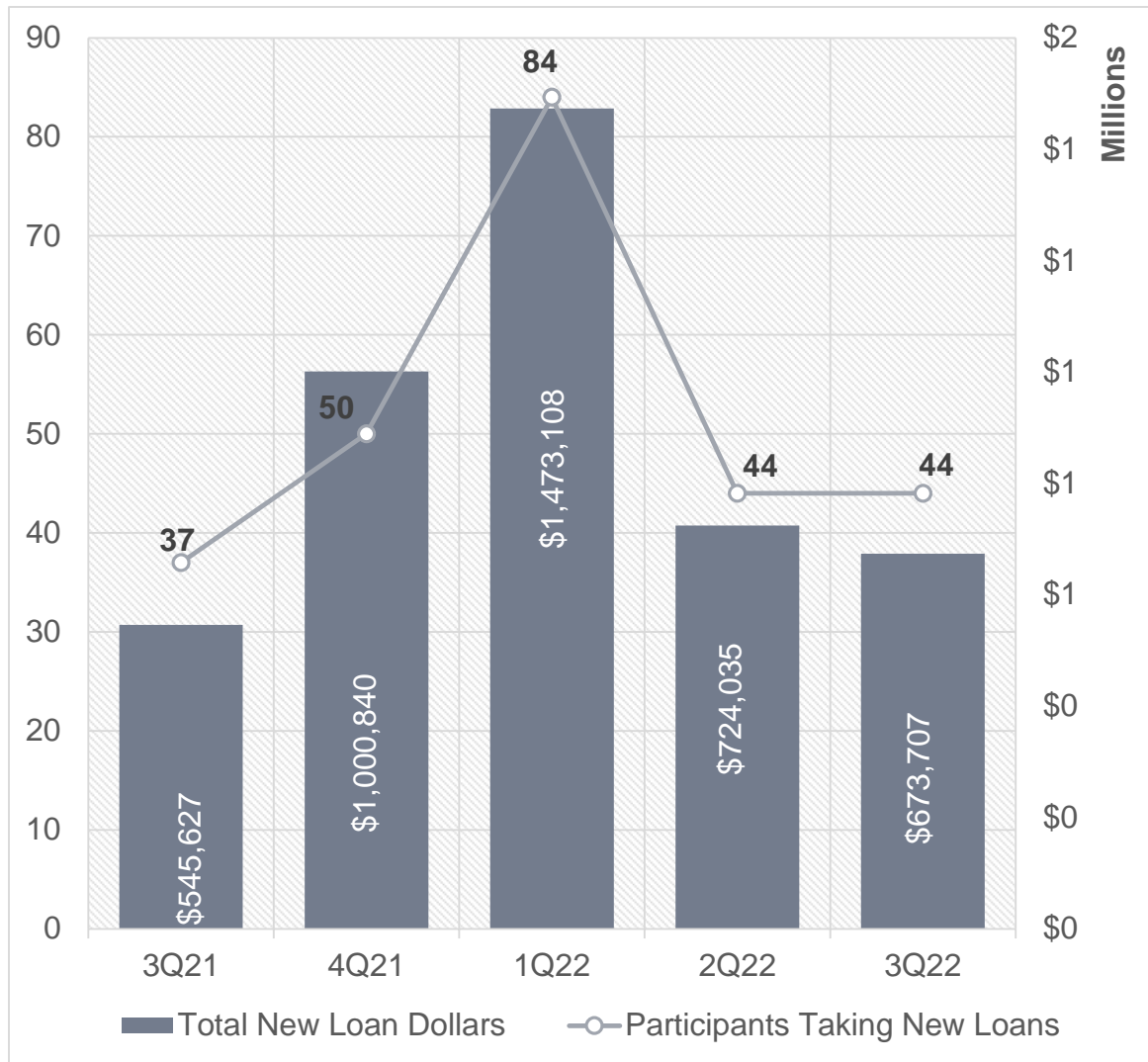
## 457(b): Distribution Breakdown Transaction Amount



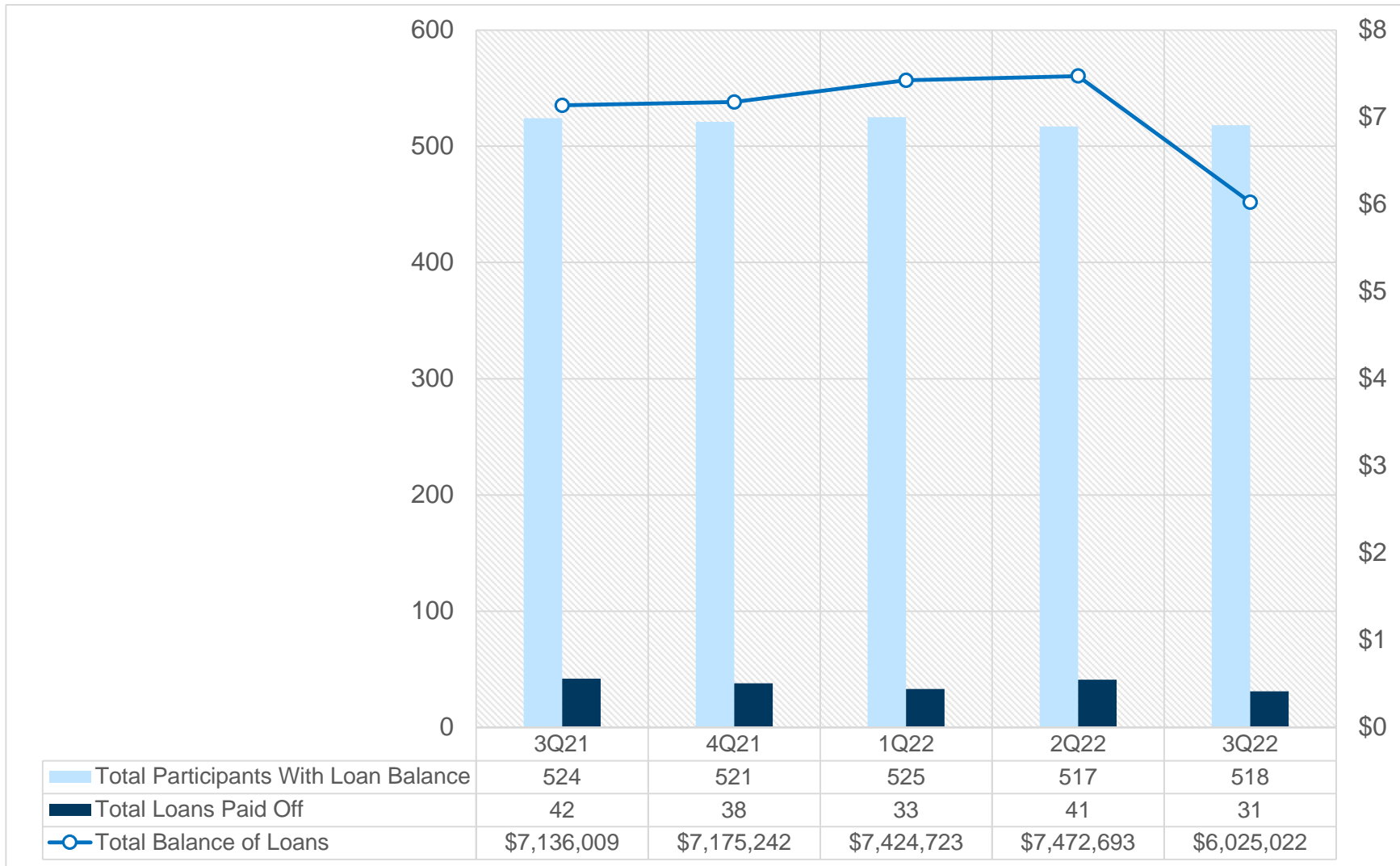
	3Q21	4Q21	1Q22	2Q22	3Q22
Transfers/Rollovers Out	21	19	26	14	17
Death	28	38	30	28	34
Insurance Premium Payment	11	4	31	10	14
In-Service	0	1	0	1	0
In-Service - Rollover Sources	3	6	1	1	3
Qualified Domestic Relations Order	4	5	5	3	5
Required Minimum Distribution	63	159	72	66	68
Required Minimum Distribution - Supplemental	1	26	0	1	2
Retirement	21	23	26	28	24
Termination	447	470	500	490	504
Unforeseeable Emergency	0	2	2	2	1

\*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

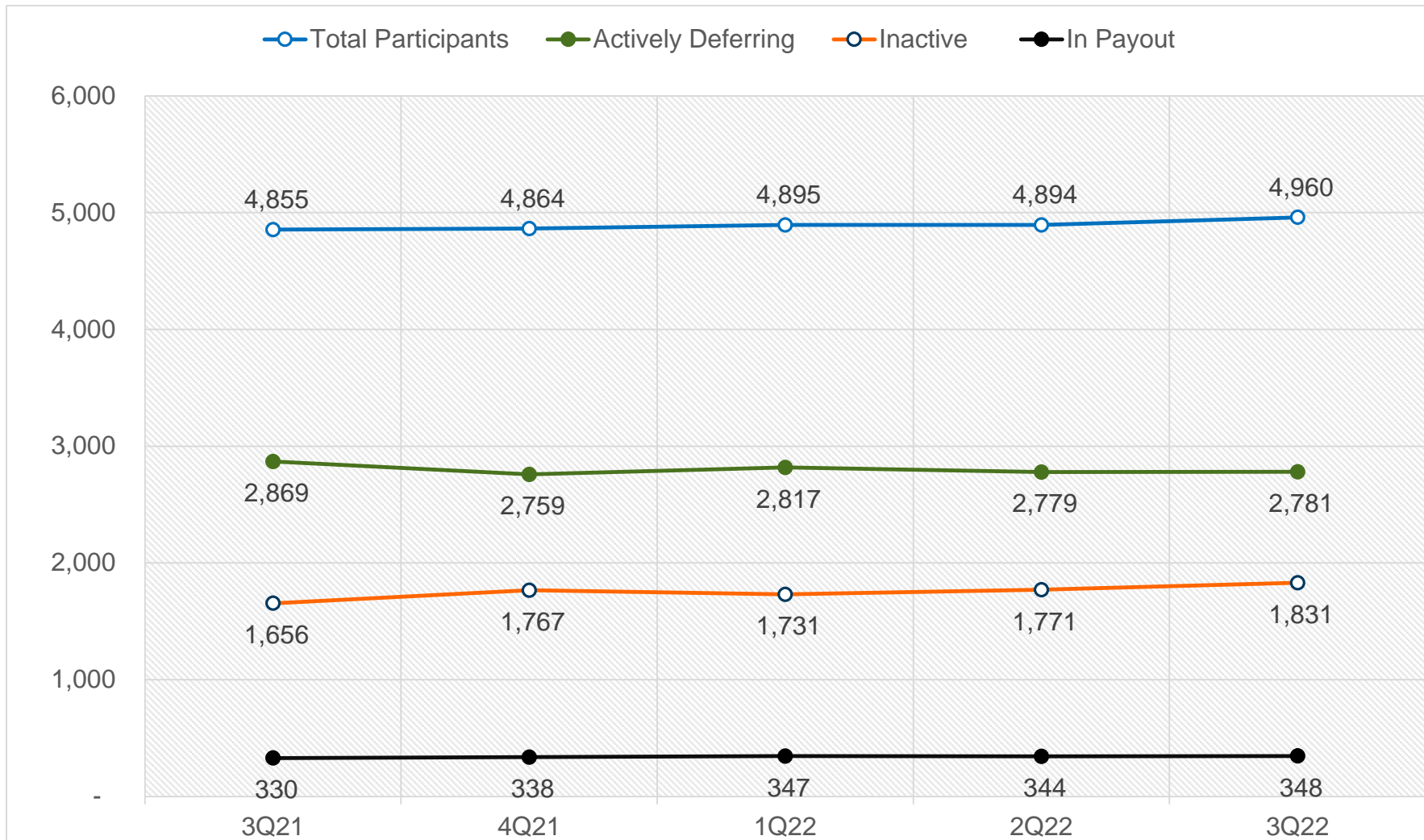
Payee	Dollar Amount	# of Participants
ALLIANZ LIFE INSURANCE COMPANY	\$9,840.95	1
ATHENE ANNUITY AND LIFE COMPANY	\$517,566.36	1
AXOS ADVISOR SERVICES	\$900,000.00	1
CHARLES SCHWAB & CO INC	\$91,822.49	1
EDWARD JONES INVESTMENTS	\$95,782.06	1
EQUITY TRUST COMPANY	\$42,769.68	1
FIDELITY MANAGEMENT TRUST COMPANY	\$441,399.41	4
FIIOC	\$142,089.38	3
FTIOS	\$28,159.26	1
JACKSON NATIONAL LIFE INSURANCE COMPANY	\$150,000.00	1
JP MORGAN SECURITIES LLC	\$76,173.43	1
LINCOLN FINANCIAL GROUP	\$59,364.94	1
LPL FINANCIAL LLC	\$574,125.31	2
MORGAN STANLEY SMITH BARNEY LLC	\$178,777.36	1
NATIONAL FINANCIAL SERVICES	\$516,545.57	2
NATIONWIDE	\$343,452.29	1
NYLIAC	\$560,000.00	2
TD AMERITRADE INSTITUTIONAL	\$386,638.65	3
UBS FINANCIAL SERVICES INC	\$156,004.41	1
UNKNOWN	\$209,912.71	3
VALIC RETIREMENT SERVICES COMPANY	\$45,524.27	1
VANGUARD FIDUCIARY TRUST COMPANY	\$100,000.00	4
VANTAGEPOINT TRANSFER AGENTS - 457	\$317,539.10	2
WELLS FARGO CLEARING SERVICES LLC	\$9,528.28	1
<b>TOTAL</b>	<b>\$5,953,015.91</b>	<b>40</b>

## 3Q22: ProAccount Activity

	457	401(a) Management	401(a) WCOE, L39 Supv	401(a) City Council	401(a) Sac Sierras Bldg	Total
<b>Assets</b>	\$ 143,764,580	\$ 33,550,142	\$ 5,455,792	\$ 192,373	\$ 17,422	\$ 182,980,309
<b>Participants</b>	1,824	358	262	4	3	2,451

