

# Item 8



# County of Fresno

## Deferred Compensation Plan

4Q2022 Quarterly Dashboard

### Nationwide Retirement Solutions

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Greg Sabin  
Program Director

Jim Keeler  
Executive Relationship Manager

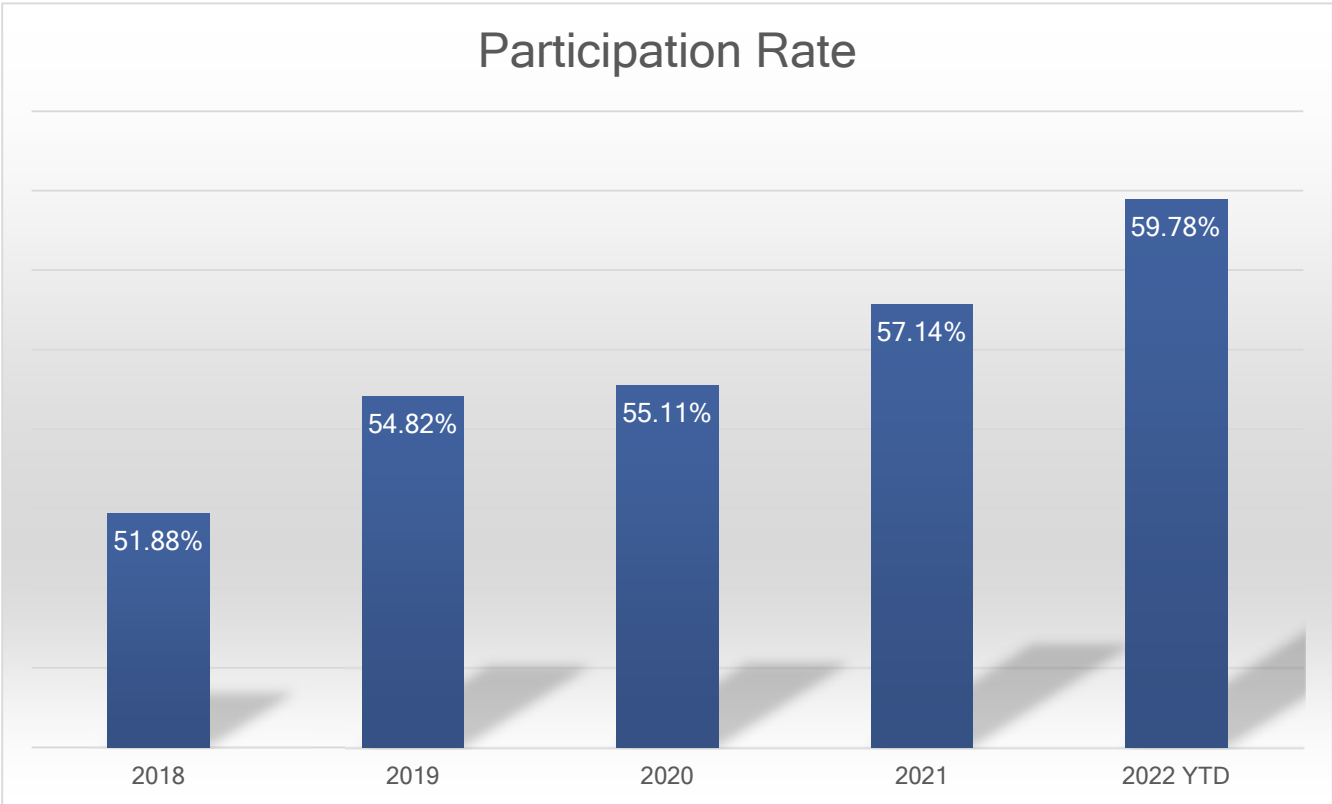
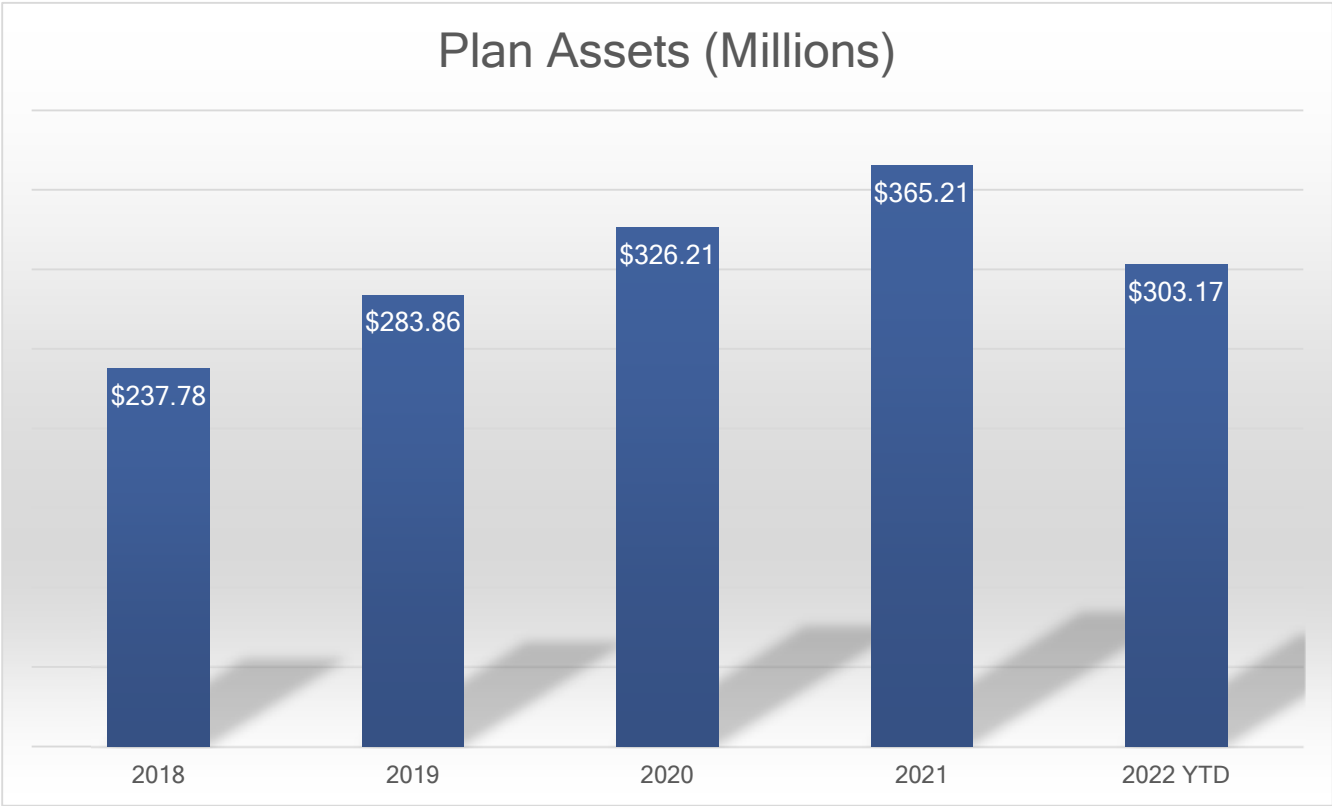


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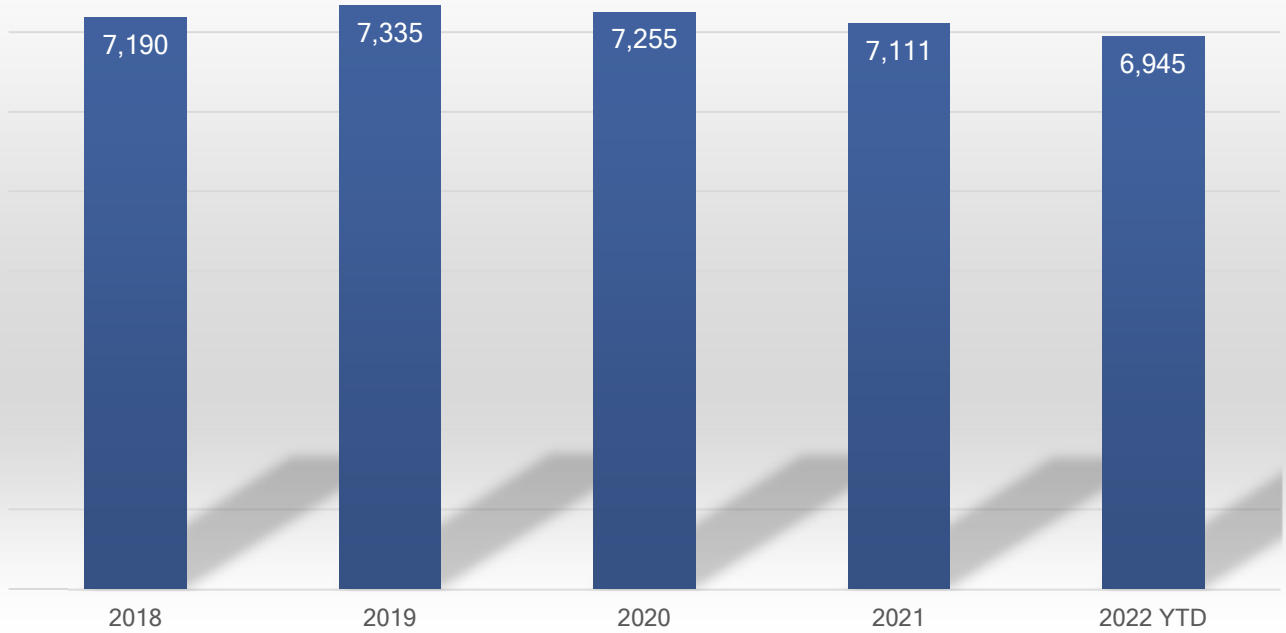
Section 1	Executive Summary
Section 2	Plan Health Report
Section 3	Explicit Asset Fee Summary
Section 4	Fee Normalization Calculation

