

City of Sacramento

2Q2021: Board Report



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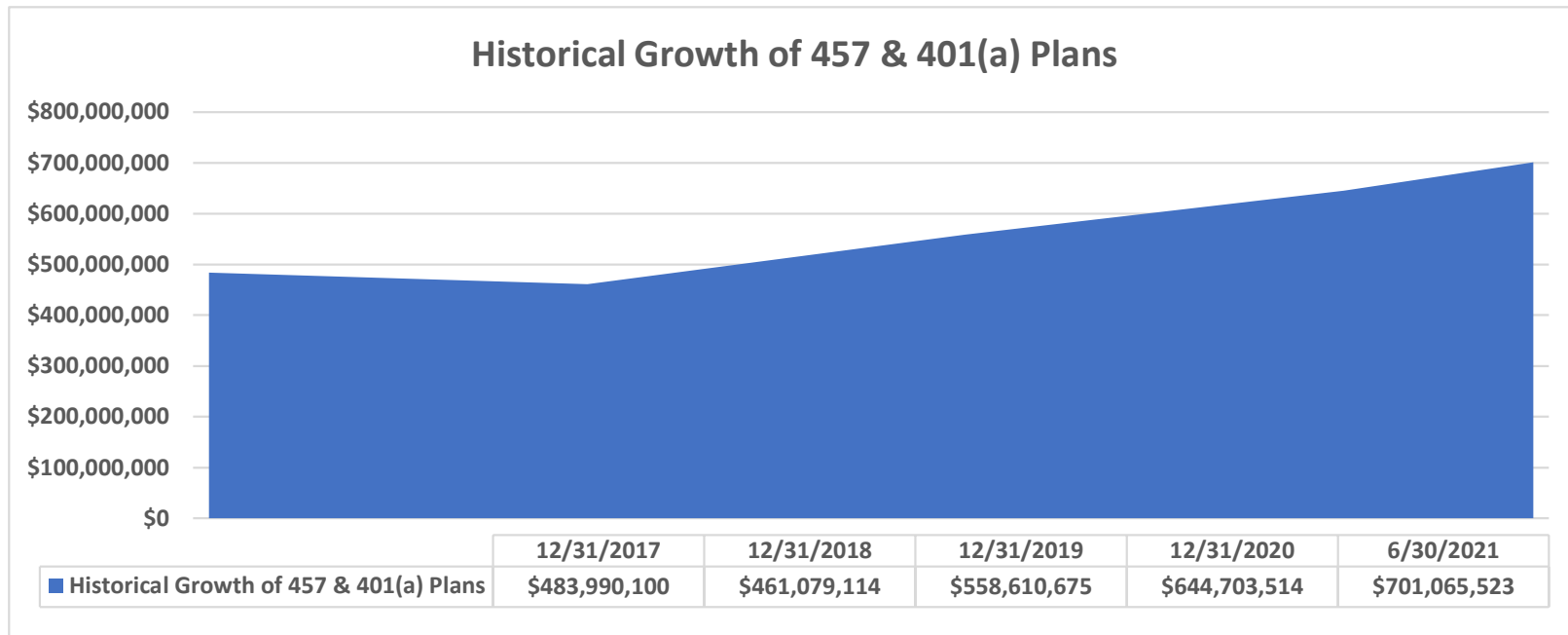
Section 9: Your Dedicated Team

Administration Report

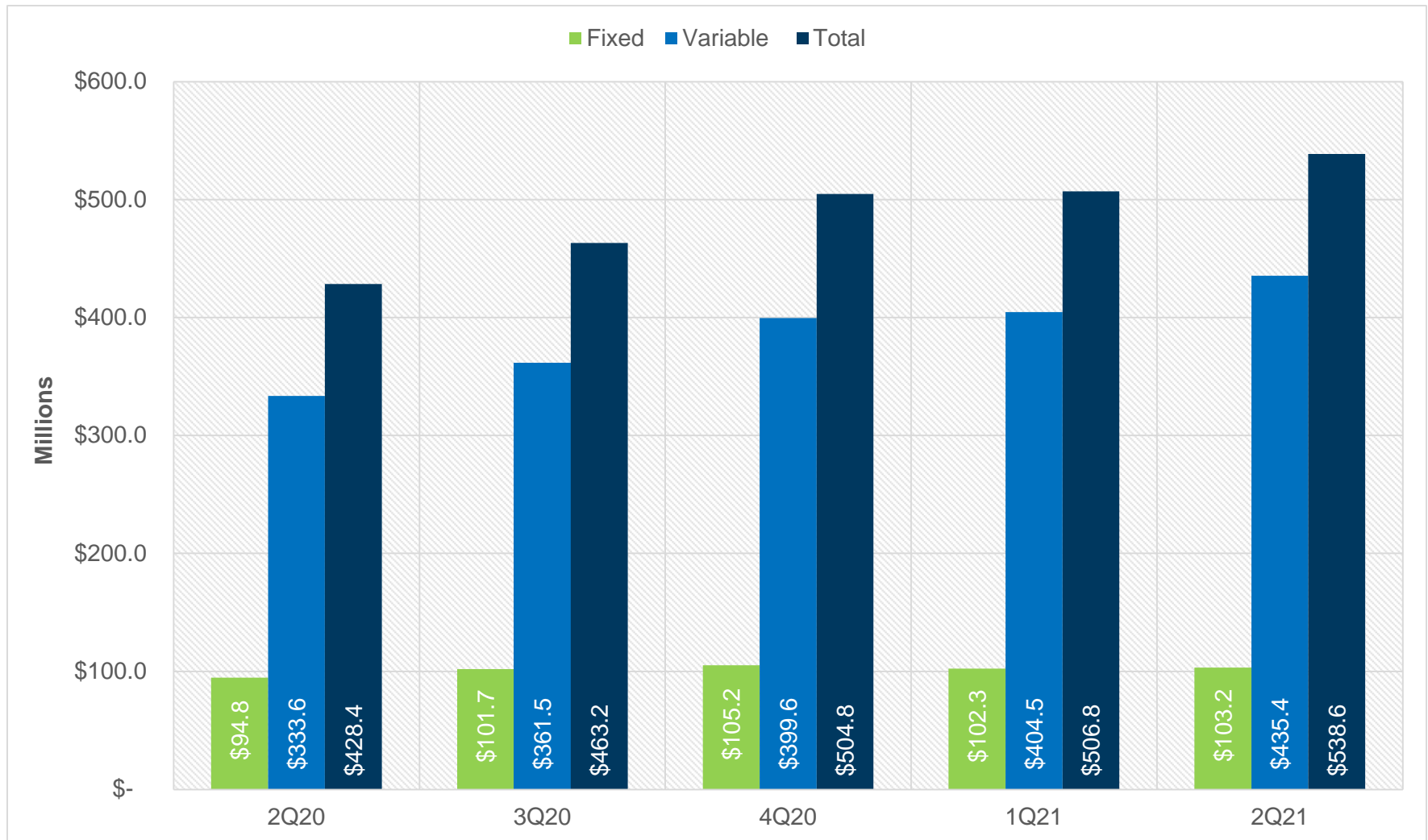
2Q21: Balance Sheet

	457	401(a) Management	401(a) WCOE, L39 Supv	401(a) City Council	401(a) Sac Sierras Bldg	Total
Beginning Balance as of 4/01/2021	\$ 506,812,928	\$ 123,831,229	\$ 17,029,306	\$ 730,229	\$ 13,657	\$ 648,417,348
RECEIPTS:						
Contribs/Loans/Roll-ins	\$ 9,308,580	\$ 2,555,834	\$ 345,873	\$ 21,132	\$ 13,472	\$ 12,244,891
Int/Dividend	\$ 897,406	\$ 256,221	\$ 30,321	\$ 1,600	\$ 17	\$ 1,185,564
Fees	\$ (243,499)	\$ (54,714)	\$ (9,770)	\$ (270)	\$ (1)	\$ (308,255)
	\$ 9,962,487	\$ 2,757,341	\$ 366,423	\$ 22,462		\$ 13,122,200
DISTRIBUTIONS:						
Distributions/Loans/Roll-outs	\$ 6,394,368	\$ 1,822,449	\$ 176,475	\$ -	\$ -	\$ 8,393,292
	\$ 6,394,368	\$ 1,822,449	\$ 176,475	\$ -	\$ -	\$ 8,393,292
Gain/Loss	\$ 28,207,725	\$ 6,935,069	\$ 911,689	\$ 39,971	\$ 843	\$ 36,095,299
Schwab PCRA	\$ 3,385,760	\$ 562,726	\$ 106,529	\$ -	\$ -	\$ 4,055,015
Loan Balance	\$ 5,985,423	\$ 1,527,064	\$ 284,453	\$ -	\$ -	\$ 7,796,940
Total Balance as of 6/30/2021	\$ 547,959,956	\$ 133,790,980	\$ 18,521,925	\$ 792,662	\$ 14,500	\$ 701,093,509

Historical Growth

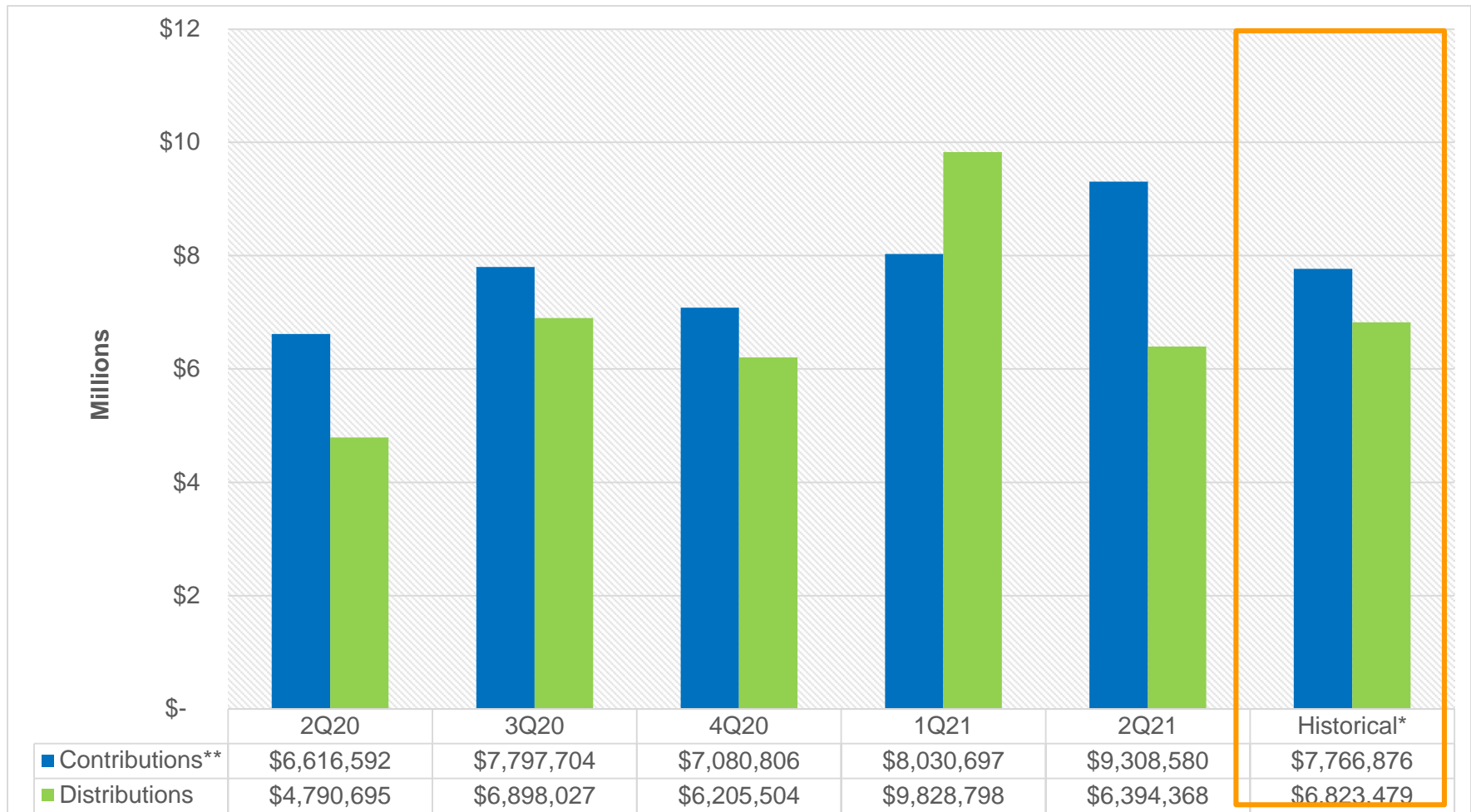


457(b): Asset Growth*



*Does not include Loans and Schwab

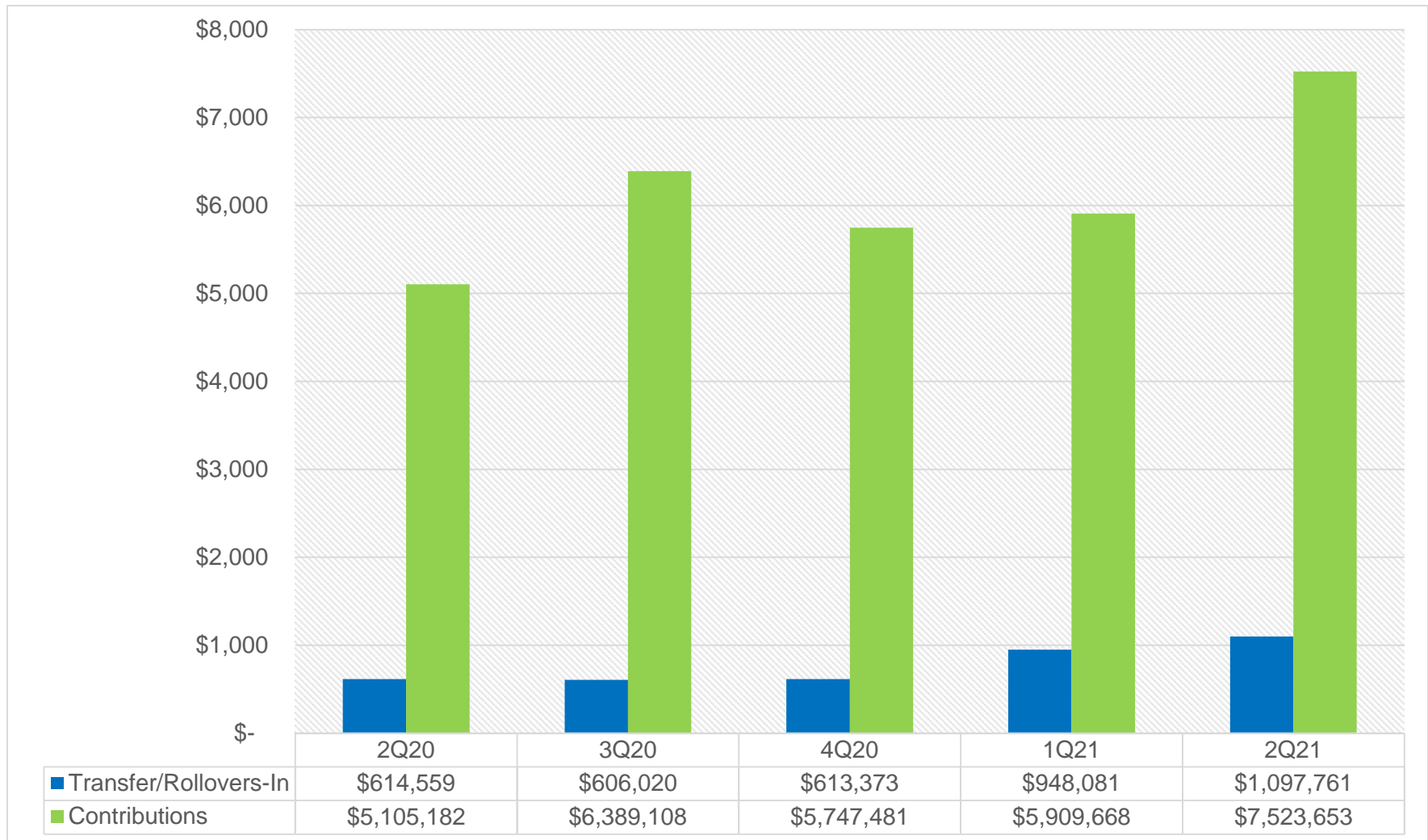
457(b): Contributions & Distributions



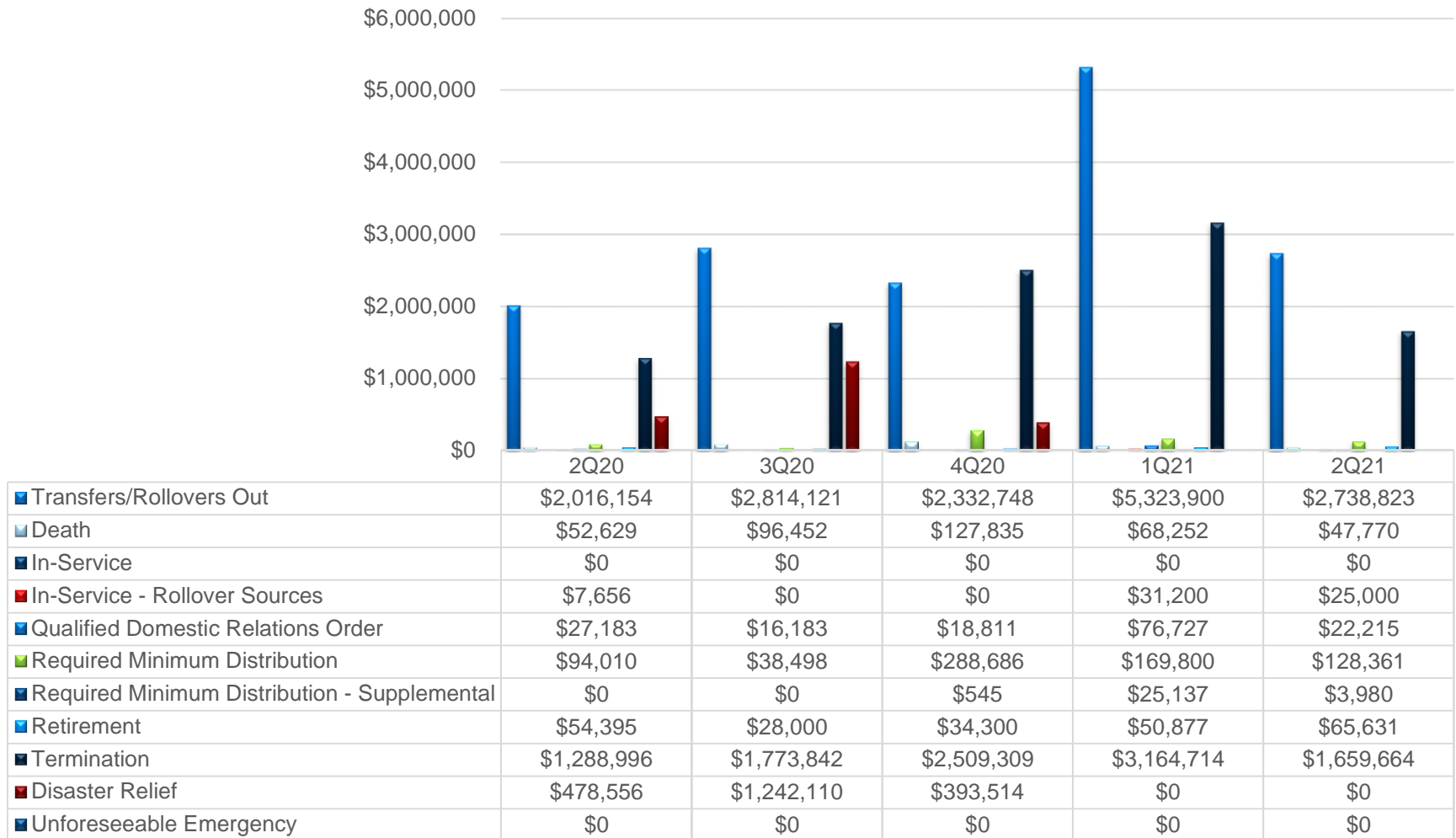
*Rolling 5 quarter average

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

457(b): Contributions Breakdown

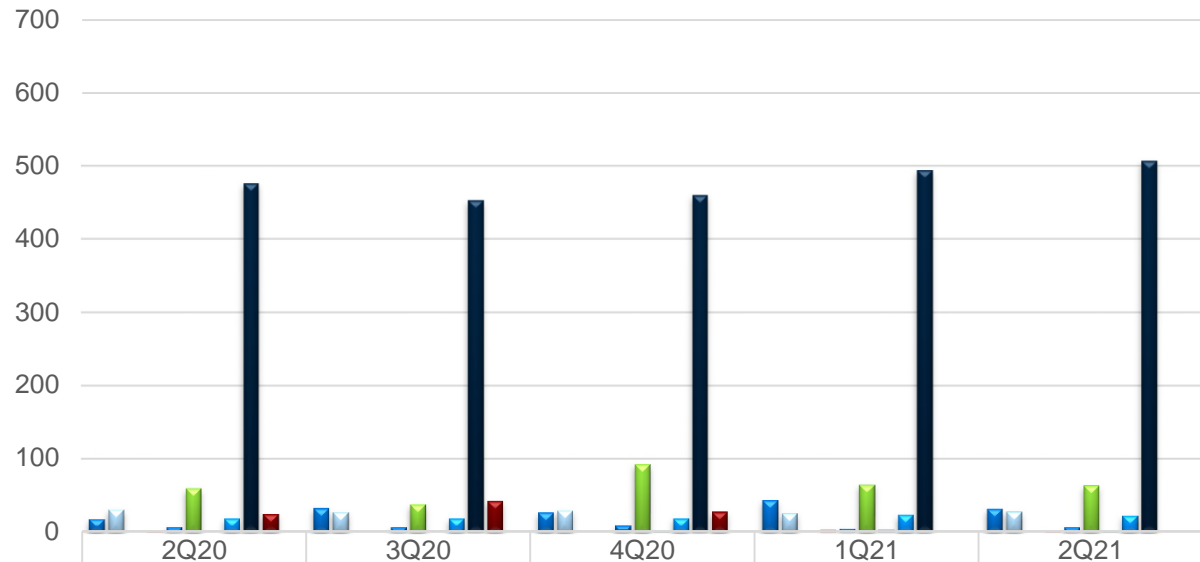


457(b): Distribution Breakdown Dollar Amount*



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

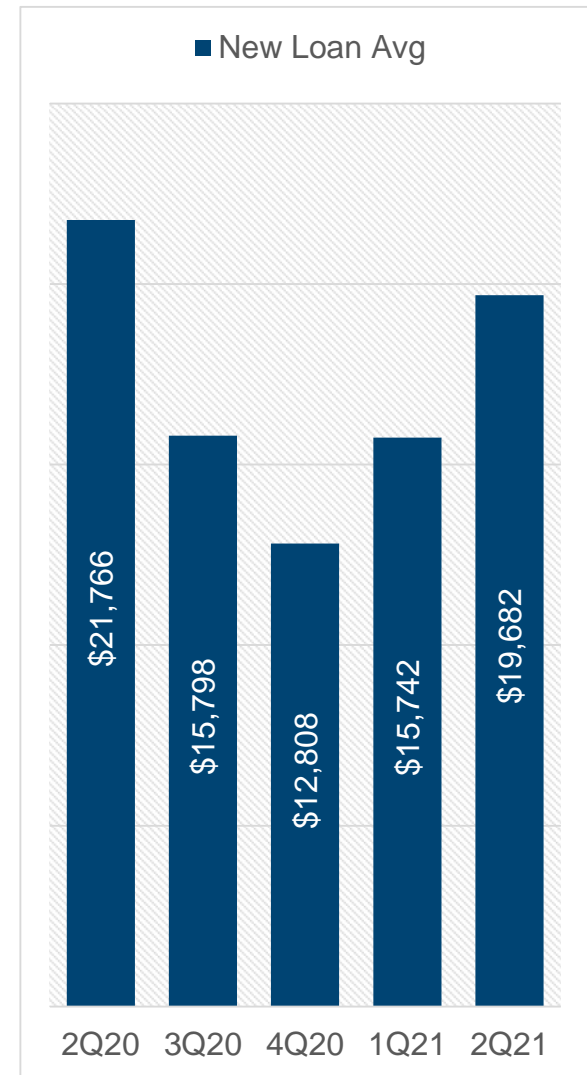
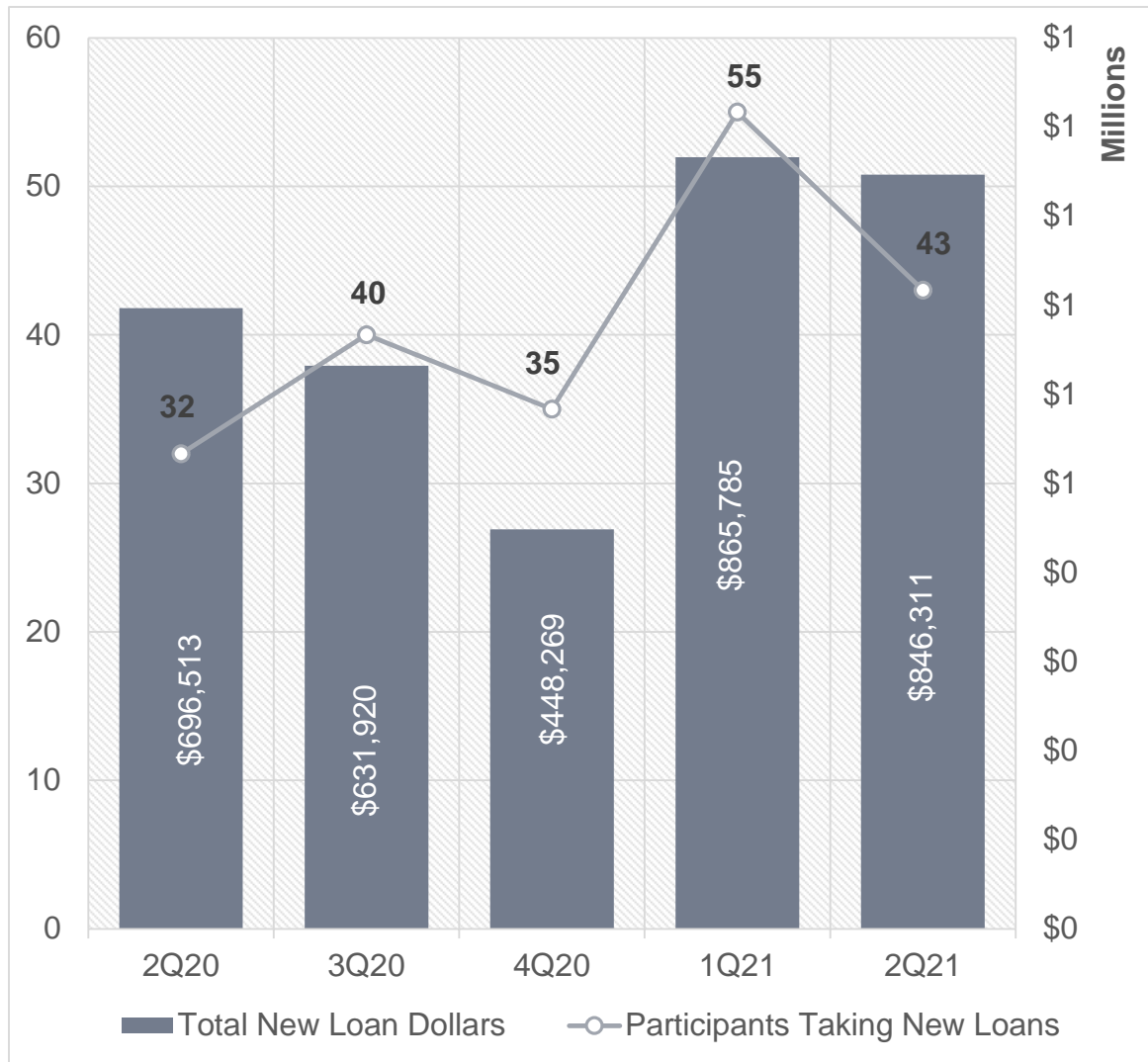
457(b): Distribution Breakdown Transaction Amount



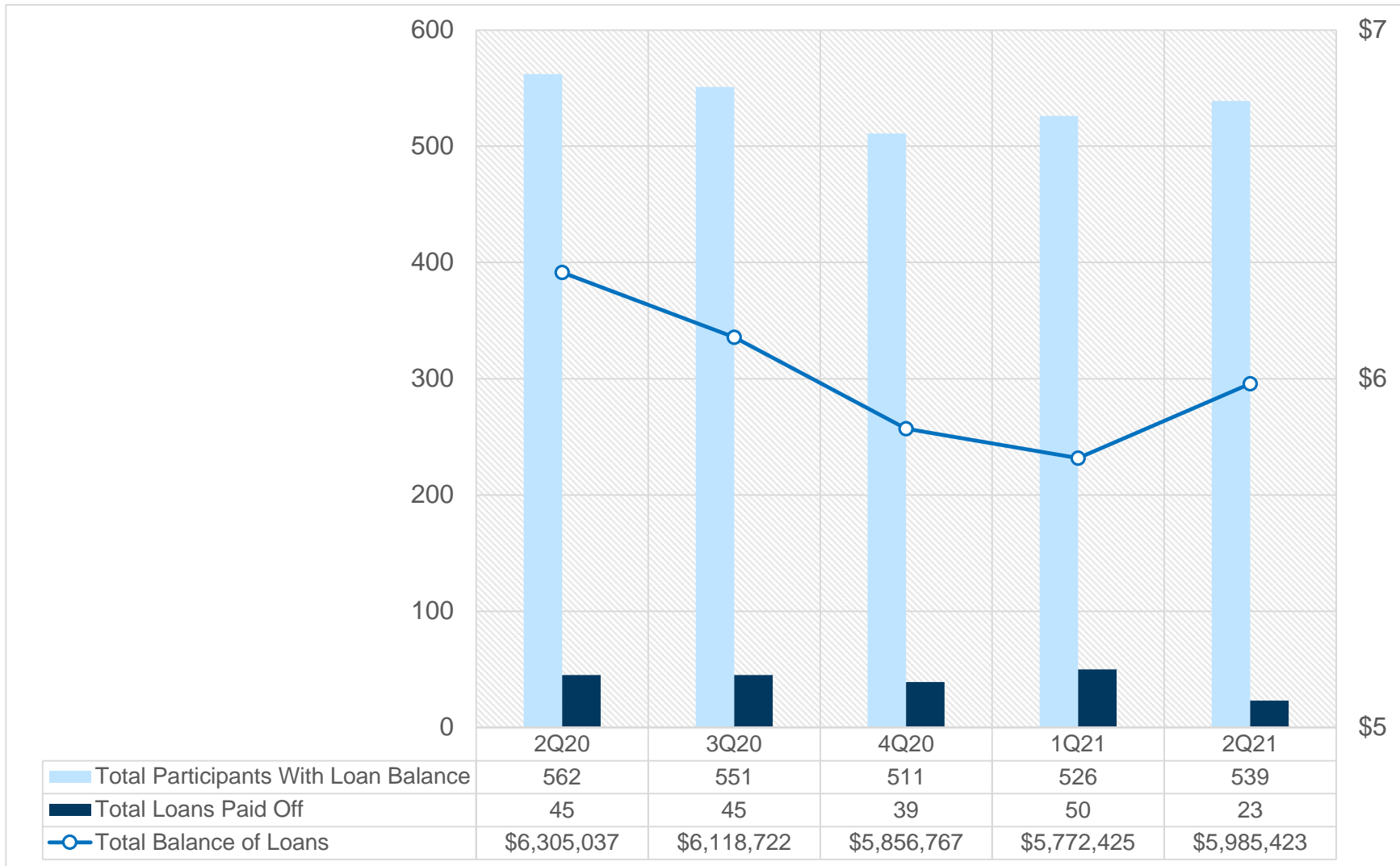
	2Q20	3Q20	4Q20	1Q21	2Q21
Transfers/Rollovers Out	18	33	27	44	32
Death	31	27	30	26	28
In-Service	0	0	0	0	0
In-Service - Rollover Sources	1	0	0	3	1
Qualified Domestic Relations Order	7	7	9	5	7
Required Minimum Distribution	60	38	93	65	64
Required Minimum Distribution - Supplemental	0	0	1	3	1
Retirement	19	19	19	24	23
Termination	476	453	460	494	507
Disaster Relief	25	43	28	0	0
Unforeseeable Emergency	0	0	0	0	0

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

457 (b) Loan Activity



457(b) Loans Activity Summary

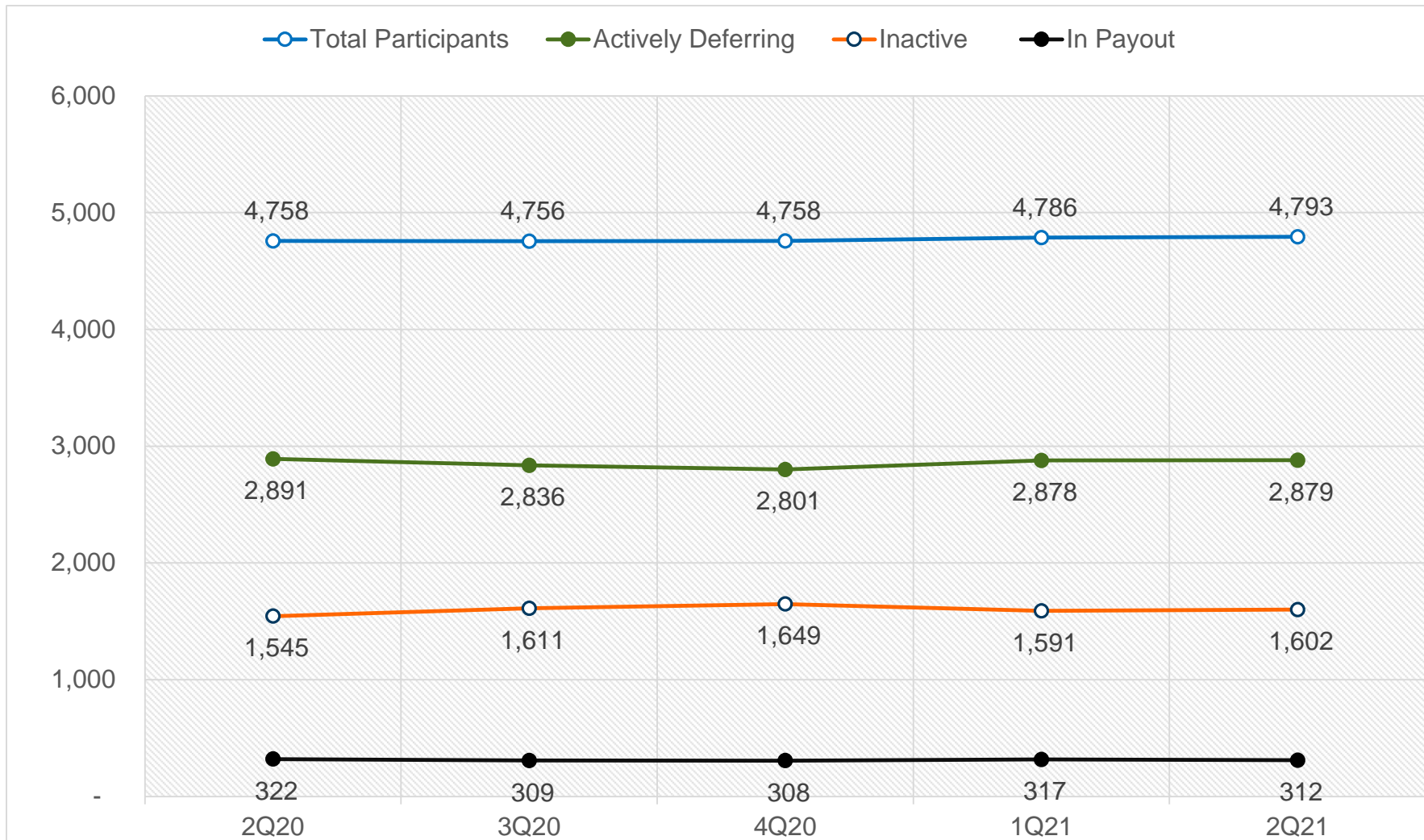


457(b) Transfers Out YTD

Payee	Dollar Amount	# of Participants
CHARLES SCHWAB & CO INC	\$1,047,989.63	7
DIRECTED TRUST COMPANY	\$100,000.00	1
EDWARD JONES INVESTMENTS	\$666,018.30	6
ETRADE SECURITIES LLC	\$48,892.13	1
FIDELITY MANAGEMENT TRUST COMPANY	\$1,511,077.73	10
FIIOC	\$41,000.00	1
FORETHOUGHT LIFE INSURANCE COMPANY	\$226,080.18	1
GOLDEN 1 CREDIT UNION	\$10,952.45	1
LPL FINANCIAL LLC	\$882,891.40	2
MORGAN STANLEY SMITH BARNEY LLC	\$597,816.56	2
NATIONAL FINANCIAL SERVICES LLC	\$20,133.18	1
NYLIAC	\$316,500.55	1
PFS INVESTMENTS INC	\$32,068.59	1
PROVIDENT TRUST GROUP LLC	\$175,400.75	1
RELIANCE TRUST CO	\$246,054.60	1
TD AMERITRADE CLEARING INC	\$100,000.00	1
UBS FINANCIAL SERVICES INC	\$90,107.75	1
UNKNOWN	\$64,954.44	1
VANGUARD FIDUCIARY TRUST COMPANY	\$503,797.82	3
VANTAGEPOINT TRANSFER AGENTS-457	\$99,765.43	3
Total	\$6,781,501.49	46