# Plan Demographics

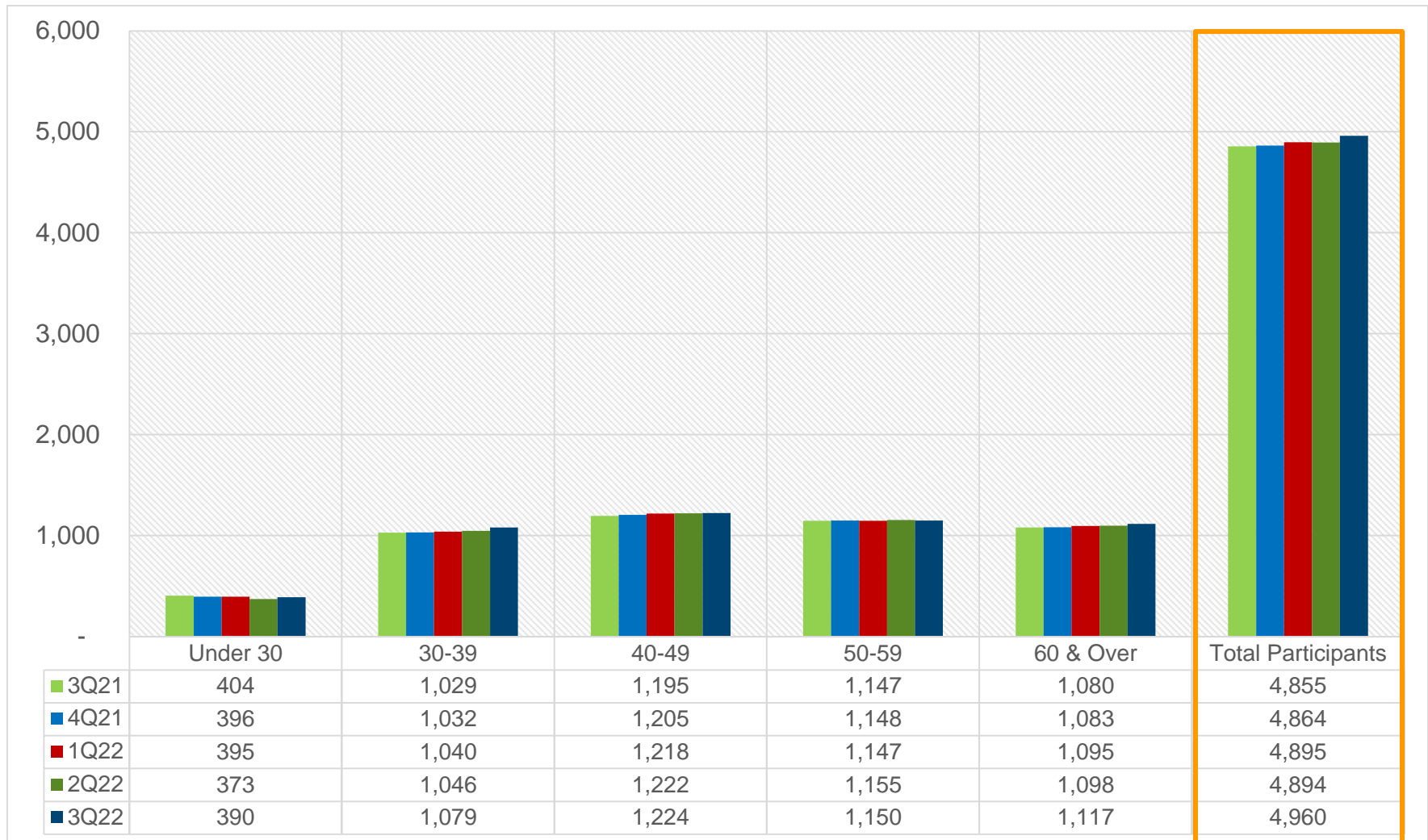
# 457(b) Participation Summary



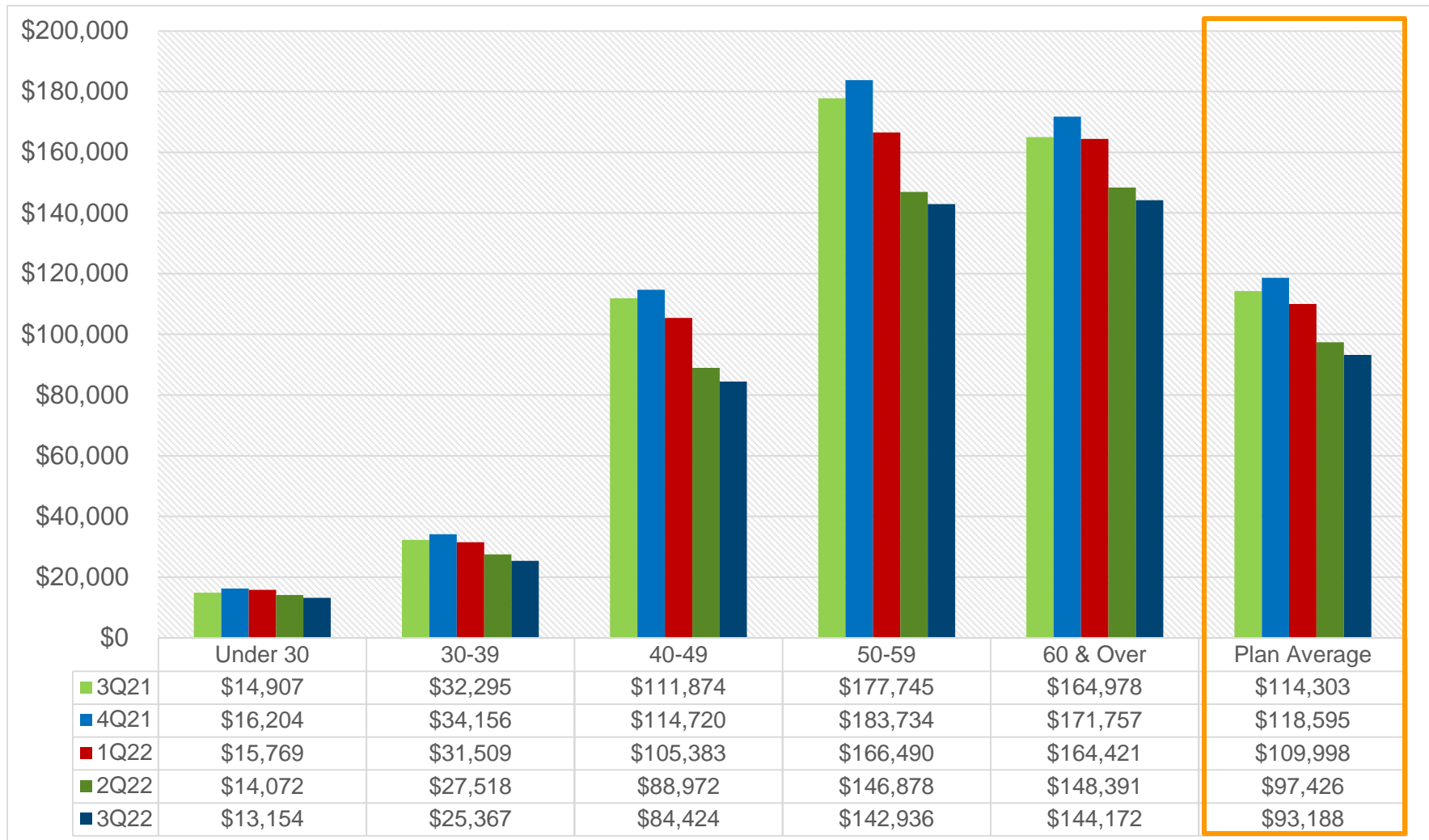
“Inactive” refers to a participant who is not contributing but not in payout



## 457(b) Participant Count by Age Group

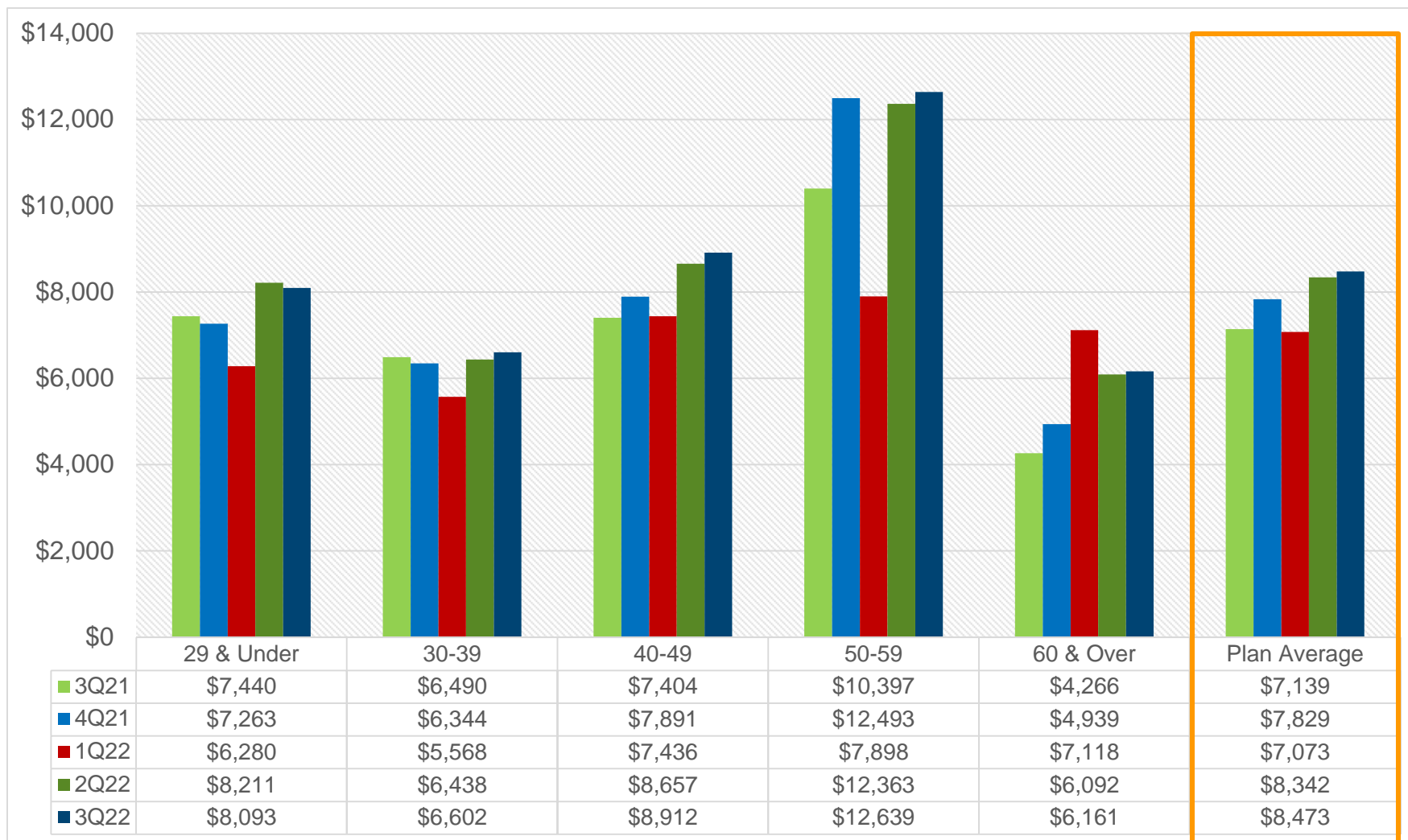


## 457(b) Average Account Balance by Age Group

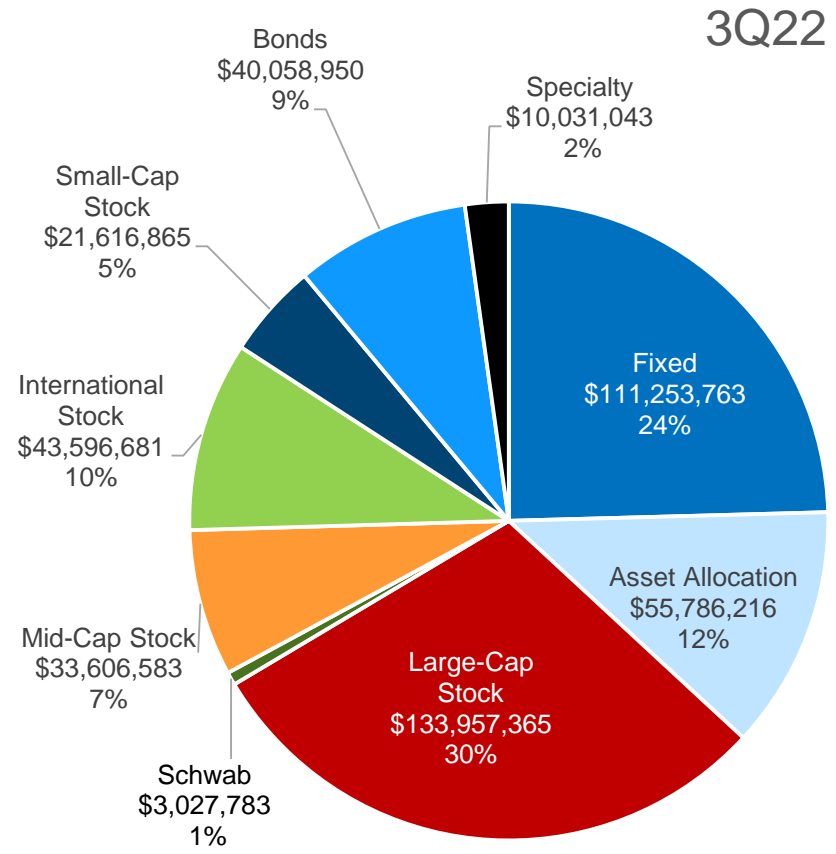
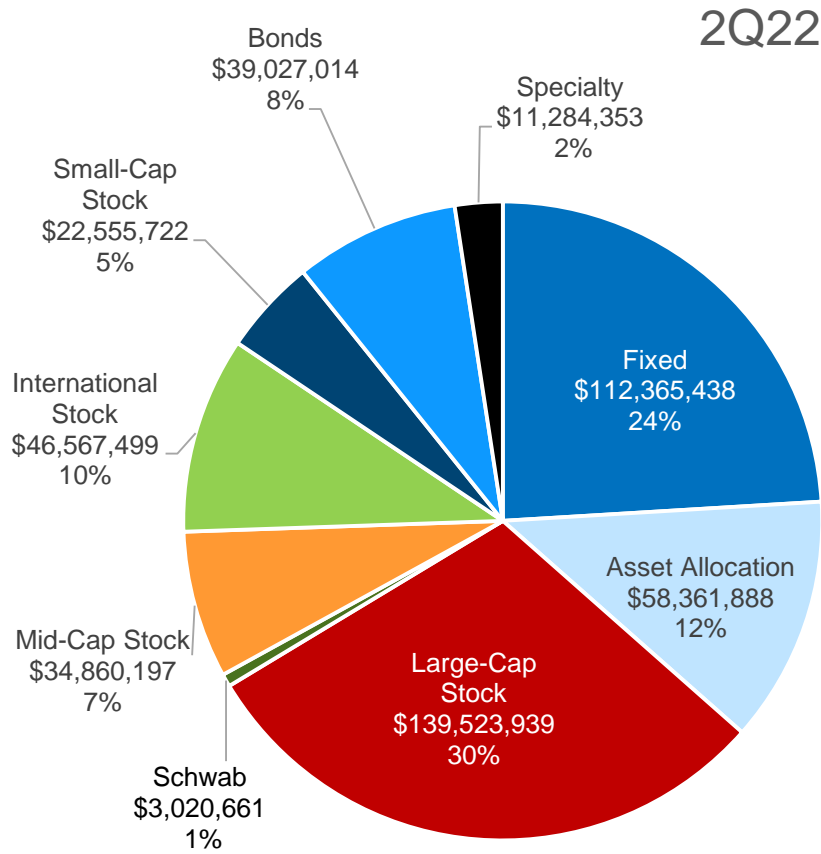