# Executive Summary

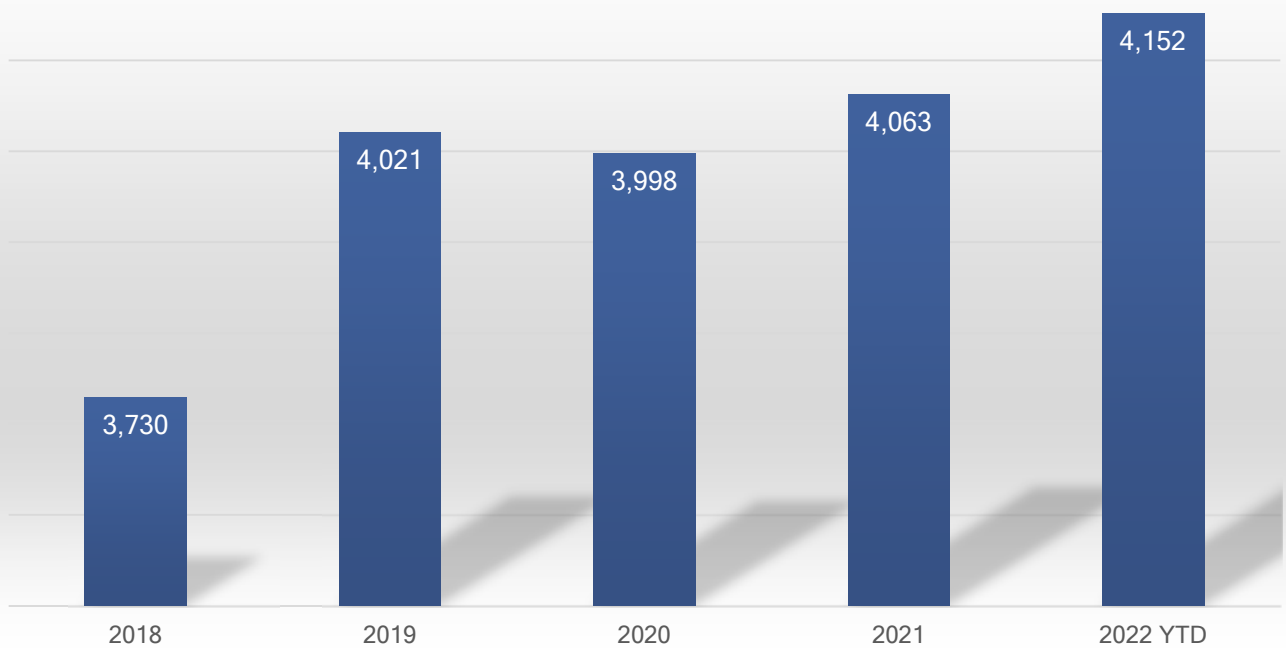
# EXECUTIVE SUMMARY



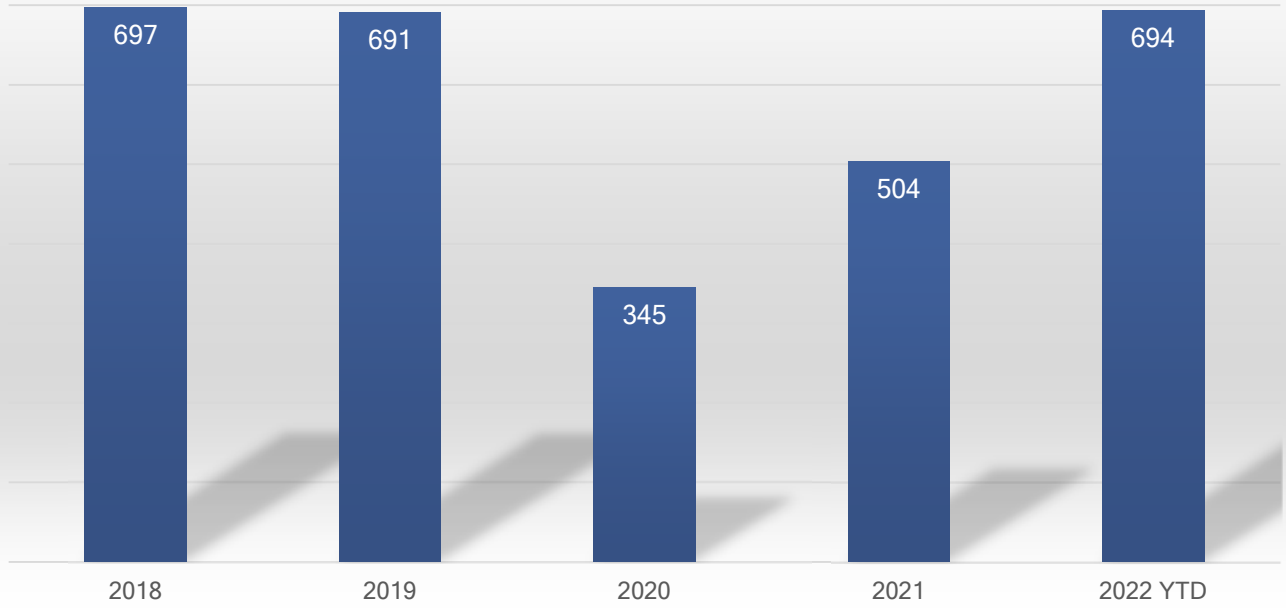
## Eligible Employees



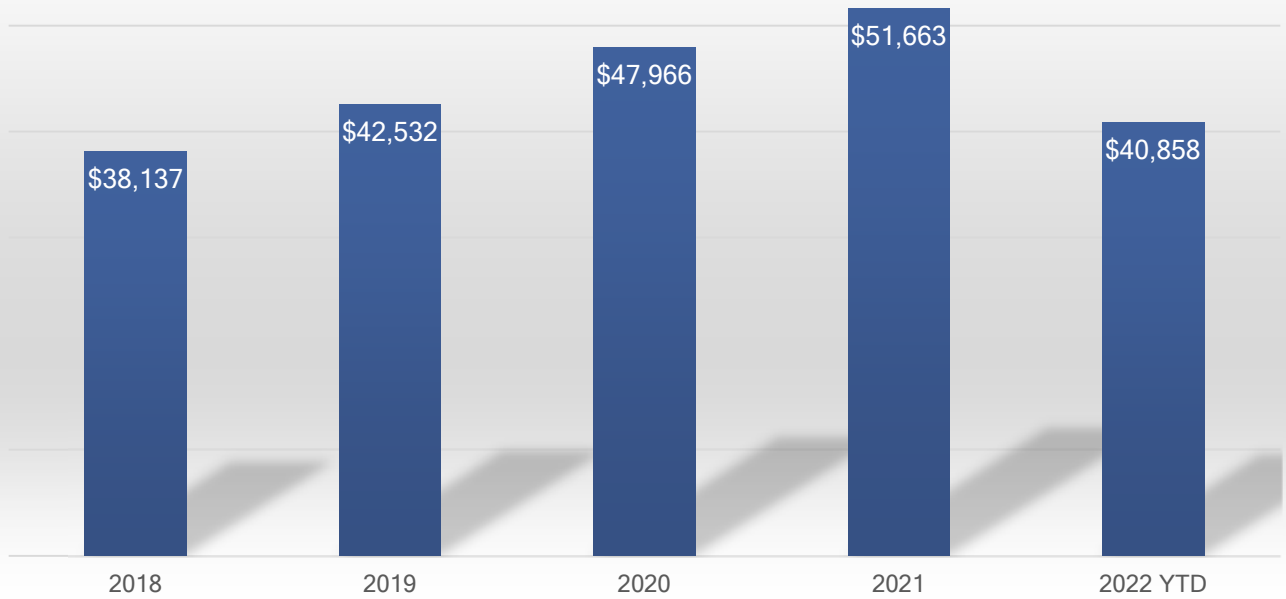
## Actively Deferring Participants



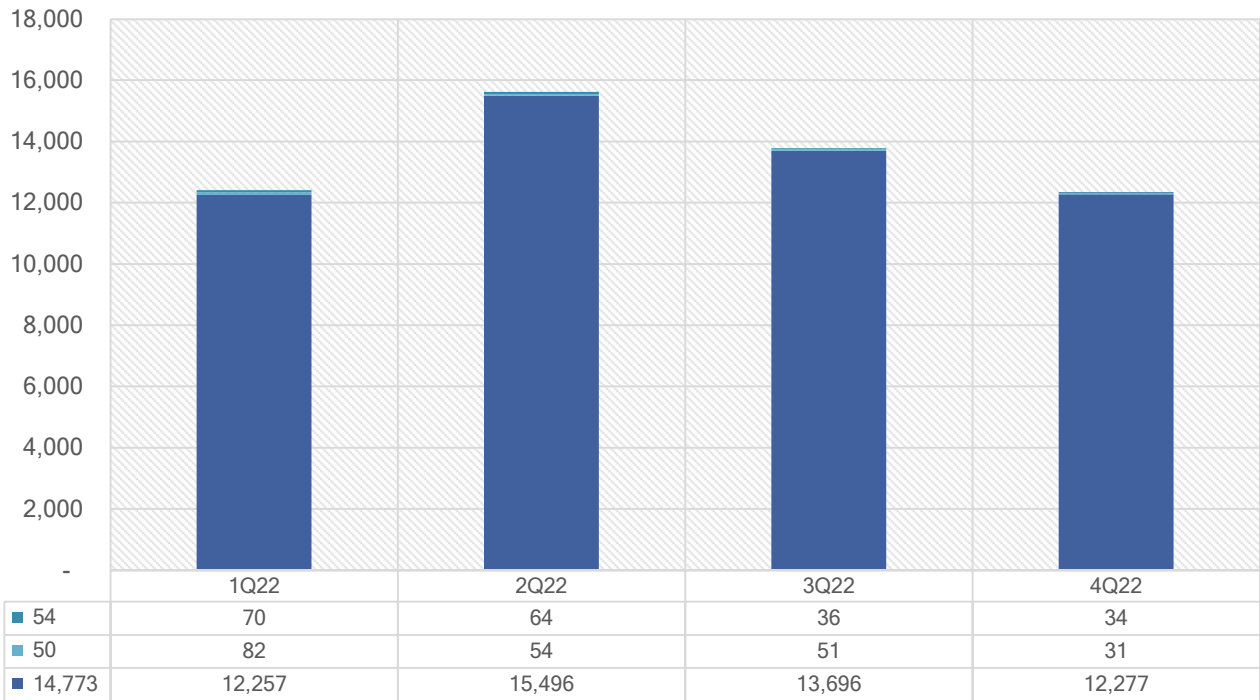
## New Enrollments



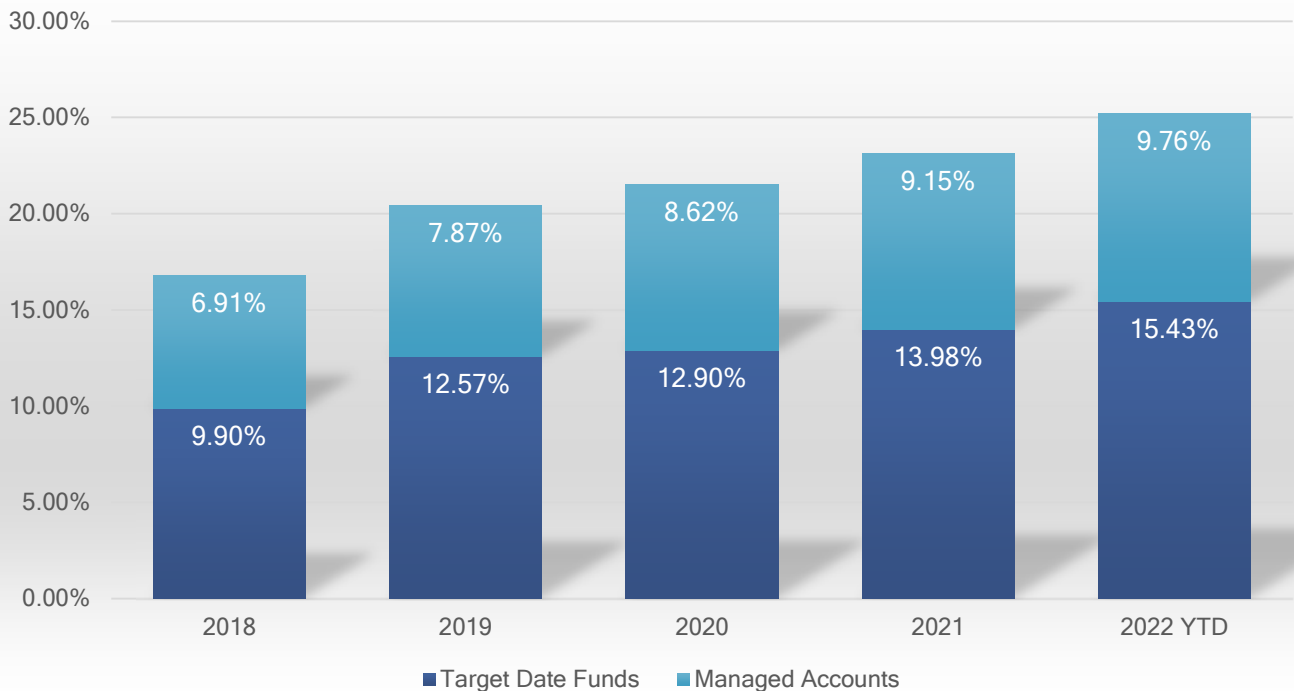
## Average Account Balance



## Web Activities by Category

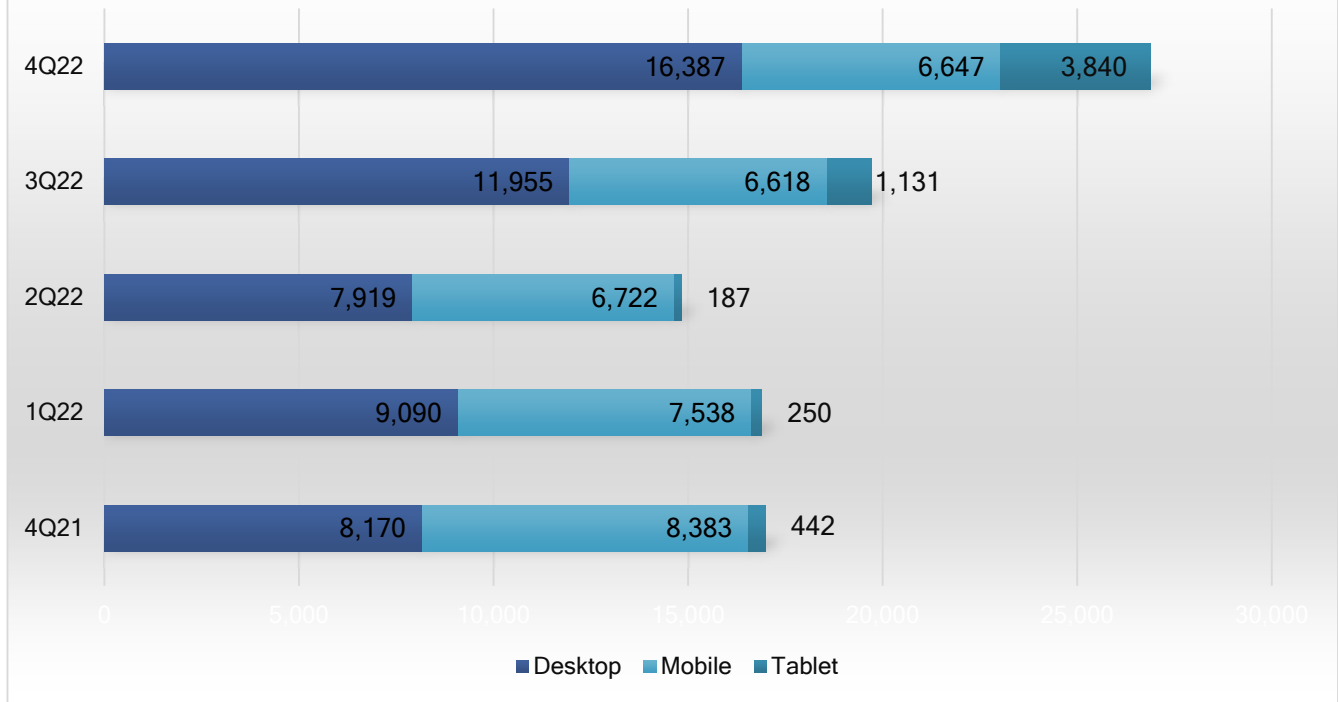


## "Do it for Me" Utilization

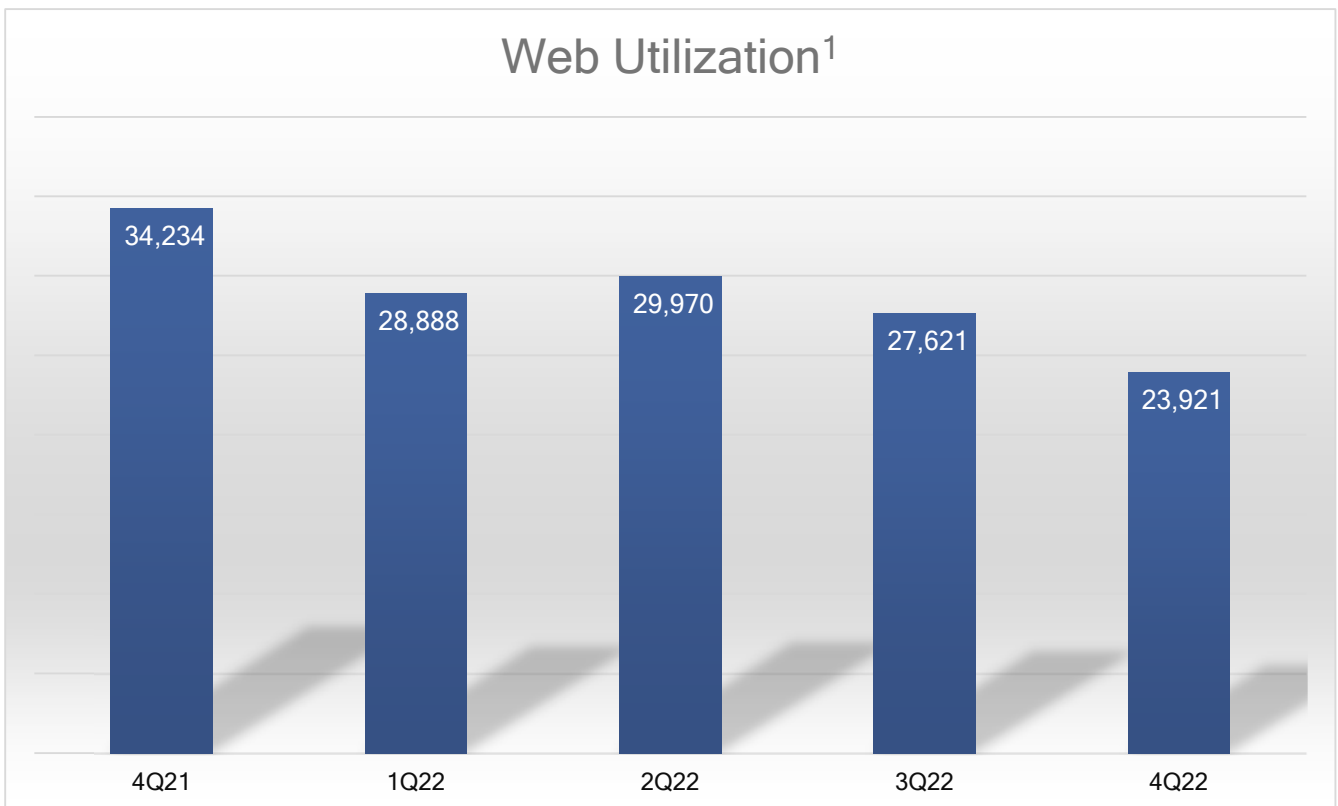