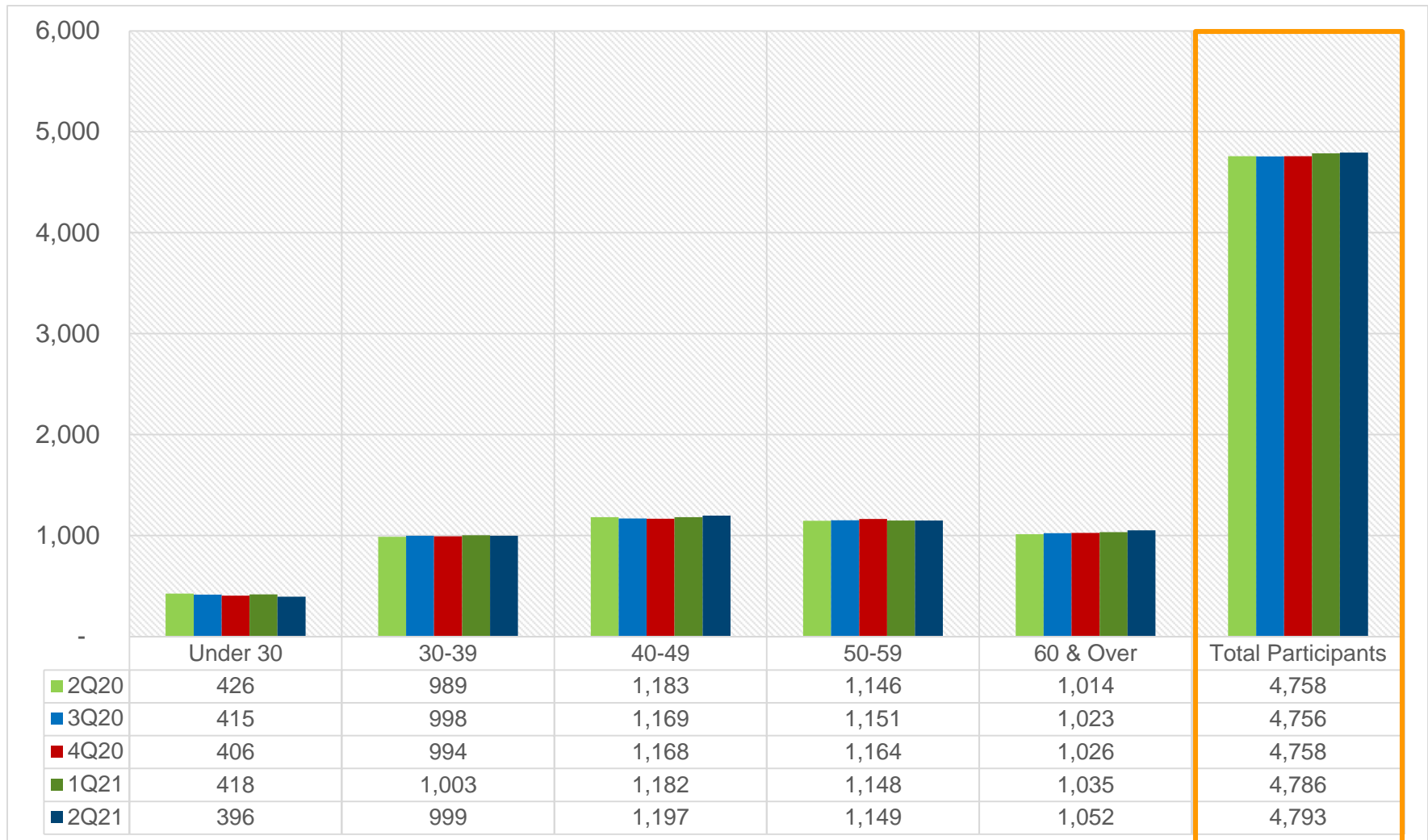
Plan Demographics

457(b) Participation Summary

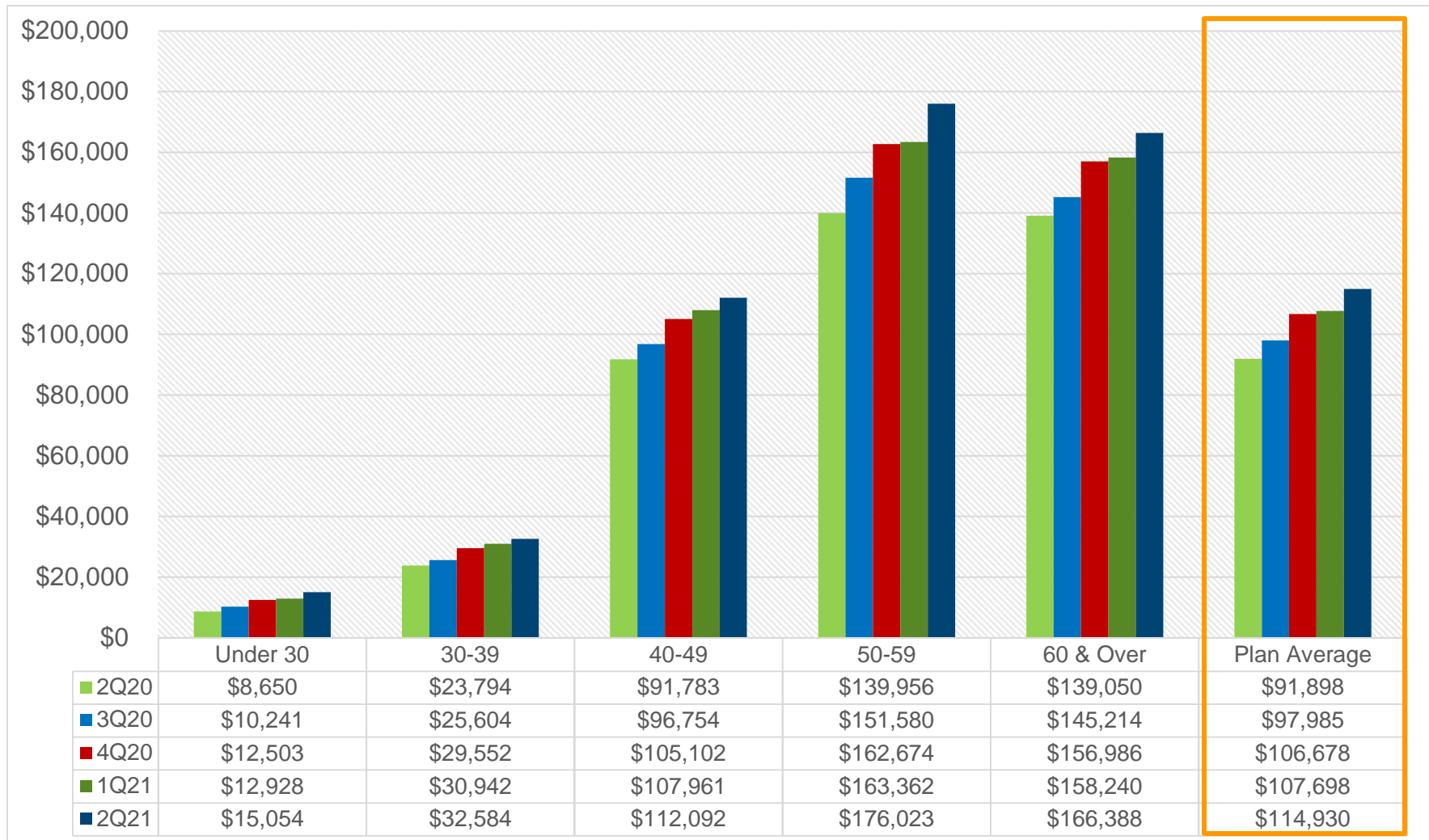


“Inactive” refers to a participant who is not contributing but not in payout

457(b) Participant Count by Age Group



457(b) Average Account Balance by Age Group

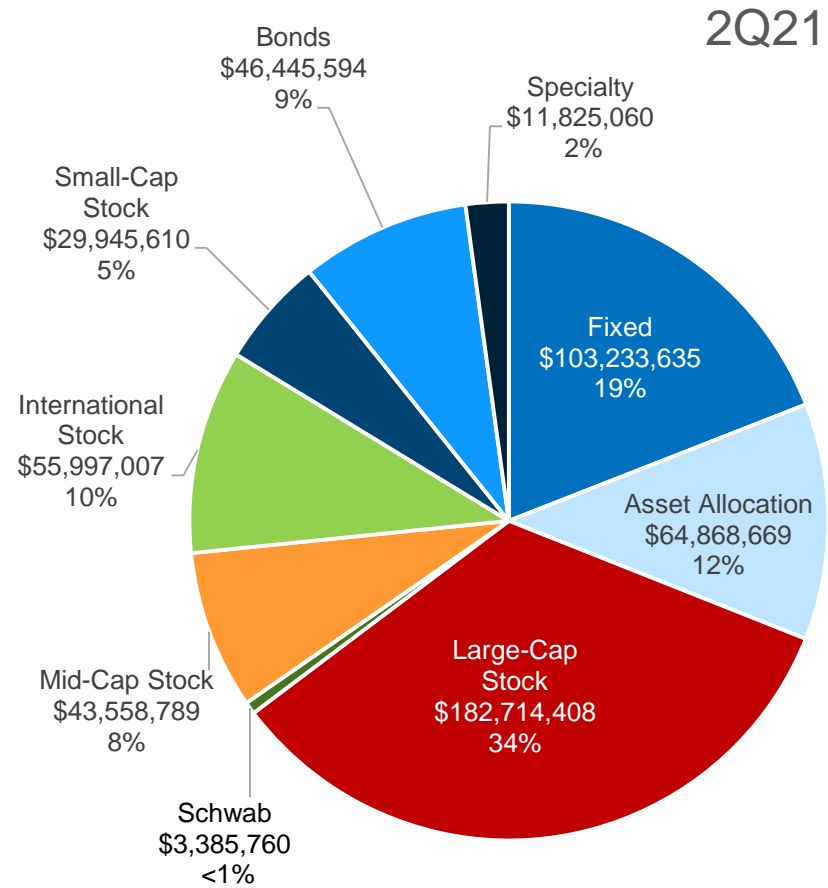
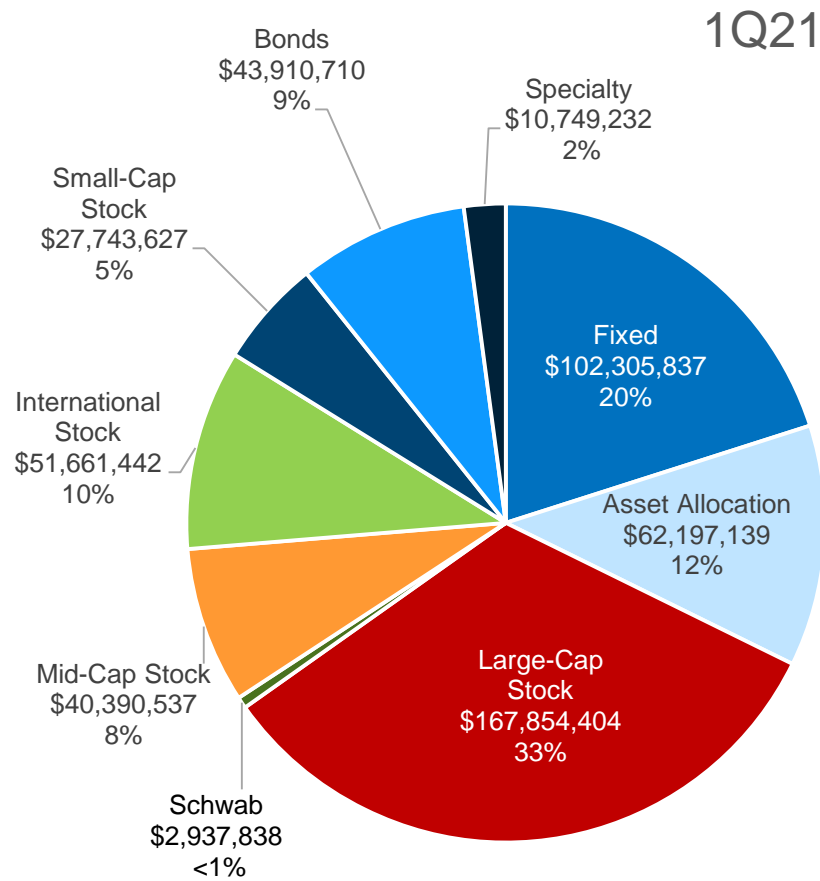


*Includes Loan Principal Amount and Loan Default Principal Amount

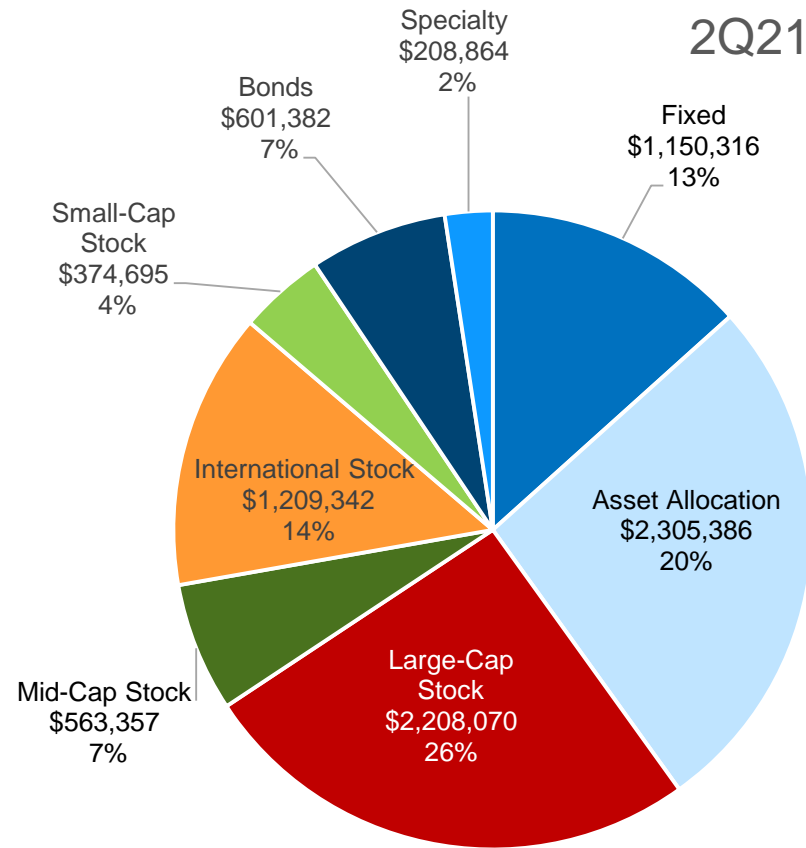
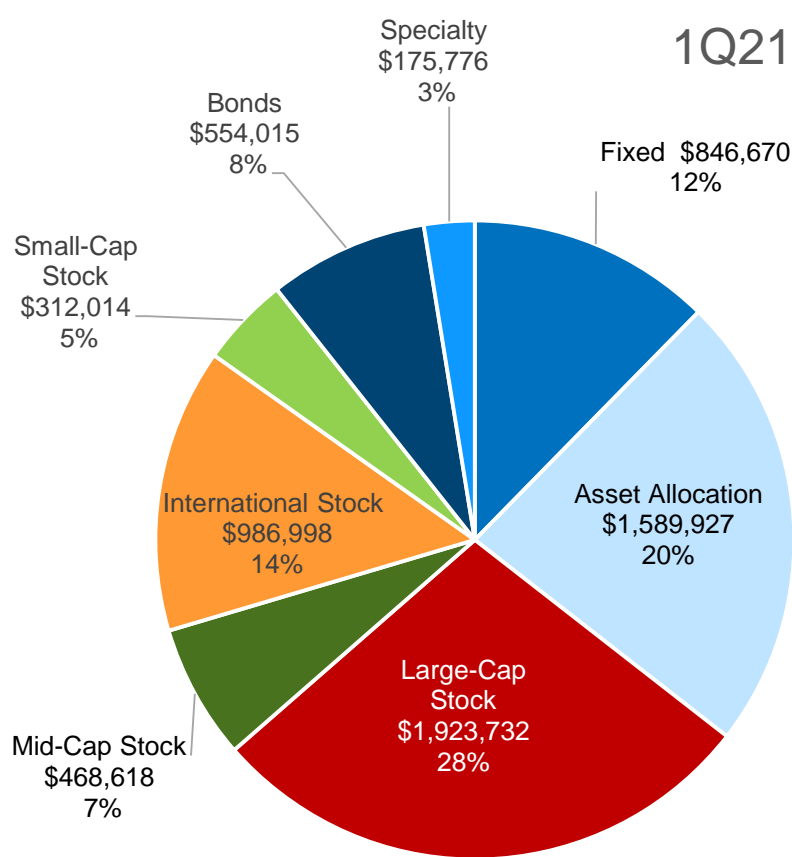
457(b) Average Annualized Participant Contribution by Age Group



457(b) Assets by Asset Class



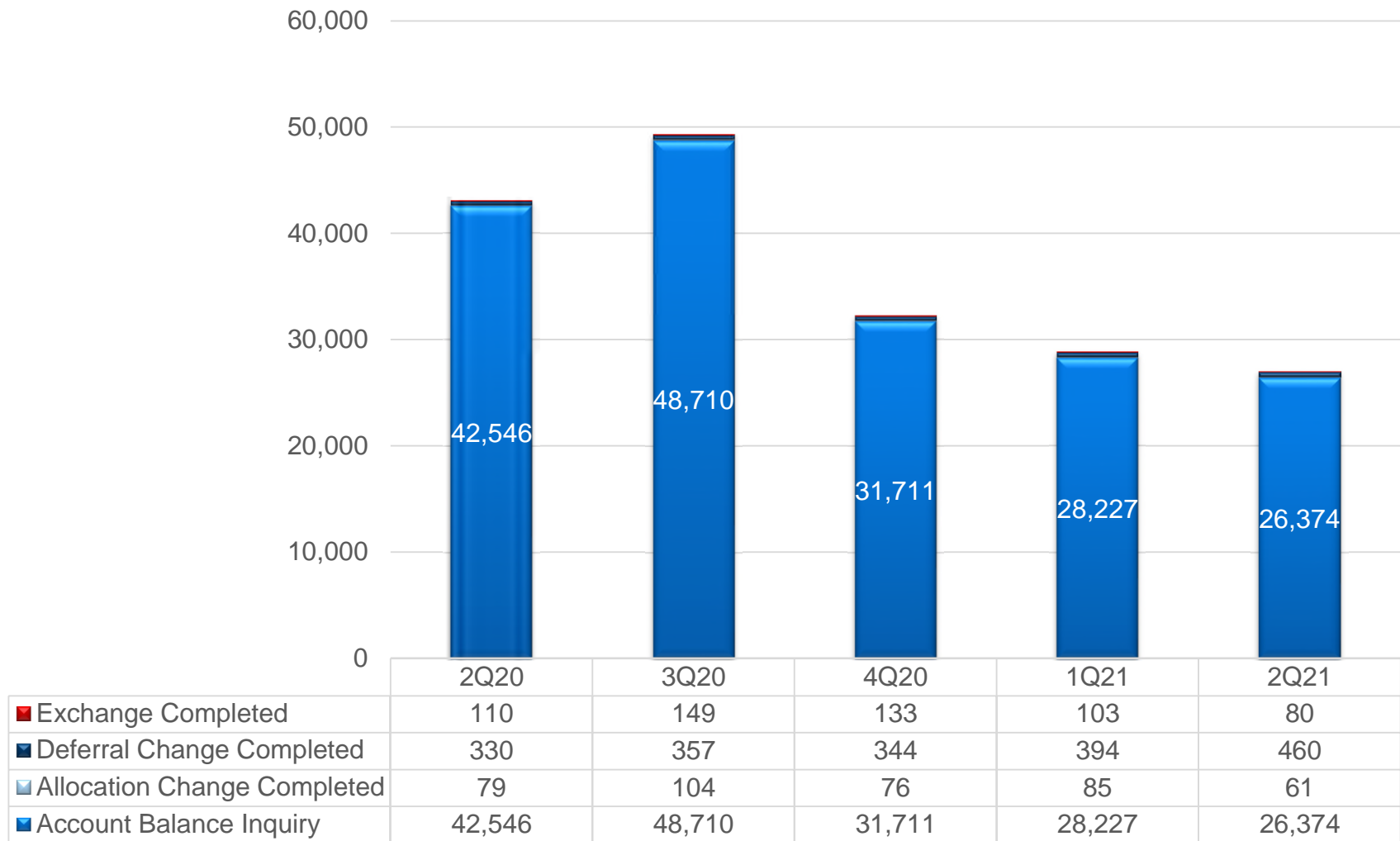
457(b) Contributions by Asset Class



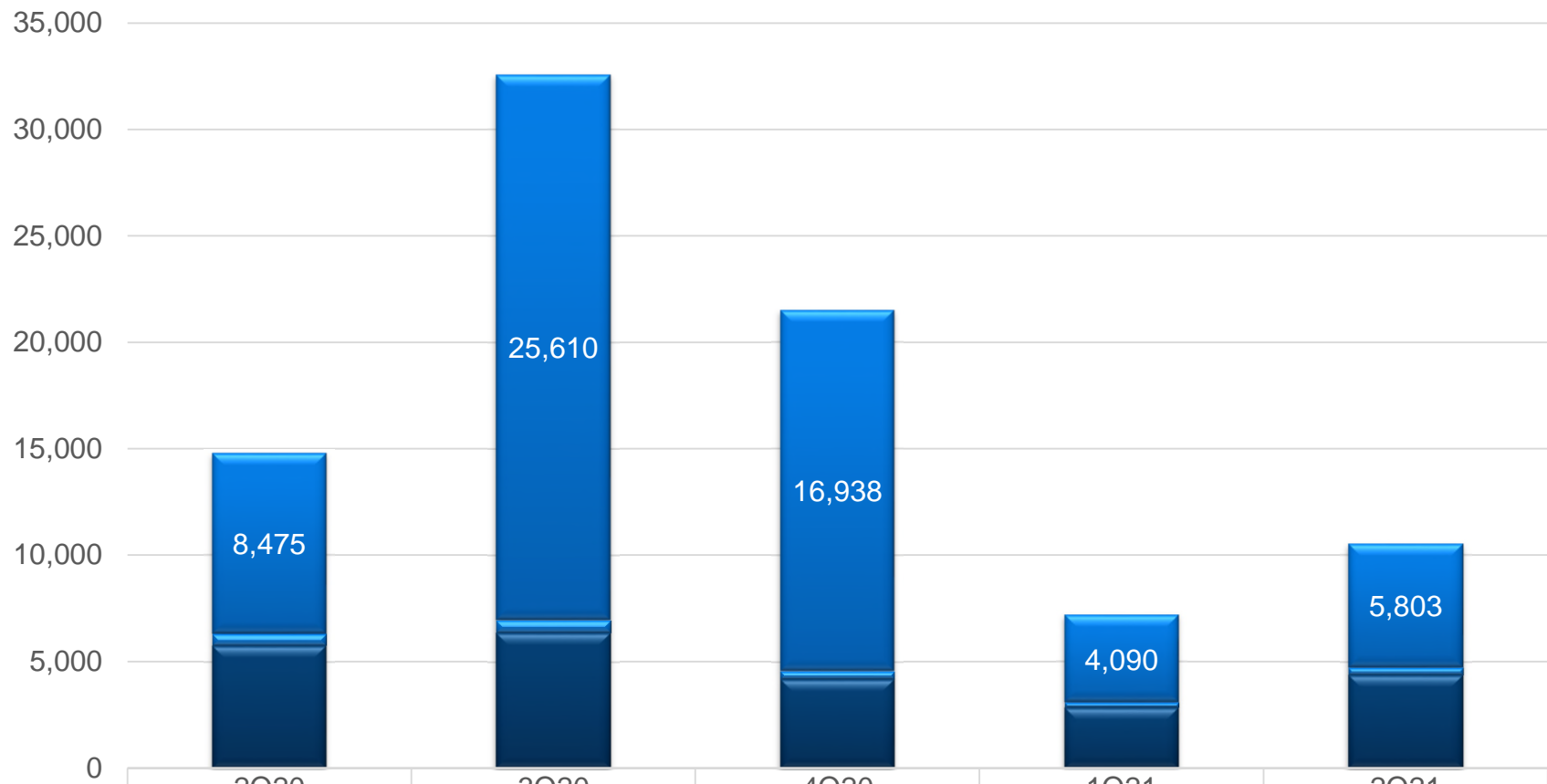
*Does not include Loans and Rollovers In

Participant Experience

457(b) Participant Website Usage

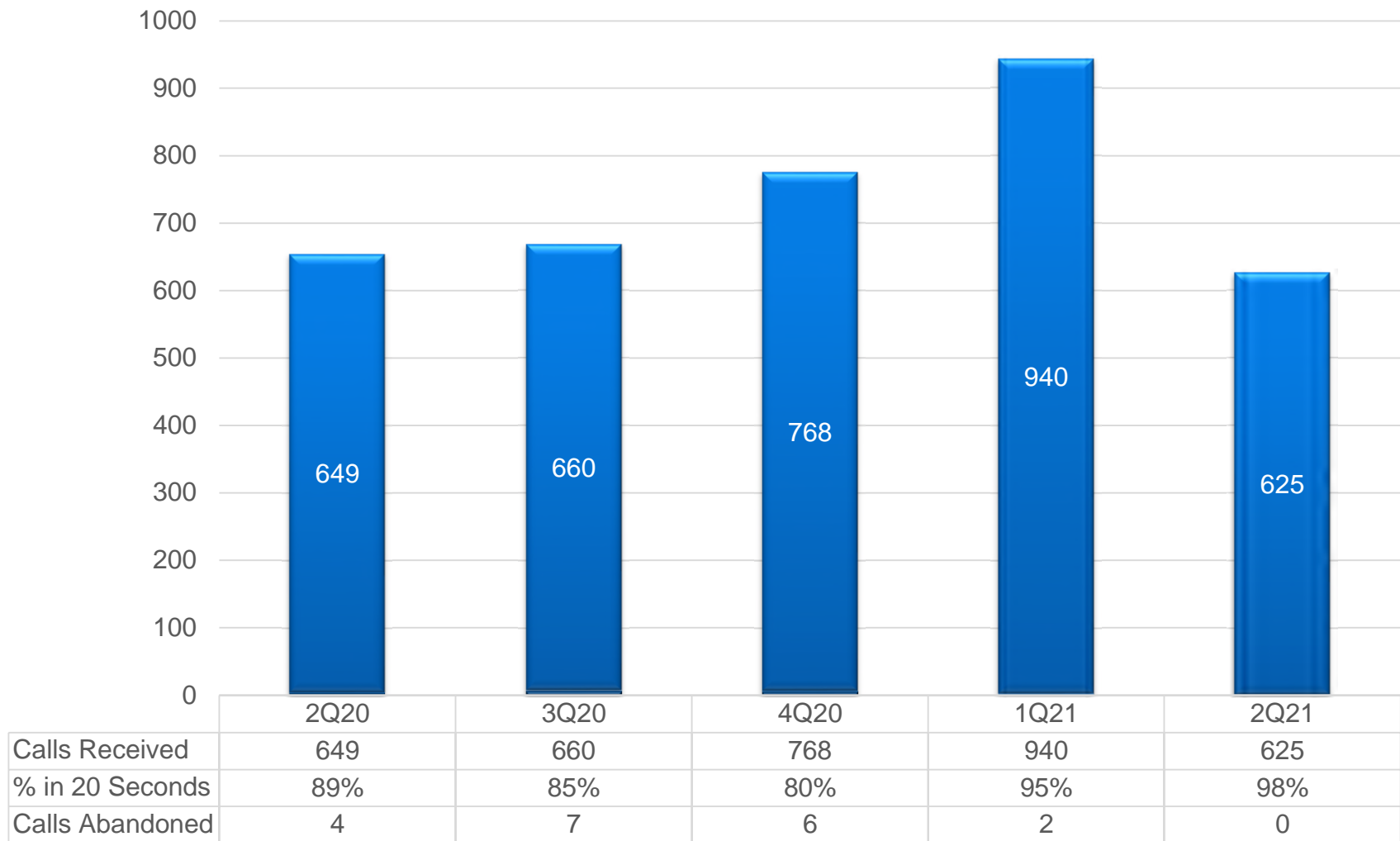


457(b) Website Device Usage



	2Q20	3Q20	4Q20	1Q21	2Q21
Desktop	8,475	25,610	16,938	4,090	5,803
Tablet	546	589	361	233	339
Mobile	5,755	6,376	4,200	2,854	4,387

457(b) Participant Call Center



Service Recap

CITY OF SACRAMENTO SERVICE RECAP

NATIONWIDE RETIREMENT SOLUTIONS

6/30/2021

Quick Plan Facts

	As of 6/30/2021
Total Participant Count	4,793
New Enrollments YTD	89
Transfers/Rollovers into Plan YTD	25 = \$991K

1st Quarter Consultations, Meetings, and Site Visits

Activity	Result
Individual Consultations	319
Online Scheduling Appointments	254
Phone Appointments (Switched from in person to virtual because of Shelter in Place) 3/17 - 3/31	319 (same as Individual Consultations)
Group Meetings	7 Meetings 187 Attendees
Unique Locations Visited	0
Site Visits	0

2nd Quarter Education Campaigns/Flyers/Calls/Emails

4/5 Workshop Series Follow Up Emails 102 Emails

4/19 ROTH 457 goes Live

4/19 Emailed all worksite contacts regarding ROTH including PD and FIRE

WORKSHOPS:

4/27 Fire Stn 10B - Remote workshop by phone 6 attended

6/16 Fire Academy Class NEO 22 attended

6/22 Fire Local 522 Office 15 attended

6/24 Fire Local 522 Office 4 attended

6/26 Fire Local 522 Office 4 attended

6/28 Sac PD Academy Class NEO 36 attended

7/30 Virtual Webinar ROTH 457 Intro 100 attended

Explicit Asset Fee Summary

1079 - Explicit Asset Fee Report

Accounting Group: 21
Plan Sponsor Name: CITY OF SACRAMENTO
Plan Name: CITY OF SACRAMENTO
Plan ID: 0055515-001/0055516-001/0055517-001/0055518-001
IRS Code: Summary of all plans
Payee: NRS

	NRS Fee Amount
April 457	\$13,028.78
April Management 401A	\$3,163.57
April City Council 401A	\$18.66
April Sierras 401A	\$0.36
April WCOE 401A	\$435.81
April Total	\$16,647.18
May 457	\$0.00
May Management 401A	\$0.00
May City Council 401A	\$0.00
May Sierras 401A	\$0.00
May WCOE 401A	\$0.00
May Total	\$0.00
June 457	\$26,947.81
June Management 401A	\$6,579.70
June City Council 401A	\$39.27
June Sierras 401A	\$1.12
June WCOE 401A	\$902.65
June Total	\$34,470.55
Q2 2021 Revenue Total	\$51,117.73

Fee Normalization Calculation

Fee Normalization Calculation

Plan Sponsor Name: City of Sacramento 457

Plan ID: 0055515001

IRS Code: 457

Report Period: 01-April 2021 to 30-June 2021

Fund Name	Fund	Ticker	Bal End April	Bal End May	Bal End June	Fund Rate April	Fund Rate May	Fund Rate June	Payment Amount
AmCent In Rtrmt R6	NTV408	ARDTX	16,964,431.18	17,120,424.90	17,301,084.26	0.000%	0.000%	0.000%	0.00
AmCent MdCap Val R6	NTV398	AMDVX	10,062,198.07	10,157,803.75	10,536,313.51	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2025 R6	NTV400	ARWDX	8,627,922.55	8,732,484.87	8,576,862.91	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2030 R6	NTV401	ARCUX	11,311,155.86	10,679,638.37	10,670,259.11	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2035 R6	NTV402	ARLDX	7,868,126.85	8,087,287.34	8,230,158.53	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2040 R6	NTV403	ARDUX	9,294,935.13	9,083,270.89	9,255,636.71	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2045 R6	NTV404	ARDOX	2,961,891.95	2,932,977.76	2,991,129.97	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2050 R6	NTV405	ARFEX	2,645,630.83	2,722,669.20	2,837,570.63	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2055 R6	NTV406	AREUX	1,933,482.11	2,138,970.30	2,204,984.28	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2060 R6	NTV407	ARGDX	1,926,357.03	1,785,186.61	1,941,483.44	0.000%	0.000%	0.000%	0.00
BlkRk Gbl Alloc Inst	NTV390	MALOX	837,904.69	849,264.53	859,498.89	0.250%	0.250%	0.250%	523.28
BlkRk iSMSCIEAFEIntndInst	NTV409	MAIIX	23,936,288.52	24,785,834.67	24,896,331.21	0.050%	0.050%	0.050%	3,024.40
Col Hi Yld Bd Inst2	NTV391	RSHRX	7,329,162.07	7,592,240.19	7,697,824.46	0.100%	0.100%	0.100%	1,858.69
Fid Contra K6	NTV789	FLCNX	66,619,616.33	66,503,425.96	68,873,051.48	0.000%	0.000%	0.000%	0.00
GdmnScs GblCorFxdInc Inst	NTV393	GSGLX	4,862,210.11	5,025,507.75	5,046,680.61	0.050%	0.050%	0.050%	613.55
GdmnScs LgCpGr Inshts Inst	NTV392	GCGIX	26,306,677.89	25,940,324.68	27,030,547.83	0.150%	0.150%	0.150%	9,779.93
Invsco Devl Mkt R6	NTV08X	ODVIX	11,990,313.87	12,831,735.38	13,046,507.68	0.000%	0.000%	0.000%	0.00
Invsco Disc R6	NTV412	ODIIX	11,628,582.74	11,013,613.82	11,114,017.70	0.000%	0.000%	0.000%	0.00
Invsco Opp Intl Gr R6	NTV01X	OIGIX	12,380,834.59	12,584,836.31	12,638,240.12	0.000%	0.000%	0.000%	0.00
JPM SmCap Eq R5	NTV09X	JSERX	11,222,154.42	11,233,169.01	11,107,170.33	0.100%	0.100%	0.100%	2,758.18
Loan Finance Charge	LXM001	Loan	5,924,451.95	5,849,268.02	5,985,423.00	0.000%	0.000%	0.000%	0.00
MFS MdCap Gr R6	NTV411	OTCKX	27,052,694.61	26,435,332.65	27,101,466.95	0.000%	0.000%	0.000%	0.00
MFS Val R6	NTV442	MEIKX	34,320,830.31	34,669,814.19	35,156,545.66	0.000%	0.000%	0.000%	0.00
NW Bailard Int Eq R6	NTV07U	NWHMX	5,101,545.02	5,361,173.48	5,415,928.44	0.000%	0.000%	0.000%	0.00
NW FIXED SACRAMENTO	NWG272	Fixed	102,967,846.35	103,843,050.51	103,233,634.93	0.000%	0.000%	0.000%	0.00
PGIM Ttl Rtn Bd Z	NTV395	PDBZX	27,981,530.75	29,137,410.63	29,561,572.56	0.250%	0.250%	0.250%	17,806.05
PIMCO Inc Inst	NTV394	PIMIX	3,898,086.07	3,917,723.82	4,139,516.68	0.000%	0.000%	0.000%	0.00
Schwab Personal Choice Retirement Accour	SDM001	SDO	3,084,668.13	3,117,890.92	3,395,488.72	0.000%	0.000%	0.000%	0.00
TIAACRF RealEst Sec Inst	NTV396	TIREX	11,687,144.42	11,584,769.23	11,825,060.42	0.000%	0.000%	0.000%	0.00
Vngrd 500 Index Fd AS	NTV135	VFIAX	49,509,926.29	49,735,643.63	51,654,263.12	0.000%	0.000%	0.000%	0.00
Vngrd Mid-Cap Idx Fd AS	NTV154	VIMAX	5,560,297.95	5,687,211.10	5,921,008.42	0.000%	0.000%	0.000%	0.00
Vngrd SmCap Val Indx Inst	NTV397	VSIIIX	6,921,776.03	7,405,542.26	7,724,421.72	0.000%	0.000%	0.000%	0.00
Total			534,720,674.67	538,545,496.73	547,969,684.28				36,364.08