\*Includes Loan Principal Amount and Loan Default Principal Amount

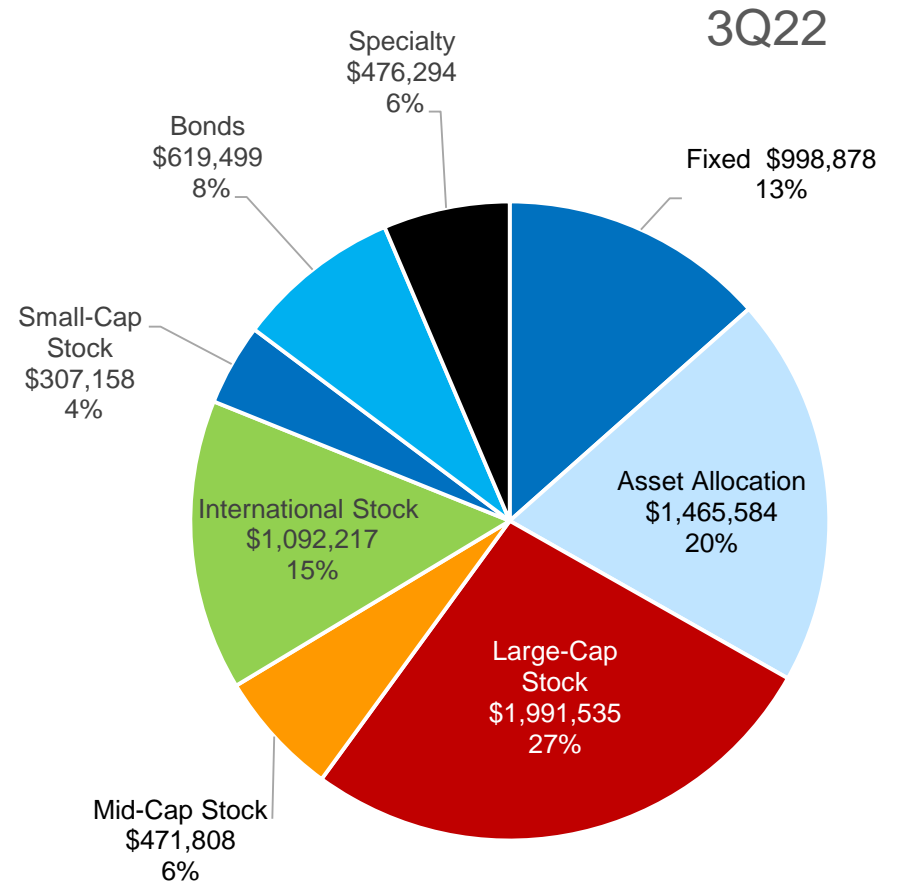
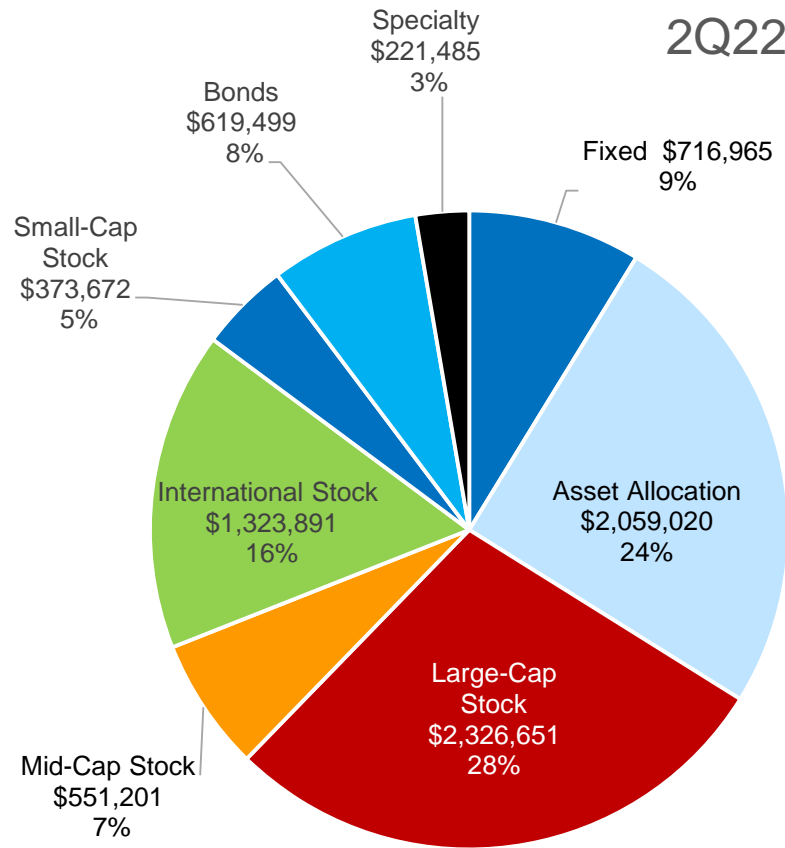
## 457(b) Average Annualized Participant Contribution by Age Group



# 457(b) Assets by Asset Class



# 457(b) Contributions by Asset Class



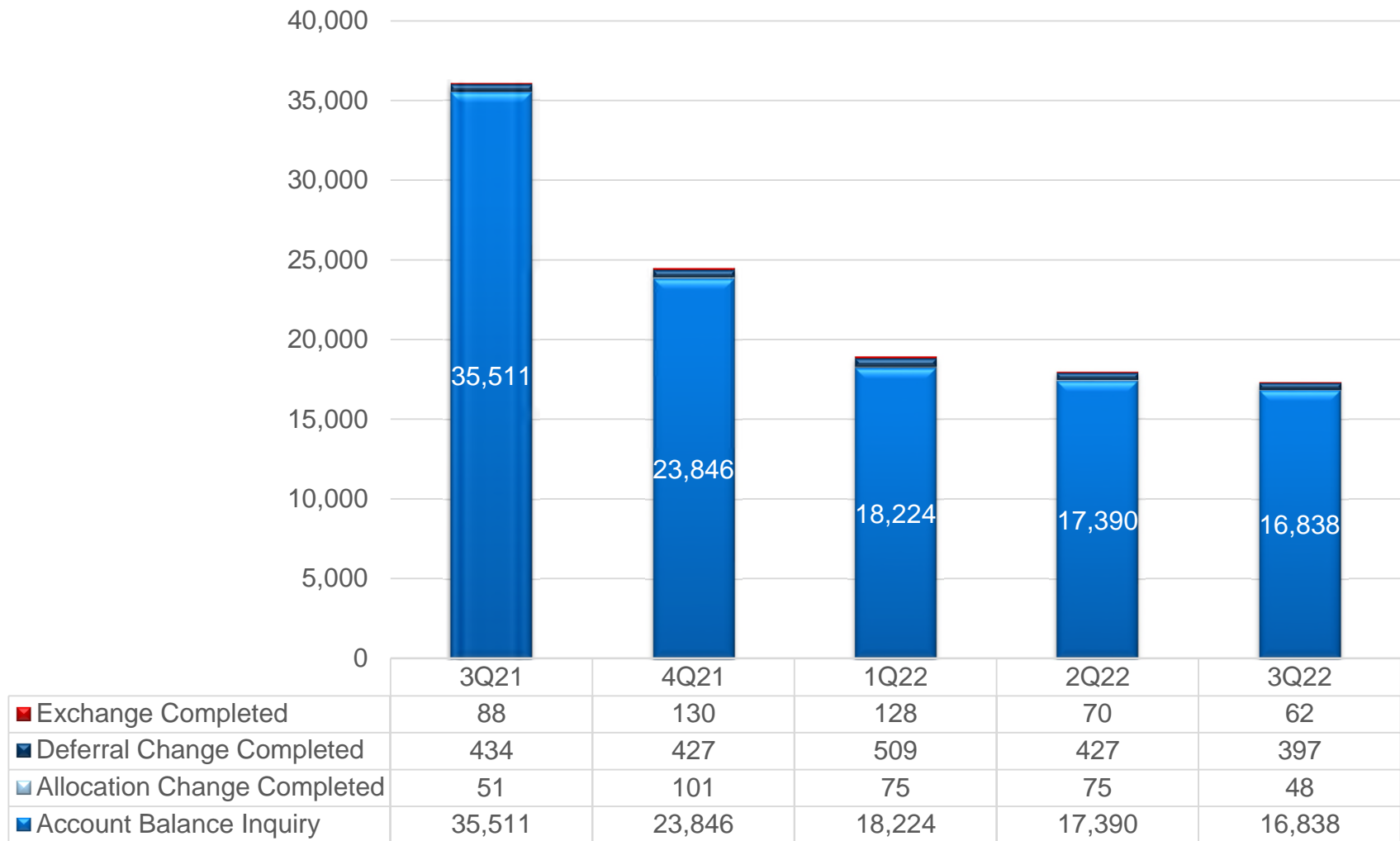
\*Does not include Loans and Rollovers In

## 457(b) Roth Activity

	3Q21	4Q21	1Q22	2Q22	3Q22	Total
<b>Roth Assets</b>	\$ 599,518	\$ 1,108,799	\$ 1,703,050	\$ 2,120,470	\$ 2,640,823	\$ 8,172,660
<b>Total Participants Enrolled</b>	281	350	431	479	567	2,108

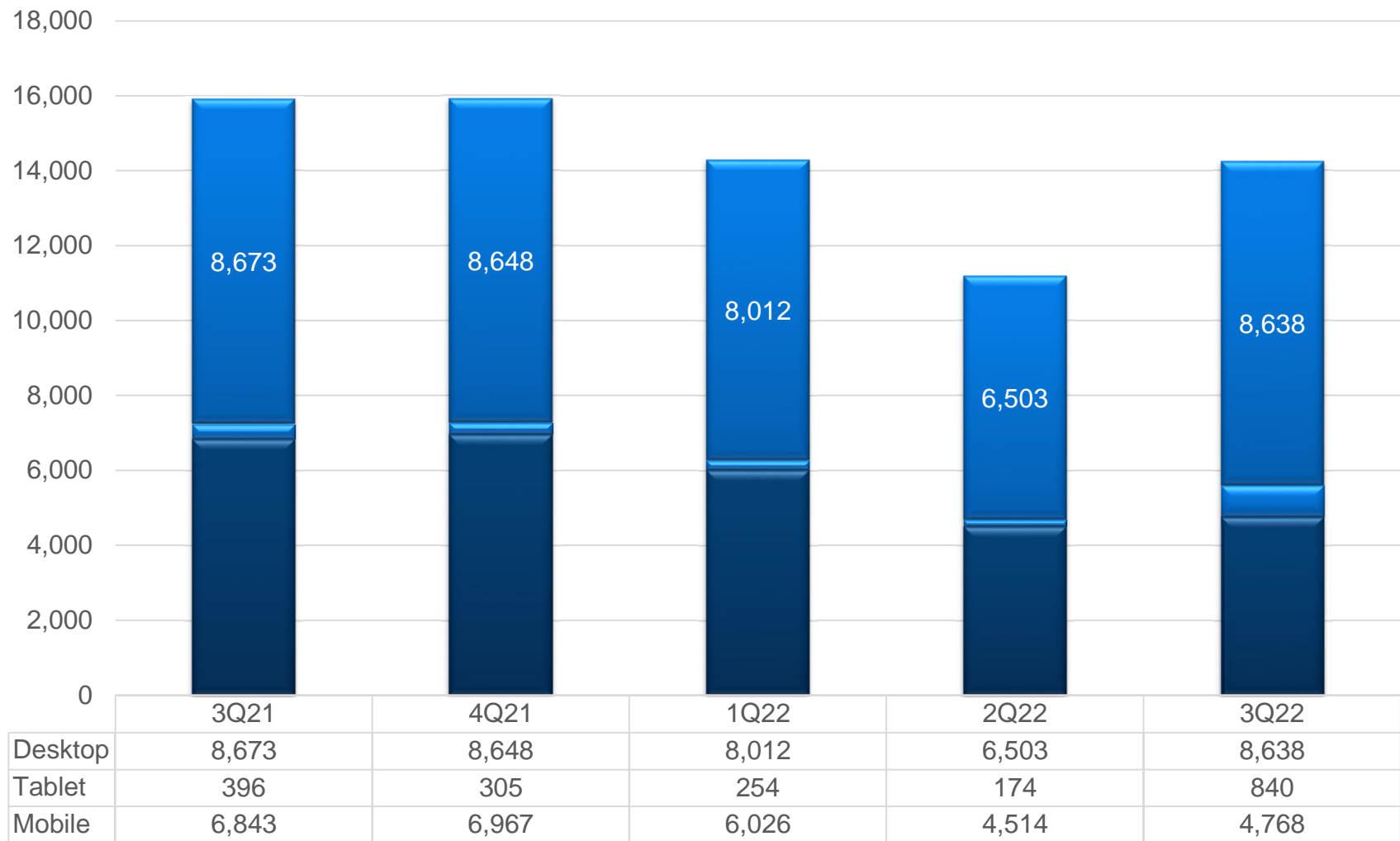
# Participant Experience

## 457(b) Participant Website Usage

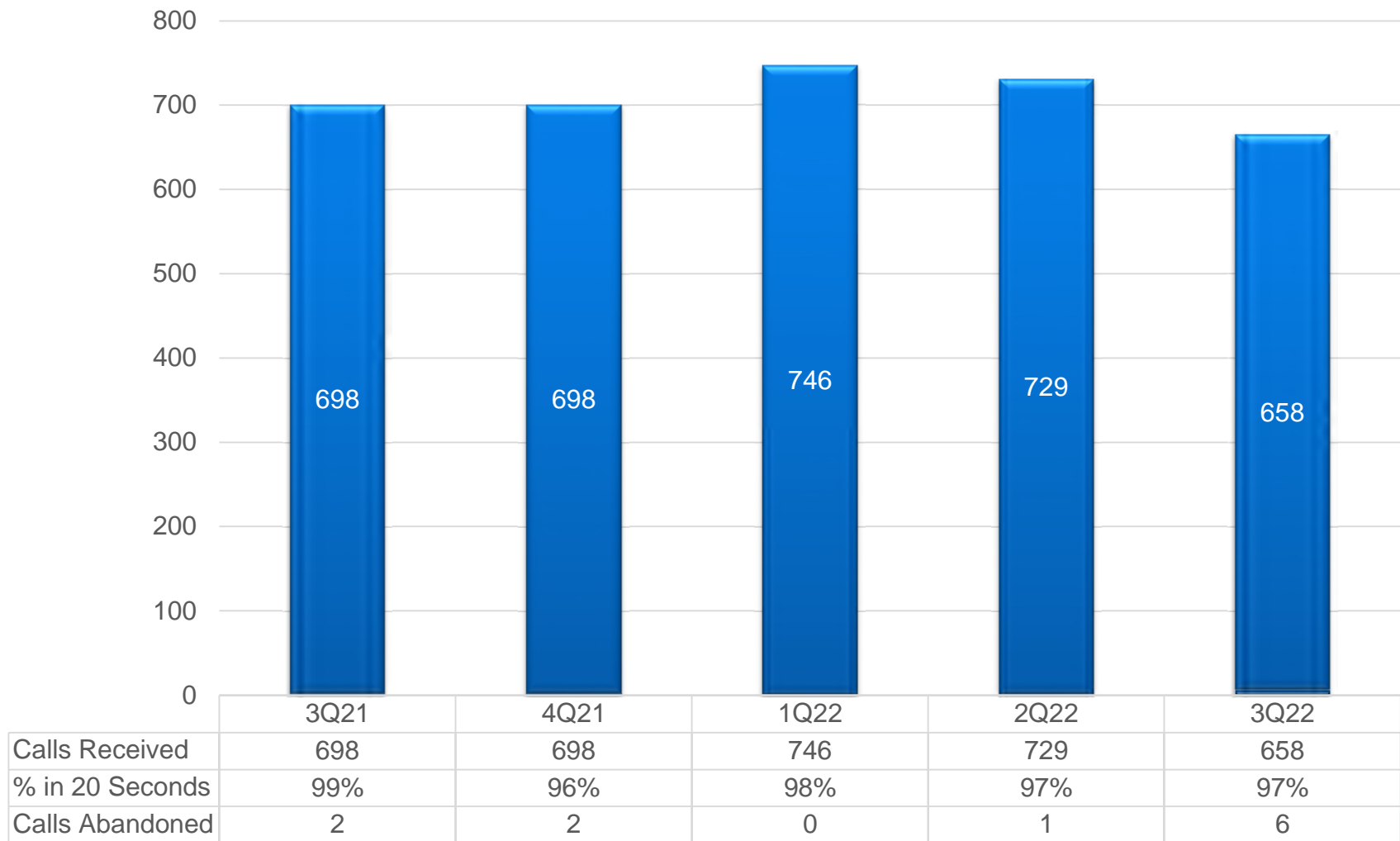




## 457(b) Website Device Usage



## 457(b) Participant Call Center



# Service Recap

# CITY OF SACRAMENTO SERVICE RECAP

NATIONWIDE RETIREMENT SOLUTIONS

9/30/2022

## Quick Plan Facts

	As of 9/30/2022
Total Participant Count	4,960
New Enrollments YTD	197
Transfers/Rollovers Into Plan YTD	\$2,467,835