## Devices

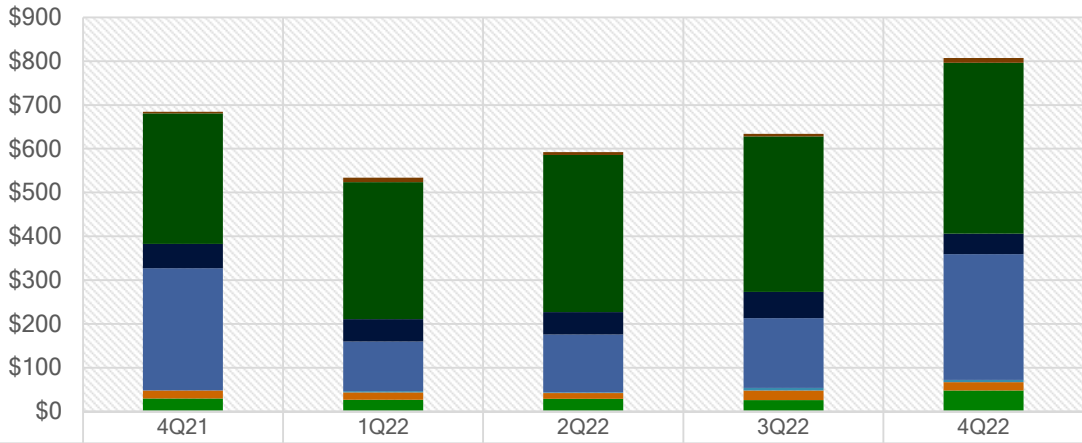


## Web Utilization<sup>1</sup>



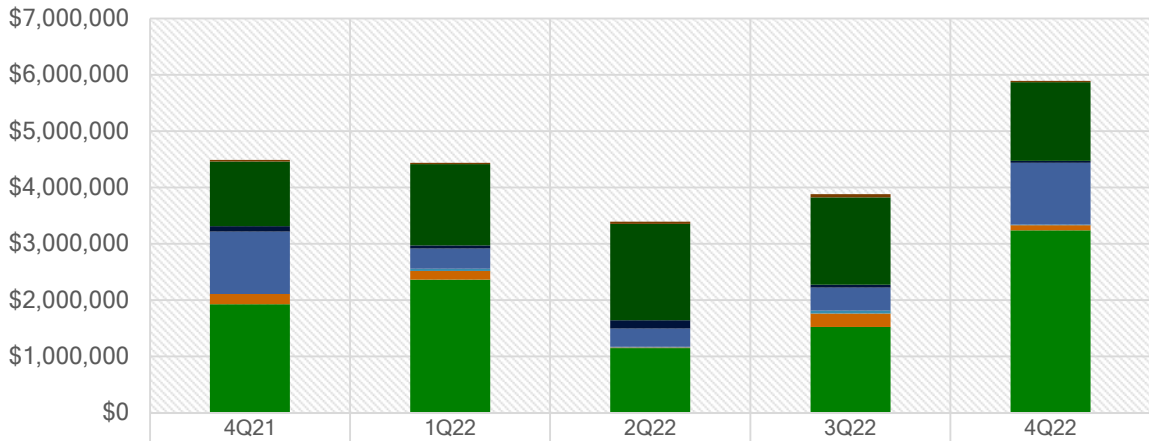
<sup>1</sup>Web Utilization represents total web hits for the quarter

## Distributions Count



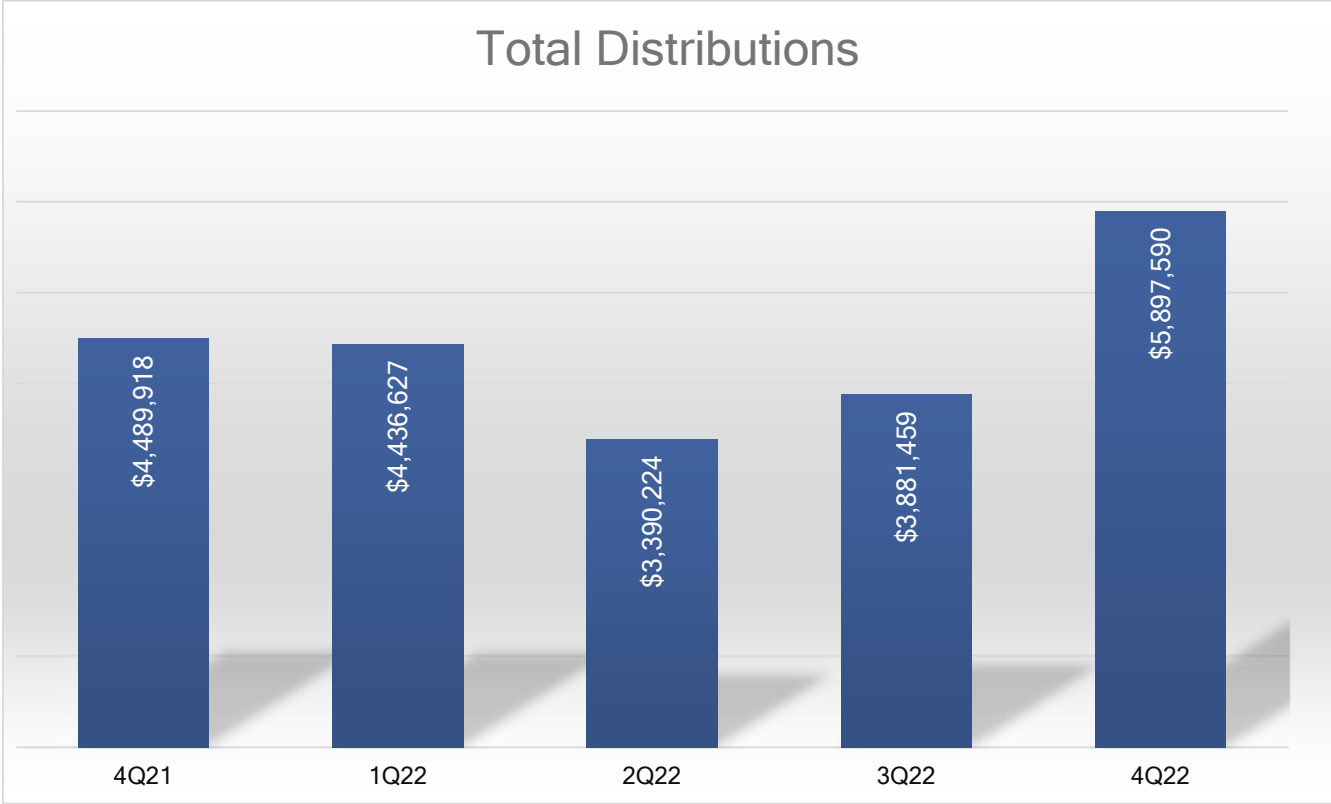
■ UE	3	10	6	6	11
■ Termination	298	313	359	355	390
■ Retirement	56	51	51	60	47
■ RMD	279	113	132	159	287
■ QDRO	0	0	0	0	0
■ In-Service	0	3	2	6	5
■ Death	18	17	13	22	19
■ Rollovers/Transfers Out	30	27	29	26	48

## Distributions Amount



■ UE	\$30,727	\$20,459	\$38,838	\$57,556	\$23,690
■ Termination	\$1,148,591	\$1,444,109	\$1,708,006	\$1,550,314	\$1,393,897
■ Retirement	\$95,900	\$58,612	\$147,167	\$50,330	\$36,887
■ RMD	\$1,104,908	\$357,471	\$324,884	\$407,971	\$1,096,787
■ QDRO	\$0	\$0	\$0	\$0	\$0
■ In-Service	\$0	\$37,901	\$9,364	\$51,120	\$7,506
■ Death	\$181,308	\$154,975	\$14,367	\$241,793	\$93,512
■ Rollovers/Transfers Out	\$1,928,483	\$2,363,099	\$1,147,349	\$1,522,375	\$3,238,840

