

City of Sacramento

4Q2020: Board Report



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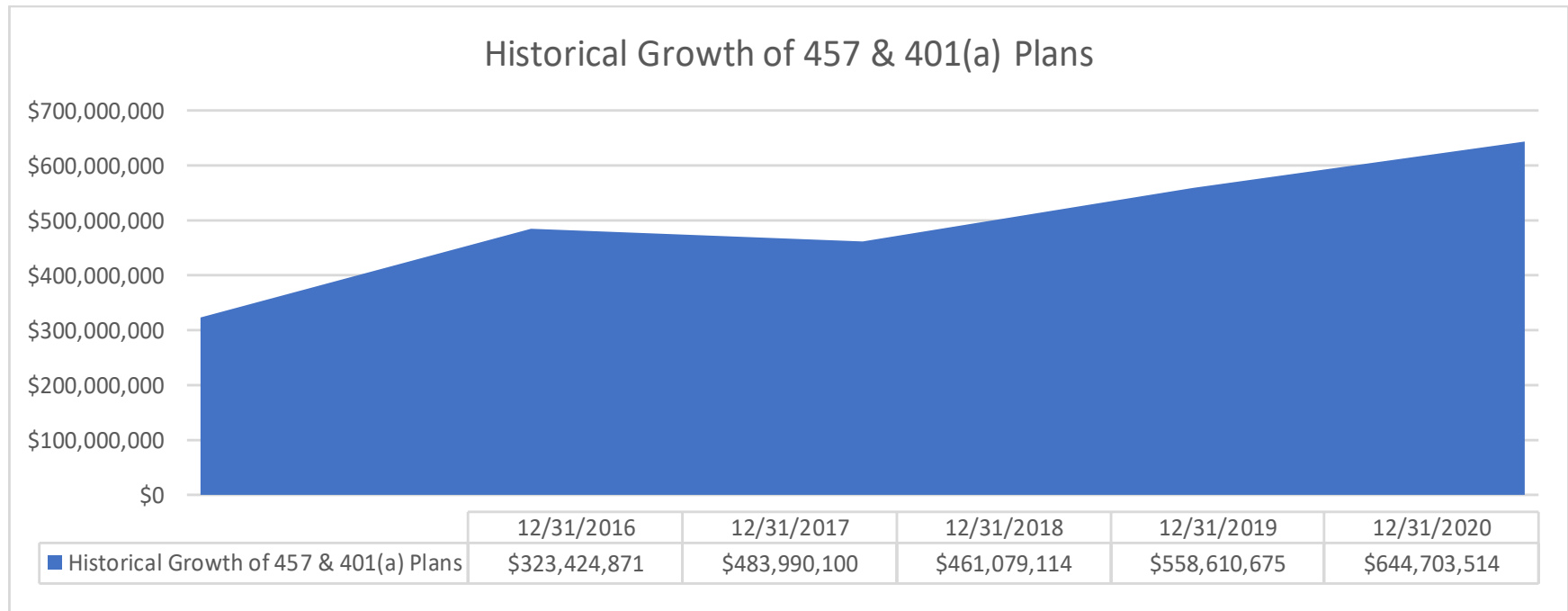
Section 9: Your Dedicated Team

Administration Report

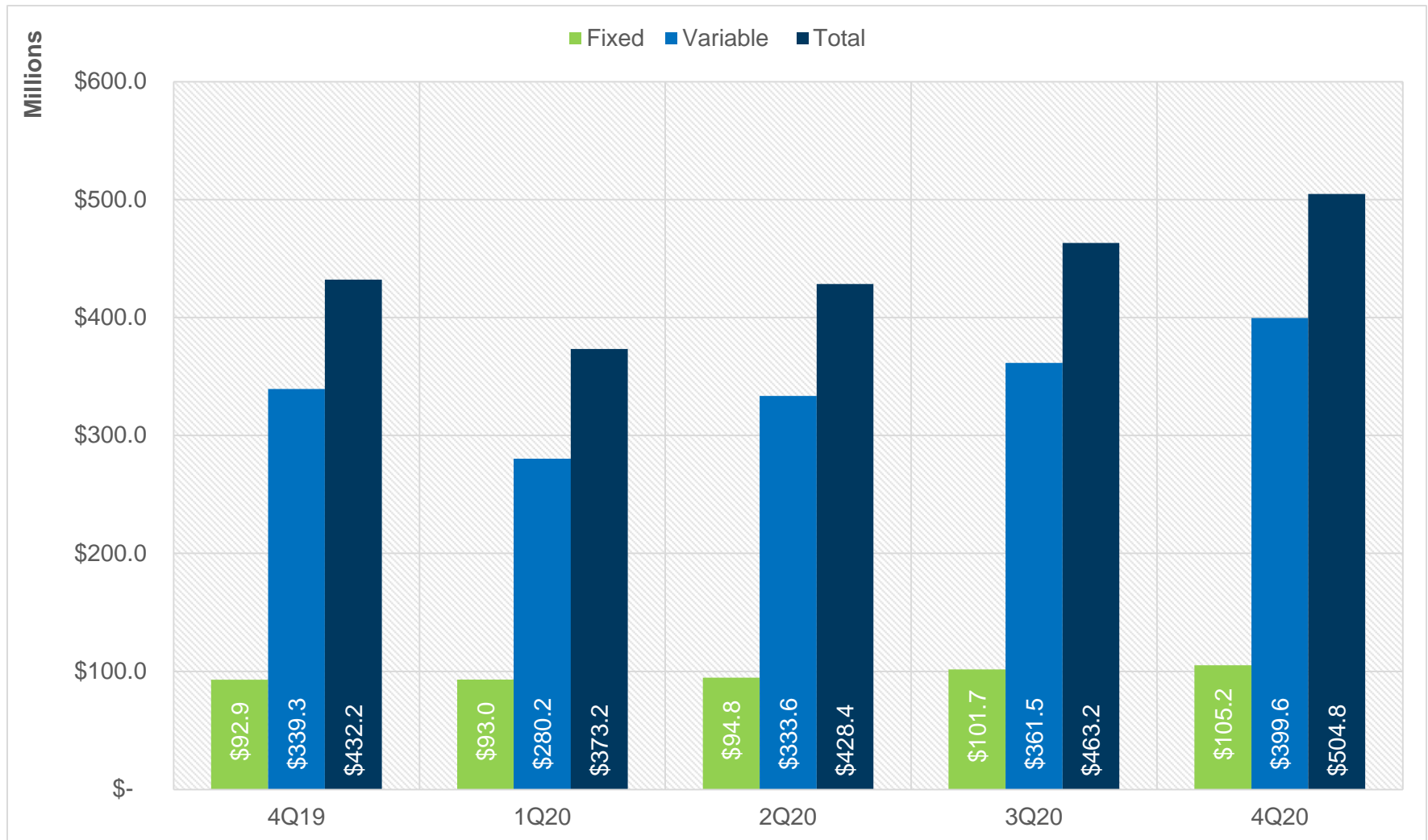
4Q20: Balance Sheet

	457	401(a) Management	401(a) WCOE, L39 Supv	401(a) City Council	Total
Beginning Balance as of 10/01/2020	\$ 454,953,964	\$ 108,854,150	\$ 15,074,611	\$ 743,249	\$ 579,625,974
RECEIPTS:					
Contribs/Loans/Roll-ins	\$ 7,080,806	\$ 2,204,980	\$ 328,844	\$ 20,941	\$ 9,635,571
Int/Dividend	\$ 10,145,171	\$ 2,884,691	\$ 448,179	\$ 25,542	\$ 13,503,583
Fees	\$ (192,315)	\$ (47,044)	\$ (8,737)	\$ (252)	\$ (248,348)
	\$ 17,033,661	\$ 5,042,627	\$ 768,286	\$ 46,231	\$ 22,890,805
DISTRIBUTIONS:					
Distributions/Loans/Roll-outs	\$ 6,205,504	\$ 1,216,158	\$ 190,388	\$ -	\$ 7,612,050
	\$ 6,205,504	\$ 1,216,158	\$ 190,388	\$ -	\$ 7,612,050
Gain/Loss	\$ 30,627,229	\$ 7,592,262	\$ 1,040,300	\$ 45,917	\$ 39,305,709
Schwab PCRA	\$ 2,539,365	\$ 353,573	\$ -	\$ -	\$ 2,892,937
Loan Balance	\$ 5,856,767	\$ 1,485,771	\$ 257,599	\$ -	\$ 7,600,137
Total Balance as of 12/31/2020	\$ 504,805,484	\$ 122,112,224	\$ 16,950,408	\$ 835,398	\$ 644,703,514