## 3<sup>rd</sup> Quarter Consultations, Meetings, and Site Visits

Activity	Result
Individual Consultations	398
Online Scheduling Appointments	204
Group Meetings	10
Site Visits	27

## 3<sup>rd</sup> Quarter Education Campaigns/Flyers/Calls/Emails

### Web Series:

#### Workshop Series

8/17	Why Enroll
8/24	Roth vs Pretax
8/31	How to Invest
9/7	Get the Facts
9/14	Challenges of Aging

### In Person Group Meetings

9/6	STN 19A
9/6	STN 15A
9/21	Bldg 10

### **EMAIL / MAIL CAMPAINS**

Ongoing Emails to New Employees 2's Per Month

Various Follow Up Email Reminders for New Account Participants

# 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**

	<b>NRS Fee Amount</b>
<b>July 457</b>	\$12,634.93
<b>July Management 401A</b>	\$3,118.16
<b>July City Council 401A</b>	\$20.22
<b>July Sierras 401A</b>	\$1.68
<b>July WCOE 401A</b>	\$433.60
<b>July Total</b>	<b>\$16,208.59</b>
<b>August 457</b>	\$12,289.71
<b>August Management 401A</b>	\$3,026.93
<b>August City Council 401A</b>	\$19.69
<b>August Sierras 401A</b>	\$1.70
<b>August WCOE 401A</b>	\$421.96
<b>August Total</b>	<b>\$15,759.99</b>
<b>September 457</b>	\$11,153.72
<b>September Management 401A</b>	\$2,731.82
<b>September City Council 401A</b>	\$17.85
<b>September Sierras 401A</b>	\$1.60
<b>September WCOE 401A</b>	\$380.63
<b>September Total</b>	<b>\$14,285.62</b>
<b>Q3 2022 Revenue Total</b>	<b>\$46,254.20</b>

# Fee Normalization Calculation

Fee Normalization Calculation

Plan Sponsor Name: CITY OF SACRAMENTO 457

Plan ID: 0055515001

IRS Code: 457

Report Period: 01-Jul-2022 to 30-Sep-2022

Fund Name	Fund	Ticker	7/31/2022 Account Value	8/31/2022 Account Value	9/30/2022 Account Value	Jul-2022 Annual Fund Srcv Fee Rate	Aug-2022 Annual Fund Srcv Fee Rate	Sep-2022 Annual Fund Srcv Fee Rate	3Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$11,045,883	\$10,771,919	\$9,932,014	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFVX	\$7,998,994	\$7,787,349	\$6,978,185	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$55,460,432	\$52,890,209	\$47,857,664	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$6,206,199	\$5,927,346	\$5,474,559	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$9,266,882	\$9,079,638	\$8,153,207	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$15,236,468	\$14,986,719	\$13,572,736	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$13,236,233	\$14,637,503	\$14,041,277	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$7,479,736	\$7,025,285	\$6,485,472	0.000%	0.000%	0.000%	\$0
Loan Outstanding Principal Balance	LXM001	Loan	\$6,082,835	\$6,053,843	\$6,025,022	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$18,724,699	\$18,488,390	\$16,961,247	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$21,193,835	\$19,823,755	\$18,200,010	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$31,970,236	\$31,114,748	\$28,764,186	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$112,442,298	\$110,521,208	\$111,253,763	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$26,841,356	\$27,313,077	\$26,017,673	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$3,258,976	\$3,224,286	\$3,004,487	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$12,275,246	\$11,356,197	\$10,031,043	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTTVX	\$6,656,458	\$6,418,781	\$5,980,360	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2030 Fund - Investor Shares	NTVE64	VTHRX	\$11,690,762	\$11,262,593	\$10,437,931	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTTHX	\$7,881,667	\$7,645,703	\$7,089,728	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2040 Fund - Investor Shares	NTVE66	VFORX	\$8,881,989	\$8,543,125	\$7,895,622	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2045 Fund - Investor Shares	NTVE67	VTIVX	\$2,927,441	\$2,863,040	\$2,643,226	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2050 Fund - Investor Shares	NTVE68	VFIFX	\$3,288,036	\$3,129,587	\$2,868,890	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2055 Fund - Investor Shares	NTVE69	VFFVX	\$2,839,304	\$2,806,835	\$2,618,261	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2060 Fund - Investor Shares	NTVE70	VTTSX	\$2,595,326	\$2,575,619	\$2,421,664	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2065 Fund - Investor Shares	NTV623	VLXVX	\$1,587	\$3,048	\$4,565	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2070 Fund - Investor Shares	NTVF46	VSVNX	\$0	\$0	\$760	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$66,418,639	\$63,236,443	\$57,335,515	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$15,354,119	\$14,623,706	\$13,062,699	0.000%	0.000%	0.000%	\$0
Vanguard(R) Target Retirement Income Fund	NTVE72	VTINX	\$15,057,479	\$14,595,151	\$13,825,209	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$502,313,114</b>	<b>\$488,705,104</b>	<b>\$458,936,975</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-Jul-2022 to 30-Sep-2022**

Fund Name	Fund	Ticker	7/31/2022 Account Value	8/31/2022 Account Value	9/30/2022 Account Value	Jul-2022 Annual Fund Srcv Fee Rate	Aug-2022 Annual Fund Srcv Fee Rate	Sep-2022 Annual Fund Srcv Fee Rate	3Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$2,723,505	\$2,630,142	\$2,424,007	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFFVX	\$2,147,311	\$2,069,679	\$1,892,682	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$16,572,880	\$15,913,169	\$14,383,428	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$1,831,136	\$1,776,759	\$1,619,964	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$2,418,911	\$2,372,051	\$2,141,577	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$3,876,122	\$3,800,615	\$3,437,776	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$3,536,025	\$4,001,466	\$3,847,489	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$1,735,740	\$1,674,973	\$1,550,194	0.000%	0.000%	0.000%	\$0
Loan Outstanding Principal Balance	LXM001	Loan	\$1,320,189	\$1,363,313	\$1,372,446	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$4,257,191	\$4,186,957	\$3,828,978	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$4,358,801	\$4,096,515	\$3,757,218	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$7,506,899	\$7,260,700	\$6,687,123	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$19,056,950	\$18,289,549	\$18,508,556	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$7,738,039	\$7,716,505	\$7,365,735	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$377,330	\$669,849	\$617,619	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$3,551,636	\$3,323,830	\$2,927,795	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTTVX	\$2,994,522	\$2,885,220	\$2,696,114	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2030 Fund - Investor Shares	NTVE64	VTHRX	\$3,358,248	\$3,263,928	\$2,964,880	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTTHX	\$3,094,500	\$3,009,923	\$2,795,488	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2040 Fund - Investor Shares	NTVE66	VFORX	\$2,496,969	\$2,437,148	\$2,267,825	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2045 Fund - Investor Shares	NTVE67	VTIVX	\$1,471,330	\$1,440,687	\$1,336,683	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2050 Fund - Investor Shares	NTVE68	VFIFX	\$2,069,289	\$1,974,560	\$1,829,157	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2055 Fund - Investor Shares	NTVE69	VFFVX	\$1,166,006	\$1,140,511	\$1,057,264	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2060 Fund - Investor Shares	NTVE70	VTTSX	\$308,993	\$304,783	\$284,625	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$14,383,599	\$13,543,423	\$12,319,893	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$3,836,347	\$3,635,229	\$3,237,290	0.000%	0.000%	0.000%	\$0
Vanguard(R) Target Retirement Income Fund	NTVE72	VTINX	\$5,550,515	\$5,381,108	\$5,062,095	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$123,738,980</b>	<b>\$120,162,593</b>	<b>\$112,213,899</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-Jul-2022 to 30-Sep-2022

Fund Name	Fund	Ticker	7/31/2022 Account Value	8/30/2022 Account Value	9/30/2022 Account Value	Jul-2022 Annual Fund	Aug-2022 Annual Fund	Sep-2022 Annual Fund	3Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$6,591	\$6,394	\$5,948	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFVFX	\$23,834	\$23,368	\$21,422	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$45,760	\$43,643	\$40,059	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$21,302	\$20,827	\$19,091	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$18,920	\$18,769	\$17,111	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$18,046	\$19,995	\$19,224	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$2,615	\$2,411	\$2,269	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$20,348	\$20,189	\$18,595	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$6,871	\$6,372	\$5,904	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$20,655	\$20,048	\$18,724	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$26,644	\$23,964	\$24,104	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$25,391	\$27,476	\$26,263	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$8,645	\$8,089	\$7,163	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTTVX	\$112,192	\$110,060	\$104,101	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTTTX	\$103,111	\$100,059	\$92,784	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$99,814	\$94,578	\$86,008	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$13,579	\$13,073	\$11,748	0.000%	0.000%	0.000%	\$0
Vanguard(R) Target Retirement Income Fund	NTVE72	VTINX	\$218,723	\$213,402	\$203,378	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$793,042</b>	<b>\$772,719</b>	<b>\$723,896</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-Jul-2022 to 30-Sep-2022

Fund Name	Fund	Ticker	7/31/2022 Account Value	8/31/2022 Account Value	9/30/2022 Account Value	Jul-2022 Annual Fund Srcv Fee Rate	Aug-2022 Annual Fund Srcv Fee Rate	Sep-2022 Annual Fund Srcv Fee Rate	3Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$400,816	\$388,039	\$356,733	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFVX	\$250,935	\$240,448	\$219,209	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$1,981,972	\$1,890,205	\$1,609,339	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$175,640	\$169,090	\$154,163	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$366,723	\$358,435	\$324,007	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$475,631	\$474,178	\$425,737	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$471,215	\$537,740	\$519,041	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$175,041	\$165,458	\$152,707	0.000%	0.000%	0.000%	\$0
Loan Outstanding Principal Balance	LXM001	Loan	\$359,886	\$385,010	\$383,462	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$737,449	\$725,930	\$660,404	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$418,909	\$393,403	\$360,696	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$1,041,489	\$1,009,552	\$930,630	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$3,102,069	\$3,036,962	\$3,161,927	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$709,163	\$725,662	\$696,800	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001	SDO	\$95,019	\$90,139	\$84,441	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$364,813	\$339,729	\$298,436	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTTVX	\$412,052	\$402,265	\$378,540	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2030 Fund - Investor Shares	NTVE64	VTHRX	\$556,569	\$544,051	\$509,807	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTTHX	\$838,257	\$817,945	\$762,786	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2040 Fund - Investor Shares	NTVE66	VFORX	\$535,222	\$522,305	\$486,232	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2045 Fund - Investor Shares	NTVE67	VTIVX	\$309,860	\$304,821	\$275,789	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2050 Fund - Investor Shares	NTVE68	VFIFX	\$596,617	\$585,275	\$539,728	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2055 Fund - Investor Shares	NTVE69	VFFVX	\$345,813	\$341,205	\$313,456	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2060 Fund - Investor Shares	NTVE70	VTTSX	\$160,121	\$161,505	\$154,033	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2065 Fund - Investor Shares	NTV623	VLXVX	\$0	\$0	\$84	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$1,478,647	\$1,377,304	\$1,249,454	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$524,799	\$498,999	\$443,033	0.000%	0.000%	0.000%	\$0
Vanguard(R) Target Retirement Income Fund	NTVE72	VTINX	\$560,394	\$544,991	\$509,539	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$17,445,121</b>	<b>\$17,030,645</b>	<b>\$15,960,214</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-Jul-2022 to 30-Sep-2022**

Fund Name	Fund	Ticker	7/31/2022 Account Value	8/31/2022 Account Value	9/30/2022 Account Value	Jul-2022 Annual Fund	Aug-2022 Annual Fund	Sep-2022 Annual Fund	3Q2022 Fund Service Fee Payment Amount
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$520	\$530	\$517	0.000%	0.000%	0.000%	\$0
DFA U.S. Targeted Value Portfolio - Institutional Class	NTV121	DFVX	\$3,338	\$3,425	\$3,284	0.000%	0.000%	0.000%	\$0
Fidelity 500 Index Fund	NTV878	FXAIX	\$6,566	\$6,550	\$6,245	0.000%	0.000%	0.000%	\$0
Fidelity Mid Cap Index Fund	NTV889	FSMDX	\$3,930	\$4,006	\$3,829	0.000%	0.000%	0.000%	\$0
Fidelity Small Cap Index Fund	NTV891	FSSNX	\$2,017	\$2,076	\$1,975	0.000%	0.000%	0.000%	\$0
Fidelity Total International Index Fund	NTV877	FTIHX	\$1,151	\$1,205	\$1,149	0.000%	0.000%	0.000%	\$0
Fidelity U.S. Bond Index Fund	NTV879	FXNAX	\$1,339	\$1,433	\$1,458	0.000%	0.000%	0.000%	\$0
Fixed Assets 21 UFP	NP258	Fixed	\$1,372	\$1,516	\$1,609	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$327	\$314	\$307	0.000%	0.000%	0.000%	\$0
MFS International Diversification Fund - Class R6	NTV880	MDIZX	\$1,811	\$1,879	\$1,809	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$542	\$528	\$513	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$1,765	\$1,794	\$1,751	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272	Fixed	\$619	\$684	\$728	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class R6	NTV481	PTRQX	\$2,110	\$2,233	\$2,244	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$709	\$698	\$650	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2025 Fund - Investor Shares	NTVE63	VTTVX	\$4,315	\$4,517	\$4,547	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2030 Fund - Investor Shares	NTVE64	VTHRX	\$21,594	\$21,469	\$20,494	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2035 Fund - Investor Shares	NTVE65	VTTX	\$7,067	\$7,275	\$7,343	0.000%	0.000%	0.000%	\$0
Vanguard Target Retirement 2040 Fund - Investor Shares	NTVE66	VFORX	\$4,653	\$4,778	\$4,690	0.000%	0.000%	0.000%	\$0
Vanguard U.S. Growth Fund - Admiral Shares	NTV474	VWUAX	\$2,963	\$2,935	\$2,866	0.000%	0.000%	0.000%	\$0
Vanguard(R) International Growth Fund - Admiral(TM) Shares	NTV119	VWILX	\$1,270	\$1,327	\$1,292	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$69,978</b>	<b>\$71,174</b>	<b>\$69,302</b>				<b>\$0</b>

