

COUNTY OF SACRAMENTO

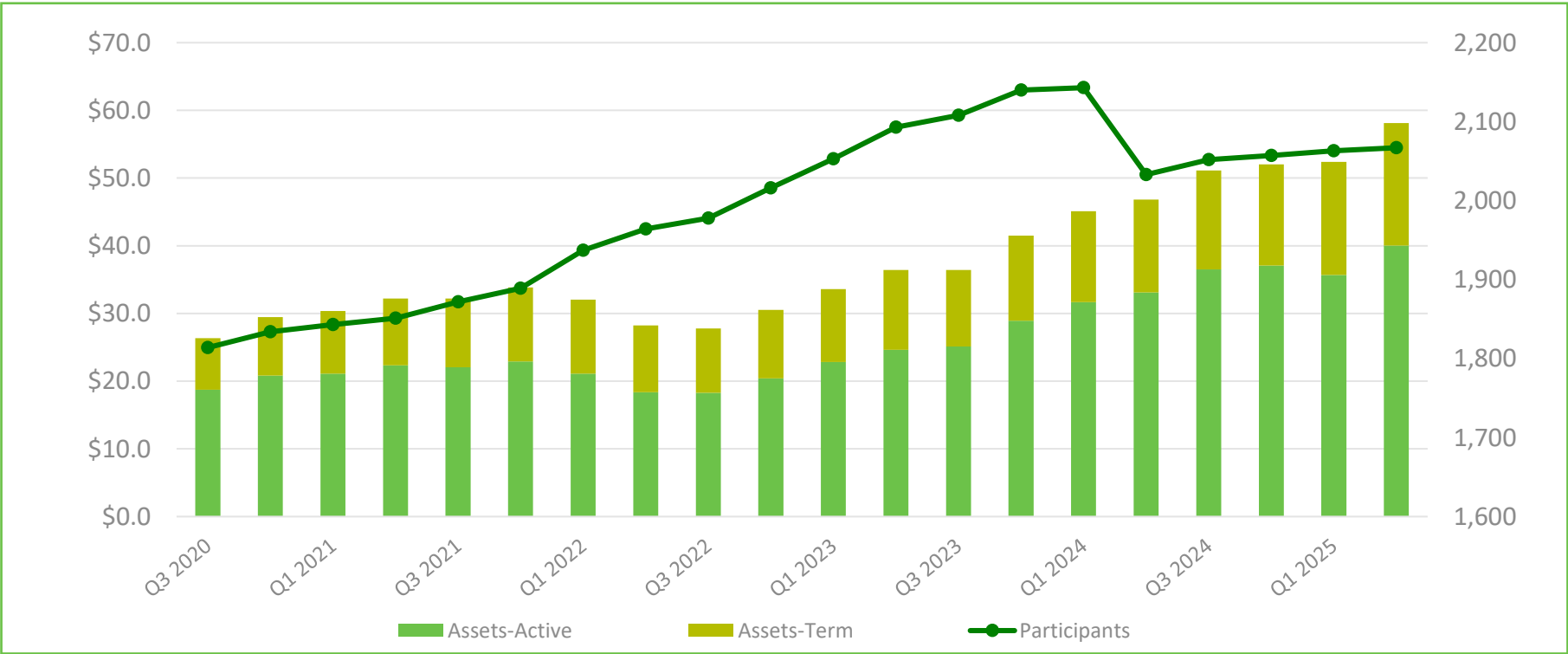
401(a) Plan #71635

Q2 2025

The YourPlan Review includes information pertaining to Defined Contribution plans.
This document was originally prepared for plan sponsor use only



Asset and participant count trends



Number is per \$100M

Total Participants	Active Participants	Participants Terminated with Balances	Total Participant Assets
2,067	1,452	615	\$58,116,645

As of 06/2025

Plan trends

COUNTY OF SACRAMENTO - SAC COUNTY 401A 71635 PLAN

Plan 71635	06/2025	12/2024	12/2023	12/2022	TEM - Public Sector Peers ¹	Same-Size Peers ¹
Total assets	\$58,332,640	\$52,195,534	\$41,634,478	\$30,678,112	\$1,499,131,249	\$1,278,073,266
Total participants with a balance	2,067	2,057	2,140	2,016	11,213	10,708
• Total active participants with a balance ²	1,452	1,494	1,449	1,366	7,683	7,288
• Terminated participants ²	615	563	691	650	3,649	3,476
• Total participants ²	2,067	2,057	2,140	2,016	14,241	12,703
• Participants who meet 402(g) limit	46	422	395	398	114	101
Average balance	\$28,116	\$25,284	\$19,402	\$15,146	\$106,577	\$105,442
Median balance	\$21,873	\$19,754	\$14,444	\$11,217	\$34,509	\$32,244

¹ Please see "Plan Trends Glossary" for information regarding plan peer size and industry comparisons.