Historical Growth

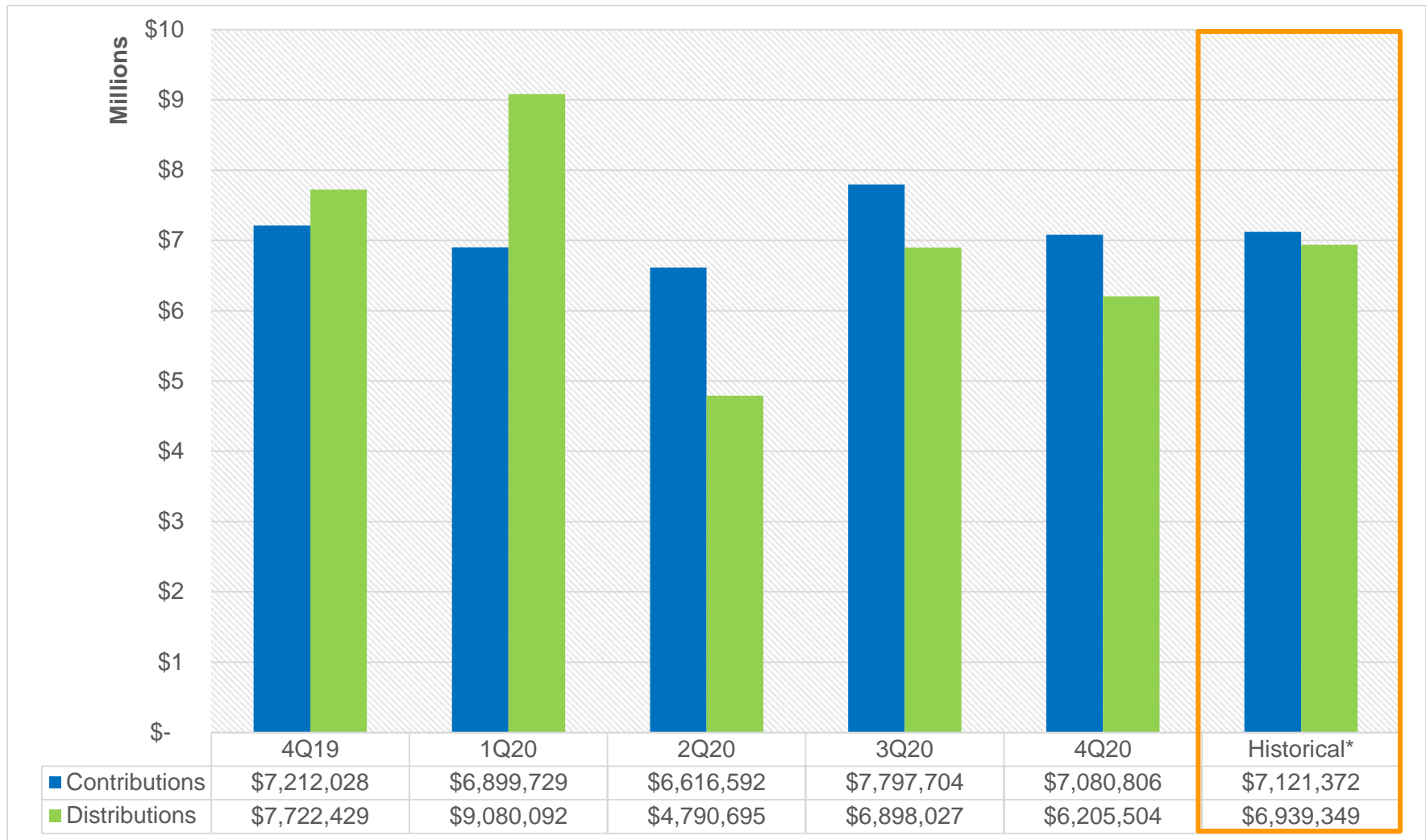


457(b): Asset Growth*



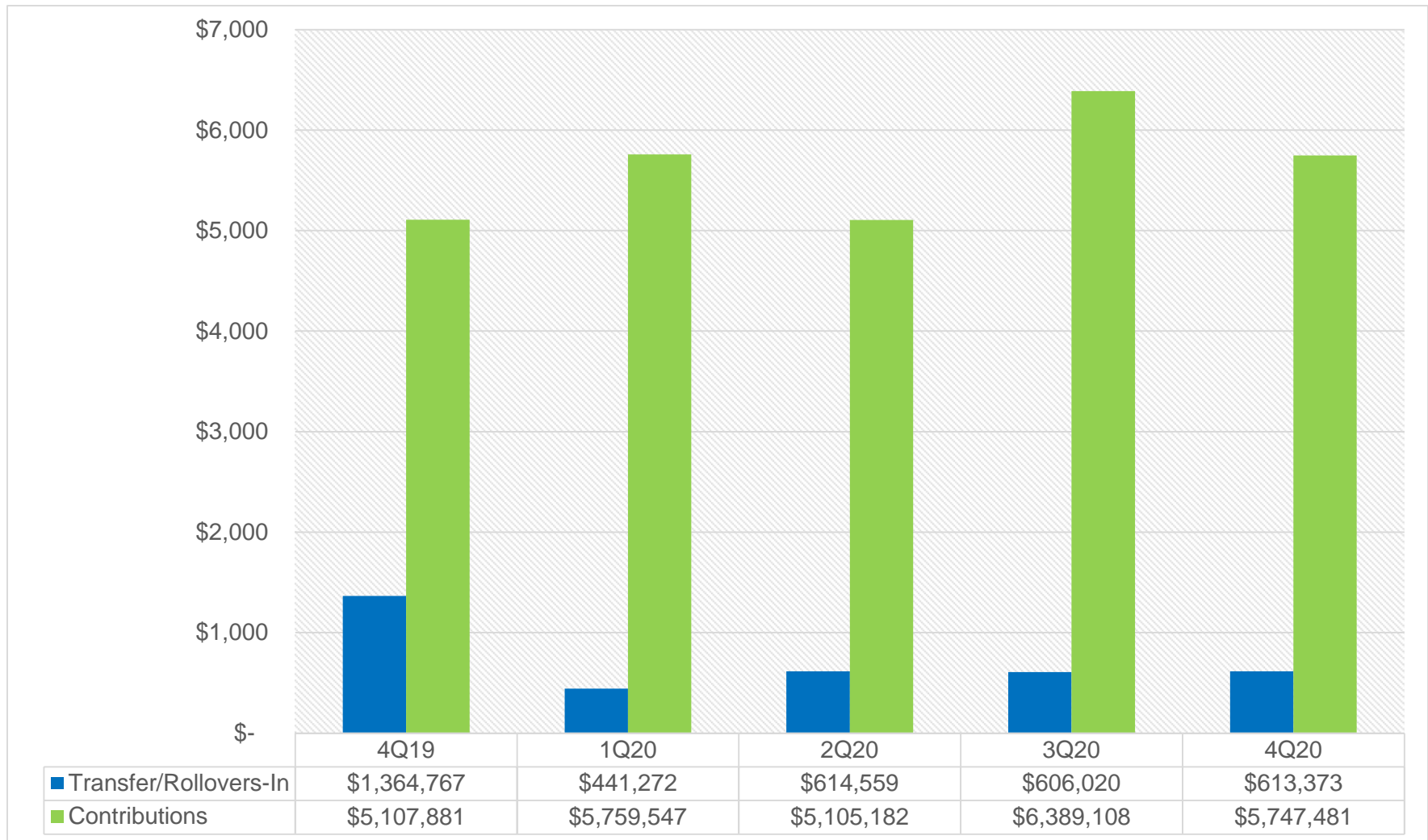
*Does not include Loans and Schwab

457(b): Contributions & Distributions

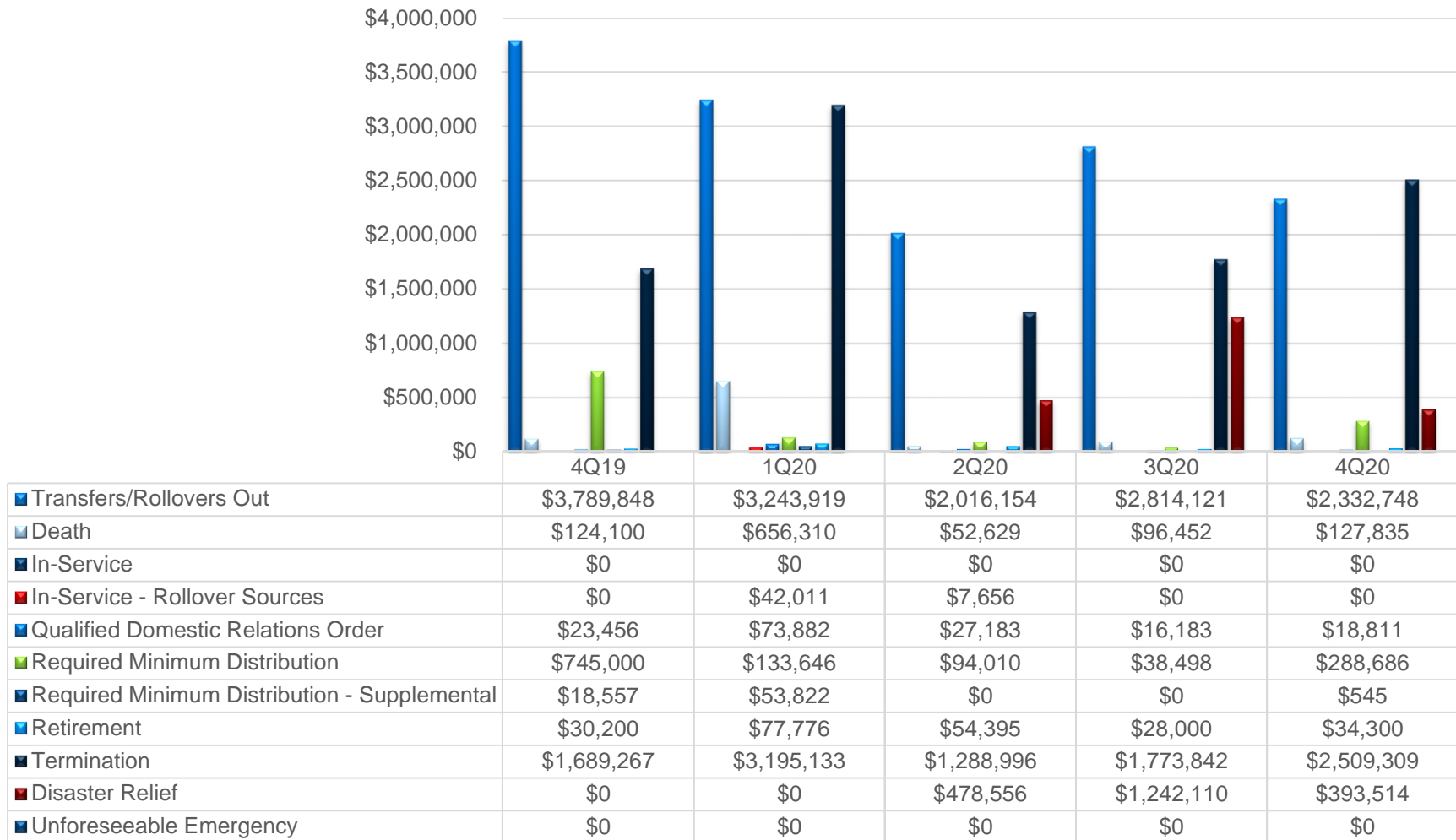


*Rolling 5 quarter average

457(b): Contributions Breakdown

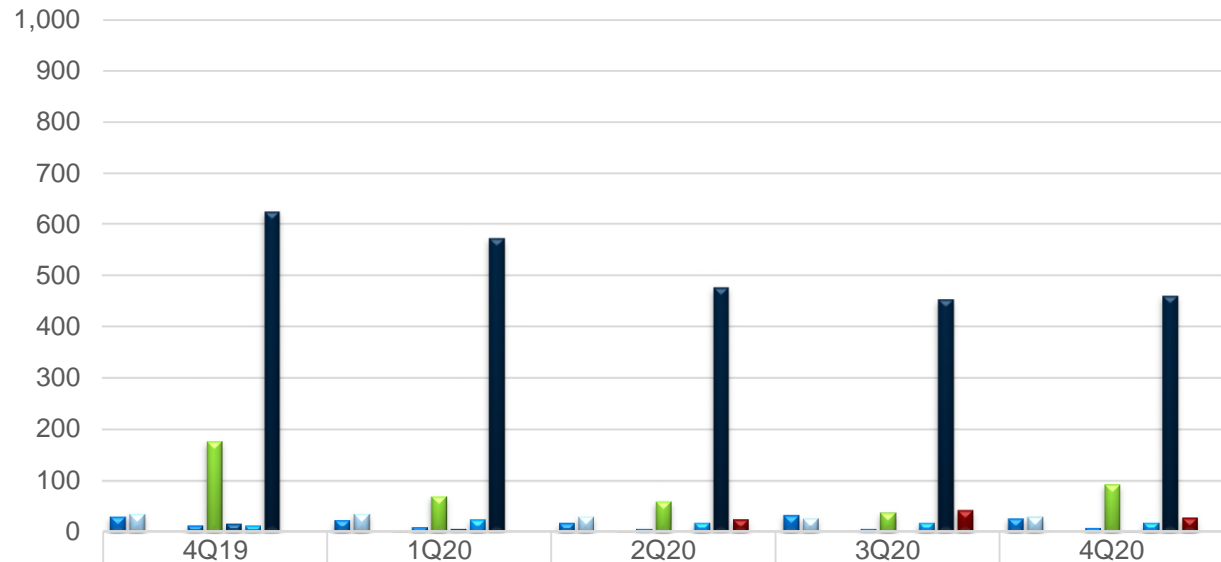


457(b): Distribution Breakdown Dollar Amount*



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

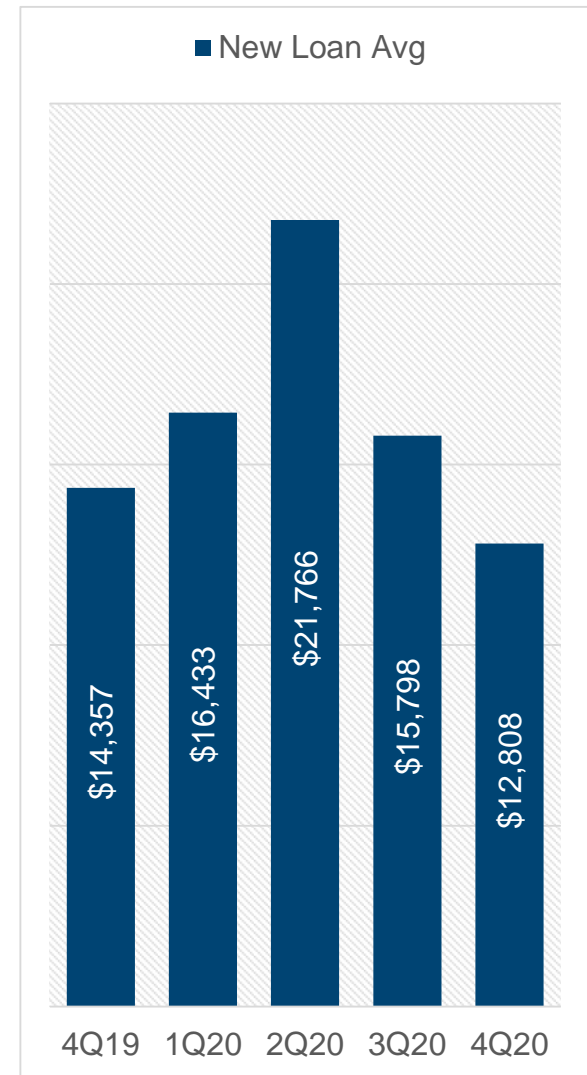
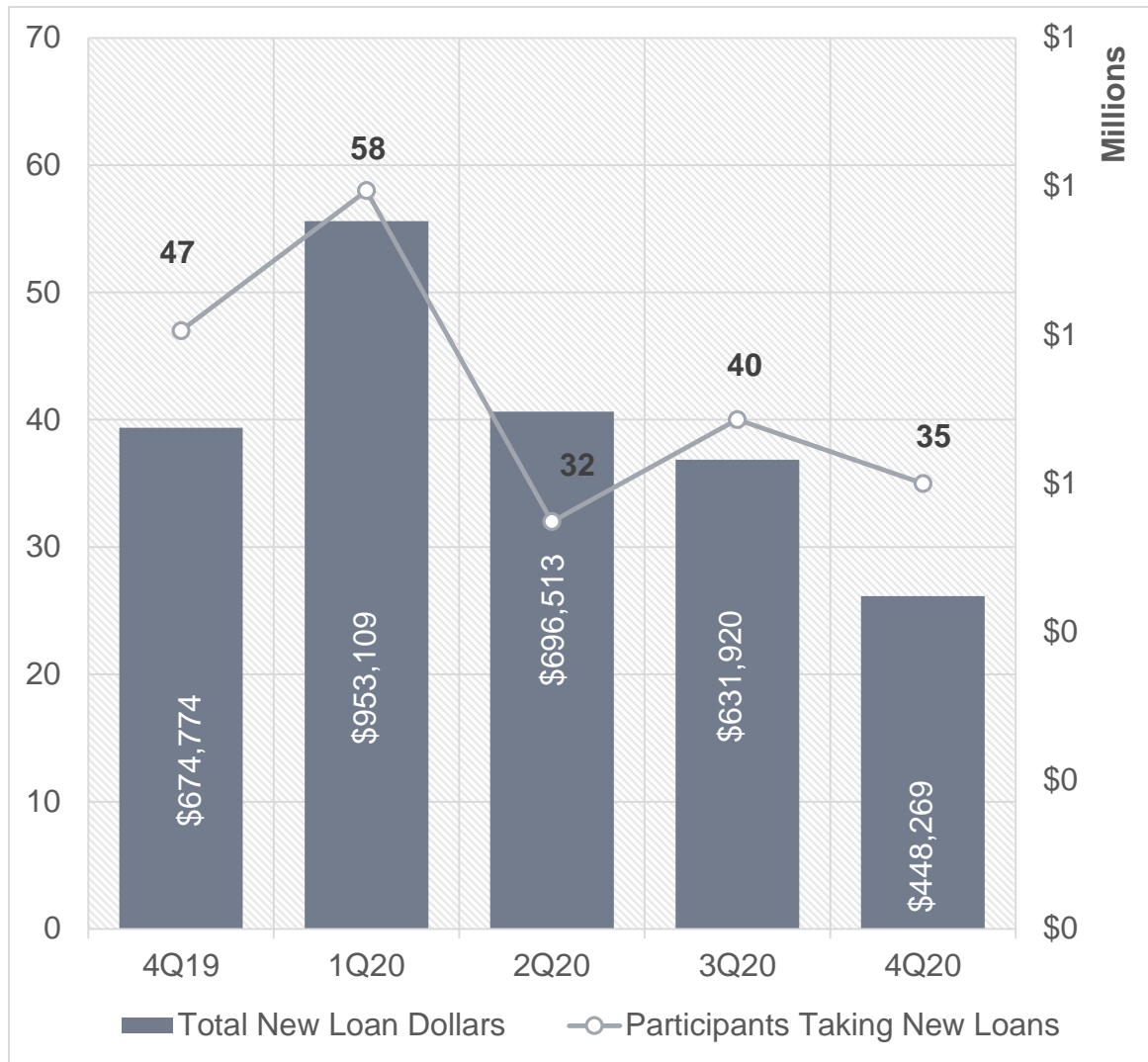
457(b): Distribution Breakdown Transaction Amount



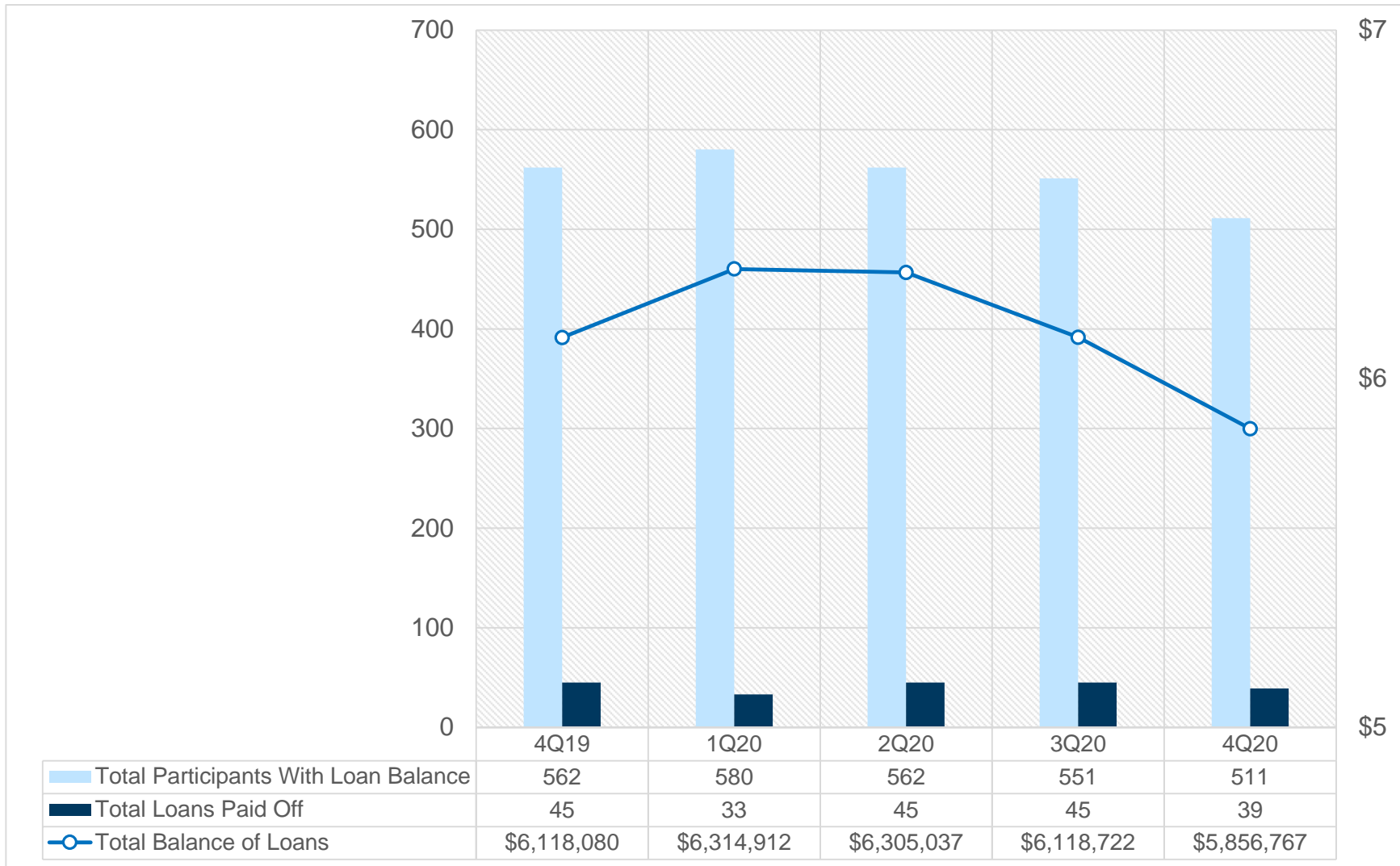
	4Q19	1Q20	2Q20	3Q20	4Q20
Transfers/Rollovers Out	31	24	18	33	27
Death	36	36	31	27	30
In-Service	0	0	0	0	0
In-Service - Rollover Sources	0	1	1	0	0
Qualified Domestic Relations Order	13	10	7	7	9
Required Minimum Distribution	177	70	60	38	93
Required Minimum Distribution - Supplemental	17	7	0	0	1
Retirement	13	25	19	19	19
Termination	624	572	476	453	460
Disaster Relief	0	0	25	43	28
Unforeseeable Emergency	0	0	0	0	0

