



NAGDCA



2022

NAGDCA/EBRI Public Retirement  
Research Lab (PRRL) Report

BASED ON 2021 RESULTS



# 2022 NAGDCA/EBRI Public Retirement Research Lab (PRRL) Report (BASED ON 2021 RESULTS)



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The 2022 *NAGDCA/EBRI Public Retirement Research Lab (PRRL) Annual Report* presents a detailed analysis of key operating data from the government defined contribution industry, based on confidential data provided by EBRI.

Plans for which data was provided by EBRI receive access to a customized Plan Performance Report showing their responses alongside the appropriate industry benchmarks, as well as access to a suite of customizable, interactive online reporting tools via the PRRL Report Portal. Together, these tools can assist member plans in assessing their current operations as well as setting, and meeting, operational goals.



The *NAGDCA/EBRI Public Retirement Research Lab (PRRL) Annual Report* is published by the National Association of Government Defined Contribution Administrators, a trade association whose **mission is to be a premier provider of education, information, and training, to support plan sponsors and service providers of government-sponsored defined contribution retirement plans in creating successful retirement security outcomes for their plan participants.**

NAGDCA's objectives for successfully meeting its mission include:

- Developing and sharing research, data, communication materials, fiduciary standards, governance policies, and best practice information with plan sponsors and service providers;
- Partnering and building relationships with the retirement plan community; and
- Effectively representing the interests of government defined contribution plans and their participants in federal legislative and regulatory matters.

The 2022 *NAGDCA/EBRI Public Retirement Research Lab (PRRL) Annual Report* was compiled, tabulated and analyzed by Industry Insights Inc. ([www.industryinsights.com](http://www.industryinsights.com)), an independent professional survey research and data analytics firm that specializes in conducting industry profile, financial operating, compensation, market assessment, and customer satisfaction research, educational programs and other forms of customized research. The raw data upon which this report is based were provided by EBRI. Industry Insights, therefore, makes no representations or warranties with respect to the results and shall not be liable to clients, members, users or anyone else for any information inaccuracies, errors or omissions in contents, regardless of the cause of such inaccuracy, error or omission. In no event shall Industry Insights be liable for any consequential damages.



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Plan Type: 457(b) 401(k) 401(a) DC ..... 45  
DC Plan Designation: Primary vs. Supplemental ..... 55  
Number of Plan Participants ..... 65  
Total Assets (Total Account Balance)..... 75



# INTRODUCTION





## ABOUT THIS REPORT

### Project Goals

The primary intent of the NAGDCA/EBRI Public Retirement Research Lab (PRRL) Annual Report project was to collect information that would provide members with new perspectives that could guide them in their continuing efforts to improve their plans and their participants' outcomes.

### Methodology

As part of NAGDCA's ongoing efforts to ensure it is meeting, or exceeding, members' needs and expectations, and to make the data collection process as easy as possible for the members, the data collection strategy was completely overhauled for 2021. Instead of soliciting information from individual members via an online survey instrument as was done in previous years, the 2022 report is based entirely on data provided by EBRI and compiled and tabulated by Industry Insights, Inc., working in close conjunction with NAGDCA personnel.

Upon receipt of the EBRI data by Industry Insights, all plans were assigned a confidential identification code and all data were then entered into the proprietary data compilation system used to create this report and the accompanying online report portal.

**Note:** at no point did NAGDCA personnel ever have access to an individually identified plan's data unless the plan gave its specific permission.

In all, the data provided by EBRI represented 226 plans, 123 plan sponsors, \$165 billion in plan assets\* and 2,907,992 individual plan participants\*. The demographic characteristics of the sample are shown in the table below. Using the Detailed Results Tables in this report, members can compare their own agencies' characteristics versus their peers in terms of the following data groupings:

**Participating Plan Demographics**

	# of Plans
<b>ALL PLANS</b>	226
<b>BY PLAN TYPE</b>	
Single Employer	160
Multi-employer	66
<b>BY PLAN TYPE</b>	
457(b)	139
403(b)	4 (ISD)
401(k)	12
401(a) Defined Contribution	70
<b>BY DEFINED CONTRIBUTION PLAN DESIGNATION</b>	
Primary	41
Supplemental	185
<b>NUMBER OF PLAN PARTICIPANTS*</b>	
Under 250	60
250 to 1,250	54
1,251 to 6,000	54
Over 6,000	58
<b>BY TOTAL PLAN ASSETS*</b>	
Under \$15 Million	54
\$15 Million to \$75 Million	59
\$75 Million to \$450 Million	57
Over \$450 Million	56

**\*Throughout this report:**

Total Plan Assets = Total account balance for current employees

Number of Plan Participants is based on current employees

## HOW TO USE THIS REPORT

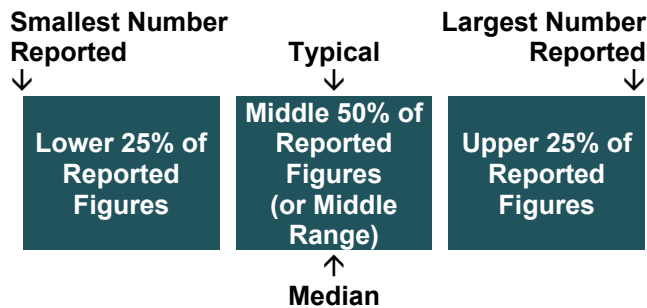
This NAGDCA/EBRI Public Retirement Research Lab (PRRL) Annual Report has been designed to help agencies evaluate their plans' characteristics relative to those of similar agencies in order to identify strengths, weaknesses and improvement opportunities. The statistics in this report represent broad performance "yardsticks" against which an agency can be measured, and spotting significant differences between your own plan's characteristics and those of the industry composites can be the first step toward improving performance. However, please keep in mind the following:

1. The information in this report should be used as a tool for informed decision making rather than as absolute standards. Since plans differ as to their goals, type, size, and other factors, any two plans can be successful yet have very different experiences with regard to certain performance measures.
2. A deviation between your plan's figures and those presented in this report is not necessarily good or bad. It merely indicates additional analysis may be required.
3. In situations where large deviations do exist, it may be helpful to go back and calculate the same performance measure over the past several years to identify any trends that may exist.

### Understanding the Data

In order to use the information in this report to its maximum advantage, it is important to understand how the data are arranged and how to interpret the results.

Almost all of the numerical results included in this study are reported on the basis of medians rather than means (averages). Unlike a mean, a median is not distorted by a few unusually high or low values that may exist in the sample due to special circumstances. The median value represents the mid-point of the data for a particular measure, with one-half of the plans reporting figures above it and one-half below. Each median was computed independently based on the plans that reported for that item. As a result, mathematical relationships between medians do not always exist in the aggregate. For example, an individual with missing gender and/or age information (but who otherwise had a balance and was contributing to their plan) would be included in the total figures but not included in the gender or age subgroups. Also, for certain items (such as account balances and deferral rates), the data for each plan was provided by EBRI as both average and median figures. The results for those items are shown as medians in this report. In other words, the report shows the median of the reported medians and the median of the reported averages.



**NOTE:** Throughout this report, "Account Balance \$ per Participant" figures are based on plans that had at least one participant in that investment type or demographic category.

To protect data confidentiality, in cases where the number of plans reporting for a given data aggregation or a specific calculation was fewer than five, ISD (Insufficient Data) or NA (Not Available) appear in the tables.

### Summary and Conclusions

While the volume of information contained in this report is robust, by following the approach outlined below, your time and efforts can be channeled into an effective and beneficial analysis.

- **Step 1** Note that the same measures are presented in six separate detailed tables based on all plans, plan type, total plan assets, number of participants, etc. You can use data from whatever table is most useful for your specific purpose.

- **Step 2** Calculate the various performance measures for your plan that are used in the report. If your plan's data was provided by EBRI for this project, the report calculations have already been made for you in your *Plan Performance Report (PPR)*. The PPR and associated online report portal are described in further detail on the following page.
- **Step 3** Determine which data comparisons in this report are most comparable to your plan. Again, if there is a PPR for your plan, the appropriate data comparison groups will be pre-selected for you.
- **Step 4** Use the information in this report to analyze your plan's strengths and weaknesses.

Even a relatively simple analysis of your plan's data using the information in this report for comparison can yield important insights into your plan and its operating characteristics.

## SAMPLE PLAN PERFORMANCE REPORT (PPR) AND ONLINE REPORTING TOOLS

Plans whose data were submitted by EBRI for this project will receive, at no cost, a fully-customized *Plan Performance Report*. This confidential report displays a plan's own data alongside the industry aggregations that best match their operations in order to facilitate benchmarking with similar industry peers. **This unique report is unavailable anywhere else.**

**Your Plan's Data Calculated and Displayed Alongside the Appropriate Comparison Aggregates**



2022 PRRL - Plan Performance Report

Year Plan	Reporting Plan	All Participants	Plan Type	DC Plan
2020	4750	4750	Multi-Employer (n = 33)	4750
2021	4750	4750	Multi-Employer (n = 33)	4750
2022	4750	4750	Multi-Employer (n = 33)	4750

**PLANS/EMPLOYER ACCOUNT INFORMATION**

Contributing Current Employees with a Balance As of October 31, 2022

**PERALE - Plan Participants**

Year Plan	Reporting Plan	All Participants	Plan Type	DC Plan
2020	4750	4750	Multi-Employer (n = 33)	4750
2021	4750	4750	Multi-Employer (n = 33)	4750
2022	4750	4750	Multi-Employer (n = 33)	4750

**PERALE - Total Account Balance \$**

Year Plan	Reporting Plan	All Participants	Plan Type	DC Plan
2020	4750	4750	Multi-Employer (n = 33)	4750
2021	4750	4750	Multi-Employer (n = 33)	4750
2022	4750	4750	Multi-Employer (n = 33)	4750

**PERALE - Total Account Balance \$ by Employer**

Year Plan	Reporting Plan	All Participants	Plan Type	DC Plan
2020	4750	4750	Multi-Employer (n = 33)	4750
2021	4750	4750	Multi-Employer (n = 33)	4750
2022	4750	4750	Multi-Employer (n = 33)	4750

**PERALE - All Participants**

Year Plan	Reporting Plan	All Participants	Plan Type	DC Plan
2020	4750	4750	Multi-Employer (n = 33)	4750
2021	4750	4750	Multi-Employer (n = 33)	4750
2022	4750	4750	Multi-Employer (n = 33)	4750

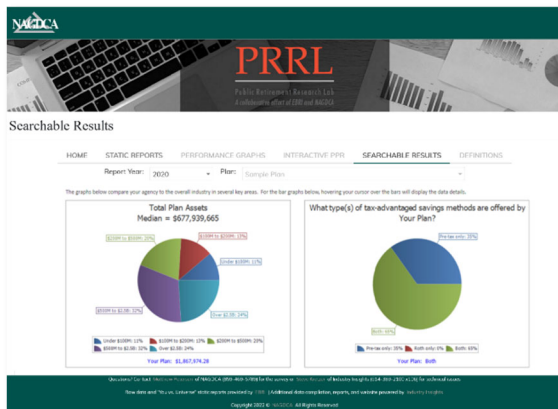
**PERALE - Total Account Balance \$**

Year Plan	Reporting Plan	All Participants	Plan Type	DC Plan
2020	4750	4750	Multi-Employer (n = 33)	4750
2021	4750	4750	Multi-Employer (n = 33)	4750
2022	4750	4750	Multi-Employer (n = 33)	4750

**PERALE - Total Account Balance \$ by Employer**

Year Plan	Reporting Plan	All Participants	Plan Type	DC Plan
2020	4750	4750	Multi-Employer (n = 33)	4750
2021	4750	4750	Multi-Employer (n = 33)	4750
2022	4750	4750	Multi-Employer (n = 33)	4750

In addition to receiving a *Plan Performance Report*, all project participants also receive 24/7 access to a suite of interactive **Online Reporting Tools**. These tools allow users to drill deeper into the data and use multiple filters to create customized data aggregations beyond those contained in this report. Graphs and tables are available in the reporting tools that allow participants to compare their own data versus the filters they have selected, and the customized results can be downloaded as an Excel file or PDF document. **These powerful analytic tools are only available to participating plans.**



Interactive Plan Performance Report

Select Up to 10 Peer Groups

Peer Group 1	Plan Type: Multi-Employer (n = 33)
Peer Group 2	Plan Type: 401(k) (n = 40)
Peer Group 3	Total Plan Assets: \$500 Million To \$1.5 Billion (n = 20)
Peer Group 4	Defined Contribution Plan Designation: Supplemental (n = 41)

Build Report Report

RETIREMENT PLAN ENVIRONMENT AND PLAN INDICATIVE DATA

Year Plan	All Plans (n = 41)	Multi-Employer (n = 33)	Plan Type: 401(k) (n = 40)	Plan Type: Supplemental (n = 41)	Defined Contribution Plan
2020	41	33	40	41	41
2021	41	33	40	41	41
2022	41	33	40	41	41



# KEY RESULTS INFOGRAPHICS



### Total Plan Assets

The 226 plans in this report represent total assets of \$165 billion as of Dec 31, 2021

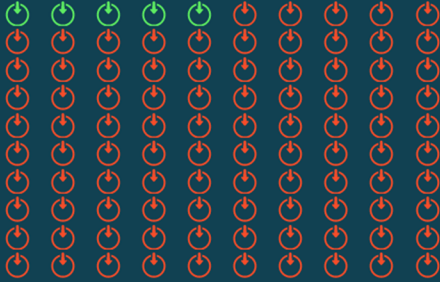


### Median Number of Investment Options Offered



Median #  
offered to plan  
participants  
**29**

### Automatic Enrollment



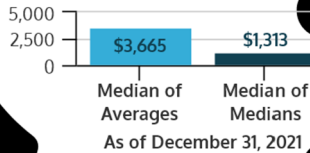
Does your plan  
use automatic  
enrollment?  
**5%**

Single employer: 71%

Multi-employer: 29%

Plan Type

### Annual Plan Contribution Amounts per Participant (Dollar per Paycheck Deferrals)

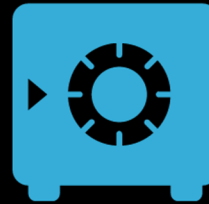


For all plans...

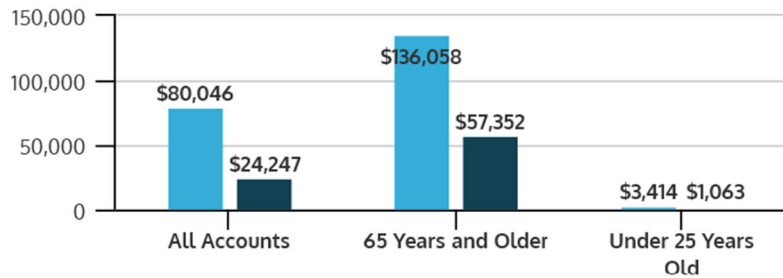
The median number of participants was 1,224

The median account balance was \$74,727,394

The median account balance/participant was \$80,046



### Account Balance



■ Median of Reported Averages ■ Median of Reported Medians

Both median and average account balances were reported





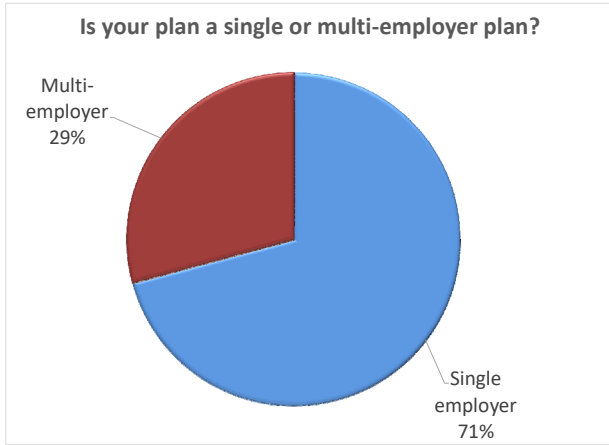
# EXECUTIVE SUMMARY



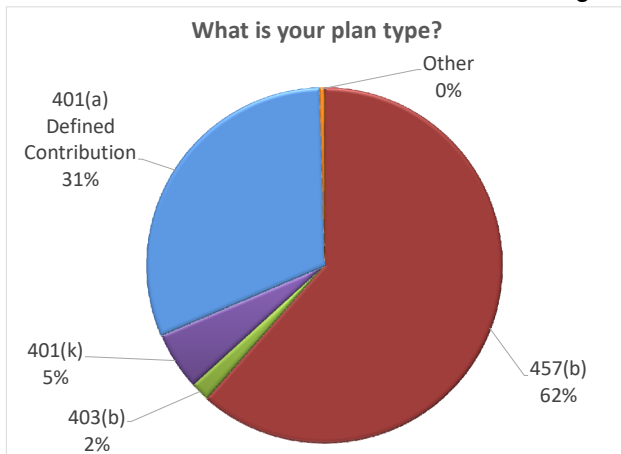
**PLAN DEMOGRAPHICS**

Over 70% of the participating plans were single employer, while 62% were 457(b) plans, and roughly three in 10 were 401(a) DC plans.

**Fig 1**

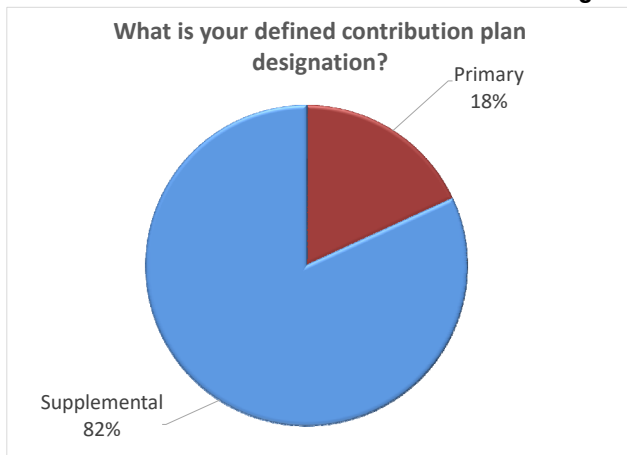


**Fig 2**



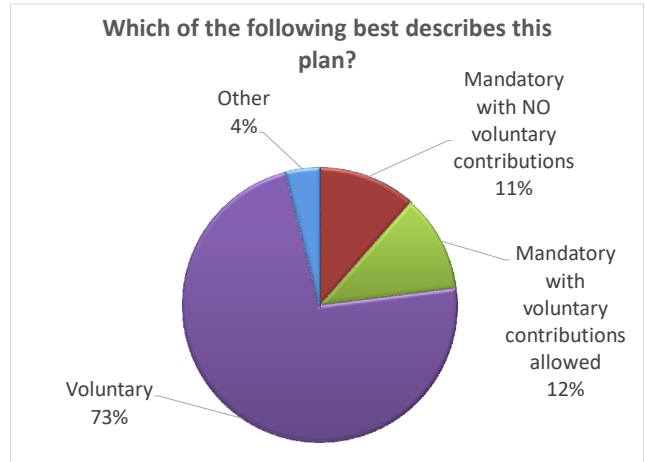
In terms of their defined contribution plan designation, eight in 10 plans (82%) were supplemental, meaning participants are also eligible for additional retirement benefits from their primary plan.

**Fig 3**



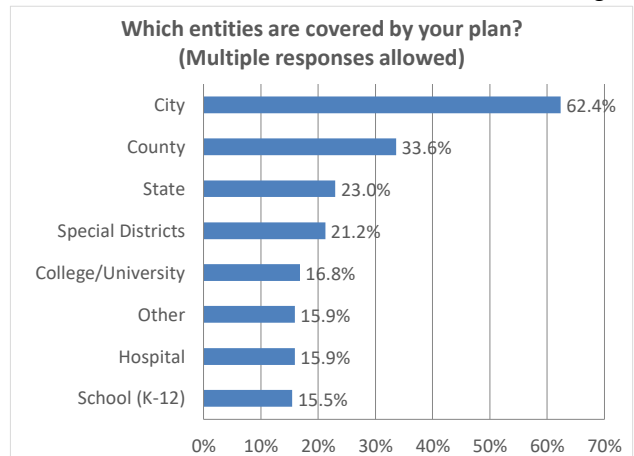
Almost three-quarters of the represented plans (73%) were voluntary.

**Fig 4**



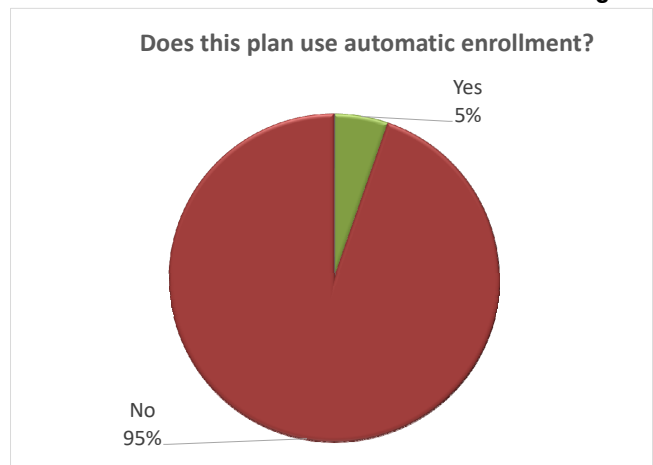
As shown below, a variety of covered entities were represented by the plan data, led by cities, counties and states.

**Fig 5**



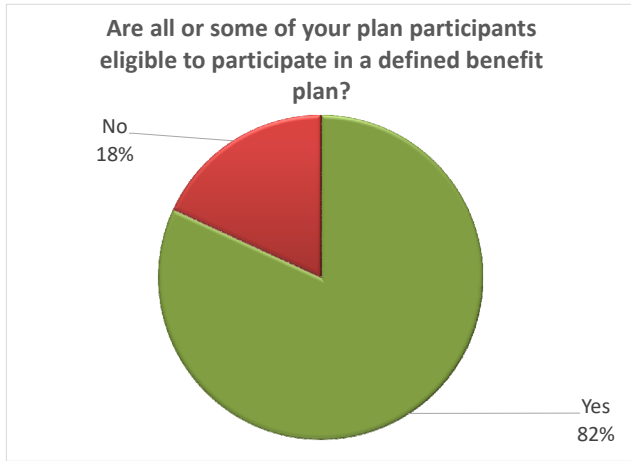
Five percent of the responding plans reported using automatic enrollment.

**Fig 6**



Four out of five (82%) responding plans had participants that were eligible to participate in defined benefit plans.

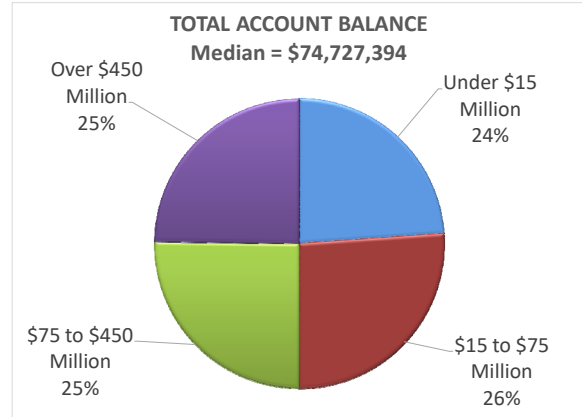
**Fig 7**



**PLAN PARTICIPANT ACCOUNT INFORMATION**

The typical account balance for the reporting plans was \$74 million. Total Account Balance is used as a point of data aggregation in this report's Detailed Tables section, where it is broken into the four groupings shown below.