² See "Plan Trends Glossary" immediately after this section for definition of terms.

Plan trends

COUNTY OF SACRAMENTO - SAC COUNTY 401A 71635 PLAN

Plan 71635	06/2025	12/2024	12/2023	12/2022	TEM - Public Sector Peers ¹	Same-Size Peers ¹
• Active participants age 50+ ²	739	776	739	723	3,786	3,645
Target Date Funds (TDFs) balance	\$41,803,267	\$37,253,713	\$30,260,115	\$22,189,239	\$588,559,867	\$639,980,013
• Single TDF participant - inside range	1,453	1,444	1,527	1,420	3,563	6,083
• Single TDF participant - outside range	66	67	70	74	814	638
• Multiple TDF participants	15	16	19	12	666	596
• Multi-fund TDF participants	178	177	168	165	1,873	1,505
BrokerageLink balance	\$2,008,077	\$1,901,222	\$1,324,186	\$891,891	\$110,314,244	\$46,972,411
• BrokerageLink participants	77	78	72	65	514	147
Fidelity® Personalized Planning & Advice balance	\$3,016,441	\$2,654,732	\$1,872,731	\$1,177,890	\$81,762,304	\$42,139,335
• Fidelity® Personalized Planning & Advice # of participants	106	103	100	89	743	340
Average # of funds held ²	1.80	1.82	1.77	1.78	3.03	2
Single fund holders (excluding TDF) ²	108	108	115	116	2,581	639

¹ Please see "Plan Trends Glossary" for information regarding plan peer size and industry comparisons.

² See "Plan Trends Glossary" immediately after this section for definition of terms.

³ From January through April the peer measures are from two calendar years prior.

Plan trends

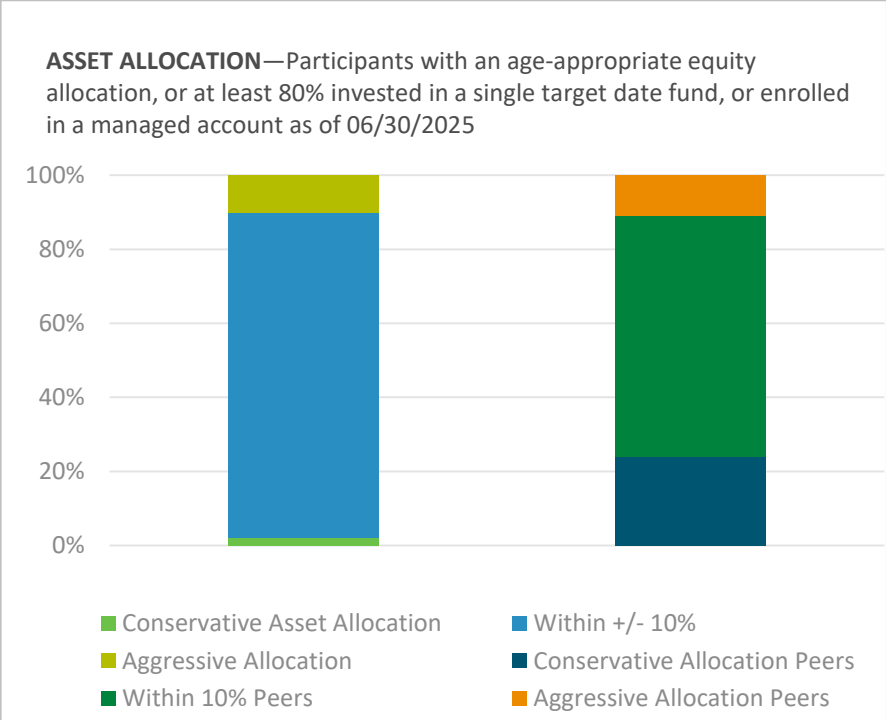
COUNTY OF SACRAMENTO - SAC COUNTY 401A 71635 PLAN