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

457 (b) Loan Activity

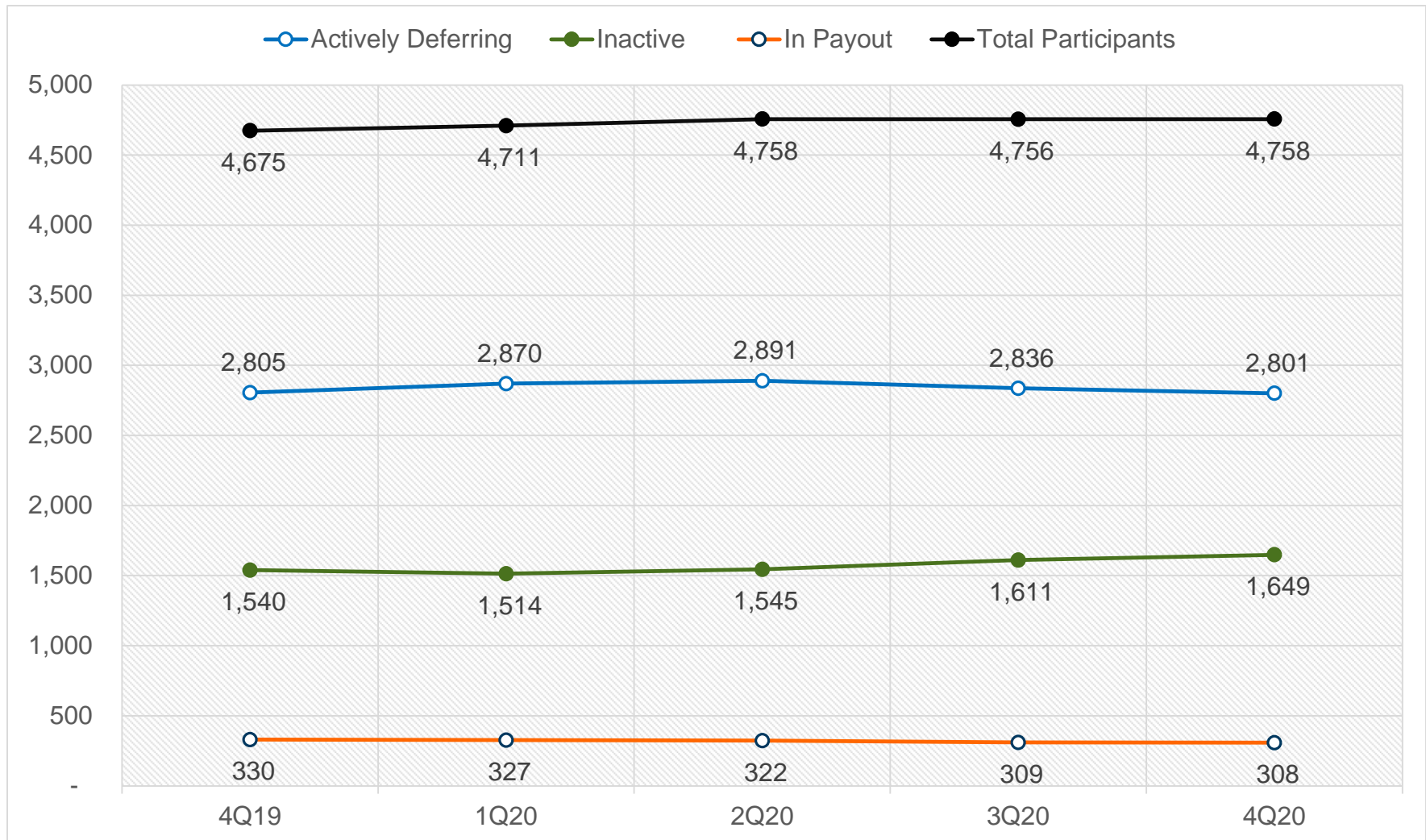


457(b) Loans Activity Summary



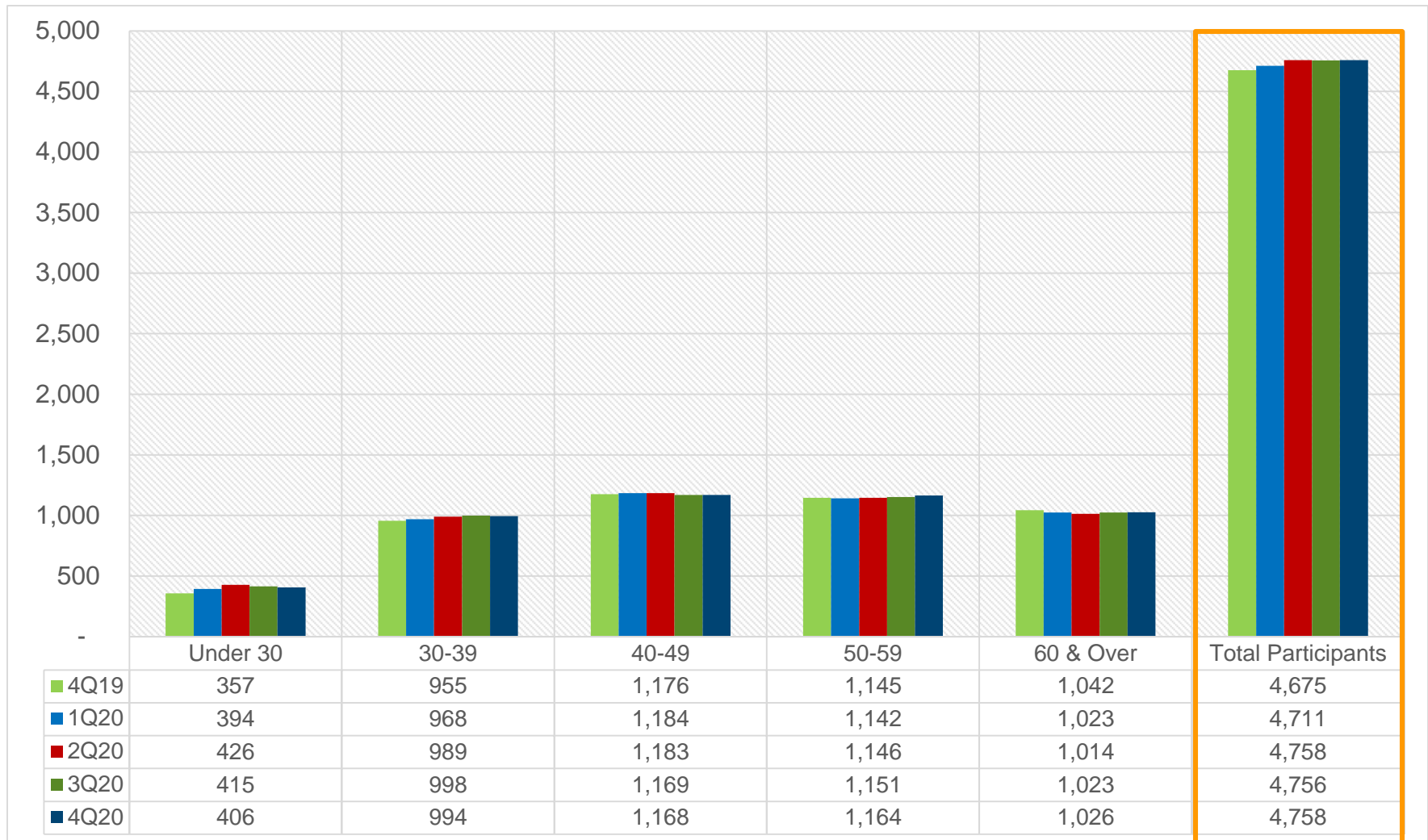
Plan Demographics

457(b) Participation Summary

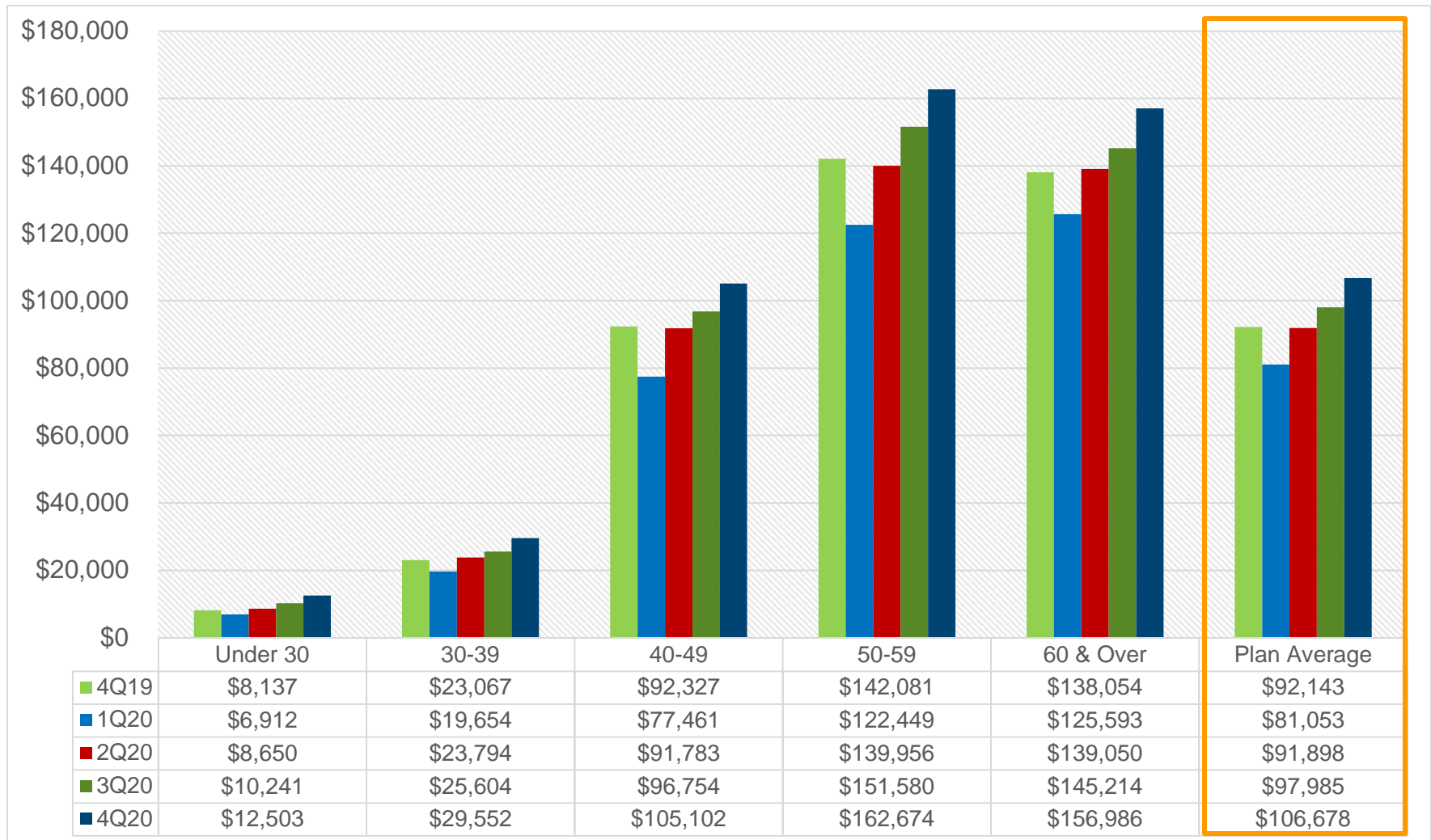


“Inactive” refers to a participant who is not contributing but not in payout

457(b) Participant Count by Age Group

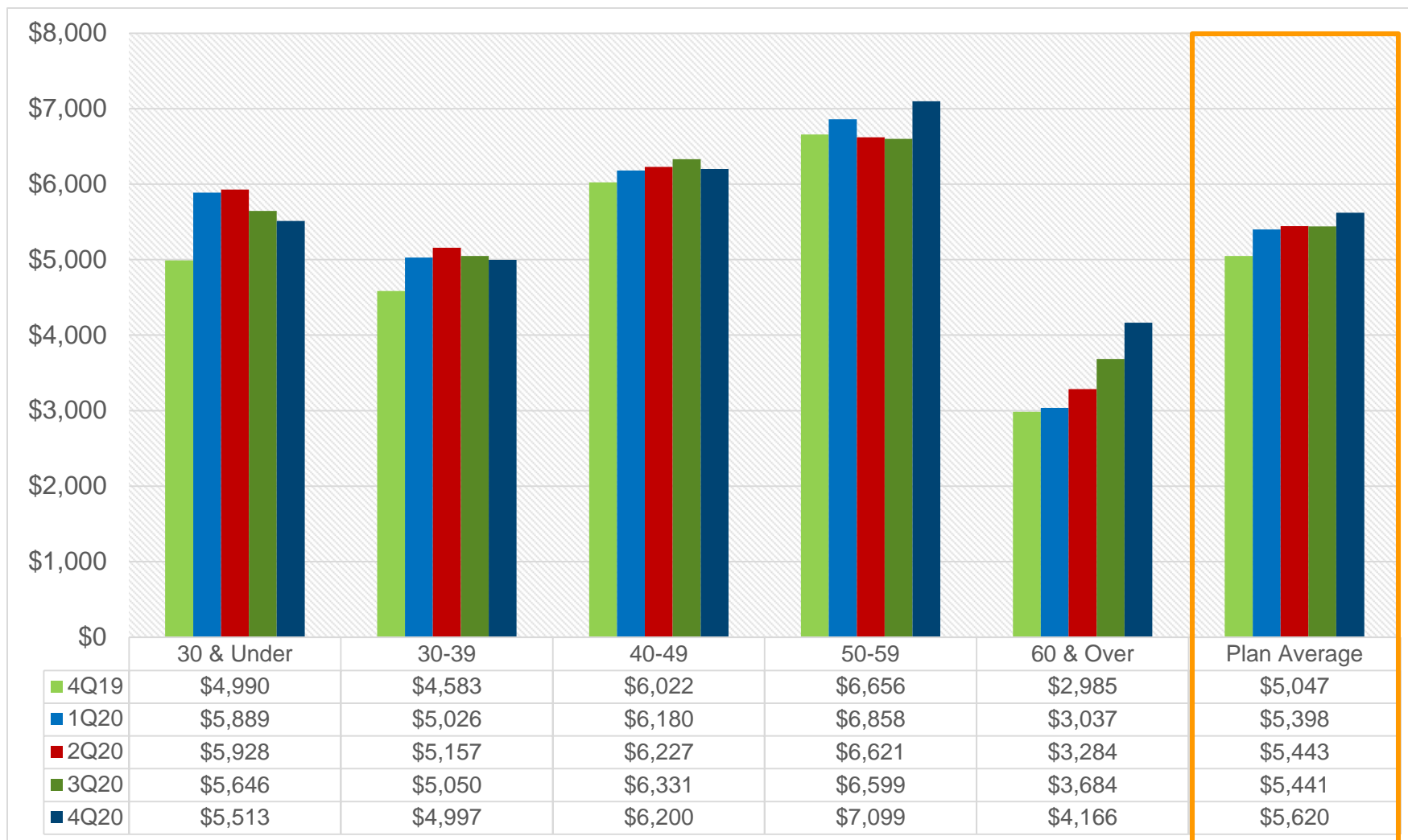


457(b) Average Account Balance by Age Group

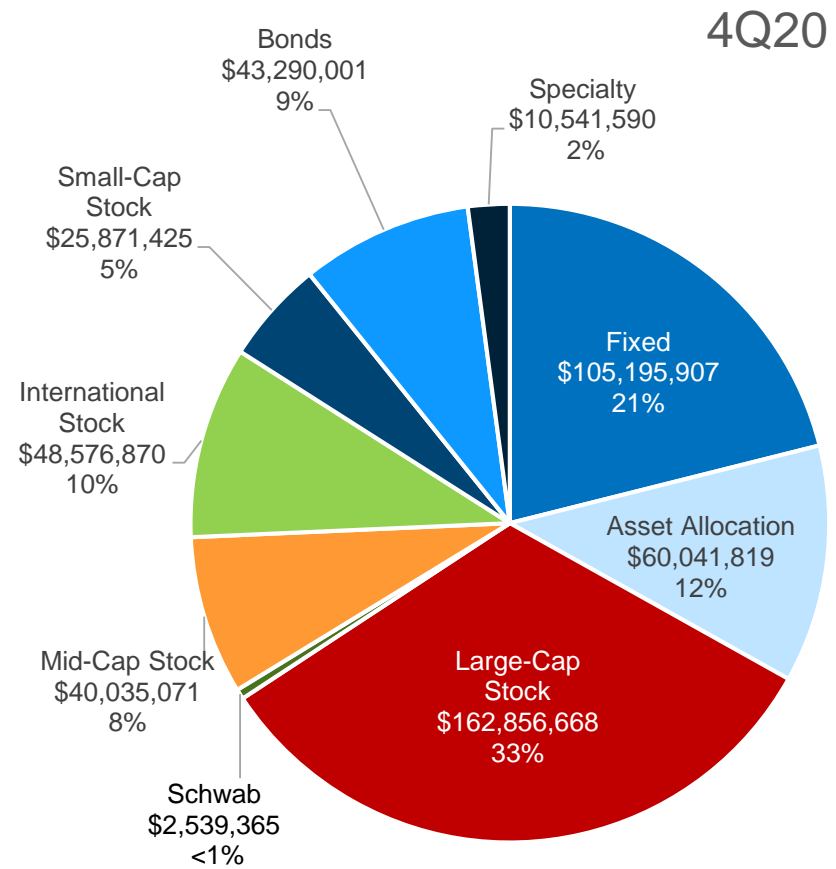
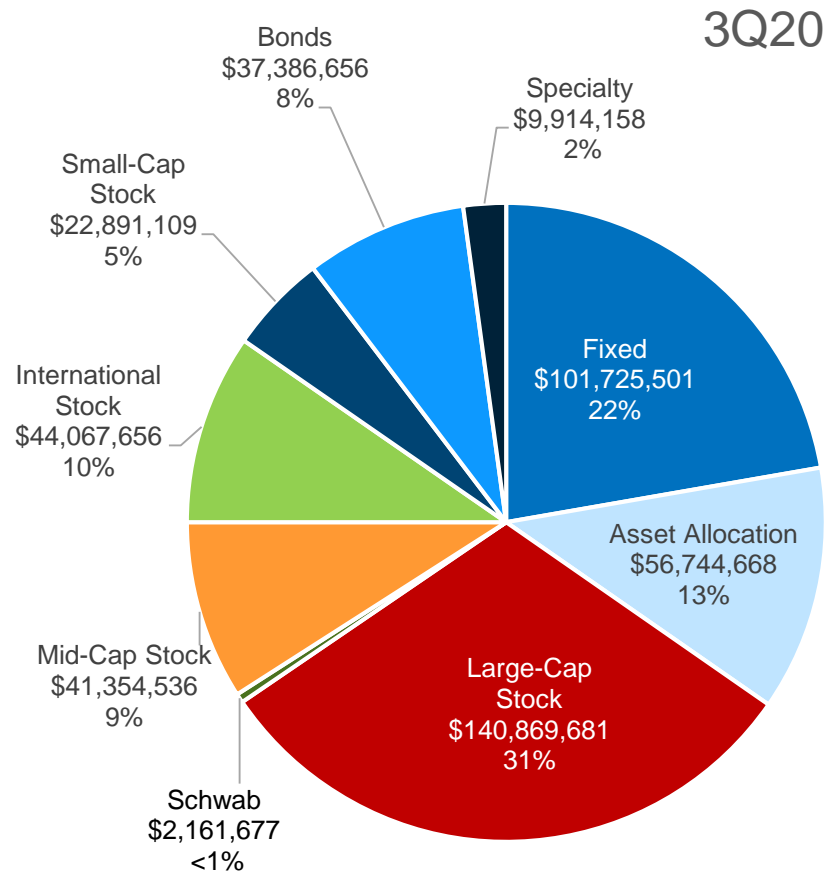


*Includes Loan Principal Amount and Loan Default Principal Amount

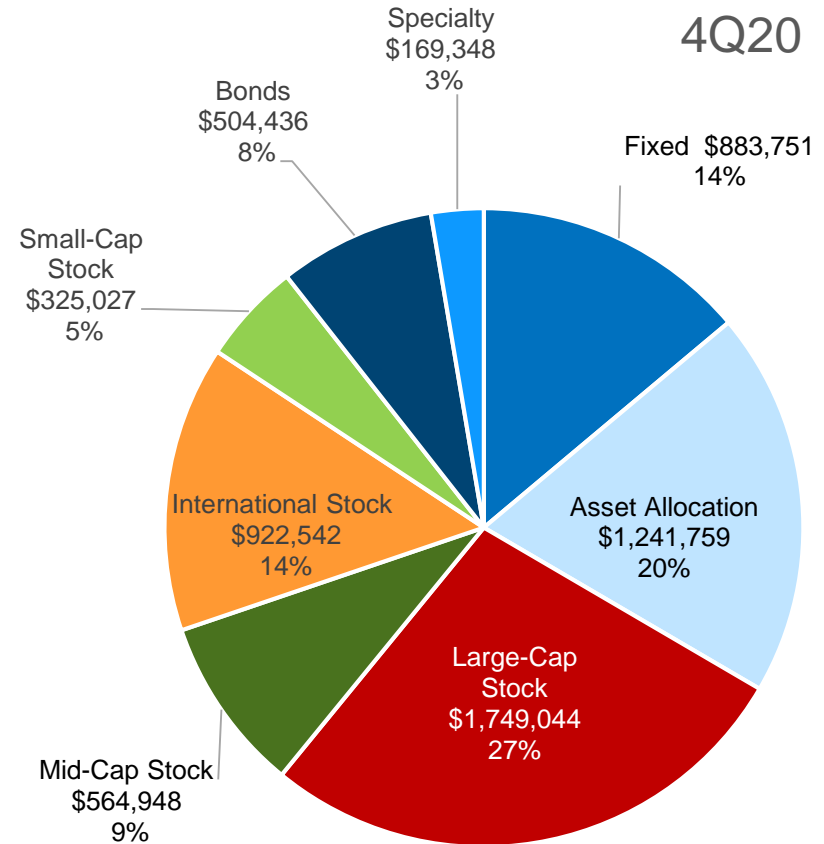
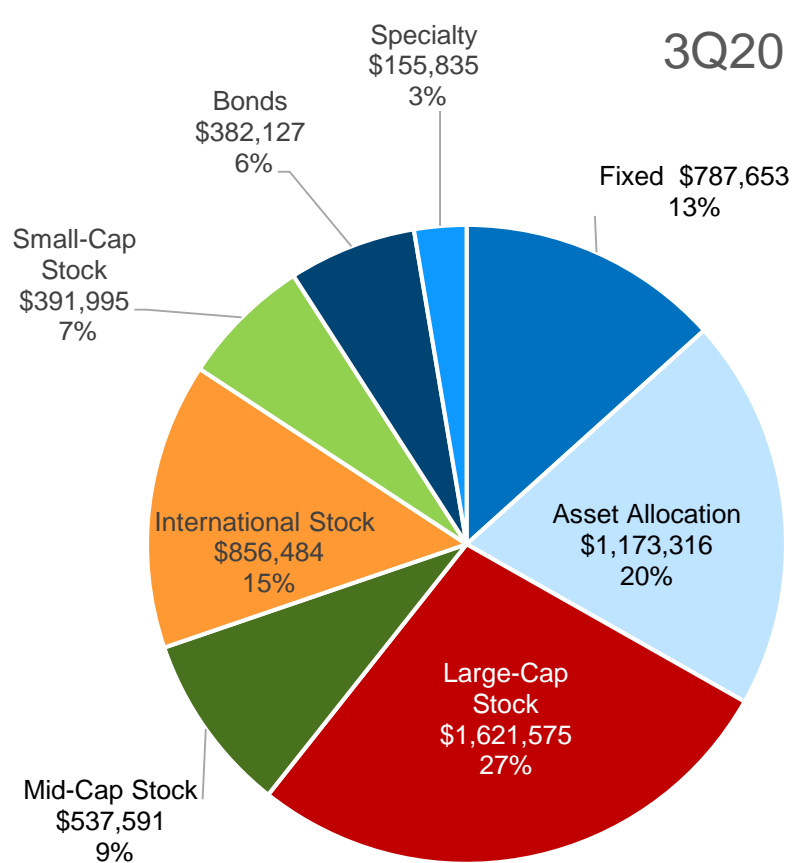
457(b) Average Annualized Participant Contribution by Age Group