**Summary of all Plans**

	7/31/2022 Account Value	8/31/2022 Account Value	9/30/2022 Account Value	3Q2022 Fund Service Fee Payment Amount
<b>Total</b>	<b>\$644,360,235</b>	<b>\$626,742,235</b>	<b>\$587,904,286</b>	<b>\$0</b>

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# 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	\$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: 11 group meetings in Q3
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: 385 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.	\$4,000	Annual	Met	\$0	Enrolled 75 out of 114

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	100 New Enrollments in 3Q22, 197 YTD
Participant Services	Nationwide will answer 75% of participant calls to the service center within 20 seconds annually.	\$5,000	Annual	Met	\$0	97.42%
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 3Q22
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	10/7/2022
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	10/7/2022
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	10/7/2022
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 3Q22
				<b>Total Q3</b>	<b>\$0</b>	

Schwab





CITY OF SACRAMENTO 457

Schwab Personal Choice  
Retirement Account (PCRA)  
Quarterly Report

As of 9/30/2022

# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 9/30/2022

## Plan Profile Information

Plan Type	457B
Total PCRA Assets	\$3,004,487
Total Funded PCRA Accounts	38
Total Roth Assets	N/A
Total Funded Roth Accounts	N/A
Total Advisor Managed PCRA Assets	\$383,568
Total Advisor Managed Funded PCRA Accounts	2
PCRA Accounts Opened This Quarter	0
PCRA Assets In and Out This Quarter*	\$134,782
Average PCRA Account Balance	\$79,065

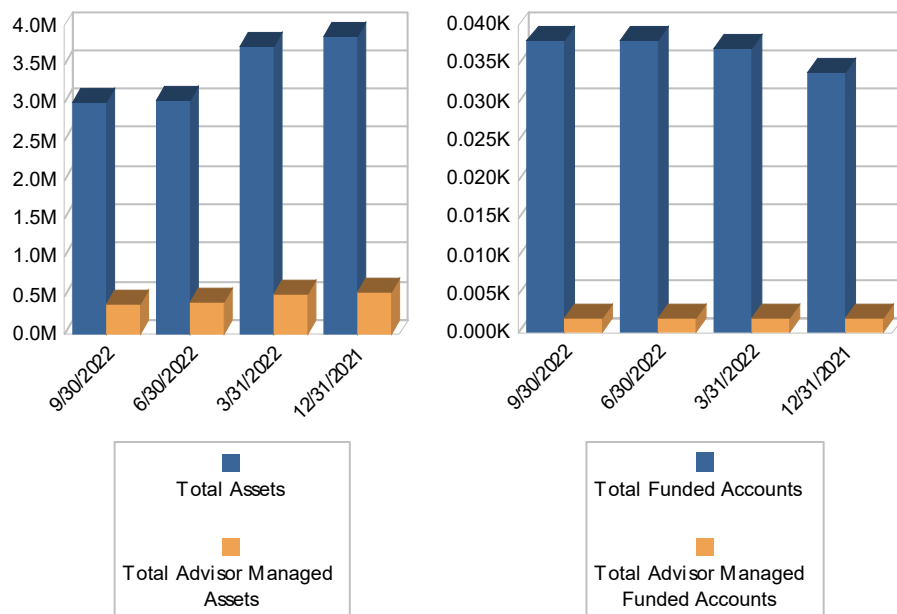
## PCRA Participant Profile Information

Average Participant Age	57
Percent Male Participants	78%
Percent Female Participants	22%

## Total Assets by Category

Cash Investments	\$473,731
Equities	\$1,077,238
ETFs	\$666,576
Fixed Income	\$0
Mutual Funds	\$786,942
Other	\$0

## Assets and Accounts (Trailing 4 Quarters)



## Average Positions Per Account

Cash Investments	1.0
Equities	4.2
ETFs	1.5
Fixed Income	0.0
Mutual Funds	0.8
Other	0.0
Total	7.5

## Average Trades Per Account

Equities	2.3
ETFs	0.4
Fixed Income	0.0
Mutual Funds	0.0
Other	0.0
Total	2.7

\* Assets In and Out includes contributions and distributions.

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

## CITY OF SACRAMENTO 457 as of 9/30/2022

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

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
FIDELITY CONTRAFUND	Large Capitalization Stock Funds	FCNTX	N	\$440,509	56.40%
T. ROWE PRICE BLUE CHIP GROWTH	Large Capitalization Stock Funds	TRBCX	Y	\$47,415	6.07%
SCHWAB SELECT LARGE CAP GROWTH	Large Capitalization Stock Funds	LGILX	Y	\$27,632	3.54%
AMERICAN CENTURY SELECT INV	Large Capitalization Stock Funds	TWCIX	Y	\$21,783	2.79%
PFG FDLT INS AM&EQ SCTR STR R	Large Capitalization Stock Funds	PFFSX	Y	\$16,613	2.13%
PFG JANUS HENDERSON BALANCED STRAT R	Hybrid Funds	PFJHX	Y	\$15,737	2.01%
BROWN ADVISORY SUSTAINABLE GROWTH INV	Large Capitalization Stock Funds	BIAWX	Y	\$15,378	1.97%
T. ROWE PRICE DIVIDEND GROWTH	Large Capitalization Stock Funds	PRDGX	Y	\$14,585	1.87%
VANGUARD BALANCED INDEX ADM	Hybrid Funds	VBIAX	N	\$14,310	1.83%
TCW SELECT EQUITIES N	Large Capitalization Stock Funds	TGCNX	Y	\$13,679	1.75%

### Top 10 Fund Families

Name	\$MF Assets	%MF Assets
FIDELITY	\$452,368	57.92%
T ROWE PRICE	\$62,000	7.94%
LAUDUS FUNDS	\$27,632	3.54%
AMERICAN CENTURY	\$21,783	2.79%
BROWN/IA	\$15,378	1.97%
VANGUARD	\$14,310	1.83%
DFA	\$13,810	1.77%
TCW	\$13,679	1.75%
AMG FUNDS	\$11,090	1.42%
SCHWAB	\$10,090	1.29%

\*\*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 9/30/2022

### Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
TESLA INC	Consumer Discretionary	TSLA	\$265,515	24.65%
POLESTAR AUTOMOTIVE HO FUNSPONSORED ADR	Consumer Discretionary	PSNY	\$60,720	5.64%
NVIDIA CORP	Information Technology	NVDA	\$30,314	2.81%
HALLIBURTON CO HLDG	Energy	HAL	\$28,100	2.61%
L3HARRIS TECHNOLOGIES IN	Industrials	LHX	\$27,018	2.51%
ALPHABET INC. CLASS A	Communication Services	GOOGL	\$26,782	2.49%
MEDTRONIC PLC F	Health Care	MDT	\$26,648	2.47%
PHILLIPS 66	Energy	PSX	\$24,216	2.25%
RAYTHEON TECHNOLOGIES CO	Industrials	RTX	\$22,921	2.13%
MICROSTRATEGY INC CLASS A	Information Technology	MSTR	\$21,226	1.97%

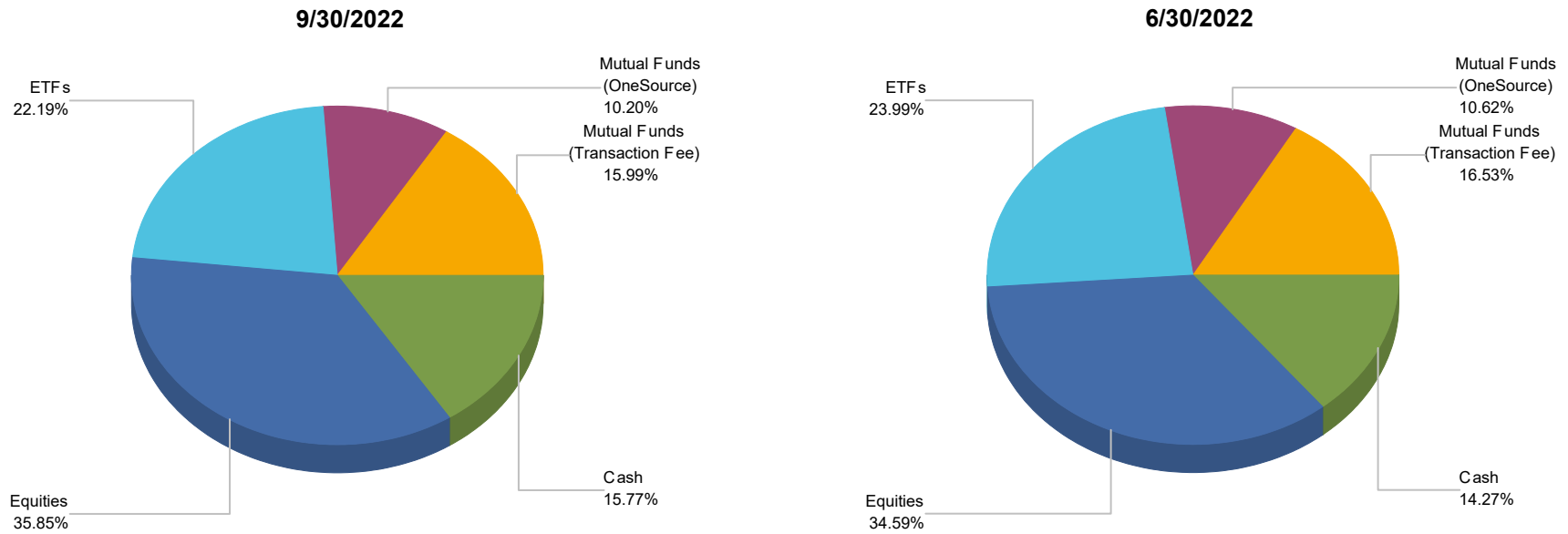
### Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
VANGUARD DIVIDEND APPRECIATION ETF	US Equity	VIG	N	\$107,388	16.11%
VANGUARD INTERMEDIATE TERM COR ETF	US FI	VCIT	N	\$79,691	11.96%
FIDELITY MSCI INFOR TECHINDX ETF	Sector	FTEC	N	\$44,828	6.73%
ISHARES CORE S&P 500 ETF	US Equity	IVV	N	\$39,810	5.97%
INVSC QQQ TRUST SRS 1 ETF	US Equity	QQQ	N	\$37,745	5.66%
SCHWAB US DIVIDEND EQUITY ETF	US Equity	SCHD	N	\$32,755	4.91%
SPDR S&P 500 HIGH DIVIDEND ETF	US Equity	SPYD	N	\$28,521	4.28%
VANGUARD REAL ESTATE ETF	Sector	VNQ	N	\$24,452	3.67%
VANGUARD S&P 500 ETF	US Equity	VOO	N	\$23,859	3.58%
TECHNOLOGY SELECT SECTORS SPDR ETF	Sector	XLK	N	\$23,480	3.52%

\*OS = OneSource, no transaction fee.

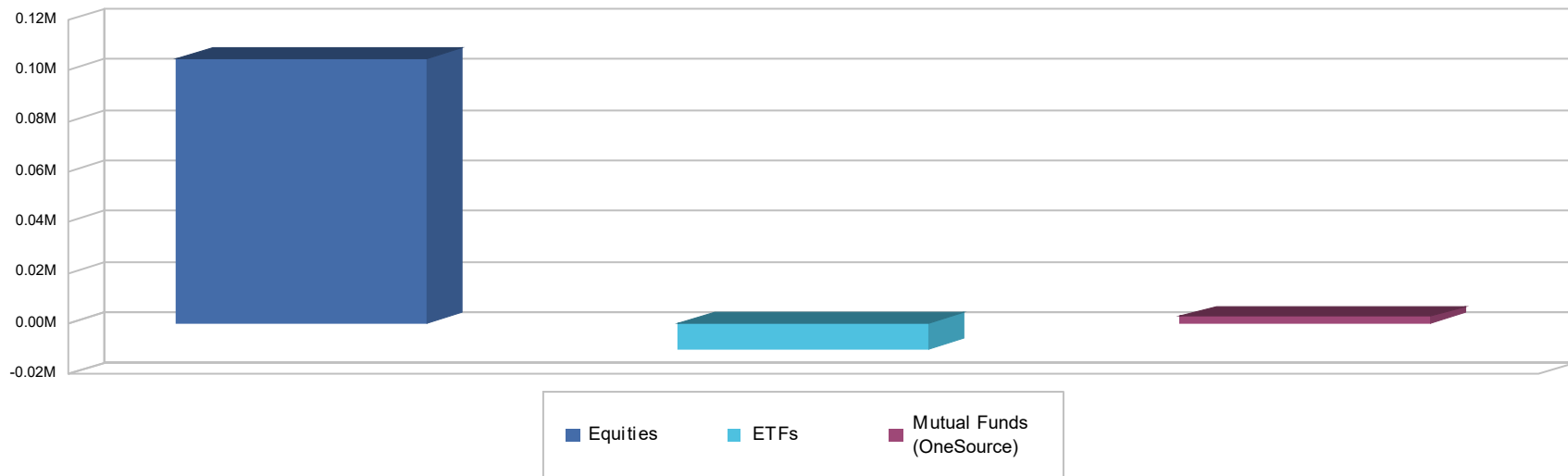
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 9/30/2022