Plan 71635	06/2025	12/2024	12/2023	12/2022	TEM - Public Sector Peers ¹	Same-Size Peers ¹
YTD net cash flow	\$1,711,700	\$4,549,154	\$5,041,763	\$2,449,503	(\$1,763,070)	\$1,286,327
• YTD total contributions	\$4,402,621	\$7,834,018	\$7,147,394	\$3,824,942	\$49,750,722	\$51,883,692
• YTD employer contributions	\$4,402,621	\$7,834,018	\$7,147,394	\$3,824,942	\$16,152,566	\$19,464,732
• YTD loans/withdrawals	(\$2,641,518)	(\$3,214,042)	(\$2,046,889)	(\$1,275,748)	(\$55,738,613)	(\$53,605,403)
Plan's average annual return	Not Available	14.00%	17.80%	-16.90%	13.41%	13.86%
Number of loans outstanding	13	13	17	24	2,285	1,236
• Average outstanding loan balance	\$3,068	\$3,125	\$3,137	\$2,501	\$7,722	\$9,181
• Number of participants with >1 loan ²	2	2	3	3	657	182
Other withdrawals	(\$2,603,732)	(\$3,193,363)	(\$2,027,400)	(\$1,196,087)	(\$47,446,715)	(\$49,656,505)
• Number of other withdrawals	136	402	245	161	1,785	1,516

¹ Please see "Plan Trends Glossary" for information regarding plan peer size and industry comparisons.

² See "Plan Trends Glossary" immediately after this section for definition of terms.

Asset allocation



Asset Allocation	Peers	Top Performers
88%	65%	81%
Age Aggressive	Age-Aggressive Peers	
10%	12%	
Age Appropriate	Age-Appropriate Peers	
88%	65%	
Age Conservative	Age-Conservative Peers	
2%	24%	

ASSET ALLOCATION			
Total Active Participants	Age Aggressive	Age Appropriate	Age Conservative
1,452	146	1,273	33

Plan assets by fund

Fund	Total Assets	% of Plan Assets	Change from Prior Year	Net Contribution	Net Exchanges	# Holding Fund ²	% Holding Fund ²
VANG TARG 2035 PLUS	\$9,412,538	16.1%	10.8%	\$604,282	-\$122,963	307	14.9%
VANG TARG 2040 PLUS	\$8,143,954	14.0%	16.4%	\$728,391	-\$36,294	311	15.0%
VANG TARG 2030 PLUS	\$6,840,693	11.7%	2.4%	\$440,795	-\$129,605	220	10.6%
VANG TARG 2045 PLUS	\$5,520,643	9.5%	24.1%	\$616,506	\$28,600	265	12.8%
FID CONTRA POOL CL A	\$4,664,769	8.0%	7.0%	\$206,608	-\$162,281	322	15.6%
VANG TARG 2025 PLUS	\$3,653,569	6.3%	1.1%	\$160,533	\$51,779	148	7.2%
VANG INST INDEX PLUS	\$3,594,219	6.2%	22.8%	\$192,298	\$362,841	272	13.2%
VANG TARG 2050 PLUS	\$2,876,570	4.9%	22.8%	\$417,510	-\$7,937	171	8.3%
BROKERAGELINK	\$2,008,077	3.4%	5.6%	\$70,976	\$43,057	77	3.7%
VANG TARG 2055 PLUS	\$1,903,563	3.3%	29.8%	\$304,289	-\$26,153	133	6.4%
VANG TARG 2020 PLUS	\$1,750,645	3.0%	-2.9%	\$24,985	-\$93,267	79	3.8%
FIMM GOVT INST	\$1,090,633	1.9%	15.5%	\$18,160	\$89,342	52	2.5%

As of 06/30/2025

¹ Investment vehicle is restricted from any new participant investments.

² # holding fund and % holding fund exclude suspense accounts.

Plan assets by fund

Fund	Total Assets	% of Plan Assets	Change from Prior Year	Net Contribution	Net Exchanges	# Holding Fund ²	% Holding Fund ²
VANG TARG 2060 PLUS	\$944,099	1.6%	42.5%	\$213,721	\$0	75	3.6%
VANG TOT INTL STK IS	\$882,714	1.5%	90.1%	\$66,310	\$271,867	169	8.2%
BAIRD CORE PLUS INST	\$764,235	1.3%	26.7%	\$52,219	\$166,546	141	6.8%
VANG EXT MKT IDX INS	\$746,191	1.3%	-8.2%	\$55,698	-\$112,479	191	9.2%
GALLIARD STBLE RTN E	\$674,712	1.2%	1.8%	\$21,696	\$69,960	138	6.7%
JPM EQUITY INCOME R6	\$644,275	1.1%	15.3%	\$46,575	\$30,551	183	8.9%
VANG TARGET INC PLUS	\$587,061	1.0%	-4.5%	\$9,883	\$3,216	39	1.9%
PARNASSUS CORE EQ IS	\$491,519	0.8%	11.2%	\$30,519	-\$7,234	63	3.0%
FID OVERSEAS K	\$424,549	0.7%	-23.2%	\$32,273	-\$210,694	159	7.7%
JPM SM CAP EQ R6	\$290,808	0.5%	-10.4%	\$26,139	-\$46,409	60	2.9%
VANG TOT BD MKT INST	\$252,672	0.4%	-35.0%	\$21,571	-\$155,153	118	5.7%
VANGUARD TARGET 2065	\$162,710	0.3%	29.1%	\$36,546	-\$7,289	20	1.0%