**Fig 8**



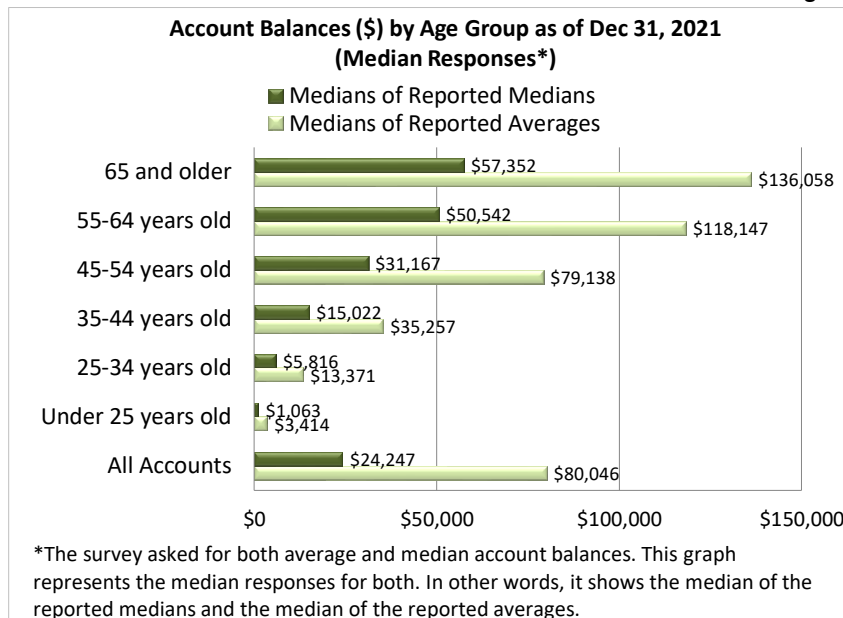
The table below summarizes the account balance information for the reporting plans. As shown, the typical account balance per participant for 2021 was \$80,046. The per participant balances ranged from \$53,380 to \$92,900 when the results are aggregated into the four plan asset size groupings shown below.

**Fig 9**

Account Balance Summary (Medians)					
	All Participating Plans	Under \$15 Million Total Plan Assets	\$15 to \$75 Million Total Plan Assets	\$75 to \$450 Million Total Plan Assets	Over \$450 Million Total Plan Assets
Total Account Balance	\$74,727,394	\$6,819,246	\$33,651,847	\$179,712,053	\$1,536,354,066
Number of Plan Participants	1,224	107	402	2,172	29,934
Total Account Balance \$/Participant	\$80,046	\$53,380	\$92,900	\$87,001	\$63,722

The typical participant age was 49. The graph below illustrates the median account balances across six participant age groupings. As would be expected, the older the participant, the larger the typical account balance.

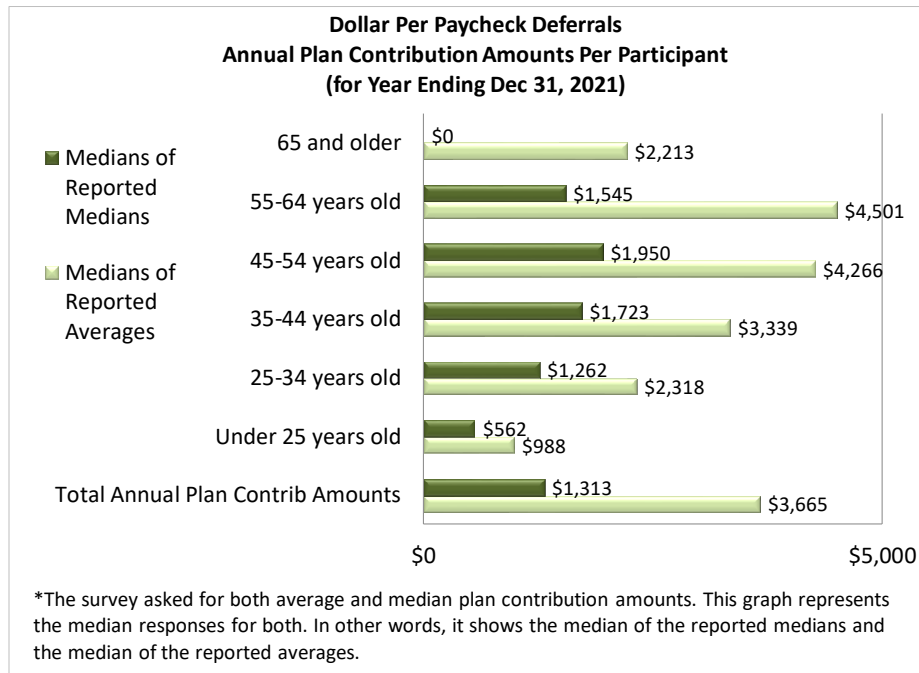
**Fig 10**



**PLAN CONTRIBUTIONS**

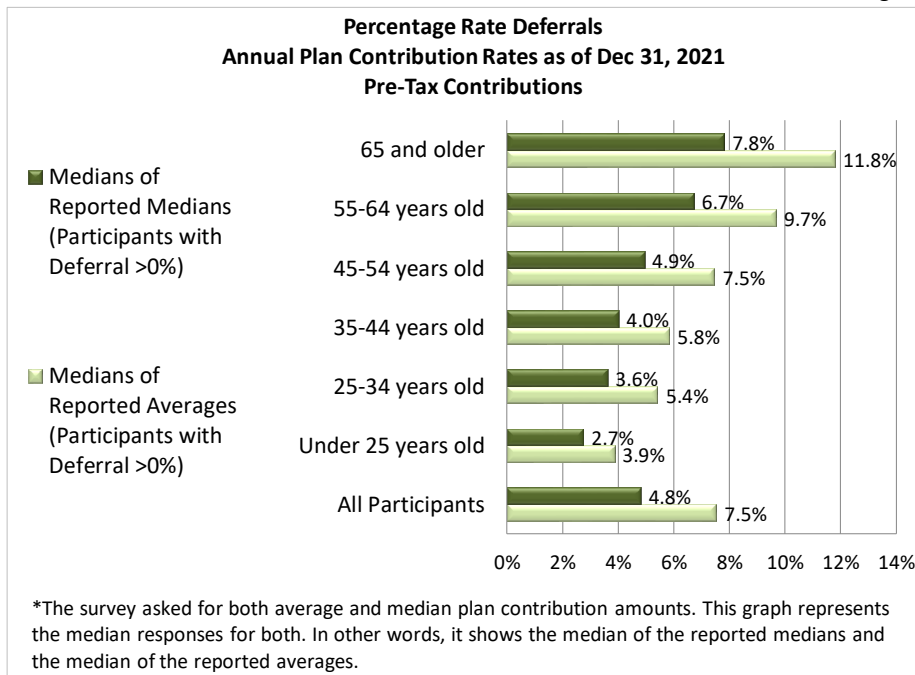
Dollar per paycheck deferrals figures are shown below. In general, the older the plan participant, the higher their deferrals, up until the oldest age group.

**Fig 11**



Annual plan contribution rates are shown below. There seemed to be a clear correlation between age and percentage rate deferrals, with the older groups contributing higher percentages.

**Fig 12**



The following tables show a detailed breakdown of the investment options available to participants as of December 31, 2021. As shown, the most-represented asset class was Target Date Fund - Off-the-shelf, in terms of number of participant accounts. With regard to total account balances, Large Cap Domestic Equity was the option with the highest dollar volume. Most (60%) investment options were actively managed.

Fig 13

Investment Options Available to Participants as of Dec 31, 2021 by All Plans and Plan Type

	ALL RESPONDING PLANS		PLAN TYPE 457(B)		PLAN TYPE 401(K)		PLAN TYPE 401(A) DC	
	Sum	% of Total	Sum	% of Total	Sum	% of Total	Sum	% of Total
<b>INVESTMENT OPTIONS BY ASSET CLASS - # Participant Accounts</b>								
Target Date Fund - Off-the-shelf	1,180,491	19%	724,601	20%	136,828	9%	316,474	41%
Target Date Fund - Custom	334,907	5%	242,613	7%	0	0%	92,294	12%
Risk-based Fund	8,866	0%	6,643	0%	131	0%	2,093	0%
Global Equity	116,277	2%	83,278	2%	27,225	2%	4,934	1%
All Cap Domestic Equity	538	0%	0	0%	428	0%	0	0%
Large Cap Domestic Equity	928,374	15%	548,397	15%	281,396	18%	62,144	8%
Mid Cap Domestic Equity	333,201	5%	260,954	7%	55,354	4%	10,941	1%
SMID Cap Domestic Equity	289,791	5%	96,984	3%	182,477	12%	7,803	1%
Small Cap Domestic Equity	350,196	6%	246,193	7%	54,241	4%	32,563	4%
Broad International Equity	291,879	5%	85,935	2%	195,024	13%	8,773	1%
Developed International Equity	275,885	4%	192,436	5%	32,988	2%	21,393	3%
Emerging Markets Equity	74,207	1%	54,927	2%	20	0%	8,256	1%
Core Fixed Income	543,290	9%	263,830	7%	232,119	15%	28,085	4%
Global/International Fixed Income	9,417	0%	8,485	0%	0	0%	603	0%
Stable Value/Fixed Account	660,254	11%	491,715	13%	113,256	7%	39,599	5%
Short-Term Fixed Income	129,796	2%	101,642	3%	21,450	1%	5,314	1%
Cash Equivalents	44,282	1%	25,696	1%	318	0%	17,788	2%
Sector/Specialty Fixed Income	13,653	0%	9,428	0%	32	0%	4,193	1%
Balanced	253,622	4%	115,699	3%	47,994	3%	86,317	11%
Inflation-Linked Bonds	221,435	4%	54,229	1%	152,394	10%	5,023	1%
REITs	48,802	1%	35,177	1%	679	0%	11,160	1%
Sector/Specialty Equity	5,370	0%	3,494	0%	0	0%	677	0%
Global Tactical Asset Allocation	13,015	0%	3,390	0%	0	0%	462	0%
Brokerage Window	5,605	0%	4,854	0%	114	0%	531	0%
Other	1,910	0%	908	0%	366	0%	636	0%
<b>Total</b>	<b>6,135,064</b>	<b>100%</b>	<b>3,661,510</b>	<b>100%</b>	<b>1,534,834</b>	<b>100%</b>	<b>768,056</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY ASSET CLASS - Total Account Balance \$</b>								
Target Date Fund - Off-the-shelf	\$22,690,707,708	15%	\$16,121,008,537	16%	\$2,969,593,409	14%	\$3,571,652,979	17%
Target Date Fund - Custom	\$10,128,224,094	7%	\$5,231,543,859	5%	\$0	0%	\$4,896,680,235	23%
Risk-based Fund	\$507,283,749	0%	\$364,021,840	0%	\$11,582,129	0%	\$131,679,780	1%
Global Equity	\$1,311,339,424	1%	\$1,098,885,899	1%	\$78,697,946	0%	\$124,012,678	1%
All Cap Domestic Equity	\$5,593,764	0%	\$0	0%	\$4,094,005	0%	\$0	0%
Large Cap Domestic Equity	\$44,997,586,321	31%	\$33,594,904,001	33%	\$7,919,125,396	36%	\$2,381,361,040	11%
Mid Cap Domestic Equity	\$6,930,635,814	5%	\$5,736,450,201	6%	\$927,640,506	4%	\$131,386,551	1%
SMID Cap Domestic Equity	\$2,938,108,993	2%	\$1,317,023,817	1%	\$1,359,685,257	6%	\$240,707,928	1%
Small Cap Domestic Equity	\$5,381,792,932	4%	\$4,244,510,476	4%	\$569,634,863	3%	\$408,276,397	2%
Broad International Equity	\$3,083,149,422	2%	\$857,403,076	1%	\$1,993,835,743	9%	\$216,902,146	1%
Developed International Equity	\$4,164,451,516	3%	\$3,199,317,444	3%	\$548,938,595	2%	\$140,872,854	1%
Emerging Markets Equity	\$598,779,547	0%	\$474,762,259	0%	\$184,518	0%	\$91,925,855	0%

	ALL RESPONDING PLANS		PLAN TYPE 457(B)		PLAN TYPE 401(K)		PLAN TYPE 401(A) DC	
	Sum	% of Total	Sum	% of Total	Sum	% of Total	Sum	% of Total
<b>INVESTMENT OPTIONS BY ASSET CLASS - Total Account Balance \$ (continued)</b>								
Core Fixed Income	\$7,443,649,949	5%	\$4,145,608,779	4%	\$2,556,148,489	12%	\$579,159,165	3%
Global/International Fixed Income	\$89,392,399	0%	\$77,869,405	0%	\$0	0%	\$9,209,971	0%
Stable Value/Fixed Account	\$21,483,224,144	15%	\$19,121,427,190	19%	\$1,282,811,036	6%	\$753,068,628	4%
Short-Term Fixed Income	\$1,152,665,653	1%	\$603,263,065	1%	\$531,282,222	2%	\$5,663,123	0%
Cash Equivalents	\$1,003,143,795	1%	\$581,548,741	1%	\$4,581,257	0%	\$409,138,461	2%
Sector/Specialty Fixed Income	\$101,610,617	0%	\$85,285,638	0%	\$354,286	0%	\$15,970,692	0%
Balanced	\$11,022,055,245	7%	\$3,438,914,735	3%	\$575,015,356	3%	\$6,901,005,661	33%
Inflation-Linked Bonds	\$927,662,442	1%	\$253,341,439	0%	\$571,542,259	3%	\$59,642,243	0%
REITs	\$346,537,141	0%	\$255,034,601	0%	\$6,771,352	0%	\$68,184,795	0%
Sector/Specialty Equity	\$110,915,869	0%	\$95,451,514	0%	\$0	0%	\$10,091,659	0%
Global Tactical Asset Allocation	\$88,871,587	0%	\$40,211,391	0%	\$0	0%	\$4,805,029	0%
Brokerage Window	\$580,757,294	0%	\$503,462,825	0%	\$18,586,306	0%	\$43,904,749	0%
Other	\$116,249,186	0%	\$70,738,671	0%	\$31,588,673	0%	\$13,921,842	0%
<b>Total</b>	<b>\$147,204,388,604</b>	<b>100%</b>	<b>\$101,511,989,402</b>	<b>100%</b>	<b>\$21,961,693,603</b>	<b>100%</b>	<b>\$21,209,224,460</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY MGT STRATEGY - # Participant Accounts</b>								
Active	1,586,023	60%	823,355	58%	253,659	47%	473,150	75%
Passive	780,993	29%	385,150	27%	288,732	53%	73,675	12%
Hybrid	282,943	11%	201,920	14%	0	0%	81,024	13%
<b>Total</b>	<b>2,649,958</b>	<b>100%</b>	<b>1,410,425</b>	<b>100%</b>	<b>542,391</b>	<b>100%</b>	<b>627,850</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY MGT STRATEGY - Total Account Balance \$</b>								
Active	\$56,766,711,898	61%	\$31,505,422,987	63%	\$7,471,684,067	55%	\$16,494,362,191	62%
Passive	\$25,627,427,861	28%	\$14,964,336,739	30%	\$6,145,540,826	45%	\$3,410,858,312	13%
Hybrid	\$10,125,033,205	11%	\$3,361,348,752	7%	\$0	0%	\$6,763,684,453	25%
<b>Total</b>	<b>\$92,519,172,964</b>	<b>100%</b>	<b>\$49,831,108,477</b>	<b>100%</b>	<b>\$13,617,224,893</b>	<b>100%</b>	<b>\$26,668,904,957</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY VEHICLE TYPE - # Participant Accounts</b>								
Mutual Fund	1,188,658	26%	841,327	30%	233,132	37%	73,436	6%
Commingled Fund	1,209,007	26%	676,142	24%	197,278	32%	321,201	27%
Multiple Vehicle Types	846,361	18%	457,530	17%	315	0%	388,438	32%
White Label	1,410,177	30%	786,532	28%	194,995	31%	428,323	35%
<b>Total</b>	<b>4,654,203</b>	<b>100%</b>	<b>2,761,530</b>	<b>100%</b>	<b>625,720</b>	<b>100%</b>	<b>1,211,398</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY VEHICLE TYPE - Total Account Balance \$</b>								
Mutual Fund	\$73,211,447,327	41%	\$57,044,400,081	51%	\$11,513,822,009	38%	\$2,496,158,256	8%
Commingled Fund	\$35,180,599,832	20%	\$21,149,726,296	19%	\$9,415,205,110	31%	\$4,297,013,613	13%
Multiple Vehicle Types	\$21,400,852,859	12%	\$11,122,317,882	10%	\$20,772,436	0%	\$10,257,165,979	32%
White Label	\$47,276,830,883	27%	\$22,550,392,909	20%	\$9,499,586,812	31%	\$15,223,529,676	47%
<b>Total</b>	<b>\$177,069,730,902</b>	<b>100%</b>	<b>\$111,866,837,168</b>	<b>100%</b>	<b>\$30,449,386,367</b>	<b>100%</b>	<b>\$32,273,867,523</b>	<b>100%</b>
<b>MULTI-MANAGER FUNDS</b>								
# Participant Accounts	598,825		408,507		30,062		158,879	
Total Account Balance \$	\$23,002,623,362		\$10,976,685,380		\$231,056,724		\$11,789,317,080	

**Investment Options Available to Participants as of Dec 31, 2021 by Number of Plan Participants**

	NUMBER OF PLAN PARTICIPANTS UNDER 250		NUMBER OF PLAN PARTICIPANTS 250 TO 1,250		NUMBER OF PLAN PARTICIPANTS 1,251 TO 6,000		NUMBER OF PLAN PARTICIPANTS OVER 6,000	
	Sum	% of Total	Sum	% of Total	Sum	% of Total	Sum	% of Total
<b>INVESTMENT OPTIONS BY ASSET CLASS - # Participant Accounts</b>								
Target Date Fund - Off-the-shelf	2,314	15%	15,453	17%	67,016	17%	1,095,707	19%
Target Date Fund - Custom	132	1%	0	0%	7,255	2%	327,520	6%
Risk-based Fund	614	4%	1,808	2%	3,061	1%	3,384	0%
Global Equity	348	2%	1,694	2%	14,286	4%	99,948	2%
All Cap Domestic Equity	0	0%	0	0%	428	0%	109	0%
Large Cap Domestic Equity	2,214	15%	13,540	15%	62,420	16%	850,199	15%
Mid Cap Domestic Equity	449	3%	5,075	5%	30,051	8%	297,625	5%
SMID Cap Domestic Equity	877	6%	4,662	5%	14,507	4%	269,744	5%
Small Cap Domestic Equity	974	6%	7,691	8%	32,460	8%	309,071	5%
Broad International Equity	9	0%	1,480	2%	9,978	3%	280,412	5%
Developed International Equity	1,063	7%	7,171	8%	27,166	7%	240,484	4%
Emerging Markets Equity	381	3%	2,337	3%	9,528	2%	61,962	1%
Core Fixed Income	947	6%	7,345	8%	35,554	9%	499,444	9%
Global/International Fixed Income	5	0%	79	0%	2,937	1%	6,397	0%
Stable Value/Fixed Account	2,204	15%	12,723	14%	48,493	12%	596,835	11%
Short-Term Fixed Income	35	0%	850	1%	668	0%	128,243	2%
Cash Equivalents	252	2%	1,760	2%	1,366	0%	40,905	1%
Sector/Specialty Fixed Income	420	3%	1,444	2%	2,568	1%	9,221	0%
Balanced	527	3%	1,338	1%	4,977	1%	246,780	4%
Inflation-Linked Bonds	527	3%	1,828	2%	3,132	1%	215,947	4%
REITs	451	3%	3,749	4%	9,497	2%	35,105	1%
Sector/Specialty Equity	10	0%	0	0%	3,083	1%	2,277	0%
Global Tactical Asset Allocation	13	0%	458	0%	3,381	1%	9,163	0%
Brokerage Window	24	0%	177	0%	2,350	1%	3,054	0%
Other	288	2%	271	0%	3	0%	1,347	0%
<b>Total</b>	<b>15,077</b>	<b>100%</b>	<b>92,933</b>	<b>100%</b>	<b>396,167</b>	<b>100%</b>	<b>5,630,883</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY ASSET CLASS - Total Account Balance \$</b>								
Target Date Fund - Off-the-shelf	\$120,745,247	18%	\$676,186,904	22%	\$2,642,398,503	22%	\$19,251,377,055	15%
Target Date Fund - Custom	\$16,086,458	2%	\$0	0%	\$51,252,043	0%	\$10,060,885,594	8%
Risk-based Fund	\$53,808,050	8%	\$167,196,905	5%	\$143,654,399	1%	\$142,624,396	0%
Global Equity	\$17,242,681	3%	\$51,318,402	2%	\$229,293,191	2%	\$1,013,485,150	1%
All Cap Domestic Equity	\$0	0%	\$0	0%	\$4,094,005	0%	\$1,499,759	0%
Large Cap Domestic Equity	\$154,929,648	23%	\$845,699,233	27%	\$3,596,092,028	30%	\$40,400,865,411	31%
Mid Cap Domestic Equity	\$13,157,816	2%	\$74,181,225	2%	\$587,720,572	5%	\$6,255,576,201	5%
SMID Cap Domestic Equity	\$25,172,470	4%	\$127,746,536	4%	\$386,785,064	3%	\$2,398,404,921	2%
Small Cap Domestic Equity	\$21,693,461	3%	\$115,834,649	4%	\$499,545,091	4%	\$4,744,719,730	4%
Broad International Equity	\$18,563	0%	\$10,967,019	0%	\$154,366,244	1%	\$2,917,797,597	2%
Developed International Equity	\$18,965,262	3%	\$122,518,116	4%	\$428,822,566	4%	\$3,594,145,573	3%
Emerging Markets Equity	\$2,082,132	0%	\$9,663,202	0%	\$46,687,282	0%	\$540,346,930	0%