### Total Distributions



**Year to Date Rollovers & Transfers Out**

<b>Payee</b>	<b>Number of Participants</b>	<b>External Transfer Out 1/1/22 to 12/31/22</b>
ALLIANZ LIFE INSURANCE COMPANY	1	\$ 25,000.00
ASSETMARK TRUST COMPANY	1	\$ 2,119.96
BANKERS LIFE AND CASUALTY COMPANY	1	\$ 9,392.30
BETTERMENT	2	\$ 6,154.09
CAPITAL BANK AND TRUST COMPANY	2	\$ 59,555.30
CHARLES SCHWAB & CO INC	4	\$ 705,264.70
DELAWARE LIFE INS CO	1	\$ 161,520.69
EDWARD JONES INVESTMENTS	3	\$ 331,083.86
EMPOWER RETIREMENT	1	\$ 5,439.34
EQUITY TRUST COMPANY	1	\$ 23,089.13
ETRADE SECURITIES LLC	1	\$ 239,770.61
FIDELITY MANAGEMENT TRUST COMPANY	9	\$ 1,054,579.97
GREAT AMERICAN LIFE INSURANCE COMPANY	1	\$ 15,000.00
GREAT-WEST TRUST COMPANY LLC	2	\$ 61,146.41
JP MORGAN SECURITIES LLC	1	\$ 17,999.81
LINCOLN FINANCIAL GROUP	1	\$ 95,906.27
LPL FINANCIAL LLC	2	\$ 379,800.05
MERRILL LYNCH PIERCE FENNER & SMITH INC	6	\$ 1,182,115.83
MIDLAND NATIONAL ANNUITY SERVICE CENTER	1	\$ 26,031.20
MORGAN STANLEY SMITH BARNEY LLC	2	\$ 1,084,403.36
MOUNTAIN AMERICA CREDIT UNION	2	\$ 455,710.89
NATIONAL FINANCIAL SERVICES	3	\$ 104,361.17
NATIONAL LIFE GROUP	1	\$ 5,300.32
NATIONWIDE	1	\$ 3,400.73
NOBLE CREDIT UNION	4	\$ 194,226.45
NORTH AMERICAN COMPANY	1	\$ 37,165.48
TD AMERITRADE INSTITUTIONAL	9	\$ 1,128,064.82
THRIFT SAVINGS PLAN	2	\$ 31,936.48
UNITED LIFE INSURANCE COMPANY	1	\$ 37,092.96
UNKNOWN	10	\$ 6,649.57
USAA MUTUAL FUNDS	1	\$ 23,721.55
VANGUARD FIDUCIARY TRUST COMPANY	4	\$ 233,806.59
VANTAGEPOINT TRANSFER AGENTS - 457	4	\$ 21,261.38
VOYA INSTITUTIONAL TRUST COMPANY	1	\$ 66,927.61
WELLS FARGO CLEARING SERVICES LLC	1	\$ 60,627.98
<b>TOTAL</b>	<b>66</b>	<b>\$ 7,895,626.86</b>

# Plan Health Report

# PLAN HEALTH REPORT

COUNTY OF FRESNO CA

as of 12/31/2022



# 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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## Quick plan facts

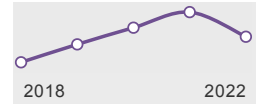
(as of 12/31/2022)

Metric	Current value	%Change from last quarter	%Change from last year
Participant Core Assets	\$297,085,757	4.00%	-17.00%
Total Participant Count	7,420	1.06%	4.97%
Total New Enrollments YTD Count	694	-7.32%	38.25%
Total Deferrals YTD	\$17,483,211	29.00%	4.00%
Total Rollovers-In YTD	\$630,928	24.00%	-13.00%
ProAccount Participant Count	773	---	4.32%
ProAccount Assets	\$29,598,720	8.00%	-11.00%



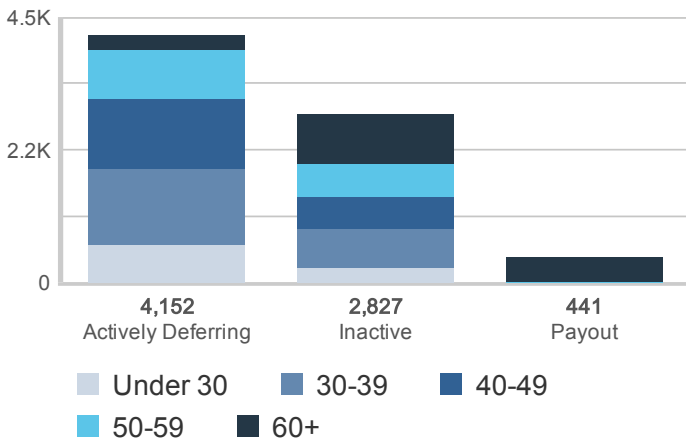
## 457 Plan Summary

**\$ TOTAL PARTICIPANT ACCOUNT BALANCE**  
(as of 12/31/2022)  
**\$303,167,376**



### How many are participating?

**ENROLLED PARTICIPANTS**  
(as of 12/31/2022)  
**7,420**

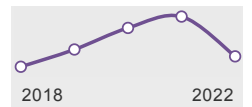


**NEW ENROLLMENTS**  
(Calendar year to date)  
**694**

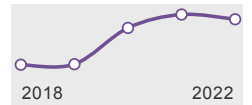
### How are they saving & investing?

**WHAT YOUR PARTICIPANTS ARE CONTRIBUTING**  
(as of 12/31/2022)

**AVERAGE ACCOUNT BALANCE**  
**\$40,843**



**AVERAGE CONTRIBUTION**  
**\$254**



### How many participants are prepared for retirement

**Online engagement**  
(as of 12/31/2022)

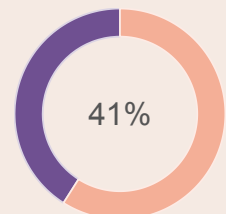
TOTAL ENROLLED PARTICIPANTS  
**7,420**

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT  
**4,658**

**Retirement readiness**  
(as of 12/31/2022)

PARTICIPANTS WITH A RETIREMENT GOAL  
**2,877**

PARTICIPANTS 'ON TRACK' FOR RETIREMENT



# PARTICIPANT DEMOGRAPHICS

## How participants are engaged in the plan



ENROLLED PARTICIPANTS <sup>1</sup>  
(as of 12/31/2022)

7,420



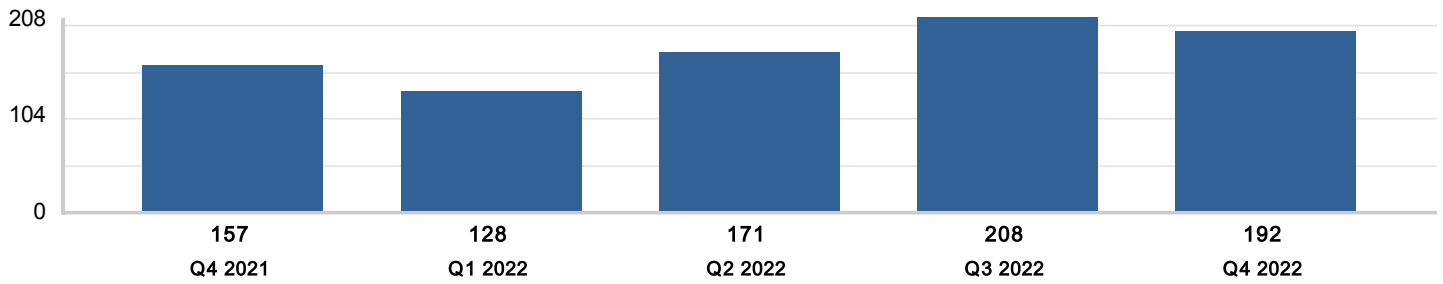
NEW ENROLLMENTS <sup>2</sup>  
(Calendar year to date)

694

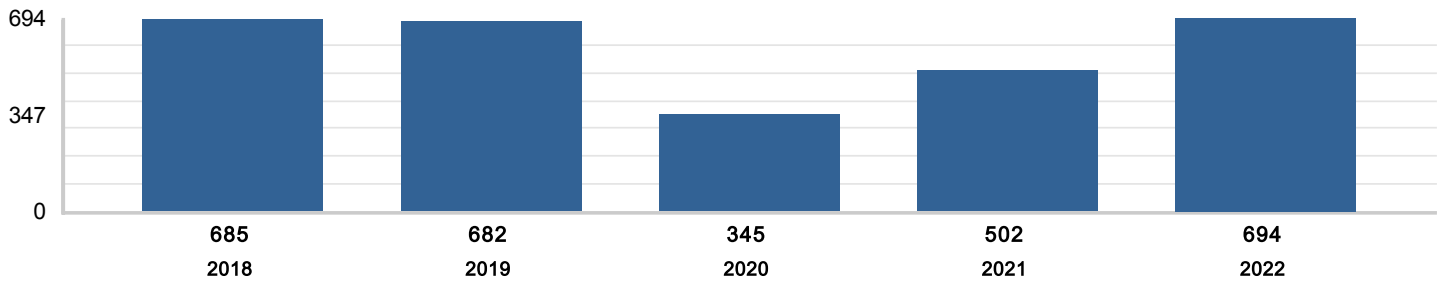
ONLINE ENROLLMENTS <sup>3</sup>  
(Calendar year to date)

49 out of 694

### ENROLLMENT TRENDS (BY QUARTER) <sup>4</sup>



### ENROLLMENT TRENDS (BY YEAR) <sup>4</sup>



<sup>1</sup> Total number of enrolled participants in this plan.

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

<sup>3</sup> The number of online enrollments out of new enrollments.

<sup>4</sup> Total number of participants enrolled by quarter or by year.