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



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

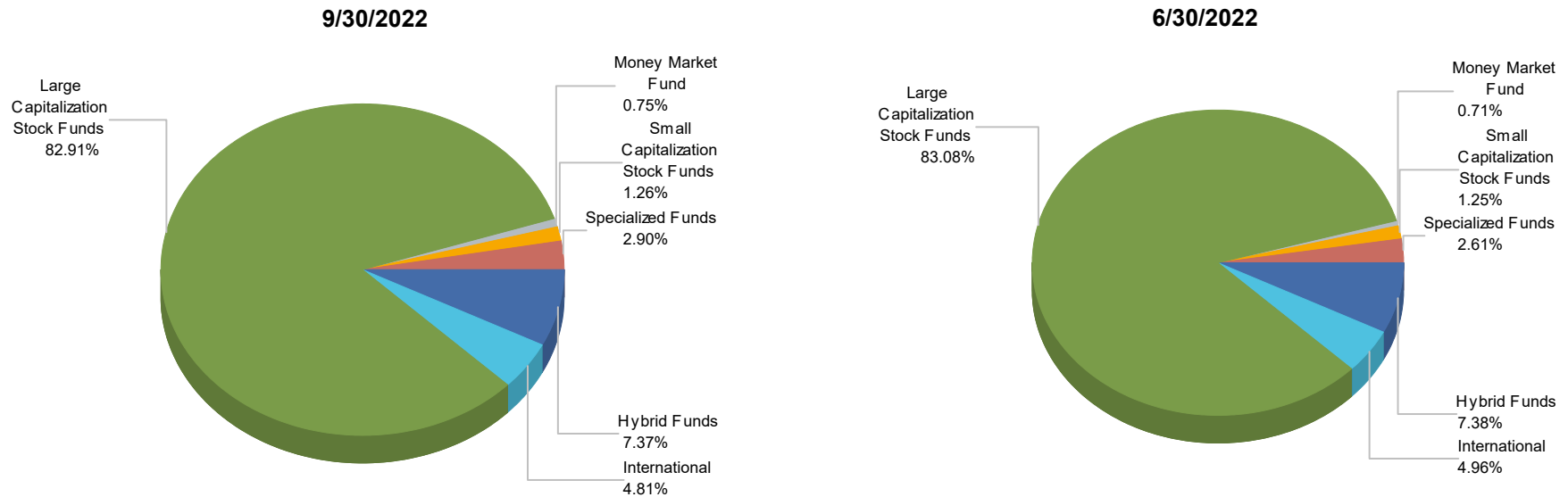
## Net Flow - All Non-Cash Assets (3-Month Period Ending 9/30/2022)



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# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 9/30/2022

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



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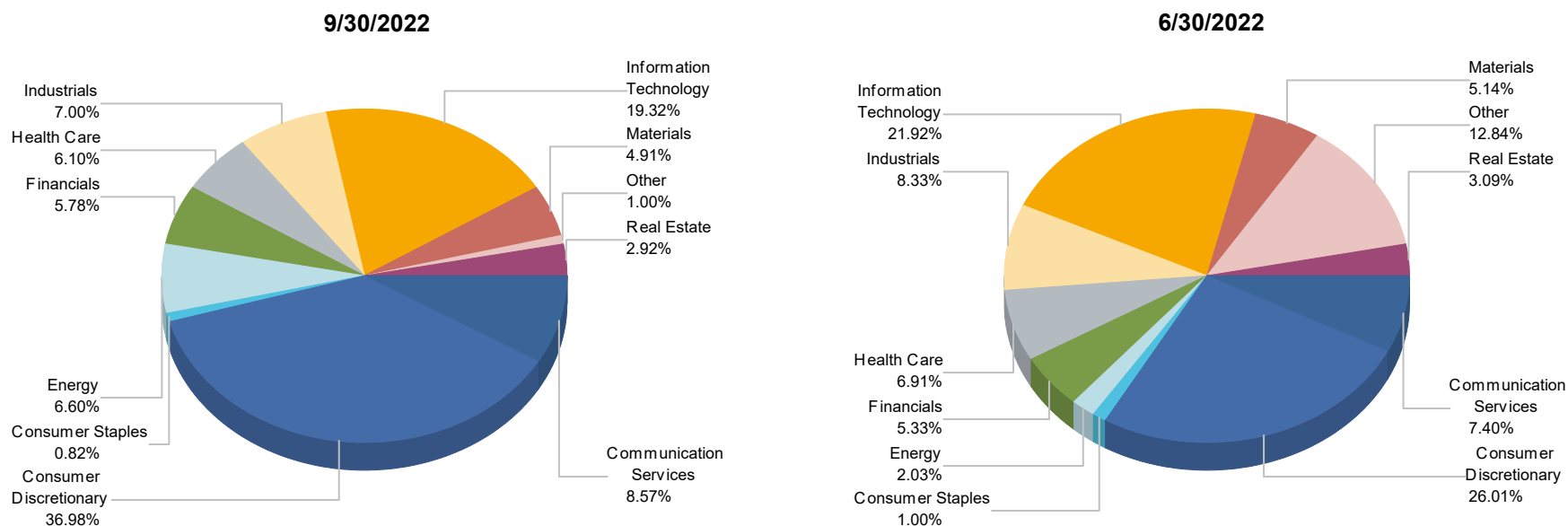
## Net Flow by Sector - Mutual Funds (3-Month Period Ending 9/30/2022)



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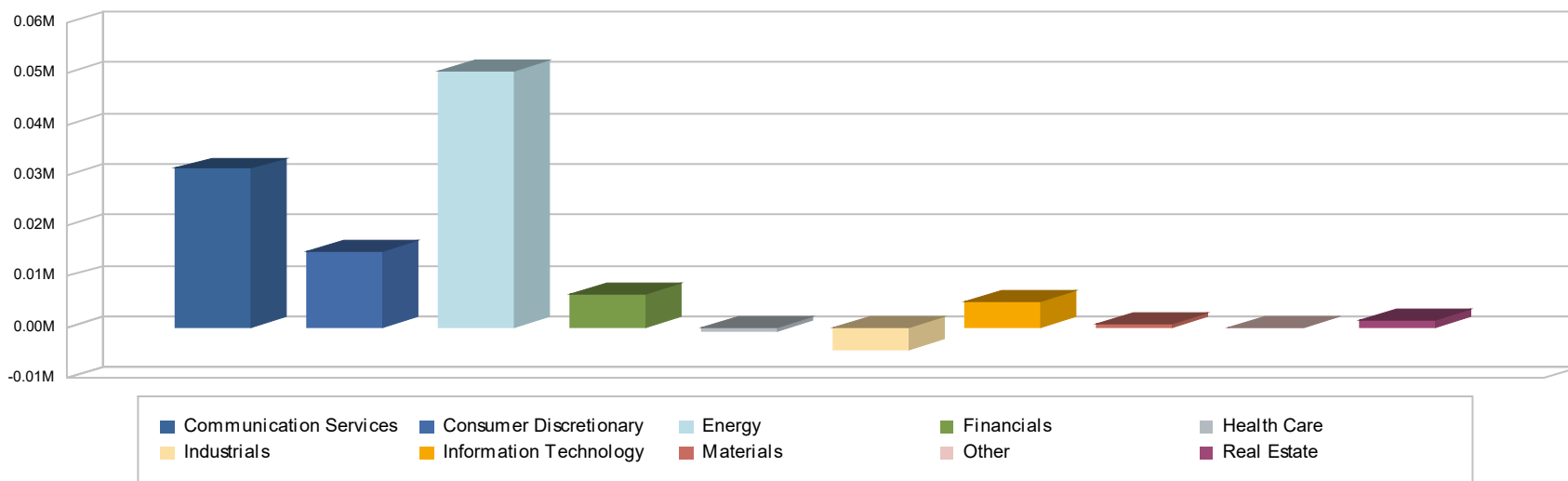
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 9/30/2022

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



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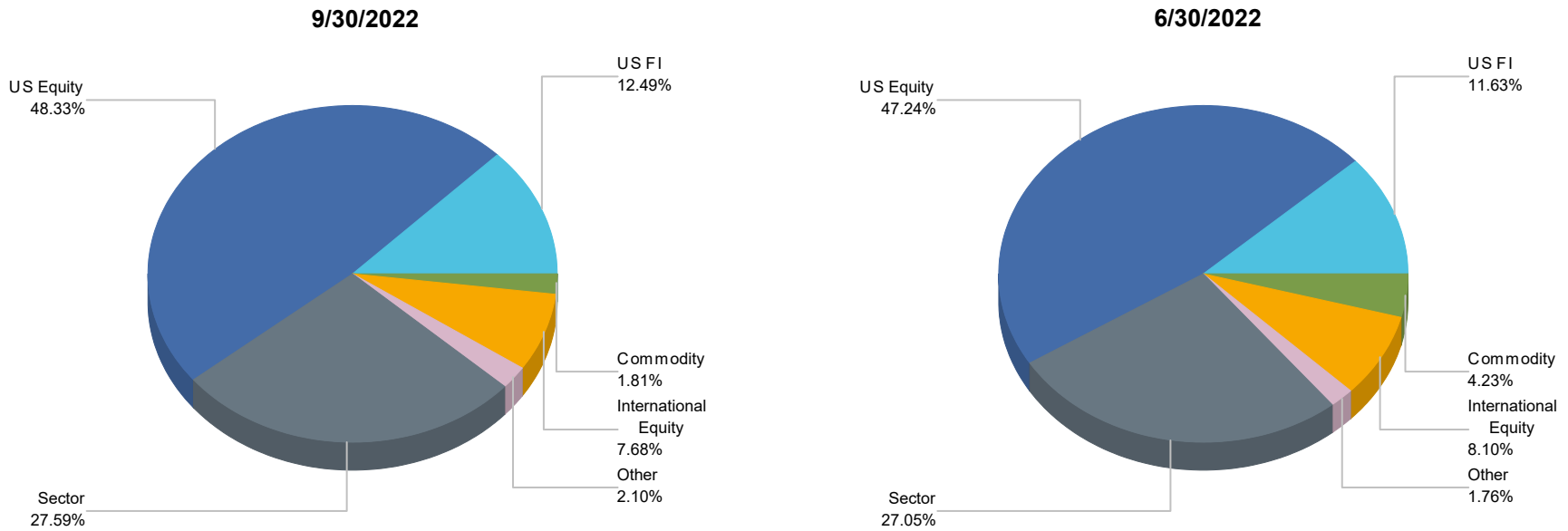
## Net Flow by Sector - Equities (3-Month Period Ending 9/30/2022)



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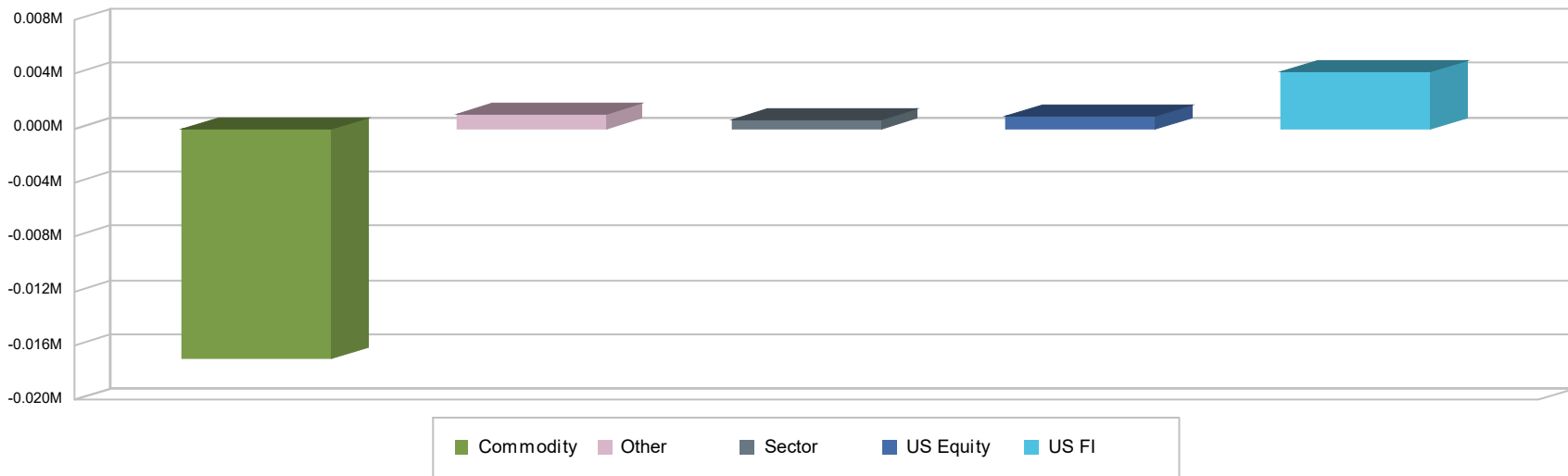
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 9/30/2022

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



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## Net Flow by Sector - ETF (3-Month Period Ending 9/30/2022)

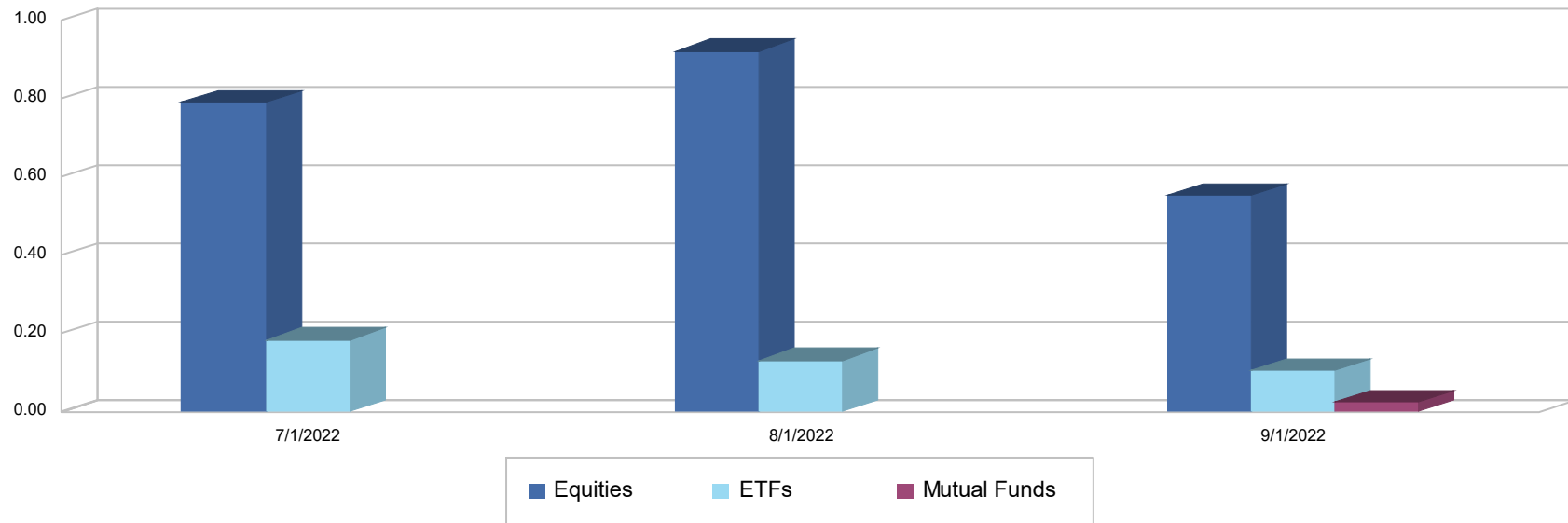


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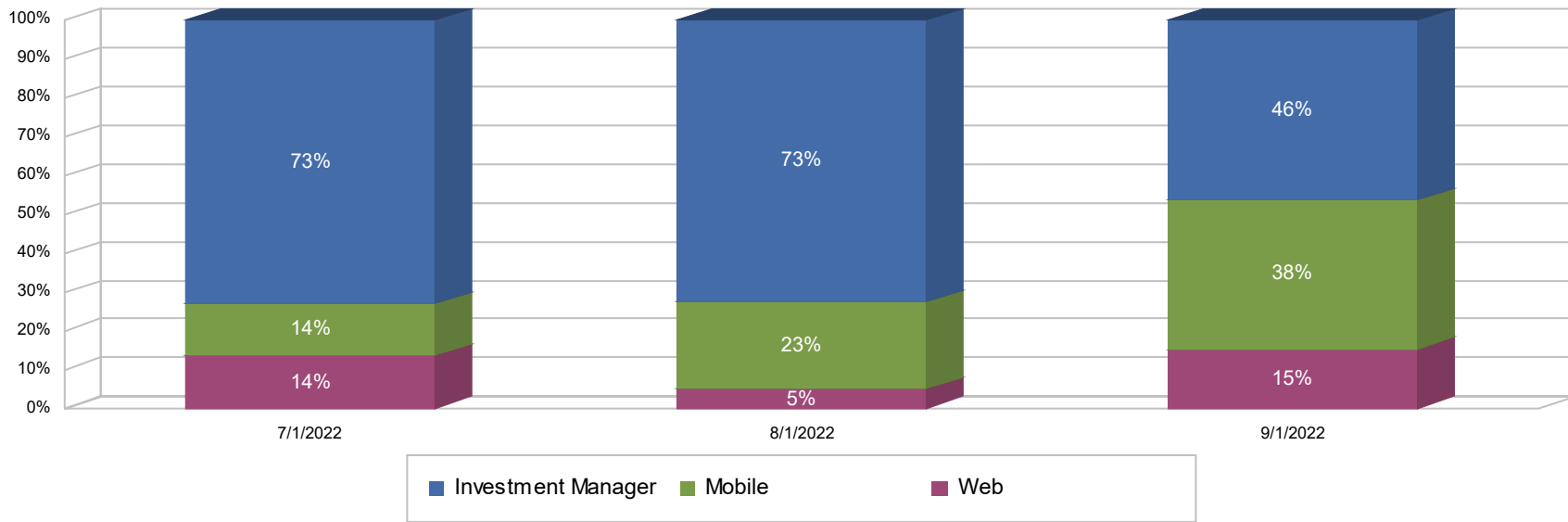


# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 9/30/2022

## Average Monthly Trades Per Account (3-Month Period Ending 9/30/2022)



## Trading Channel Mix (Month over Month)



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

## CITY OF SACRAMENTO 457 as of 9/30/2022

### 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.

This material is for institutional use only.