Fee Normalization Calculation

Plan Sponsor Name: City of Sacramento Management 401A

Plan ID: 0055516001

IRS Code: 401A

Report Period: 01-April 2021 to 30-June 2021

Fund Name	Fund	Ticker	Bal End April	Bal End May	Bal End June	Fund Rate April	Fund Rate May	Fund Rate June	Payment Amount
AmCent In Rtrmt R6	NTV408	ARDTX	6,833,580.45	6,891,637.17	6,878,564.40	0.000%	0.000%	0.000%	0.00
AmCent MdCap Val R6	NTV398	AMDVX	2,482,718.60	2,515,348.26	2,619,445.09	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2025 R6	NTV400	ARWDX	3,033,417.86	3,077,999.62	3,088,218.41	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2030 R6	NTV401	ARCUX	3,562,808.03	3,542,691.76	3,579,783.24	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2035 R6	NTV402	ARLDX	3,138,872.22	3,170,802.56	3,228,722.55	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2040 R6	NTV403	ARDUX	2,238,736.12	2,284,716.21	2,355,912.23	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2045 R6	NTV404	ARDOX	1,127,086.55	1,163,739.32	1,218,859.09	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2050 R6	NTV405	ARFEX	1,530,245.42	1,562,001.88	1,614,643.24	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2055 R6	NTV406	AREUX	1,004,707.62	1,026,382.40	1,029,155.60	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2060 R6	NTV407	ARGDX	212,952.64	229,194.54	242,630.57	0.000%	0.000%	0.000%	0.00
BlkRk Gbl Alloc Inst	NTV390	MALOX	143,580.87	147,172.90	178,521.60	0.250%	0.250%	0.250%	96.62
BlkRk iSMSCIEAFEIntIndInst	NTV409	MAIIX	5,784,966.64	6,016,029.87	6,005,835.65	0.050%	0.050%	0.050%	731.45
Col Hi Yld Bd Inst2	NTV391	RSHRX	1,915,194.83	1,972,920.24	2,019,694.45	0.100%	0.100%	0.100%	485.55
Fid Contra K6	NTV789	FLCNX	11,038,756.35	11,013,528.81	11,430,657.73	0.000%	0.000%	0.000%	0.00
GdmnScs GblCorFxdInc Inst	NTV393	GSGLX	1,464,779.63	1,525,344.37	1,554,816.23	0.050%	0.050%	0.050%	186.74
GdmnScs LgCpGr Inshts Inst	NTV392	GCGIX	7,312,614.67	7,240,416.70	7,585,331.35	0.150%	0.150%	0.150%	2,731.10
InvSCO Devl Mkt R6	NTV08X	ODVIX	3,101,540.83	3,298,452.25	3,326,008.95	0.000%	0.000%	0.000%	0.00
InvSCO Disc R6	NTV412	ODIIX	2,418,073.05	2,073,831.91	2,057,274.79	0.000%	0.000%	0.000%	0.00
InvSCO Opp Intl Gr R6	NTV01X	OIGIX	3,050,061.44	3,107,860.71	3,125,117.82	0.000%	0.000%	0.000%	0.00
JPM SmCap Eq R5	NTV09X	JSERX	2,910,967.09	2,912,620.89	2,887,154.43	0.100%	0.100%	0.100%	715.87
Loan Finance Charge	LXM001	Loan	1,522,977.54	1,520,482.20	1,527,064.41	0.000%	0.000%	0.000%	0.00
MFS MdCap Gr R6	NTV411	OTCKX	5,486,340.07	5,390,334.40	5,573,806.16	0.000%	0.000%	0.000%	0.00
MFS Val R6	NTV442	MEIKX	7,885,582.81	7,984,105.33	8,037,897.07	0.000%	0.000%	0.000%	0.00
NW Bailard Int Eq R6	NTV07U	NWHMX	1,206,387.24	1,272,955.76	1,273,973.31	0.000%	0.000%	0.000%	0.00
NW FIXED SACRAMENTO	NWG272	Fixed	17,324,094.37	17,605,586.80	17,745,345.03	0.000%	0.000%	0.000%	0.00
PGIM Ttl Rtn Bd Z	NTV395	PDBZX	7,342,477.92	7,587,102.88	7,768,954.68	0.250%	0.250%	0.250%	4,663.65
PIMCO Inc Inst	NTV394	PIMIX	1,527,570.02	1,542,224.38	1,552,326.79	0.000%	0.000%	0.000%	0.00
Schwab Personal Choice Retirement Account	SDM001	SDO	403,848.60	452,503.04	565,486.17	0.000%	0.000%	0.000%	0.00
TIAACRF RealEst Sec Inst	NTV396	TIREX	3,556,568.58	3,521,950.25	3,604,321.63	0.000%	0.000%	0.000%	0.00
Vngrd 500 Index Fd AS	NTV135	VFIAX	15,558,372.19	15,792,767.23	16,230,258.60	0.000%	0.000%	0.000%	0.00
Vngrd Mid-Cap Idx Fd AS	NTV154	VIMAX	1,561,573.28	1,603,269.37	1,645,747.36	0.000%	0.000%	0.000%	0.00
Vngrd SmCap Val Indx Inst	NTV397	VSIIIX	2,186,812.92	2,239,930.35	2,242,211.91	0.000%	0.000%	0.000%	0.00
Total			129,868,266.45	131,285,904.36	133,793,740.54				9,610.98

Fee Normalization Calculation

Plan Sponsor Name: City of Sacramento City Council 401A

Plan ID: 0055517001

IRS Code: 401A

Report Period: 01-April 2021 to 30-June 2021

Fund Name	Fund	Ticker	Bal End April	Bal End May	Bal End June	Fund Rate April	Fund Rate May	Fund Rate June	Payment Amount
AmCent In Rtrmt R6	NTV408	ARDTX	207,676.01	210,625.89	213,913.44	0.000%	0.000%	0.000%	0.00
AmCent MdCap Val R6	NTV398	AMDVX	5,957.59	5,954.81	6,093.31	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2025 R6	NTV400	ARWDX	92,656.80	95,047.00	98,150.19	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2035 R6	NTV402	ARLDX	103,323.24	105,453.64	108,388.47	0.000%	0.000%	0.000%	0.00
BlkRk iSMSCIEAFEIntIndInst	NTV409	MAIIX	24,877.99	25,611.59	25,847.36	0.050%	0.050%	0.050%	3.14
Col Hi Yld Bd Inst2	NTV391	RSHRX	9,096.21	9,529.78	9,654.12	0.100%	0.100%	0.100%	2.32
Fid Contra K6	NTV789	FLCNX	113,380.83	113,337.02	117,907.28	0.000%	0.000%	0.000%	0.00
GdmnScs GblCorFxdInc Inst	NTV393	GSGLX	7,193.47	7,603.07	7,678.83	0.050%	0.050%	0.050%	0.93
GdmnScs LgCpGr Inshts Inst	NTV392	GCGIX	6,244.99	6,059.19	6,254.76	0.150%	0.150%	0.150%	2.30
Invsc0 Devl Mkt R6	NTV08X	ODVIX	11,238.96	11,944.33	12,195.90	0.000%	0.000%	0.000%	0.00
Invsc0 Disc R6	NTV412	ODIIX	3,986.54	3,923.42	4,004.04	0.000%	0.000%	0.000%	0.00
Invsc0 Opp Intl Gr R6	NTV01X	OIGIX	7,822.01	7,916.52	7,968.05	0.000%	0.000%	0.000%	0.00
MFS MdCap Gr R6	NTV411	OTCKX	6,111.87	5,954.81	6,096.77	0.000%	0.000%	0.000%	0.00
MFS Val R6	NTV442	MEIKX	20,183.22	20,000.22	20,565.10	0.000%	0.000%	0.000%	0.00
NW Bailard Int Eq R6	NTV07U	NWHMX	3,932.61	4,062.79	4,131.69	0.000%	0.000%	0.000%	0.00
NW FIXED SACRAMENTO	NWG272	Fixed	21,631.49	22,882.56	23,112.54	0.000%	0.000%	0.000%	0.00
PGIM Ttl Rtn Bd Z	NTV395	PDBZX	28,902.17	30,551.40	30,964.07	0.250%	0.250%	0.250%	18.57
TIAACRF RealEst Sec Inst	NTV396	TIREX	8,296.56	7,846.83	7,958.42	0.000%	0.000%	0.000%	0.00
Vngrd 500 Index Fd AS	NTV135	VFIAX	37,819.94	37,823.07	39,089.72	0.000%	0.000%	0.000%	0.00
Vngrd Mid-Cap Idx Fd AS	NTV154	VIMAX	19,087.08	19,438.02	20,076.98	0.000%	0.000%	0.000%	0.00
Vngrd SmCap Val Indx Inst	NTV397	VSIIIX	21,873.00	22,460.79	22,611.12	0.000%	0.000%	0.000%	0.00
Total			761,292.58	774,026.75	792,662.16				27.26

Fee Normalization Calculation

Plan Sponsor Name: City of Sacramento WCOE, L39 SUPV, And CONF Employees

Plan ID: 0055518001

IRS Code: 401A

Report Period: 01-April 2021 to 30-June 2021

Fund Name	Fund	Ticker	Bal End April	Bal End May	Bal End June	Fund Rate April	Fund Rate May	Fund Rate June	Payment Amount
AmCent In Rtrmt R6	NTV408	ARDTX	500,326.69	506,130.88	511,807.21	0.000%	0.000%	0.000%	0.00
AmCent MdCap Val R6	NTV398	AMDVX	355,174.90	354,288.95	358,771.08	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2025 R6	NTV400	ARWDX	410,914.53	408,649.17	414,080.38	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2030 R6	NTV401	ARCUX	542,836.31	553,489.31	567,160.20	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2035 R6	NTV402	ARLDX	894,903.15	899,967.30	892,098.28	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2040 R6	NTV403	ARDUX	387,583.72	395,168.24	406,388.40	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2045 R6	NTV404	ARDOX	242,794.00	250,534.41	262,539.12	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2050 R6	NTV405	ARFEX	527,573.12	540,328.46	550,063.31	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2055 R6	NTV406	AREUX	264,655.62	272,243.61	284,110.24	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2060 R6	NTV407	ARGDX	105,542.55	110,294.96	117,604.38	0.000%	0.000%	0.000%	0.00
BlkRk Gbl Alloc Inst	NTV390	MALOX	9,309.85	9,585.24	9,809.12	0.250%	0.250%	0.250%	5.90
BlkRk iSMSCIEAFEIntndInst	NTV409	MAIIX	880,634.42	897,621.14	907,525.34	0.050%	0.050%	0.050%	110.37
Col Hi Yld Bd Inst2	NTV391	RSHRX	242,306.33	250,812.46	259,674.68	0.100%	0.100%	0.100%	61.87
Fid Contra K6	NTV789	FLCNX	1,382,359.17	1,366,405.10	1,400,663.87	0.000%	0.000%	0.000%	0.00
GdmnScs GblCorFxdInc Inst	NTV393	GSGLX	189,451.44	198,491.73	204,474.81	0.050%	0.050%	0.050%	24.34
GdmnScs LgCpGr Inshs Inst	NTV392	GCGIX	731,738.85	717,964.47	751,159.03	0.150%	0.150%	0.150%	271.54
Invscs Devl Mkt R6	NTV08X	ODVIX	456,778.61	481,812.84	492,962.48	0.000%	0.000%	0.000%	0.00
Invscs Disc R6	NTV412	ODIIX	245,194.77	239,626.72	248,370.98	0.000%	0.000%	0.000%	0.00
Invscs Opp Intl Gr R6	NTV01X	OIGIX	442,150.95	447,019.62	452,113.76	0.000%	0.000%	0.000%	0.00
JPM SmCap Eq R5	NTV09X	JSERX	502,753.68	500,455.39	495,286.79	0.100%	0.100%	0.100%	123.16
Loan Finance Charge	LXM001	Loan	264,549.95	259,046.03	284,452.62	0.000%	0.000%	0.000%	0.00
MFS MdCap Gr R6	NTV411	OTCKX	490,107.29	478,711.46	497,400.68	0.000%	0.000%	0.000%	0.00
MFS Val R6	NTV442	MEIKX	1,212,950.25	1,207,867.44	1,230,066.69	0.000%	0.000%	0.000%	0.00
NW Bailard Int Eq R6	NTV07U	NWHMX	239,323.37	247,607.54	249,829.05	0.000%	0.000%	0.000%	0.00
NW FIXED SACRAMENTO	NWG272	Fixed	2,783,344.96	2,818,307.44	2,776,541.99	0.000%	0.000%	0.000%	0.00
PGIM Ttl Rtn Bd Z	NTV395	PDBZX	908,986.76	947,562.71	973,523.24	0.250%	0.250%	0.250%	581.43
PIMCO Inc Inst	NTV394	PIMIX	102,023.78	102,144.62	103,519.02	0.000%	0.000%	0.000%	0.00
Schwab Personal Choice Retirement Account	SDM001	SDO	99,006.17	97,902.41	105,699.12	0.000%	0.000%	0.000%	0.00
TIAACRF RealEst Sec Inst	NTV396	TIREX	397,249.00	383,230.25	393,597.06	0.000%	0.000%	0.000%	0.00
Vngrd 500 Index Fd AS	NTV135	VFIAX	1,781,257.36	1,775,302.26	1,829,297.39	0.000%	0.000%	0.000%	0.00
Vngrd Mid-Cap Idx Fd AS	NTV154	VIMAX	155,422.85	157,824.39	161,681.40	0.000%	0.000%	0.000%	0.00
Vngrd SmCap Val Indx Inst	NTV397	VSIIX	321,813.17	326,848.18	328,823.31	0.000%	0.000%	0.000%	0.00
Total			18,071,017.57	18,203,244.73	18,521,095.03				1,178.61

Fee Normalization Calculation

Plan Sponsor Name: City of Sacramento Sierras Building and Cons Trades Council 401A

Plan ID: 0060528001

IRS Code: 401A

Report Period: 01-April 2021 to 30-June 2021

Fund Name	Fund	Ticker	Bal End April	Bal End May	Bal End June	Fund Rate April	Fund Rate May	Fund Rate June	Payment Amount
AmCent MdCap Val R6	NTV398	AMDVX	55.12	65.80	82.24	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2025 R6	NTV400	ARWDX	1,792.36	2,164.58	2,619.92	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2030 R6	NTV401	ARCUX	5,815.42	7,219.52	9,303.62	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2035 R6	NTV402	ARLDX	5,027.34	6,059.26	7,592.38	0.000%	0.000%	0.000%	0.00
AmCent OneChoice2040 R6	NTV403	ARDUX	0.00	281.64	704.34	0.000%	0.000%	0.000%	0.00
BikRk Gbl Alloc Inst	NTV390	MALOX	268.38	272.02	271.78	0.250%	0.250%	0.250%	0.17
BikRk iSMSCIEAFEIntndInst	NTV409	MAIIX	216.18	263.24	324.20	0.050%	0.050%	0.050%	0.03
Col Hi Yld Bd Inst2	NTV391	RSHRX	70.38	87.74	109.74	0.100%	0.100%	0.100%	0.03
Fid Contra K6	NTV789	FLCNX	395.92	414.94	460.48	0.000%	0.000%	0.000%	0.00
Fixed Assets 21 UFP	NPG258	Fixed	121.94	153.56	191.48	0.000%	0.000%	0.000%	0.00
GdmnScs GblCorFxdInc Inst	NTV393	GSGLX	326.58	345.26	368.22	0.050%	0.050%	0.050%	0.04
GdmnScs LgCpGr Inshts Inst	NTV392	GCGIX	75.66	87.74	110.12	0.150%	0.150%	0.150%	0.03
Invscs Devl Mkt R6	NTV08X	ODVIX	123.28	153.56	191.38	0.000%	0.000%	0.000%	0.00
Invscs Disc R6	NTV412	ODIIX	37.26	43.88	54.86	0.000%	0.000%	0.000%	0.00
Invscs Opp Intl Gr R6	NTV01X	OIGIX	72.78	87.74	108.06	0.000%	0.000%	0.000%	0.00
JPM SmCap Eq R5	NTV09X	JSERX	524.56	627.58	771.18	0.100%	0.100%	0.100%	0.16
MFS MdCap Gr R6	NTV411	OTCKX	56.38	65.80	82.28	0.000%	0.000%	0.000%	0.00
MFS Val R6	NTV442	MEIKX	222.26	263.24	329.88	0.000%	0.000%	0.000%	0.00
NW Bailard Int Eq R6	NTV07U	NWHMX	53.76	65.80	81.32	0.000%	0.000%	0.000%	0.00
NW FIXED SACRAMENTO	NWG272	Fixed	52.30	65.82	82.06	0.000%	0.000%	0.000%	0.00
PGIM Ttl Rtn Bd Z	NTV395	PDBZX	174.58	219.36	274.30	0.250%	0.250%	0.250%	0.14
TIAACRF RealEst Sec Inst	NTV396	TIREX	76.80	87.74	109.06	0.000%	0.000%	0.000%	0.00
Vngrd 500 Index Fd AS	NTV135	VFIAX	1,197.86	1,438.18	1,821.46	0.000%	0.000%	0.000%	0.00
Vngrd Mid-Cap Idx Fd AS	NTV154	VIMAX	732.52	940.20	1,254.84	0.000%	0.000%	0.000%	0.00
Vngrd SmCap Val Indx Inst	NTV397	VSIIIX	278.40	449.78	687.30	0.000%	0.000%	0.000%	0.00
Total			17,768.02	21,923.98	27,986.50				0.60

Summary of all plans

	Bal End April	Bal End May	Bal End June	Total Payment Amount
Total	683,439,019.29	688,830,596.55	701,105,168.51	47,181.53

The information contained on this report is confidential and proprietary to Nationwide Retirement Solutions. It is therefore not subject to disclosure to a third party via the Freedom of Information Act or any other means.

Service Level Agreements

City of Sacramento

Plan Administrator: Kim Lovell

Deliverable:	Service Level Agreement:	Penalty:	Frequency:	Q2: Met/Failed	Q2: Penalty	Q2: Comments
Annual Satisfaction Survey	Nationwide will conduct an annual participant satisfaction survey	\$2,500 1st year / \$5,000 annually for subsequent years	Annual	Met	\$0	Survey scheduled for Q2
Annual Satisfaction Survey Results	Nationwide will analyze survey results, provide executive summary and recommended actions annually.	\$2,500 1st year / \$4,000 for subsequent years	Annual	Met	\$0	Survey scheduled for Q2
On-Site Group Meetings	Nationwide will conduct 150 group meetings annually for Plan's employees. The 150 meeting count will be revisited annually with the Plan to determine appropriateness.	\$2,500 1st year / \$4,000 for subsequent years	Annual	Met	\$0	Annual Requirement: 7 group meetings in Q2
Individual Meetings	Nationwide will conduct 3,000 individual meetings annually for Plan's employees. The 3,000 meeting count will be revisited annually with the Plan to determine appropriateness.	\$2,500 1st year / \$4,000 for subsequent years	Annual	Met	\$0	Annual Requirement: 319 individual meetings in Q2
New Hire Enrollments	Nationwide will commit to enroll 50% of new hires into the 457(b) plan annually. This deliverable is contingent upon receiving new hire census data from the Plan in order to track and measure.	\$2,500 1st year / \$4,000 for subsequent years	Annual	Met	\$0	Annual requirement; NRS has met this standard for 4Q2021

Total Enrollments (new hires and existing employees)	Nationwide will commit to increase new enrollments into the 457(b) plan to 185 annually. The 185 enrollment threshold is based on historic Plan data provided by the Plan and will be revisited annually with the Plan based on hiring trends within the City.	\$2,500 1st year / \$4,000 for subsequent years	Annual	Met	\$0	Annual requirement; NRS has met this standard for 4Q2021
Participant Services	Nationwide will answer 75% of participant calls to the service center within 20 seconds annually.	\$2,500 1st year / \$5,000 for subsequent years	Annual	Met	\$0	98.40%
Plan Sponsor Services	Managing Director, Program Director and/or Relationship Consultant will respond to Plan Sponsor calls and return calls within one business day.	\$2,500 1st year / \$4,000 for subsequent years	Annual	Met	\$0	Annual requirement; NRS has met this standard for 4Q2021
Participant Statements - Online	Nationwide will post quarterly participant statements to the website within 15 business days of the quarter end date.	Up to \$2,500 1st year (\$625 a quarter) / \$4,000 for subsequent years (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	7/7/2021
Participant Statements - Mail	Nationwide will mail quarterly participant statements (not enrolled in e-Delivery) within 15 business days of the quarter end date.	Up to \$2,500 1st year (\$625 a quarter) / \$4,000 for subsequent years (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	7/7/2021
Plan Sponsor Statements - Online	Nationwide will post quarterly Plan Sponsor statements to the website within 30 business days of the quarter end date.	Up to \$2,500 1st year (\$625 a quarter) / \$4,000 for subsequent years (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	7/7/2021
Plan Reports	Nationwide will provide quarterly reports to the Plan within 45 business days of the quarter end date.	Up to \$2,500 1st year (\$625 a quarter) / \$4,000 for subsequent years (\$1,000 a quarter) paid annually	Quarterly	Met	\$0	Confirmed NRS has met this standard for 4Q2021
				Total Q2	\$0	

Schwab



CITY OF SACRAMENTO 457

Schwab Personal Choice
Retirement Account (PCRA)
Quarterly Report

As of 6/30/2021

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 6/30/2021

Plan Profile Information

Plan Type	457B
Total PCRA Assets	\$3,395,489
Total Funded PCRA Accounts	31
Total Roth Assets	N/A
Total Funded Roth Accounts	N/A
Total Advisor Managed PCRA Assets	\$642,055
Total Advisor Managed Funded PCRA Accounts	3
PCRA Accounts Opened This Quarter	1
PCRA Assets In and Out This Quarter*	\$271,711
Average PCRA Account Balance	\$109,532

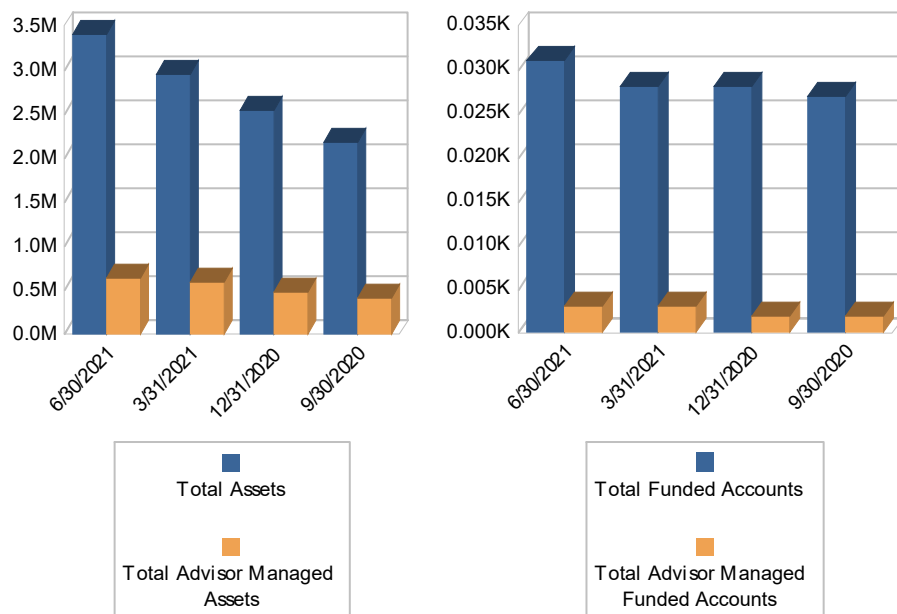
PCRA Participant Profile Information

Average Participant Age	55
Percent Male Participants	81%
Percent Female Participants	19%

Total Assets by Category

Cash Investments	\$394,411
Equities	\$1,614,258
ETFs	\$831,126
Fixed Income	\$0
Mutual Funds	\$555,694
Other	\$0

Assets and Accounts (Trailing 4 Quarters)



Average Positions Per Account

Cash Investments	1.0
Equities	5.7
ETFs	1.7
Fixed Income	0.0
Mutual Funds	1.0
Other	0.0
Total	9.5

Average Trades Per Account

Equities	8.1
ETFs	3.2
Fixed Income	0.0
Mutual Funds	0.6
Other	0.0
Total	11.8

* Assets In and Out includes contributions and distributions.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO 457 as of 6/30/2021

Top 10 Mutual Fund Holdings**

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
T. ROWE PRICE BLUE CHIP GROWTH	Large Capitalization Stock Funds	TRBCX	Y	\$72,450	13.78%
VANGUARD DIVIDEND GROWTH INV	Large Capitalization Stock Funds	VDIGX	N	\$61,746	11.74%
LAUDUS U.S. LARGE CAP GROWTH FUND	Large Capitalization Stock Funds	LGILX	Y	\$42,273	8.04%
AMERICAN CENTURY SELECT INV	Large Capitalization Stock Funds	TWCIX	Y	\$27,351	5.20%
AMG YACKTMAN FOCUSED N	Large Capitalization Stock Funds	YAFFX	Y	\$26,349	5.01%
TCW SELECT EQUITIES N	Large Capitalization Stock Funds	TGCNX	Y	\$20,454	3.89%
BROWN ADVISORY SUSTAINABLE GROWTH INV	Large Capitalization Stock Funds	BIAWX	Y	\$20,015	3.81%
PFG FDLT INS AM&EQ IDX STR R	Large Capitalization Stock Funds	PFFFX	Y	\$19,705	3.75%
PFG FDLT INS AM&EQ SCTR STR R	Large Capitalization Stock Funds	PFFSX	Y	\$18,480	3.51%
PFG JP MORGAN TACTICAL MODERATE STRAT R	Hybrid Funds	PFJDX	Y	\$17,720	3.37%

Top 10 Fund Families

Name	\$MF Assets	%MF Assets
T ROWE PRICE	\$88,515	16.83%
VANGUARD	\$78,873	15.00%
LAUDUS FUNDS	\$42,273	8.04%
AMERICAN CENTURY	\$27,351	5.20%
AMG FUNDS	\$26,349	5.01%
TCW	\$20,454	3.89%
BROWN/IA	\$20,015	3.81%
DFA	\$16,792	3.19%
SCHWAB	\$14,691	2.79%
PROFUNDS	\$12,793	2.43%

**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 6/30/2021

Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
UNITED AIRLINES HLDGS	Industrials	UAL	\$134,176	8.31%
AMC ENTERTAINMENT CLASS A	Communication Services	AMC	\$113,700	7.04%
CHURCHILL CAPITAL CO UTS EXP	Other	CVIUI	\$110,110	6.82%
PALANTIR TECHNOLOGIES INCLASS A	Information Technology	PLTR	\$104,886	6.50%
A T & T INC	Communication Services	T	\$103,431	6.41%
CANGO INC FUNSPONSORED ADR	Consumer Discretionary	CANG	\$83,850	5.19%
NIO INC FSPONSORED ADR	Consumer Discretionary	NIO	\$58,520	3.63%
NVIDIA CORP FORWARD SPLIT	Information Technology	NVDA	\$49,889	3.09%
TILRAY INC	Health Care	TLRY	\$34,696	2.15%
CHURCHILL CAPITAL IV CORCORP ACT	Other	CCIV	\$29,541	1.83%

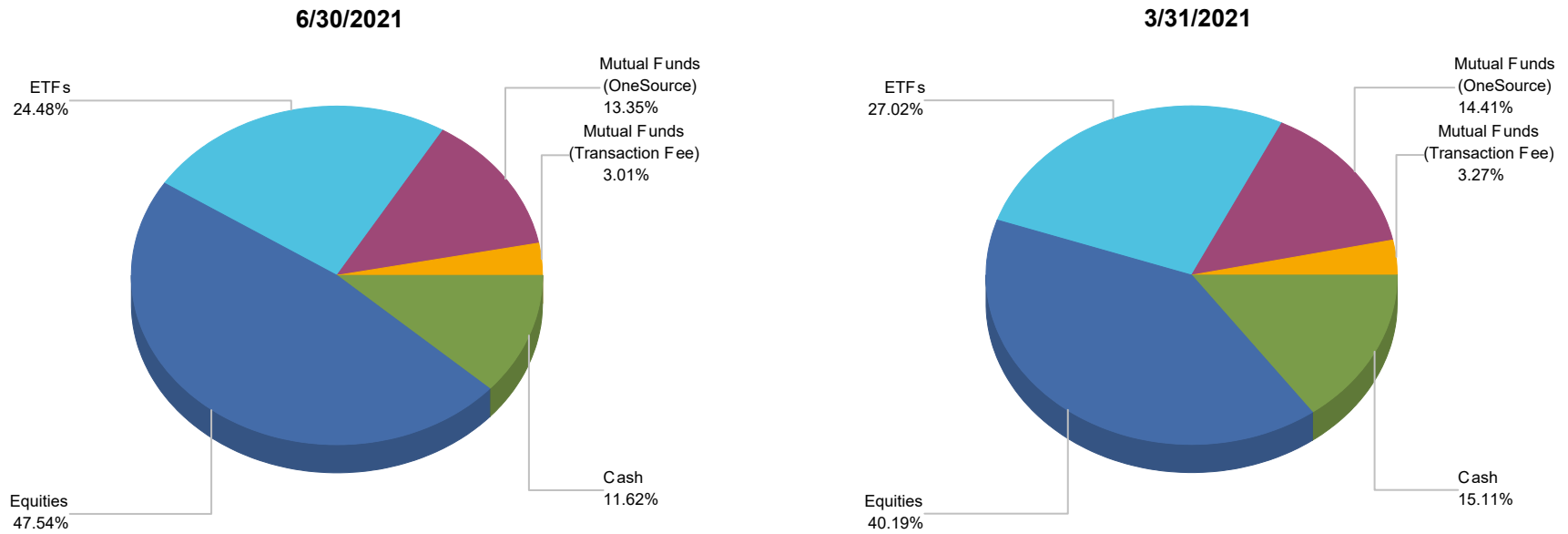
Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
VANGUARD INTERMEDIATE TERM COR ETF	US FI	VCIT	N	\$100,109	12.04%
GLOBAL X SUPERDIVIDEND ETF	International Equity	SDIV	N	\$97,780	11.76%
FIDELITY MSCI INFOR TECHINDX ETF IV	Sector	FTEC	N	\$58,070	6.99%
VANGUARD DIVIDEND APPRECIATIO ETF IV	US Equity	VIG	N	\$47,408	5.70%
INVESCO QQQ TRUST	US Equity	QQQ	N	\$46,910	5.64%
SCHWAB US DIVIDEND EQUITY ETF	US Equity	SCHD	N	\$34,029	4.09%
SPDR S&P 500 HIGH DIVIDEND ETF IV	US Equity	SPYD	N	\$30,117	3.62%
ISHARES CORE S&P 500 ETF IV	US Equity	IVV	N	\$29,235	3.52%
VANGUARD REAL ESTATE ETF IV	Sector	VNQ	N	\$28,908	3.48%
VANGUARD S&P 500 ETF IV	US Equity	VOO	N	\$28,105	3.38%

*OS = OneSource, no transaction fee.