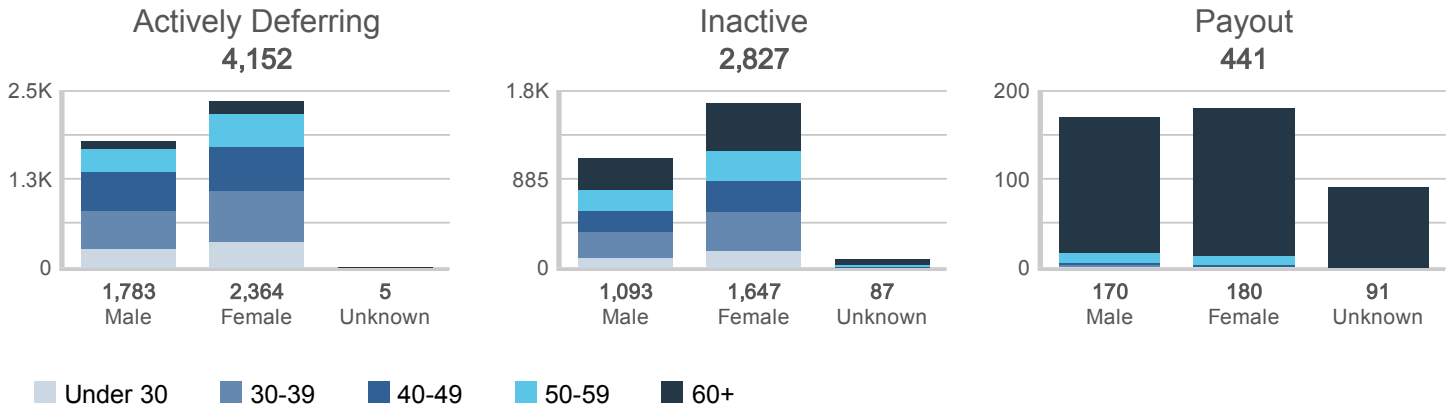
# PARTICIPANT DEMOGRAPHICS

## How participants are engaged in the plan



### Enrolled participant data<sup>5</sup>

(as of 12/31/2022)



### Actively Deferring 4,152

### Inactive 2,827

### Payout 441

	Actively Deferring			Inactive			Payout		
	Male	Female	Unknown	Male	Female	Unknown	Male	Female	Unknown
Under 30	256	367	2	94	163	1	1	1	0
30 - 39	563	711	3	257	389	1	2	1	0
40 - 49	536	629	0	212	309	6	1	0	0
50 - 59	345	497	0	218	299	26	13	10	0
60+	83	160	0	312	487	53	153	168	91

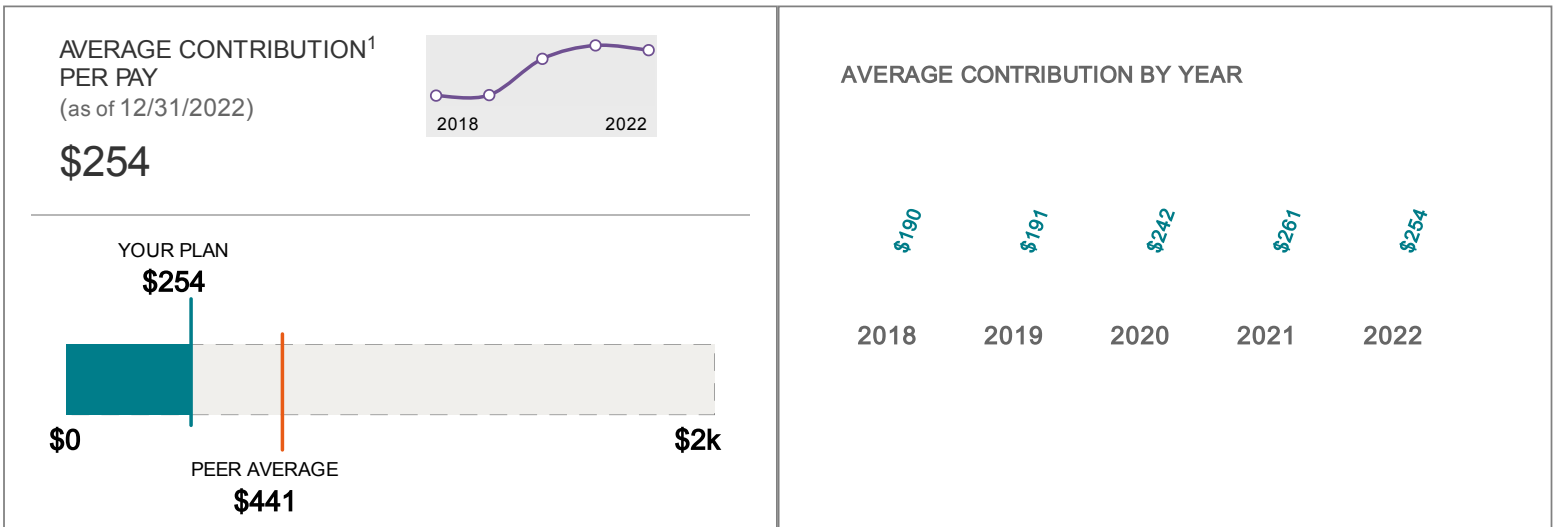
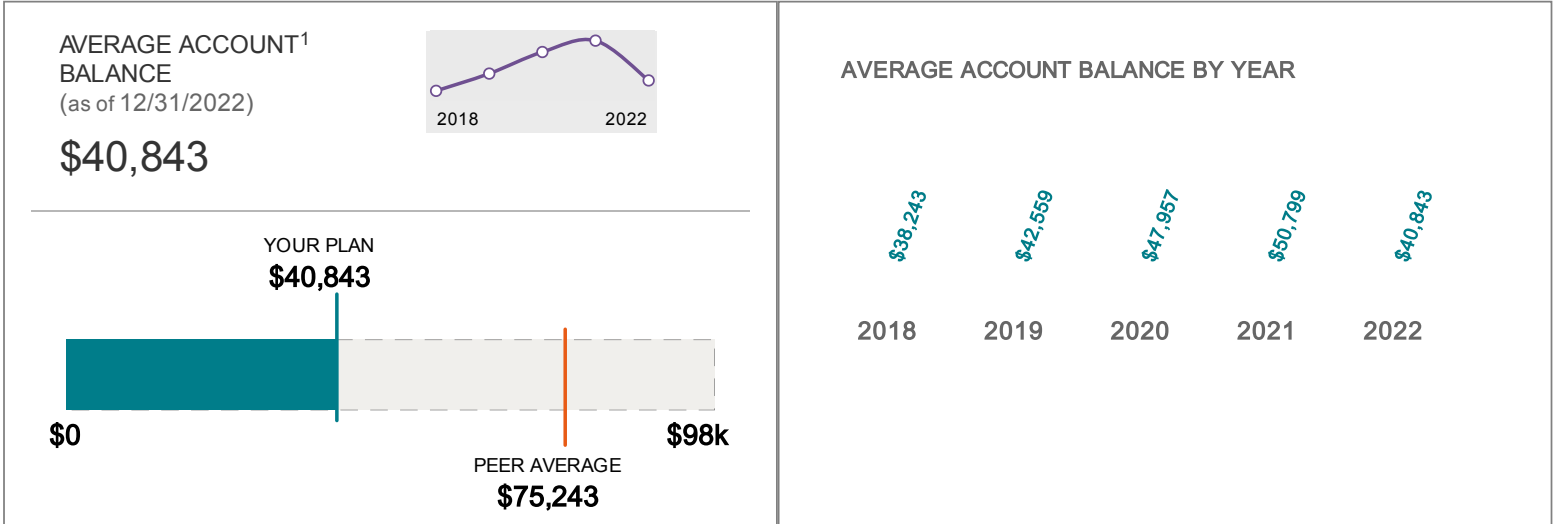
<sup>5</sup> Actively deferring - Participants with a balance, a contribution in the past 30 days and a status of employed.

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 12/31/2022)

	Average account balance			Average annualized contributions		
	Male	Female	Unknown	Male	Female	Unknown
Under 30	\$6,114	\$2,489	\$1,608	\$2,987	\$1,493	\$1,386
30 - 39	\$12,389	\$7,442	\$16,498	\$3,605	\$2,629	\$2,626
40 - 49	\$37,740	\$18,353	\$1,567	\$5,157	\$2,944	\$217
50 - 59	\$79,859	\$50,869	\$46,351	\$11,642	\$4,356	\$528
60+	\$123,336	\$85,234	\$72,154	\$25,037	\$13,340	\$57

<sup>1</sup>A 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

**3%** PARTICIPANTS WITH INCREASED CONTRIBUTIONS  
(Calendar year to date)

**3%** PARTICIPANTS WITH AUTOMATIC CONTRIBUTION INCREASE  
(Calendar year to date)

### 2022 IRS limits

Regular Limit \$20,500

50+ Catch Up \$6,500

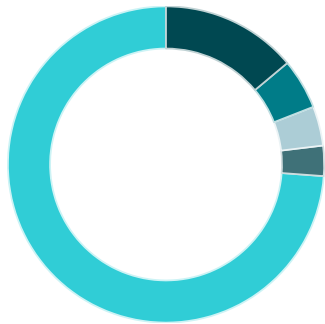
3-Year Catch Up \$20,500

## How your participants are invested

### ASSET ALLOCATION <sup>1</sup> (as of 12/31/2022)

#### NUMBER OF ASSET CLASSES

1	13.9%
2	5.1%
3	4.0%
4	3.1%
5+	73.8%



### ASSET DIVERSIFICATION <sup>2</sup> (as of 12/31/2022)

#### AVG. # ASSET CLASSES

4.6

#### PEER GROUP

4.6

#### RECOMMENDED

5



### ProAccount

(as of 12/31/2022)

#### TOTAL PROACCOUNT BALANCE

**\$29,598,720**

#### PARTICIPANTS WITH PROACCOUNT

**773**

*out of 7,420 total enrolled participants*

#### AVG ACCOUNT BALANCE WITH PROACCOUNT

**\$38,291**

<sup>1</sup> Percentage of participants by number of investment classes.