	NUMBER OF PLAN PARTICIPANTS UNDER 250		NUMBER OF PLAN PARTICIPANTS 250 TO 1,250		NUMBER OF PLAN PARTICIPANTS 1,251 TO 6,000		NUMBER OF PLAN PARTICIPANTS OVER 6,000	
	Sum	% of Total	Sum	% of Total	Sum	% of Total	Sum	% of Total
<b>INVESTMENT OPTIONS BY ASSET CLASS - Total Account Balance \$ (continued)</b>								
Core Fixed Income	\$31,733,828	5%	\$198,006,790	6%	\$757,314,150	6%	\$6,456,595,180	5%
Global/International Fixed Income	\$123,723	0%	\$172,344	0%	\$22,221,394	0%	\$66,874,940	0%
Stable Value/Fixed Account	\$126,565,744	19%	\$485,331,725	16%	\$1,739,698,350	15%	\$19,131,628,325	15%
Short-Term Fixed Income	\$153,455	0%	\$767,315	0%	\$3,154,042	0%	\$1,148,590,841	1%
Cash Equivalents	\$7,343,228	1%	\$15,564,495	1%	\$21,527,605	0%	\$958,708,468	1%
Sector/Specialty Fixed Income	\$4,994,255	1%	\$12,256,545	0%	\$28,729,434	0%	\$55,630,382	0%
Balanced	\$12,933,194	2%	\$24,966,082	1%	\$121,069,911	1%	\$10,863,086,058	8%
Inflation-Linked Bonds	\$12,141,058	2%	\$41,639,958	1%	\$37,743,244	0%	\$836,138,180	1%
REITs	\$4,598,803	1%	\$30,309,184	1%	\$71,648,166	1%	\$239,980,987	0%
Sector/Specialty Equity	\$54,028	0%	\$0	0%	\$48,375,459	0%	\$62,486,382	0%
Global Tactical Asset Allocation	\$136,694	0%	\$4,781,640	0%	\$40,098,085	0%	\$43,855,169	0%
Brokerage Window	\$427,712	0%	\$36,988,567	1%	\$226,291,216	2%	\$317,049,798	0%
Other	\$36,456,494	5%	\$27,756,893	1%	\$29,496	0%	\$52,006,304	0%
<b>Total</b>	<b>\$681,564,002</b>	<b>100%</b>	<b>\$3,079,853,730</b>	<b>100%</b>	<b>\$11,888,611,540</b>	<b>100%</b>	<b>\$131,554,359,329</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY MGT STRATEGY - # Participant Accounts</b>								
Active	4,582	67%	26,648	69%	102,789	60%	1,452,004	60%
Passive	2,063	30%	12,022	31%	58,490	34%	708,417	29%
Hybrid	162	2%	0	0%	9,667	6%	273,115	11%
<b>Total</b>	<b>6,807</b>	<b>100%</b>	<b>38,670</b>	<b>100%</b>	<b>170,946</b>	<b>100%</b>	<b>2,433,536</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY MGT STRATEGY - Total Account Balance \$</b>								
Active	\$457,634,147	75%	\$2,080,959,215	76%	\$7,107,498,449	69%	\$47,120,620,087	60%
Passive	\$127,942,635	21%	\$659,100,848	24%	\$3,053,083,804	30%	\$21,787,300,574	28%
Hybrid	\$22,289,517	4%	\$0	0%	\$105,123,421	1%	\$9,997,620,268	13%
<b>Total</b>	<b>\$607,866,299</b>	<b>100%</b>	<b>\$2,740,060,063</b>	<b>100%</b>	<b>\$10,265,705,674</b>	<b>100%</b>	<b>\$78,905,540,929</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY VEHICLE TYPE - # Participant Accounts</b>								
Mutual Fund	2,666	28%	22,161	46%	97,163	43%	1,066,668	24%
Commingled Fund	4,420	47%	19,123	39%	75,593	33%	1,109,872	25%
Multiple Vehicle Types	2,097	22%	7,056	15%	27,845	12%	809,363	19%
White Label	223	2%	200	0%	25,910	11%	1,383,843	32%
<b>Total</b>	<b>9,406</b>	<b>100%</b>	<b>48,540</b>	<b>100%</b>	<b>226,511</b>	<b>100%</b>	<b>4,369,746</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY VEHICLE TYPE - Total Account Balance \$</b>								
Mutual Fund	\$197,436,279	25%	\$1,734,421,631	49%	\$7,281,601,953	52%	\$63,997,987,465	40%
Commingled Fund	\$425,108,309	53%	\$1,357,995,876	39%	\$4,186,284,602	30%	\$29,211,211,045	18%
Multiple Vehicle Types	\$136,414,408	17%	\$416,326,745	12%	\$1,069,769,965	8%	\$19,778,341,743	12%
White Label	\$36,823,751	5%	\$2,658,109	0%	\$1,390,047,017	10%	\$45,847,302,006	29%
<b>Total</b>	<b>\$795,782,746</b>	<b>100%</b>	<b>\$3,511,402,361</b>	<b>100%</b>	<b>\$13,927,703,537</b>	<b>100%</b>	<b>\$158,834,842,259</b>	<b>100%</b>
<b>MULTI-MANAGER FUNDS</b>								
# Participant Accounts	3,850		15,482		43,452		536,041	
Total Account Balance \$	\$304,546,678		\$952,347,575		\$1,268,765,152		\$20,476,963,957	

**Investment Options Available to Participants as of Dec 31, 2021 by Total Account Balance**

	TOTAL ACCOUNT BALANCE UNDER \$15 MILLION		TOTAL ACCOUNT BALANCE \$15 TO \$75 MILLION		TOTAL ACCOUNT BALANCE \$75 TO \$450 MILLION		TOTAL ACCOUNT BALANCE OVER \$450 MILLION	
	Sum	% of Total	Sum	% of Total	Sum	% of Total	Sum	% of Total
<b>INVESTMENT OPTIONS BY ASSET CLASS - # Participant Accounts</b>								
Target Date Fund - Off-the-shelf	8,771	16%	12,286	11%	67,123	16%	1,092,310	20%
Target Date Fund - Custom	2,035	4%	5,285	5%	18,431	4%	309,156	6%
Risk-based Fund	1,038	2%	1,320	1%	3,201	1%	3,308	0%
Global Equity	715	1%	881	1%	15,470	4%	99,210	2%
All Cap Domestic Equity	0	0%	0	0%	428	0%	109	0%
Large Cap Domestic Equity	7,735	14%	10,636	10%	67,824	16%	842,178	15%
Mid Cap Domestic Equity	4,061	8%	3,219	3%	32,427	8%	293,493	5%
SMID Cap Domestic Equity	1,689	3%	3,417	3%	17,255	4%	267,429	5%
Small Cap Domestic Equity	4,942	9%	6,125	6%	34,569	8%	304,560	5%
Broad International Equity	69	0%	2,033	2%	16,883	4%	272,894	5%
Developed International Equity	5,115	10%	4,732	4%	26,452	6%	239,585	4%
Emerging Markets Equity	240	0%	2,185	2%	9,494	2%	62,289	1%
Core Fixed Income	4,346	8%	6,116	6%	35,097	8%	497,731	9%
Global/International Fixed Income	5	0%	249	0%	2,481	1%	6,683	0%
Stable Value/Fixed Account	10,003	19%	38,035	35%	44,203	10%	568,014	10%
Short-Term Fixed Income	38	0%	1,411	1%	143	0%	128,204	2%
Cash Equivalents	122	0%	1,671	2%	1,585	0%	40,905	1%
Sector/Specialty Fixed Income	300	1%	1,218	1%	2,776	1%	9,359	0%
Balanced	1,322	2%	1,341	1%	10,584	2%	240,375	4%
Inflation-Linked Bonds	429	1%	1,565	1%	4,120	1%	215,320	4%
REITs	351	1%	2,816	3%	10,662	2%	34,973	1%
Sector/Specialty Equity	7	0%	992	1%	1,365	0%	3,006	0%
Global Tactical Asset Allocation	13	0%	110	0%	3,729	1%	9,163	0%
Brokerage Window	17	0%	100	0%	2,057	0%	3,431	0%
Other	130	0%	429	0%	143	0%	1,207	0%
<b>Total</b>	<b>53,492</b>	<b>100%</b>	<b>108,171</b>	<b>100%</b>	<b>428,501</b>	<b>100%</b>	<b>5,544,893</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY ASSET CLASS - Total Account Balance \$</b>								
Target Date Fund - Off-the-shelf	\$73,331,487	22%	\$410,447,043	20%	\$2,430,175,194	21%	\$19,776,753,984	15%
Target Date Fund - Custom	\$9,875,804	3%	\$50,615,547	2%	\$302,553,435	3%	\$9,765,179,308	7%
Risk-based Fund	\$27,098,024	8%	\$126,375,641	6%	\$213,754,657	2%	\$140,055,428	0%
Global Equity	\$8,131,647	2%	\$36,411,307	2%	\$162,559,002	1%	\$1,104,237,468	1%
All Cap Domestic Equity	\$0	0%	\$0	0%	\$4,094,005	0%	\$1,499,758	0%
Large Cap Domestic Equity	\$71,537,938	22%	\$491,894,806	23%	\$3,391,216,446	30%	\$41,042,937,129	31%
Mid Cap Domestic Equity	\$5,014,816	2%	\$38,859,822	2%	\$464,672,590	4%	\$6,422,088,585	5%
SMID Cap Domestic Equity	\$10,393,887	3%	\$81,127,594	4%	\$404,749,756	4%	\$2,441,837,755	2%
Small Cap Domestic Equity	\$9,537,680	3%	\$73,981,535	4%	\$455,520,110	4%	\$4,842,753,606	4%
Broad International Equity	\$86,760	0%	\$7,780,269	0%	\$175,130,965	2%	\$2,900,151,429	2%
Developed International Equity	\$10,733,572	3%	\$73,910,235	4%	\$363,098,507	3%	\$3,716,709,203	3%

	TOTAL ACCOUNT BALANCE UNDER \$15 MILLION		TOTAL ACCOUNT BALANCE \$15 TO \$75 MILLION		TOTAL ACCOUNT BALANCE \$75 TO \$450 MILLION		TOTAL ACCOUNT BALANCE OVER \$450 MILLION	
	Sum	% of Total	Sum	% of Total	Sum	% of Total	Sum	% of Total
<b>INVESTMENT OPTIONS BY ASSET CLASS - Total Account Balance \$ (continued)</b>								
Emerging Markets Equity	\$1,011,846	0%	\$7,021,301	0%	\$41,892,473	0%	\$548,853,926	0%
Core Fixed Income	\$15,376,758	5%	\$120,525,398	6%	\$640,041,935	6%	\$6,667,705,859	5%
Global/International Fixed Income	\$47,450	0%	\$566,262	0%	\$14,191,272	0%	\$74,587,416	0%
Stable Value/Fixed Account	\$55,418,592	17%	\$399,375,113	19%	\$1,645,288,532	15%	\$19,383,141,906	15%
Short-Term Fixed Income	\$157,702	0%	\$2,961,054	0%	\$1,845,286	0%	\$1,147,701,611	1%
Cash Equivalents	\$2,187,115	1%	\$15,232,009	1%	\$27,016,203	0%	\$958,708,468	1%
Sector/Specialty Fixed Income	\$1,872,675	1%	\$10,181,711	0%	\$29,639,518	0%	\$59,916,712	0%
Balanced	\$6,936,241	2%	\$29,045,024	1%	\$171,859,680	2%	\$10,814,214,299	8%
Inflation-Linked Bonds	\$5,153,947	2%	\$33,971,275	2%	\$55,592,250	0%	\$832,944,969	1%
REITs	\$2,342,186	1%	\$18,832,709	1%	\$84,070,374	1%	\$241,291,872	0%
Sector/Specialty Equity	\$16,580	0%	\$3,929,735	0%	\$22,156,239	0%	\$84,813,315	0%
Global Tactical Asset Allocation	\$136,694	0%	\$545,556	0%	\$44,334,169	0%	\$43,855,169	0%
Brokerage Window	\$336,843	0%	\$12,757,081	1%	\$156,834,277	1%	\$410,829,093	0%
Other	\$9,868,679	3%	\$54,344,707	3%	\$2,282,014	0%	\$49,753,786	0%
<b>Total</b>	<b>\$326,604,922</b>	<b>100%</b>	<b>\$2,100,692,735</b>	<b>100%</b>	<b>\$11,304,568,888</b>	<b>100%</b>	<b>\$133,472,522,053</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY MGT STRATEGY - # Participant Accounts</b>								
Active	10,061	58%	48,137	75%	101,292	53%	1,426,533	60%
Passive	5,317	30%	10,513	16%	77,203	40%	687,959	29%
Hybrid	2,068	12%	5,455	9%	13,007	7%	262,414	11%
<b>Total</b>	<b>17,446</b>	<b>100%</b>	<b>64,105</b>	<b>100%</b>	<b>191,502</b>	<b>100%</b>	<b>2,376,905</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY MGT STRATEGY - Total Account Balance \$</b>								
Active	\$210,062,443	75%	\$1,484,622,080	77%	\$6,249,309,149	65%	\$48,822,718,226	61%
Passive	\$60,011,507	21%	\$388,508,584	20%	\$3,201,838,458	33%	\$21,977,069,312	27%
Hybrid	\$10,348,157	4%	\$58,828,973	3%	\$165,681,916	2%	\$9,890,174,160	12%
<b>Total</b>	<b>\$280,422,107</b>	<b>100%</b>	<b>\$1,931,959,637</b>	<b>100%</b>	<b>\$9,616,829,522</b>	<b>100%</b>	<b>\$80,689,961,698</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY VEHICLE TYPE - # Participant Accounts</b>								
Mutual Fund	13,147	45%	16,776	24%	112,109	49%	1,046,626	24%
Commingled Fund	9,576	32%	42,022	59%	63,815	28%	1,093,595	25%
Multiple Vehicle Types	4,617	16%	6,288	9%	28,660	13%	806,796	19%
White Label	2,143	7%	5,547	8%	23,866	10%	1,378,620	32%
<b>Total</b>	<b>29,483</b>	<b>100%</b>	<b>70,634</b>	<b>100%</b>	<b>228,450</b>	<b>100%</b>	<b>4,325,637</b>	<b>100%</b>
<b>INVESTMENT OPTIONS BY VEHICLE TYPE - Total Account Balance \$</b>								
Mutual Fund	\$109,987,109	29%	\$847,354,492	35%	\$7,532,942,460	60%	\$64,721,163,266	40%
Commingled Fund	\$191,052,939	50%	\$1,141,368,464	48%	\$3,302,840,837	26%	\$30,545,337,592	19%
Multiple Vehicle Types	\$67,970,534	18%	\$332,430,979	14%	\$1,066,235,324	8%	\$19,934,216,022	12%
White Label	\$14,812,874	4%	\$73,349,447	3%	\$742,203,851	6%	\$46,446,464,711	29%
<b>Total</b>	<b>\$383,823,456</b>	<b>100%</b>	<b>\$2,394,503,383</b>	<b>100%</b>	<b>\$12,644,222,473</b>	<b>100%</b>	<b>\$161,647,181,592</b>	<b>100%</b>
<b>MULTI-MANAGER FUNDS</b>								
# Participant Accounts	10,155		19,343		49,487		519,840	
Total Account Balance \$	\$141,571,244		\$854,410,210		\$1,688,508,518		\$20,318,133,391	

Investment Options Available to Participants as of Dec 31, 2021 by All Plans, Plan Type, Number of Participants and Total Account Balance

	ALL PLANS	PLAN TYPE			NUMBER OF PLAN PARTICIPANTS				TOTAL ACCOUNT BALANCE			
		457(B)	401(K)	401(A) DC	UNDER 250	250 TO 1,250	1,251 TO 6,000	OVER 6,000	UNDER \$15 MILLION	\$15 TO \$75 MILLION	\$75 TO \$450 MILLION	\$450 MILLION
<b>Investment Options by Asset Class - Total Account Balance \$/Participant Account (Medians)</b>												
Target Date Fund - Off-the-shelf	\$34,126.54	\$31,838.13	\$41,930.34	\$38,591.16	\$35,978.19	\$43,646.52	\$36,903.37	\$19,649.41	\$20,329.51	\$39,903.85	\$39,544.76	\$22,116.32
Target Date Fund - Custom	\$26,975.48	\$19,151.12	ISD	\$49,401.94	ISD	ISD	ISD	\$26,952.15	ISD	ISD	ISD	\$31,874.50
Risk-based Fund	\$70,443.41	\$56,655.69	ISD	\$86,285.32	\$74,653.55	\$79,150.51	\$39,224.88	\$33,802.21	\$61,219.46	\$94,193.63	\$74,368.18	\$37,603.92
Global Equity	\$17,785.30	\$18,639.06	ISD	\$15,585.04	\$26,606.67	\$39,137.56	\$12,189.87	\$12,526.90	\$13,784.01	\$37,593.45	\$16,868.83	\$12,934.60
All Cap Domestic Equity	ISD	ISD	ISD	ISD	ISD	ISD	ISD	ISD	ISD	ISD	ISD	ISD
Large Cap Domestic Equity	\$57,063.08	\$57,578.26	\$55,621.32	\$57,134.16	\$61,220.27	\$58,834.68	\$55,091.65	\$45,045.10	\$38,683.79	\$59,841.00	\$60,079.40	\$55,634.71
Mid Cap Domestic Equity	\$15,772.88	\$16,509.82	\$23,928.71	\$13,431.18	\$12,830.83	\$14,802.61	\$15,152.55	\$19,960.64	\$5,328.81	\$15,310.15	\$15,368.21	\$24,198.27
SMID Cap Domestic Equity	\$21,321.10	\$21,474.54	\$17,489.68	\$25,650.01	\$23,724.54	\$26,318.49	\$21,086.91	\$16,216.98	\$12,763.81	\$28,514.31	\$26,259.79	\$16,505.42
Small Cap Domestic Equity	\$14,901.16	\$15,144.37	\$18,214.05	\$13,218.99	\$14,130.86	\$16,460.88	\$13,823.81	\$14,296.02	\$11,313.15	\$16,834.10	\$17,096.45	\$15,872.73
Broad International Equity	\$10,131.54	\$11,159.50	ISD	\$7,031.55	ISD	\$7,579.47	\$11,276.36	\$11,147.26	\$1,136.61	ISD	\$11,159.50	\$16,275.23
Developed International Equity	\$14,311.96	\$14,506.67	\$18,162.16	\$14,690.29	\$14,219.70	\$15,912.74	\$13,858.24	\$12,649.03	\$11,084.67	\$15,414.82	\$16,816.01	\$14,331.49
Emerging Markets Equity	\$4,908.98	\$4,635.73	ISD	\$7,364.30	\$4,768.53	\$4,255.93	\$5,098.40	\$6,439.38	\$4,556.19	\$4,343.22	\$6,128.92	\$7,903.95
Core Fixed Income	\$20,440.13	\$20,796.14	\$19,278.95	\$21,704.61	\$30,020.46	\$25,226.30	\$17,740.16	\$14,484.04	\$14,547.43	\$27,824.82	\$20,829.20	\$16,288.61
Global/International Fixed Income	\$6,471.75	\$6,471.75	ISD	ISD	ISD	ISD	\$7,108.46	\$7,475.37	ISD	ISD	\$6,471.75	\$10,867.06
Stable Value/Fixed Account	\$38,454.84	\$39,970.44	\$38,776.74	\$35,226.13	\$52,822.28	\$46,738.29	\$32,918.33	\$31,051.90	\$28,017.88	\$53,188.98	\$43,676.48	\$36,049.00
Short-Term Fixed Income	\$5,153.84	\$6,890.28	ISD	\$679.60	ISD	ISD	ISD	\$10,782.49	ISD	ISD	ISD	\$8,352.87
Cash Equivalents	\$10,738.71	\$10,109.17	ISD	\$14,061.04	\$10,220.80	\$10,109.17	\$16,190.90	\$10,892.02	\$7,966.78	\$12,125.13	\$16,470.25	\$10,892.02
Sector/Specialty Fixed Income	\$8,579.24	\$7,620.34	ISD	\$9,589.67	\$8,885.86	\$7,175.98	\$8,635.00	\$3,511.25	\$6,101.27	\$8,647.55	\$10,637.50	\$5,108.73
Balanced	\$19,584.05	\$20,063.14	ISD	\$17,324.46	\$13,683.39	\$19,399.16	\$24,815.14	\$24,643.33	\$12,815.55	\$19,202.97	\$23,917.63	\$26,717.69
Inflation-Linked Bonds	\$15,129.88	\$14,323.59	ISD	\$22,633.16	\$16,662.51	\$21,329.20	\$14,726.74	\$7,335.38	\$12,087.12	\$25,000.71	\$15,207.26	\$8,446.98
REITs	\$8,191.84	\$7,441.62	ISD	\$9,016.65	\$7,881.79	\$8,740.36	\$8,914.23	\$5,231.04	\$7,162.45	\$9,962.80	\$9,739.21	\$6,554.87
Sector/Specialty Equity	\$14,007.02	\$15,884.37	ISD	ISD	ISD	ISD	\$14,382.40	ISD	ISD	ISD	\$14,382.40	ISD
Global Tactical Asset Allocation	\$11,017.58	\$12,589.45	ISD	ISD	ISD	ISD	ISD	ISD	ISD	ISD	\$12,172.65	ISD
Brokerage Window	\$109,751.67	\$113,713.99	\$99,017.35	\$102,861.25	ISD	\$157,317.86	\$113,713.99	\$82,024.08	ISD	\$105,221.41	\$113,167.76	\$102,861.25
Other	\$35,820.66	\$23,966.07	ISD	ISD	ISD	ISD	ISD	\$16,625.36	ISD	ISD	ISD	\$10,912.20
<b>Investment Options by Mgt Strategy - Total Account Balance \$/Participant Account (Medians)</b>												
Active	\$61,783.27	\$61,744.26	\$74,472.73	\$79,841.47	\$93,612.31	\$74,697.02	\$54,094.49	\$37,224.94	\$49,255.25	\$81,713.35	\$64,705.50	\$41,121.64
Passive	\$41,685.57	\$40,460.97	\$55,956.37	\$56,146.50	\$49,387.43	\$51,844.69	\$40,214.61	\$29,463.62	\$28,846.43	\$54,143.10	\$45,382.56	\$31,492.45
Hybrid	\$23,072.47	\$21,409.39	ISD	\$42,117.65	ISD	ISD	\$11,453.74	\$23,599.25	ISD	ISD	\$13,810.58	\$26,096.63
<b>Investment Options by Vehicle Type - Total Account Balance \$/Participant Account (Medians)</b>												
Mutual Fund	\$56,667.13	\$58,522.40	\$79,404.53	\$49,271.92	\$47,235.49	\$65,141.00	\$63,927.84	\$53,410.67	\$32,366.77	\$60,004.20	\$74,146.22	\$56,216.14
Commingled Fund	\$52,980.41	\$50,487.30	\$54,677.44	\$77,799.54	\$82,434.39	\$64,260.20	\$43,676.48	\$31,628.58	\$53,745.65	\$78,871.68	\$52,103.96	\$39,008.64
Multiple Vehicle Types	\$44,013.56	\$38,353.69	ISD	\$60,870.37	\$59,155.62	\$53,181.70	\$29,349.08	\$35,578.25	\$41,659.96	\$56,614.32	\$39,592.27	\$36,750.20
White Label	\$29,182.12	\$27,683.63	ISD	\$55,646.29	ISD	ISD	\$15,045.03	\$29,328.32	ISD	ISD	\$13,290.55	\$29,544.29
Multi-Manager Funds - Total Account Balance \$/Participant Account	\$48,225.73	\$46,026.61	\$53,131.66	\$66,169.97	\$71,751.97	\$58,204.46	\$29,694.85	\$37,068.63	\$45,148.41	\$68,072.97	\$46,738.29	\$38,748.67

The following section shows the project's results in their entirety, broken down by various plan characteristics to allow for cross-group comparisons.