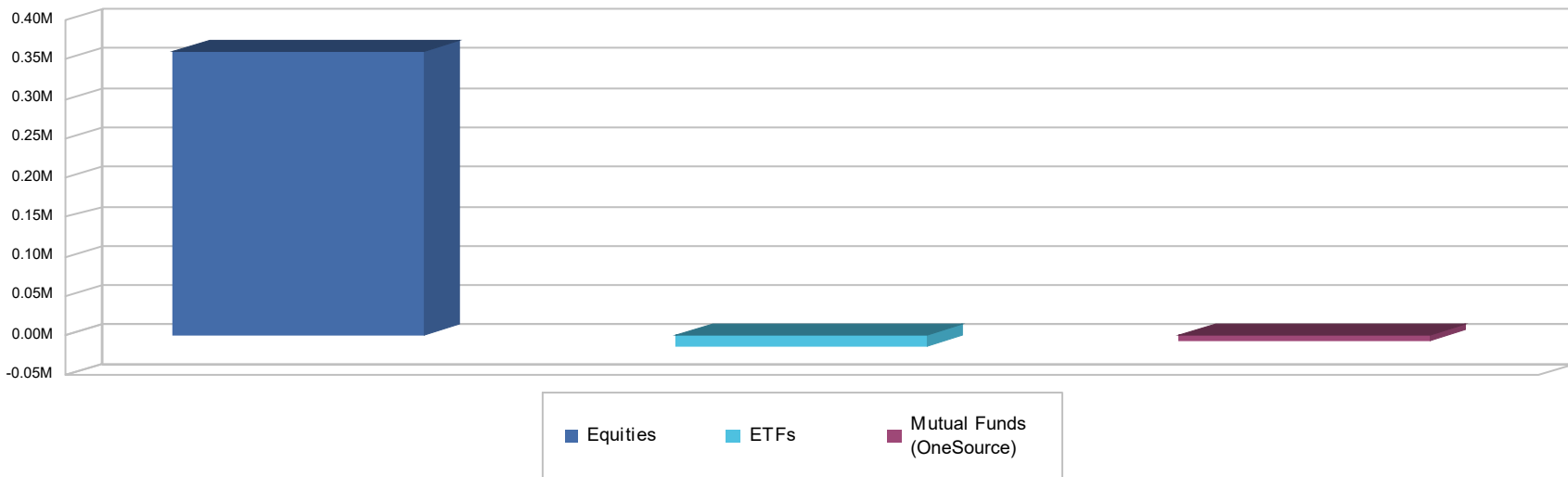
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 6/30/2021

Market Value Allocation - All Assets (Quarter over Quarter)



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

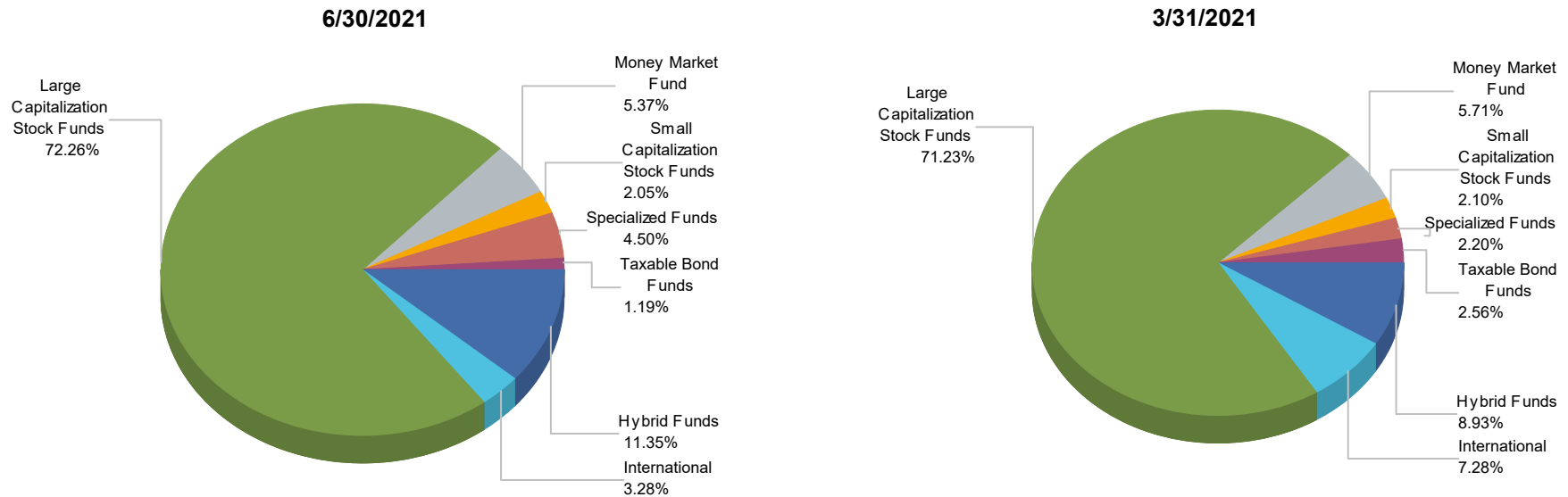
Net Flow - All Non-Cash Assets (3-Month Period Ending 6/30/2021)



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

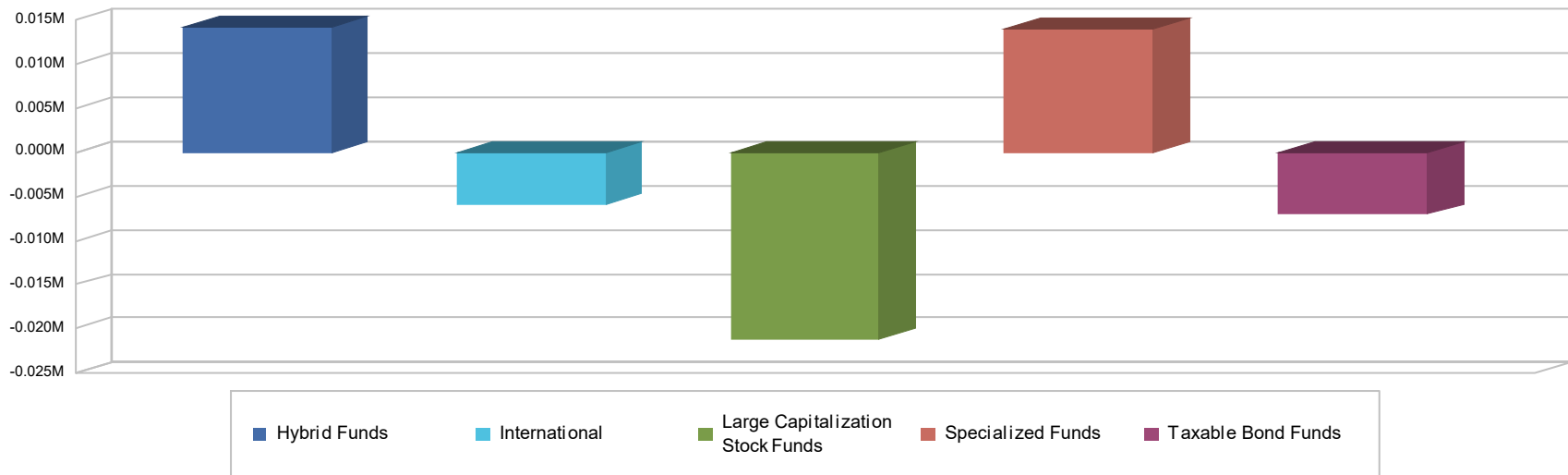
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 6/30/2021

Market Value Allocation - Mutual Funds (Quarter over Quarter)



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

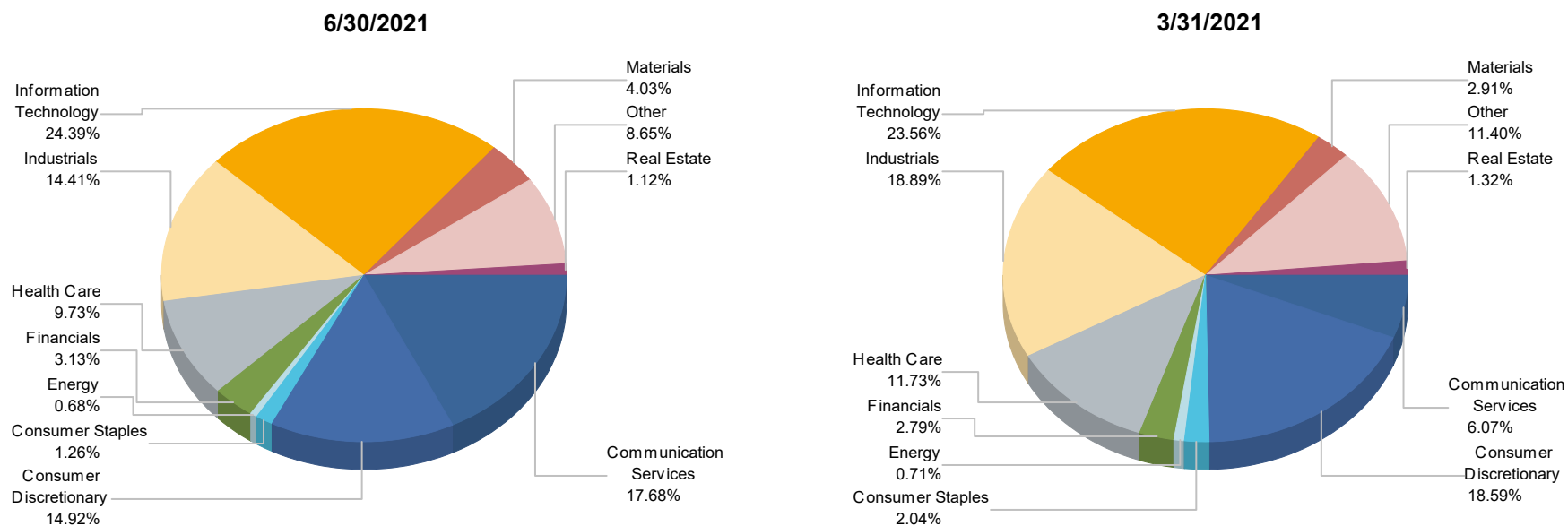
Net Flow by Sector - Mutual Funds (3-Month Period Ending 6/30/2021)



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

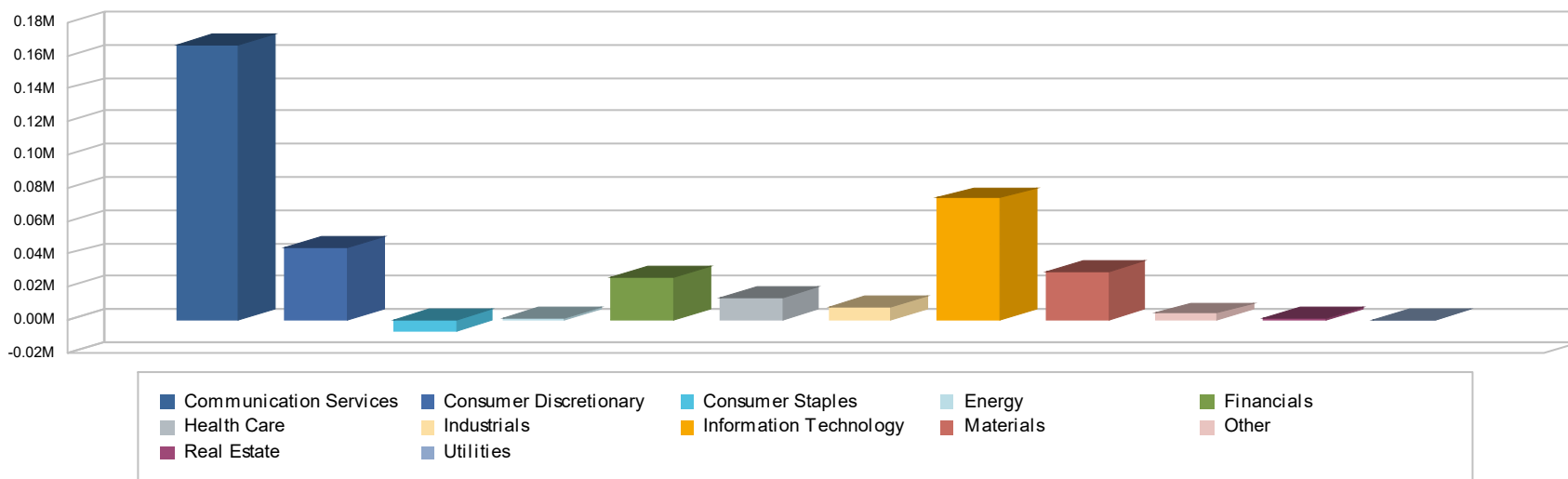
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 6/30/2021

Market Value Allocation - Equities (Quarter over Quarter)



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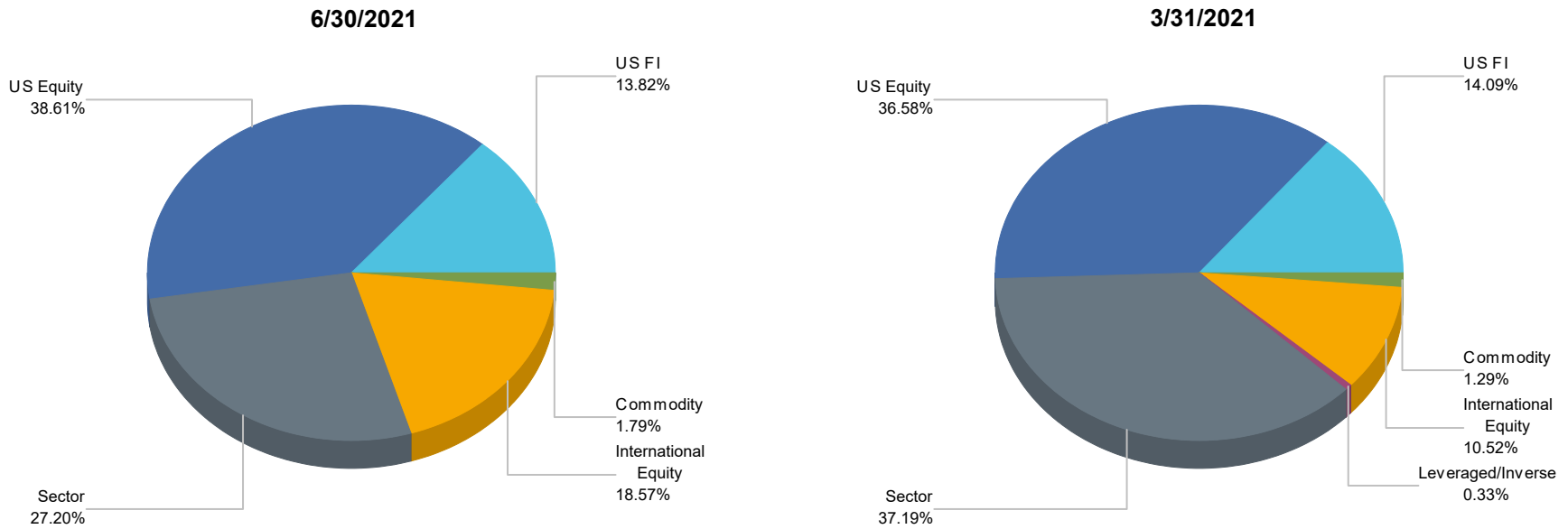
Net Flow by Sector - Equities (3-Month Period Ending 6/30/2021)



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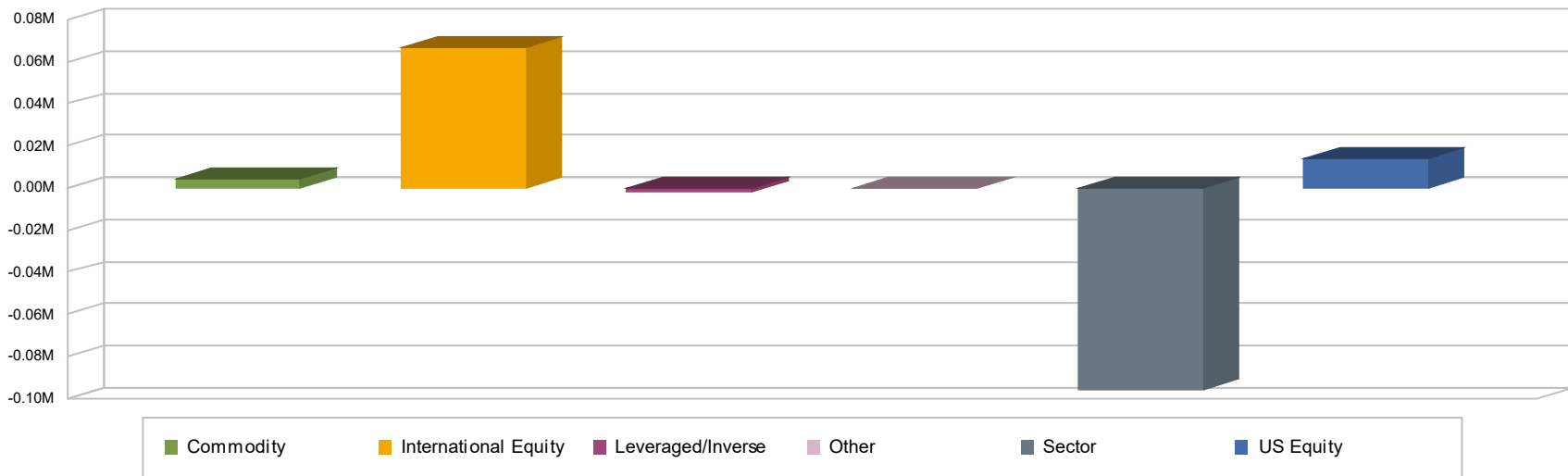
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 6/30/2021

Market Value Allocation - ETF (Quarter over Quarter)



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Net Flow by Sector - ETF (3-Month Period Ending 6/30/2021)

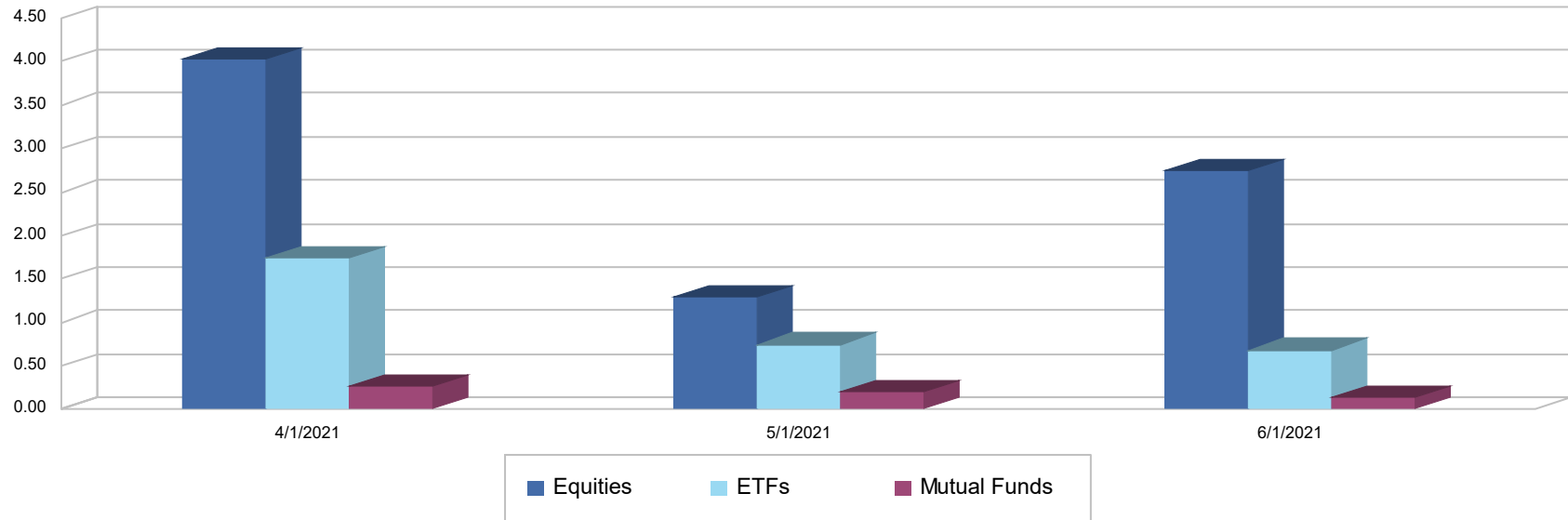


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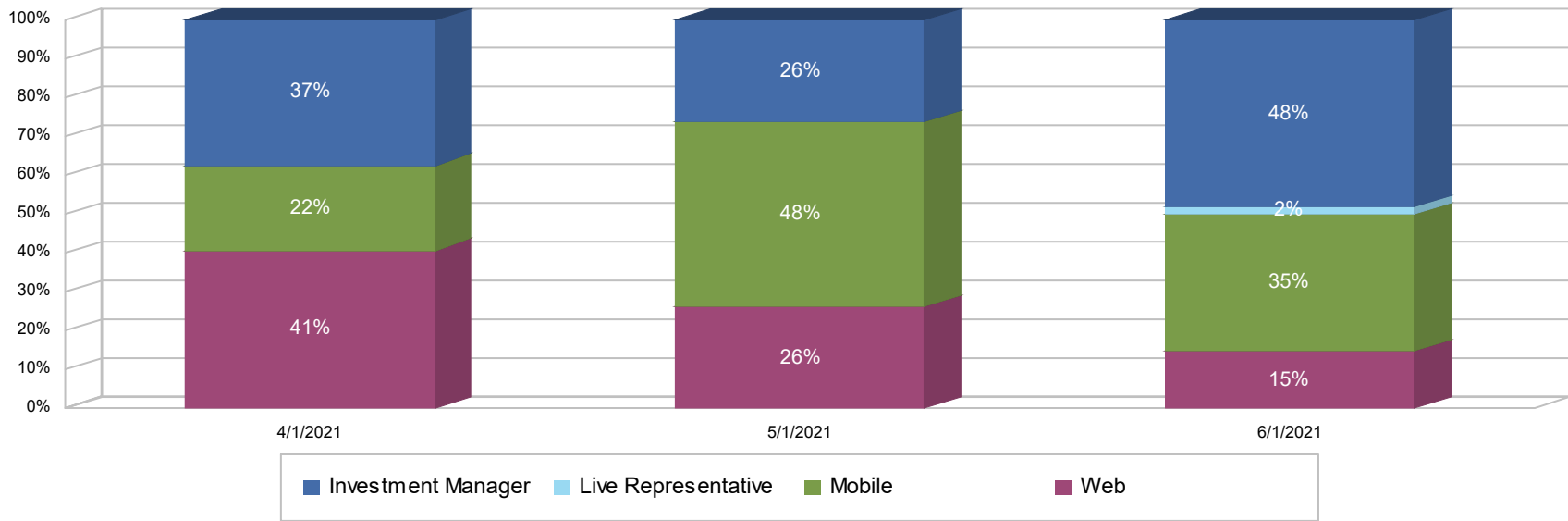
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO 457 as of 6/30/2021

Average Monthly Trades Per Account (3-Month Period Ending 6/30/2021)



Trading Channel Mix (Month over Month)





CITY OF SACRAMENTO MGMT 401A

Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

As of 6/30/2021

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO MGMT 401A as of 6/30/2021

Plan Profile Information

Plan Type	Money Purchase
Total PCRA Assets	\$565,486
Total Funded PCRA Accounts	8
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*	\$51,915
Average PCRA Account Balance	\$70,686

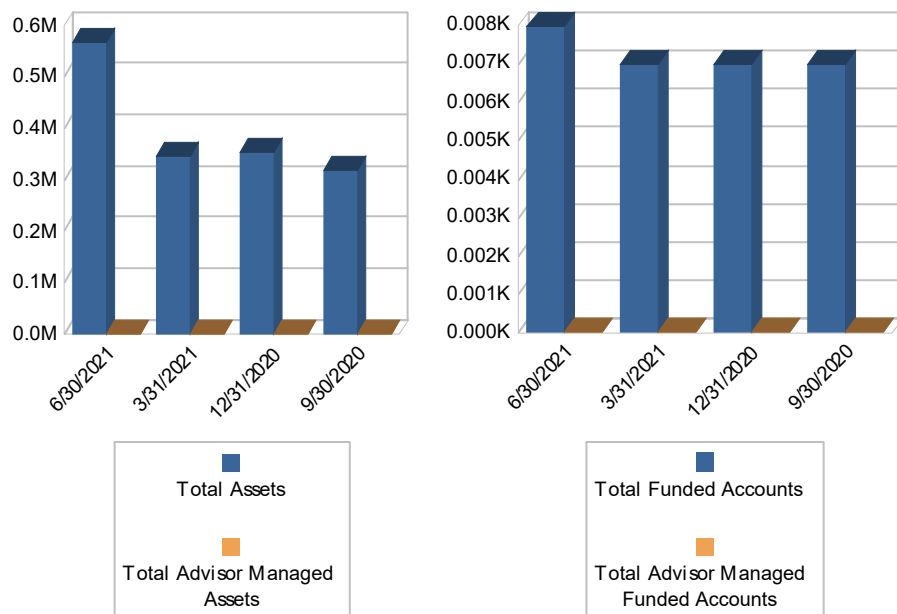
PCRA Participant Profile Information

Average Participant Age	53
Percent Male Participants	89%
Percent Female Participants	11%

Total Assets by Category

Cash Investments	\$52,179
Equities	\$344,777
ETFs	\$63,241
Fixed Income	\$0
Mutual Funds	\$105,290
Other	\$0

Assets and Accounts (Trailing 4 Quarters)



Average Positions Per Account

Cash Investments	1.0
Equities	1.9
ETFs	0.6
Fixed Income	0.0
Mutual Funds	0.4
Other	0.0
Total	3.9

Average Trades Per Account

Equities	3.9
ETFs	2.9
Fixed Income	0.0
Mutual Funds	0.1
Other	0.0
Total	6.9

* Assets In and Out includes contributions and distributions.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO MGMT 401A as of 6/30/2021

Top 10 Mutual Fund Holdings**

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
TIAA-CREF EQUITY INDEX RETAIL	Large Capitalization Stock Funds	TINRX	Y	\$58,708	55.76%
PROFUNDS BANKS ULTRASECTOR INV	Specialized Funds	BKPIX	Y	\$39,926	37.92%
VANGUARD ENERGY INV	Specialized Funds	VGENX	N	\$6,655	6.32%

Top 10 Fund Families

Name	\$MF Assets	%MF Assets
TIAA-CREF	\$58,708	55.76%
PROFUNDS	\$39,926	37.92%
VANGUARD	\$6,655	6.32%

**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 6/30/2021

Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
AMC ENTERTAINMENT CLASS A	Communication Services	AMC	\$220,202	63.87%
APPLE INC	Information Technology	AAPL	\$30,188	8.76%
UNITED AIRLINES HLDGS	Industrials	UAL	\$23,531	6.82%
NORWEGIAN CRUISE LIN F	Consumer Discretionary	NCLH	\$23,528	6.82%
ROYAL CARIBBEAN GROUP F	Consumer Discretionary	RCL	\$23,452	6.80%
BLACKBERRY LTD F	Information Technology	BB	\$6,965	2.02%
FIVERR INTERNTNL LTD F	Consumer Discretionary	FVRR	\$3,637	1.05%
ZOOM VIDEO COMMUNICATION	Information Technology	ZM	\$2,709	0.79%
ZEBRA TECHNOLOGIES CLASS A	Information Technology	ZBRA	\$2,647	0.77%
OLD DOMINION FREIGHT	Industrials	ODFL	\$2,286	0.66%

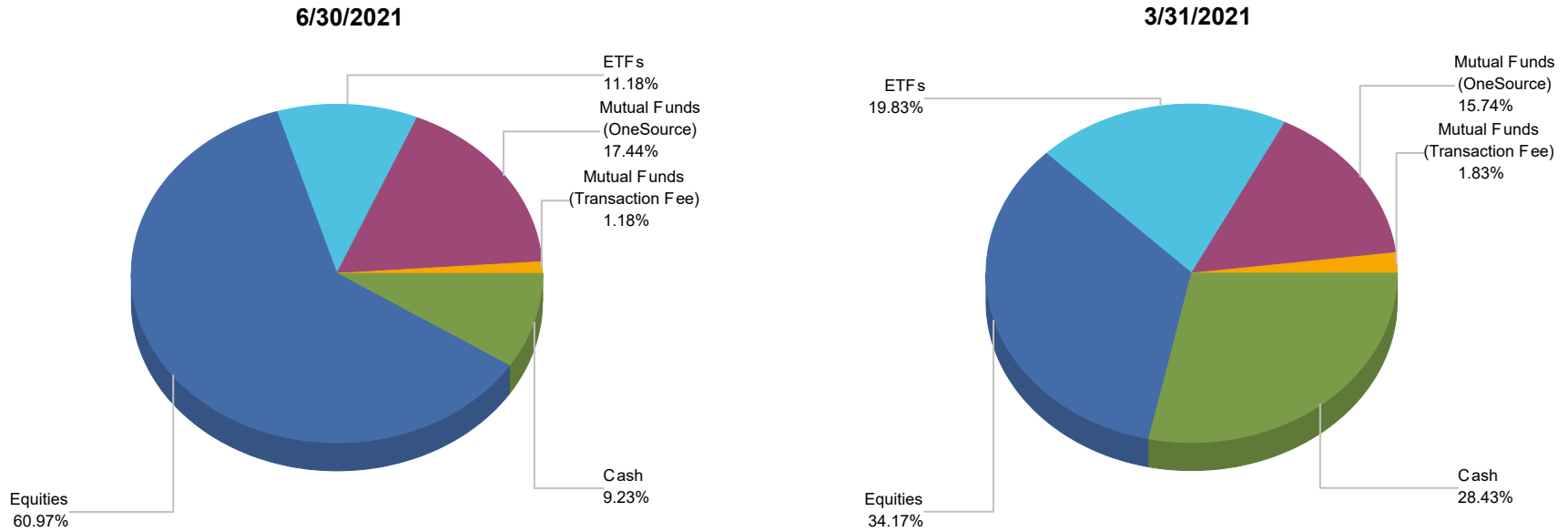
Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
SELECT STR FINANCIAL SELECT S ETF IV	Sector	XLF	N	\$29,352	46.41%
SPDR S&P DIVIDEND ETF IV	US Equity	SDY	N	\$12,228	19.34%
SELECT SECTOR INDUSTRIALSPDR ETF IV	Sector	XLI	N	\$10,240	16.19%
DIREXION DAILY ENERGY BULL 2X SHARES	Leveraged/Inverse	ERX	N	\$7,063	11.17%
JPMORGAN U.S. MOMENTUM FACTOR ETF	US Equity	JMOM	N	\$4,358	6.89%

*OS = OneSource, no transaction fee.

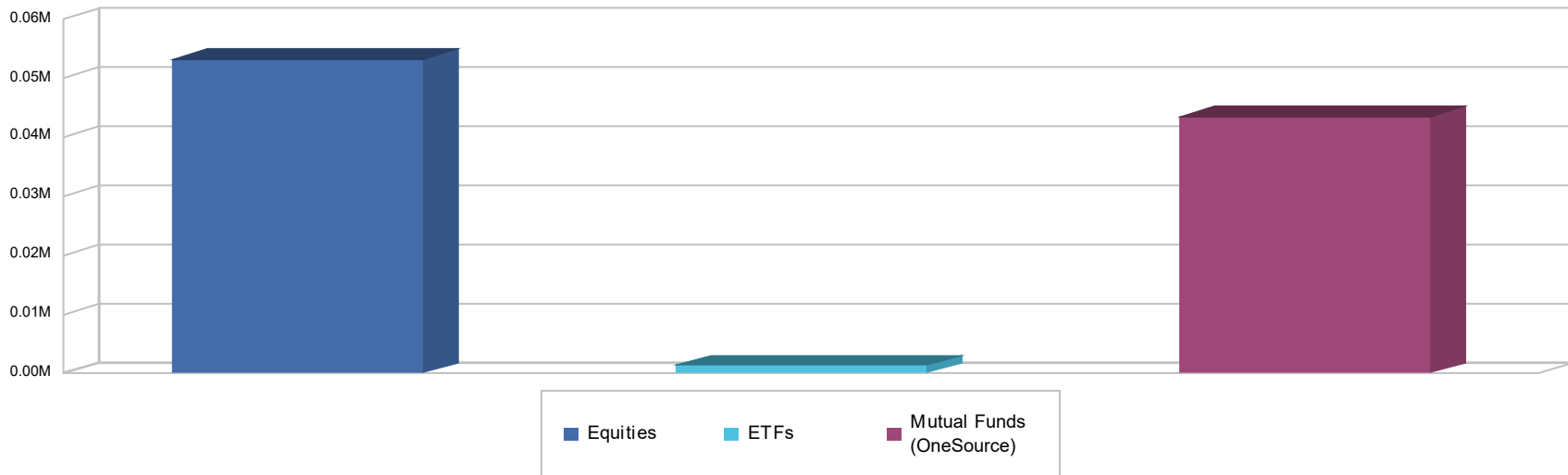
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 6/30/2021

Market Value Allocation - All Assets (Quarter over Quarter)



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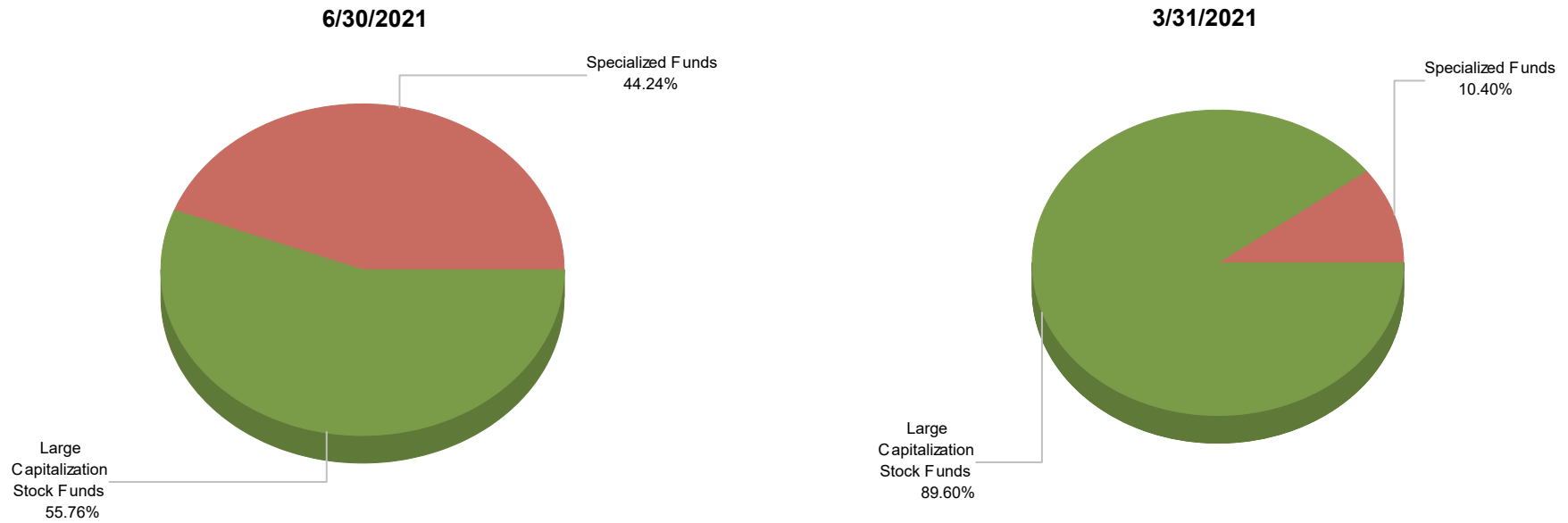
Net Flow - All Non-Cash Assets (3-Month Period Ending 6/30/2021)



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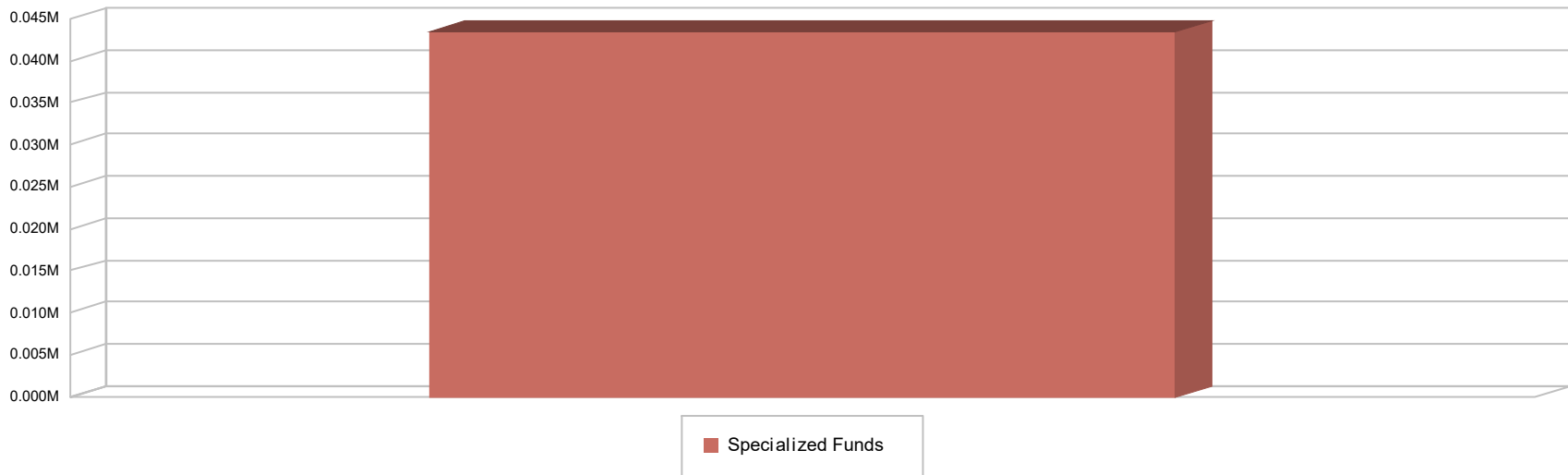
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 6/30/2021

Market Value Allocation - Mutual Funds (Quarter over Quarter)