<sup>2</sup> 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 12/31/2022)

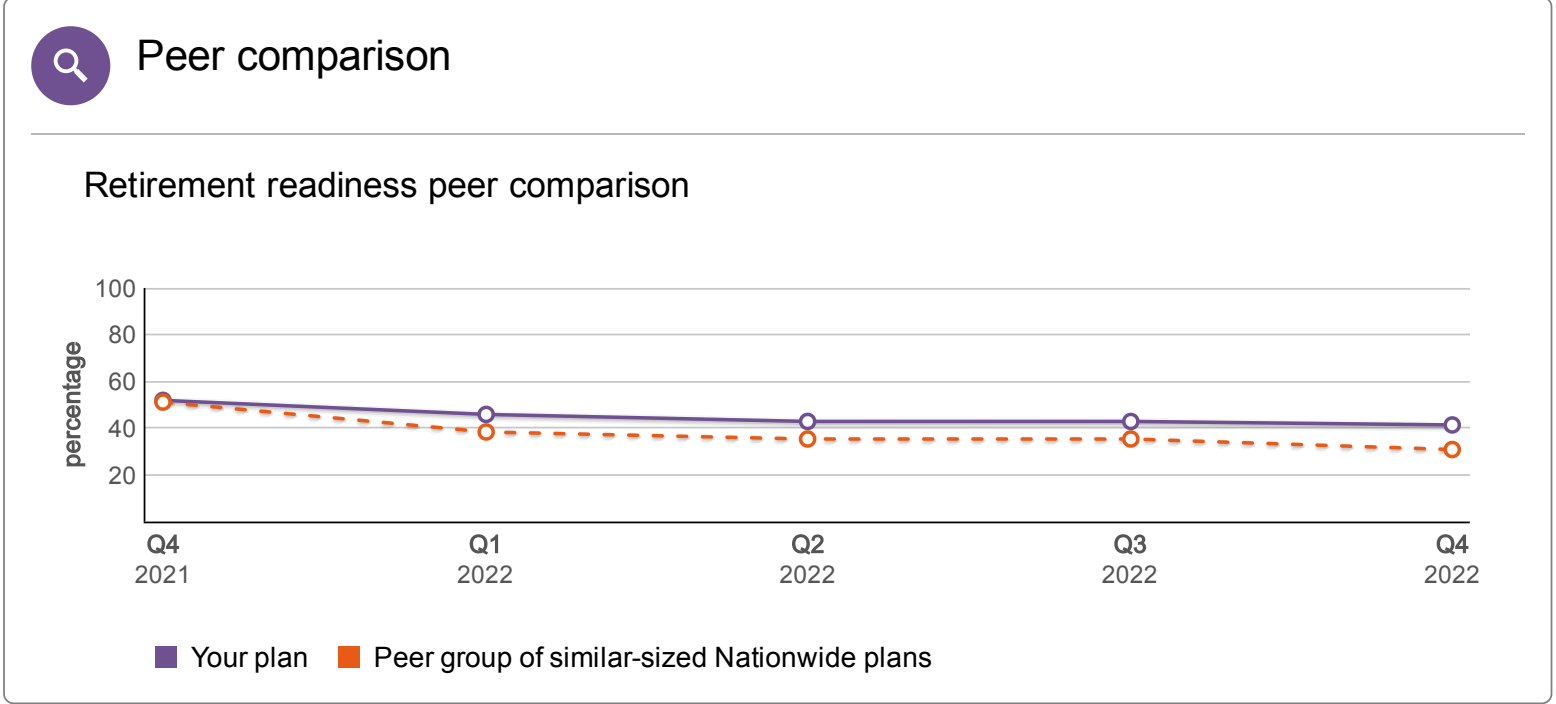
TOTAL ENROLLED PARTICIPANTS	ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT
7,420	4,658

### Retirement readiness

(as of 12/31/2022)

PARTICIPANTS WITH A RETIREMENT GOAL <sup>1</sup>	PARTICIPANTS 'ON TRACK' FOR RETIREMENT <sup>2</sup>
2,877	<p style="font-size: 24px; font-weight: bold; margin-top: 5px;">41%</p>

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

<sup>1</sup> Participants with a retirement goal from My Interactive Retirement Planner®.  
<sup>2</sup> 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	2020	2021	2022 YTD	% of total
Mid cap	\$18,258,901.71	\$21,955,754.15	\$17,019,469.63	5.6%
Large cap	\$137,887,387.01	\$158,038,679.21	\$113,056,016.07	37.3%
Bonds	\$17,653,644.57	\$18,356,194.18	\$16,086,660.79	5.3%
Specialty	\$5,472,955.69	\$6,415,023.12	\$6,776,185.87	2.2%
Loan	\$6,337,407.94	\$6,111,535.22	\$6,081,619.51	2.0%
Asset allocation	\$41,257,465.58	\$50,188,368.99	\$45,841,177.31	15.1%
International	\$18,402,159.97	\$20,947,024.24	\$18,053,718.19	6.0%
Small cap	\$12,107,622.12	\$15,159,845.21	\$11,256,994.14	3.7%
Fixed assets and cash	\$68,836,539.66	\$68,034,517.25	\$68,995,534.53	22.8%
<b>Total</b>	<b>\$326,214,084.25</b>	<b>\$365,206,941.57</b>	<b>\$303,167,376.04</b>	<b>100%</b>

 Total contributions by asset class

Asset class	2020	2021	2022 YTD	% of total
Mid cap	\$885,558.50	\$822,617.84	\$854,595.60	4.7%
Large cap	\$3,865,117.32	\$3,960,966.34	\$4,499,554.48	24.8%
Bonds	\$759,183.13	\$832,803.33	\$902,597.20	5.0%
Specialty	\$522,372.41	\$671,764.17	\$364,334.41	2.0%
Asset allocation	\$5,702,886.76	\$6,458,576.35	\$7,467,489.92	41.2%
International	\$1,195,792.06	\$1,299,754.43	\$1,463,593.41	8.1%
Small cap	\$686,629.41	\$655,754.80	\$624,858.11	3.4%
Fixed assets and cash	\$2,563,173.96	\$2,815,008.70	\$1,937,116.38	10.7%
<b>Total</b>	<b>\$16,180,713.55</b>	<b>\$17,517,245.96</b>	<b>\$18,114,139.51</b>	<b>100%</b>

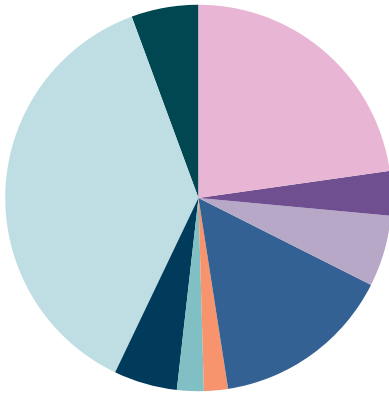


2022



## Asset allocation

(as of 12/31/2022)



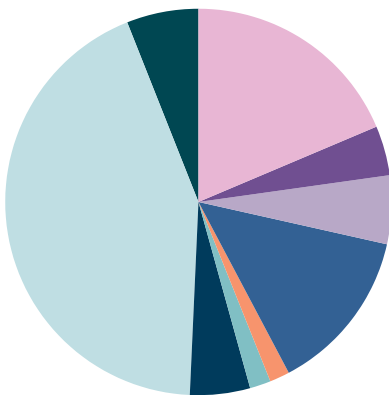
ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	5.6%	4.4%	1.2% ●
Large cap	37.3%	16.8%	20.5% ●
Balanced	0.0%	1.5%	-1.5% ●
Bonds	5.3%	3.6%	1.7% ●
Short term	0.0%	2.2%	0.0%
SDO	0.0%	0.1%	0.0%
Specialty	2.2%	0.8%	1.4% ●
Loan	2.0%	0.0%	2.0% ●
Asset allocation	15.1%	11.9%	3.2% ●
International	6.0%	4.8%	1.2% ●
Small cap	3.7%	2.5%	1.2% ●
Fixed assets and cash	22.8%	51.3%	-28.6% ●
Fixed Indexed Annuity	0.0%	0.0%	0.0%

2021



## Asset allocation

(as of 12/31/2021)



ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	6.0%	5.6%	0.4% ●
Large cap	43.3%	20.6%	22.6% ●
Balanced	0.0%	1.8%	-1.8% ●
Bonds	5.0%	3.7%	1.3% ●
Short term	0.0%	2.0%	0.0%
SDO	0.0%	0.1%	0.0%
Specialty	1.8%	0.7%	1.0% ●
Loan	1.7%	0.0%	1.6% ●
Asset allocation	13.7%	11.0%	2.7% ●
International	5.7%	5.3%	0.4% ●
Small cap	4.2%	3.1%	1.1% ●
Fixed assets and cash	18.6%	46.1%	-27.5% ●
Fixed Indexed Annuity	0.0%	0.0%	0.0%

# BALANCE DETAILS



## Total account balance

(as of 12/31/2022)

Money source	Current value
<b>Participant assets</b>	<b>\$303,167,376.04</b>
Rollover Repayment Event Related	\$5,144.61
Salary Reduction	\$283,916,565.85
Rollover (Pre-Tax)	\$8,291,114.86
Rollover 457	\$1,779,923.73
Roth Contribution	\$2,813,487.64
Roth Rollover	\$149.60
Roth Rollover 457	\$6,532.35
Salary Reduction IRR	\$272,837.89
Loan balance	\$6,081,619.51
<b>Total plan assets</b>	<b>\$303,167,376.04</b>