# DETAILED RESULTS



**BY ALL PARTICIPATING PLANS**







DETAILED RESULTS  
ALL PARTICIPATING PLANS

	Median/Frequency	Middle Range (25 – 75 percentile)
<b>PLAN DEMOGRAPHICS</b>		
<b>Is your plan a single or multi-employer plan?</b>		
Single employer	70.8%	
Multi-employer	29.2%	
<b>What is your plan type?</b>		
457(b)	61.5%	
403(b)	1.8%	
401(k)	5.3%	
401(a) Defined Contribution	31.0%	
Other	0.4%	
<b>What is your defined contribution plan designation?</b>		
Primary	18.1%	
Supplemental	81.9%	
<b>Which of the following best describes this plan?</b>		
Mandatory with NO voluntary contributions	11.5%	
Mandatory with voluntary contributions allowed	11.5%	
Voluntary	73.0%	
Other	4.0%	
<b>Which entities are covered by your plan?</b> (Multiple responses allowed)		
State	23.0%	
County	33.6%	
City	62.4%	
Special Districts	21.2%	
Hospital	15.9%	
College/University	16.8%	
School (K-12)	15.5%	
Other	15.9%	
<b>Does this plan use automatic enrollment?</b>		
Yes	5.3%	
No	94.7%	
<b>Are all or some of your plan participants eligible to participate in a defined benefit plan?</b>		
Yes	81.9%	
No	18.1%	
<b>PLAN PARTICIPANT ACCOUNT INFORMATION</b>		
<b>Contributing Current Employees with a Balance</b> (As of December 31, 2021)		
<b>FEMALE - # Participants</b>		
Under 25 years old	3	0 - 25
25-34 years old	47	4 - 286
35-44 years old	58	7 - 377
45-54 years old	67	8 - 419
55-64 years old	58	12 - 331
65 and older	12	3 - 81.50



DETAILED RESULTS  
ALL PARTICIPATING PLANS

	Median/Frequency	Middle Range (25 – 75 percentile)
<b>FEMALE - Total Account Balance \$</b>		
Under 25 years old	\$8,626.53	0.00 - 59,192.80
25-34 years old	\$444,757.34	50,075.01 - 3,231,283.06
35-44 years old	\$1,653,642.03	240,980.27 - 13,144,004.65
45-54 years old	\$3,679,035.95	443,626.52 - 31,544,001.81
55-64 years old	\$4,404,661.15	825,726.60 - 31,834,816.14
65 and older	\$1,347,104.52	250,167.40 - 7,789,444.13
<b>FEMALE - Total Account Balance \$/Participant</b>		
Under 25 years old	\$2,029.18	998.91 - 4,357.38
25-34 years old	\$11,923.01	6,415.42 - 20,289.85
35-44 years old	\$34,283.22	16,861.01 - 56,459.16
45-54 years old	\$65,730.17	33,531.86 - 104,426.30
55-64 years old	\$99,051.49	49,727.55 - 151,695.80
65 and older	\$116,330.70	60,410.84 - 196,520.29
<b>MALE - # Participants</b>		
Under 25 years old	7	0 - 50
25-34 years old	55	9 - 423
35-44 years old	93	12 - 691
45-54 years old	109	17 - 599
55-64 years old	76	14 - 419
65 and older	16	4 - 106
<b>MALE - Total Account Balance \$</b>		
Under 25 years old	\$30,779.38	0.00 - 195,226.26
25-34 years old	\$1,387,621.37	122,433.32 - 6,371,954.85
35-44 years old	\$4,570,933.68	457,521.20 - 26,788,793.35
45-54 years old	\$10,624,078.29	1,365,236.72 - 59,219,577.73
55-64 years old	\$8,779,080.48	1,470,319.85 - 54,079,915.52
65 and older	\$2,087,187.46	401,694.02 - 13,472,024.05
<b>MALE - Total Account Balance \$/Participant</b>		
Under 25 years old	\$3,815.19	1,883.69 - 6,470.02
25-34 years old	\$15,653.15	9,423.44 - 24,482.09
35-44 years old	\$42,473.61	25,610.69 - 68,547.49
45-54 years old	\$98,322.10	54,182.51 - 162,804.73
55-64 years old	\$136,410.65	76,954.47 - 196,956.56
65 and older	\$144,568.76	80,980.25 - 220,590.37
<b>GENDER INFO NOT GIVEN - # Participants</b>		
Under 25 years old	0	0 - 0
25-34 years old	0	0 - 2
35-44 years old	0	0 - 3
45-54 years old	0	0 - 3
55-64 years old	0	0 - 3
65 and older	0	0 - 1
<b>GENDER INFO NOT GIVEN - Total Account Balance \$</b>		
Under 25 years old	\$0.00	0.00 - 0.00
25-34 years old	\$0.00	0.00 - 16,062.07
35-44 years old	\$0.00	0.00 - 47,009.69
45-54 years old	\$0.00	0.00 - 122,761.26
55-64 years old	\$0.00	0.00 - 89,765.97
65 and older	\$0.00	0.00 - 17,252.51



**DETAILED RESULTS**  
**ALL PARTICIPATING PLANS**

	Median/Frequency	Middle Range (25 – 75 percentile)
<b>GENDER INFO NOT GIVEN - Total Acct Balance \$/Partic</b>		
Under 25 years old	\$1,000.64	367.07 - 3,173.86
25-34 years old	\$6,362.61	2,336.04 - 15,139.44
35-44 years old	\$13,674.12	4,893.73 - 38,838.97
45-54 years old	\$33,238.64	12,149.65 - 95,813.57
55-64 years old	\$43,436.76	14,102.12 - 108,967.55
65 and older	\$40,731.44	14,792.05 - 100,876.40
<b>Non-contributing Current Employees with a Balance</b> (As of December 31, 2021)		
<b>FEMALE - # Participants</b>		
Under 25 years old	0	0 - 2
25-34 years old	9	1.00 - 44.50
35-44 years old	17	3.00 - 88.25
45-54 years old	21	5.00 - 98.00
55-64 years old	26	7 - 135
65 and older	21	5 - 122
<b>FEMALE - Total Account Balance \$</b>		
Under 25 years old	\$0.00	0.00 - 2,053.56
25-34 years old	\$72,069.95	4,143.57 - 293,864.87
35-44 years old	\$286,110.51	36,363.13 - 1,839,586.66
45-54 years old	\$813,479.34	211,527.16 - 5,557,230.90
55-64 years old	\$2,157,122.43	368,771.05 - 10,185,065.60
65 and older	\$2,564,575.56	310,153.51 - 10,861,390.83
<b>FEMALE - Total Account Balance \$/Participant</b>		
Under 25 years old	\$888.13	472.84 - 1,875.39
25-34 years old	\$5,494.46	2,773.86 - 11,938.02
35-44 years old	\$15,809.25	8,215.88 - 32,667.63
45-54 years old	\$42,814.81	23,354.49 - 75,506.55
55-64 years old	\$74,967.69	41,193.73 - 128,459.99
65 and older	\$103,024.57	57,775.48 - 155,788.72
<b>MALE - # Participants</b>		
Under 25 years old	0	0 - 3
25-34 years old	12	2.00 - 56.25
35-44 years old	20	4.00 - 91.7
45-54 years old	27	7 - 121
55-64 years old	33	9 - 156
65 and older	31	7 - 140
<b>MALE - Total Account Balance \$</b>		
Under 25 years old	\$0.00	0.00 - 7,582.64
25-34 years old	\$109,034.23	10,333.93 - 420,086.14
35-44 years old	\$497,638.88	94,115.37 - 2,152,069.43
45-54 years old	\$1,669,476.13	288,144.69 - 5,939,512.41
55-64 years old	\$3,473,364.48	602,324.53 - 15,722,826.90
65 and older	\$4,139,094.31	678,144.20 - 20,555,977.98
<b>MALE - Total Account Balance \$/Participant</b>		
Under 25 years old	\$1,562.50	676.11 - 3,088.09
25-34 years old	\$6,251.70	3,351.85 - 12,311.28
35-44 years old	\$21,016.00	10,484.22 - 34,535.34
45-54 years old	\$52,994.36	24,351.36 - 86,719.69



DETAILED RESULTS  
ALL PARTICIPATING PLANS

	Median/Frequency	Middle Range (25 – 75 percentile)
55-64 years old	\$104,613.47	54,037.97 - 168,237.26
65 and older	\$130,267.26	79,993.39 - 210,096.05
<b>GENDER INFO NOT GIVEN - # Participants</b>		
Under 25 years old	0	0 - 0
25-34 years old	0	0 - 1
35-44 years old	0	0 - 2
45-54 years old	0	0 - 3
55-64 years old	0	0 - 3
65 and older	0	0 - 4
<b>GENDER INFO NOT GIVEN - Total Account Balance \$</b>		
Under 25 years old	\$0.00	0.00 - 0.00
25-34 years old	\$0.00	0.00 - 950.15
35-44 years old	\$0.00	0.00 - 9,949.94
45-54 years old	\$0.00	0.00 - 71,568.75
55-64 years old	\$0.00	0.00 - 225,343.86
65 and older	\$0.00	0.00 - 221,250.51
<b>GENDER INFO NOT GIVEN - Total Acct Balance \$/Partic</b>		
Under 25 years old	\$1,278.74	340.88 - 3,062.87
25-34 years old	\$2,557.15	1,106.68 - 6,821.84
35-44 years old	\$6,882.06	2,327.76 - 15,005.58
45-54 years old	\$17,564.34	6,039.79 - 36,371.87
55-64 years old	\$37,443.56	11,360.78 - 91,272.29
65 and older	\$50,446.77	17,714.67 - 105,297.97
TOTAL NUMBER OF PARTICIPANTS	1,224	221 - 6,300
TOTAL ACCOUNT BALANCE \$	\$74,727,393.73	16,750,421.52 - 444,236,167.42
TOTAL ACCOUNT BALANCE \$/PARTICIPANT	\$80,046.37	40,395.13 - 121,544.85
<b>Average participant age for all account holders</b> (As of December 31, 2021 - Median of Reported Averages)	49	46 - 52
<b>Average Account Balances (\$) (As of December 31, 2021)</b> (Medians of Reported Averages)		
<b>Contributing vs. Non-Contributing Accounts</b>		
Contributing current employees with a balance	\$72,616.05	41,772.69 - 115,599.16
Non-contributing current employees with a balance	\$73,853.43	34,869.37 - 125,453.65
<b>By Gender</b>		
Female	\$68,016.36	33,058.85 - 103,249.24
Male	\$86,403.63	46,437.90 - 134,708.93
<b>By Age Group</b>		
Under 25 years old	\$3,414.47	1,705.95 - 5,656.24
25-34 years old	\$13,371.03	7,163.49 - 21,764.28
35-44 years old	\$35,257.45	21,432.66 - 57,492.85
45-54 years old	\$79,138.45	42,250.58 - 131,099.41
55-64 years old	\$118,147.15	64,834.95 - 171,479.53
65 and older	\$136,058.11	74,495.67 - 193,062.30



DETAILED RESULTS  
ALL PARTICIPATING PLANS

	Median/Frequency	Middle Range (25 – 75 percentile)
<b>Median Account Balances (\$) (As of December 31, 2021)</b> (Medians of Reported Medians)		
<b>All Accounts</b>	\$24,247.08	12,131.82 - 49,194.85
<b>Contributing vs. Non-Contributing Accounts</b>		
Contributing current employees with a balance	\$21,445.46	7,456.20 - 50,347.33
Non-contributing current employees with a balance	\$23,720.51	12,393.30 - 49,318.06
<b>By Gender</b>		
Female	\$20,667.09	9,298.43 - 44,417.13
Male	\$26,762.36	12,145.17 - 53,942.06
<b>By Age Group</b>		
Under 25 years old	\$1,062.90	188.65 - 2,625.66
25-34 years old	\$5,816.28	2,844.40 - 10,667.65
35-44 years old	\$15,022.22	7,891.35 - 27,263.26
45-54 years old	\$31,166.50	13,537.95 - 61,361.84
55-64 years old	\$50,541.90	21,046.52 - 92,088.94
65 and older	\$57,352.00	31,325.79 - 104,714.34
<b>PLAN CONTRIBUTIONS</b>		
<b>Dollar Per Paycheck Deferrals</b>		
<b>Annual Plan Contribution Amounts Per Participant</b> (for Year Ending December 31, 2021)		
<b>Average (Medians of Reported Averages)</b>		
<b>Total Annual Plan Contribution Amounts</b>	\$3,665.03	2,358.07 - 5,161.43
<b>By Gender</b>		
Female	\$3,181.70	2,021.99 - 4,557.09
Male	\$3,835.03	2,521.91 - 5,648.71
<b>By Age Group</b>		
Under 25 years old	\$987.64	160.96 - 2,398.19
25-34 years old	\$2,318.37	1,021.02 - 3,772.03
35-44 years old	\$3,338.55	1,971.04 - 4,836.90
45-54 years old	\$4,266.21	2,600.43 - 6,077.12
55-64 years old	\$4,500.90	2,681.60 - 6,381.11
65 and older	\$2,212.63	903.43 - 3,937.69
<b>Median (Medians of Reported Medians)</b>		
<b>Total Annual Plan Contribution Amounts</b>	\$1,312.50	416.36 - 2,737.01
<b>By Gender</b>		
Female	\$965.97	250.00 - 2,319.46
Male	\$1,530.00	571.26 - 3,263.85
<b>By Age Group</b>		
Under 25 years old	\$561.56	13.63 - 1,673.37
25-34 years old	\$1,261.86	509.70 - 2,602.76
35-44 years old	\$1,722.99	612.50 - 3,635.86
45-54 years old	\$1,950.00	653.77 - 4,205.71





**DETAILED RESULTS**  
**ALL PARTICIPATING PLANS**

	Median/Frequency	Middle Range (25 – 75 percentile)
SMID Cap Domestic Equity	16	0 - 105
Small Cap Domestic Equity	86	13 - 756
Broad International Equity	0	0 - 0
Developed International Equity	76	8 - 434
Emerging Markets Equity	0	0 - 36
Core Fixed Income	139	21 - 931
Global/International Fixed Income	0	0 - 0
Stable Value/Fixed Account	171	35 - 884
Short-Term Fixed Income	0	0 - 0
Cash Equivalents	0	0 - 16
Sector/Specialty Fixed Income	0	0 - 14
Balanced	4	0 - 55
Inflation-Linked Bonds	0	0 - 35
REITs	4	0 - 65
Sector/Specialty Equity	0	0 - 0
Global Tactical Asset Allocation	0	0 - 0
Brokerage Window	0	0 - 3
Other	0	0 - 0

**Investment Options by Asset Class - Total Account Balance \$**

Target Date Fund - Off-the-shelf	\$6,839,418.86	607,904.60 - 42,773,425.25
Target Date Fund - Custom	\$0.00	0.00 - 0.00
Risk-based Fund	\$0.00	0.00 - 753,999.75
Global Equity	\$67,677.07	0.00 - 1,362,390.73
All Cap Domestic Equity	\$0.00	0.00 - 0.00
Large Cap Domestic Equity	\$16,515,020.35	3,066,900.46 - 94,896,640.25
Mid Cap Domestic Equity	\$14,529.80	0.00 - 7,352,785.02
SMID Cap Domestic Equity	\$239,133.25	0.00 - 2,478,217.28
Small Cap Domestic Equity	\$1,365,396.28	159,664.31 - 9,472,145.29
Broad International Equity	\$0.00	0.00 - 0.00
Developed International Equity	\$847,101.34	93,480.64 - 6,209,374.28
Emerging Markets Equity	\$0.00	0.00 - 160,825.24
Core Fixed Income	\$3,026,258.96	545,833.34 - 14,946,342.78
Global/International Fixed Income	\$0.00	0.00 - 0.00
Stable Value/Fixed Account	\$6,556,149.48	968,502.61 - 30,589,883.30
Short-Term Fixed Income	\$0.00	0.00 - 0.00
Cash Equivalents	\$0.00	0.00 - 251,882.01
Sector/Specialty Fixed Income	\$0.00	0.00 - 119,216.81
Balanced	\$46,904.73	0.00 - 1,142,223.88
Inflation-Linked Bonds	\$0.00	0.00 - 746,527.12
REITs	\$18,608.04	0.00 - 602,152.74
Sector/Specialty Equity	\$0.00	0.00 - 0.00
Global Tactical Asset Allocation	\$0.00	0.00 - 0.00
Brokerage Window	\$0.00	0.00 - 161,803.74
Other	\$0.00	0.00 - 0.00

**Investment Options by Asset Class - Total Account Balance \$/Participant Account**

Target Date Fund - Off-the-shelf	\$34,126.54	19,614.36 - 50,643.41
Target Date Fund - Custom	\$26,975.48	13,678.40 - 69,852.02
Risk-based Fund	\$70,443.41	49,572.58 - 110,794.64
Global Equity	\$17,785.30	9,994.33 - 42,444.91
All Cap Domestic Equity	ISD	ISD - ISD
Large Cap Domestic Equity	\$57,063.08	32,554.66 - 78,098.80
Mid Cap Domestic Equity	\$15,772.88	9,637.45 - 26,831.48
SMID Cap Domestic Equity	\$21,321.10	12,976.85 - 33,818.70
Small Cap Domestic Equity	\$14,901.16	9,253.41 - 24,154.82
Broad International Equity	\$10,131.54	6,259.49 - 16,781.27



DETAILED RESULTS  
ALL PARTICIPATING PLANS

	Median/Frequency	Middle Range (25 – 75 percentile)
Developed International Equity	\$14,311.96	9,252.99 - 21,349.78
Emerging Markets Equity	\$4,908.98	3,319.30 - 8,681.06
Core Fixed Income	\$20,440.13	12,529.90 - 31,714.63
Global/International Fixed Income	\$6,471.75	4,238.20 - 9,267.03
Stable Value/Fixed Account	\$38,454.84	22,401.65 - 59,392.40
Short-Term Fixed Income	\$5,153.84	1,663.77 - 11,738.58
Cash Equivalents	\$10,738.71	5,637.78 - 24,252.44
Sector/Specialty Fixed Income	\$8,579.24	5,111.25 - 13,557.70
Balanced	\$19,584.05	11,163.55 - 33,284.21
Inflation-Linked Bonds	\$15,129.88	8,519.03 - 26,407.79
REITs	\$8,191.84	5,105.39 - 13,727.30
Sector/Specialty Equity	\$14,007.02	6,336.03 - 24,567.23
Global Tactical Asset Allocation	\$11,017.58	5,168.30 - 12,589.45
Brokerage Window	\$109,751.67	58,569.63 - 169,073.18
Other	\$35,820.66	10,866.07 - 89,759.13

**Investment Options by Mgt Strategy - # Participant Accounts**

Active	440	103 - 2,177
Passive	102	6 - 1,298
Hybrid	0	0 - 0

**Investment Options by Mgt Strategy - Total Account Balance \$**

Active	\$29,918,470.85	5,884,438.66 - 127,050,012.56
Passive	\$4,561,449.33	279,731.19 - 49,705,788.87
Hybrid	\$0.00	0.00 - 0.00

**Investment Options by Mgt Strategy - Total Account Balance \$/Participant Account**

Active	\$61,783.27	32,162.31 - 101,850.59
Passive	\$41,685.57	27,597.06 - 69,296.21
Hybrid	\$23,072.47	12,863.78 - 33,918.10

**Investment Options by Vehicle Type - # Participant Accounts**

Mutual Fund	410	44 - 2,278
Commingled Fund	219	25 - 946
Multiple Vehicle Types	0	0 - 166
White Label	0	0 - 0

**Investment Options by Vehicle Type - Total Account Balance \$**

Mutual Fund	\$18,354,766.98	1,786,454.92 - 157,455,481.74
Commingled Fund	\$13,457,199.44	528,583.10 - 46,137,258.75
Multiple Vehicle Types	\$0.00	0.00 - 8,552,444.74
White Label	\$0.00	0.00 - 0.00

**Investment Options by Vehicle Type - Total Account Balance \$/Participant Account**

Mutual Fund	\$56,667.13	34,499.26 - 85,876.79
Commingled Fund	\$52,980.41	28,439.11 - 91,965.47
Multiple Vehicle Types	\$44,013.56	26,782.62 - 65,342.14
White Label	\$29,182.12	12,794.88 - 48,717.08

**Multi-Manager Funds**

# Participant Accounts	95	0 - 447
Total Account Balance \$	\$4,228,098.57	0.00 - 23,304,602.26
Total Account Balance \$/Participant Account	\$48,225.73	28,336.39 - 79,727.22



**BY PLAN TYPE  
SINGLE VS MULTI-EMPLOYER**





## DETAILED RESULTS

### BY PLAN TYPE: SINGLE VS MULTI-EMPLOYER

	SINGLE EMPLOYER	MULTI-EMPLOYER
<b>PLAN DEMOGRAPHICS</b>		
<b>Is your plan a single or multi-employer plan?</b>		
Single employer	100.0%	0.0%
Multi-employer	0.0%	100.0%
<b>What is your plan type?</b>		
457(b)	62.5%	59.1%
403(b)	0.6%	4.6%
401(k)	3.8%	9.1%
401(a) Defined Contribution	33.1%	25.8%
Other	0.0%	1.5%
<b>What is your defined contribution plan designation?</b>		
Primary	17.5%	19.7%
Supplemental	82.5%	80.3%
<b>Which of the following best describes this plan?</b>		
Mandatory with NO voluntary contributions	8.8%	18.2%
Mandatory with voluntary contributions allowed	13.1%	7.6%
Voluntary	73.8%	71.2%
Other	4.4%	3.0%
<b>Which entities are covered by your plan?</b> (Multiple responses allowed)		
State	0.6%	77.3%
County	18.1%	71.2%
City	56.3%	77.3%
Special Districts	3.8%	63.6%
Hospital	1.9%	50.0%
College/University	0.6%	56.1%
School (K-12)	0.6%	51.5%
Other	20.6%	4.6%
<b>Does this plan use automatic enrollment?</b>		
Yes	2.5%	12.1%
No	97.5%	87.9%
<b>Are all or some of your plan participants eligible to participate in a defined benefit plan?</b>		
Yes	80.0%	86.4%
No	20.0%	13.6%
<b>PLAN PARTICIPANT ACCOUNT INFORMATION</b>		
<b>Contributing Current Employees with a Balance</b> (As of December 31, 2021)		
<b>FEMALE - # Participants</b>		
Under 25 years old	2	33
25-34 years old	19	480
35-44 years old	27	807
45-54 years old	31	757
55-64 years old	24	563
65 and older	6	112



## DETAILED RESULTS

### BY PLAN TYPE: SINGLE VS MULTI-EMPLOYER

	SINGLE EMPLOYER	MULTI-EMPLOYER
<b>FEMALE - Total Account Balance \$</b>		
Under 25 years old	\$4,276.08	\$67,062.44
25-34 years old	\$254,556.00	\$3,841,370.92
35-44 years old	\$990,184.25	\$17,959,735.03
45-54 years old	\$2,168,331.97	\$32,479,561.32
55-64 years old	\$3,140,540.11	\$30,220,163.00
65 and older	\$928,542.38	\$6,985,164.04
<b>FEMALE - Total Account Balance \$/Participant</b>		
Under 25 years old	\$2,310.00	\$1,949.79
25-34 years old	\$13,691.61	\$7,613.45
35-44 years old	\$39,681.17	\$21,849.92
45-54 years old	\$74,751.59	\$43,807.30
55-64 years old	\$112,534.85	\$61,442.23
65 and older	\$127,382.60	\$85,620.35
<b>MALE - # Participants</b>		
Under 25 years old	5	67
25-34 years old	43	656
35-44 years old	54	1,015
45-54 years old	57	1,135
55-64 years old	41	748
65 and older	11	170
<b>MALE - Total Account Balance \$</b>		
Under 25 years old	\$20,288.67	\$190,005.42
25-34 years old	\$781,712.64	\$5,798,307.23
35-44 years old	\$3,095,449.75	\$26,728,209.21
45-54 years old	\$7,069,021.53	\$59,192,862.93
55-64 years old	\$5,960,177.46	\$55,870,310.18
65 and older	\$1,471,266.69	\$15,878,699.54
<b>MALE - Total Account Balance \$/Participant</b>		
Under 25 years old	\$4,387.20	\$2,799.36
25-34 years old	\$17,635.43	\$10,446.24
35-44 years old	\$48,782.19	\$28,968.42
45-54 years old	\$120,415.26	\$60,287.89
55-64 years old	\$151,305.96	\$84,891.98
65 and older	\$154,586.48	\$108,372.17
<b>GENDER INFO NOT GIVEN - # Participants</b>		
Under 25 years old	0	0
25-34 years old	0	1
35-44 years old	0	2
45-54 years old	0	2
55-64 years old	0	2
65 and older	0	1
<b>GENDER INFO NOT GIVEN - Total Account Balance \$</b>		
Under 25 years old	\$0.00	\$0.00
25-34 years old	\$0.00	\$1,310.99
35-44 years old	\$0.00	\$8,039.87
45-54 years old	\$0.00	\$29,482.39
55-64 years old	\$0.00	\$49,106.50
65 and older	\$0.00	\$7,241.78