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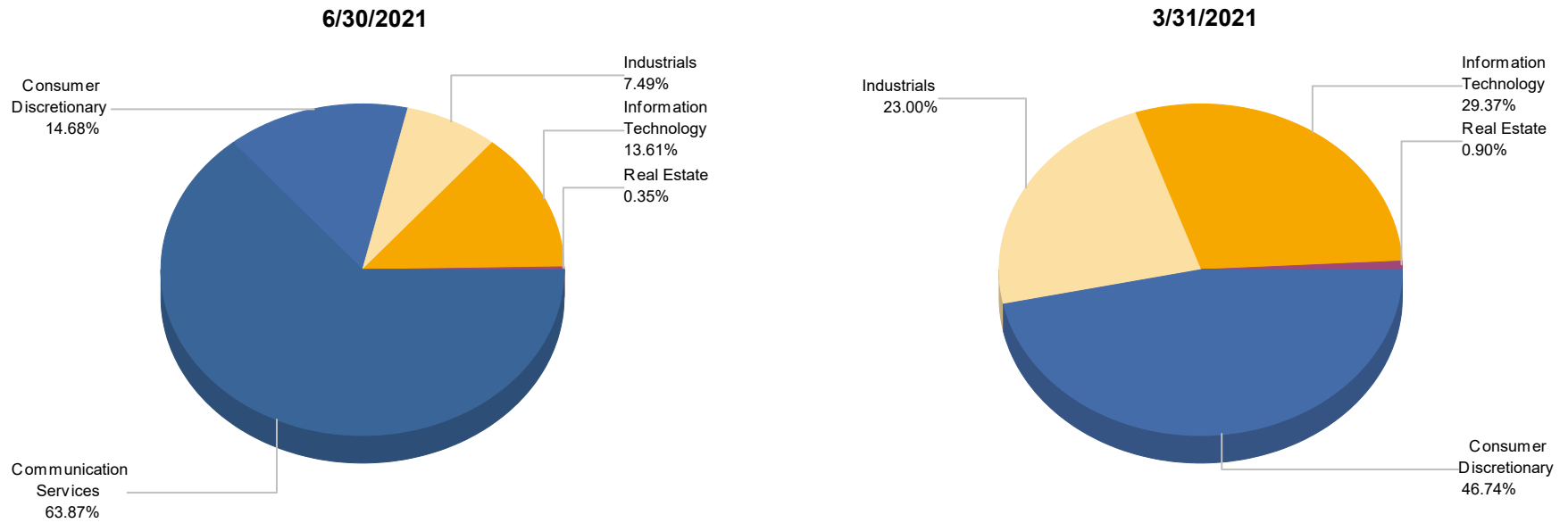
Net Flow by Sector - Mutual Funds (3-Month Period Ending 6/30/2021)



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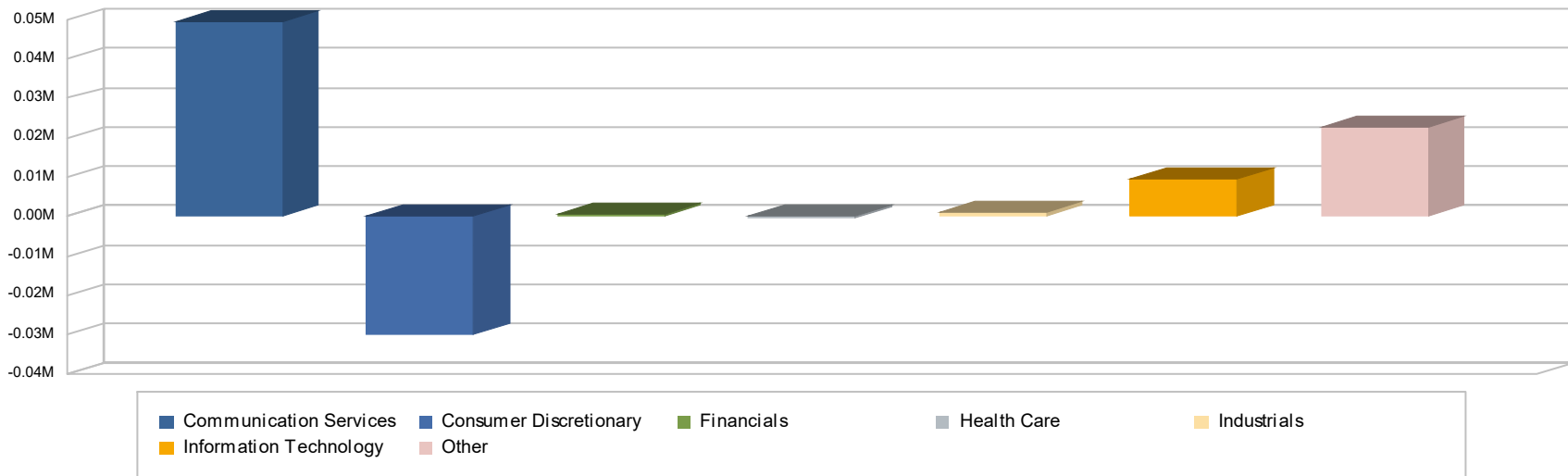
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 6/30/2021

Market Value Allocation - Equities (Quarter over Quarter)



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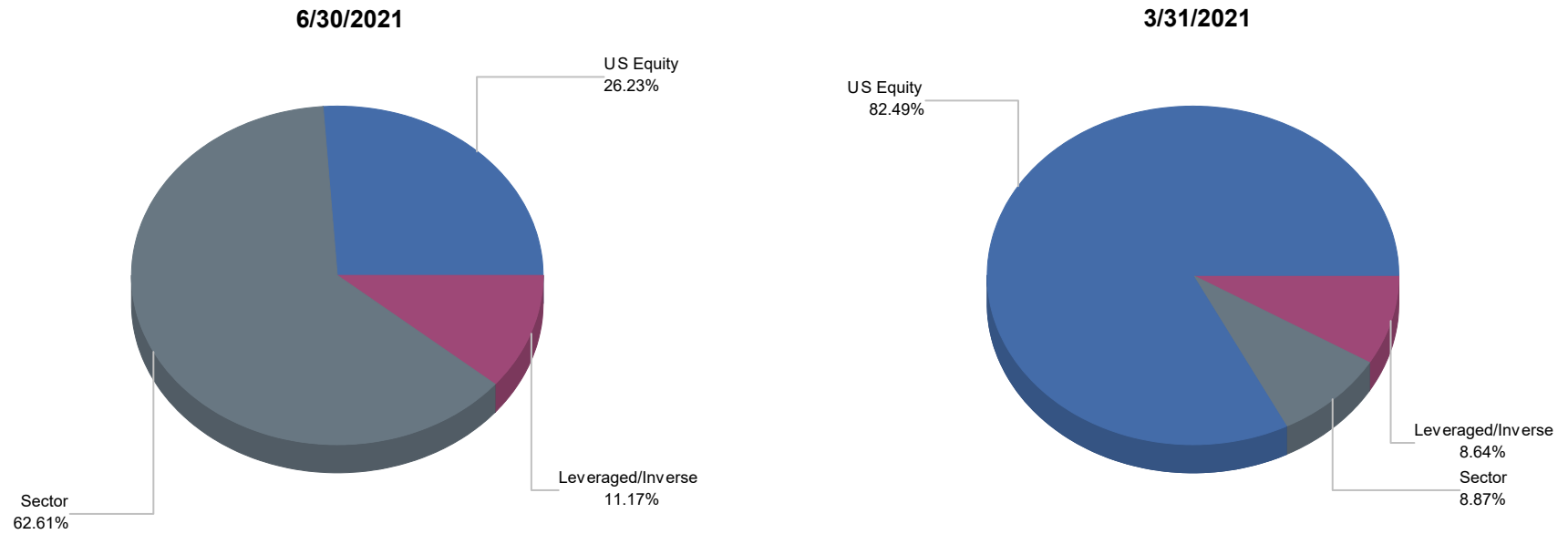
Net Flow by Sector - Equities (3-Month Period Ending 6/30/2021)



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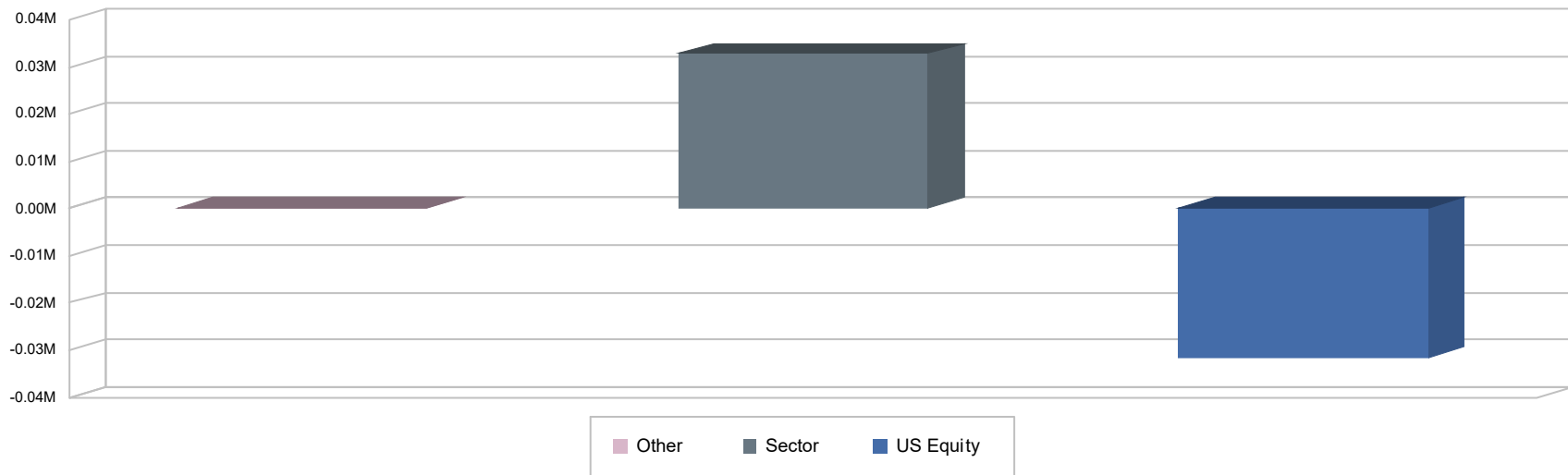
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 6/30/2021

Market Value Allocation - ETF (Quarter over Quarter)



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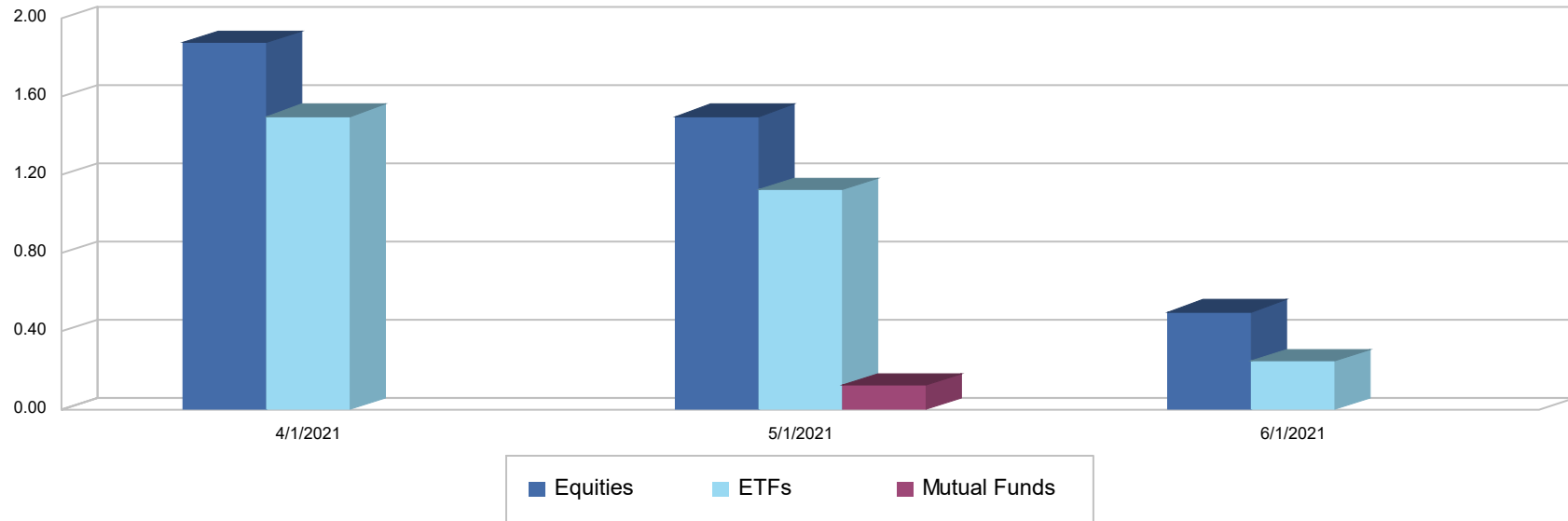
Net Flow by Sector - ETF (3-Month Period Ending 6/30/2021)



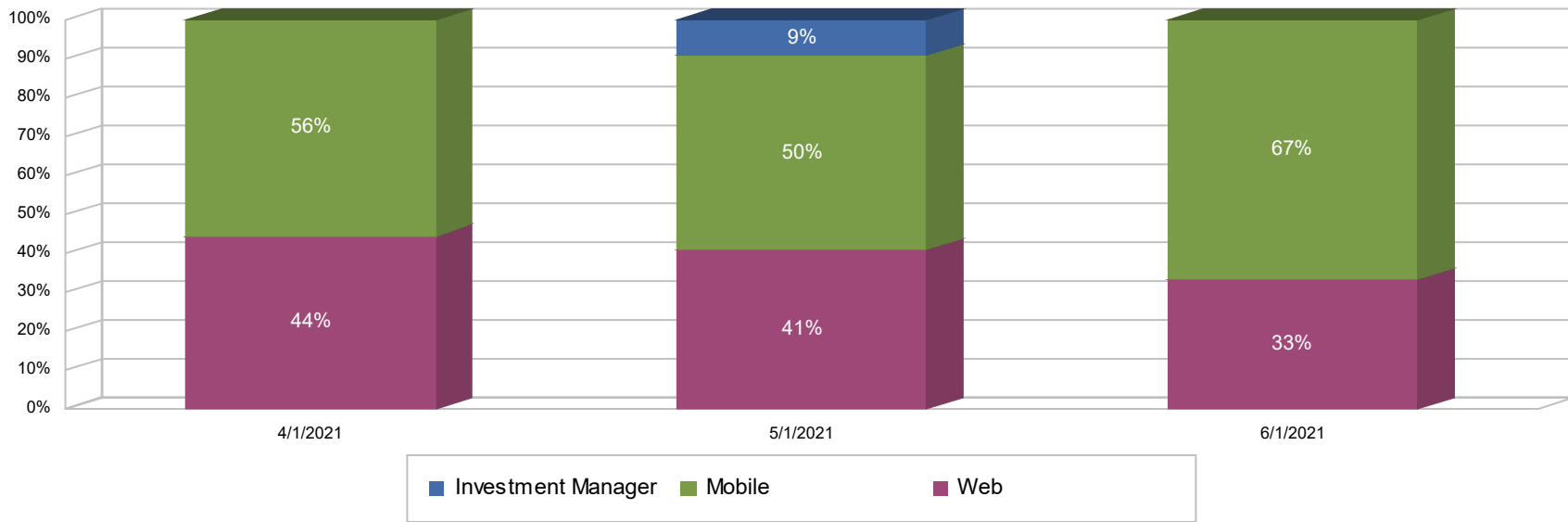
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The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 6/30/2021

Average Monthly Trades Per Account (3-Month Period Ending 6/30/2021)



Trading Channel Mix (Month over Month)



The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 6/30/2021

Important Disclosures

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

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

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

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

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

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Your Dedicated Team

Your Dedicated Team

Plan Sponsor Experience

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Participant Experience

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PLAN HEALTH REPORT

CITY OF SACRAMENTO DEFERRED COMPENSATION PLAN

as of 06/30/2021



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

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

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

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Retirement readiness		9
Assets & fund details		10
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Opportunities		17

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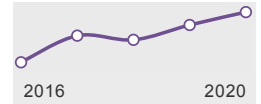
Quick plan facts

(as of 06/30/2021)

Metric	Current value	%Change from last quarter	%Change from last year
Participant Core Assets	\$538,588,773	6.00%	26.00%
Total Participant Count	4,793	0.15%	0.74%
Total New Enrollments YTD Count	108	56.52%	-35.71%
Total Deferrals YTD	\$13,433,321	127.00%	24.00%
Total Rollovers-In YTD	\$2,343,960	88.00%	109.00%
ProAccount Participant Count	1,675	2.13%	6.96%
ProAccount Assets	\$166,595,867	8.00%	38.00%

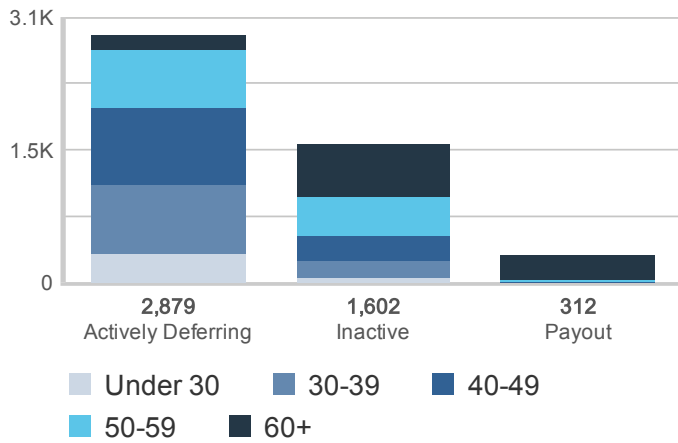
457 Plan Summary

\$ TOTAL PARTICIPANT ACCOUNT BALANCE
(as of 06/30/2021)
\$547,959,956



How many are participating?

ENROLLED PARTICIPANTS
(as of 06/30/2021)
4,793

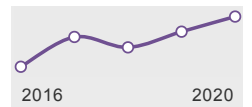


NEW ENROLLMENTS
(Calendar year to date)
108

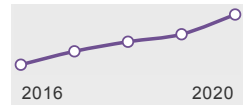
How are they saving & investing?

WHAT YOUR PARTICIPANTS ARE CONTRIBUTING
(as of 06/30/2021)

AVERAGE ACCOUNT BALANCE
\$112,370



AVERAGE CONTRIBUTION
\$286



How many participants are prepared for retirement

Online engagement
(as of 06/30/2021)

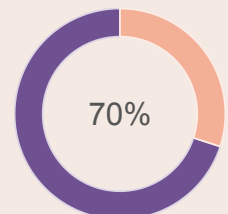
TOTAL ENROLLED PARTICIPANTS
4,793

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT
3,441

Retirement readiness
(as of 06/30/2021)

PARTICIPANTS WITH A RETIREMENT GOAL
2,503

PARTICIPANTS 'ON TRACK' FOR RETIREMENT



PARTICIPANT DEMOGRAPHICS

How participants are engaged in the plan



ENROLLED PARTICIPANTS ¹
(as of 06/30/2021)

4,793



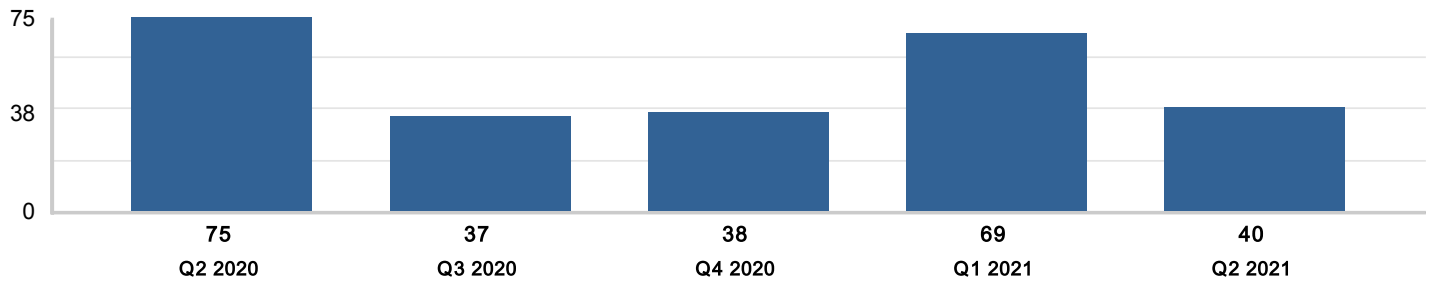
NEW ENROLLMENTS ²
(Calendar year to date)

108

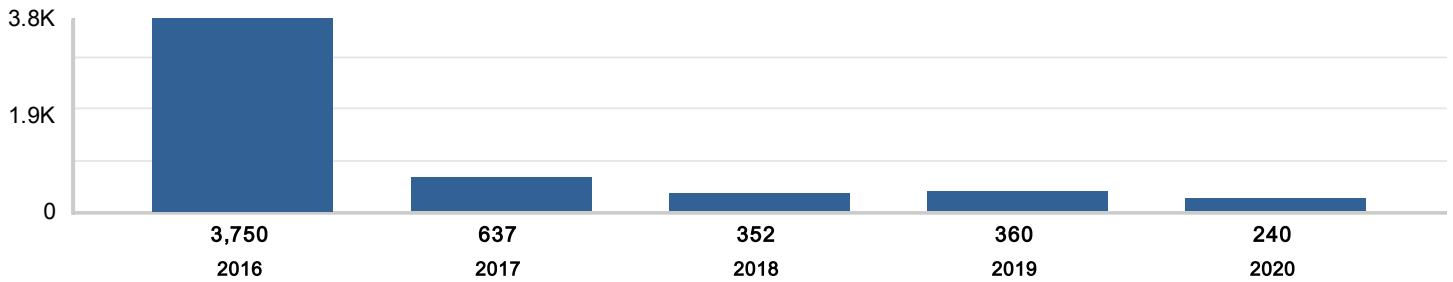
ONLINE ENROLLMENTS ³
(Calendar year to date)

52 out of 108

ENROLLMENT TRENDS (BY QUARTER) ⁴



ENROLLMENT TRENDS (BY YEAR) ⁴



¹ Total number of enrolled participants in this plan.

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

³ The number of online enrollments out of new enrollments.

⁴ Total number of participants enrolled by quarter or by year.

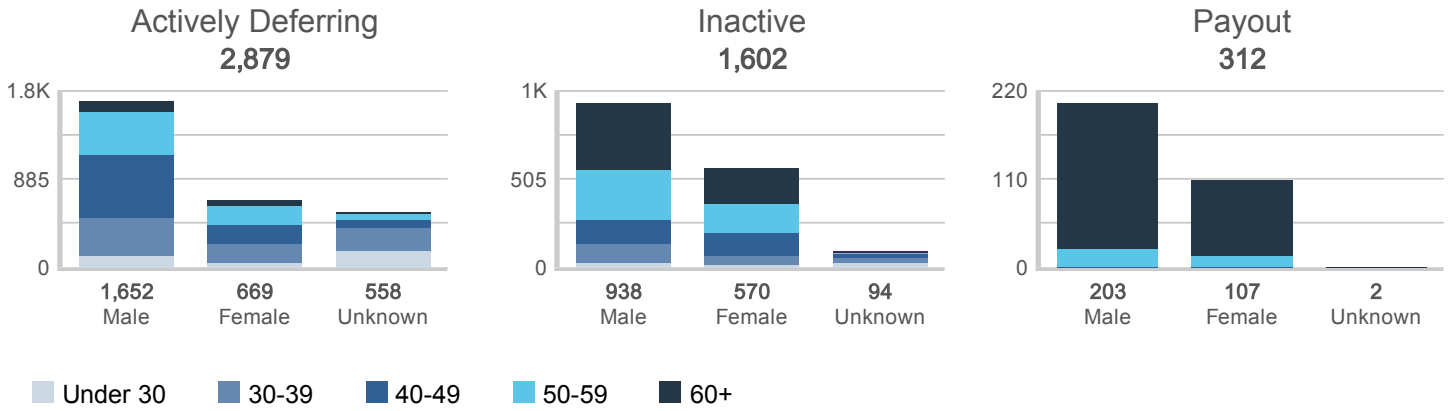
PARTICIPANT DEMOGRAPHICS

How participants are engaged in the plan



Enrolled participant data⁵

(as of 06/30/2021)



Actively Deferring 2,879

Inactive 1,602

Payout 312

	Actively Deferring			Inactive			Payout		
	Male	Female	Unknown	Male	Female	Unknown	Male	Female	Unknown
Under 30	110	52	172	22	13	26	1	0	0
30 - 39	393	181	219	115	57	33	0	1	0
40 - 49	621	198	93	135	128	21	0	1	0
50 - 59	426	184	54	280	163	8	21	13	0
60+	102	54	20	386	209	6	181	92	2

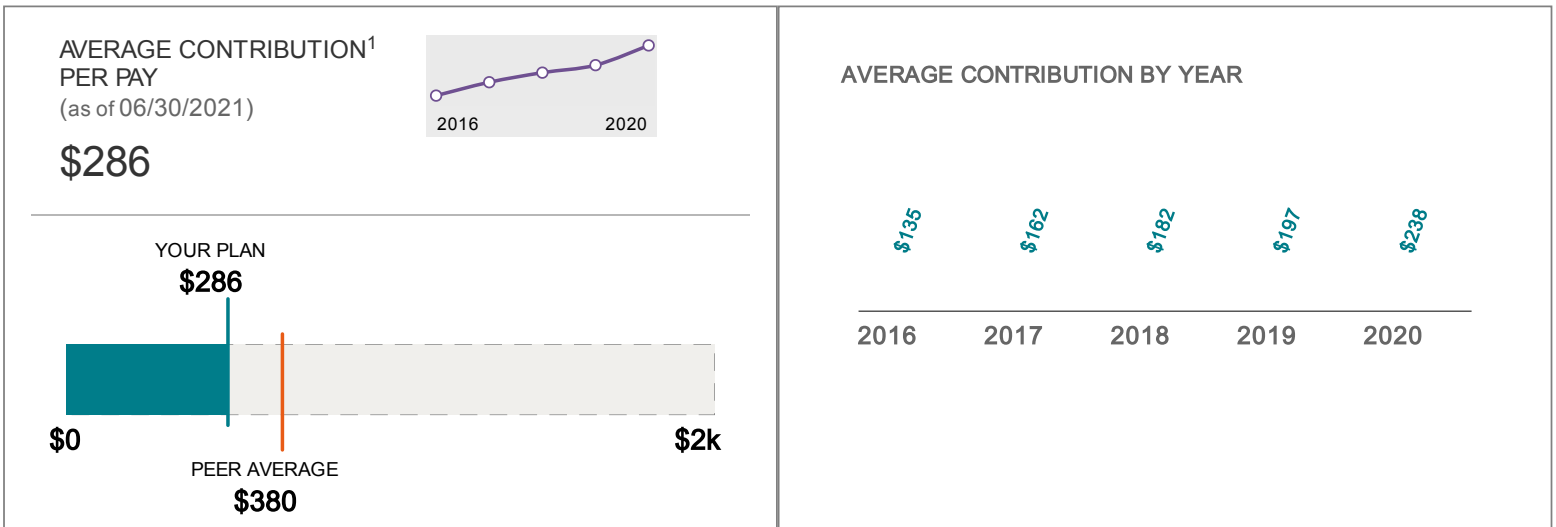
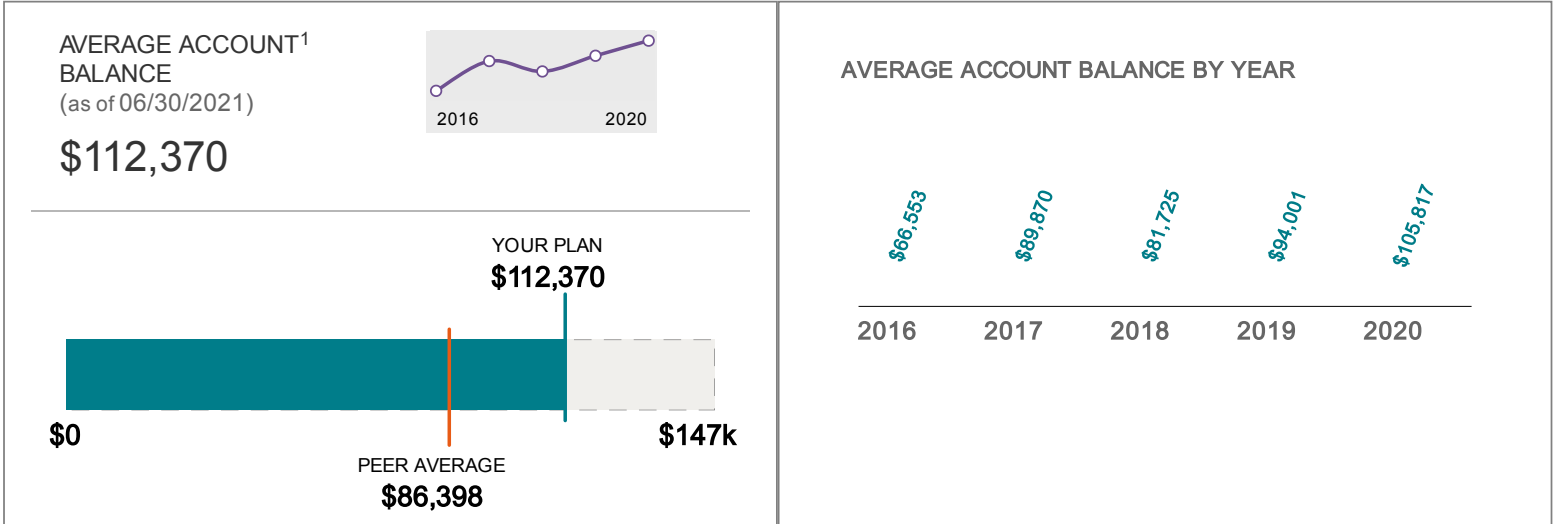
⁵ Actively deferring - Participants with a balance, a contribution in the past 30 days and a status of employed.

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

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

CONTRIBUTIONS & INVESTMENTS

What your participants are contributing



Balances & contributions by age & gender

(as of 06/30/2021)

	Average account balance			Average annualized contributions		
	Male	Female	Unknown	Male	Female	Unknown
Under 30	\$18,860	\$12,223	\$13,158	\$9,053	\$4,196	\$6,573
30 - 39	\$38,921	\$34,018	\$14,817	\$7,704	\$4,480	\$4,950
40 - 49	\$135,923	\$73,154	\$30,793	\$9,824	\$5,404	\$5,186
50 - 59	\$193,246	\$151,243	\$40,043	\$12,251	\$6,756	\$5,951
60+	\$176,617	\$148,007	\$97,687	\$4,997	\$3,768	\$11,698

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

CONTRIBUTION & INVESTMENTS

What your participants are contributing

6% PARTICIPANTS WITH INCREASED CONTRIBUTIONS
(Calendar year to date)

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

2021 IRS limits

Regular Limit \$19,500

50+ Catch Up \$6,500

3-Year Catch Up \$19,500

How your participants are invested

ASSET ALLOCATION ¹ (as of 06/30/2021)

NUMBER OF ASSET CLASSES

1	12.9%
2	4.1%
3	4.6%
4	4.1%
5+	74.3%



ASSET DIVERSIFICATION ² (as of 06/30/2021)

AVG. # ASSET CLASSES

5.2

PEER GROUP

4.6

RECOMMENDED

5



ProAccount

(as of 06/30/2021)

TOTAL PROACCOUNT BALANCE
\$166,595,867

PARTICIPANTS WITH PROACCOUNT
1,675
out of 4,793 total enrolled participants

AVG ACCOUNT BALANCE WITH PROACCOUNT
\$99,460



Schwab Personal Choice Retirement Account

(as of 06/30/2021)

Number of accounts

31

Balance

\$3,385,760

¹ Percentage of participants by number of investment classes.

² Average number of asset classes - Average number of asset classes in which participants are invested.