457(b) Assets by Asset Class



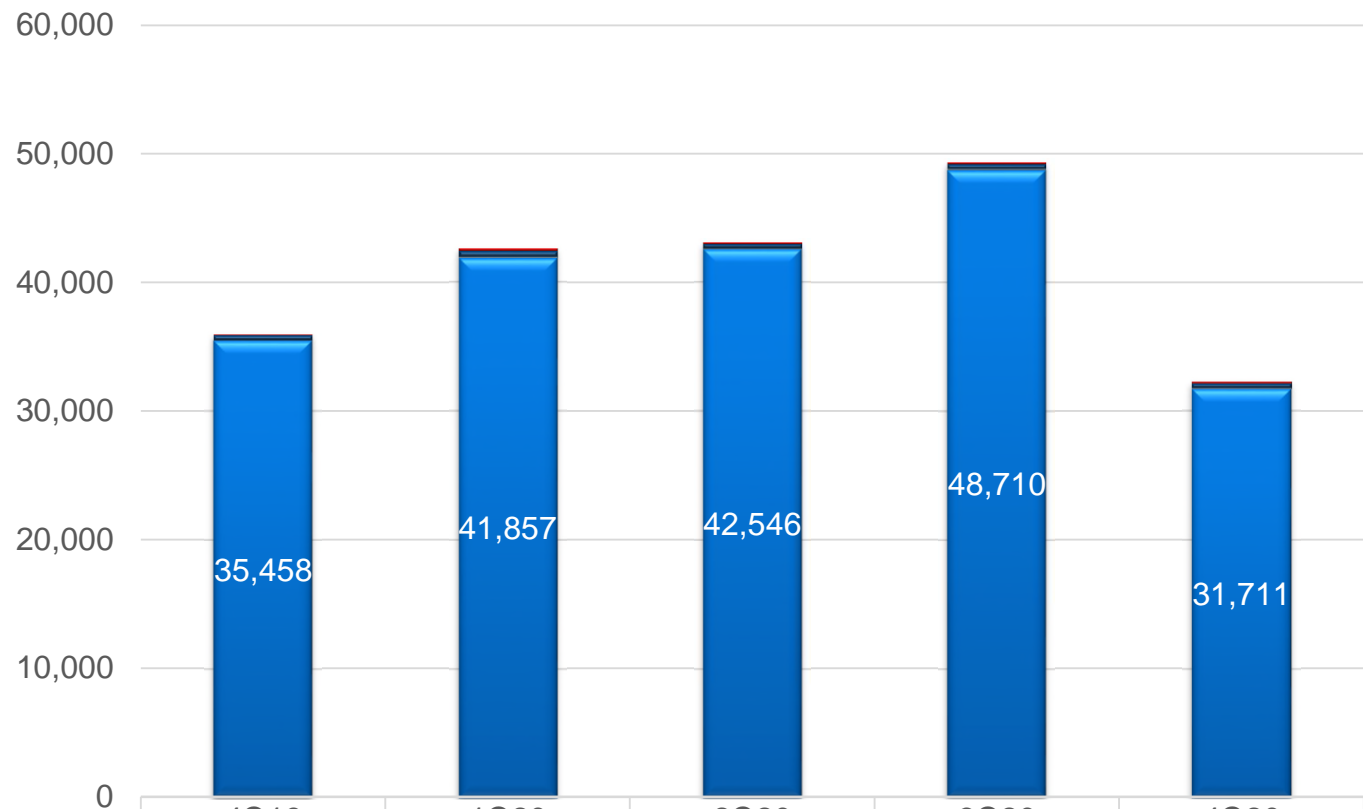
457(b) Contributions by Asset Class



*Does not include Loans and Rollovers In

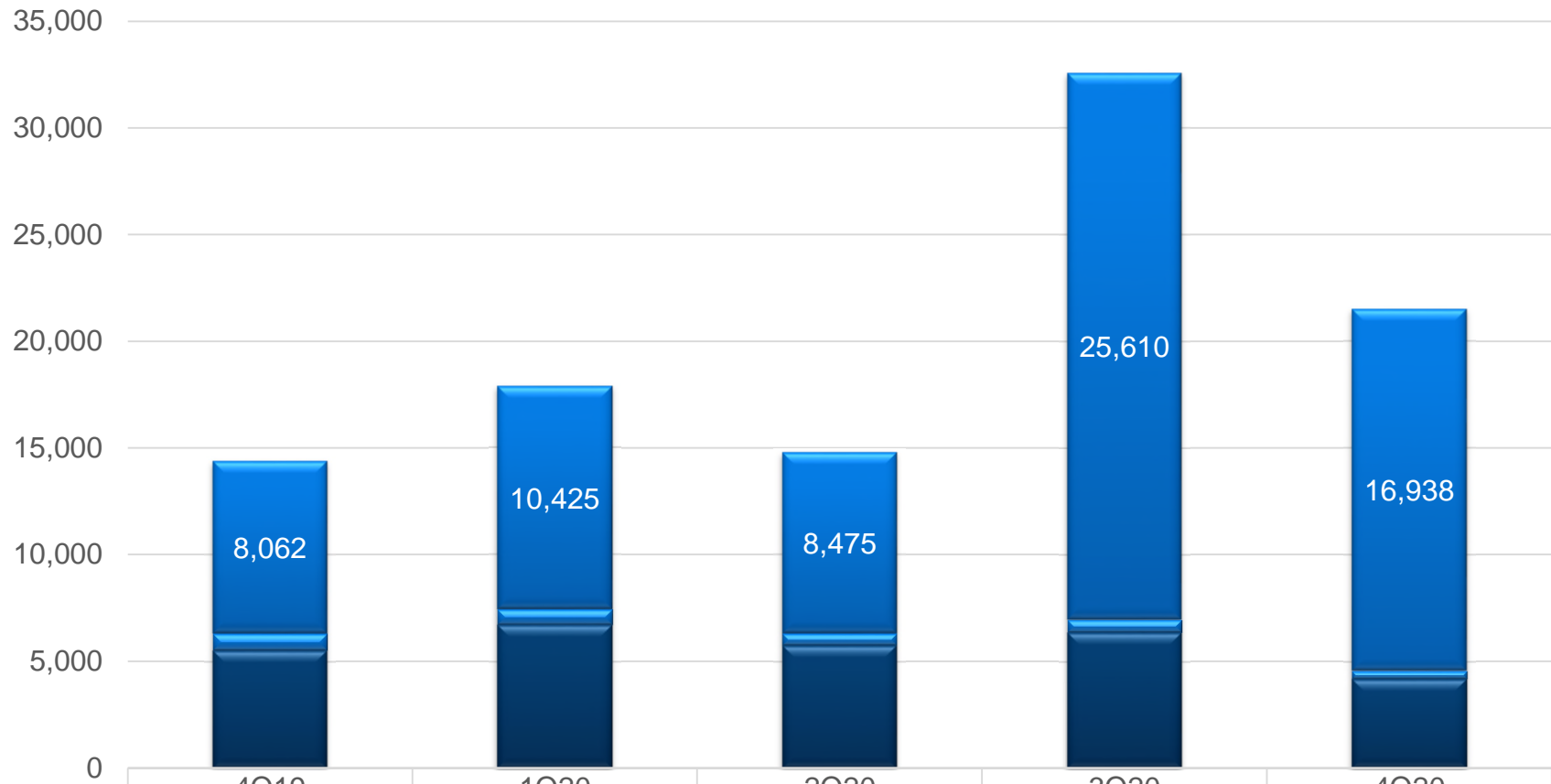
Participant Experience

457(b) Participant Website Usage



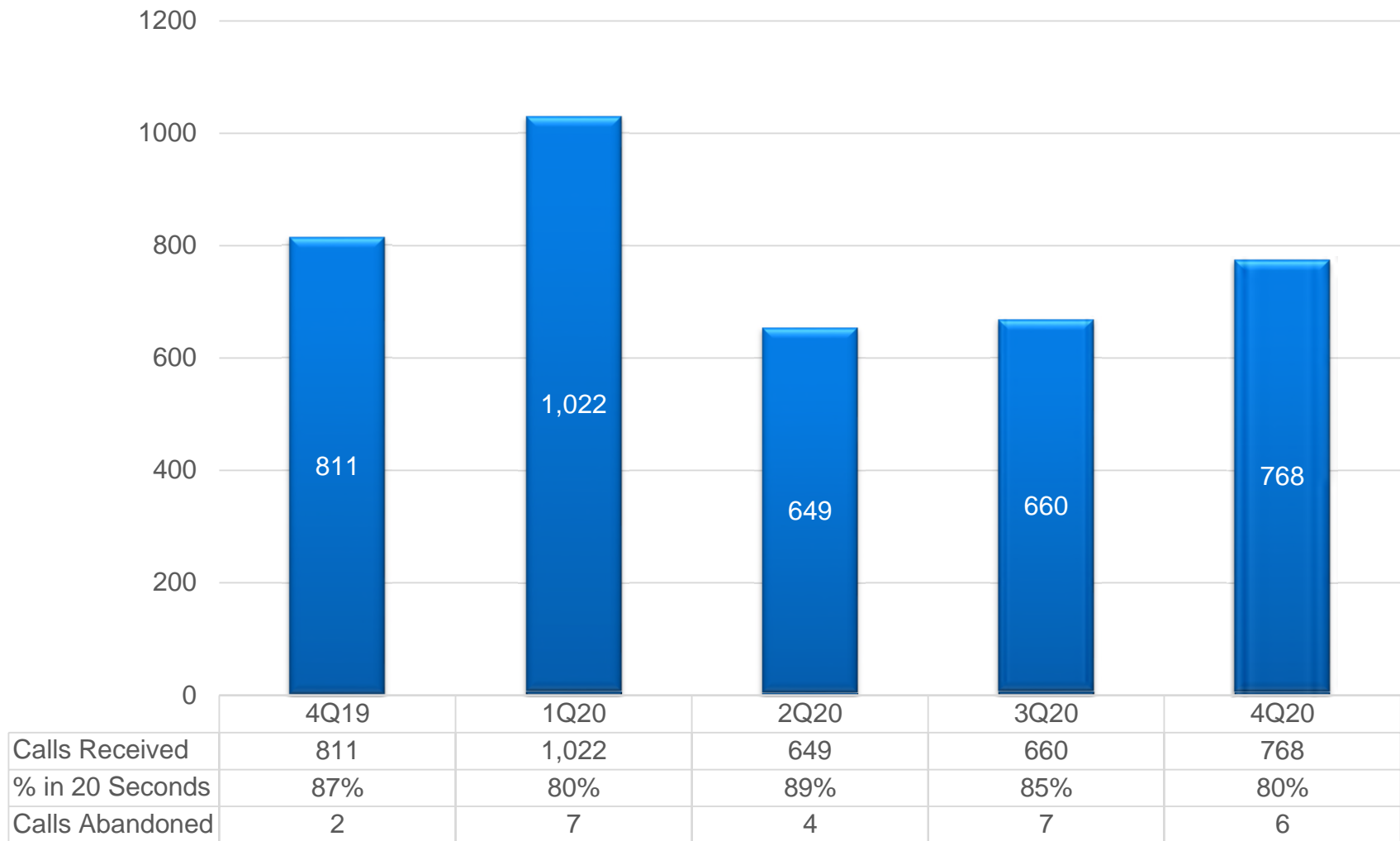
	4Q19	1Q20	2Q20	3Q20	4Q20
Exchange Completed	54	200	110	149	133
Deferral Change Completed	377	436	330	357	344
Allocation Change Completed	53	107	79	104	76
Account Balance Inquiry	35,458	41,857	42,546	48,710	31,711

457(b) Website Device Usage



	4Q19	1Q20	2Q20	3Q20	4Q20
Desktop	8,062	10,425	8,475	25,610	16,938
Tablet	776	722	546	589	361
Mobile	5,531	6,716	5,755	6,376	4,200

457(b) Participant Call Center



Service Recap

CITY OF SACRAMENTO SERVICE RECAP

NATIONWIDE RETIREMENT SOLUTIONS

12/31/2020

Quick Plan Facts

	As of 12/31/2020
Total Participant Count	4758
New Enrollments YTD	240
Transfers/Rollovers into Plan YTD	81 = \$2,275,223

4th Quarter Consultations, Meetings, and Site Visits

Activity	Result
Individual Consultations	337
Online Scheduling Appointments	158
Phone Appointments (Switched from in person to virtual because of Shelter in Place) 3/17 - 3/31	337 (same as Individual Consultations)
Group Meetings	12 Meetings = 146 Participants
Unique Locations Visited	0
Site Visits	0
Retirement Readiness Reports (MIRP)	41

4th Quarter Education Campaigns/Flyers/Calls/Emails

No Beneficiary on File EMAILED 38

No Beneficiary on File CALLS 66

As of December 31, accounts without beneficiaries decreased by 341 for 2020

*WEBINAR SERIES: The NorCal Retirement Specialist Team hosted two sets of webinars over the fourth quarter. One per week for 5 weeks.

Topics were:

Retirement 101 // Retirement Myths // Women & Retirement // Risk vs Reward // Online Planning Tools

Local Nationwide Service Team

Rick Watson – Retirement Specialist/916-633-0010/ rick.watson@nationwide.com

John Steggell – Managing Director/310-245-7436/ steggj2@nationwide.com

Jake Sours – Program Director/916-708-1320/ soursj1@nationwide.com



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
October 457	\$11,454.90
October Management 401A	\$2,746.11
October City Council 401A	\$18.77
October WCOE 401A	\$377.27
October Total	\$14,597.05
November 457	\$11,896.37
November Management 401A	\$2,863.37
November City Council 401A	\$19.75
November WCOE 401A	\$395.99
November Total	\$15,175.48
December 457	\$12,672.89
December Management 401A	\$3,064.46
December City Council 401A	\$21.25
December WCOE 401A	\$421.01
December Total	\$16,179.61
Q4 2020 Revenue Total	\$45,952.14

Fee Normalization Calculation

Fee Normalization Calculation
Plan Sponsor Name: CITY OF SACRAMENTO 457
Plan ID: 0055515001
IRS Code: 457
Report Period: 01-Oct-2020 to 31-Dec-2020

Fund Name	Fund	Ticker	10/31/2020 Account Value	11/30/2020 Account Value	12/31/2020 Account Value	Oct-2020 Annual Fund Srcv Fee Rate	Nov-2020 Annual Fund Srcv Fee Rate	Dec-2020 Annual Fund Srcv Fee Rate	4Q2020 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARW DX	\$7,101,626	\$7,808,652	\$7,989,817	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2030 Portfolio - Class R6	NTV401	ARCUX	\$11,275,971	\$11,632,247	\$11,114,904	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$6,958,375	\$7,563,844	\$7,749,730	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$7,577,456	\$8,272,324	\$8,595,134	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2045 Portfolio - Class R6	NTV404	ARDOX	\$2,015,411	\$2,210,543	\$2,319,652	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2050 Portfolio - Class R6	NTV405	ARFEX	\$1,988,489	\$2,247,176	\$2,404,434	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2055 Portfolio - Class R6	NTV406	AREUX	\$1,353,418	\$1,533,369	\$1,648,570	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2060 Portfolio - Class R6	NTV407	ARGDX	\$1,436,445	\$1,412,746	\$1,541,680	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$15,115,274	\$15,838,943	\$16,152,920	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$11,579,722	\$13,097,272	\$9,088,739	0.000%	0.000%	0.000%	\$0
BlackRock Global Allocation Fund - Institutional Class	NTV390	MALOX	\$231,792	\$206,675	\$524,978	0.250%	0.250%	0.250%	\$203
Columbia High Yield Bond Fund Class R5	NTV391	RSHRX	\$8,172,508	\$8,460,323	\$7,199,180	0.100%	0.100%	0.100%	\$1,995
Fidelity Contrafund K6	NTV789	FLCNX	\$56,457,278	\$61,327,528	\$62,018,149	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSG LX	\$863,659	\$947,742	\$4,762,311	0.050%	0.050%	0.050%	\$277
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$22,314,967	\$24,653,558	\$24,459,271	0.150%	0.150%	0.150%	\$8,974
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$7,972,847	\$8,893,963	\$9,924,005	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$10,466,891	\$12,355,368	\$10,434,608	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$19,321,236	\$21,935,150	\$11,618,408	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$13,622,817	\$15,573,382	\$22,306,426	0.050%	0.050%	0.050%	\$2,160
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$10,571,417	\$11,950,507	\$10,103,519	0.100%	0.100%	0.100%	\$2,731
Loan	LXM001		\$6,118,347	\$6,024,380	\$5,856,767	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$18,490,669	\$20,435,049	\$26,199,247	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$21,910,288	\$24,484,652	\$30,528,079	0.000%	0.000%	0.000%	\$0
Nationwide Baird International Equities Fund - R6 Class	NTV07U	NWHMX	\$1,365,468	\$1,511,260	\$4,728,032	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272		\$104,713,406	\$104,168,585	\$105,195,907	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$22,612,681	\$23,481,672	\$27,254,364	0.250%	0.250%	0.250%	\$15,371
PIMCO Income Fund: Institutional Class	NTV394	PIMIX	\$5,876,237	\$6,031,026	\$4,074,147	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001		\$2,140,240	\$2,352,316	\$2,540,690	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$9,201,495	\$9,821,406	\$10,541,590	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$35,836,123	\$39,409,820	\$45,851,170	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$10,253,218	\$11,684,568	\$4,747,085	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSII X	\$2,185,449	\$2,629,670	\$5,333,297	0.000%	0.000%	0.000%	\$0
Total			\$457,101,220	\$489,955,717	\$504,806,809				\$31,711

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Fee Normalization Calculation