DETAILED RESULTS

BY PLAN TYPE: SINGLE VS MULTI-EMPLOYER

	SINGLE EMPLOYER	MULTI-EMPLOYER
<b>GENDER INFO NOT GIVEN - Total Acct Balance \$/Partic</b>		
Under 25 years old	\$628.96	\$1,309.57
25-34 years old	\$4,946.28	\$6,602.08
35-44 years old	\$19,289.03	\$12,859.96
45-54 years old	\$44,527.39	\$21,361.17
55-64 years old	\$51,269.22	\$37,654.82
65 and older	\$41,609.96	\$39,915.45
<b>Non-contributing Current Employees with a Balance</b> (As of December 31, 2021)		
<b>FEMALE - # Participants</b>		
Under 25 years old	0	2
25-34 years old	6	67
35-44 years old	8	113
45-54 years old	11	161
55-64 years old	16	161
65 and older	16	114
<b>FEMALE - Total Account Balance \$</b>		
Under 25 years old	\$0.00	\$307.84
25-34 years old	\$51,730.86	\$289,713.99
35-44 years old	\$215,745.09	\$1,452,604.45
45-54 years old	\$681,283.51	\$4,715,510.93
55-64 years old	\$1,573,577.17	\$5,749,276.65
65 and older	\$2,226,229.98	\$4,231,502.73
<b>FEMALE - Total Account Balance \$/Participant</b>		
Under 25 years old	\$963.98	\$650.27
25-34 years old	\$6,063.43	\$4,358.26
35-44 years old	\$18,560.09	\$10,329.61
45-54 years old	\$52,988.65	\$23,550.79
55-64 years old	\$98,756.34	\$43,977.46
65 and older	\$120,879.73	\$63,364.89
<b>MALE - # Participants</b>		
Under 25 years old	0	3
25-34 years old	9	80
35-44 years old	14	148
45-54 years old	18	175
55-64 years old	27	162
65 and older	24	141
<b>MALE - Total Account Balance \$</b>		
Under 25 years old	\$0.00	\$4,254.72
25-34 years old	\$59,024.81	\$439,191.44
35-44 years old	\$290,820.32	\$2,461,603.59
45-54 years old	\$969,484.91	\$5,511,682.66
55-64 years old	\$3,125,931.06	\$7,784,939.25
65 and older	\$3,231,555.48	\$8,099,442.47
<b>MALE - Total Account Balance \$/Participant</b>		
Under 25 years old	\$1,728.91	\$1,179.55
25-34 years old	\$7,071.59	\$5,174.09
35-44 years old	\$23,750.32	\$16,078.55
45-54 years old	\$63,393.70	\$32,507.26



## DETAILED RESULTS

### BY PLAN TYPE: SINGLE VS MULTI-EMPLOYER

	SINGLE EMPLOYER	MULTI-EMPLOYER
55-64 years old	\$132,377.56	\$60,342.17
65 and older	\$150,357.96	\$98,740.35
<b>GENDER INFO NOT GIVEN - # Participants</b>		
Under 25 years old	0	0
25-34 years old	0	1
35-44 years old	0	2
45-54 years old	0	2
55-64 years old	0	2
65 and older	0	1
<b>GENDER INFO NOT GIVEN - Total Account Balance \$</b>		
Under 25 years old	\$0.00	\$0.00
25-34 years old	\$0.00	\$1,633.22
35-44 years old	\$0.00	\$7,414.00
45-54 years old	\$0.00	\$22,080.95
55-64 years old	\$0.00	\$8,524.23
65 and older	\$0.00	\$19,129.58
<b>GENDER INFO NOT GIVEN - Total Acct Balance \$/Partic</b>		
Under 25 years old	\$1,350.75	\$683.95
25-34 years old	\$1,902.87	\$3,255.03
35-44 years old	\$6,656.68	\$7,232.47
45-54 years old	\$17,470.13	\$17,564.34
55-64 years old	\$47,029.07	\$33,407.82
65 and older	\$51,858.86	\$46,375.72
<b>TOTAL NUMBER OF PARTICIPANTS</b>		
	542	12,619
<b>TOTAL ACCOUNT BALANCE \$</b>		
	\$44,160,651.53	\$496,613,402.16
<b>TOTAL ACCOUNT BALANCE \$/PARTICIPANT</b>		
	\$89,506.81	\$46,017.67
<b>Average participant age for all account holders</b>		
	49	47
(As of December 31, 2021 - Median of Reported Averages)		
<b>Average Account Balances (\$) (As of December 31, 2021)</b>		
(Medians of Reported Averages)		
<b>Contributing vs. Non-Contributing Accounts</b>		
Contributing current employees with a balance	\$82,211.80	\$43,814.10
Non-contributing current employees with a balance	\$94,146.55	\$35,537.97
<b>By Gender</b>		
Female	\$79,884.07	\$35,457.97
Male	\$100,094.12	\$53,523.09
<b>By Age Group</b>		
Under 25 years old	\$4,226.54	\$2,400.86
25-34 years old	\$14,591.25	\$9,628.87
35-44 years old	\$41,839.82	\$24,683.99
45-54 years old	\$89,069.81	\$49,038.60
55-64 years old	\$134,566.79	\$71,148.99
65 and older	\$153,072.86	\$84,444.05



## DETAILED RESULTS

### BY PLAN TYPE: SINGLE VS MULTI-EMPLOYER

	SINGLE EMPLOYER	MULTI-EMPLOYER
<b>Median Account Balances (\$) (As of December 31, 2021)</b>		
(Medians of Reported Medians)		
<b>All Accounts</b>	\$29,901.25	\$13,043.26
<b>Contributing vs. Non-Contributing Accounts</b>		
Contributing current employees with a balance	\$30,633.47	\$8,536.91
Non-contributing current employees with a balance	\$29,285.51	\$12,871.03
<b>By Gender</b>		
Female	\$24,457.31	\$9,933.88
Male	\$33,061.43	\$13,712.32
<b>By Age Group</b>		
Under 25 years old	\$1,287.44	\$895.53
25-34 years old	\$6,223.16	\$4,186.47
35-44 years old	\$16,808.35	\$9,018.32
45-54 years old	\$34,104.13	\$14,427.98
55-64 years old	\$60,297.69	\$26,267.60
65 and older	\$78,202.76	\$34,828.63
<b>PLAN CONTRIBUTIONS</b>		
<b>Dollar Per Paycheck Deferrals</b>		
<b>Annual Plan Contribution Amounts Per Participant</b>		
(for Year Ending December 31, 2021)		
<b>Average (Medians of Reported Averages)</b>		
<b>Total Annual Plan Contribution Amounts</b>	\$3,756.67	\$2,965.40
<b>By Gender</b>		
Female	\$3,412.00	\$2,577.11
Male	\$3,975.77	\$3,386.95
<b>By Age Group</b>		
Under 25 years old	\$874.13	\$1,018.05
25-34 years old	\$2,503.99	\$1,779.64
35-44 years old	\$3,559.82	\$2,821.43
45-54 years old	\$4,633.93	\$3,264.02
55-64 years old	\$4,644.87	\$3,935.37
65 and older	\$1,734.63	\$2,545.42
<b>Median (Medians of Reported Medians)</b>		
<b>Total Annual Plan Contribution Amounts</b>	\$1,356.49	\$1,092.20
<b>By Gender</b>		
Female	\$1,000.00	\$747.77
Male	\$1,655.19	\$1,202.31
<b>By Age Group</b>		
Under 25 years old	\$650.00	\$535.01
25-34 years old	\$1,320.72	\$869.75
35-44 years old	\$1,859.99	\$1,245.00
45-54 years old	\$2,245.48	\$1,425.00



## DETAILED RESULTS

### BY PLAN TYPE: SINGLE VS MULTI-EMPLOYER

	SINGLE EMPLOYER	MULTI-EMPLOYER
55-64 years old	\$1,904.26	\$1,250.00
65 and older	\$0.00	\$5.35

#### Percentage Rate Deferrals

##### Annual Plan Contribution Rates as of December 31, 2021

#### PRE-TAX CONTRIBUTIONS

##### Average Deferral Rate (Participants with Deferral >0%) (Medians of Reported Averages)

<b>All Participants</b>	7.5%	7.8%
<b>By Gender</b>		
Female	7.4%	7.0%
Male	7.4%	7.7%
<b>By Age Group</b>		
Under 25 years old	4.5%	3.5%
25-34 years old	5.4%	5.3%
35-44 years old	5.8%	5.8%
45-54 years old	7.6%	7.0%
55-64 years old	9.7%	9.8%
65 and older	12.5%	10.3%

##### Median Deferral Rate (Participants with Deferral >0%) (Medians of Reported Medians)

<b>All Participants</b>	4.9%	4.4%
<b>By Gender</b>		
Female	4.6%	4.0%
Male	5.2%	4.4%
<b>By Age Group</b>		
Under 25 years old	3.4%	1.7%
25-34 years old	3.9%	2.9%
35-44 years old	4.2%	3.4%
45-54 years old	5.4%	3.8%
55-64 years old	7.4%	5.5%
65 and older	9.1%	6.5%

##### How many investment options were available to participants in your plan as of December 31, 2021?

	31	23
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#### INVESTMENT OPTIONS AVAILABLE TO PLAN PARTICIPANTS AS OF DEC 31, 2021

##### Investment Options by Asset Class - # Participant Accounts

Target Date Fund - Off-the-shelf	214	19
Target Date Fund - Custom	0	0
Risk-based Fund	0	0
Global Equity	4	1
All Cap Domestic Equity	0	0
Large Cap Domestic Equity	225	2,459
Mid Cap Domestic Equity	0	37





## DETAILED RESULTS

### BY PLAN TYPE: SINGLE VS MULTI-EMPLOYER

	SINGLE EMPLOYER	MULTI-EMPLOYER
SMID Cap Domestic Equity	31	0
Small Cap Domestic Equity	80	303
Broad International Equity	0	0
Developed International Equity	82	4
Emerging Markets Equity	1	0
Core Fixed Income	85	984
Global/International Fixed Income	0	0
Stable Value/Fixed Account	163	358
Short-Term Fixed Income	0	0
Cash Equivalents	0	0
Sector/Specialty Fixed Income	0	0
Balanced	4	4
Inflation-Linked Bonds	3	0
REITs	10	0
Sector/Specialty Equity	0	0
Global Tactical Asset Allocation	0	0
Brokerage Window	0	0
Other	0	0

#### Investment Options by Asset Class - Total Account Balance \$

Target Date Fund - Off-the-shelf	\$7,784,030.55	\$142,430.31
Target Date Fund - Custom	\$0.00	\$0.00
Risk-based Fund	\$0.00	\$0.00
Global Equity	\$76,903.37	\$4,216.66
All Cap Domestic Equity	\$0.00	\$0.00
Large Cap Domestic Equity	\$9,595,234.94	\$68,271,603.77
Mid Cap Domestic Equity	\$0.00	\$643,184.00
SMID Cap Domestic Equity	\$524,336.38	\$0.00
Small Cap Domestic Equity	\$1,208,812.74	\$3,006,521.13
Broad International Equity	\$0.00	\$0.00
Developed International Equity	\$1,108,234.59	\$11,926.83
Emerging Markets Equity	\$1,408.15	\$0.00
Core Fixed Income	\$2,316,349.21	\$12,266,783.12
Global/International Fixed Income	\$0.00	\$0.00
Stable Value/Fixed Account	\$6,284,314.46	\$12,515,093.77
Short-Term Fixed Income	\$0.00	\$0.00
Cash Equivalents	\$0.00	\$0.00
Sector/Specialty Fixed Income	\$0.00	\$0.00
Balanced	\$46,904.73	\$90,674.84
Inflation-Linked Bonds	\$27,874.79	\$0.00
REITs	\$78,197.74	\$0.00
Sector/Specialty Equity	\$0.00	\$0.00
Global Tactical Asset Allocation	\$0.00	\$0.00
Brokerage Window	\$0.00	\$0.00
Other	\$0.00	\$0.00

#### Investment Options by Asset Class - Total Account Balance \$/Participant Account

Target Date Fund - Off-the-shelf	\$37,988.43	\$19,147.46
Target Date Fund - Custom	ISD	\$23,956.44
Risk-based Fund	\$73,040.86	\$24,346.94
Global Equity	\$23,363.73	\$12,135.76
All Cap Domestic Equity	ISD	ISD
Large Cap Domestic Equity	\$61,002.18	\$36,638.28
Mid Cap Domestic Equity	\$16,161.09	\$15,003.43
SMID Cap Domestic Equity	\$22,715.05	\$15,332.54
Small Cap Domestic Equity	\$15,304.33	\$13,085.06
Broad International Equity	\$12,102.65	\$9,504.40



## DETAILED RESULTS

### BY PLAN TYPE: SINGLE VS MULTI-EMPLOYER

	SINGLE EMPLOYER	MULTI-EMPLOYER
Developed International Equity	\$15,319.20	\$9,517.53
Emerging Markets Equity	\$4,802.58	\$6,439.38
Core Fixed Income	\$24,472.39	\$13,905.47
Global/International Fixed Income	\$7,745.17	\$5,358.17
Stable Value/Fixed Account	\$44,605.92	\$27,394.58
Short-Term Fixed Income	ISD	\$4,384.45
Cash Equivalents	\$10,682.73	\$10,807.61
Sector/Specialty Fixed Income	\$8,495.78	\$10,204.60
Balanced	\$19,256.16	\$20,063.14
Inflation-Linked Bonds	\$18,008.83	\$6,907.76
REITs	\$8,966.96	\$6,456.16
Sector/Specialty Equity	\$12,482.70	\$14,194.71
Global Tactical Asset Allocation	\$12,172.65	ISD
Brokerage Window	\$141,841.25	\$82,024.08
Other	ISD	\$35,820.66

#### Investment Options by Mgt Strategy - # Participant Accounts

Active	374	2,358
Passive	85	915
Hybrid	0	0

#### Investment Options by Mgt Strategy - Total Account Balance \$

Active	\$25,802,894.76	\$85,615,157.49
Passive	\$4,159,241.10	\$29,725,587.96
Hybrid	\$0.00	\$0.00

#### Investment Options by Mgt Strategy - Total Account Balance \$/Participant Account

Active	\$76,154.80	\$32,143.31
Passive	\$48,646.08	\$29,340.54
Hybrid	\$21,977.54	\$24,847.94

#### Investment Options by Vehicle Type - # Participant Accounts

Mutual Fund	294	1,754
Commingled Fund	245	87
Multiple Vehicle Types	8	0
White Label	0	0

#### Investment Options by Vehicle Type - Total Account Balance \$

Mutual Fund	\$11,819,792.98	\$54,644,687.90
Commingled Fund	\$14,388,935.99	\$2,021,563.98
Multiple Vehicle Types	\$424,867.03	\$0.00
White Label	\$0.00	\$0.00

#### Investment Options by Vehicle Type - Total Account Balance \$/Participant Account

Mutual Fund	\$63,567.47	\$46,009.48
Commingled Fund	\$58,539.36	\$28,422.62
Multiple Vehicle Types	\$49,501.51	\$23,956.44
White Label	\$35,836.13	\$25,831.10

#### Multi-Manager Funds

# Participant Accounts	129	0
Total Account Balance \$	\$7,086,016.24	\$0.00
Total Account Balance \$/Participant Account	\$54,584.36	\$26,096.63

**BY PLAN TYPE**  
**457(b) 401(k) 401(a) DC**





DETAILED RESULTS

BY PLAN TYPE: 457(b) 401(k) 401(a) Defined Contribution

	457(b)	401(k)	401(a) DC
<b>PLAN DEMOGRAPHICS</b>			
<b>Is your plan a single or multi-employer plan?</b>			
Single employer	71.9%	50.0%	75.7%
Multi-employer	28.1%	50.0%	24.3%
<b>What is your plan type?</b>			
457(b)	100.0%	0.0%	0.0%
403(b)	0.0%	0.0%	0.0%
401(k)	0.0%	100.0%	0.0%
401(a) Defined Contribution	0.0%	0.0%	100.0%
Other	0.0%	0.0%	0.0%
<b>What is your defined contribution plan designation?</b>			
Primary	5.0%	8.3%	47.1%
Supplemental	95.0%	91.7%	52.9%
<b>Which of the following best describes this plan?</b>			
Mandatory with NO voluntary contributions	2.2%	0.0%	32.9%
Mandatory with voluntary contributions allowed	2.2%	0.0%	32.9%
Voluntary	95.7%	100.0%	21.4%
Other	0.0%	0.0%	12.9%
<b>Which entities are covered by your plan?</b> (Multiple responses allowed)			
State	21.6%	50.0%	20.0%
County	34.5%	58.3%	27.1%
City	63.3%	83.3%	58.6%
Special Districts	20.9%	58.3%	14.3%
Hospital	14.4%	41.7%	10.0%
College/University	15.1%	50.0%	11.4%
School (K-12)	13.7%	50.0%	10.0%
Other	15.1%	0.0%	21.4%
<b>Does this plan use automatic enrollment?</b>			
Yes	6.5%	8.3%	2.9%
No	93.5%	91.7%	97.1%
<b>Are all or some of your plan participants eligible to participate in a defined benefit plan?</b>			
Yes	86.3%	83.3%	71.4%
No	13.7%	16.7%	28.6%
<b>PLAN PARTICIPANT ACCOUNT INFORMATION</b>			
<b>Contributing Current Employees with a Balance</b> (As of December 31, 2021)			
<b>FEMALE - # Participants</b>			
Under 25 years old	4	4	1
25-34 years old	60	97	6
35-44 years old	91	161	9
45-54 years old	102	218	13
55-64 years old	74	156	14
65 and older	16	19	5



DETAILED RESULTS

BY PLAN TYPE: 457(b) 401(k) 401(a) Defined Contribution

	457(b)	401(k)	401(a) DC
<b>FEMALE - Total Account Balance \$</b>			
Under 25 years old	\$10,257.34	\$23,109.01	\$1,726.96
25-34 years old	\$585,355.53	\$3,132,080.65	\$141,357.08
35-44 years old	\$2,662,387.50	\$11,887,372.56	\$483,072.40
45-54 years old	\$6,513,656.71	\$25,092,183.80	\$993,714.49
55-64 years old	\$5,748,775.38	\$34,659,072.17	\$1,275,865.60
65 and older	\$1,610,475.23	\$5,453,808.12	\$684,418.55
<b>FEMALE - Total Account Balance \$/Participant</b>			
Under 25 years old	\$1,725.81	\$3,128.28	\$4,207.08
25-34 years old	\$9,906.92	\$13,944.08	\$18,670.93
35-44 years old	\$30,950.81	\$47,289.69	\$54,856.65
45-54 years old	\$60,046.38	\$104,414.03	\$79,710.28
55-64 years old	\$94,998.31	\$137,154.46	\$116,674.43
65 and older	\$110,983.05	\$125,670.66	\$116,330.70
<b>MALE - # Participants</b>			
Under 25 years old	10	33	1
25-34 years old	114	300	20
35-44 years old	182	412	28
45-54 years old	174	381	32
55-64 years old	120	262	26
65 and older	24	47	9
<b>MALE - Total Account Balance \$</b>			
Under 25 years old	\$40,827.62	\$106,958.82	\$1,712.40
25-34 years old	\$1,933,130.22	\$6,859,575.26	\$240,400.00
35-44 years old	\$6,804,038.62	\$45,926,440.47	\$1,398,066.42
45-54 years old	\$17,475,933.85	\$104,184,650.06	\$2,741,975.98
55-64 years old	\$18,369,815.74	\$109,253,145.70	\$2,835,017.34
65 and older	\$2,778,849.07	\$19,772,384.21	\$863,175.36
<b>MALE - Total Account Balance \$/Participant</b>			
Under 25 years old	\$3,409.28	\$5,369.69	\$4,481.69
25-34 years old	\$15,002.06	\$17,616.75	\$20,792.56
35-44 years old	\$40,864.07	\$57,920.40	\$58,086.12
45-54 years old	\$98,686.73	\$125,059.74	\$104,221.78
55-64 years old	\$133,378.99	\$185,728.78	\$155,266.95
65 and older	\$151,144.13	\$141,853.19	\$134,046.86
<b>GENDER INFO NOT GIVEN - # Participants</b>			
Under 25 years old	0	0	0
25-34 years old	0	2	0
35-44 years old	0	1	0
45-54 years old	0	2	0
55-64 years old	0	0	0
65 and older	0	0	0
<b>GENDER INFO NOT GIVEN - Total Account Balance \$</b>			
Under 25 years old	\$0.00	\$0.00	\$0.00
25-34 years old	\$0.00	\$5,444.01	\$0.00
35-44 years old	\$0.00	\$1,370.11	\$0.00
45-54 years old	\$0.00	\$42,383.03	\$0.00
55-64 years old	\$0.00	\$0.00	\$0.00
65 and older	\$0.00	\$0.00	\$0.00



DETAILED RESULTS

BY PLAN TYPE: 457(b) 401(k) 401(a) Defined Contribution

	457(b)	401(k)	401(a) DC
<b>GENDER INFO NOT GIVEN - Total Acct Balance \$/Partic</b>			
Under 25 years old	\$1,000.64	ISD	\$2,299.43
25-34 years old	\$6,428.63	\$6,122.88	\$6,486.44
35-44 years old	\$20,090.43	\$11,804.53	\$12,619.00
45-54 years old	\$33,887.97	\$44,527.39	\$31,358.44
55-64 years old	\$45,708.16	\$71,918.47	\$29,830.85
65 and older	\$42,488.47	\$87,276.85	\$35,037.59
<b>Non-contributing Current Employees with a Balance</b> (As of December 31, 2021)			
<b>FEMALE - # Participants</b>			
Under 25 years old	0	0	0
25-34 years old	13	16	2
35-44 years old	26	55	3
45-54 years old	32	73	6
55-64 years old	37	69	11
65 and older	31	26	12
<b>FEMALE - Total Account Balance \$</b>			
Under 25 years old	\$0.00	\$0.00	\$0.00
25-34 years old	\$75,182.05	\$208,738.55	\$18,685.23
35-44 years old	\$387,992.23	\$1,055,729.00	\$139,435.36
45-54 years old	\$1,264,456.16	\$5,684,862.89	\$325,860.56
55-64 years old	\$3,227,304.22	\$4,420,828.84	\$554,164.35
65 and older	\$3,248,937.75	\$3,909,974.39	\$478,182.56
<b>FEMALE - Total Account Balance \$/Participant</b>			
Under 25 years old	\$682.50	ISD	\$2,199.37
25-34 years old	\$4,434.64	\$10,853.97	\$12,782.55
35-44 years old	\$14,502.57	\$16,985.70	\$29,408.27
45-54 years old	\$42,423.39	\$55,819.67	\$49,752.41
55-64 years old	\$81,356.17	\$59,180.87	\$66,776.98
65 and older	\$113,894.77	\$88,637.25	\$72,991.20
<b>MALE - # Participants</b>			
Under 25 years old	1	2	0
25-34 years old	16	22	3
35-44 years old	31	64	6
45-54 years old	41	73	8
55-64 years old	53	83	16
65 and older	51	42	15
<b>MALE - Total Account Balance \$</b>			
Under 25 years old	\$608.40	\$1,559.80	\$0.00
25-34 years old	\$136,978.04	\$260,944.49	\$14,301.94
35-44 years old	\$672,031.87	\$2,190,764.98	\$128,738.65
45-54 years old	\$2,268,986.63	\$5,296,033.19	\$452,301.67
55-64 years old	\$6,213,947.31	\$6,032,404.31	\$840,841.49
65 and older	\$5,591,146.34	\$12,333,624.61	\$1,423,675.77
<b>MALE - Total Account Balance \$/Participant</b>			
Under 25 years old	\$1,443.88	\$1,423.62	\$2,801.34
25-34 years old	\$5,842.34	\$7,064.03	\$8,037.94
35-44 years old	\$21,031.00	\$17,050.54	\$21,751.71
45-54 years old	\$54,397.34	\$63,689.43	\$44,461.55