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



# CITY OF SACRAMENTO MGMT 401A

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

As of 9/30/2022

# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 9/30/2022

## Plan Profile Information

Plan Type	Money Purchase
Total PCRA Assets	\$617,620
Total Funded PCRA Accounts	12
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*	\$300,000
Average PCRA Account Balance	\$51,468

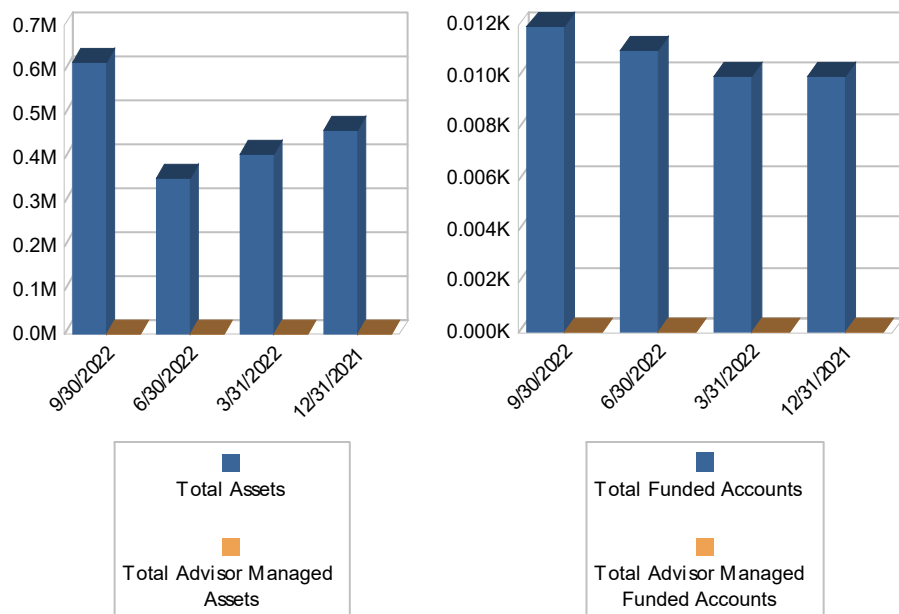
## PCRA Participant Profile Information

Average Participant Age	55
Percent Male Participants	75%
Percent Female Participants	25%

## Total Assets by Category

Cash Investments	\$49,603
Equities	\$144,657
ETFs	\$36,996
Fixed Income	\$293,439
Mutual Funds	\$92,924
Other	\$0

## Assets and Accounts (Trailing 4 Quarters)



## Average Positions Per Account

Cash Investments	1.0
Equities	1.8
ETFs	0.4
Fixed Income	0.5
Mutual Funds	0.3
Other	0.0
Total	3.9

## Average Trades Per Account

Equities	0.2
ETFs	1.0
Fixed Income	0.5
Mutual Funds	0.0
Other	0.0
Total	1.7

\* Assets In and Out includes contributions and distributions.

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

## CITY OF SACRAMENTO MGMT 401A as of 9/30/2022

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

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
TIAA-CREF EQUITY INDEX RETAIL	Large Capitalization Stock Funds	TINRX	Y	\$48,174	51.84%
FIDELITY SELECT ENERGY	Specialized Funds	FSENX	N	\$37,227	40.06%
VANGUARD ENERGY INV	Specialized Funds	VGENX	N	\$7,524	8.10%

### Top 10 Fund Families

Name	\$MF Assets	%MF Assets
TIAA-CREF	\$48,174	51.84%
FIDELITY	\$37,227	40.06%
VANGUARD	\$7,524	8.10%

\*\*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 9/30/2022

### Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
APPLE INC	Information Technology	AAPL	\$34,475	23.83%
AMC ENTERTAINMENT CLASS A	Communication Services	AMC	\$30,591	21.15%
UNITED AIRLINES HLDGS	Industrials	UAL	\$18,867	13.04%
NORWEGIAN CRUISE LIN F	Consumer Discretionary	NCLH	\$18,403	12.72%
AMC ENTERTAINMEN 0% PFD	Communication Services	APE	\$11,894	8.22%
GAMESTOP CORP CLASS A	Consumer Discretionary	GME	\$7,941	5.49%
GAMING & LEISURE PPT REIT	Real Estate	GLPI	\$5,796	4.01%
GRAYSCALE BITCOIN TR BTC	Other	GBTC	\$4,096	2.83%
OLD DOMINION FREIGHT	Industrials	ODFL	\$2,251	1.56%
SOLAREEDGE TECH	Information Technology	SEDG	\$1,852	1.28%

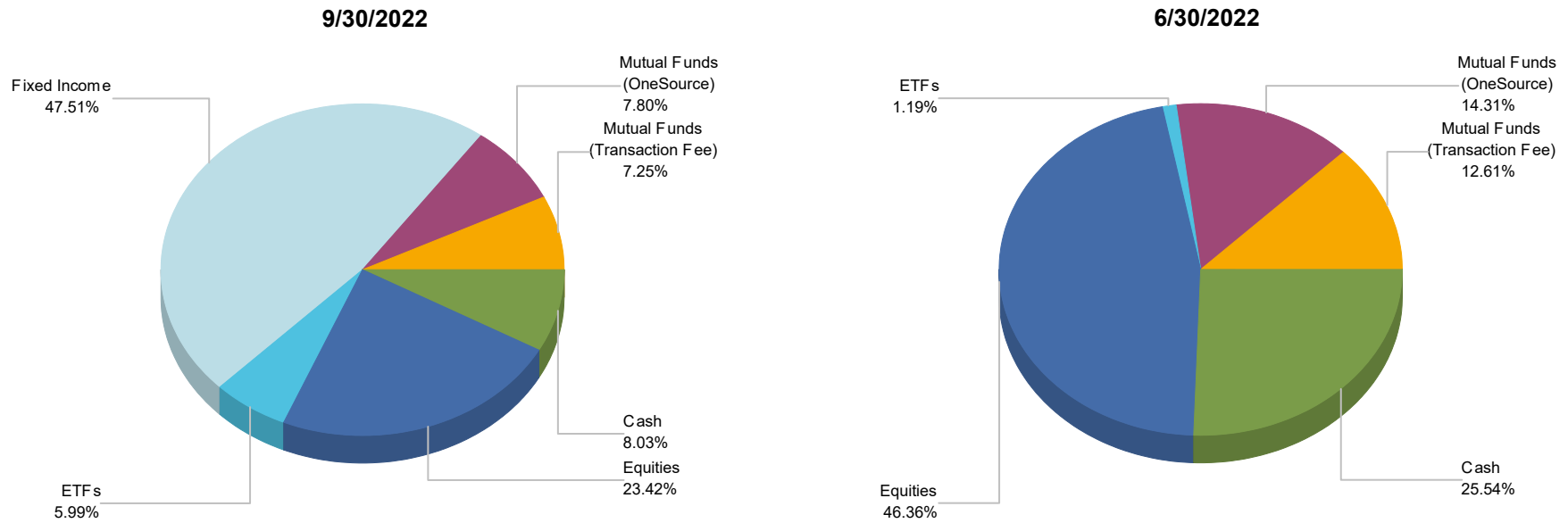
### Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
ISHARES CORE MSCI EMERGING ETF	International Equity	IEMG	N	\$16,633	44.96%
VANGUARD FTSE DEVELOPED MARKETS ETF	International Equity	VEA	N	\$11,744	31.74%
WSDMTREE EMRG MKTS SMALLCAP DVD ETF	International Equity	DGS	N	\$4,619	12.49%
INVESCO NASDAQ 100 ETF	US Equity	QQQM	N	\$3,643	9.85%
SPDR S&P 500 ETF	US Equity	SPY	N	\$357	0.97%

\*OS = OneSource, no transaction fee.

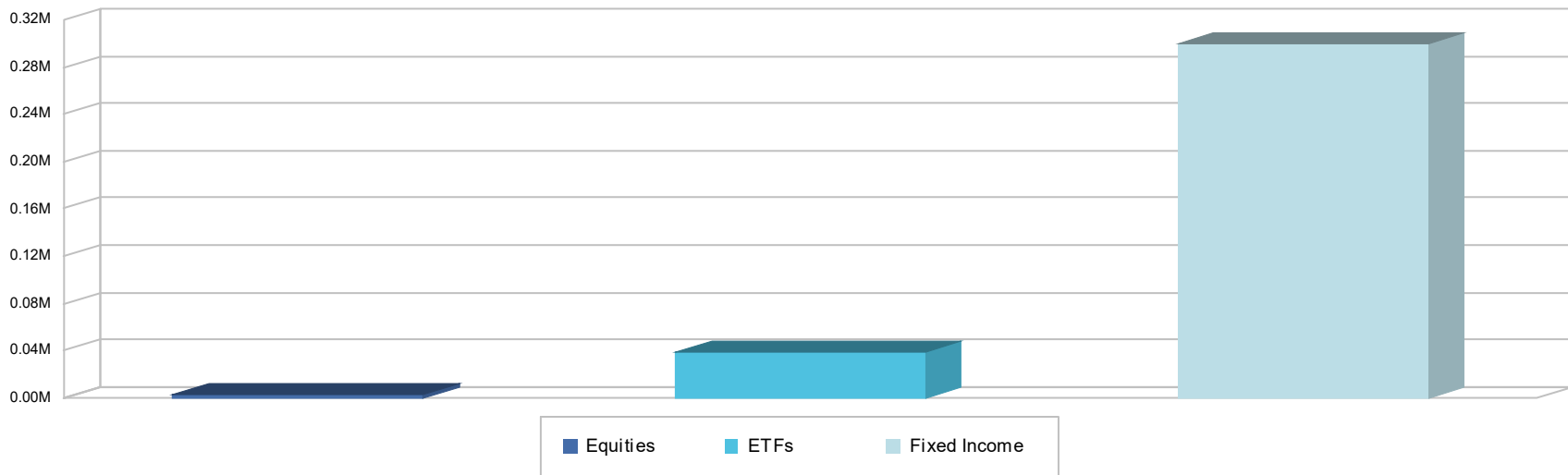
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 9/30/2022

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



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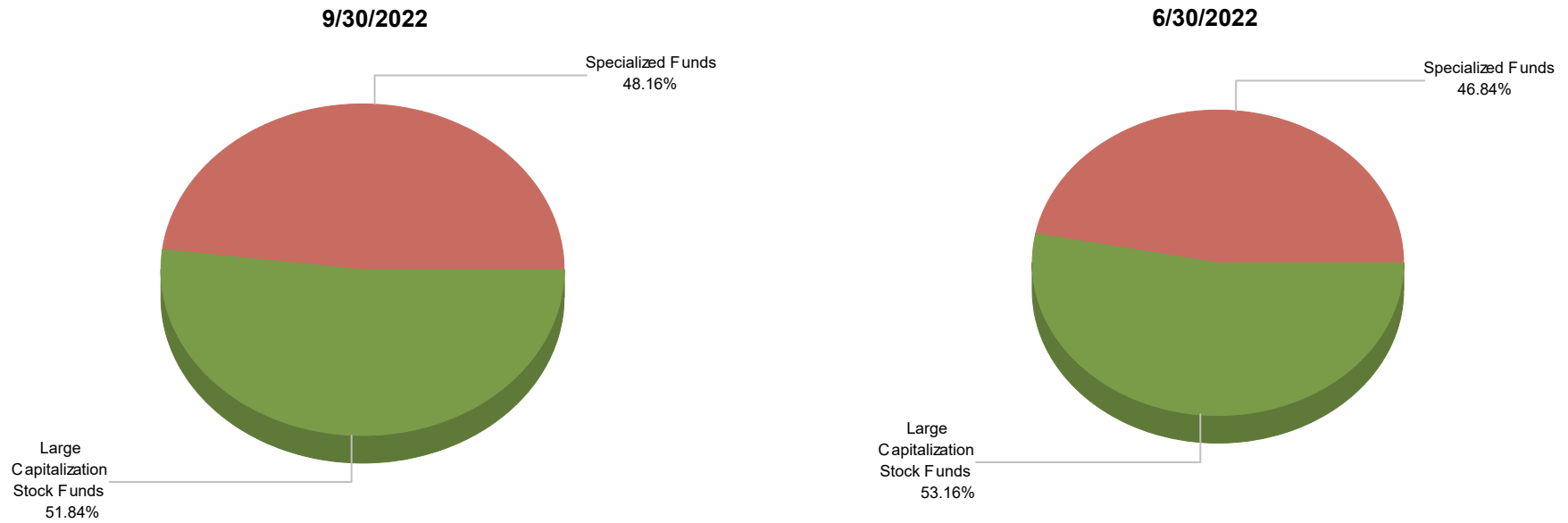
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# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 9/30/2022