Plan Sponsor Name: CITY OF SACRAMENTO MANAGEMENT 401A

Plan ID: 0055516001

IRS Code: 401A

Report Period: 01-Oct-2020 to 31-Dec-2020

Fund Name	Fund	Ticker	10/31/2020 Account Value	11/30/2020 Account Value	12/31/2020 Account Value	Oct-2020 Annual Fund Srcv Fee Rate	Nov-2020 Annual Fund Srcv Fee Rate	Dec-2020 Annual Fund Srcv Fee Rate	4Q2020 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARW DX	\$2,848,543	\$3,038,803	\$3,104,822	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2030 Portfolio - Class R6	NTV401	ARCUX	\$3,374,024	\$3,640,977	\$3,707,700	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$2,597,951	\$2,747,350	\$2,870,236	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$1,781,352	\$1,958,811	\$2,055,147	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2045 Portfolio - Class R6	NTV404	ARDOX	\$870,329	\$934,786	\$962,373	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2050 Portfolio - Class R6	NTV405	ARFEX	\$1,155,810	\$1,331,211	\$1,436,018	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2055 Portfolio - Class R6	NTV406	AREUX	\$674,975	\$762,179	\$819,825	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2060 Portfolio - Class R6	NTV407	ARGDX	\$128,119	\$148,380	\$164,095	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$6,946,518	\$7,342,077	\$7,471,347	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$2,802,130	\$3,346,398	\$2,444,874	0.000%	0.000%	0.000%	\$0
BlackRock Global Allocation Fund - Institutional Class	NTV390	MALOX	\$95,493	\$144,132	\$157,572	0.250%	0.250%	0.250%	\$83
Columbia High Yield Bond Fund Class R5	NTV391	RSHRX	\$2,213,855	\$2,261,264	\$1,889,605	0.100%	0.100%	0.100%	\$533
Fidelity Contrafund K6	NTV789	FLCNX	\$9,372,658	\$10,232,521	\$10,079,220	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSLGX	\$268,212	\$429,941	\$1,470,765	0.050%	0.050%	0.050%	\$91
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$5,946,527	\$6,678,420	\$6,627,804	0.150%	0.150%	0.150%	\$2,419
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$2,196,842	\$2,448,369	\$2,719,718	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$1,978,729	\$2,292,697	\$1,804,225	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$4,488,150	\$5,086,754	\$2,900,883	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$3,425,344	\$3,946,184	\$5,483,238	0.050%	0.050%	0.050%	\$539
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$2,699,050	\$2,918,029	\$2,570,593	0.100%	0.100%	0.100%	\$686
Loan	LXM001		\$1,504,133	\$1,502,274	\$1,485,771	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$3,579,920	\$3,926,455	\$5,379,325	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$5,165,779	\$5,636,837	\$7,046,112	0.000%	0.000%	0.000%	\$0
Nationwide Bailard International Equities Fund - R6 Class	NTV07U	NWHMX	\$377,368	\$428,447	\$1,148,929	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272		\$17,803,026	\$17,366,292	\$17,344,311	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$5,786,791	\$6,004,903	\$6,968,828	0.250%	0.250%	0.250%	\$3,931
PIMCO Income Fund: Institutional Class	NTV394	PIMIX	\$1,996,285	\$1,960,920	\$1,466,563	0.000%	0.000%	0.000%	\$0
Schwab Personal Choice Retirement Account	SDM001		\$314,813	\$337,056	\$353,072	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$11,049,488	\$12,188,313	\$13,866,403	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$2,651,480	\$3,069,372	\$1,431,222	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIX	\$740,811	\$938,887	\$1,746,303	0.000%	0.000%	0.000%	\$0
Total			\$109,603,889	\$117,944,579	\$122,111,724				\$8,282

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Fee Normalization Calculation

Plan Sponsor Name: CITY OF SACRAMENTO CITY COUNCIL 401A

Plan ID: 0055517001

IRS Code: 401A

Report Period: 01-Oct-2020 to 31-Dec-2020

Fund Name	Fund	Ticker	10/31/2020 Account Value	11/30/2020 Account Value	12/31/2020 Account Value	Oct-2020 Annual Fund	Nov-2020 Annual Fund	Dec-2020 Annual Fund	4Q2020 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARW DX	\$96,817	\$104,560	\$109,545	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$58,336	\$63,503	\$66,379	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$59,206	\$64,847	\$67,862	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2050 Portfolio - Class R6	NTV405	ARFEX	\$0	\$0	\$96	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$175,465	\$187,659	\$194,732	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$20,696	\$23,579	\$20,493	0.000%	0.000%	0.000%	\$0
Columbia High Yield Bond Fund Class R5	NTV391	RSHRX	\$8,152	\$8,456	\$8,786	0.100%	0.100%	0.100%	\$2
Fidelity Contrafund K6	NTV789	FLCNX	\$118,265	\$127,842	\$130,495	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$0	\$0	\$6,918	0.000%	0.000%	0.050%	\$0
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$6,252	\$6,813	\$5,397	0.150%	0.150%	0.150%	\$2
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$8,026	\$8,908	\$8,960	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$6,344	\$7,080	\$3,645	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$15,585	\$17,529	\$7,262	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$14,588	\$16,831	\$22,570	0.050%	0.050%	0.050%	\$2
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$12,260	\$14,177	\$11,270	0.100%	0.100%	0.100%	\$3
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$0	\$0	\$5,484	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$11,020	\$12,297	\$17,720	0.000%	0.000%	0.000%	\$0
Nationwide Baillard International Equities Fund - R6 Class	NTV07U	NWHMX	\$0	\$0	\$3,592	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272		\$21,358	\$21,394	\$20,933	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$22,874	\$23,443	\$27,993	0.250%	0.250%	0.250%	\$16
PIMCO Income Fund: Institutional Class	NTV394	PIMIX	\$4,918	\$5,049	\$0	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$23,277	\$25,180	\$26,690	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$25,137	\$28,085	\$34,671	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$19,678	\$22,526	\$16,270	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIIK	\$10,809	\$12,927	\$17,637	0.000%	0.000%	0.000%	\$0
Total			\$739,062	\$802,685	\$835,398				\$26

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

Fee Normalization Calculation

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

Plan ID: 0055518001

IRS Code: 401A

Report Period: 01-Oct-2020 to 31-Dec-2020

Fund Name	Fund	Ticker	10/31/2020 Account Value	11/30/2020 Account Value	12/31/2020 Account Value	Oct-2020 Annual Fund Srcv Fee Rate	Nov-2020 Annual Fund Srcv Fee Rate	Dec-2020 Annual Fund Srcv Fee Rate	4Q2020 Fund Service Fee Payment Amount
American Century Investments One Choice 2025 Portfolio - Class R6	NTV400	ARW DX	\$350,331	\$380,252	\$393,398	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2030 Portfolio - Class R6	NTV401	ARCUX	\$662,449	\$714,888	\$519,532	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2035 Portfolio - Class R6	NTV402	ARLDX	\$739,656	\$803,263	\$828,650	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2040 Portfolio - Class R6	NTV403	ARDUX	\$316,879	\$345,326	\$347,323	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2045 Portfolio - Class R6	NTV404	ARDOX	\$179,417	\$201,819	\$213,650	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2050 Portfolio - Class R6	NTV405	ARFEX	\$279,757	\$322,241	\$346,146	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2055 Portfolio - Class R6	NTV406	AREUX	\$247,883	\$279,146	\$298,558	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice 2060 Portfolio - Class R6	NTV407	ARGDX	\$69,595	\$80,085	\$88,229	0.000%	0.000%	0.000%	\$0
American Century Investments One Choice In Retirement Portfolio - Class R6	NTV408	ARDTX	\$522,499	\$553,515	\$516,729	0.000%	0.000%	0.000%	\$0
American Century Mid Cap Value Fund - Class R6	NTV398	AMDVX	\$429,232	\$492,486	\$315,766	0.000%	0.000%	0.000%	\$0
BlackRock Global Allocation Fund - Institutional Class	NTV390	MALOX	\$2,551	\$2,835	\$3,037	0.250%	0.250%	0.250%	\$2
Columbia High Yield Bond Fund Class R5	NTV391	RSHRX	\$269,161	\$286,339	\$237,975	0.100%	0.100%	0.100%	\$66
Fidelity Contrafund K6	NTV789	FLCNX	\$1,202,965	\$1,294,582	\$1,287,127	0.000%	0.000%	0.000%	\$0
Goldman Sachs Global Core Fixed Income Fund - Institutional Class	NTV393	GSGLX	\$8,202	\$8,387	\$184,625	0.050%	0.050%	0.050%	\$9
Goldman Sachs Large Cap Growth Insights Fund - Institutional Class	NTV392	GCGIX	\$633,198	\$687,621	\$672,545	0.150%	0.150%	0.150%	\$250
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$293,724	\$334,574	\$379,115	0.000%	0.000%	0.000%	\$0
Invesco Discovery Fund - Class R6	NTV412	ODIIX	\$259,974	\$297,982	\$193,948	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer International Growth Fund - Class R6	NTV01X	OIGIX	\$840,730	\$958,460	\$443,536	0.000%	0.000%	0.000%	\$0
iShares MSCI EAFE International Index Fund - Institutional Shares	NTV409	MAIIX	\$464,048	\$544,230	\$838,610	0.050%	0.050%	0.050%	\$77
JPMorgan Small Cap Equity R5	NTV09X	JSERX	\$488,651	\$559,877	\$481,693	0.100%	0.100%	0.100%	\$128
Loan	LXM001		\$210,358	\$225,533	\$257,599	0.000%	0.000%	0.000%	\$0
MFS Mid Cap Growth Fund - Class R6	NTV411	OTCKX	\$263,311	\$289,998	\$473,829	0.000%	0.000%	0.000%	\$0
MFS Value Fund - Class R6	NTV442	MEIKX	\$805,808	\$911,509	\$1,194,886	0.000%	0.000%	0.000%	\$0
Nationwide Bailard International Equities Fund - R6 Class	NTV07U	NWHMX	\$82,451	\$93,409	\$226,831	0.000%	0.000%	0.000%	\$0
Nationwide Fixed Fund	NWG272		\$2,736,792	\$2,517,862	\$2,858,316	0.000%	0.000%	0.000%	\$0
PGIM Total Return Bond Fund - Class Z	NTV395	PDBZX	\$722,345	\$752,618	\$940,316	0.250%	0.250%	0.250%	\$506
PIMCO Income Fund: Institutional Class	NTV394	PIMIX	\$155,762	\$165,538	\$89,570	0.000%	0.000%	0.000%	\$0
TIAA-CREF Real Estate Securities Fund - Institutional Class	NTV396	TIREX	\$288,523	\$318,726	\$358,227	0.000%	0.000%	0.000%	\$0
Vanguard 500 Index Fund - Admiral Shares	NTV135	VFIAX	\$1,174,280	\$1,450,299	\$1,605,202	0.000%	0.000%	0.000%	\$0
Vanguard Mid-Cap Index Fund - Admiral Shares	NTV154	VIMAX	\$395,039	\$456,059	\$155,216	0.000%	0.000%	0.000%	\$0
Vanguard(R) Small-Cap Value Index Fund - Institutional Shares	NTV397	VSIIIX	\$71,906	\$84,995	\$200,224	0.000%	0.000%	0.000%	\$0
Total			\$15,167,476	\$16,414,454	\$16,950,408				\$1,039

Summary of all Plans

	10/31/2020 Account Value	11/30/2020 Account Value	12/31/2020 Account Value	4Q2020 Fund Service Fee Payment
Total	\$582,611,647	\$625,117,435	\$644,704,339	\$41,057

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Service Level Agreements

City of Sacramento

Plan Administrator: Kim Lovell

Deliverable:	Service Level Agreement:	Penalty:	Frequency:	Q4: Met/Failed	Q4: Penalty	Q4: 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 Q4
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 Q4
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: 12 group meetings in Q4
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: 337 individual meetings in Q4
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 4Q2020

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 4Q2020
Participant Services	Nationwide will answer 75% of participant calls to the service center within 20 seconds annually.	\$2,500 1st year / \$5,000 for subsequent years	Annual	Met	\$0	89.65%
Plan Sponsor Services	Managing Director, Program Director and/or Relationship Consultant will respond to Plan Sponsor calls and return calls within one business day.	\$2,500 1st year / \$4,000 for subsequent years	Annual	Met	\$0	Annual requirement; NRS has met this standard for 4Q2020
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	1/8/2020
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	1/8/2020
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	1/8/2020
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 4Q2020
				Total Q4	\$0	

Schwab



CITY OF SACRAMENTO 457

Schwab Personal Choice
Retirement Account (PCRA)
Quarterly Report

As of 12/31/2020

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 12/31/2020

Plan Profile Information

Plan Type	457B
Total PCRA Assets	\$2,540,690
Total Funded PCRA Accounts	28
Total Roth Assets	N/A
Total Funded Roth Accounts	N/A
Total Advisor Managed PCRA Assets	\$472,703
Total Advisor Managed Funded PCRA Accounts	2
PCRA Accounts Opened This Quarter	3
PCRA Assets In and Out This Quarter*	\$138,749
Average PCRA Account Balance	\$90,739

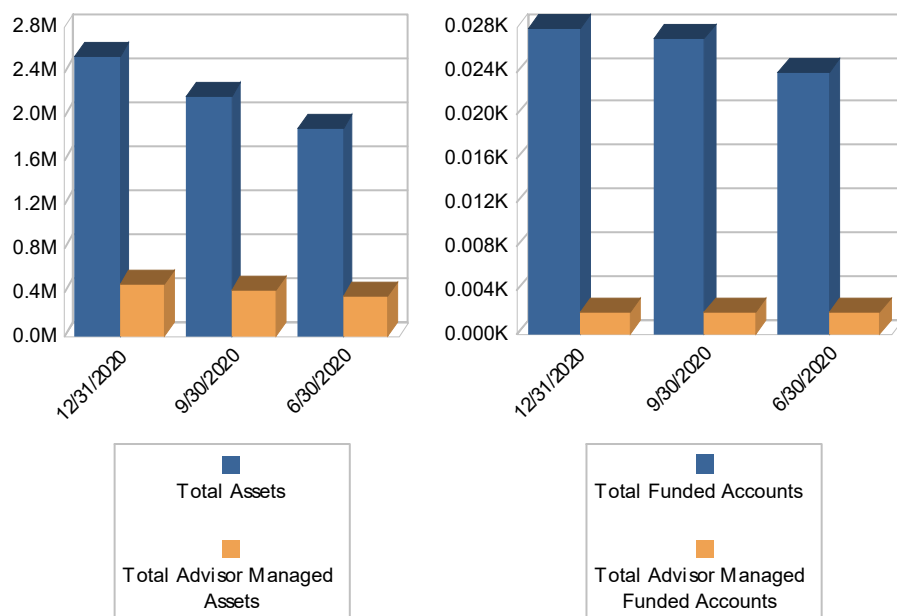
PCRA Participant Profile Information

Average Participant Age	56
Percent Male Participants	83%
Percent Female Participants	17%

Total Assets by Category

Cash Investments	\$655,121
Equities	\$691,265
ETFs	\$652,644
Fixed Income	\$0
Mutual Funds	\$541,661
Other	\$0

Assets and Accounts (Trailing 4 Quarters)



Average Positions Per Account

Cash Investments	1.0
Equities	2.3
ETFs	1.3
Fixed Income	0.0
Mutual Funds	1.0
Other	0.0
Total	5.7

Average Trades Per Account

Equities	4.8
ETFs	5.3
Fixed Income	0.0
Mutual Funds	0.5
Other	0.0
Total	10.5

* Assets In and Out includes contributions and distributions.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO 457 as of 12/31/2020

Top 10 Mutual Fund Holdings**

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
T. ROWE PRICE BLUE CHIP GROWTH	Large Capitalization Stock Funds	TRBCX	Y	\$64,372	12.97%
VANGUARD DIVIDEND GROWTH INV	Large Capitalization Stock Funds	VDIGX	N	\$55,578	11.20%
LAUDUS U.S. LARGE CAP GROWTH FUND	Large Capitalization Stock Funds	LGILX	Y	\$37,416	7.54%
SCHWAB S&P 500 INDEX FD	Large Capitalization Stock Funds	SWPPX	Y	\$28,178	5.68%
AMERICAN CENTURY SELECT INV	Large Capitalization Stock Funds	TWCIX	Y	\$24,224	4.88%
AMG YACKTMAN FOCUSED N	Large Capitalization Stock Funds	YAFFX	Y	\$23,418	4.72%
BROWN ADVISORY SUSTAINABLE GROWTH INV	Large Capitalization Stock Funds	BIAWX	Y	\$17,621	3.55%
TCW SELECT EQUITIES N	Large Capitalization Stock Funds	TGCNX	Y	\$17,603	3.55%
PFG FDLT INS AM&EQ IDX STR R	Large Capitalization Stock Funds	PFFFX	Y	\$17,514	3.53%
PFG MFS AGGRESSIVE GWTH STRAT R	International	PFSMX	Y	\$16,905	3.41%

Top 10 Fund Families

Name	\$MF Assets	%MF Assets
VANGUARD	\$80,437	16.20%
T ROWE PRICE	\$78,649	15.84%
SCHWAB	\$38,203	7.70%
LAUDUS FUNDS	\$37,416	7.54%
AMERICAN CENTURY	\$24,224	4.88%
AMG FUNDS	\$23,418	4.72%
BROWN/IA	\$17,621	3.55%
TCW	\$17,603	3.55%
FRANKLIN TEMPLETON	\$15,211	3.06%
FIDELITY	\$6,653	1.34%

**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 12/31/2020

Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
TESLA INC	Consumer Discretionary	TSLA	\$55,748	8.06%
UNITED AIRLINES HLDGS	Industrials	UAL	\$49,089	7.10%
N I O INC FSPONSORED ADR	Consumer Discretionary	NIO	\$44,256	6.40%
NVIDIA CORP	Information Technology	NVDA	\$35,162	5.09%
STONECO LTD FCLASS A	Information Technology	STNE	\$35,079	5.07%
L3HARRIS TECHNOLOGIES IN	Industrials	LHX	\$28,353	4.10%
HOME DEPOT INC	Consumer Discretionary	HD	\$26,562	3.84%
BARRICK GOLD CORP F	Materials	GOLD	\$26,197	3.79%
PFIZER INC	Health Care	PFE	\$23,927	3.46%
MEDTRONIC PLC F	Health Care	MDT	\$23,428	3.39%