## DETAILED RESULTS

BY PLAN TYPE: 457(b) 401(k) 401(a) Defined Contribution

	457(b)	401(k)	401(a) DC
55-64 years old	\$119,165.63	\$115,006.87	\$92,432.50
65 and older	\$144,351.44	\$149,139.70	\$89,273.25
<b>GENDER INFO NOT GIVEN - # Participants</b>			
Under 25 years old	0	0	0
25-34 years old	0	1	0
35-44 years old	0	2	0
45-54 years old	1	1	0
55-64 years old	0	1	0
65 and older	1	1	0
<b>GENDER INFO NOT GIVEN - Total Account Balance \$</b>			
Under 25 years old	\$0.00	\$0.00	\$0.00
25-34 years old	\$0.00	\$5,189.52	\$0.00
35-44 years old	\$0.00	\$24,026.83	\$0.00
45-54 years old	\$489.81	\$132,819.82	\$0.00
55-64 years old	\$0.00	\$1,957.75	\$0.00
65 and older	\$1,353.56	\$33,442.47	\$0.00
<b>GENDER INFO NOT GIVEN - Total Acct Balance \$/Partic</b>			
Under 25 years old	\$880.95	ISD	ISD
25-34 years old	\$2,189.57	\$3,818.53	\$4,647.07
35-44 years old	\$6,882.06	\$11,627.09	\$6,450.56
45-54 years old	\$18,472.05	\$41,284.56	\$12,623.41
55-64 years old	\$42,568.41	\$38,803.53	\$22,990.79
65 and older	\$52,124.94	\$55,225.11	\$37,447.39
TOTAL NUMBER OF PARTICIPANTS	1,704	2,670	349
TOTAL ACCOUNT BALANCE \$	\$147,395,017.64	\$481,604,812.74	\$28,347,785.39
TOTAL ACCOUNT BALANCE \$/PARTICIPANT	\$81,110.03	\$94,863.19	\$82,464.06
<b>Average participant age for all account holders</b>			
(As of December 31, 2021 - Median of Reported Averages)	49	49	49
<b>Average Account Balances (\$) (As of December 31, 2021)</b>			
(Medians of Reported Averages)			
<b>Contributing vs. Non-Contributing Accounts</b>			
Contributing current employees with a balance	\$71,478.38	\$99,600.28	\$95,035.38
Non-contributing current employees with a balance	\$81,698.71	\$79,695.56	\$66,862.60
<b>By Gender</b>			
Female	\$67,124.79	\$82,973.05	\$75,286.68
Male	\$86,403.63	\$103,929.78	\$93,017.79
<b>By Age Group</b>			
Under 25 years old	\$2,942.43	\$5,490.80	\$4,299.56
25-34 years old	\$12,607.31	\$14,484.40	\$20,208.34
35-44 years old	\$34,409.11	\$45,890.12	\$48,530.14
45-54 years old	\$76,551.04	\$96,007.31	\$89,944.21
55-64 years old	\$119,530.35	\$128,561.04	\$109,394.96
65 and older	\$141,223.65	\$152,845.77	\$115,564.61





DETAILED RESULTS

BY PLAN TYPE: 457(b) 401(k) 401(a) Defined Contribution

	457(b)	401(k)	401(a) DC
<b>Median Account Balances (\$) (As of December 31, 2021)</b>			
(Medians of Reported Medians)			
<b>All Accounts</b>	\$22,115.66	\$31,387.69	\$35,111.69
<b>Contributing vs. Non-Contributing Accounts</b>			
Contributing current employees with a balance	\$21,938.04	\$19,080.99	\$24,293.77
Non-contributing current employees with a balance	\$21,308.66	\$38,017.92	\$44,370.33
<b>By Gender</b>			
Female	\$18,274.67	\$30,454.32	\$30,409.09
Male	\$24,864.43	\$34,434.44	\$37,354.90
<b>By Age Group</b>			
Under 25 years old	\$1,012.40	\$2,107.15	\$860.37
25-34 years old	\$5,331.82	\$8,761.97	\$7,278.46
35-44 years old	\$14,389.27	\$20,225.09	\$21,984.97
45-54 years old	\$29,352.88	\$41,602.62	\$43,122.03
55-64 years old	\$47,510.08	\$74,575.50	\$67,391.68
65 and older	\$58,578.90	\$55,305.85	\$59,795.10
<b>PLAN CONTRIBUTIONS</b>			
<b>Dollar Per Paycheck Deferrals</b>			
<b>Annual Plan Contribution Amounts Per Participant</b>			
(for Year Ending December 31, 2021)			
<b>Average (Medians of Reported Averages)</b>			
<b>Total Annual Plan Contribution Amounts</b>	\$3,373.20	\$4,036.55	\$4,411.98
<b>By Gender</b>			
Female	\$2,840.07	\$3,537.16	\$3,855.67
Male	\$3,754.77	\$4,465.21	\$4,518.34
<b>By Age Group</b>			
Under 25 years old	\$963.28	\$1,966.54	\$609.88
25-34 years old	\$2,297.04	\$2,567.94	\$2,333.11
35-44 years old	\$3,144.59	\$3,261.94	\$3,516.43
45-54 years old	\$4,022.89	\$4,304.95	\$5,018.09
55-64 years old	\$4,267.18	\$4,345.69	\$4,972.66
65 and older	\$1,801.16	\$3,107.57	\$2,332.27
<b>Median (Medians of Reported Medians)</b>			
<b>Total Annual Plan Contribution Amounts</b>	\$1,066.84	\$2,004.28	\$2,580.82
<b>By Gender</b>			
Female	\$653.41	\$1,996.12	\$1,920.22
Male	\$1,300.00	\$2,453.48	\$3,045.30
<b>By Age Group</b>			
Under 25 years old	\$536.57	\$1,606.21	\$495.28
25-34 years old	\$1,190.00	\$2,052.95	\$1,835.44
35-44 years old	\$1,500.00	\$2,077.11	\$2,994.99
45-54 years old	\$1,650.00	\$2,178.13	\$3,454.23



## DETAILED RESULTS

BY PLAN TYPE: 457(b) 401(k) 401(a) Defined Contribution

	457(b)	401(k)	401(a) DC
55-64 years old	\$1,184.78	\$2,133.69	\$3,018.02
65 and older	\$0.00	\$0.00	\$0.00

### Percentage Rate Deferrals

Annual Plan Contribution Rates as of December 31, 2021

### PRE-TAX CONTRIBUTIONS

**Average Deferral Rate (Participants with Deferral >0%)**  
(Medians of Reported Averages)

<b>All Participants</b>	7.3%	7.3%	9.1%
<b>By Gender</b>			
Female	6.9%	6.1%	8.7%
Male	7.2%	7.9%	9.1%
<b>By Age Group</b>			
Under 25 years old	3.7%	5.2%	4.4%
25-34 years old	5.0%	6.4%	6.5%
35-44 years old	5.6%	6.6%	7.1%
45-54 years old	7.1%	6.9%	8.5%
55-64 years old	9.6%	8.8%	10.3%
65 and older	12.2%	13.2%	10.7%

**Median Deferral Rate (Participants with Deferral >0%)**  
(Medians of Reported Medians)

<b>All Participants</b>	4.3%	4.9%	9.2%
<b>By Gender</b>			
Female	4.1%	5.0%	7.3%
Male	4.5%	4.5%	8.3%
<b>By Age Group</b>			
Under 25 years old	2.7%	3.0%	3.5%
25-34 years old	3.1%	6.0%	6.2%
35-44 years old	3.7%	3.7%	6.8%
45-54 years old	4.5%	5.7%	7.9%
55-64 years old	6.0%	5.2%	9.2%
65 and older	7.4%	7.2%	9.4%

**How many investment options were available to participants in your plan as of December 31, 2021?**

30                      25                      29

### INVESTMENT OPTIONS AVAILABLE TO PLAN PARTICIPANTS AS OF DEC 31, 2021

#### Investment Options by Asset Class - # Participant Accounts

Target Date Fund - Off-the-shelf	349	323	68
Target Date Fund - Custom	0	0	0
Risk-based Fund	0	0	0
Global Equity	9	0	2
All Cap Domestic Equity	0	0	0
Large Cap Domestic Equity	656	1,259	85
Mid Cap Domestic Equity	41	0	0



## DETAILED RESULTS

BY PLAN TYPE: 457(b) 401(k) 401(a) Defined Contribution

	457(b)	401(k)	401(a) DC
SMID Cap Domestic Equity	20	23	13
Small Cap Domestic Equity	129	113	31
Broad International Equity	0	0	0
Developed International Equity	113	174	24
Emerging Markets Equity	0	0	0
Core Fixed Income	261	649	46
Global/International Fixed Income	0	0	0
Stable Value/Fixed Account	318	57	70
Short-Term Fixed Income	0	0	0
Cash Equivalents	0	0	0
Sector/Specialty Fixed Income	0	0	0
Balanced	4	0	4
Inflation-Linked Bonds	0	0	2
REITs	4	0	7
Sector/Specialty Equity	0	0	0
Global Tactical Asset Allocation	0	0	0
Brokerage Window	0	0	0
Other	0	0	0

### Investment Options by Asset Class - Total Account Balance \$

Target Date Fund - Off-the-shelf	\$9,687,762.72	\$16,710,226.75	\$2,197,214.20
Target Date Fund - Custom	\$0.00	\$0.00	\$0.00
Risk-based Fund	\$0.00	\$0.00	\$0.00
Global Equity	\$296,644.30	\$0.00	\$27,031.98
All Cap Domestic Equity	\$0.00	\$0.00	\$0.00
Large Cap Domestic Equity	\$37,462,980.58	\$62,361,339.60	\$4,364,377.82
Mid Cap Domestic Equity	\$795,202.35	\$0.00	\$0.00
SMID Cap Domestic Equity	\$429,558.71	\$168,179.48	\$138,112.05
Small Cap Domestic Equity	\$2,123,453.15	\$2,276,839.23	\$380,139.05
Broad International Equity	\$0.00	\$0.00	\$0.00
Developed International Equity	\$1,355,670.30	\$2,633,537.82	\$453,771.60
Emerging Markets Equity	\$0.00	\$0.00	\$0.00
Core Fixed Income	\$4,933,827.31	\$17,975,741.63	\$927,098.62
Global/International Fixed Income	\$0.00	\$0.00	\$0.00
Stable Value/Fixed Account	\$10,044,177.03	\$3,444,724.85	\$1,998,479.94
Short-Term Fixed Income	\$0.00	\$0.00	\$0.00
Cash Equivalents	\$0.00	\$0.00	\$0.00
Sector/Specialty Fixed Income	\$0.00	\$0.00	\$0.00
Balanced	\$49,116.18	\$0.00	\$58,186.99
Inflation-Linked Bonds	\$0.00	\$0.00	\$2,598.24
REITs	\$29,630.95	\$0.00	\$45,072.92
Sector/Specialty Equity	\$0.00	\$0.00	\$0.00
Global Tactical Asset Allocation	\$0.00	\$0.00	\$0.00
Brokerage Window	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00

### Investment Options by Asset Class - Total Account Balance \$/Participant Account

Target Date Fund - Off-the-shelf	\$31,838.13	\$41,930.34	\$38,591.16
Target Date Fund - Custom	\$19,151.12	ISD	\$49,401.94
Risk-based Fund	\$56,655.69	ISD	\$86,285.32
Global Equity	\$18,639.06	ISD	\$15,585.04
All Cap Domestic Equity	ISD	ISD	ISD
Large Cap Domestic Equity	\$57,578.26	\$55,621.32	\$57,134.16
Mid Cap Domestic Equity	\$16,509.82	\$23,928.71	\$13,431.18
SMID Cap Domestic Equity	\$21,474.54	\$17,489.68	\$25,650.01
Small Cap Domestic Equity	\$15,144.37	\$18,214.05	\$13,218.99
Broad International Equity	\$11,159.50	ISD	\$7,031.55

	457(b)	401(k)	401(a) DC
Developed International Equity	\$14,506.67	\$18,162.16	\$14,690.29
Emerging Markets Equity	\$4,635.73	ISD	\$7,364.30
Core Fixed Income	\$20,796.14	\$19,278.95	\$21,704.61
Global/International Fixed Income	\$6,471.75	ISD	ISD
Stable Value/Fixed Account	\$39,970.44	\$38,776.74	\$35,226.13
Short-Term Fixed Income	\$6,890.28	ISD	\$679.60
Cash Equivalents	\$10,109.17	ISD	\$14,061.04
Sector/Specialty Fixed Income	\$7,620.34	ISD	\$9,589.67
Balanced	\$20,063.14	ISD	\$17,324.46
Inflation-Linked Bonds	\$14,323.59	ISD	\$22,633.16
REITs	\$7,441.62	ISD	\$9,016.65
Sector/Specialty Equity	\$15,884.37	ISD	ISD
Global Tactical Asset Allocation	\$12,589.45	ISD	ISD
Brokerage Window	\$113,713.99	\$99,017.35	\$102,861.25
Other	\$23,966.07	ISD	ISD

**Investment Options by Mgt Strategy - # Participant Accounts**

Active	620	1,178	136
Passive	118	119	43
Hybrid	0	0	0

**Investment Options by Mgt Strategy - Total Account Balance \$**

Active	\$40,785,373.88	\$65,779,596.80	\$9,742,375.20
Passive	\$5,669,489.25	\$6,244,242.20	\$2,161,901.42
Hybrid	\$0.00	\$0.00	\$0.00

**Investment Options by Mgt Strategy - Total Account Balance \$/Participant Account**

Active	\$61,744.26	\$74,472.73	\$79,841.47
Passive	\$40,460.97	\$55,956.37	\$56,146.50
Hybrid	\$21,409.39	ISD	\$42,117.65

**Investment Options by Vehicle Type - # Participant Accounts**

Mutual Fund	928	1,245	114
Commingled Fund	407	0	89
Multiple Vehicle Types	1	0	6
White Label	0	0	0

**Investment Options by Vehicle Type - Total Account Balance \$**

Mutual Fund	\$42,902,924.02	\$62,324,449.74	\$5,718,770.76
Commingled Fund	\$23,431,353.77	\$0.00	\$4,826,734.62
Multiple Vehicle Types	\$663.02	\$0.00	\$348,269.86
White Label	\$0.00	\$0.00	\$0.00

**Investment Options by Vehicle Type - Total Account Balance \$/Participant Account**

Mutual Fund	\$58,522.40	\$79,404.53	\$49,271.92
Commingled Fund	\$50,487.30	\$54,677.44	\$77,799.54
Multiple Vehicle Types	\$38,353.69	ISD	\$60,870.37
White Label	\$27,683.63	ISD	\$55,646.29

**Multi-Manager Funds**

# Participant Accounts	134	0	45
Total Account Balance \$	\$5,740,303.22	\$0.00	\$1,964,815.00
Total Account Balance \$/Participant Account	\$46,026.61	\$53,131.66	\$66,169.97

**BY DEFINED CONTRIBUTION PLAN DESIGNATION  
PRIMARY VS SUPPLEMENTAL**



	PRIMARY	SUPPLEMENTAL
<b>PLAN DEMOGRAPHICS</b>		
<b>Is your plan a single or multi-employer plan?</b>		
Single employer	68.3%	71.4%
Multi-employer	31.7%	28.7%
<b>What is your plan type?</b>		
457(b)	17.1%	71.4%
403(b)	0.0%	2.2%
401(k)	2.4%	6.0%
401(a) Defined Contribution	80.5%	20.0%
Other	0.0%	0.5%
<b>What is your defined contribution plan designation?</b>		
Primary	100.0%	0.0%
Supplemental	0.0%	100.0%
<b>Which of the following best describes this plan?</b>		
Mandatory with NO voluntary contributions	36.6%	6.0%
Mandatory with voluntary contributions allowed	34.2%	6.5%
Voluntary	22.0%	84.3%
Other	7.3%	3.2%
<b>Which entities are covered by your plan?</b> (Multiple responses allowed)		
State	26.8%	22.2%
County	26.8%	35.1%
City	65.9%	61.6%
Special Districts	24.4%	20.5%
Hospital	2.4%	18.9%
College/University	7.3%	18.9%
School (K-12)	4.9%	17.8%
Other	12.2%	16.8%
<b>Does this plan use automatic enrollment?</b>		
Yes	7.3%	4.9%
No	92.7%	95.1%
<b>Are all or some of your plan participants eligible to participate in a defined benefit plan?</b>		
Yes	51.2%	88.7%
No	48.8%	11.4%
<b>PLAN PARTICIPANT ACCOUNT INFORMATION</b>		
<b>Contributing Current Employees with a Balance</b> (As of December 31, 2021)		
<b>FEMALE - # Participants</b>		
Under 25 years old	4	2
25-34 years old	26	49
35-44 years old	32	77
45-54 years old	34	81
55-64 years old	30	65
65 and older	6	12



DETAILED RESULTS

DEFINED CONTRIBUTION PLAN DESIGNATION

	PRIMARY	SUPPLEMENTAL
<b>FEMALE - Total Account Balance \$</b>		
Under 25 years old	\$19,796.13	\$6,061.35
25-34 years old	\$582,565.00	\$358,743.11
35-44 years old	\$1,836,615.86	\$1,621,620.54
45-54 years old	\$3,710,003.97	\$3,650,414.51
55-64 years old	\$4,422,489.17	\$4,057,416.33
65 and older	\$1,282,943.20	\$1,396,399.42
<b>FEMALE - Total Account Balance \$/Participant</b>		
Under 25 years old	\$4,214.12	\$1,862.48
25-34 years old	\$20,819.91	\$10,734.32
35-44 years old	\$75,764.68	\$29,886.20
45-54 years old	\$115,937.62	\$59,189.62
55-64 years old	\$164,201.72	\$86,473.09
65 and older	\$142,626.70	\$104,076.80
<b>MALE - # Participants</b>		
Under 25 years old	10	7
25-34 years old	48	75
35-44 years old	56	107
45-54 years old	49	124
55-64 years old	45	91
65 and older	12	19
<b>MALE - Total Account Balance \$</b>		
Under 25 years old	\$57,304.40	\$26,692.73
25-34 years old	\$1,685,965.76	\$1,335,037.50
35-44 years old	\$4,716,539.83	\$4,413,689.98
45-54 years old	\$10,244,339.30	\$10,832,783.10
55-64 years old	\$11,877,944.36	\$7,221,173.52
65 and older	\$2,782,491.61	\$1,973,888.27
<b>MALE - Total Account Balance \$/Participant</b>		
Under 25 years old	\$6,028.25	\$3,409.28
25-34 years old	\$29,429.28	\$14,507.39
35-44 years old	\$68,944.03	\$39,861.35
45-54 years old	\$183,602.67	\$92,842.18
55-64 years old	\$194,832.86	\$126,797.91
65 and older	\$195,606.30	\$138,163.87
<b>GENDER INFO NOT GIVEN - # Participants</b>		
Under 25 years old	0	0
25-34 years old	0	0
35-44 years old	0	0
45-54 years old	0	0
55-64 years old	0	0
65 and older	0	0
<b>GENDER INFO NOT GIVEN - Total Account Balance \$</b>		
Under 25 years old	\$0.00	\$0.00
25-34 years old	\$0.00	\$0.00
35-44 years old	\$0.00	\$0.00
45-54 years old	\$0.00	\$0.00
55-64 years old	\$0.00	\$0.00
65 and older	\$0.00	\$0.00





DETAILED RESULTS

DEFINED CONTRIBUTION PLAN DESIGNATION

	PRIMARY	SUPPLEMENTAL
<b>GENDER INFO NOT GIVEN - Total Acct Balance \$/Partic</b>		
Under 25 years old	\$2,299.43	\$859.17
25-34 years old	\$6,792.80	\$5,660.08
35-44 years old	\$15,365.39	\$13,542.20
45-54 years old	\$49,160.00	\$31,287.82
55-64 years old	\$60,326.01	\$43,436.76
65 and older	\$45,075.61	\$40,323.45
<b>Non-contributing Current Employees with a Balance</b>		
(As of December 31, 2021)		
<b>FEMALE - # Participants</b>		
Under 25 years old	0	0
25-34 years old	5	9
35-44 years old	10	20
45-54 years old	9	25
55-64 years old	15	31
65 and older	12	27
<b>FEMALE - Total Account Balance \$</b>		
Under 25 years old	\$0.00	\$0.00
25-34 years old	\$73,150.91	\$71,421.33
35-44 years old	\$381,014.76	\$264,312.04
45-54 years old	\$823,109.99	\$802,853.89
55-64 years old	\$1,307,959.44	\$2,724,125.72
65 and older	\$1,716,887.49	\$2,957,240.97
<b>FEMALE - Total Account Balance \$/Participant</b>		
Under 25 years old	\$2,199.37	\$666.39
25-34 years old	\$14,121.17	\$5,011.30
35-44 years old	\$32,727.74	\$14,723.22
45-54 years old	\$72,007.57	\$40,828.89
55-64 years old	\$77,892.01	\$73,625.02
65 and older	\$98,084.09	\$103,278.45
<b>MALE - # Participants</b>		
Under 25 years old	0	0
25-34 years old	6	12
35-44 years old	14	22
45-54 years old	13	28
55-64 years old	17	38
65 and older	15	37
<b>MALE - Total Account Balance \$</b>		
Under 25 years old	\$0.00	\$0.00
25-34 years old	\$135,339.49	\$99,772.03
35-44 years old	\$291,938.55	\$503,014.53
45-54 years old	\$1,680,322.63	\$1,658,629.64
55-64 years old	\$2,025,643.16	\$3,768,800.78
65 and older	\$2,115,397.02	\$4,445,481.50
<b>MALE - Total Account Balance \$/Participant</b>		
Under 25 years old	\$2,673.60	\$1,427.07
25-34 years old	\$12,800.86	\$5,878.90
35-44 years old	\$31,193.60	\$20,269.95
45-54 years old	\$70,441.49	\$51,397.24