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

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

How many participants are prepared for retirement

Online engagement

(as of 06/30/2021)

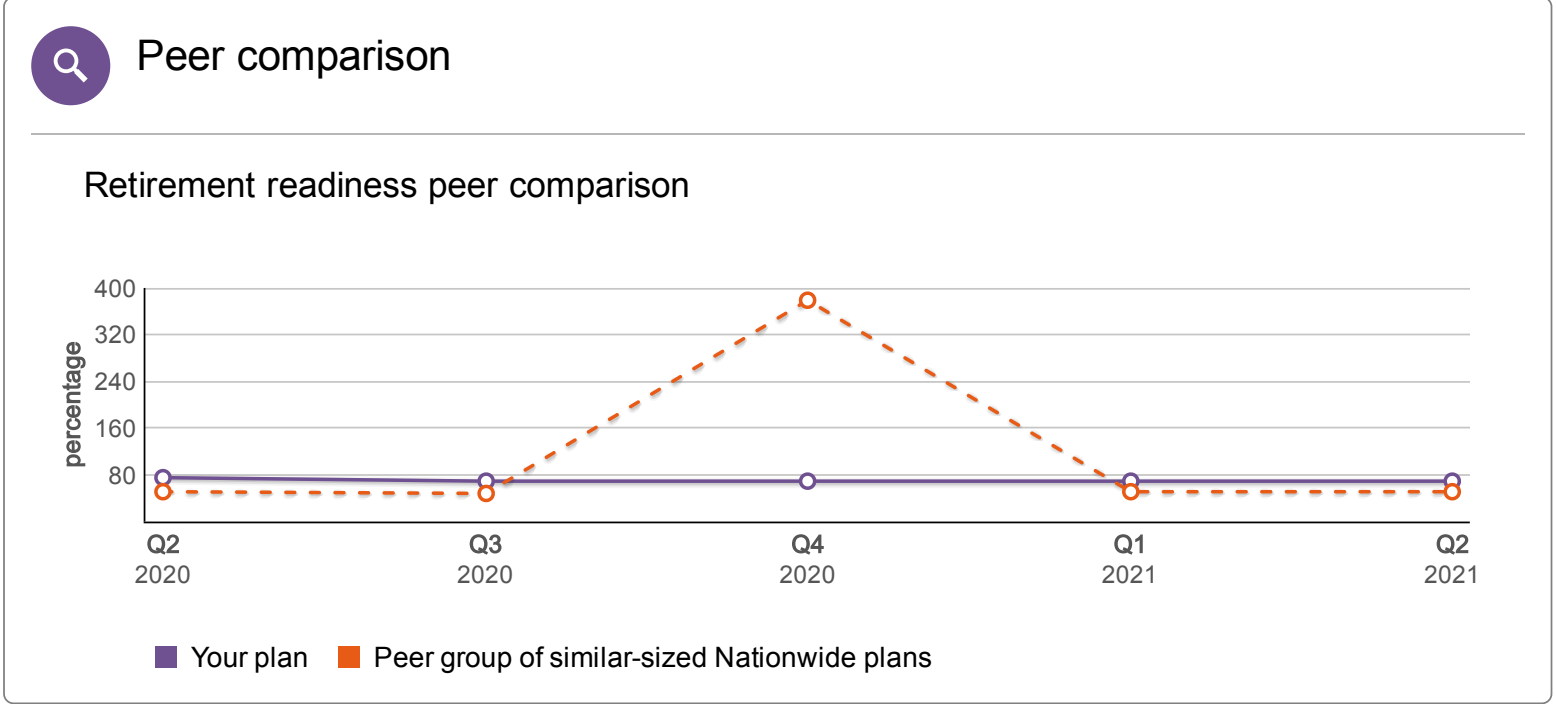
<p>TOTAL ENROLLED PARTICIPANTS</p> <p style="font-size: 24px; font-weight: bold;">4,793</p>	<p>ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT</p> <p style="font-size: 24px; font-weight: bold;">3,441</p>
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Retirement readiness

(as of 06/30/2021)

<p>PARTICIPANTS WITH A RETIREMENT GOAL ¹</p> <p style="font-size: 24px; font-weight: bold;">2,503</p>	<p>PARTICIPANTS 'ON TRACK' FOR RETIREMENT ²</p> <div style="text-align: center; margin-top: 20px;"> <p style="font-size: 24px; font-weight: bold;">70%</p> </div>
--	--

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



NRM-17390AO

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

\$ Asset class totals

Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$38,436,374.42	\$40,035,071.11	\$43,558,788.88	7.9%
Large cap	\$128,544,590.87	\$162,856,668.28	\$182,714,408.09	33.3%
Bonds	\$35,428,288.58	\$43,290,000.97	\$46,445,594.31	8.5%
SDO	\$1,698,826.66	\$2,539,364.88	\$3,385,760.08	0.6%
Specialty	\$10,088,923.60	\$10,541,589.66	\$11,825,060.42	2.2%
Loan	\$6,306,147.04	\$5,856,767.29	\$5,985,423.00	1.1%
Asset allocation	\$57,937,035.30	\$60,041,819.03	\$64,868,668.73	11.8%
International	\$44,464,367.86	\$48,576,870.39	\$55,997,007.45	10.2%
Small cap	\$24,351,248.85	\$25,871,424.75	\$29,945,609.75	5.5%
Fixed assets and cash	\$92,898,049.95	\$105,195,907.15	\$103,233,634.93	18.8%
Total	\$440,153,853.13	\$504,805,483.51	\$547,959,955.64	100%

 Total contributions by asset class

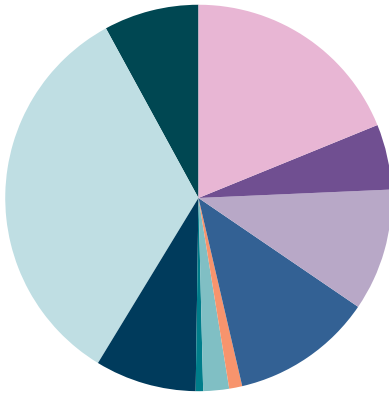
Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$2,090,294.67	\$2,279,012.59	\$1,031,975.09	6.7%
Large cap	\$6,038,627.12	\$6,559,459.01	\$4,131,801.58	26.7%
Bonds	\$1,510,744.32	\$1,683,817.83	\$1,155,397.24	7.5%
Specialty	\$526,735.17	\$657,156.39	\$384,639.87	2.5%
Asset allocation	\$5,350,438.64	\$5,824,163.73	\$3,895,312.91	25.2%
International	\$3,318,994.43	\$3,574,596.37	\$2,196,340.30	14.2%
Small cap	\$1,475,329.69	\$1,439,278.40	\$686,709.37	4.4%
Fixed assets and cash	\$2,787,867.13	\$3,259,057.66	\$1,996,986.42	12.9%
Total	\$23,099,031.17	\$25,276,541.98	\$15,479,162.78	100%

2021



Asset allocation

(as of 06/30/2021)



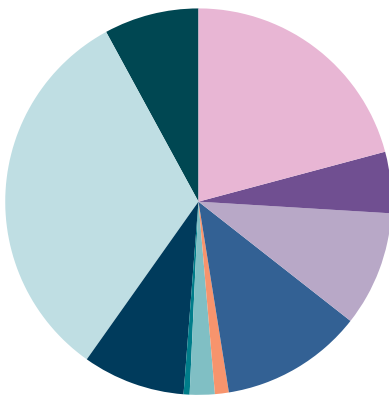
ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	7.9%	5.9%	2.0% ●
Large cap	33.3%	20.0%	13.4% ●
Balanced	0.0%	1.7%	0.0%
Bonds	8.5%	3.9%	4.6% ●
Short term	0.0%	2.0%	0.0%
SDO	0.6%	0.1%	0.5% ●
Specialty	2.2%	0.6%	1.5% ●
Loan	1.1%	0.0%	1.1% ●
Asset allocation	11.8%	11.5%	0.4% ●
International	10.2%	5.7%	4.5% ●
Small cap	5.5%	3.3%	2.2% ●
Fixed assets and cash	18.8%	45.3%	-26.5% ●
Fixed Indexed Annuity	0.0%	0.0%	0.0%

2020



Asset allocation

(as of 12/31/2020)



ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	7.9%	5.6%	2.4% ●
Large cap	32.3%	19.6%	12.7% ●
Balanced	0.0%	1.6%	0.0%
Bonds	8.6%	4.2%	4.3% ●
Short term	0.0%	2.1%	0.0%
SDO	0.5%	0.1%	0.4% ●
Specialty	2.1%	0.6%	1.5% ●
Loan	1.2%	0.0%	1.1% ●
Asset allocation	11.9%	12.9%	-1.0% ●
International	9.6%	5.6%	4.0% ●
Small cap	5.1%	3.2%	2.0% ●
Fixed assets and cash	20.8%	44.6%	-23.8% ●

BALANCE DETAILS



Total account balance

(as of 06/30/2021)

Money source	Current value
Participant assets	\$547,959,955.64
Salary Reduction	\$510,533,982.92
Rollover (Pre-Tax)	\$18,614,591.28
Rollover 457	\$9,320,380.21
Roth Contribution	\$81,635.20
Roth Rollover	\$35,637.40
Roth Rollover 457	\$2,545.55
Loan balance	\$5,985,423.00
SDO balance	\$3,385,760.08
Total plan assets	\$547,959,955.64

BALANCE DETAILS



Loan Details

(as of 06/30/2021)

Loan type	Number of loans	Principal value
General purpose loan	488	\$5,143,568.91
Primary residence loan	51	\$841,854.09
Total	539	\$5,985,423.00



Contributions and transfers/rollovers-in

(as of 06/30/2021)

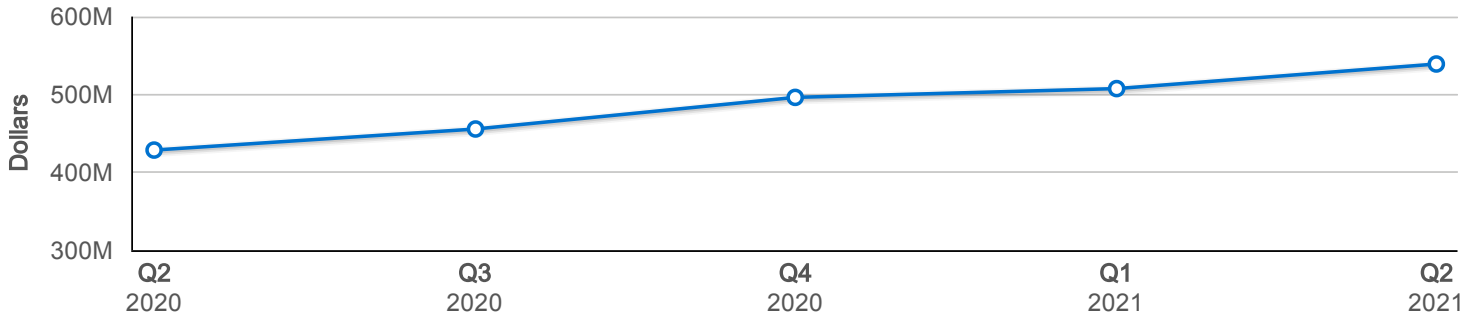
Type	Year to date
Contributions	\$13,433,320.62
Transfers/Rollovers-In	\$2,045,842.16
Total	\$15,479,162.78



Balance activity by quarter

Change in balance from last quarter

▲ 6.3%
FROM LAST QUARTER

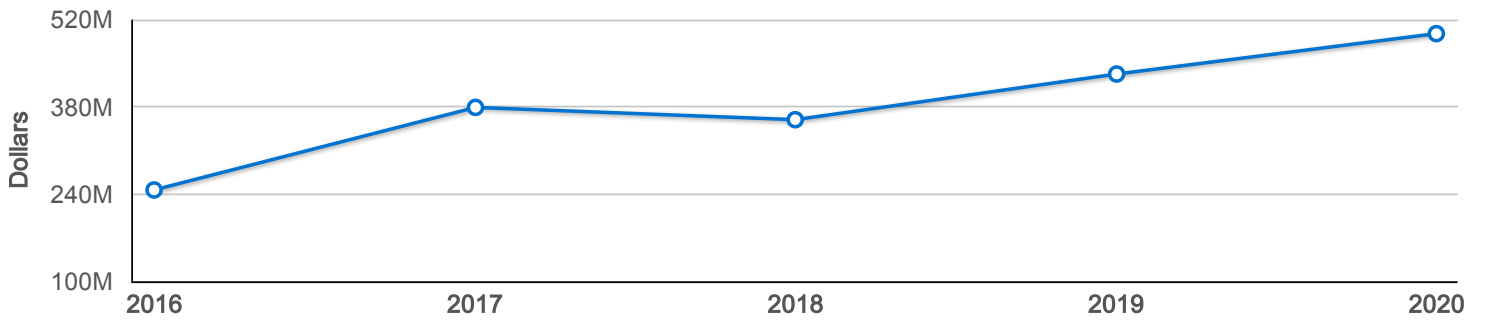




Balance activity by year

Change in balance from last year

▲ 14.9%
FROM LAST YEAR



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

Top opportunities to improve plan health

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

Additional opportunities

How participants are engaged in the plan

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

What your participants are contributing

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

How your participants are invested

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

How many participants are prepared for retirement

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

PLAN HEALTH REPORT

CITY OF SACRAMENTO CITY COUNCIL 401(a)

as of 06/30/2021



WELCOME

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

Our goal is to help you objectively evaluate your Plan's performance and how it performs against other plans like yours. Since Nationwide Retirement Solutions is one of the largest retirement plan providers in the industry, we are uniquely positioned to compare your Plan to many others of similar asset size. By comparing the current year information to previous years, you can see how your Plan is performing, where your educational efforts are working and what areas offer opportunities for improvement. The "Peer Group" comparisons used in this report are based on cases with assets of: \$0.5 million - \$5 million.

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

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Participant demographics		5
Contributions & investments		7
Retirement readiness		9
Assets & fund details		10
Balance details		13
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Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA. The information they provide is for educational purposes only and is not legal, tax or investment advice.

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

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



Quick plan facts

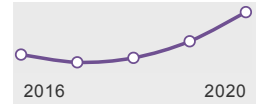
(as of 06/30/2021)

Metric	Current value	%Change from last quarter	%Change from last year
Participant Core Assets	\$792,662	9.00%	17.00%
Total Participant Count	13	---	8.33%
Total New Enrollments YTD Count	2	---	---
Total Deferrals YTD	\$39,500	115.00%	9.00%
Total Rollovers-In YTD	\$0	---	---
ProAccount Participant Count	3	---	200.00%
ProAccount Assets	\$199,724	8.00%	31.00%

EXECUTIVE SUMMARY

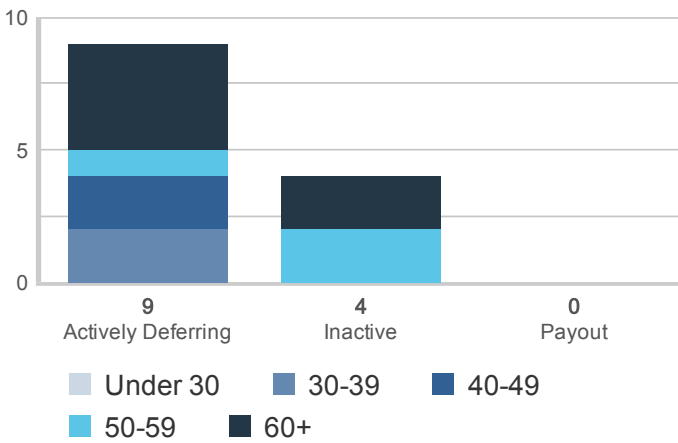
401(a) Plan Summary

\$ TOTAL PARTICIPANT ACCOUNT BALANCE
(as of 06/30/2021)
\$792,662



How many are participating?

ENROLLED PARTICIPANTS
(as of 06/30/2021)
13

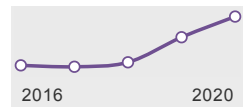


NEW ENROLLMENTS
(Calendar year to date)
2

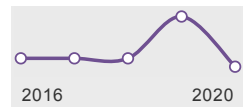
How are they saving & investing?

WHAT YOUR PARTICIPANTS ARE CONTRIBUTING
(as of 06/30/2021)

AVERAGE ACCOUNT BALANCE
\$60,974



AVERAGE CONTRIBUTION
\$304



How many participants are prepared for retirement

Online engagement
(as of 06/30/2021)

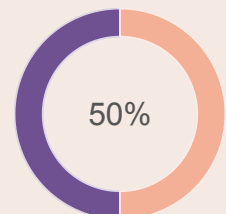
TOTAL ENROLLED PARTICIPANTS
13

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT
7

Retirement readiness
(as of 06/30/2021)

PARTICIPANTS WITH A RETIREMENT GOAL
4

PARTICIPANTS 'ON TRACK' FOR RETIREMENT



PARTICIPANT DEMOGRAPHICS

How participants are engaged in the plan



ENROLLED PARTICIPANTS ¹
(as of 06/30/2021)

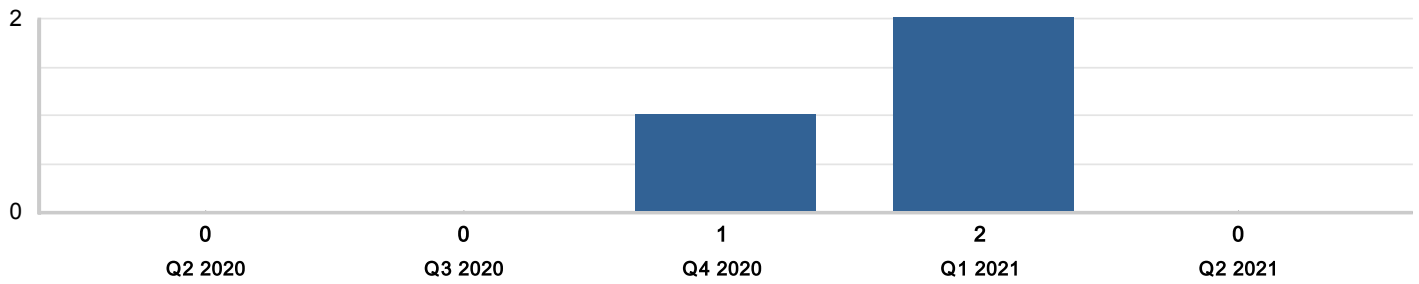
13



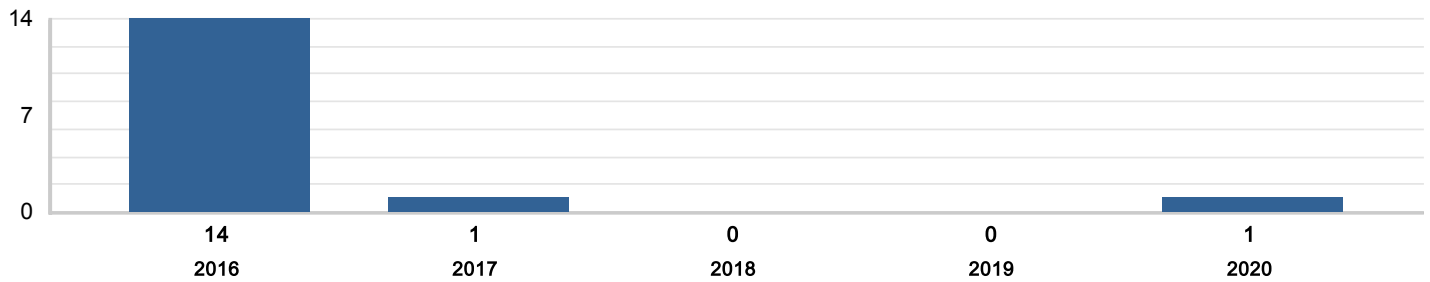
NEW ENROLLMENTS ²
(Calendar year to date)

2

ENROLLMENT TRENDS (BY QUARTER) ³



ENROLLMENT TRENDS (BY YEAR) ³



¹ Total number of enrolled participants in this plan.

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

³ Total number of participants enrolled by quarter or by year.

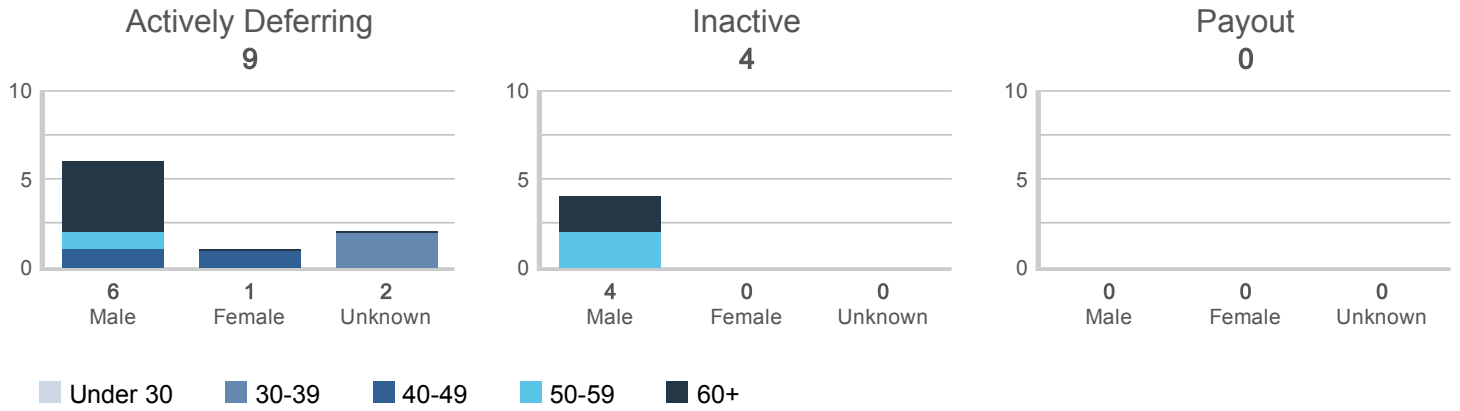
PARTICIPANT DEMOGRAPHICS

How participants are engaged in the plan



Enrolled participant data⁴

(as of 06/30/2021)



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

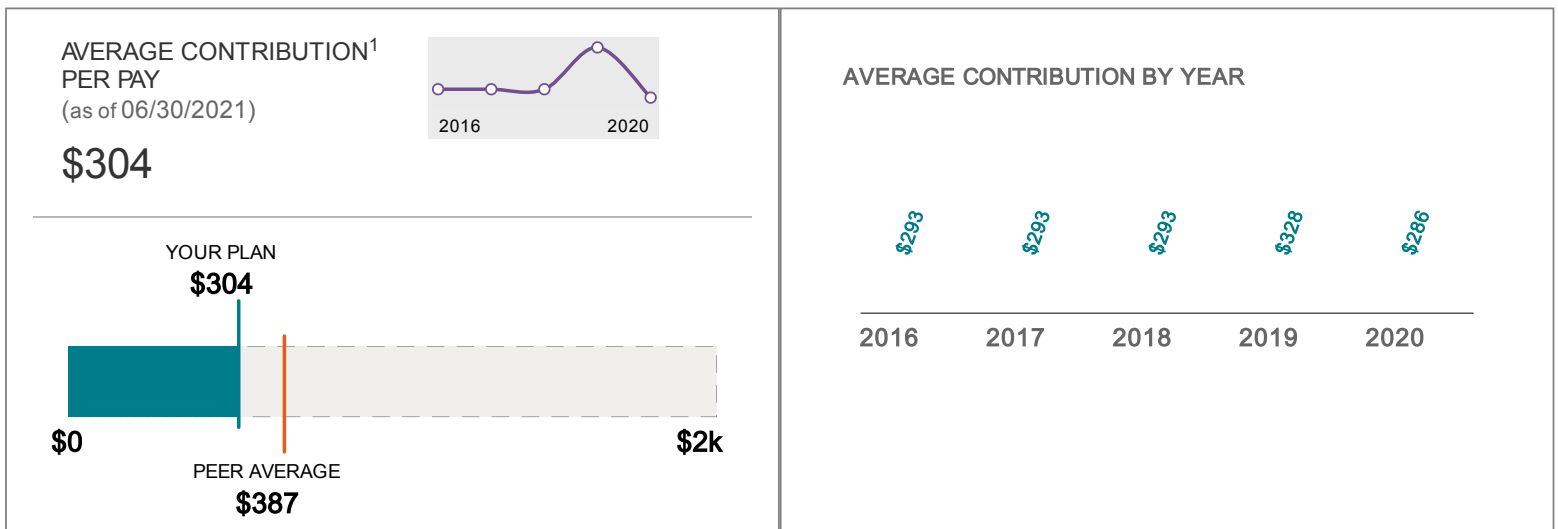
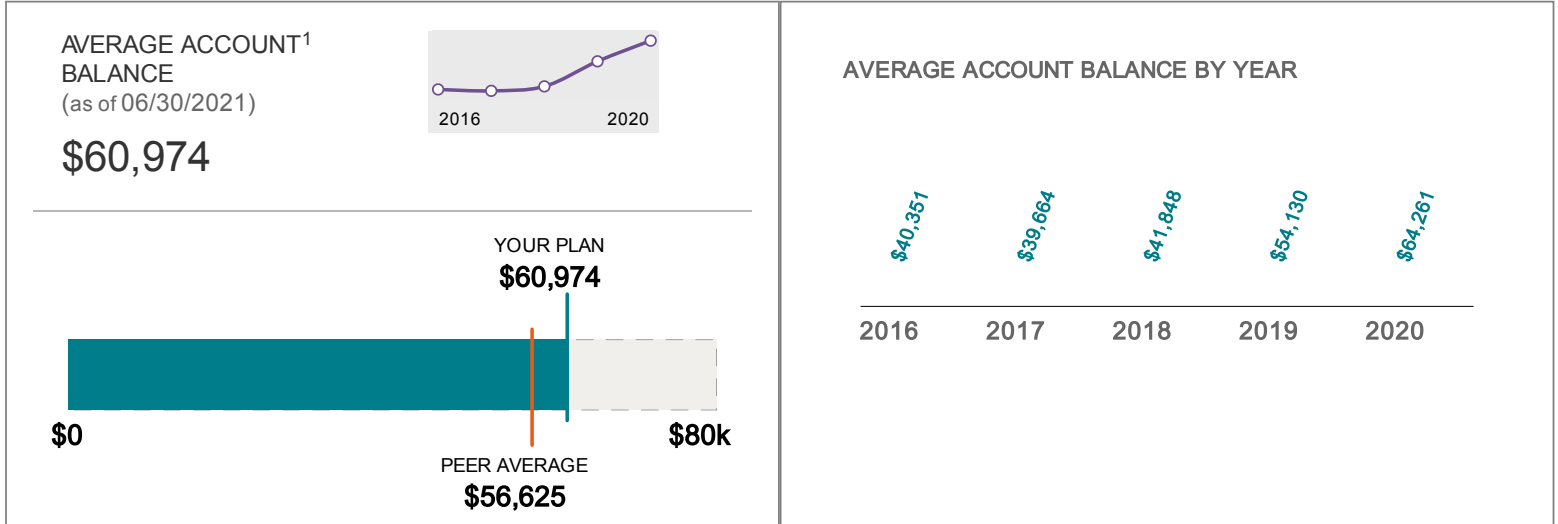
⁵ Actively deferring - Participants with a balance, a contribution in the past 30 days and a status of employed.

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

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

CONTRIBUTIONS & INVESTMENTS

What your participants are contributing



Balances & contributions by age & gender

(as of 06/30/2021)

	Average account balance			Average annualized contributions		
	Male	Female	Unknown	Male	Female	Unknown
Under 30	\$0	\$0	\$0	\$0	\$0	\$0
30 - 39	\$0	\$0	\$4,468	\$0	\$0	\$0
40 - 49	\$64,923	\$75,430	\$0	\$8,272	\$8,272	\$0
50 - 59	\$92,888	\$0	\$0	\$2,299	\$0	\$0
60+	\$60,785	\$0	\$0	\$9,100	\$0	\$0

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

CONTRIBUTION & INVESTMENTS

What your participants are contributing

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

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

2021 IRS limits
Regular Limit \$19,500

How your participants are invested

ASSET ALLOCATION ¹
(as of 06/30/2021)

NUMBER OF ASSET CLASSES

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



ASSET DIVERSIFICATION ²
(as of 06/30/2021)

AVG. # ASSET CLASSES

4.8

PEER GROUP

4.0

RECOMMENDED

5



ProAccount

(as of 06/30/2021)

TOTAL PROACCOUNT BALANCE

\$199,724

PARTICIPANTS WITH PROACCOUNT

3

out of 13 total enrolled participants

AVG ACCOUNT BALANCE WITH PROACCOUNT

\$66,575

¹ Percentage of participants by number of investment classes.

² Average number of asset classes - Average number of asset classes in which participants are invested.

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

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

How many participants are prepared for retirement



Online engagement

(as of 06/30/2021)

TOTAL ENROLLED PARTICIPANTS

13

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT

7



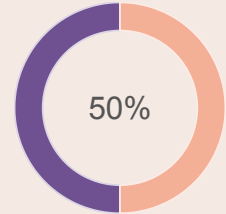
Retirement readiness

(as of 06/30/2021)

PARTICIPANTS WITH A RETIREMENT GOAL ¹

4

PARTICIPANTS 'ON TRACK' FOR RETIREMENT ²

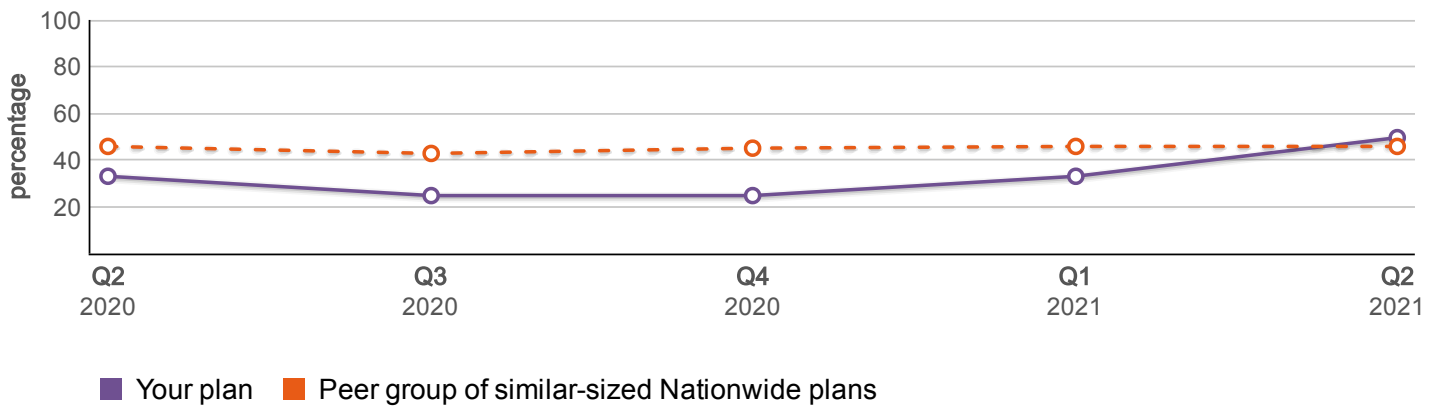


Participants who actively review their online account and use their retirement outlook tools are 4 times more likely to take action and save more for retirement.



Peer comparison

Retirement readiness peer comparison



NRM-17390AO

¹ Participants with a retirement goal from My Interactive Retirement Planner®.

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

 Asset class totals

Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$36,334.13	\$42,246.08	\$32,267.06	4.1%
Large cap	\$137,094.13	\$188,282.82	\$183,816.86	23.2%
Bonds	\$33,642.42	\$43,697.07	\$48,297.02	6.1%
Specialty	\$22,868.81	\$26,689.67	\$7,958.42	1.0%
Asset allocation	\$328,665.43	\$438,613.31	\$420,452.10	53.0%
International	\$41,646.20	\$42,384.20	\$50,143.00	6.3%
Small cap	\$29,532.94	\$32,551.60	\$26,615.16	3.4%
Fixed assets and cash	\$19,780.67	\$20,932.94	\$23,112.54	2.9%
Total	\$649,564.73	\$835,397.69	\$792,662.16	100%

 Total contributions by asset class

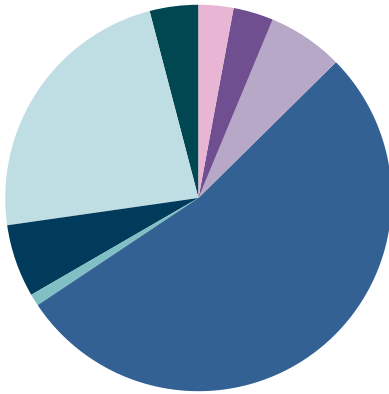
Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$4,348.38	\$4,525.88	\$1,750.05	4.4%
Large cap	\$11,059.25	\$4,935.02	\$3,926.26	9.9%
Bonds	\$0.00	\$0.00	\$311.58	0.8%
Specialty	\$2,372.02	\$2,453.31	\$254.60	0.6%
Asset allocation	\$53,793.82	\$61,850.31	\$29,000.22	73.4%
International	\$790.46	\$827.06	\$2,640.85	6.7%
Small cap	\$3,557.64	\$3,708.11	\$1,495.65	3.8%
Fixed assets and cash	\$0.00	\$0.00	\$120.62	0.3%
Total	\$75,921.57	\$78,299.69	\$39,499.83	100%

2021



Asset allocation

(as of 06/30/2021)



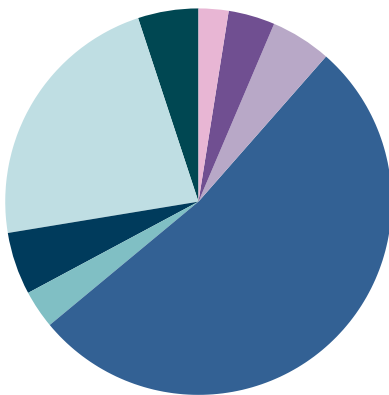
ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	4.1%	4.6%	-0.6% ●
Large cap	23.2%	19.8%	3.4% ●
Balanced	0.0%	1.1%	0.0%
Bonds	6.1%	6.7%	-0.6% ●
Short term	0.0%	2.5%	0.0%
SDO	0.0%	0.8%	0.0%
Specialty	1.0%	1.5%	-0.5% ●
Loan	0.0%	0.0%	0.0%
Asset allocation	53.0%	22.3%	30.8% ●
International	6.3%	7.7%	-1.3% ●
Small cap	3.4%	4.0%	-0.6% ●
Fixed assets and cash	2.9%	28.9%	-26.0% ●
Fixed Indexed Annuity	0.0%	0.1%	0.0%

2020



Asset allocation

(as of 12/31/2020)



ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	5.1%	5.3%	-0.2% ●
Large cap	22.5%	19.9%	2.6% ●
Balanced	0.0%	1.4%	0.0%
Bonds	5.2%	6.8%	-1.6% ●
Short term	0.0%	2.4%	0.0%
SDO	0.0%	0.7%	0.0%
Specialty	3.2%	1.5%	1.7% ●
Loan	0.0%	0.0%	0.0%
Asset allocation	52.5%	20.5%	32.0% ●
International	5.1%	7.0%	-1.9% ●
Small cap	3.9%	4.3%	-0.4% ●
Fixed assets and cash	2.5%	30.2%	-27.7% ●

BALANCE DETAILS



Total account balance

(as of 06/30/2021)

Money source	Current value
Participant assets	\$792,662.16
Rollover (Pre-Tax)	\$0.00
Employer Money Purchase	\$387,273.91
Mandatory Employee Pre-Tax	\$405,388.25
Total plan assets	\$792,662.16



Contributions and transfers/rollovers-in

(as of 06/30/2021)

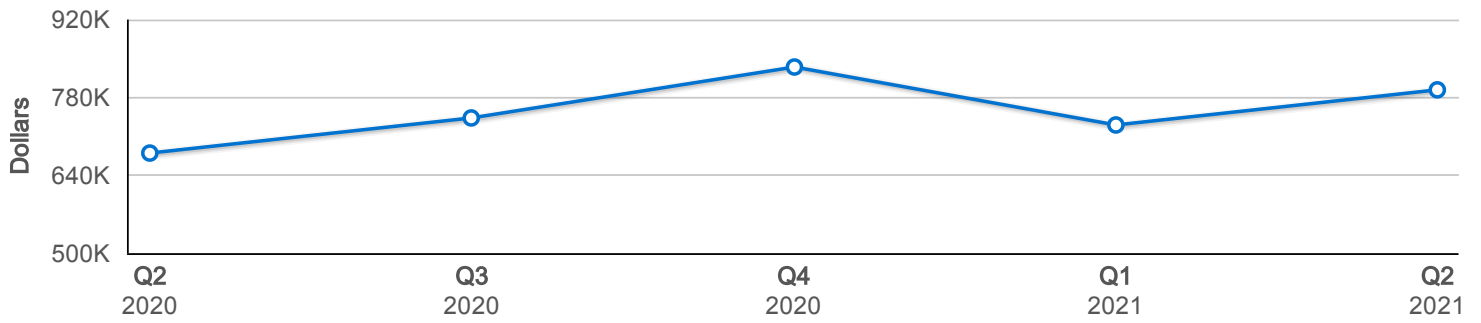
Type	Year to date
Contributions	\$39,499.83
Transfers/Rollovers-In	\$0.00
Total	\$39,499.83



Balance activity by quarter

Change in balance from last quarter

▲ 8.5%
FROM LAST QUARTER

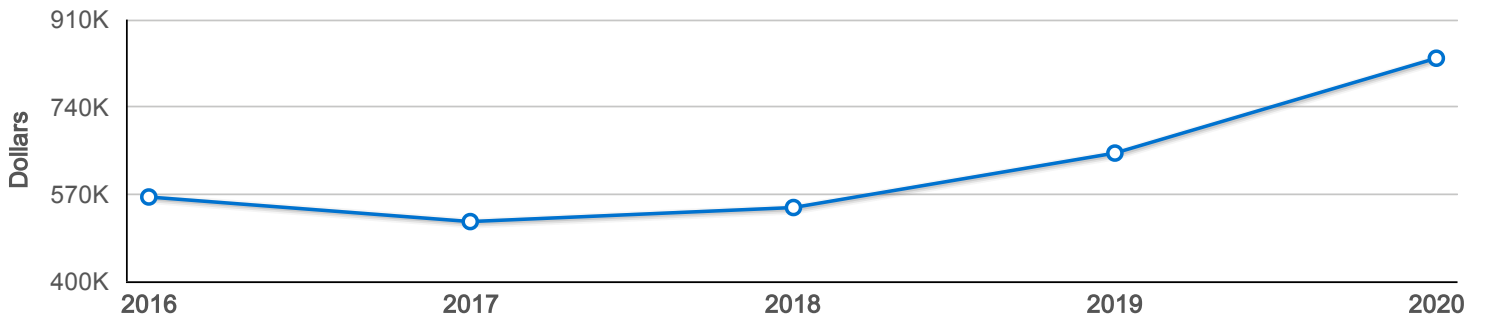




Balance activity by year

Change in balance from last year

▲ 28.6%
FROM LAST YEAR



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

Top opportunities to improve plan health

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Are you happy with your participation rate? Schedule an enrollment workshop today
- ✓ **Suggest online account usage**
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Host a workshop for women eligible and enrolled in your plan. Nationwide's Women & Investing tools can help.
- ✓ **Incremental increases can go a long way.**
Let your participants know how having an automatic annual contribution increase can help them reach their retirement goal.
- ✓ **Work with your Nationwide Retirement Specialist to help manage your loans.**
- ✓ **Are those closer to retirement aware of catch-up contributions?**
Let your participants know that catch-up contributions may help them reach their goal.

How your participants are invested

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

How many participants are prepared for retirement

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

PLAN HEALTH REPORT

CITY OF SACRAMENTO MANAGEMENT 401(a)

as of 06/30/2021



WELCOME

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

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

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

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Balance details		13
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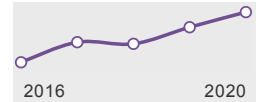
Quick plan facts

(as of 06/30/2021)

Metric	Current value	%Change from last quarter	%Change from last year
Participant Core Assets	\$131,701,190	6.00%	30.00%
Total Participant Count	1,156	-0.17%	0.61%
Total New Enrollments YTD Count	28	86.67%	-30.00%
Total Deferrals YTD	\$4,057,778	142.00%	22.00%
Total Rollovers-In YTD	\$153,415	10.00%	-48.00%
ProAccount Participant Count	363	1.11%	5.83%
ProAccount Assets	\$39,647,341	8.00%	41.00%

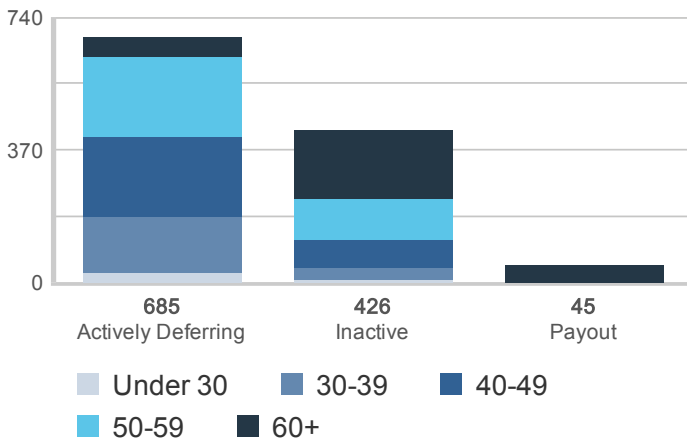
401(a) Plan Summary

\$ TOTAL PARTICIPANT ACCOUNT BALANCE
(as of 06/30/2021)
\$133,790,980



How many are participating?