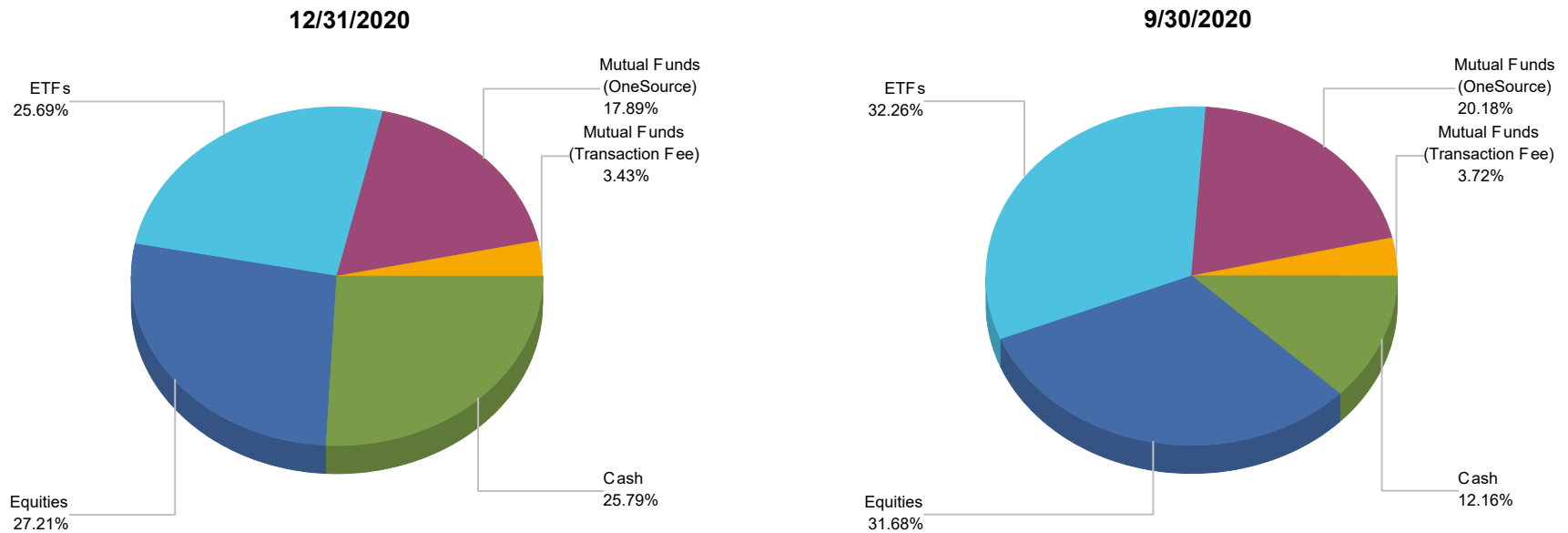
Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
VANGUARD INTERMEDIATE TERM COR ETF	US FI	VCIT	N	\$102,288	15.67%
FIDELITY MSCI INFOR TECHINDX ETF	Sector	FTEC	N	\$51,523	7.89%
INVESCO QQQ TRUST	US Equity	QQQ	N	\$44,539	6.82%
VANECK VECTORS GOLD MINERS ETF	Sector	GDX	N	\$39,622	6.07%
VANGUARD DIVIDEND APPRECIATION ETF	US Equity	VIG	N	\$37,125	5.69%
SCHWAB US DIVIDEND EQUITY ETF	US Equity	SCHD	N	\$28,863	4.42%
VANGUARD FTSE ALL WORLD EX US ETF	International Equity	VEU	N	\$28,750	4.41%
VANGUARD S&P 500 ETF	US Equity	VOO	N	\$24,462	3.75%
SPDR S&P 500 HIGH DIVIDEND ETF	US Equity	SPYD	N	\$24,092	3.69%
VANGUARD ENERGY ETF	Sector	VDE	N	\$23,889	3.66%

*OS = OneSource, no transaction fee.

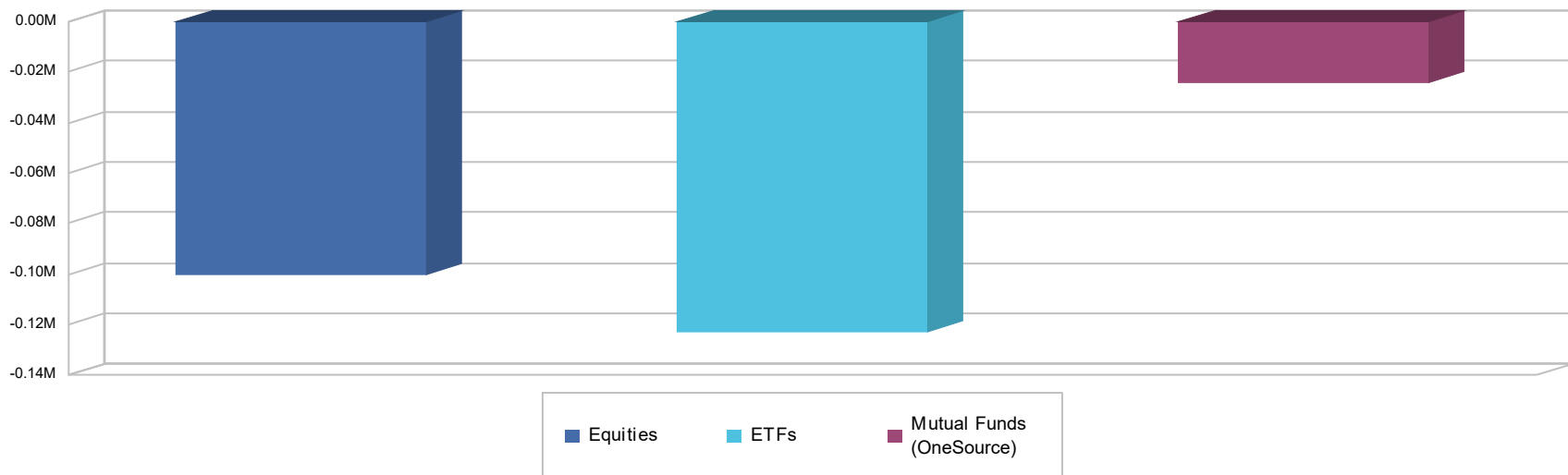
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 12/31/2020

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.

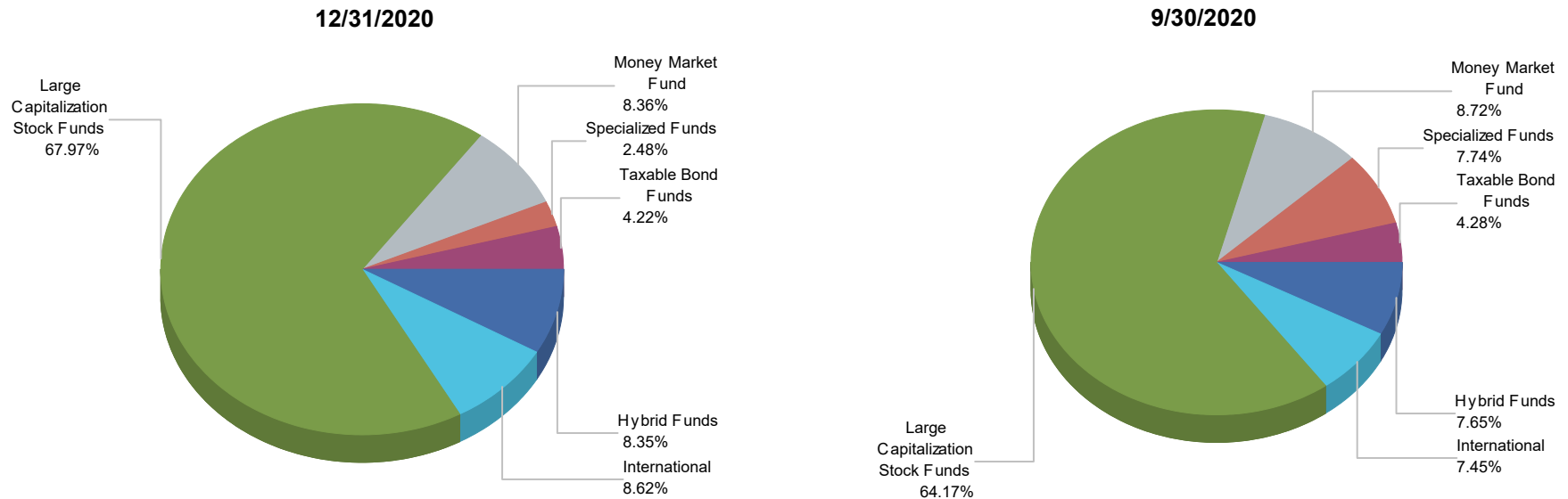
Net Flow - All Non-Cash Assets (3-Month Period Ending 12/31/2020)



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.

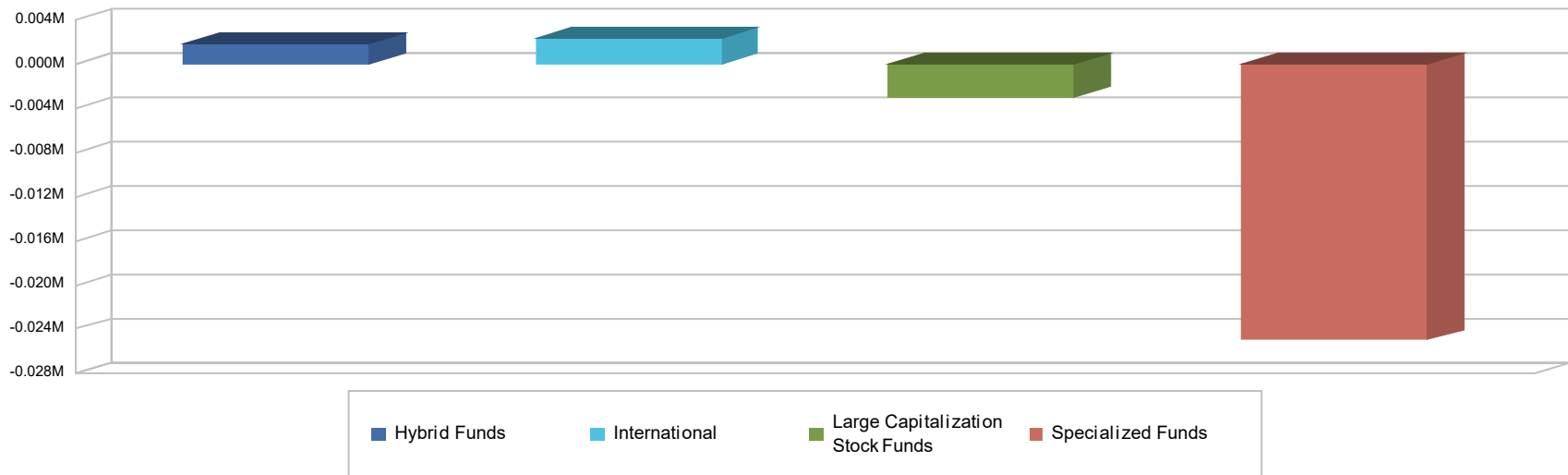
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 12/31/2020

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.

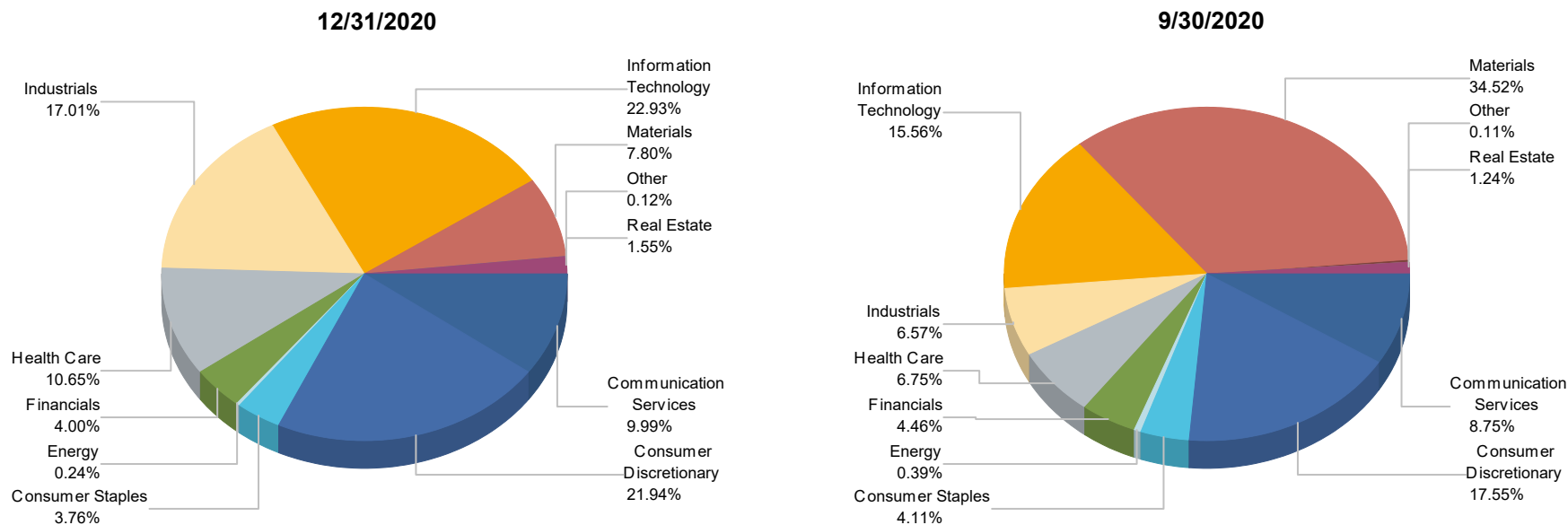
Net Flow by Sector - Mutual Funds (3-Month Period Ending 12/31/2020)



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.

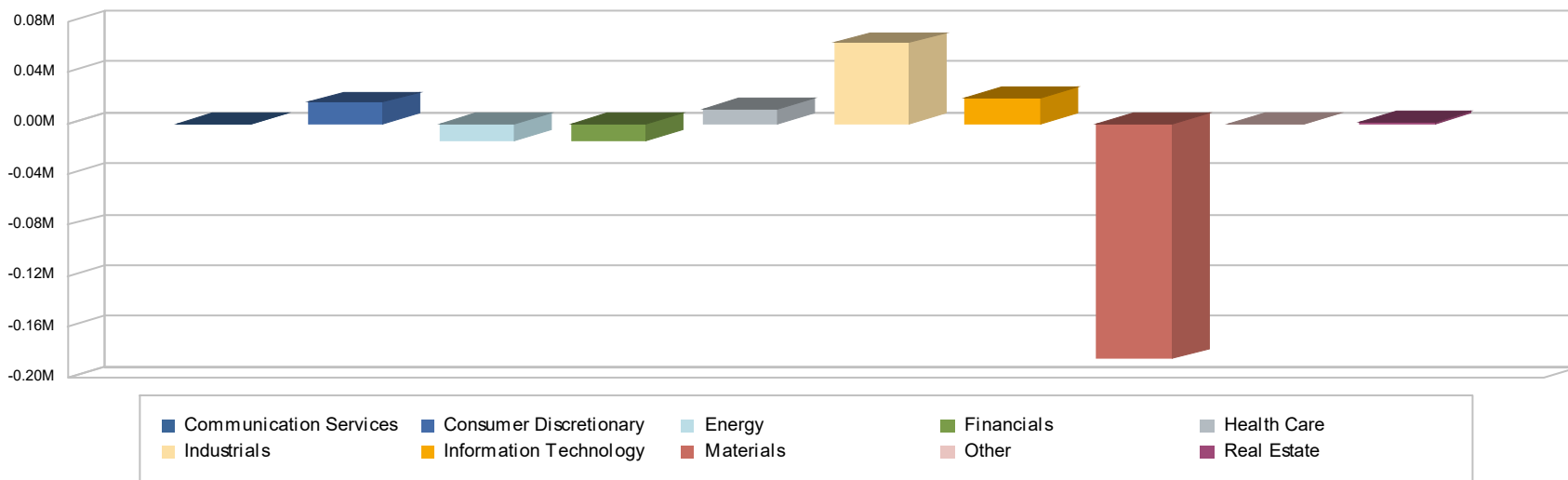
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 12/31/2020

Market Value Allocation - Equities (Quarter over Quarter)



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

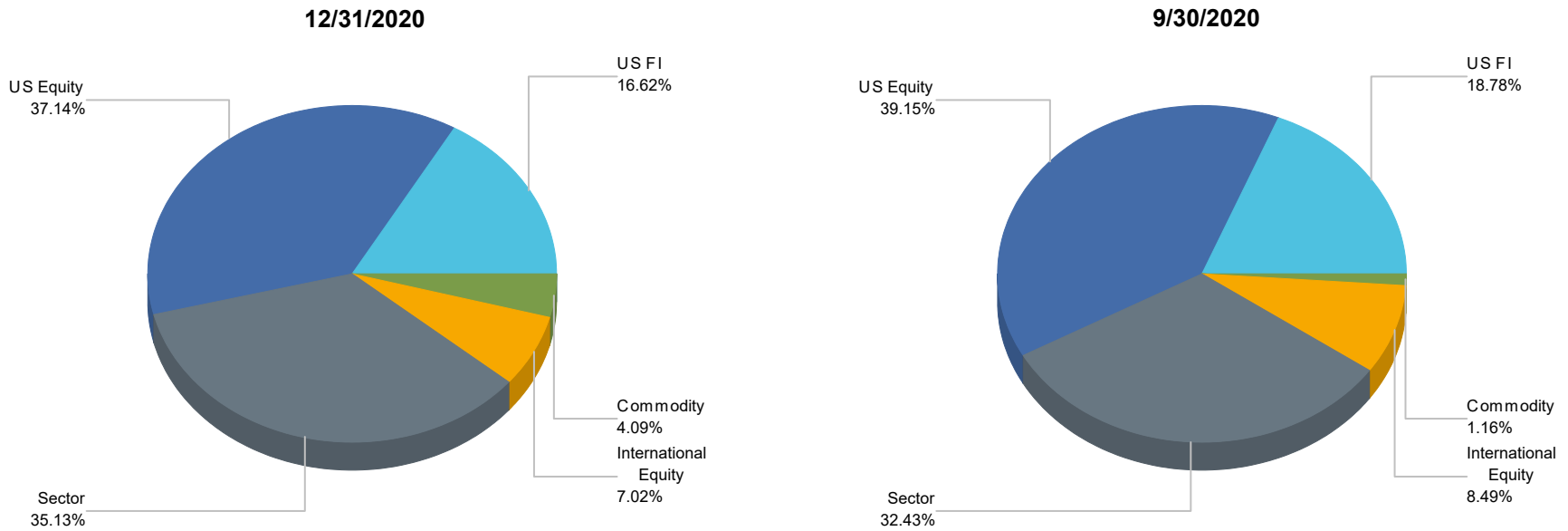
Net Flow by Sector - Equities (3-Month Period Ending 12/31/2020)



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.