DETAILED RESULTS

DEFINED CONTRIBUTION PLAN DESIGNATION

	PRIMARY	SUPPLEMENTAL
55-64 years old	\$104,631.77	\$104,613.47
65 and older	\$127,588.59	\$132,647.68
<b>GENDER INFO NOT GIVEN - # Participants</b>		
Under 25 years old	0	0
25-34 years old	0	0
35-44 years old	0	0
45-54 years old	0	0
55-64 years old	0	0
65 and older	0	0
<b>GENDER INFO NOT GIVEN - Total Account Balance \$</b>		
Under 25 years old	\$0.00	\$0.00
25-34 years old	\$0.00	\$0.00
35-44 years old	\$0.00	\$0.00
45-54 years old	\$0.00	\$0.00
55-64 years old	\$0.00	\$0.00
65 and older	\$0.00	\$0.00
<b>GENDER INFO NOT GIVEN - Total Acct Balance \$/Partic</b>		
Under 25 years old	ISD	\$1,059.47
25-34 years old	\$4,132.73	\$2,299.60
35-44 years old	\$16,005.43	\$6,450.56
45-54 years old	\$21,147.60	\$16,868.23
55-64 years old	\$28,375.30	\$38,803.53
65 and older	\$37,447.39	\$50,681.68
TOTAL NUMBER OF PARTICIPANTS	633	1,295
TOTAL ACCOUNT BALANCE \$	\$71,739,774.70	\$77,715,012.76
TOTAL ACCOUNT BALANCE \$/PARTICIPANT	\$109,667.12	\$71,479.13
<b>Average participant age for all account holders</b>	47	49
(As of December 31, 2021 - Median of Reported Averages)		
<b>Average Account Balances (\$) (As of December 31, 2021)</b>		
(Medians of Reported Averages)		
<b>Contributing vs. Non-Contributing Accounts</b>		
Contributing current employees with a balance	\$116,645.02	\$67,855.06
Non-contributing current employees with a balance	\$94,771.78	\$73,336.19
<b>By Gender</b>		
Female	\$97,101.07	\$64,680.95
Male	\$131,729.49	\$77,259.24
<b>By Age Group</b>		
Under 25 years old	\$5,037.69	\$2,991.29
25-34 years old	\$26,016.05	\$12,415.32
35-44 years old	\$61,833.94	\$33,267.15
45-54 years old	\$138,184.84	\$71,913.88
55-64 years old	\$146,205.17	\$111,797.81
65 and older	\$140,191.11	\$135,109.41



DETAILED RESULTS

DEFINED CONTRIBUTION PLAN DESIGNATION

	PRIMARY	SUPPLEMENTAL
<b>Median Account Balances (\$) (As of December 31, 2021)</b> (Medians of Reported Medians)		
<b>All Accounts</b>	\$47,025.26	\$22,115.66
<b>Contributing vs. Non-Contributing Accounts</b>		
Contributing current employees with a balance	\$35,261.07	\$19,195.58
Non-contributing current employees with a balance	\$59,681.88	\$21,624.38
<b>By Gender</b>		
Female	\$46,958.93	\$18,523.74
Male	\$54,083.15	\$24,761.67
<b>By Age Group</b>		
Under 25 years old	\$2,184.46	\$892.26
25-34 years old	\$15,377.12	\$5,117.72
35-44 years old	\$36,596.88	\$13,365.48
45-54 years old	\$79,710.28	\$27,945.38
55-64 years old	\$88,342.22	\$45,978.29
65 and older	\$102,091.84	\$53,801.05
<b>PLAN CONTRIBUTIONS</b>		
<b>Dollar Per Paycheck Deferrals</b>		
<b>Annual Plan Contribution Amounts Per Participant</b> (for Year Ending December 31, 2021)		
<b>Average (Medians of Reported Averages)</b>		
<b>Total Annual Plan Contribution Amounts</b>	\$5,222.84	\$3,329.09
<b>By Gender</b>		
Female	\$4,196.06	\$2,865.34
Male	\$5,592.25	\$3,743.51
<b>By Age Group</b>		
Under 25 years old	\$2,238.89	\$796.83
25-34 years old	\$3,926.02	\$2,161.19
35-44 years old	\$4,768.12	\$3,136.60
45-54 years old	\$6,217.77	\$3,890.53
55-64 years old	\$5,298.09	\$4,267.18
65 and older	\$3,181.49	\$1,723.68
<b>Median (Medians of Reported Medians)</b>		
<b>Total Annual Plan Contribution Amounts</b>	\$3,178.01	\$1,125.00
<b>By Gender</b>		
Female	\$1,954.36	\$715.00
Male	\$3,758.22	\$1,300.00
<b>By Age Group</b>		
Under 25 years old	\$1,593.20	\$520.00
25-34 years old	\$3,171.41	\$1,170.00
35-44 years old	\$4,199.29	\$1,498.08
45-54 years old	\$4,307.61	\$1,754.20



DETAILED RESULTS

DEFINED CONTRIBUTION PLAN DESIGNATION

	PRIMARY	SUPPLEMENTAL
55-64 years old	\$4,394.53	\$1,200.00
65 and older	\$0.00	\$0.00

Percentage Rate Deferrals

Annual Plan Contribution Rates as of December 31, 2021

PRE-TAX CONTRIBUTIONS

Average Deferral Rate (Participants with Deferral >0%)  
(Medians of Reported Averages)

<b>All Participants</b>	9.7%	7.3%
<b>By Gender</b>		
Female	9.7%	6.8%
Male	9.9%	7.2%
<b>By Age Group</b>		
Under 25 years old	6.1%	3.6%
25-34 years old	8.8%	4.9%
35-44 years old	9.1%	5.5%
45-54 years old	11.1%	7.0%
55-64 years old	11.1%	9.3%
65 and older	11.6%	11.9%

Median Deferral Rate (Participants with Deferral >0%)  
(Medians of Reported Medians)

<b>All Participants</b>	10.3%	4.4%
<b>By Gender</b>		
Female	8.1%	4.2%
Male	10.6%	4.6%
<b>By Age Group</b>		
Under 25 years old	3.7%	2.3%
25-34 years old	8.6%	3.1%
35-44 years old	8.2%	3.7%
45-54 years old	9.8%	4.5%
55-64 years old	10.2%	6.1%
65 and older	10.4%	7.6%

How many investment options were available to participants  
in your plan as of December 31, 2021?

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INVESTMENT OPTIONS AVAILABLE TO PLAN PARTICIPANTS AS OF DEC 31, 2021

Investment Options by Asset Class - # Participant Accounts

Target Date Fund - Off-the-shelf	130	212
Target Date Fund - Custom	0	0
Risk-based Fund	0	0
Global Equity	0	4
All Cap Domestic Equity	0	0
Large Cap Domestic Equity	240	366
Mid Cap Domestic Equity	0	17



DETAILED RESULTS

DEFINED CONTRIBUTION PLAN DESIGNATION

	PRIMARY	SUPPLEMENTAL
SMID Cap Domestic Equity	8	18
Small Cap Domestic Equity	55	96
Broad International Equity	0	0
Developed International Equity	21	101
Emerging Markets Equity	3	0
Core Fixed Income	86	176
Global/International Fixed Income	0	0
Stable Value/Fixed Account	81	251
Short-Term Fixed Income	0	0
Cash Equivalents	6	0
Sector/Specialty Fixed Income	1	0
Balanced	7	2
Inflation-Linked Bonds	14	0
REITs	16	0
Sector/Specialty Equity	0	0
Global Tactical Asset Allocation	0	0
Brokerage Window	0	0
Other	0	0

**Investment Options by Asset Class - Total Account Balance \$**

Target Date Fund - Off-the-shelf	\$6,497,138.01	\$6,993,242.31
Target Date Fund - Custom	\$0.00	\$0.00
Risk-based Fund	\$0.00	\$0.00
Global Equity	\$0.00	\$75,434.71
All Cap Domestic Equity	\$0.00	\$0.00
Large Cap Domestic Equity	\$12,058,833.44	\$16,567,108.93
Mid Cap Domestic Equity	\$0.00	\$136,357.73
SMID Cap Domestic Equity	\$159,817.10	\$292,601.44
Small Cap Domestic Equity	\$1,449,937.28	\$1,298,964.64
Broad International Equity	\$0.00	\$0.00
Developed International Equity	\$573,798.09	\$957,986.91
Emerging Markets Equity	\$27,651.89	\$0.00
Core Fixed Income	\$3,305,315.20	\$3,026,122.20
Global/International Fixed Income	\$0.00	\$0.00
Stable Value/Fixed Account	\$4,004,646.99	\$6,889,449.69
Short-Term Fixed Income	\$0.00	\$0.00
Cash Equivalents	\$244,829.23	\$0.00
Sector/Specialty Fixed Income	\$4,566.28	\$0.00
Balanced	\$140,046.75	\$7,905.50
Inflation-Linked Bonds	\$233,663.82	\$0.00
REITs	\$179,339.15	\$0.00
Sector/Specialty Equity	\$0.00	\$0.00
Global Tactical Asset Allocation	\$0.00	\$0.00
Brokerage Window	\$0.00	\$0.00
Other	\$0.00	\$0.00

**Investment Options by Asset Class - Total Account Balance \$/Participant Account**

Target Date Fund - Off-the-shelf	\$47,769.78	\$31,728.33
Target Date Fund - Custom	\$31,874.50	\$25,454.30
Risk-based Fund	\$106,409.83	\$60,480.35
Global Equity	\$39,233.72	\$16,340.54
All Cap Domestic Equity	ISD	ISD
Large Cap Domestic Equity	\$62,811.68	\$56,648.96
Mid Cap Domestic Equity	\$15,733.41	\$15,812.35
SMID Cap Domestic Equity	\$34,888.98	\$20,350.65
Small Cap Domestic Equity	\$24,833.76	\$13,823.81
Broad International Equity	\$15,385.33	\$9,504.40



DETAILED RESULTS

DEFINED CONTRIBUTION PLAN DESIGNATION

	PRIMARY	SUPPLEMENTAL
Developed International Equity	\$21,596.83	\$13,580.08
Emerging Markets Equity	\$7,583.96	\$4,682.69
Core Fixed Income	\$30,202.93	\$19,502.43
Global/International Fixed Income	ISD	\$6,471.75
Stable Value/Fixed Account	\$38,076.88	\$38,634.06
Short-Term Fixed Income	ISD	\$6,406.76
Cash Equivalents	\$15,112.70	\$10,205.07
Sector/Specialty Fixed Income	\$9,196.99	\$7,891.91
Balanced	\$26,652.23	\$19,256.16
Inflation-Linked Bonds	\$22,746.14	\$14,208.93
REITs	\$10,623.24	\$7,760.56
Sector/Specialty Equity	ISD	\$14,382.40
Global Tactical Asset Allocation	ISD	\$11,017.58
Brokerage Window	\$109,751.67	\$110,240.54
Other	ISD	\$40,334.53

**Investment Options by Mgt Strategy - # Participant Accounts**

Active	403	451
Passive	214	84
Hybrid	0	0

**Investment Options by Mgt Strategy - Total Account Balance \$**

Active	\$48,006,963.91	\$27,217,221.51
Passive	\$9,327,213.25	\$4,120,550.34
Hybrid	\$0.00	\$0.00

**Investment Options by Mgt Strategy - Total Account Balance \$/Participant Account**

Active	\$102,773.44	\$57,273.88
Passive	\$61,790.65	\$39,830.14
Hybrid	\$34,888.62	\$21,977.54

**Investment Options by Vehicle Type - # Participant Accounts**

Mutual Fund	113	624
Commingled Fund	184	242
Multiple Vehicle Types	75	0
White Label	0	0

**Investment Options by Vehicle Type - Total Account Balance \$**

Mutual Fund	\$8,605,222.86	\$24,422,238.67
Commingled Fund	\$21,895,644.02	\$11,900,908.07
Multiple Vehicle Types	\$5,870,518.36	\$0.00
White Label	\$0.00	\$0.00

**Investment Options by Vehicle Type - Total Account Balance \$/Participant Account**

Mutual Fund	\$69,813.79	\$55,854.66
Commingled Fund	\$101,306.34	\$49,603.94
Multiple Vehicle Types	\$62,470.70	\$39,014.94
White Label	\$30,169.40	\$29,182.12

**Multi-Manager Funds**

# Participant Accounts	123	88
Total Account Balance \$	\$10,056,980.47	\$3,413,291.81
Total Account Balance \$/Participant Account	\$89,006.87	\$46,026.61

## BY NUMBER OF PLAN PARTICIPANTS







DETAILED RESULTS  
BY NUMBER OF PLAN PARTICIPANTS

	UNDER 250	250 TO 1,250	1,251 TO 6,000	OVER 6,000
<b>PLAN DEMOGRAPHICS</b>				
<b>Is your plan a single or multi-employer plan?</b>				
Single employer	85.0%	92.6%	74.1%	32.8%
Multi-employer	15.0%	7.4%	25.9%	67.2%
<b>What is your plan type?</b>				
457(b)	45.0%	61.1%	72.2%	69.0%
403(b)	0.0%	0.0%	3.7%	3.5%
401(k)	0.0%	7.4%	5.6%	8.6%
401(a) Defined Contribution	55.0%	31.5%	16.7%	19.0%
Other	0.0%	0.0%	1.9%	0.0%
<b>What is your defined contribution plan designation?</b>				
Primary	20.0%	20.4%	14.8%	17.2%
Supplemental	80.0%	79.6%	85.2%	82.8%
<b>Which of the following best describes this plan?</b>				
Mandatory with NO voluntary contributions	20.0%	5.6%	9.3%	10.3%
Mandatory with voluntary contributions allowed	20.0%	16.7%	0.0%	8.6%
Voluntary	56.7%	74.1%	85.2%	77.6%
Other	3.3%	3.7%	5.6%	3.5%
<b>Which entities are covered by your plan?</b> (Multiple responses allowed)				
State	11.7%	3.7%	13.0%	62.1%
County	21.7%	13.0%	37.0%	62.1%
City	65.0%	63.0%	50.0%	70.7%
Special Districts	13.3%	7.4%	14.8%	48.3%
Hospital	10.0%	3.7%	13.0%	36.2%
College/University	10.0%	5.6%	9.3%	41.4%
School (K-12)	10.0%	3.7%	9.3%	37.9%
Other	20.0%	22.2%	16.7%	5.2%
<b>Does this plan use automatic enrollment?</b>				
Yes	0.0%	0.0%	9.3%	12.1%
No	100.0%	100.0%	90.7%	87.9%
<b>Are all or some of your plan participants eligible to participate in a defined benefit plan?</b>				
Yes	80.0%	70.4%	94.4%	82.8%
No	20.0%	29.6%	5.6%	17.2%
<b>PLAN PARTICIPANT ACCOUNT INFORMATION</b>				
<b>Contributing Current Employees with a Balance</b> (As of December 31, 2021)				
<b>FEMALE - # Participants</b>				
Under 25 years old	0	1	8	89
25-34 years old	2	17	109	1,210
35-44 years old	2	21	146	2,195
45-54 years old	4	26	155	2,681
55-64 years old	4	22	135	2,210
65 and older	1	6	35	526



**DETAILED RESULTS**  
**BY NUMBER OF PLAN PARTICIPANTS**

	UNDER 250	250 TO 1,250	1,251 TO 6,000	OVER 6,000
<b>FEMALE - Total Account Balance \$</b>				
Under 25 years old	\$0.00	\$4,641.74	\$16,653.06	\$152,581.96
25-34 years old	\$12,893.31	\$224,755.66	\$1,486,399.07	\$10,300,251.02
35-44 years old	\$93,763.81	\$1,070,337.23	\$4,492,258.25	\$51,770,227.77
45-54 years old	\$143,519.73	\$2,124,689.87	\$11,430,258.03	\$125,665,840.51
55-64 years old	\$353,372.04	\$3,094,478.68	\$12,317,076.30	\$189,325,787.76
65 and older	\$75,913.29	\$928,388.15	\$2,131,941.03	\$50,171,872.42
<b>FEMALE - Total Account Balance \$/Participant</b>				
Under 25 years old	\$1,829.42	\$2,192.67	\$2,187.75	\$1,989.73
25-34 years old	\$17,463.48	\$13,240.82	\$12,999.14	\$9,010.00
35-44 years old	\$39,728.37	\$45,721.78	\$35,360.64	\$23,801.27
45-54 years old	\$52,572.70	\$81,889.61	\$73,506.86	\$51,722.31
55-64 years old	\$103,191.89	\$120,413.69	\$92,730.64	\$75,566.95
65 and older	\$184,804.25	\$137,192.70	\$94,956.18	\$95,357.82
<b>MALE - # Participants</b>				
Under 25 years old	0	5	19	125
25-34 years old	3	40	185	1,393
35-44 years old	6	50	281	2,251
45-54 years old	7	53	285	2,539
55-64 years old	7	39	188	2,014
65 and older	2	9	39	540
<b>MALE - Total Account Balance \$</b>				
Under 25 years old	\$0.00	\$19,117.21	\$58,336.78	\$345,141.24
25-34 years old	\$18,323.68	\$764,803.25	\$2,681,505.03	\$16,031,054.87
35-44 years old	\$205,075.99	\$2,761,986.28	\$11,923,006.45	\$64,374,469.23
45-54 years old	\$597,866.21	\$7,103,090.37	\$26,886,027.43	\$167,468,436.49
55-64 years old	\$883,835.64	\$6,549,803.37	\$25,519,577.46	\$192,602,515.32
65 and older	\$240,266.86	\$1,222,751.62	\$3,740,668.35	\$63,254,141.29
<b>MALE - Total Account Balance \$/Participant</b>				
Under 25 years old	\$3,704.57	\$4,420.79	\$4,106.08	\$2,817.79
25-34 years old	\$13,960.38	\$18,296.59	\$17,762.84	\$11,948.98
35-44 years old	\$45,717.68	\$56,174.67	\$52,467.51	\$31,668.75
45-54 years old	\$97,351.10	\$124,617.83	\$109,483.30	\$68,219.83
55-64 years old	\$141,208.78	\$159,021.71	\$135,874.23	\$99,185.47
65 and older	\$163,952.23	\$141,421.68	\$141,853.19	\$149,152.63
<b>GENDER INFO NOT GIVEN - # Participants</b>				
Under 25 years old	0	0	0	0
25-34 years old	0	0	0	2
35-44 years old	0	0	1	4
45-54 years old	0	0	1	5
55-64 years old	0	0	0	5
65 and older	0	0	0	2
<b>GENDER INFO NOT GIVEN - Total Account Balance \$</b>				
Under 25 years old	\$0.00	\$0.00	\$0.00	\$0.00
25-34 years old	\$0.00	\$0.00	\$0.00	\$20,990.21
35-44 years old	\$0.00	\$0.00	\$2,368.94	\$79,284.97
45-54 years old	\$0.00	\$0.00	\$1,714.61	\$120,526.41
55-64 years old	\$0.00	\$0.00	\$0.00	\$102,656.69
65 and older	\$0.00	\$0.00	\$0.00	\$48,658.92



**DETAILED RESULTS**  
**BY NUMBER OF PLAN PARTICIPANTS**

	UNDER 250	250 TO 1,250	1,251 TO 6,000	OVER 6,000
<b>GENDER INFO NOT GIVEN - Total Acct Balance \$/Partic</b>				
Under 25 years old	ISD	\$656.87	\$486.33	\$1,309.57
25-34 years old	\$3,961.78	\$3,854.03	\$9,576.28	\$6,585.69
35-44 years old	\$7,986.22	\$17,735.33	\$22,556.76	\$13,100.92
45-54 years old	ISD	\$52,248.26	\$21,792.81	\$24,673.09
55-64 years old	ISD	\$64,056.67	\$61,214.52	\$30,185.22
65 and older	ISD	\$56,622.93	\$50,353.54	\$36,961.18
<b>Non-contributing Current Employees with a Balance</b> (As of December 31, 2021)				
<b>FEMALE - # Participants</b>				
Under 25 years old	0	0	0	5
25-34 years old	0	6	15	162
35-44 years old	1	8	33	347
45-54 years old	3	11	43	495
55-64 years old	3	18	57	521
65 and older	3	17	54	277
<b>FEMALE - Total Account Balance \$</b>				
Under 25 years old	\$0.00	\$0.00	\$0.00	\$3,722.28
25-34 years old	\$0.00	\$54,339.33	\$127,073.21	\$921,851.41
35-44 years old	\$10,906.18	\$239,217.63	\$671,487.54	\$5,260,618.91
45-54 years old	\$138,464.05	\$775,564.16	\$1,685,767.13	\$12,872,941.71
55-64 years old	\$168,595.56	\$2,057,364.01	\$3,526,374.48	\$21,130,197.02
65 and older	\$261,484.65	\$2,840,782.51	\$5,003,888.09	\$18,189,628.11
<b>FEMALE - Total Account Balance \$/Participant</b>				
Under 25 years old	ISD	\$894.93	\$1,146.55	\$617.13
25-34 years old	\$8,745.94	\$6,128.08	\$5,820.65	\$3,893.91
35-44 years old	\$23,197.05	\$20,978.97	\$16,110.11	\$11,398.06
45-54 years old	\$54,114.08	\$59,061.36	\$50,990.18	\$26,846.47
55-64 years old	\$75,680.47	\$99,544.10	\$85,113.67	\$54,773.59
65 and older	\$104,299.49	\$134,108.38	\$106,769.95	\$78,960.58
<b>MALE - # Participants</b>				
Under 25 years old	0	0	1	6
25-34 years old	0	8	20	192
35-44 years old	1	14	44	431
45-54 years old	4	18	51	469
55-64 years old	4	29	88	543
65 and older	3	29	100	292
<b>MALE - Total Account Balance \$</b>				
Under 25 years old	\$0.00	\$0.00	\$1,971.26	\$13,979.71
25-34 years old	\$0.00	\$63,374.10	\$172,492.22	\$1,076,805.14
35-44 years old	\$15,918.21	\$301,852.65	\$986,901.61	\$5,204,969.20
45-54 years old	\$205,123.84	\$1,058,346.88	\$2,963,466.04	\$13,409,439.66
55-64 years old	\$433,696.54	\$3,343,133.75	\$8,788,886.35	\$26,970,723.67
65 and older	\$635,990.55	\$4,267,564.73	\$14,232,812.83	\$28,832,023.89
<b>MALE - Total Account Balance \$/Participant</b>				
Under 25 years old	ISD	\$2,171.50	\$1,562.50	\$1,421.54
25-34 years old	\$8,762.99	\$8,369.05	\$6,251.70	\$4,806.40
35-44 years old	\$23,427.55	\$26,996.82	\$22,392.26	\$15,156.66
45-54 years old	\$67,879.30	\$69,668.91	\$55,282.18	\$37,734.71