ENROLLED PARTICIPANTS
(as of 06/30/2021)
1,156

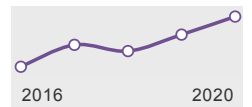


NEW ENROLLMENTS
(Calendar year to date)
28

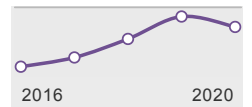
How are they saving & investing?

WHAT YOUR PARTICIPANTS ARE CONTRIBUTING
(as of 06/30/2021)

AVERAGE ACCOUNT BALANCE
\$113,928



AVERAGE CONTRIBUTION
\$409



How many participants are prepared for retirement

Online engagement
(as of 06/30/2021)

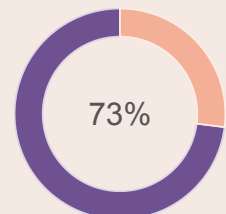
TOTAL ENROLLED PARTICIPANTS
1,156

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT
916

Retirement readiness
(as of 06/30/2021)

PARTICIPANTS WITH A RETIREMENT GOAL
659

PARTICIPANTS 'ON TRACK' FOR RETIREMENT



PARTICIPANT DEMOGRAPHICS

How participants are engaged in the plan



ENROLLED PARTICIPANTS ¹
(as of 06/30/2021)

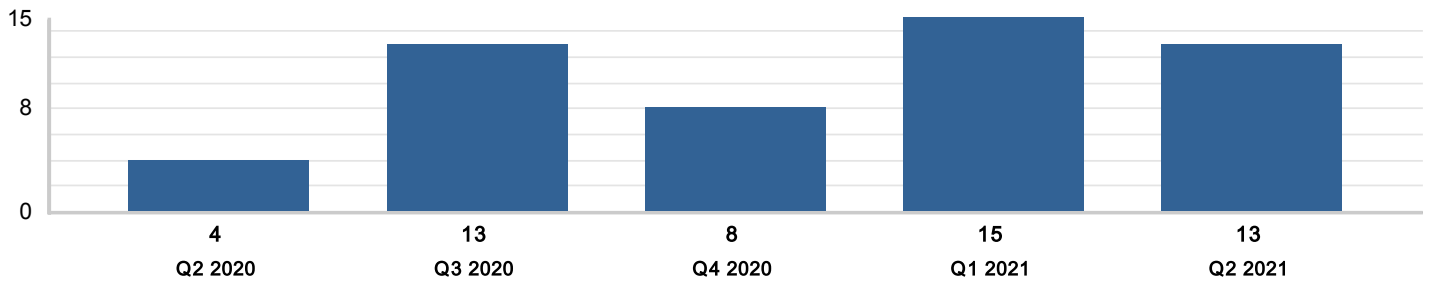
1,156



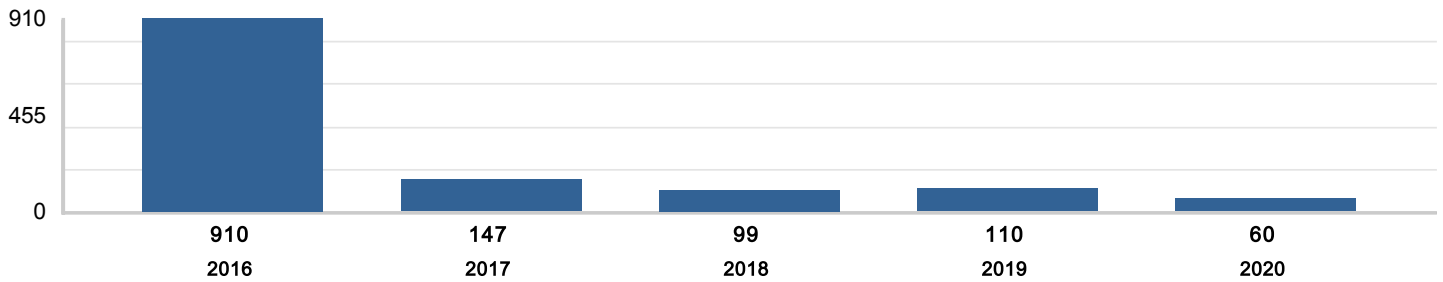
NEW ENROLLMENTS ²
(Calendar year to date)

28

ENROLLMENT TRENDS (BY QUARTER) ³



ENROLLMENT TRENDS (BY YEAR) ³



¹ Total number of enrolled participants in this plan.

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

³ Total number of participants enrolled by quarter or by year.

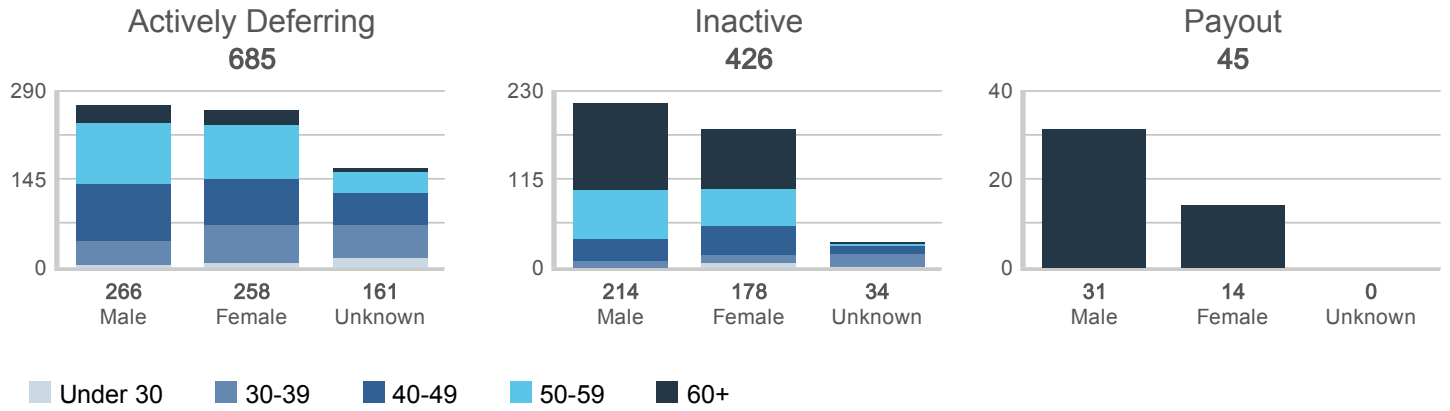
PARTICIPANT DEMOGRAPHICS

How participants are engaged in the plan



Enrolled participant data⁴

(as of 06/30/2021)



Actively Deferring
685

Inactive
426

Payout
45

	Actively Deferring (685)			Inactive (426)			Payout (45)		
	Male	Female	Unknown	Male	Female	Unknown	Male	Female	Unknown
Under 30	5	6	15	0	5	1	0	0	0
30 - 39	39	63	55	8	12	16	0	0	0
40 - 49	91	77	52	30	37	11	0	0	0
50 - 59	103	89	34	64	47	4	0	0	0
60+	28	23	5	112	77	2	31	14	0

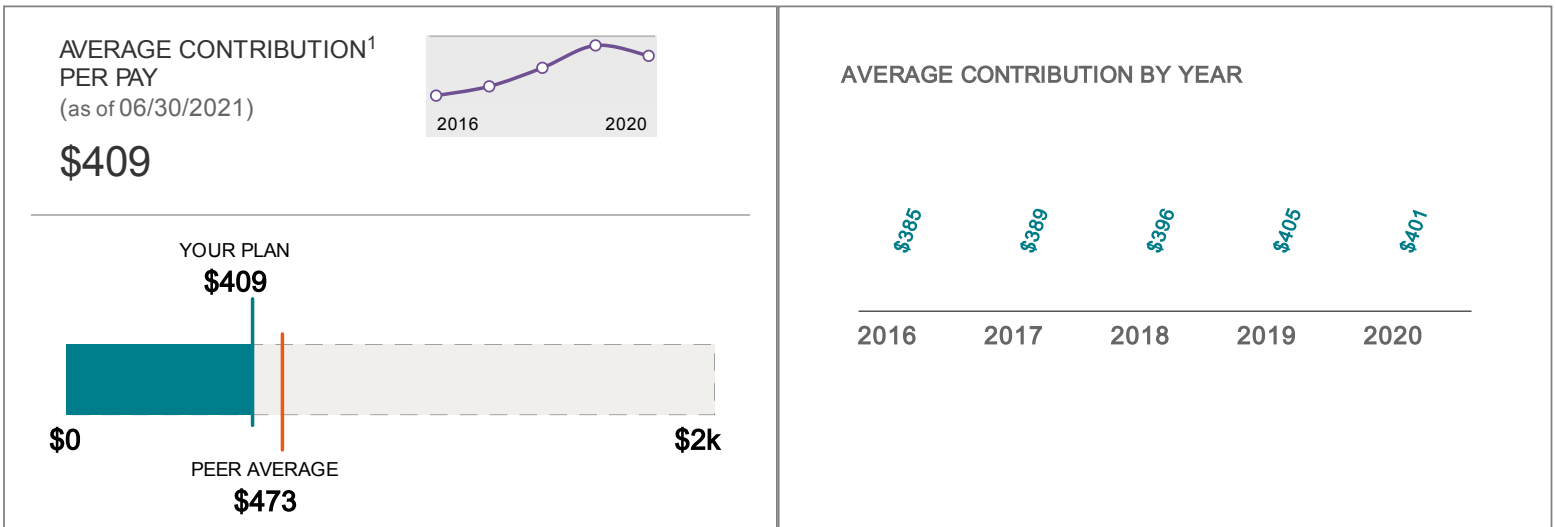
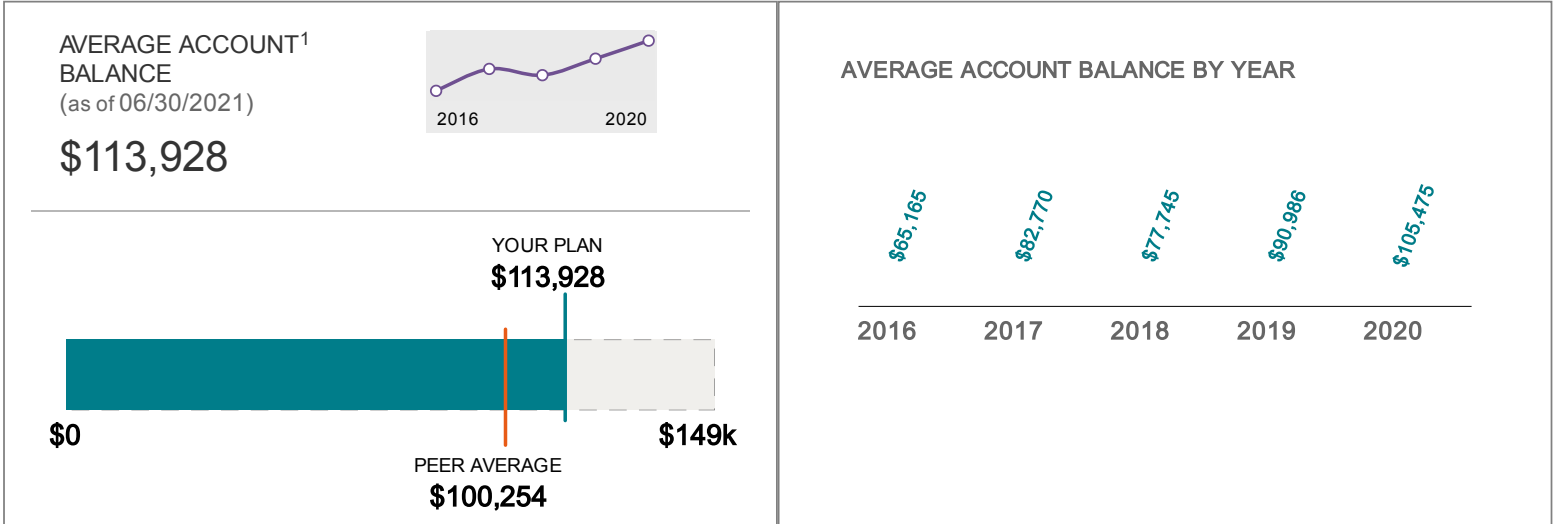
⁵ Actively deferring - Participants with a balance, a contribution in the past 30 days and a status of employed.

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

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

CONTRIBUTIONS & INVESTMENTS

What your participants are contributing



Balances & contributions by age & gender

(as of 06/30/2021)

	Average account balance			Average annualized contributions		
	Male	Female	Unknown	Male	Female	Unknown
Under 30	\$18,741	\$15,011	\$15,097	\$0	\$2,137	\$0
30 - 39	\$42,628	\$44,705	\$30,559	\$9,169	\$8,684	\$5,064
40 - 49	\$110,389	\$99,993	\$28,503	\$11,364	\$10,111	\$11,767
50 - 59	\$197,907	\$126,947	\$75,357	\$12,157	\$10,260	\$13,441
60+	\$163,802	\$137,614	\$35,111	\$11,571	\$8,504	\$0

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

CONTRIBUTION & INVESTMENTS

What your participants are contributing

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

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

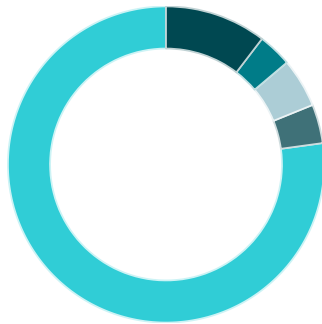
2021 IRS limits
Regular Limit \$19,500

How your participants are invested

ASSET ALLOCATION ¹
(as of 06/30/2021)

NUMBER OF ASSET CLASSES

1	10.4%
2	3.5%
3	5.0%
4	4.0%
5+	77.2%



ASSET DIVERSIFICATION ²
(as of 06/30/2021)

AVG. # ASSET CLASSES

5.3

PEER GROUP

5.0

RECOMMENDED

5



ProAccount

(as of 06/30/2021)

TOTAL PROACCOUNT BALANCE
\$39,647,341

PARTICIPANTS WITH PROACCOUNT
363
out of 1,156 total enrolled participants

AVG ACCOUNT BALANCE WITH PROACCOUNT
\$109,221



Schwab Personal Choice Retirement Account

(as of 06/30/2021)

Number of accounts

8

Balance

\$562,726

¹ Percentage of participants by number of investment classes.

² Average number of asset classes - Average number of asset classes in which participants are invested.

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

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

How many participants are prepared for retirement

Online engagement

(as of 06/30/2021)

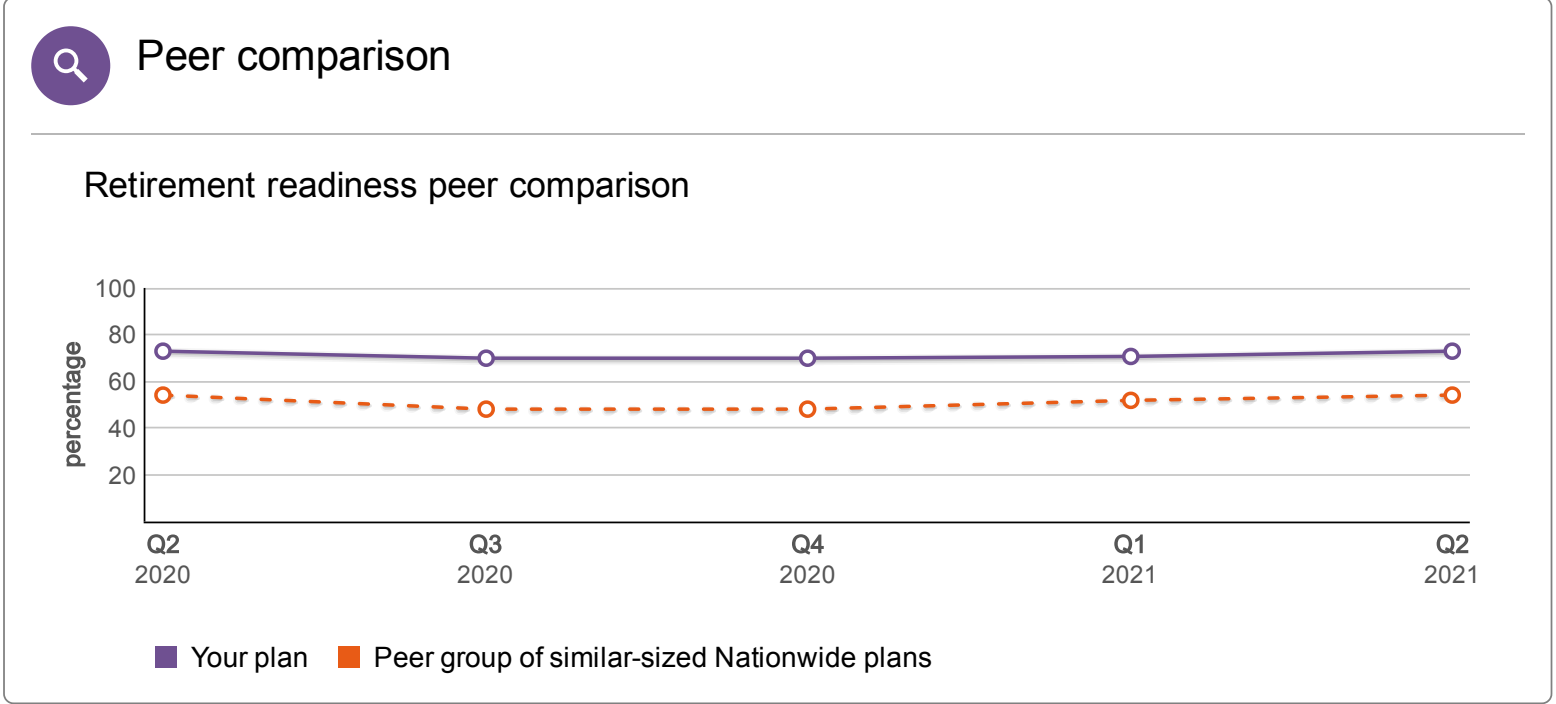
<p>TOTAL ENROLLED PARTICIPANTS</p> <p style="font-size: 24px; font-weight: bold;">1,156</p>	<p>ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT</p> <p style="font-size: 24px; font-weight: bold;">916</p>
---	--

Retirement readiness

(as of 06/30/2021)

<p>PARTICIPANTS WITH A RETIREMENT GOAL ¹</p> <p style="font-size: 24px; font-weight: bold;">659</p>	<p>PARTICIPANTS 'ON TRACK' FOR RETIREMENT ²</p> <div style="text-align: center; margin-top: 20px;"> <p style="font-size: 24px; font-weight: bold;">73%</p> </div>
--	--

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



NRM-17390AO

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

 Asset class totals

Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$9,200,315.29	\$9,255,421.12	\$9,838,998.61	7.4%
Large cap	\$30,532,073.19	\$37,619,539.02	\$43,284,144.75	32.4%
Bonds	\$9,426,268.07	\$11,795,761.34	\$12,895,792.15	9.6%
SDO	\$308,627.95	\$353,572.58	\$562,725.62	0.4%
Specialty	\$2,700,243.78	\$3,134,825.73	\$3,604,321.63	2.7%
Loan	\$1,710,856.82	\$1,485,770.90	\$1,527,064.41	1.1%
Asset allocation	\$18,926,975.38	\$22,749,134.30	\$23,415,010.93	17.5%
International	\$10,477,759.90	\$12,252,767.11	\$13,730,935.73	10.3%
Small cap	\$6,031,026.80	\$6,121,120.87	\$7,186,641.13	5.4%
Fixed assets and cash	\$14,476,121.41	\$17,344,311.41	\$17,745,345.03	13.3%
Total	\$103,790,268.59	\$122,112,224.38	\$133,790,979.99	100%

 Total contributions by asset class

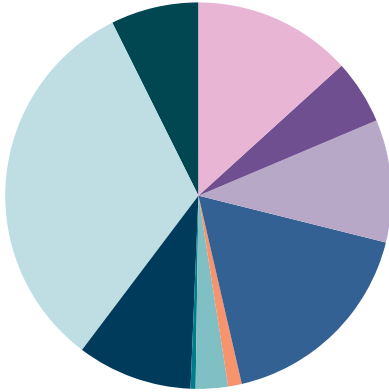
Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$641,613.04	\$578,529.82	\$239,114.12	5.8%
Large cap	\$1,724,714.53	\$1,712,268.93	\$964,420.91	23.4%
Bonds	\$602,296.94	\$535,241.76	\$305,818.95	7.4%
Specialty	\$186,500.89	\$187,668.18	\$94,687.15	2.3%
Asset allocation	\$2,936,983.00	\$2,710,093.56	\$1,600,001.00	38.9%
International	\$991,741.13	\$892,957.74	\$465,934.74	11.3%
Small cap	\$465,134.40	\$379,263.52	\$181,920.46	4.4%
Fixed assets and cash	\$611,653.34	\$738,732.54	\$261,659.71	6.4%
Total	\$8,160,637.27	\$7,734,756.05	\$4,113,557.04	100%

2021



Asset allocation

(as of 06/30/2021)



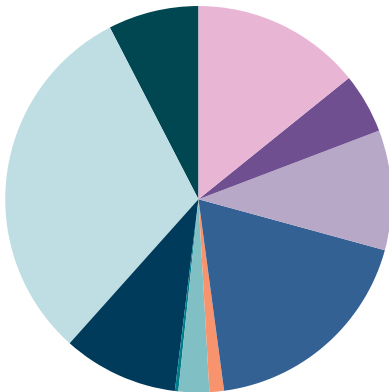
ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	7.4%	8.5%	-1.1% ●
Large cap	32.4%	27.5%	4.9% ●
Balanced	0.0%	2.3%	0.0%
Bonds	9.6%	4.8%	4.8% ●
Short term	0.0%	3.3%	0.0%
SDO	0.4%	1.4%	-1.0% ●
Specialty	2.7%	0.5%	2.2% ●
Loan	1.1%	0.2%	1.0% ●
Asset allocation	17.5%	29.7%	-12.2% ●
International	10.3%	6.4%	3.9% ●
Small cap	5.4%	6.2%	-0.9% ●
Fixed assets and cash	13.3%	9.3%	4.0% ●

2020



Asset allocation

(as of 12/31/2020)



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

BALANCE DETAILS



Total account balance

(as of 06/30/2021)

Money source	Current value
Participant assets	\$133,790,979.99
Rollover (Pre-Tax)	\$7,439,562.85
Rollover 457	\$268,866.47
Employer Money Purchase	\$54,977,671.93
Mandatory Employee Pre-Tax	\$68,157,264.96
After-Tax Contribution	\$816,144.62
After-Tax Rollover	\$41,679.13
Loan balance	\$1,527,064.41
SDO balance	\$562,725.62
Total plan assets	\$133,790,979.99

BALANCE DETAILS



Loan Details

(as of 06/30/2021)

Loan type	Number of loans	Principal value
General purpose loan	178	\$1,287,080.73
Primary residence loan	11	\$239,983.68
Total	189	\$1,527,064.41



Contributions and transfers/rollovers-in

(as of 06/30/2021)

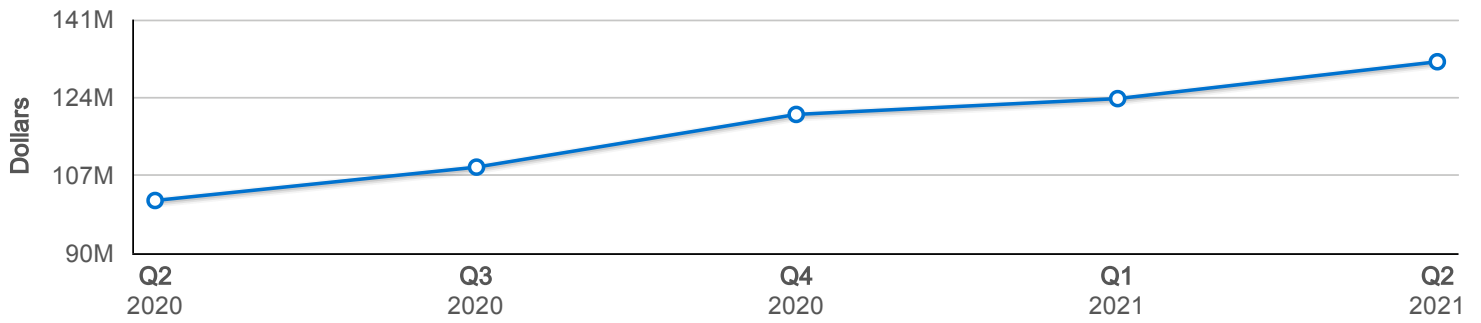
Type	Year to date
Contributions	\$4,057,778.18
Transfers/Rollovers-In	\$55,778.86
Total	\$4,113,557.04



Balance activity by quarter

Change in balance from last quarter

▲ 6.4%
FROM LAST QUARTER

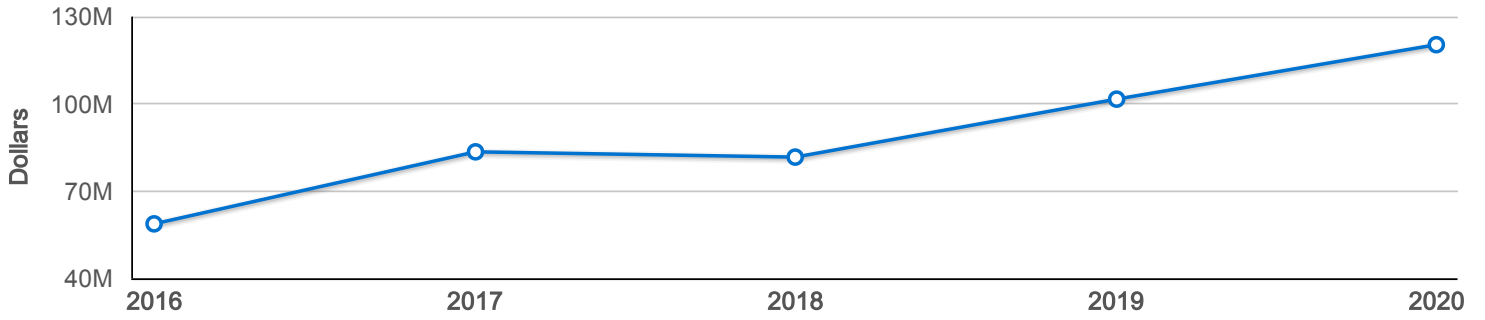




Balance activity by year

Change in balance from last year

▲ 18.2%
FROM LAST YEAR



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

Top opportunities to improve plan health

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

Additional opportunities

How participants are engaged in the plan

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

What your participants are contributing

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

How your participants are invested

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Call your Nationwide retirement specialist and discuss your participants' asset diversification.

How many participants are prepared for retirement

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

PLAN HEALTH REPORT

SACRAMENTO SIERRAS BLDNG AND CONS TRDS COUNCIL
401(a) PLN

as of 06/30/2021



WELCOME

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

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

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Quick plan facts

(as of 06/30/2021)

Metric	Current value	%Change from last quarter	%Change from last year
Participant Core Assets	\$27,987	105.00%	---
Total Participant Count	12	9.09%	---
Total New Enrollments YTD Count	12	9.09%	---
Total Deferrals YTD	\$27,077	99.00%	---
Total Rollovers-In YTD	\$0	---	---
ProAccount Participant Count	1	---	---
ProAccount Assets	\$2,736	94.00%	---

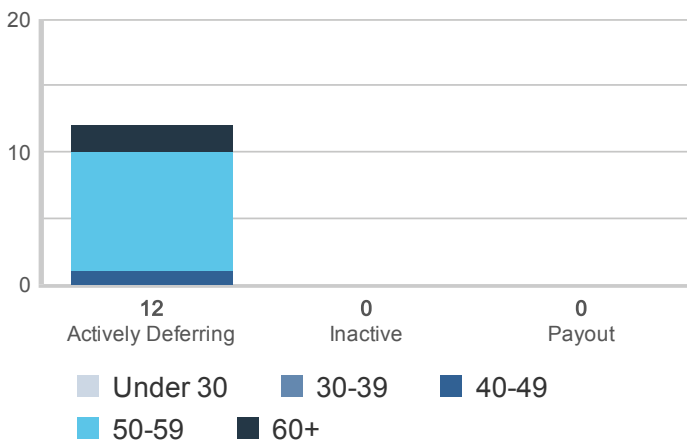
EXECUTIVE SUMMARY

401(a) Plan Summary

\$ TOTAL PARTICIPANT ACCOUNT BALANCE
(as of 06/30/2021)
\$27,987

How many are participating?

ENROLLED PARTICIPANTS
(as of 06/30/2021)
12



+ NEW ENROLLMENTS
(Calendar year to date)
12

How are they saving & investing?

WHAT YOUR PARTICIPANTS ARE CONTRIBUTING
(as of 06/30/2021)

AVERAGE ACCOUNT BALANCE
\$2,332

AVERAGE CONTRIBUTION
\$0

How many participants are prepared for retirement

Online engagement
(as of 06/30/2021)

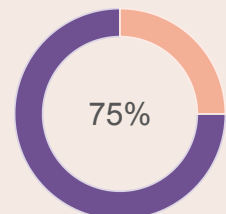
TOTAL ENROLLED PARTICIPANTS
12

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT
8

Retirement readiness
(as of 06/30/2021)

PARTICIPANTS WITH A RETIREMENT GOAL
8

PARTICIPANTS 'ON TRACK' FOR RETIREMENT



PARTICIPANT DEMOGRAPHICS

How participants are engaged in the plan



ENROLLED PARTICIPANTS ¹
(as of 06/30/2021)

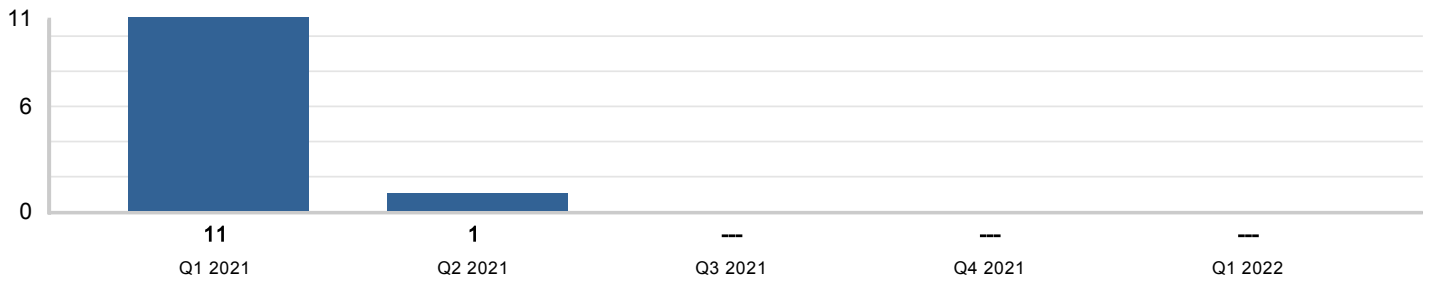
12



NEW ENROLLMENTS ²
(Calendar year to date)

12

ENROLLMENT TRENDS (BY QUARTER) ³



ENROLLMENT TRENDS (BY YEAR) ³

Information not available at this time.
Check back again later.

¹ Total number of enrolled participants in this plan.

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

³ Total number of participants enrolled by quarter or by year.

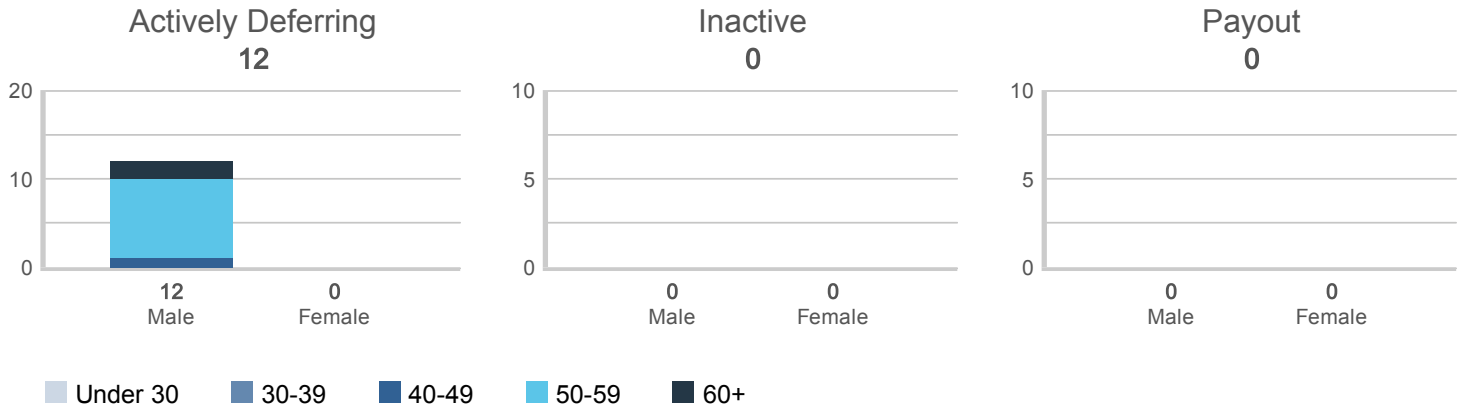
PARTICIPANT DEMOGRAPHICS

How participants are engaged in the plan



Enrolled participant data⁴

(as of 06/30/2021)



	Actively Deferring 12		Inactive 0		Payout 0	
	Male	Female	Male	Female	Male	Female
Under 30	0	0	0	0	0	0
30 - 39	0	0	0	0	0	0
40 - 49	1	0	0	0	0	0
50 - 59	9	0	0	0	0	0
60+	2	0	0	0	0	0

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

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

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

CONTRIBUTIONS & INVESTMENTS

What your participants are contributing

AVERAGE ACCOUNT¹
BALANCE
(as of 06/30/2021)

\$2,332

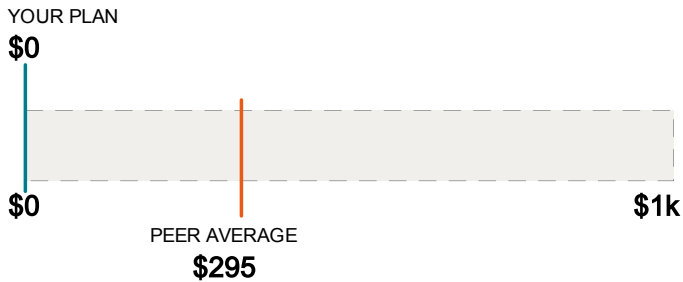


AVERAGE ACCOUNT BALANCE BY YEAR

This information will be available after a minimum of 2 years of data are collected.

AVERAGE CONTRIBUTION¹
PER PAY
(as of 06/30/2021)

\$0



AVERAGE CONTRIBUTION BY YEAR

This information will be available after a minimum of 2 years of data are collected.

Balances & contributions by age & gender

(as of 06/30/2021)

Average account balance

Average annualized contributions

	Average account balance		Average annualized contributions	
	Male	Female	Male	Female
Under 30	\$0	\$0	\$0	\$0
30 - 39	\$0	\$0	\$0	\$0
40 - 49	\$704	\$0	\$0	\$0
50 - 59	\$2,598	\$0	\$0	\$0
60+	\$1,950	\$0	\$0	\$0

¹A peer group consists of NRS plans with similar assets. This peer group comparison includes cases with less than \$0.5 million.