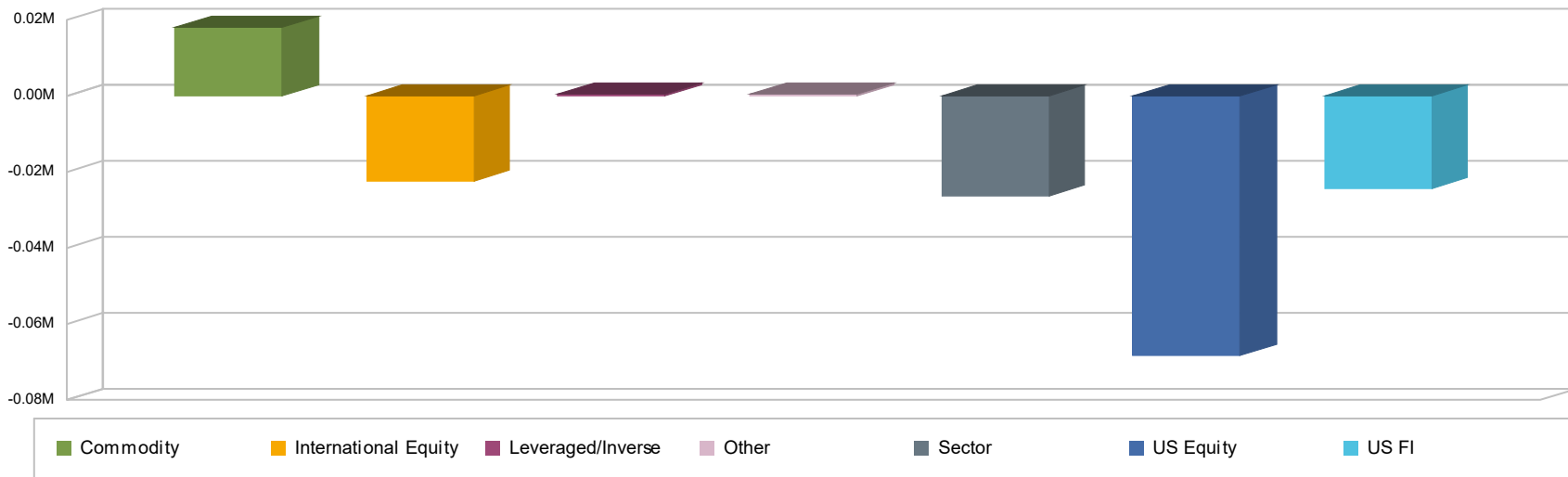
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 12/31/2020

Market Value Allocation - ETF (Quarter over Quarter)



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

Net Flow by Sector - ETF (3-Month Period Ending 12/31/2020)

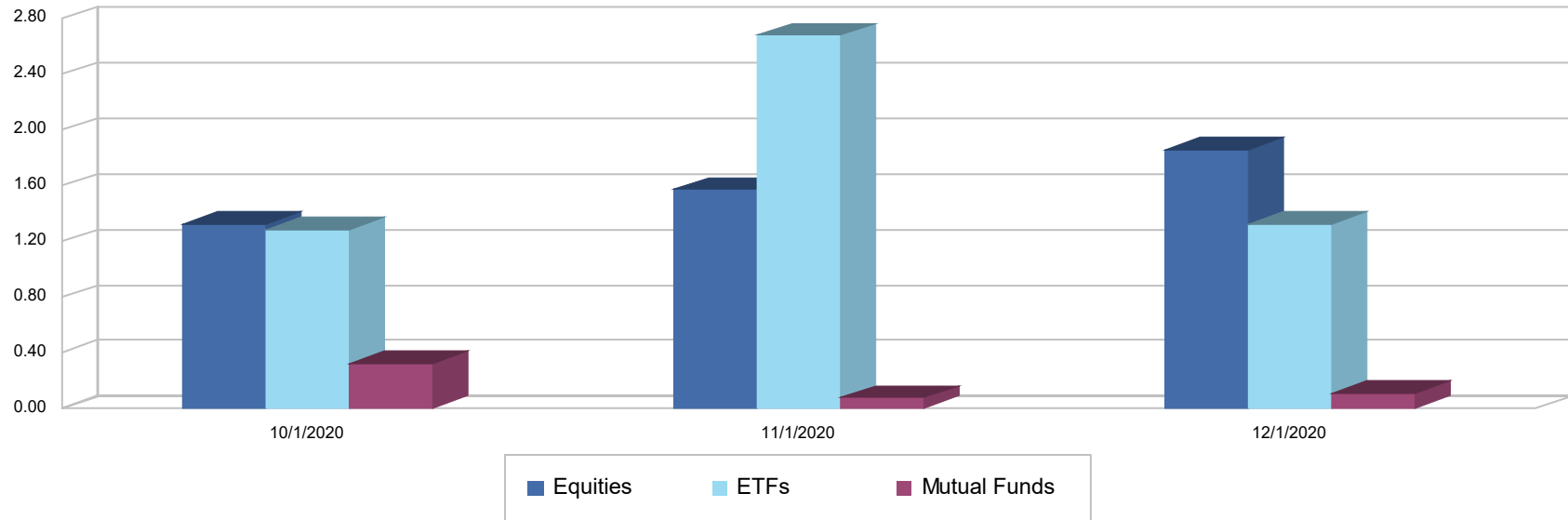


Net Flow is the net of all cash inflows and outflows in and out of financial assets; the performance of an asset or fund is not taken into account, only share redemptions, or outflows, and share purchases, or inflows.

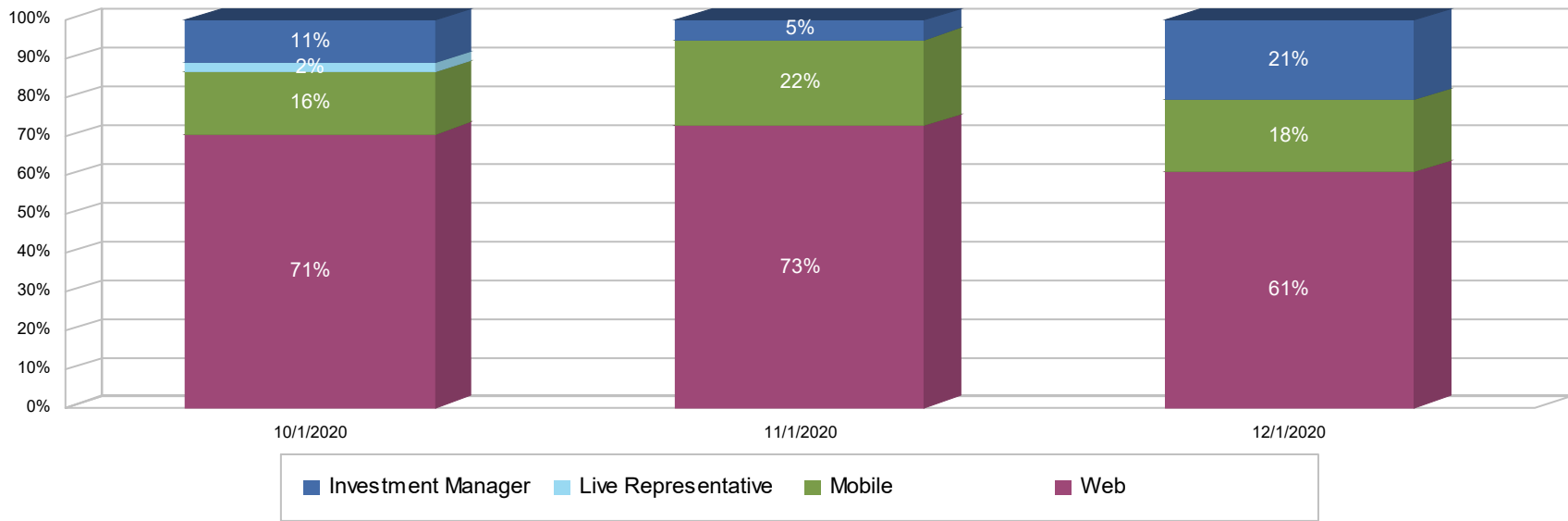
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO 457 as of 12/31/2020

Average Monthly Trades Per Account (3-Month Period Ending 12/31/2020)



Trading Channel Mix (Month over Month)



The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO 457 as of 12/31/2020

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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CITY OF SACRAMENTO MGMT 401A

Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

As of 12/31/2020

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 12/31/2020

Plan Profile Information

Plan Type	Money Purchase
Total PCRA Assets	\$353,072
Total Funded PCRA Accounts	7
Total Roth Assets	N/A
Total Funded Roth Accounts	N/A
Total Advisor Managed PCRA Assets	\$0
Total Advisor Managed Funded PCRA Accounts	0
PCRA Accounts Opened This Quarter	0
PCRA Assets In and Out This Quarter*	-\$1,000
Average PCRA Account Balance	\$50,439

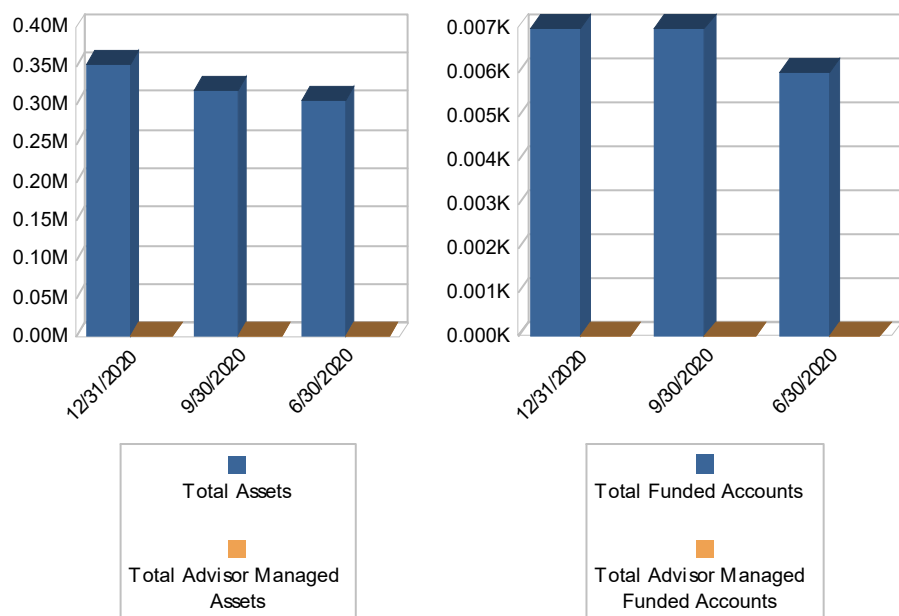
PCRA Participant Profile Information

Average Participant Age	57
Percent Male Participants	86%
Percent Female Participants	14%

Total Assets by Category

Cash Investments	\$90,255
Equities	\$72,874
ETFs	\$76,182
Fixed Income	\$0
Mutual Funds	\$113,760
Other	\$0

Assets and Accounts (Trailing 4 Quarters)



Average Positions Per Account

Cash Investments	1.0
Equities	2.0
ETFs	1.0
Fixed Income	0.0
Mutual Funds	0.4
Other	0.0
Total	4.4

Average Trades Per Account

Equities	2.1
ETFs	11.0
Fixed Income	0.0
Mutual Funds	0.6
Other	0.0
Total	13.7

* Assets In and Out includes contributions and distributions.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO MGMT 401A as of 12/31/2020

Top 10 Mutual Fund Holdings**

Name	Category	Symbol	OS*	\$MF Assets	%MF Assets
TIAA-CREF EQUITY INDEX RETAIL	Large Capitalization Stock Funds	TINRX	Y	\$51,066	89.98%
VANGUARD ENERGY INV	Specialized Funds	VGENX	N	\$5,687	10.02%

Top 10 Fund Families

Name	\$MF Assets	%MF Assets
TIAA-CREF	\$51,066	89.98%
VANGUARD	\$5,687	10.02%

**Top 10 Mutual Funds does not include Money Market Funds.

*OS = OneSource, no-load, no transaction fee.

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Top 10 Equity Holdings

Name	Category	Symbol	\$EQ Assets	%EQ Assets
APPLE INC	Information Technology	AAPL	\$42,424	58.22%
NEW RESIDENTIAL INVE REIT	Financials	NRZ	\$9,226	12.66%
ADVANCED MICRO DEVIC	Information Technology	AMD	\$9,171	12.58%
MAIN STREET CAPITAL	Financials	MAIN	\$2,270	3.11%
COHEN AND STEERS INFRAST	Other	UTF	\$1,883	2.58%
SOLAREEDGE TECH	Information Technology	SEDG	\$1,596	2.19%
FIVERR INTERNTNL LTD F	Consumer Discretionary	FVRR	\$1,366	1.87%
FASTLY INC	Information Technology	FSLY	\$1,311	1.80%
ZEBRA TECHNOLOGIES CLASS A	Information Technology	ZBRA	\$1,153	1.58%
GAMING & LEISURE PPT REIT	Real Estate	GLPI	\$903	1.24%

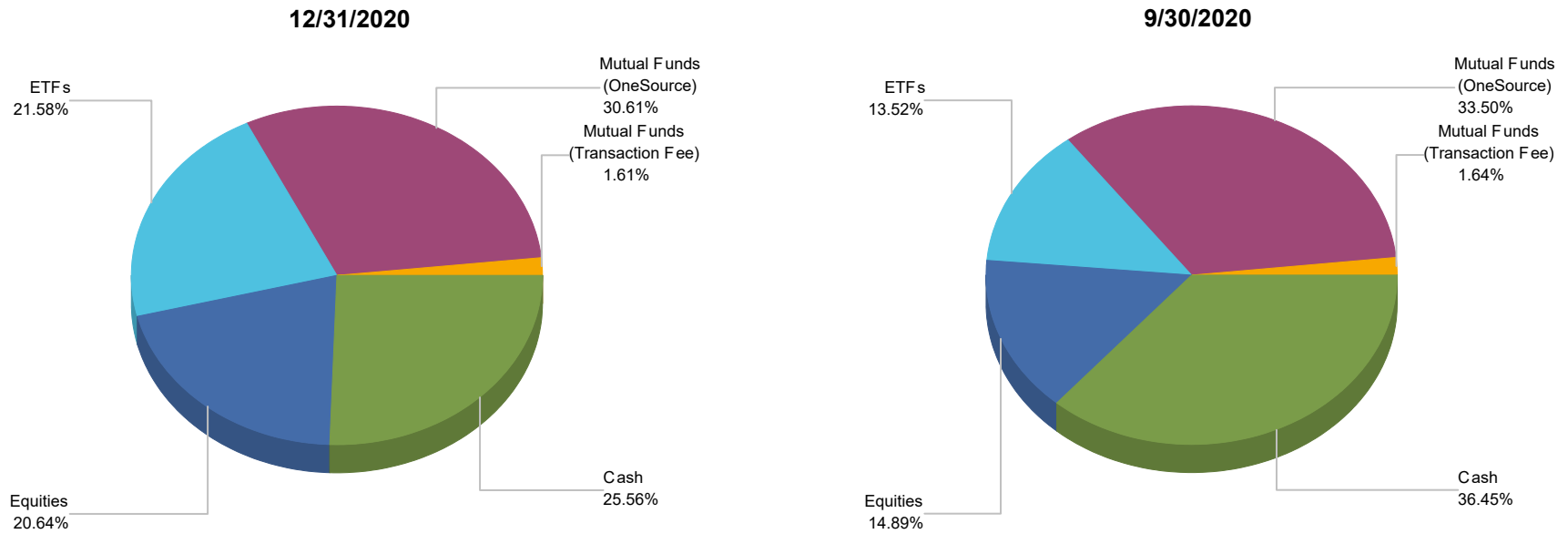
Top 10 ETF Holdings

Name	Category	Symbol	OS*	\$ETF Assets	%ETF Assets
ARK INNOVATION ETF	US Equity	ARKK	N	\$54,651	71.74%
VANECK VECTORS SEMICONDUCTOR ETF	Sector	SMH	N	\$10,921	14.34%
ISHARES EMERGING MARKETSDIV ETF	International Equity	DVYE	N	\$7,446	9.77%
SPDR FUND MATERIALS SELECT SECTR ETF	Sector	XLB	N	\$1,170	1.54%
ISHARES NASDAQ BIOTECHNOLOGY ETF	Sector	IBB	N	\$1,061	1.39%
ISHARES SILVER TRUST ETF	Commodity	SLV	N	\$934	1.23%

*OS = OneSource, no transaction fee.

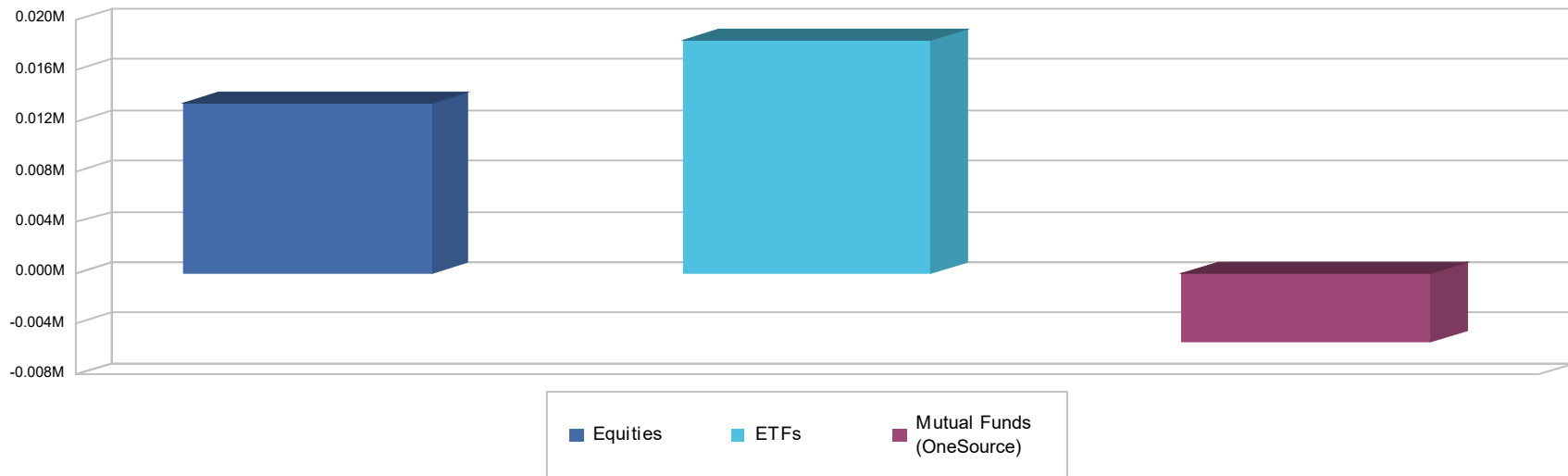
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 12/31/2020

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.