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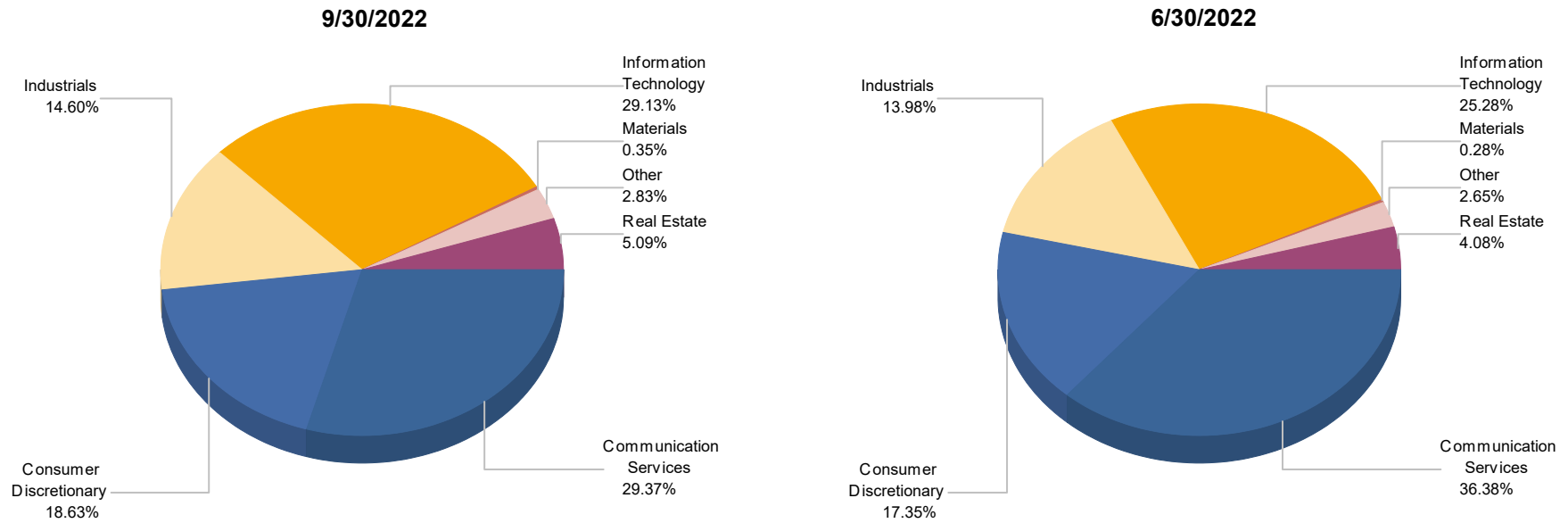
## Net Flow by Sector - Mutual Funds (3-Month Period Ending )

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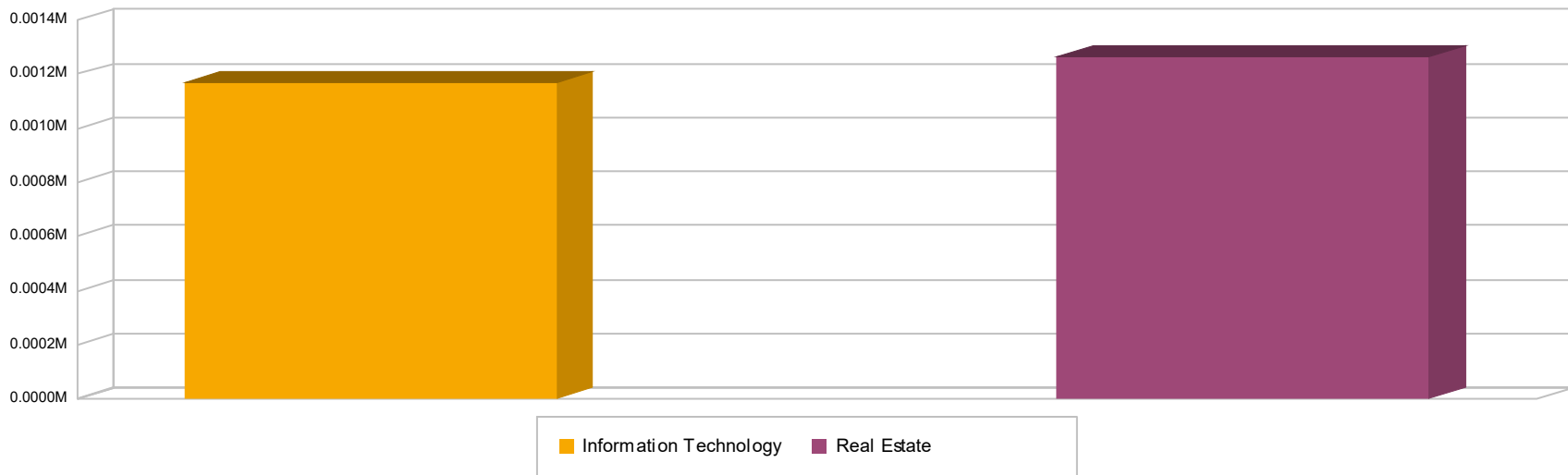
# The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 9/30/2022

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



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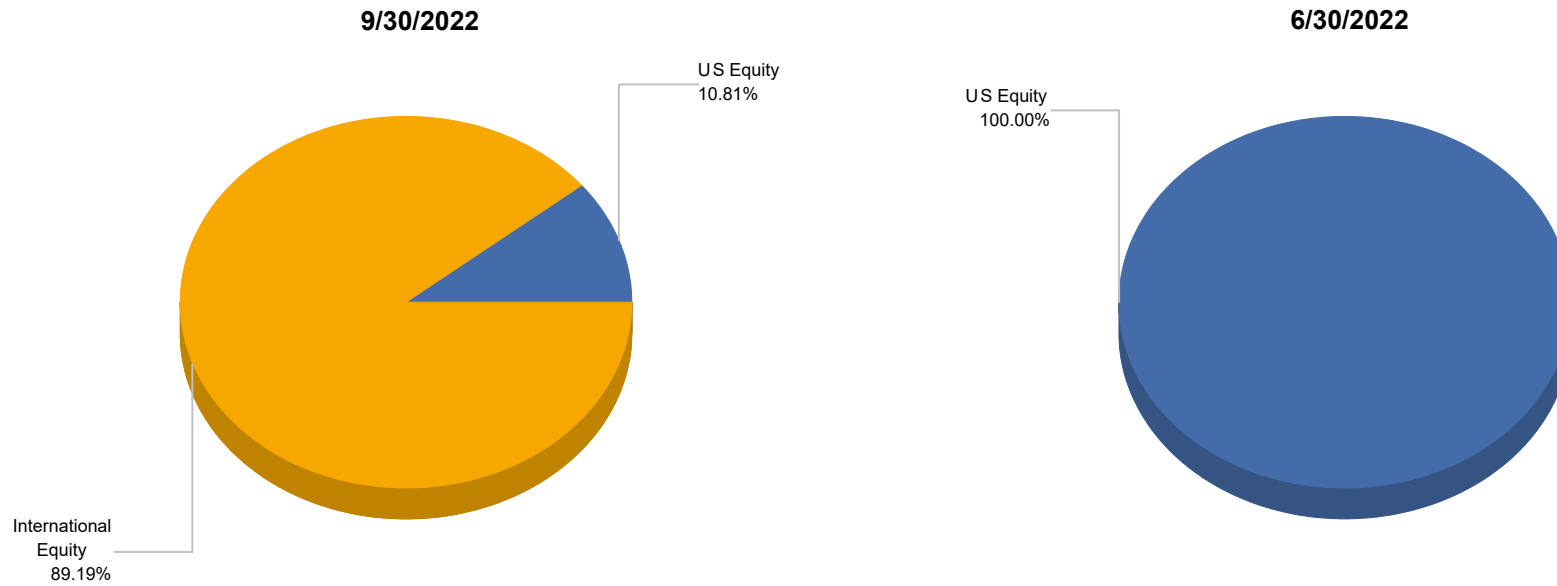
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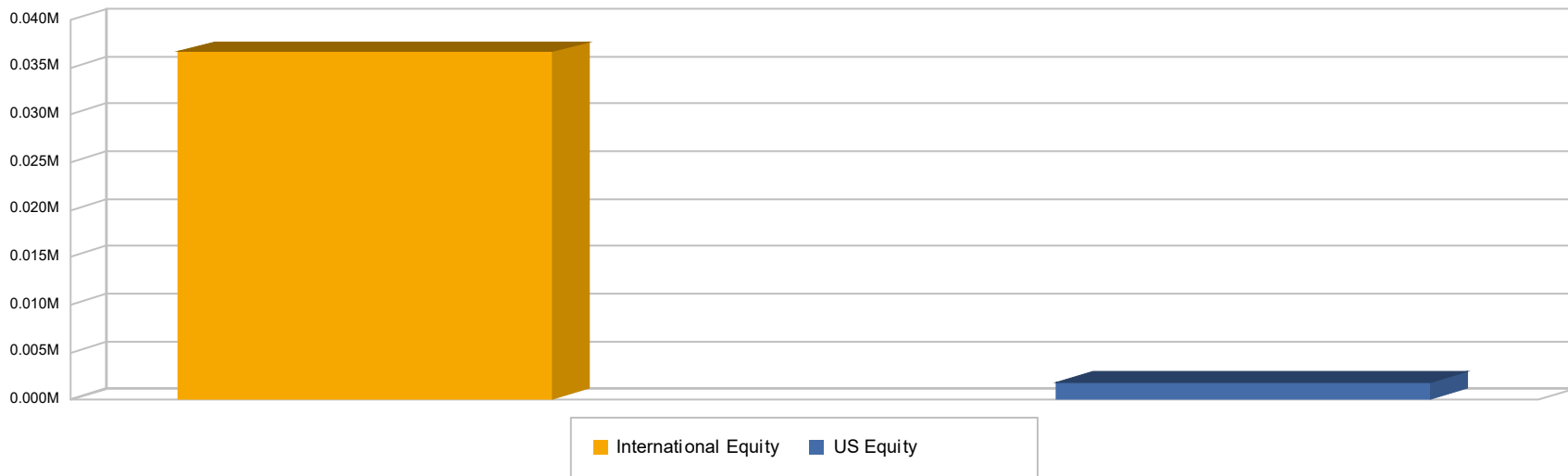
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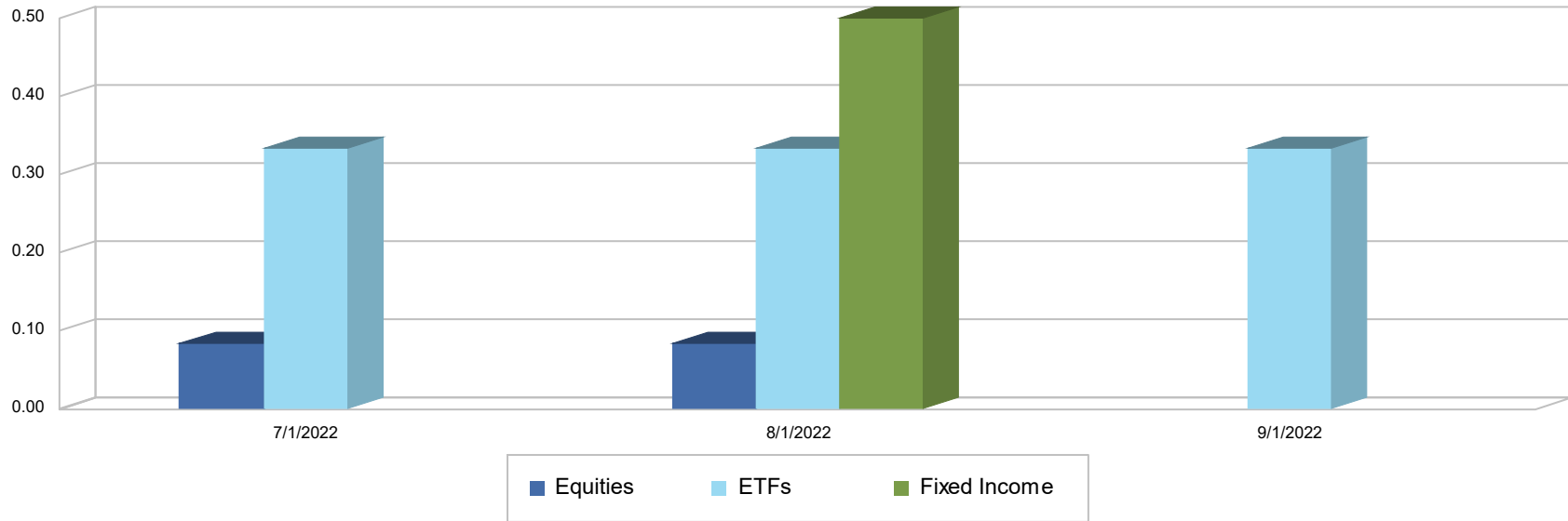
## Net Flow by Sector - ETF (3-Month Period Ending 9/30/2022)



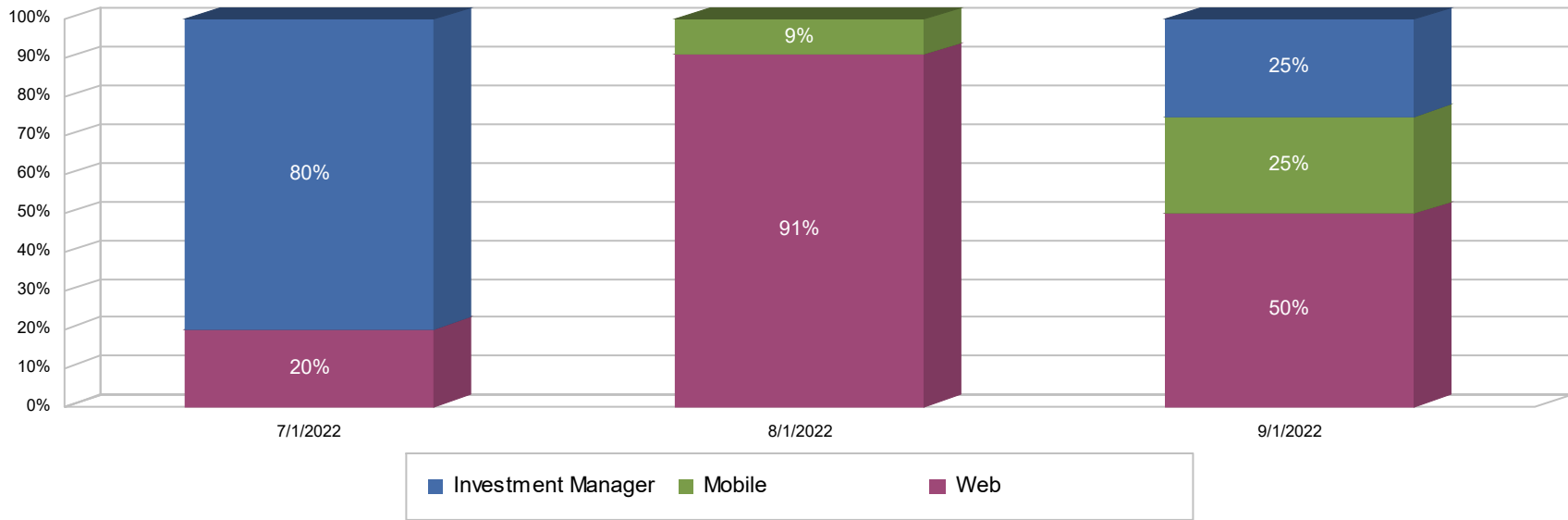
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## Average Monthly Trades Per Account (3-Month Period Ending 9/30/2022)



## Trading Channel Mix (Month over Month)



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Your Dedicated Team

# Your Dedicated Team

## Plan Sponsor Experience

**John Steggell,**  
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## Participant Experience

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