CONTRIBUTION & INVESTMENTS

What your participants are contributing

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

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

2021 IRS limits
Regular Limit \$19,500

How your participants are invested

ASSET ALLOCATION ¹
(as of 06/30/2021)

NUMBER OF ASSET CLASSES

1	0.0%
2	0.0%
3	16.7%
4	0.0%
5+	83.3%



ASSET DIVERSIFICATION ²
(as of 06/30/2021)

AVG. # ASSET CLASSES

5.0

PEER GROUP

3.6

RECOMMENDED

5



ProAccount

(as of 06/30/2021)

TOTAL PROACCOUNT BALANCE

\$2,736

PARTICIPANTS WITH PROACCOUNT

1

out of 12 total enrolled participants

AVG ACCOUNT BALANCE WITH PROACCOUNT

\$2,736

¹ Percentage of participants by number of investment classes.

² Average number of asset classes - Average number of asset classes in which participants are invested.

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

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

RETIREMENT READINESS

How many participants are prepared for retirement



Online engagement

(as of 06/30/2021)

TOTAL ENROLLED PARTICIPANTS

12

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT

8



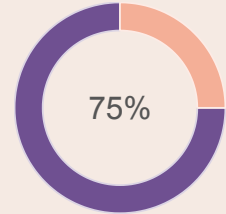
Retirement readiness

(as of 06/30/2021)

PARTICIPANTS WITH A RETIREMENT GOAL ¹

8

PARTICIPANTS 'ON TRACK' FOR RETIREMENT ²

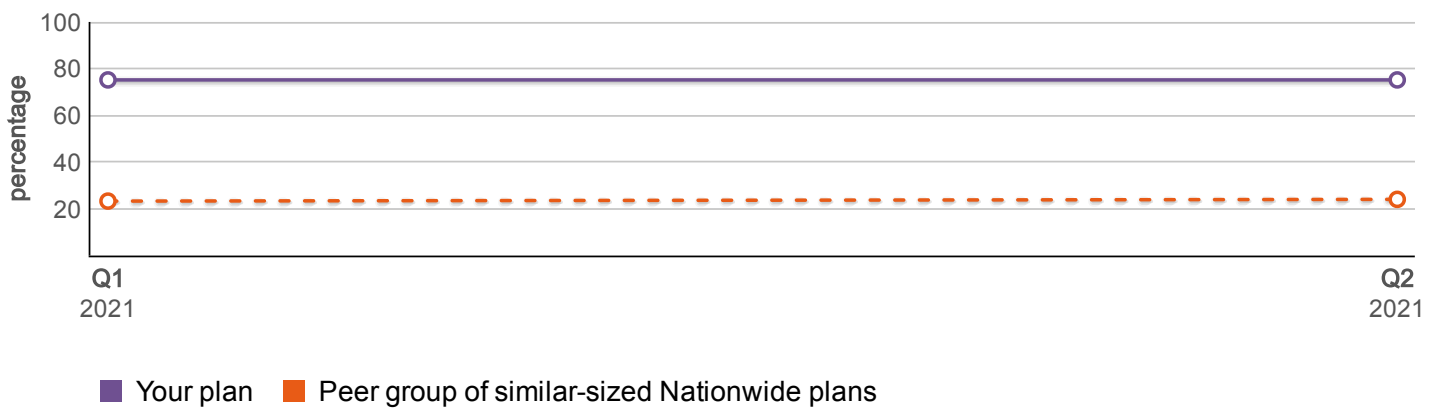


Participants who actively review their online account and use their retirement outlook tools are 4 times more likely to take action and save more for retirement.



Peer comparison

Retirement readiness peer comparison



NRM-17390AO

¹ Participants with a retirement goal from My Interactive Retirement Planner®.

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

 Asset class totals

Asset class	2019	2020	2021 YTD	% of total
Mid cap	---	---	\$1,419.36	5.1%
Large cap	---	---	\$2,721.94	9.7%
Bonds	---	---	\$752.26	2.7%
Specialty	---	---	\$109.06	0.4%
Asset allocation	---	---	\$20,492.04	73.2%
International	---	---	\$704.96	2.5%
Small cap	---	---	\$1,513.34	5.4%
Fixed assets and cash	---	---	\$273.54	1.0%
Total	\$0.00	\$0.00	\$27,986.50	100%

 Total contributions by asset class

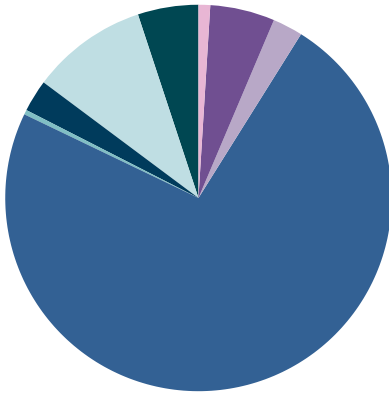
Asset class	2019	2020	2021 YTD	% of total
Mid cap	---	---	\$714.16	2.6%
Large cap	---	---	\$1,171.40	4.3%
Bonds	---	---	\$315.34	1.2%
Specialty	---	---	\$70.10	0.3%
Asset allocation	---	---	\$23,228.98	85.8%
International	---	---	\$453.58	1.7%
Small cap	---	---	\$948.36	3.5%
Fixed assets and cash	---	---	\$175.14	0.6%
Total	—	—	\$27,077.06	100%

2021



Asset allocation

(as of 06/30/2021)



ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	5.1%	3.9%	1.2% ●
Large cap	9.7%	20.4%	-10.6% ●
Balanced	0.0%	2.6%	0.0%
Bonds	2.7%	4.7%	-2.0% ●
Short term	0.0%	2.7%	0.0%
SDO	0.0%	1.9%	0.0%
Specialty	0.4%	1.1%	-0.7% ●
Loan	0.0%	0.2%	0.0%
Asset allocation	73.2%	30.7%	42.5% ●
International	2.5%	5.3%	-2.8% ●
Small cap	5.4%	2.4%	3.0% ●
Fixed assets and cash	1.0%	23.9%	-22.9% ●
Fixed Indexed Annuity	0.0%	0.1%	0.0%

2020



Asset allocation

(as of 12/31/2020)

No data available for this year.
More data will be available as the plan matures.

BALANCE DETAILS



Total account balance

(as of 06/30/2021)

Money source	Current value
Participant assets	\$27,986.50
Employer Money Purchase	\$13,993.25
Mandatory Employee Pre-Tax	\$13,993.25
Total plan assets	\$27,986.50



Contributions and transfers/rollovers-in

(as of 06/30/2021)

Type	Year to date
Contributions	\$27,077.06
Transfers/Rollovers-In	\$0.00
Total	\$27,077.06



Balance activity by quarter

This information will be available after a minimum of 2 quarters of data are collected.



Balance activity by year

This information will be available after a minimum of 2 years of data are collected.

Top opportunities to improve plan health

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

Additional opportunities

How participants are engaged in the plan

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

What your participants are contributing

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

How your participants are invested

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

How many participants are prepared for retirement

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

PLAN HEALTH REPORT

CITY OF SAC WCOE, L39 SUPV, AND CONF EMPLOYEES

as of 06/30/2021



WELCOME

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

Our goal is to help you objectively evaluate your Plan's performance and how it performs against other plans like yours. Since Nationwide Retirement Solutions is one of the largest retirement plan providers in the industry, we are uniquely positioned to compare your Plan to many others of similar asset size. By comparing the current year information to previous years, you can see how your Plan is performing, where your educational efforts are working and what areas offer opportunities for improvement. The "Peer Group" comparisons used in this report are based on cases with assets of: \$5 million - \$20 million.

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

TABLE OF CONTENTS

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Participant demographics		5
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Assets & fund details		10
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Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA. The information they provide is for educational purposes only and is not legal, tax or investment advice.

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

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



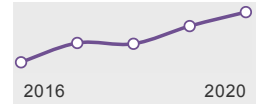
Quick plan facts

(as of 06/30/2021)

Metric	Current value	%Change from last quarter	%Change from last year
Participant Core Assets	\$18,130,943	6.00%	29.00%
Total Participant Count	753	2.87%	8.19%
Total New Enrollments YTD Count	39	200.00%	5.41%
Total Deferrals YTD	\$654,444	96.00%	13.00%
Total Rollovers-In YTD	\$125,439	---	418.00%
ProAccount Participant Count	256	2.81%	5.79%
ProAccount Assets	\$6,909,079	10.00%	37.00%

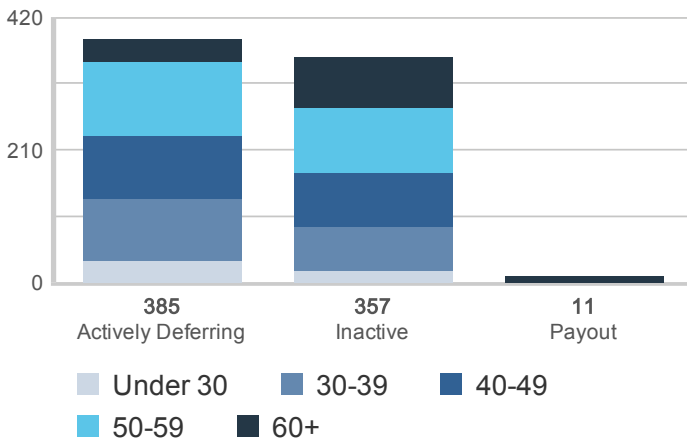
401(a) Plan Summary

\$ TOTAL PARTICIPANT ACCOUNT BALANCE
(as of 06/30/2021)
\$18,521,925



How many are participating?

ENROLLED PARTICIPANTS
(as of 06/30/2021)
753

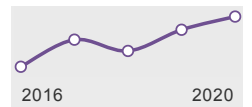


NEW ENROLLMENTS
(Calendar year to date)
39

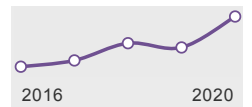
How are they saving & investing?

WHAT YOUR PARTICIPANTS ARE CONTRIBUTING
(as of 06/30/2021)

AVERAGE ACCOUNT BALANCE
\$24,078



AVERAGE CONTRIBUTION
\$118



How many participants are prepared for retirement

Online engagement
(as of 06/30/2021)

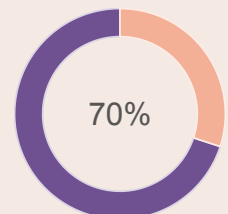
TOTAL ENROLLED PARTICIPANTS
753

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT
536

Retirement readiness
(as of 06/30/2021)

PARTICIPANTS WITH A RETIREMENT GOAL
399

PARTICIPANTS 'ON TRACK' FOR RETIREMENT



PARTICIPANT DEMOGRAPHICS

How participants are engaged in the plan



ENROLLED PARTICIPANTS ¹
(as of 06/30/2021)

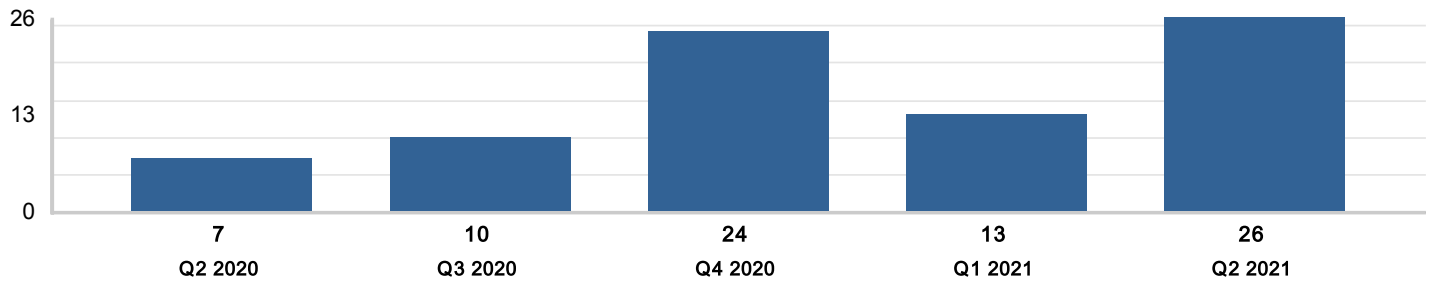
753



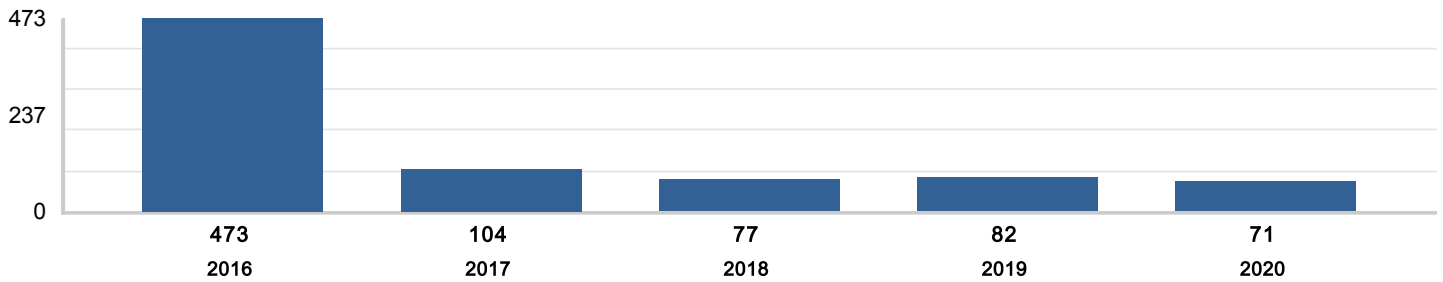
NEW ENROLLMENTS ²
(Calendar year to date)

39

ENROLLMENT TRENDS (BY QUARTER) ³



ENROLLMENT TRENDS (BY YEAR) ³



¹ Total number of enrolled participants in this plan.

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

³ Total number of participants enrolled by quarter or by year.

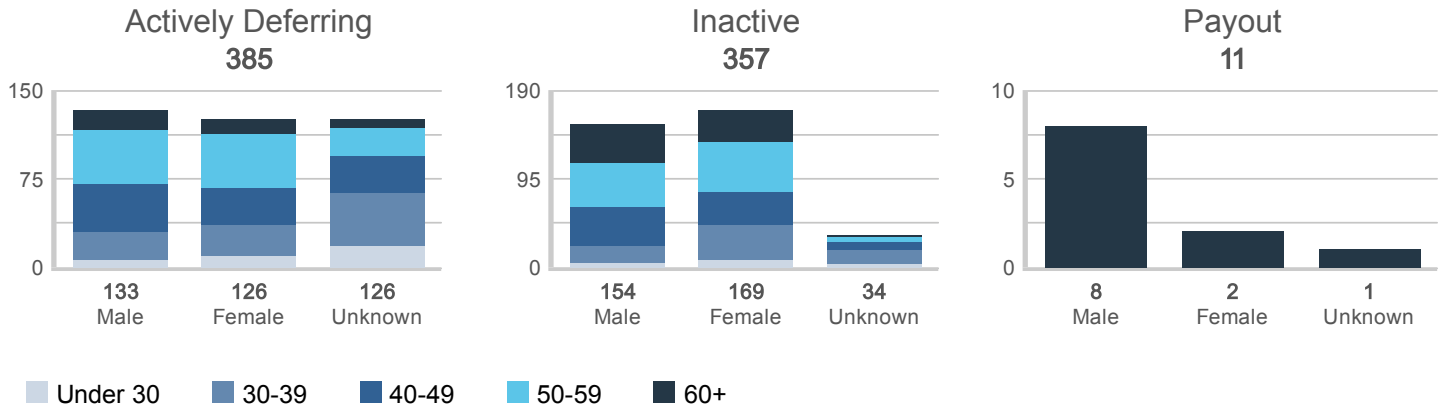
PARTICIPANT DEMOGRAPHICS

How participants are engaged in the plan



Enrolled participant data⁴

(as of 06/30/2021)



Actively Deferring 385

Inactive 357

Payout 11

	Actively Deferring (385)			Inactive (357)			Payout (11)		
	Male	Female	Unknown	Male	Female	Unknown	Male	Female	Unknown
Under 30	6	10	18	4	8	5	0	0	0
30 - 39	25	27	45	19	38	15	0	0	0
40 - 49	40	31	31	42	36	8	0	0	0
50 - 59	46	45	24	47	52	4	0	0	0
60+	16	13	8	42	35	2	8	2	1

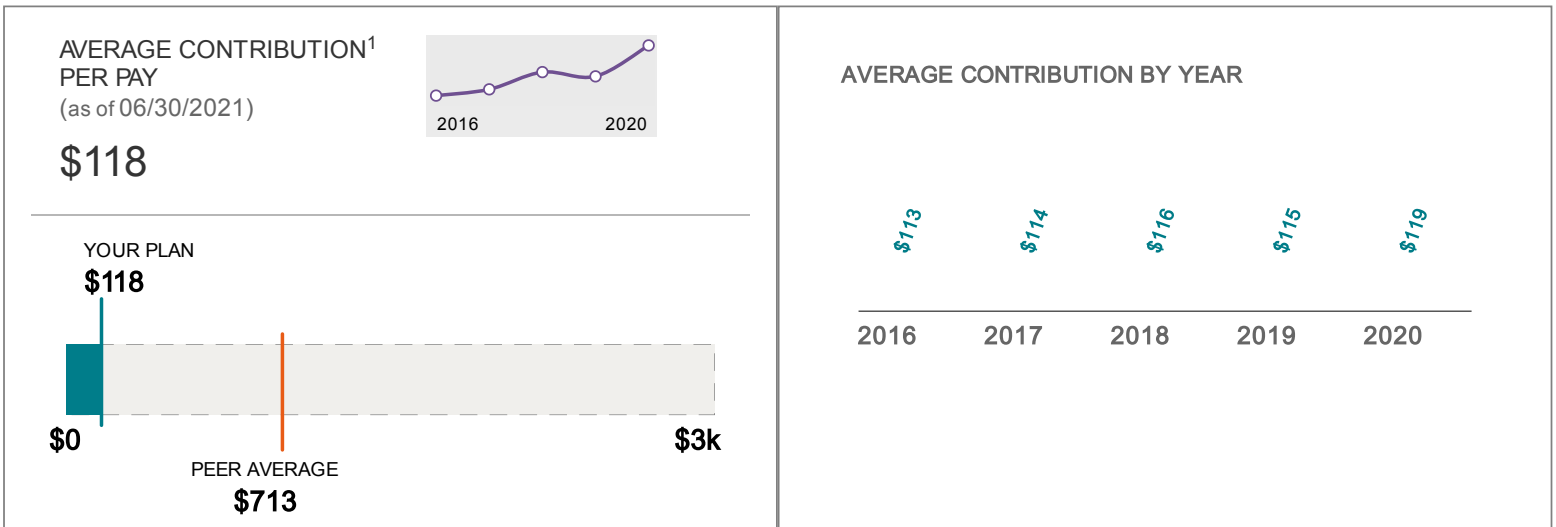
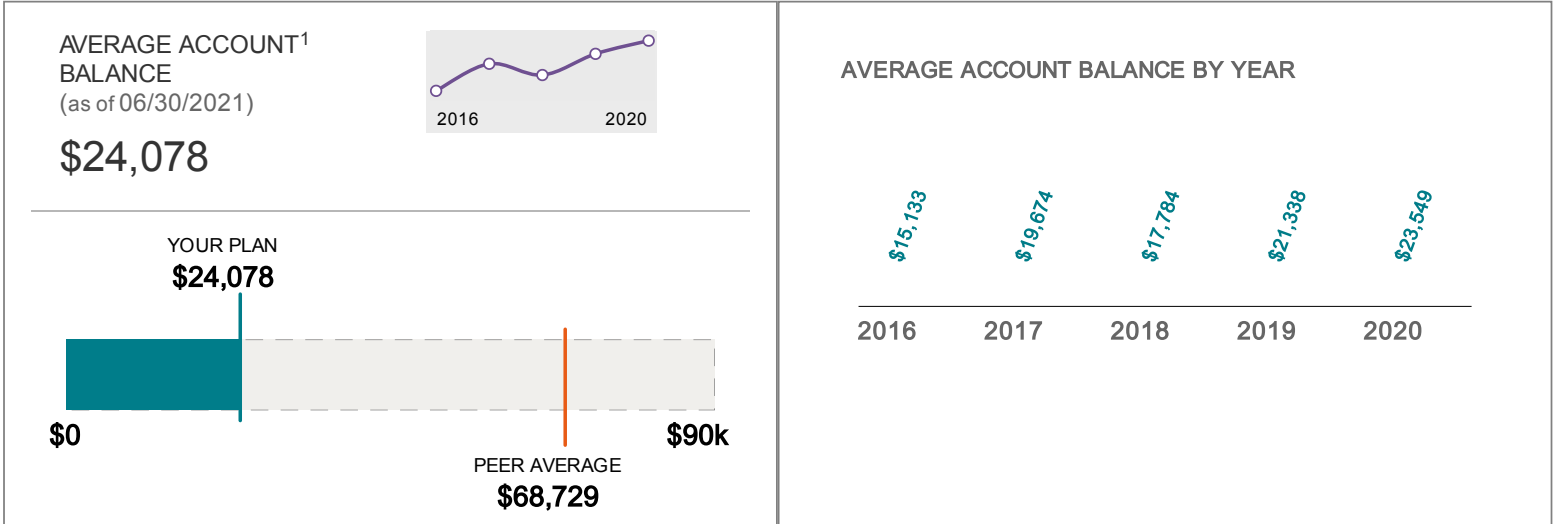
⁵ Actively deferring - Participants with a balance, a contribution in the past 30 days and a status of employed.

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

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

CONTRIBUTIONS & INVESTMENTS

What your participants are contributing



Balances & contributions by age & gender

(as of 06/30/2021)

	Average account balance			Average annualized contributions		
	Male	Female	Unknown	Male	Female	Unknown
Under 30	\$7,100	\$5,766	\$3,796	\$2,038	\$2,933	\$1,449
30 - 39	\$12,855	\$11,138	\$9,192	\$3,576	\$2,718	\$0
40 - 49	\$32,382	\$18,818	\$14,804	\$3,537	\$2,729	\$3,646
50 - 59	\$42,527	\$35,088	\$6,589	\$3,476	\$3,072	\$0
60+	\$39,876	\$25,658	\$6,957	\$3,141	\$2,270	\$5,857

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

CONTRIBUTION & INVESTMENTS

What your participants are contributing

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

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

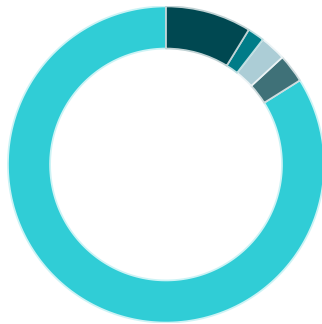
2021 IRS limits
Regular Limit \$19,500

How your participants are invested

ASSET ALLOCATION ¹ (as of 06/30/2021)

NUMBER OF ASSET CLASSES

1	8.8%
2	1.7%
3	2.7%
4	2.9%
5+	83.9%



ASSET DIVERSIFICATION ² (as of 06/30/2021)

AVG. # ASSET CLASSES

5.4

PEER GROUP

4.2

RECOMMENDED

5



ProAccount

(as of 06/30/2021)

TOTAL PROACCOUNT BALANCE
\$6,909,079

PARTICIPANTS WITH PROACCOUNT
256
out of 753 total enrolled participants

AVG ACCOUNT BALANCE WITH PROACCOUNT
\$26,989



Schwab Personal Choice Retirement Account

(as of 06/30/2021)

Number of accounts

1

Balance

\$106,529

¹ Percentage of participants by number of investment classes.

² Average number of asset classes - Average number of asset classes in which participants are invested.

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

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

How many participants are prepared for retirement

Online engagement

(as of 06/30/2021)

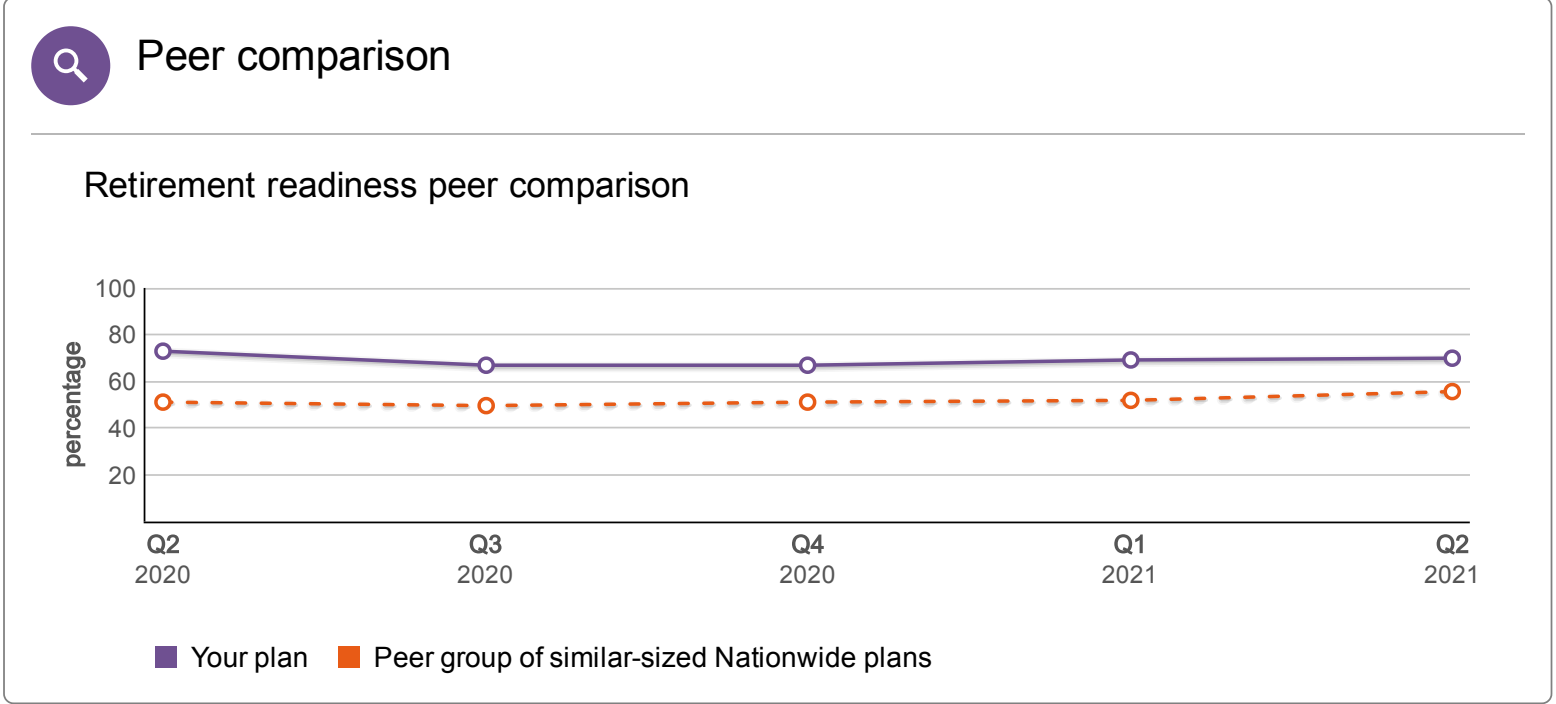
<p>TOTAL ENROLLED PARTICIPANTS</p> <p style="font-size: 24px; font-weight: bold;">753</p>	<p>ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT</p> <p style="font-size: 24px; font-weight: bold;">536</p>
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Retirement readiness

(as of 06/30/2021)

<p>PARTICIPANTS WITH A RETIREMENT GOAL ¹</p> <p style="font-size: 24px; font-weight: bold;">399</p>	<p>PARTICIPANTS 'ON TRACK' FOR RETIREMENT ²</p> <div style="text-align: center; margin-top: 20px;"> <p style="font-size: 24px; font-weight: bold;">70%</p> </div>
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Participants who actively review their online account and use their retirement outlook tools are 4 times more likely to take action and save more for retirement.



NRM-17390AO

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

\$ Asset class totals

Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$943,318.45	\$944,811.06	\$1,017,853.16	5.5%
Large cap	\$3,673,303.07	\$4,759,759.66	\$5,211,186.98	28.1%
Bonds	\$1,042,015.15	\$1,452,486.35	\$1,541,191.75	8.3%
SDO	---	---	\$106,529.22	0.6%
Specialty	\$297,849.99	\$358,226.79	\$393,597.06	2.1%
Loan	\$290,220.48	\$257,599.23	\$284,452.62	1.5%
Asset allocation	\$3,086,275.22	\$3,555,251.47	\$4,015,660.64	21.7%
International	\$1,736,267.24	\$1,888,092.84	\$2,102,430.63	11.4%
Small cap	\$944,953.72	\$875,864.85	\$1,072,481.08	5.8%
Fixed assets and cash	\$2,245,333.52	\$2,858,316.00	\$2,776,541.99	15.0%
Total	\$14,259,536.84	\$16,950,408.25	\$18,521,925.13	100%

 Total contributions by asset class

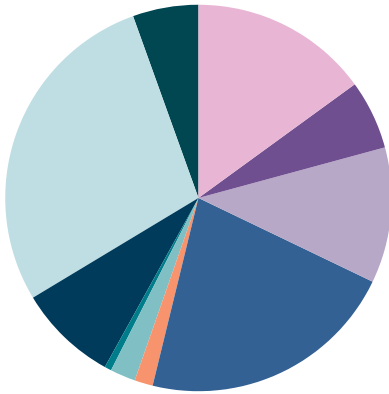
Asset class	2019	2020	2021 YTD	% of total
Mid cap	\$64,346.24	\$60,504.22	\$28,560.22	3.7%
Large cap	\$181,270.28	\$248,798.14	\$126,242.74	16.2%
Bonds	\$77,799.99	\$79,517.07	\$49,286.63	6.3%
Specialty	\$19,741.70	\$20,179.34	\$12,786.53	1.6%
Asset allocation	\$887,720.87	\$517,425.06	\$412,293.88	52.9%
International	\$130,915.99	\$115,882.85	\$73,987.86	9.5%
Small cap	\$62,070.11	\$59,764.25	\$23,588.27	3.0%
Fixed assets and cash	\$112,673.26	\$100,403.95	\$53,136.56	6.8%
Total	\$1,536,538.44	\$1,202,474.88	\$779,882.69	100%

2021



Asset allocation

(as of 06/30/2021)



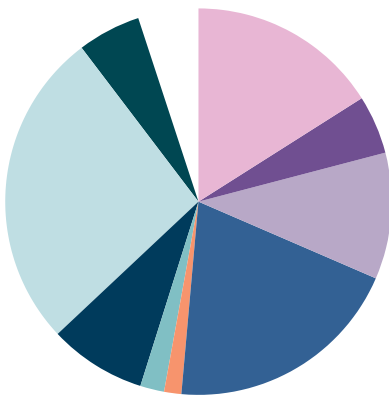
ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	5.5%	5.4%	0.1% ●
Large cap	28.1%	19.2%	8.9% ●
Balanced	0.0%	1.5%	0.0%
Bonds	8.3%	4.5%	3.9% ●
Short term	0.0%	2.1%	0.0%
SDO	0.6%	0.6%	0.0%
Specialty	2.1%	1.3%	0.8% ●
Loan	1.5%	0.0%	1.5% ●
Asset allocation	21.7%	33.4%	-11.8% ●
International	11.4%	6.7%	4.7% ●
Small cap	5.8%	3.9%	1.9% ●
Fixed assets and cash	15.0%	21.2%	-6.2% ●
Fixed Indexed Annuity	0.0%	0.0%	0.0%

2020



Asset allocation

(as of 12/31/2020)



ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	5.6%	4.9%	0.7% ●
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International	11.1%	6.3%	4.8% ●
Small cap	5.2%	3.4%	1.8% ●
Fixed assets and cash	16.9%	22.4%	-5.6% ●

BALANCE DETAILS



Total account balance

(as of 06/30/2021)

Money source	Current value
Participant assets	\$18,521,925.13
Rollover (Pre-Tax)	\$2,059,387.76
Employer Money Purchase	\$8,197,068.74
Mandatory Employee Pre-Tax	\$7,871,653.81
After-Tax Contribution	\$2,832.98
Loan balance	\$284,452.62
SDO balance	\$106,529.22
Total plan assets	\$18,521,925.13

BALANCE DETAILS



Loan Details

(as of 06/30/2021)

Loan type	Number of loans	Principal value
General purpose loan	60	\$273,862.23
Primary residence loan	2	\$10,590.39
Total	62	\$284,452.62



Contributions and transfers/rollovers-in

(as of 06/30/2021)

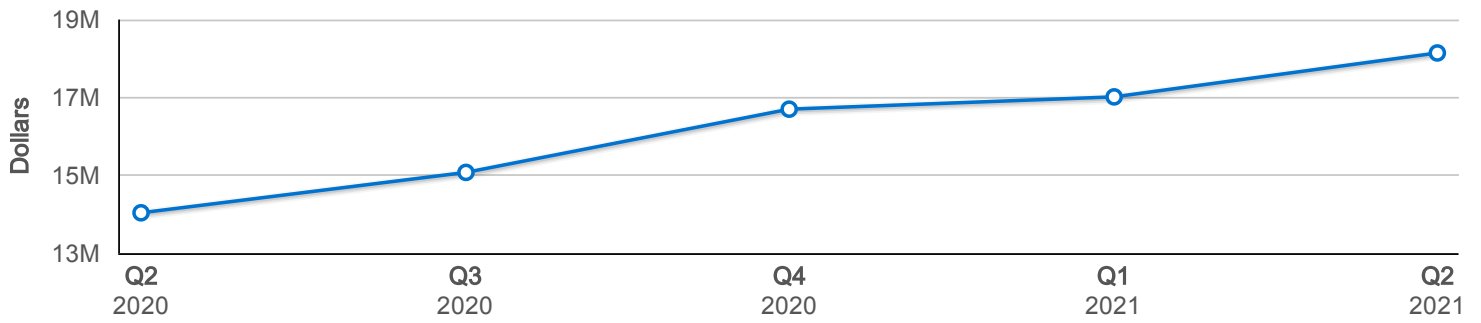
Type	Year to date
Contributions	\$654,443.50
Transfers/Rollovers-In	\$125,439.19
Total	\$779,882.69



Balance activity by quarter

Change in balance from last quarter

▲ 6.5%
FROM LAST QUARTER

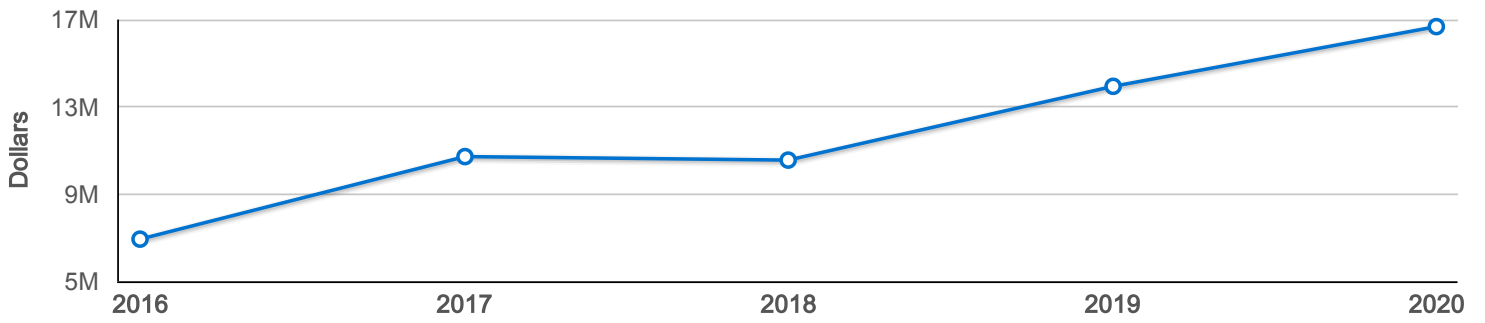




Balance activity by year

Change in balance from last year

▲ 19.5%
FROM LAST YEAR



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

Top opportunities to improve plan health

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Are you happy with your participation rate? Schedule an enrollment workshop today
- ✓ **Suggest online account usage**
Those who engage in their online account are 4x more likely to save more for retirement
- ✓ **Propose contribution increases**
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How participants are invested can play a big role in their retirement health

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- ✓ **Are those closer to retirement aware of catch-up contributions?**
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