# BALANCE DETAILS



## Loan Details

(as of 12/31/2022)

Loan type	Number of loans	Principal value
<b>Active loans</b>		
General purpose loan	724	\$4,506,284.26
Primary residence loan	38	\$480,340.57
<b>Defaulted loans*</b>		
General purpose loan	163	\$1,011,767.83
Primary residence loan	7	\$83,226.85
<b>Total</b>	<b>932</b>	<b>\$6,081,619.51</b>

\* Default amounts are included in Beginning and Ending Balance



## Contributions and transfers/rollovers-in

(as of 12/31/2022)

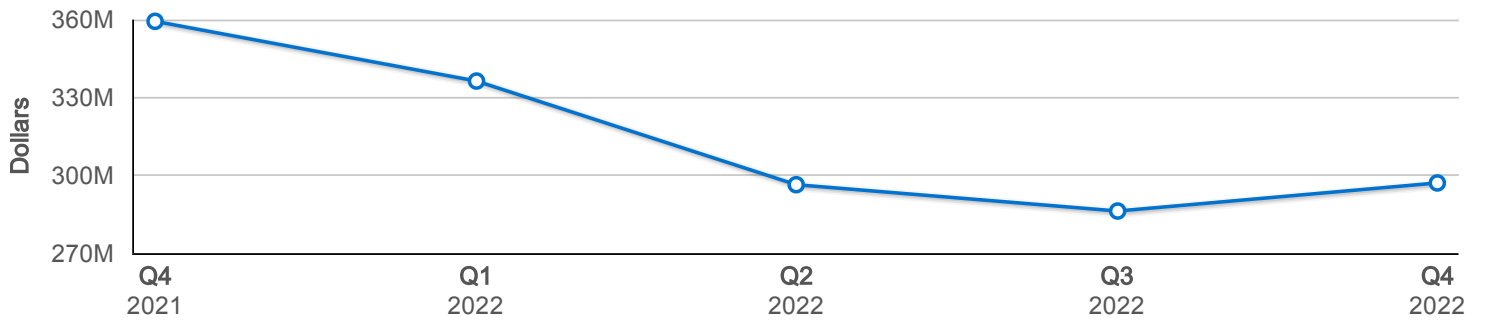
Type	Year to date
Contributions	\$17,483,211.42
Transfers/Rollovers-In	\$630,928.09
<b>Total</b>	<b>\$18,114,139.51</b>



## Balance activity by quarter

Change in balance from last quarter

▲ 3.9%  
FROM LAST QUARTER

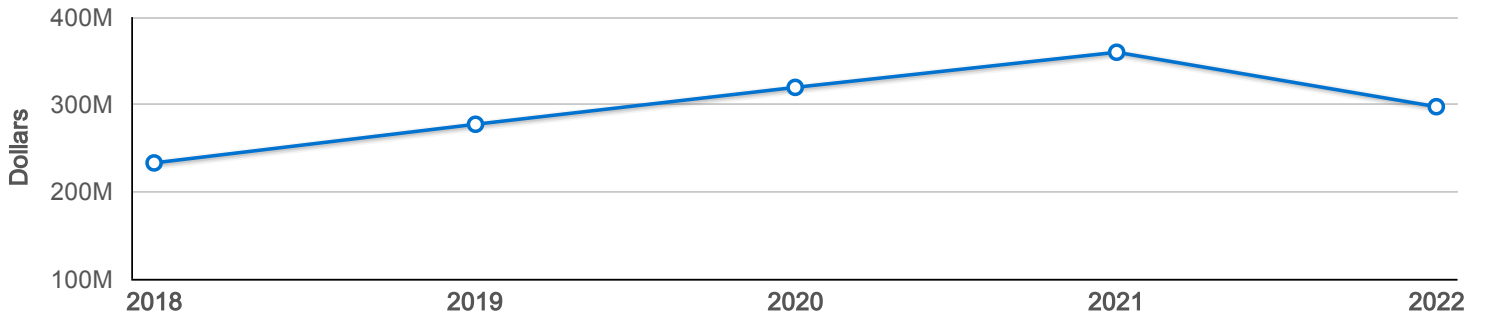




## Balance activity by year

Change in balance from last year

▼ -17.3%  
FROM LAST YEAR



	2018	2019	2020	2021	2022
Total balance	\$232,681,219.20	\$277,848,504.34	\$319,876,676.31	\$359,095,406.35	\$297,085,756.53

## 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.

# Explicit Asset Fee Summary

# EXPLICIT ASSET FEE SUMMARY

	Plan Sponsor Fee Amount	NRS Fee Amount
October	\$20,152.45	\$25,191.10
November	\$20,266.86	\$25,331.80
December	\$20,167.47	\$25,209.96
4Q2022 Revenue Total	\$60,586.78	\$75,732.86



# Fee Normalization Calculation

# FEE NORMALIZATION CALCULATION

Fund Name	Fund	Ticker	10/31/2022 Account Value	11/30/2022 Account Value	12/31/2022 Account Value	Oct-2022 Annual Fund Svc Fee Rate	Nov-2022 Annual Fund Svc Fee Rate	Dec-2022 Annual Fund Svc Fee Rate	4Q2022 Fund Service Fee Payment Amount
Alger Small Cap Focus Fund - Class Y	NTVB27	AOFYX	\$5,951,848	\$5,819,665	\$5,553,171	0.000%	0.000%	0.000%	\$0
Alger Spectra Fund - Class Y	NTVB24	ASPYX	\$42,574,429	\$43,465,439	\$40,386,120	0.000%	0.000%	0.000%	\$0
BlackRock Equity Index Fund M	NTV195	BLKBX	\$54,021,484	\$56,880,819	\$53,548,367	0.000%	0.000%	0.000%	\$0
BlackRock Mid Capitalization Equity Index Fund M	NTV196	BLKCX	\$10,256,751	\$10,836,796	\$10,238,410	0.000%	0.000%	0.000%	\$0
BlackRock Russell 2000 Index Fund M	NTV197	BLKDX	\$3,788,491	\$3,893,531	\$3,706,919	0.000%	0.000%	0.000%	\$0
BlackRock US Debt Index Fund W	NTV198	BLKEX	\$7,387,014	\$7,808,359	\$7,754,148	0.000%	0.000%	0.000%	\$0
Columbia Dividend Income Fund - Institutional 3 Class	NTV264	CDDYX	\$18,655,737	\$20,041,452	\$19,121,528	0.000%	0.000%	0.000%	\$0
Columbia Small Cap Value Fund II - Institutional 3 Class	NTVE75	CRRYX	\$2,003,528	\$2,112,914	\$1,996,905	0.000%	0.000%	0.000%	\$0
Fidelity Advisor Real Estate Income Fund - Institutional Class	NTV265	FRIRX	\$2,217,315	\$2,345,212	\$2,302,185	0.250%	0.250%	0.250%	\$1,442
Franklin Utilities Fund - Class R6	NTV266	FUFXX	\$4,226,692	\$4,507,687	\$4,474,001	0.000%	0.000%	0.000%	\$0
Fresno County Stable Value Fund	NTG004	Fixed	\$70,924,497	\$69,804,628	\$68,995,535	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2015 Trust	NTV354	GWLFX	\$3,445,840	\$3,600,022	\$3,532,025	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2020 Trust	NTVA03	XX180	\$13,522	\$14,696	\$14,919	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2025 Trust	NTV355	GWLGX	\$11,438,304	\$12,093,110	\$11,878,572	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2030 Trust	NTVA04	XX181	\$1,518,036	\$1,613,057	\$1,589,429	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2035 Trust	NTV356	GWLHX	\$9,096,379	\$9,788,143	\$9,574,914	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2040 Trust	NTVA05	XX182	\$79,826	\$86,773	\$85,141	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2045 Trust	NTV357	ZZ153	\$9,930,099	\$10,772,892	\$10,429,051	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2050 Trust	NTVA06	XX183	\$121,205	\$133,229	\$130,657	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2055 Trust	NTV358	GWLJX	\$8,011,484	\$8,707,541	\$8,502,497	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2060 Trust	NTVD17	XX293	\$72,379	\$92,290	\$103,971	0.000%	0.000%	0.000%	\$0
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$2,476,567	\$2,945,384	\$2,839,560	0.000%	0.000%	0.000%	\$0
Loan Outstanding Principal Balance	LXM001	Loan	\$5,001,984	\$4,918,471	\$4,986,259	0.000%	0.000%	0.000%	\$0
Metropolitan West Funds - Total Return Bond Fund - Plan Class	NTV381	MWTSX	\$6,296,415	\$6,688,797	\$6,651,582	0.000%	0.000%	0.000%	\$0
T. Rowe Price Mid-Cap Growth Fund - I Class	NTV981	RPTIX	\$6,658,726	\$7,132,695	\$6,781,060	0.000%	0.000%	0.000%	\$0
T. Rowe Price Overseas Stock Fund - I Class	NTV509	TROIX	\$10,093,681	\$11,222,956	\$10,935,219	0.000%	0.000%	0.000%	\$0
Vanguard Developed Markets Index Fund - Admiral Shares	NTV370	VTMGX	\$3,917,599	\$4,342,377	\$4,278,939	0.000%	0.000%	0.000%	\$0
Vanguard Total International Bond Index Fund - Admiral Shares	NTV668	VTABX	\$1,678,121	\$1,735,522	\$1,680,930	0.000%	0.000%	0.000%	\$0
<b>Total</b>			<b>\$301,857,951</b>	<b>\$313,404,456</b>	<b>\$302,072,016</b>				<b>\$1,442</b>

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

**Your Dedicated Service Team**

# YOUR DEDICATED SERVICE TEAM

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