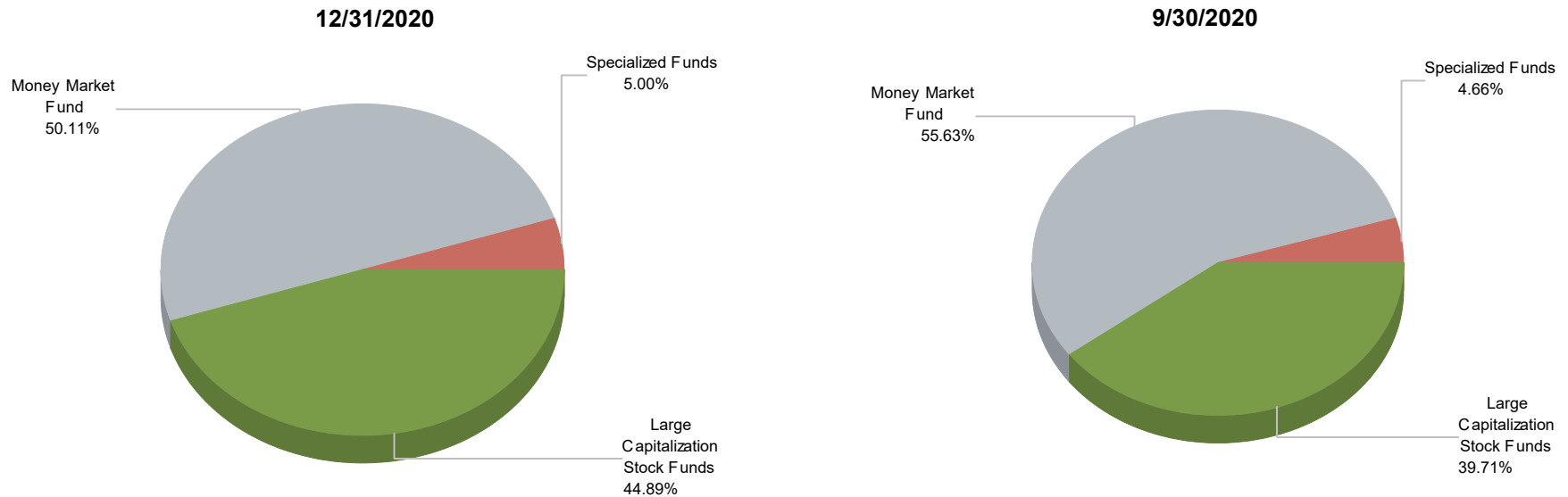
Net Flow - All Non-Cash Assets (3-Month Period Ending 12/31/2020)



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

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 12/31/2020

Market Value Allocation - Mutual Funds (Quarter over Quarter)



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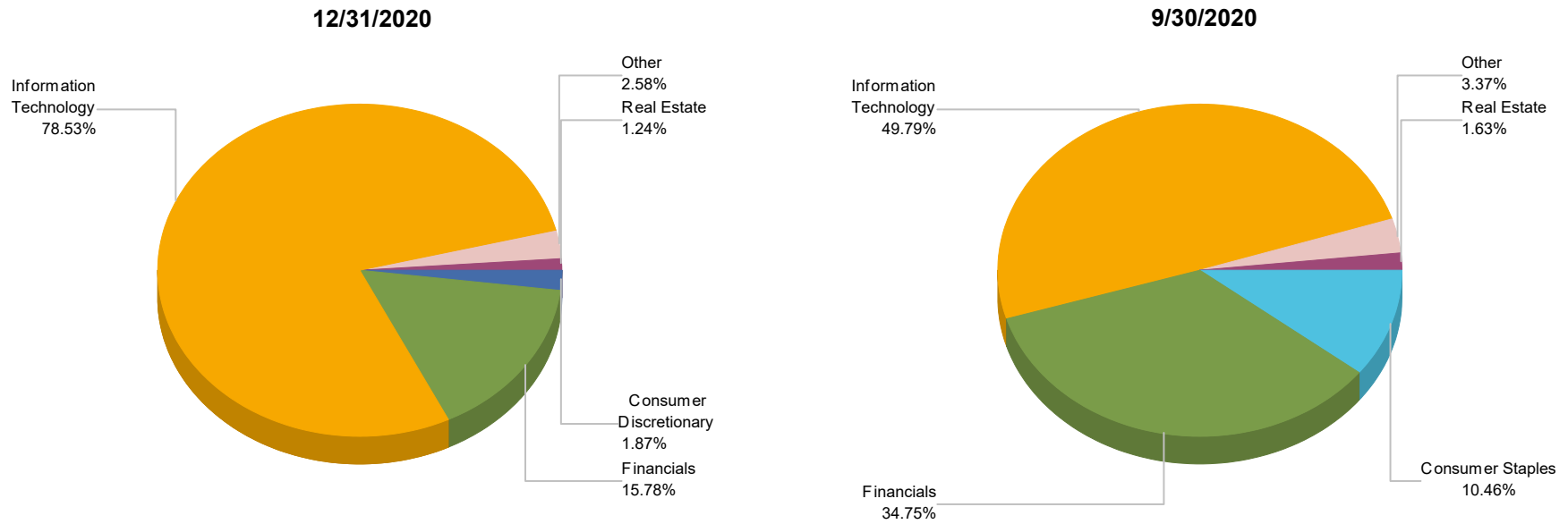
Net Flow by Sector - Mutual Funds (3-Month Period Ending 12/31/2020)



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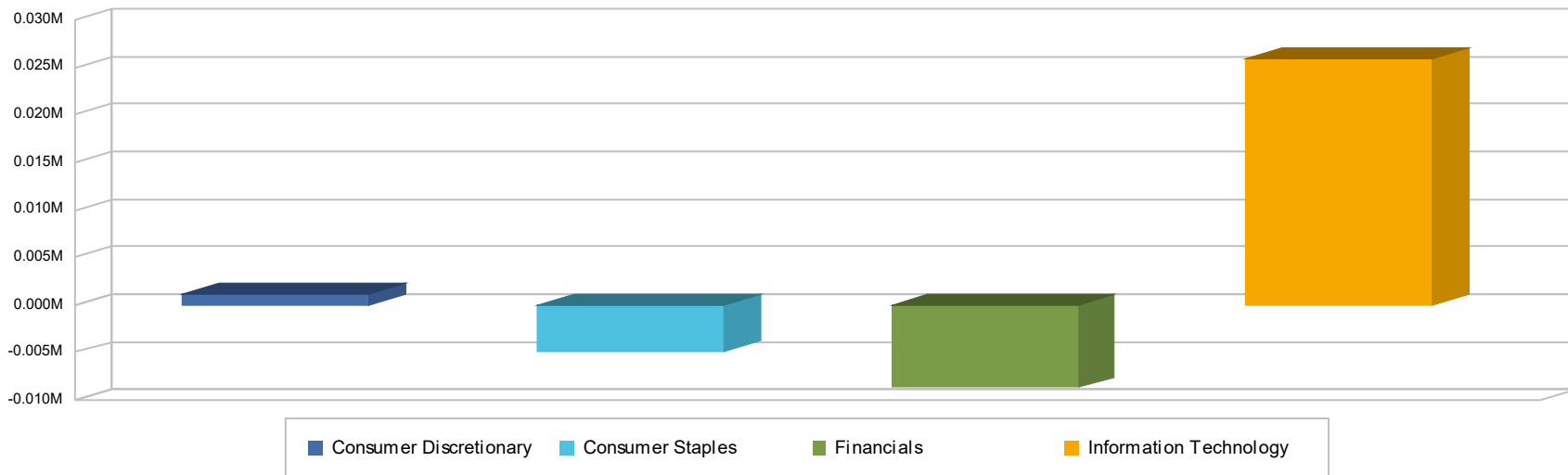
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 12/31/2020

Market Value Allocation - Equities (Quarter over Quarter)



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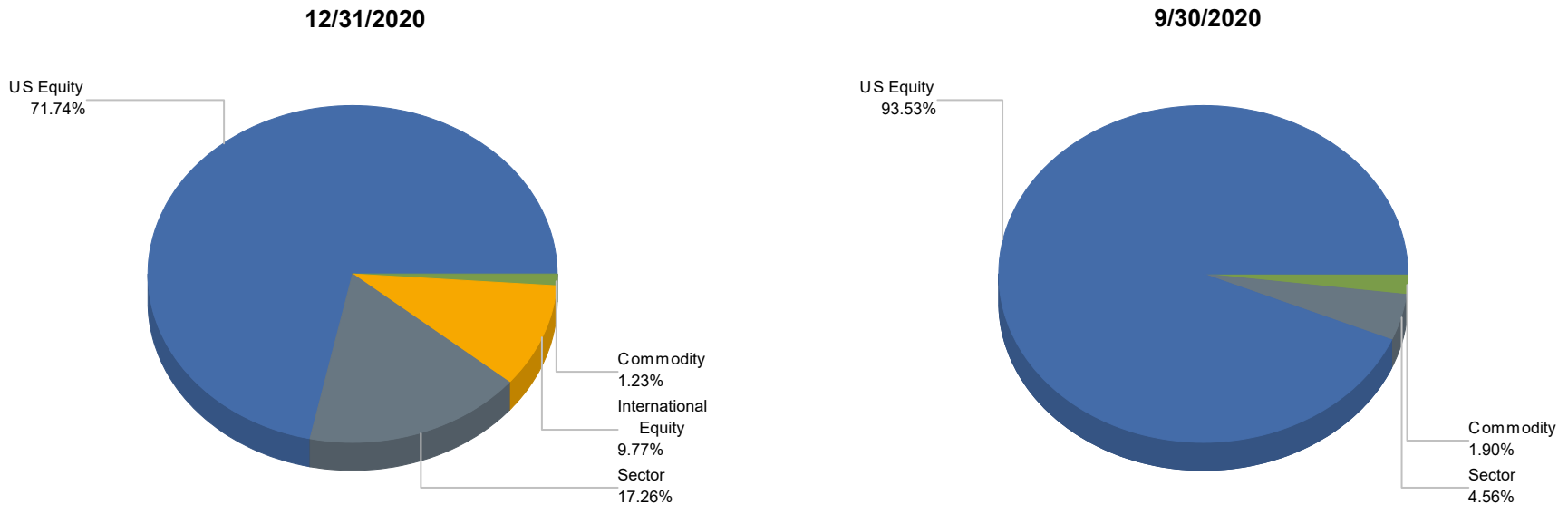
Net Flow by Sector - Equities (3-Month Period Ending 12/31/2020)



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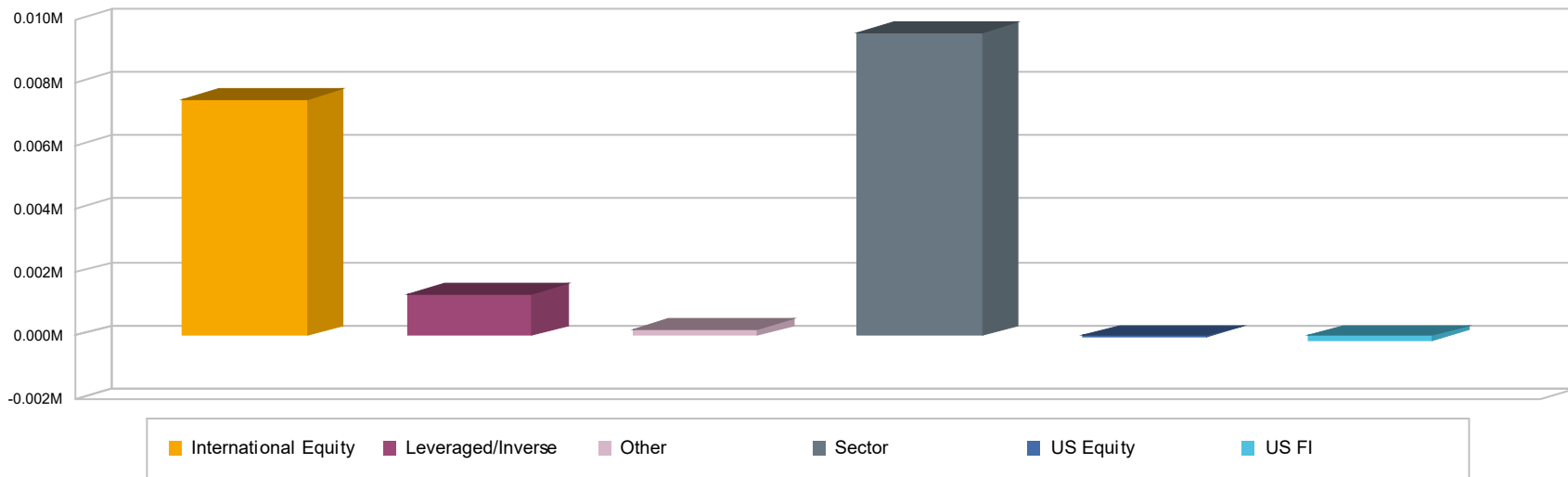
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report CITY OF SACRAMENTO MGMT 401A as of 12/31/2020

Market Value Allocation - ETF (Quarter over Quarter)



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Net Flow by Sector - ETF (3-Month Period Ending 12/31/2020)

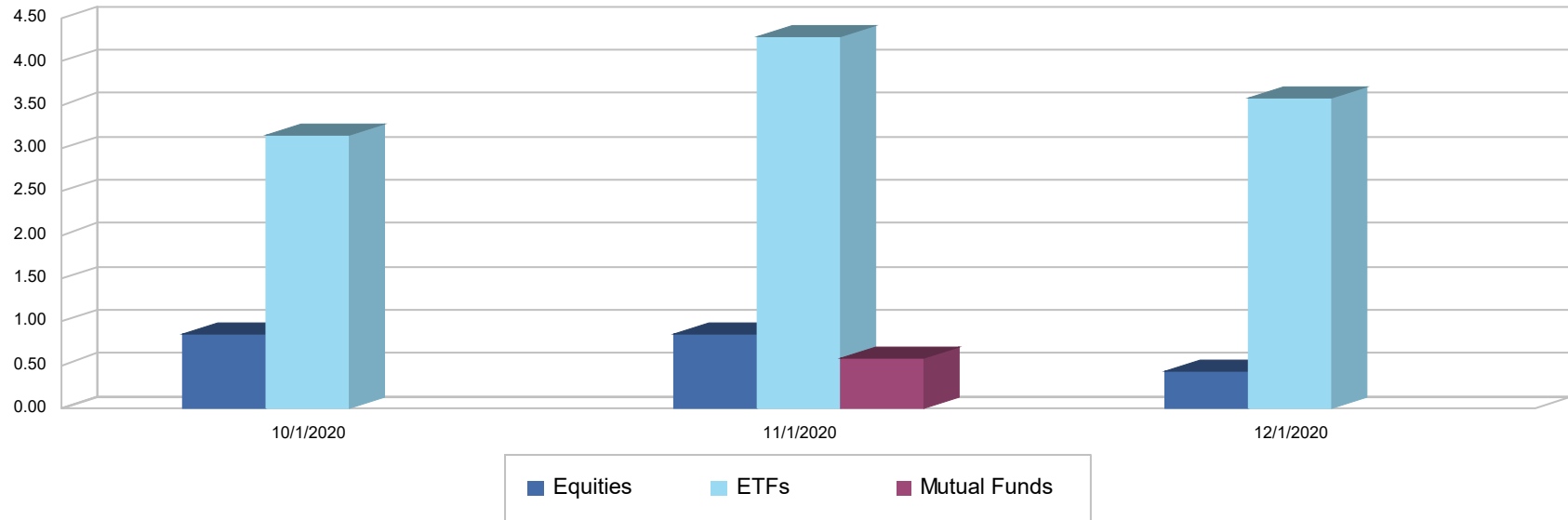


Net Flow is the net of all cash inflows and outflows in and out of financial assets; the performance of an asset or fund is not taken into account, only share redemptions, or outflows, and share purchases, or inflows.

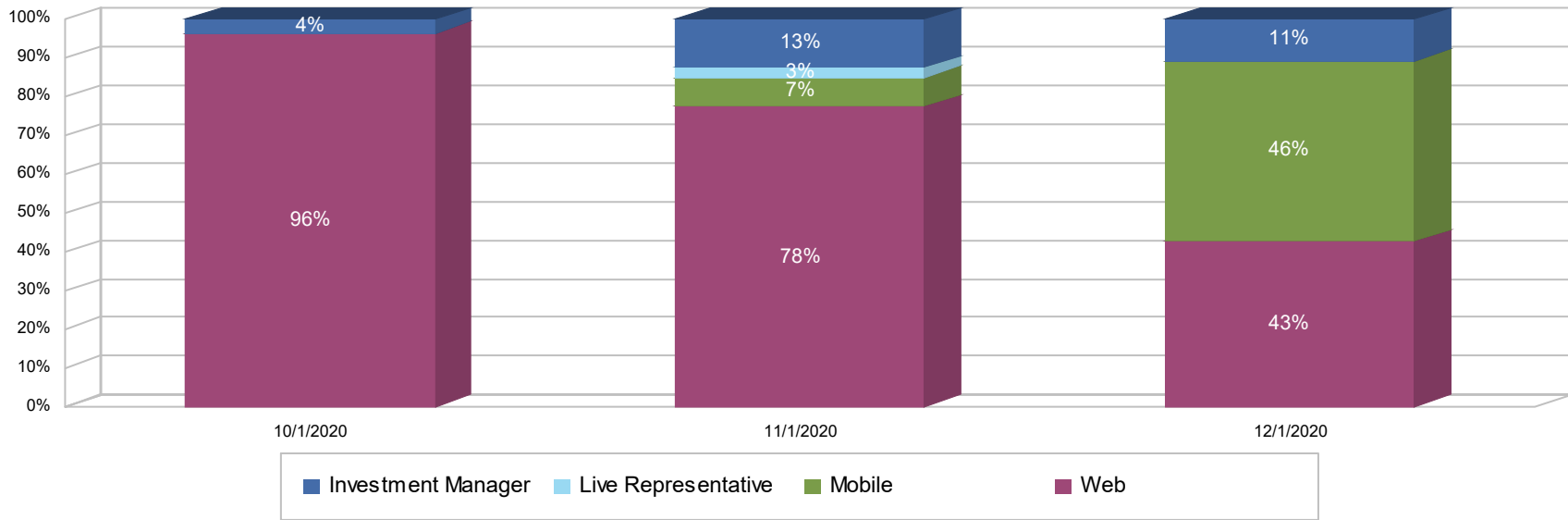
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO MGMT 401A as of 12/31/2020

Average Monthly Trades Per Account (3-Month Period Ending 12/31/2020)



Trading Channel Mix (Month over Month)



The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

CITY OF SACRAMENTO MGMT 401A as of 12/31/2020

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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Your Dedicated Team

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Plan Sponsor Experience

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



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



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



Participant Experience

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