As of 06/30/2025

¹ Investment vehicle is restricted from any new participant investments.

² # holding fund and % holding fund exclude suspense accounts.

Plan assets by fund

Fund	Total Assets	% of Plan Assets	Change from Prior Year	Net Contribution	Net Exchanges	# Holding Fund ²	% Holding Fund ²
VANGUARD TARGET 2070	\$7,225	0.0%	45.6%	\$4,139	\$0	3	0.1%
VANG VMMR-FED MMKT	\$0	0.0%	-100.0%	\$0	\$0	0	0.0%

As of 06/30/2025

¹ Investment vehicle is restricted from any new participant investments.

² # holding fund and % holding fund exclude suspense accounts.

Digital channel usage

Overall Visits	Q2 2025	Q1 2025	Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023	Q3 2023	Industry Peers	Same Size Peers
Unique Visitors	6,479	7,507	6,611	6,748	6,860	7,616	6,208	6,130	4,173	4,030
Visits per Visitor	4	4	5	5	5	5	4	4	4	3
% Mobile Visits	45%	43%	44%	44%	43%	41%	40%	40%	50%	49%
Mobile Phone Visits	11,327	13,971	14,179	14,645	13,812	14,215	11,115	10,576	8,023	6,887
Desktop Visits	13,899	18,201	17,707	18,751	18,620	20,614	16,645	15,987	8,182	7,133
Home Page Visits	15,608	21,539	22,666	24,084	23,289	23,851	19,727	17,976	9,547	8,128
Home Page Exit % ¹	42.0%	48.7%	54.2%	53.1%	50.4%	49.5%	49.1%	47.8%	45.4%	40.6%
Overall Visits	25,226	32,172	31,886	33,396	32,432	34,829	27,760	26,563	16,204	14,020

Industry peer comparison used: TEM - Public Sector

Email/Benefit Information	June
Email Rate—Total	94.48%
Employer Email Rate	65.02%
Employee Provided Email	81.08%

Beneficiary Designations
76%

¹ Exit rate is the rate of home page visits that end on the home page.

Note: Digital Channel Usage statistics include all plans that are part of your Fidelity relationship.

Appendix

Additional material, definitions
and disclosures



Plan trends glossary

Page 1

Term	Definition
Industry & peer comparisons	For asset, average balance, median balance, participant count, and number of loans outstanding calculations peer size and industry comparisons are based as of the period ending date 06/2025.
	For enrollment, cash flow (for instance YTD Total Contributions), number of loans taken, Hardship Withdrawals, Other Withdrawals, calculations, peer size, and industry comparisons are based on 01/01/2025 through the period ending date 06/2025.
	Information on Industry and Same-Size Peers is based on clients currently recordkept by Fidelity. Industry assignments are based on industry classification from multiple sources.
	Peer set is for 86 clients with 5,000-9,999 active participants. Peer set used on Defined Contribution Summary page is TEM - Public Sector. Peer set is for 4 clients in TEM - Public Sector Peers.
Total active participants with balance/ Active participants with a balance	Participants with a Status Code designated as actively employed with a balance in the plan.
Terminated participants	Participants with a Status Codes designated as not actively employed.
Active Employees contributing	Count—number of participants coded as actively employed, with an employee pretax and/or Roth contribution during the time period, with a balance. Percent—Count of Active Employees contributing/Total Active Participants.
Total participants—aggregated	Sum of all Total Participants in all plans included in the YourPlan Review document.
Total participants—unique	Count of unique participants that exist across all plans included in the YourPlan Review document.
AE active deferral election (exclude 0%)	Participants who went through Automatic Enrollment process and set a positive deferral percent other than the Automatic Enrollment percent. Excludes 0% deferrals.
New participants enrolled	Participants who set a deferral percent on Fidelity's recordkeeping system for the first time during the reporting period. Does not include rehired participants.
Plan enrolled AIP—# of participants	All participants who were enrolled by the employer in auto increase program, also referred to as auto-escalate.
Participant elected AIP— # of participants	All participants who elected to enroll in the auto increase program, also referred to as auto-escalate.

Plan trends glossary

Page 2

Term	Definition
Participants making catch-up contributions	For all prior plan years—count of participants over Age 50 who contributed over the 402(g) limit for that year.
Participation rate	For plans using Fidelity NDT service, the calculation uses the data available from NDT system and participants currently on file in Fidelity's recordkeeping system. Active participants that went through NDT/Total Active participants that went through NDT. The rate shown here may not correspond with actual NDT results.
Average deferral election	Average of participant elected deferral percentages on file in the Fidelity system. Includes active participants with a balance. Includes 0% deferrals.
Average deferral rate	For plans using Fidelity NDT service, the calculation uses the data available from NDT system and participants currently on file in Fidelity's recordkeeping system. Average deferral rate of participants. The rate shown here may not correspond with actual NDT results.
TDF	Target Date Fund.
Single TDF participants—inside range	Participant holds a balance in one TDF and the birth date falls within the range on file in Fidelity's recordkeeping system for that fund.
Single TDF participants—outside range	Participant holds a balance in one TDF and the birth date falls outside the range on file in Fidelity's recordkeeping system for that fund.
Multiple TDFs participants	Participant holds a balance in more than one TDF.
Multi-fund TDF participants	Participant holds a balance in a TDF and another fund.
Average # of funds held	Average includes if separate TDFs are held by the same participant. For YourPlan Reviews with multiple plans participants with the same fund and share class in different plans will be counted just once for the average.
Number of participants with > 1 loan	For YourPlan Reviews with multiple plans participants with an outstanding loan in more than plan will be included in this count.

Cash flow summary

		06/2025	12/2024	12/2023
Cash Inflow	Plan beginning balance	\$52,195,534	\$41,634,478	\$30,678,112
	Contributions ¹	\$4,402,621	\$7,834,018	\$7,147,394
	Employer	\$4,402,621	\$7,834,018	\$7,147,394
	Loan repayments	\$1,199	\$2,610	\$7,879
	Interest on loans	\$385	\$843	\$1,063
	Revenue credit	\$752	\$1,302	\$722
	Total cash inflow	\$4,404,958	\$7,838,772	\$7,157,059
	Withdrawals	(\$2,641,518)	(\$3,214,042)	(\$2,046,889)
	Fees ²	(\$51,739)	(\$75,576)	(\$68,406)
	Total cash outflow	(\$2,693,257)	(\$3,289,618)	(\$2,115,295)
Outflow	Net cash flow	\$1,711,700	\$4,549,154	\$5,041,763
	Market action/other ³	\$4,425,406	\$6,011,902	\$5,914,604
	Plan ending balance	\$58,332,640	\$52,195,534	\$41,634,478

¹ Contributions are comprised of all employee and employer sources, including rollovers into the plan.

² May include Advisor, Consultant, Administrative, Recordkeeping, and Transaction Based Fees

³ Other includes Dividends, Interest, Forfeiture credits.

This page is a general summary of Cash Flow. Refer to your trial Balance for detailed analysis of line item cash in and cash out.

Additional information about executive insights

Catch up represents eligible participants who have met a statutory or plan-imposed limit and are making additional Roth and/or pre-tax elective deferrals pursuant to an age-50 catch-up election.

Employer contributions are based on the last 12 months and include matching contributions and profit sharing contributions made by the employer on behalf of the participant.

Age appropriate equity allocation is defined as the participant's current age and equity holdings in a retirement portfolio compared with an example table containing age-based equity holding percentages based on an equity glide path. The Fidelity Equity Glide Path is an example we use for this measure and is a range of equity allocations that may be generally appropriate for many investors saving for retirement and planning to retire around ages 65 to 67. It is designed to become more conservative as participants approach retirement and beyond. The glide path begins with 90% equity holdings within a retirement portfolio at age 25 continuing down to 19% equity holdings 10-19 years after retirement. Equities are defined as domestic equity, international equity, company stock, and the equity portion of blended investment options. The indicator for asset allocation is determined by being within 10% (+ or -) of the Fidelity Equity Glide Path and capped at 95% equity. We assume self-directed account balances (if any) are allocated 75% to equities, regardless of participant age and so the Asset Allocation Indicator has limited applicability for those affected participants. For purposes of this metric, participants enrolled in a managed account or invested greater than or equal to 80% of their account balance in a single target date fund are considered to be On Plan.

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