**DETAILED RESULTS**  
**BY NUMBER OF PLAN PARTICIPANTS**

	<b>UNDER 250</b>	<b>250 TO 1,250</b>	<b>1,251 TO 6,000</b>	<b>OVER 6,000</b>
55-64 years old	\$109,074.51	\$142,102.05	\$126,129.71	\$72,697.33
65 and older	\$131,962.67	\$142,845.28	\$140,536.44	\$117,921.21
<b>GENDER INFO NOT GIVEN - # Participants</b>				
Under 25 years old	0	0	0	0
25-34 years old	0	0	0	3
35-44 years old	0	0	0	3
45-54 years old	0	0	2	4
55-64 years old	0	0	1	4
65 and older	0	0	1	3
<b>GENDER INFO NOT GIVEN - Total Account Balance \$</b>				
Under 25 years old	\$0.00	\$0.00	\$0.00	\$0.00
25-34 years old	\$0.00	\$0.00	\$0.00	\$4,515.20
35-44 years old	\$0.00	\$0.00	\$0.00	\$14,074.54
45-54 years old	\$0.00	\$0.00	\$11,086.24	\$99,724.12
55-64 years old	\$0.00	\$0.00	\$13,402.28	\$197,725.58
65 and older	\$0.00	\$0.00	\$19,129.58	\$125,755.95
<b>GENDER INFO NOT GIVEN - Total Acct Balance \$/Partic</b>				
Under 25 years old	ISD	ISD	\$21,057.98	\$1,319.49
25-34 years old	ISD	\$1,545.79	\$2,270.74	\$2,849.15
35-44 years old	\$6,450.56	\$3,259.90	\$8,989.61	\$7,232.47
45-54 years old	\$12,623.41	\$12,160.74	\$17,268.23	\$22,054.81
55-64 years old	\$22,201.54	\$23,728.62	\$47,088.18	\$37,273.96
65 and older	\$36,382.42	\$80,528.13	\$45,053.64	\$52,124.94
TOTAL NUMBER OF PARTICIPANTS	111	489	2,267	28,463
TOTAL ACCOUNT BALANCE \$	\$8,063,223.10	\$49,564,007.93	\$173,060,690.85	\$1,500,959,852.18
TOTAL ACCOUNT BALANCE \$/PARTICIPANT	\$72,637.66	\$101,358.10	\$76,339.21	\$52,734.41
<b>Average participant age for all account holders</b>	51	49	47	48
(As of December 31, 2021 - Median of Reported Averages)				
<b>Average Account Balances (\$) (As of December 31, 2021)</b>				
(Medians of Reported Averages)				
<b>Contributing vs. Non-Contributing Accounts</b>				
Contributing current employees with a balance	\$84,336.88	\$85,755.03	\$75,800.07	\$53,229.53
Non-contributing current employees with a balance	\$92,360.89	\$96,645.21	\$77,899.15	\$43,702.77
<b>By Gender</b>				
Female	\$97,248.29	\$85,967.54	\$62,608.61	\$45,219.10
Male	\$108,933.88	\$99,261.13	\$87,777.94	\$59,117.48
<b>By Age Group</b>				
Under 25 years old	\$3,405.87	\$4,498.87	\$3,856.53	\$2,506.64
25-34 years old	\$15,197.14	\$17,304.07	\$14,396.59	\$9,653.41
35-44 years old	\$41,027.62	\$45,361.82	\$38,369.79	\$27,117.02
45-54 years old	\$79,159.87	\$103,293.72	\$87,712.52	\$57,583.80
55-64 years old	\$131,533.64	\$138,844.13	\$112,572.43	\$80,415.87
65 and older	\$150,370.29	\$160,380.43	\$132,316.45	\$109,798.56



**DETAILED RESULTS**  
**BY NUMBER OF PLAN PARTICIPANTS**

	UNDER 250	250 TO 1,250	1,251 TO 6,000	OVER 6,000
<b>Median Account Balances (\$) (As of December 31, 2021)</b> (Medians of Reported Medians)				
<b>All Accounts</b>	\$39,899.24	\$31,387.69	\$25,025.04	\$13,814.40
<b>Contributing vs. Non-Contributing Accounts</b>				
Contributing current employees with a balance	\$47,205.78	\$28,883.49	\$18,590.33	\$8,431.55
Non-contributing current employees with a balance	\$36,925.21	\$30,870.08	\$24,635.70	\$15,193.03
<b>By Gender</b>				
Female	\$39,285.76	\$24,457.31	\$17,224.55	\$11,413.55
Male	\$43,869.34	\$33,585.77	\$29,362.33	\$16,083.84
<b>By Age Group</b>				
Under 25 years old	\$0.00	\$1,902.92	\$1,532.09	\$1,038.84
25-34 years old	\$5,511.49	\$7,414.66	\$6,118.54	\$4,208.80
35-44 years old	\$18,478.73	\$19,315.72	\$15,673.99	\$10,426.86
45-54 years old	\$33,949.95	\$35,205.26	\$33,135.17	\$20,366.81
55-64 years old	\$68,923.62	\$63,537.76	\$45,507.72	\$27,569.95
65 and older	\$83,176.73	\$73,548.44	\$55,432.87	\$40,096.67
<b>PLAN CONTRIBUTIONS</b>				
<b>Dollar Per Paycheck Deferrals</b>				
<b>Annual Plan Contribution Amounts Per Participant</b> (for Year Ending December 31, 2021)				
<b>Average (Medians of Reported Averages)</b>				
<b>Total Annual Plan Contribution Amounts</b>	\$4,042.54	\$3,652.49	\$3,591.10	\$3,317.03
<b>By Gender</b>				
Female	\$3,799.33	\$3,282.46	\$2,909.36	\$2,803.50
Male	\$3,989.88	\$3,885.39	\$3,791.92	\$3,695.51
<b>By Age Group</b>				
Under 25 years old	\$0.00	\$1,706.72	\$1,544.54	\$1,074.66
25-34 years old	\$2,030.92	\$2,603.18	\$2,355.03	\$2,076.74
35-44 years old	\$3,495.30	\$3,615.04	\$3,553.42	\$2,931.49
45-54 years old	\$3,956.84	\$4,899.86	\$4,412.11	\$3,790.00
55-64 years old	\$4,922.56	\$4,754.44	\$4,222.24	\$4,224.70
65 and older	\$1,681.94	\$1,681.37	\$2,253.13	\$2,765.69
<b>Median (Medians of Reported Medians)</b>				
<b>Total Annual Plan Contribution Amounts</b>	\$1,369.64	\$1,300.00	\$1,075.00	\$1,378.41
<b>By Gender</b>				
Female	\$650.00	\$708.70	\$1,048.75	\$1,119.95
Male	\$1,554.38	\$1,587.18	\$1,429.80	\$1,595.00
<b>By Age Group</b>				
Under 25 years old	\$0.00	\$1,114.76	\$1,014.34	\$625.00
25-34 years old	\$731.78	\$1,719.34	\$1,325.00	\$1,225.00
35-44 years old	\$2,046.57	\$2,038.89	\$1,766.43	\$1,435.26
45-54 years old	\$1,491.91	\$2,397.49	\$1,949.42	\$1,897.03



**DETAILED RESULTS**  
**BY NUMBER OF PLAN PARTICIPANTS**

	UNDER 250	250 TO 1,250	1,251 TO 6,000	OVER 6,000
55-64 years old	\$2,385.11	\$1,258.12	\$1,296.69	\$1,640.24
65 and older	\$0.00	\$0.00	\$0.00	\$278.16

**Percentage Rate Deferrals**

**Annual Plan Contribution Rates as of December 31, 2021**

**PRE-TAX CONTRIBUTIONS**

**Average Deferral Rate (Participants with Deferral >0%)**  
(Medians of Reported Averages)

<b>All Participants</b>	8.1%	7.4%	7.6%	7.1%
<b>By Gender</b>				
Female	7.8%	6.7%	7.4%	6.9%
Male	7.2%	7.8%	7.7%	7.1%
<b>By Age Group</b>				
Under 25 years old	3.7%	4.7%	4.0%	3.6%
25-34 years old	6.1%	6.0%	5.4%	5.2%
35-44 years old	5.8%	5.3%	6.3%	5.6%
45-54 years old	7.3%	9.2%	6.9%	7.0%
55-64 years old	10.0%	9.6%	9.6%	9.5%
65 and older	11.6%	12.2%	12.3%	11.5%

**Median Deferral Rate (Participants with Deferral >0%)**  
(Medians of Reported Medians)

<b>All Participants</b>	7.2%	5.9%	4.8%	3.8%
<b>By Gender</b>				
Female	4.9%	5.1%	4.6%	3.5%
Male	7.4%	6.3%	4.8%	4.0%
<b>By Age Group</b>				
Under 25 years old	3.8%	4.9%	3.2%	1.7%
25-34 years old	4.7%	4.2%	3.6%	2.9%
35-44 years old	5.5%	4.8%	4.1%	3.4%
45-54 years old	5.6%	7.1%	4.8%	3.7%
55-64 years old	9.4%	8.1%	6.8%	4.9%
65 and older	11.6%	11.5%	8.3%	6.4%

**How many investment options were available to participants in your plan as of December 31, 2021?**

	35	30	29	24
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**INVESTMENT OPTIONS AVAILABLE TO PLAN PARTICIPANTS AS OF DEC 31, 2021**

**Investment Options by Asset Class - # Participant Accounts**

Target Date Fund - Off-the-shelf	31	242	1,121	4,867
Target Date Fund - Custom	0	0	0	0
Risk-based Fund	4	0	0	0
Global Equity	2	6	20	22
All Cap Domestic Equity	0	0	0	0
Large Cap Domestic Equity	32	230	1,062	6,432
Mid Cap Domestic Equity	0	0	272	1,457



**DETAILED RESULTS**  
**BY NUMBER OF PLAN PARTICIPANTS**

	UNDER 250	250 TO 1,250	1,251 TO 6,000	OVER 6,000
SMID Cap Domestic Equity	12	77	6	0
Small Cap Domestic Equity	14	94	378	2,348
Broad International Equity	0	0	0	0
Developed International Equity	16	101	362	1,008
Emerging Markets Equity	5	14	0	0
Core Fixed Income	14	85	426	2,358
Global/International Fixed Income	0	0	0	0
Stable Value/Fixed Account	34	184	729	2,925
Short-Term Fixed Income	0	0	0	0
Cash Equivalents	2	10	0	0
Sector/Specialty Fixed Income	4	15	0	0
Balanced	5	10	0	161
Inflation-Linked Bonds	6	13	0	0
REITs	6	39	0	0
Sector/Specialty Equity	0	0	0	0
Global Tactical Asset Allocation	0	0	0	0
Brokerage Window	0	0	0	0
Other	0	0	0	0

**Investment Options by Asset Class - Total Account Balance \$**

Target Date Fund - Off-the-shelf	\$872,734.11	\$8,345,916.49	\$34,511,134.20	\$139,078,095.13
Target Date Fund - Custom	\$0.00	\$0.00	\$0.00	\$0.00
Risk-based Fund	\$289,027.89	\$0.00	\$0.00	\$0.00
Global Equity	\$37,201.82	\$138,985.02	\$207,127.66	\$47,486.40
All Cap Domestic Equity	\$0.00	\$0.00	\$0.00	\$0.00
Large Cap Domestic Equity	\$1,810,217.53	\$11,663,564.65	\$53,620,203.88	\$344,904,515.79
Mid Cap Domestic Equity	\$0.00	\$0.00	\$4,527,580.42	\$19,566,642.64
SMID Cap Domestic Equity	\$216,282.08	\$1,590,619.28	\$3,561.59	\$0.00
Small Cap Domestic Equity	\$176,895.04	\$1,434,007.93	\$6,589,546.55	\$27,148,361.37
Broad International Equity	\$0.00	\$0.00	\$0.00	\$0.00
Developed International Equity	\$237,650.75	\$1,559,407.31	\$5,355,497.15	\$10,423,447.93
Emerging Markets Equity	\$15,716.01	\$52,983.88	\$0.00	\$0.00
Core Fixed Income	\$372,762.98	\$2,515,106.23	\$9,118,640.39	\$37,977,330.25
Global/International Fixed Income	\$0.00	\$0.00	\$0.00	\$0.00
Stable Value/Fixed Account	\$1,197,895.00	\$7,317,910.20	\$23,988,930.48	\$92,828,153.73
Short-Term Fixed Income	\$0.00	\$0.00	\$0.00	\$0.00
Cash Equivalents	\$4,374.88	\$69,163.34	\$0.00	\$0.00
Sector/Specialty Fixed Income	\$27,526.40	\$59,916.54	\$0.00	\$0.00
Balanced	\$60,584.42	\$96,719.78	\$0.00	\$759,718.94
Inflation-Linked Bonds	\$69,819.88	\$136,176.31	\$0.00	\$0.00
REITs	\$37,849.92	\$321,850.76	\$0.00	\$0.00
Sector/Specialty Equity	\$0.00	\$0.00	\$0.00	\$0.00
Global Tactical Asset Allocation	\$0.00	\$0.00	\$0.00	\$0.00
Brokerage Window	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00

**Investment Options by Asset Class - Total Account Balance \$/Participant Account**

Target Date Fund - Off-the-shelf	\$35,978.19	\$43,646.52	\$36,903.37	\$19,649.41
Target Date Fund - Custom	ISD	ISD	ISD	\$26,952.15
Risk-based Fund	\$74,653.55	\$79,150.51	\$39,224.88	\$33,802.21
Global Equity	\$26,606.67	\$39,137.56	\$12,189.87	\$12,526.90
All Cap Domestic Equity	ISD	ISD	ISD	ISD
Large Cap Domestic Equity	\$61,220.27	\$58,834.68	\$55,091.65	\$45,045.10
Mid Cap Domestic Equity	\$12,830.83	\$14,802.61	\$15,152.55	\$19,960.64
SMID Cap Domestic Equity	\$23,724.54	\$26,318.49	\$21,086.91	\$16,216.98
Small Cap Domestic Equity	\$14,130.86	\$16,460.88	\$13,823.81	\$14,296.02
Broad International Equity	ISD	\$7,579.47	\$11,276.36	\$11,147.26



**DETAILED RESULTS**  
**BY NUMBER OF PLAN PARTICIPANTS**

	UNDER 250	250 TO 1,250	1,251 TO 6,000	OVER 6,000
Developed International Equity	\$14,219.70	\$15,912.74	\$13,858.24	\$12,649.03
Emerging Markets Equity	\$4,768.53	\$4,255.93	\$5,098.40	\$6,439.38
Core Fixed Income	\$30,020.46	\$25,226.30	\$17,740.16	\$14,484.04
Global/International Fixed Income	ISD	ISD	\$7,108.46	\$7,475.37
Stable Value/Fixed Account	\$52,822.28	\$46,738.29	\$32,918.33	\$31,051.90
Short-Term Fixed Income	ISD	ISD	ISD	\$10,782.49
Cash Equivalents	\$10,220.80	\$10,109.17	\$16,190.90	\$10,892.02
Sector/Specialty Fixed Income	\$8,885.86	\$7,175.98	\$8,635.00	\$3,511.25
Balanced	\$13,683.39	\$19,399.16	\$24,815.14	\$24,643.33
Inflation-Linked Bonds	\$16,662.51	\$21,329.20	\$14,726.74	\$7,335.38
REITs	\$7,881.79	\$8,740.36	\$8,914.23	\$5,231.04
Sector/Specialty Equity	ISD	ISD	\$14,382.40	ISD
Global Tactical Asset Allocation	ISD	ISD	ISD	ISD
Brokerage Window	ISD	\$157,317.86	\$113,713.99	\$82,024.08
Other	ISD	ISD	ISD	\$16,625.36

**Investment Options by Mgt Strategy - # Participant Accounts**

Active	54	422	1,587	10,261
Passive	29	117	818	3,772
Hybrid	0	0	0	0

**Investment Options by Mgt Strategy - Total Account Balance \$**

Active	\$5,896,685.75	\$31,946,825.26	\$86,246,558.90	\$379,959,020.60
Passive	\$1,285,934.41	\$5,990,127.98	\$24,120,993.27	\$108,566,816.64
Hybrid	\$0.00	\$0.00	\$0.00	\$0.00

**Investment Options by Mgt Strategy - Total Account Balance \$/Participant Account**

Active	\$93,612.31	\$74,697.02	\$54,094.49	\$37,224.94
Passive	\$49,387.43	\$51,844.69	\$40,214.61	\$29,463.62
Hybrid	ISD	ISD	\$11,453.74	\$23,599.25

**Investment Options by Vehicle Type - # Participant Accounts**

Mutual Fund	30	294	1,663	6,397
Commingled Fund	56	320	854	947
Multiple Vehicle Types	18	60	0	0
White Label	0	0	0	0

**Investment Options by Vehicle Type - Total Account Balance \$**

Mutual Fund	\$1,544,272.17	\$12,804,732.15	\$107,980,595.87	\$362,817,843.62
Commingled Fund	\$4,852,025.58	\$17,895,587.95	\$31,677,929.31	\$35,592,836.87
Multiple Vehicle Types	\$1,216,426.99	\$1,212,285.72	\$0.00	\$0.00
White Label	\$0.00	\$0.00	\$0.00	\$0.00

**Investment Options by Vehicle Type - Total Account Balance \$/Participant Account**

Mutual Fund	\$47,235.49	\$65,141.00	\$63,927.84	\$53,410.67
Commingled Fund	\$82,434.39	\$64,260.20	\$43,676.48	\$31,628.58
Multiple Vehicle Types	\$59,155.62	\$53,181.70	\$29,349.08	\$35,578.25
White Label	ISD	ISD	\$15,045.03	\$29,328.32

**Multi-Manager Funds**

# Participant Accounts	47	261	279	0
Total Account Balance \$	\$3,056,270.15	\$11,629,186.51	\$1,485,179.55	\$0.00
Total Account Balance \$/Participant Account	\$71,751.97	\$58,204.46	\$29,694.85	\$37,068.63



**BY TOTAL ASSETS (TOTAL ACCOUNT BALANCE)**





DETAILED RESULTS  
BY TOTAL PLAN ASSETS

	UNDER \$15 MILLION	\$15 TO \$75 MILLION	\$75 TO \$450 MILLION	OVER \$450 MILLION
<b>PLAN DEMOGRAPHICS</b>				
<b>Is your plan a single or multi-employer plan?</b>				
Single employer	87.0%	83.1%	75.4%	37.5%
Multi-employer	13.0%	17.0%	24.6%	62.5%
<b>What is your plan type?</b>				
457(b)	44.4%	57.6%	77.2%	66.1%
403(b)	0.0%	1.7%	1.8%	3.6%
401(k)	0.0%	6.8%	3.5%	10.7%
401(a) Defined Contribution	55.6%	33.9%	15.8%	19.6%
Other	0.0%	0.0%	1.8%	0.0%
<b>What is your defined contribution plan designation?</b>				
Primary	18.5%	18.6%	12.3%	23.2%
Supplemental	81.5%	81.4%	87.7%	76.8%
<b>Which of the following best describes this plan?</b>				
Mandatory with NO voluntary contributions	16.7%	15.3%	3.5%	10.7%
Mandatory with voluntary contributions allowed	16.7%	13.6%	7.0%	8.9%
Voluntary	59.3%	66.1%	89.5%	76.8%
Other	7.4%	5.1%	0.0%	3.6%
<b>Which entities are covered by your plan? (Multiple responses allowed)</b>				
State	9.3%	15.3%	12.3%	55.4%
County	27.8%	20.3%	28.1%	58.9%
City	61.1%	71.2%	54.4%	62.5%
Special Districts	11.1%	17.0%	10.5%	46.4%
Hospital	7.4%	10.2%	14.0%	32.1%
College/University	7.4%	11.9%	14.0%	33.9%
School (K-12)	7.4%	10.2%	10.5%	33.9%
Other	16.7%	20.3%	22.8%	3.6%
<b>Does this plan use automatic enrollment?</b>				
Yes	0.0%	1.7%	3.5%	16.1%
No	100.0%	98.3%	96.5%	83.9%
<b>Are all or some of your plan participants eligible to participate in a defined benefit plan?</b>				
Yes	79.6%	72.9%	93.0%	82.1%
No	20.4%	27.1%	7.0%	17.9%
<b>PLAN PARTICIPANT ACCOUNT INFORMATION</b>				
<b>Contributing Current Employees with a Balance (As of December 31, 2021)</b>				
<b>FEMALE - # Participants</b>				
Under 25 years old	0	1	5	89
25-34 years old	2	10	67	1,210
35-44 years old	3	13	109	2,221
45-54 years old	4	15	142	2,702
55-64 years old	5	19	106	2,473
65 and older	1	5	18	535



DETAILED RESULTS  
BY TOTAL PLAN ASSETS

	UNDER \$15 MILLION	\$15 TO \$75 MILLION	\$75 TO \$450 MILLION	OVER \$450 MILLION
<b>FEMALE - Total Account Balance \$</b>				
Under 25 years old	\$0.00	\$769.90	\$13,979.71	\$216,280.69
25-34 years old	\$22,775.89	\$146,035.67	\$1,214,613.66	\$11,533,520.71
35-44 years old	\$84,897.16	\$587,738.46	\$4,724,596.03	\$55,007,683.88
45-54 years old	\$114,202.99	\$1,341,957.47	\$11,184,476.83	\$143,228,836.65
55-64 years old	\$301,856.35	\$2,287,860.07	\$12,226,421.89	\$196,166,263.63
65 and older	\$38,047.14	\$874,558.59	\$2,406,392.07	\$53,052,095.91
<b>FEMALE - Total Account Balance \$/Participant</b>				
Under 25 years old	\$1,091.11	\$1,810.89	\$2,457.41	\$2,285.95
25-34 years old	\$11,039.58	\$11,658.04	\$14,149.81	\$9,839.78
35-44 years old	\$14,284.77	\$41,188.35	\$41,960.65	\$27,937.71
45-54 years old	\$28,984.99	\$74,498.26	\$81,341.21	\$60,012.13
55-64 years old	\$52,702.45	\$113,201.31	\$111,099.78	\$89,400.30
65 and older	\$70,559.59	\$131,567.67	\$120,564.14	\$103,423.17
<b>MALE - # Participants</b>				
Under 25 years old	0	2	12	125
25-34 years old	4	24	155	1,393
35-44 years old	7	37	225	2,251
45-54 years old	7	45	234	2,539
55-64 years old	7	32	170	2,014
65 and older	2	7	27	541
<b>MALE - Total Account Balance \$</b>				
Under 25 years old	\$0.00	\$7,024.58	\$53,132.44	\$454,703.97
25-34 years old	\$58,061.09	\$515,372.12	\$2,764,964.58	\$19,098,520.09
35-44 years old	\$190,524.77	\$1,832,938.70	\$11,922,019.01	\$75,514,979.43
45-54 years old	\$486,121.69	\$4,768,898.58	\$25,772,744.41	\$177,052,163.26
55-64 years old	\$657,513.70	\$4,355,227.98	\$23,567,856.15	\$206,481,611.23
65 and older	\$159,392.76	\$991,998.29	\$4,412,388.71	\$66,913,286.77
<b>MALE - Total Account Balance \$/Participant</b>				
Under 25 years old	\$2,371.68	\$3,824.51	\$4,992.14	\$3,758.60
25-34 years old	\$10,324.83	\$17,179.07	\$19,961.79	\$13,832.08
35-44 years old	\$27,979.85	\$41,981.08	\$54,206.61	\$37,696.14
45-54 years old	\$53,235.24	\$121,596.25	\$128,498.50	\$80,063.57
55-64 years old	\$76,071.88	\$150,304.68	\$160,428.31	\$112,081.55
65 and older	\$78,336.86	\$137,529.60	\$176,774.71	\$156,167.16
<b>GENDER INFO NOT GIVEN - # Participants</b>				
Under 25 years old	0	0	0	0
25-34 years old	0	0	0	1
35-44 years old	0	0	1	4
45-54 years old	0	0	1	4
55-64 years old	0	0	1	4
65 and older	0	0	0	2
<b>GENDER INFO NOT GIVEN - Total Account Balance \$</b>				
Under 25 years old	\$0.00	\$0.00	\$0.00	\$0.00
25-34 years old	\$0.00	\$0.00	\$0.00	\$12,314.14
35-44 years old	\$0.00	\$0.00	\$20,819.23	\$59,871.40
45-54 years old	\$0.00	\$0.00	\$19,247.73	\$111,087.09
55-64 years old	\$0.00	\$0.00	\$12,772.28	\$78,895.55
65 and older	\$0.00	\$0.00	\$0.00	\$48,658.92



DETAILED RESULTS  
BY TOTAL PLAN ASSETS

	UNDER \$15 MILLION	\$15 TO \$75 MILLION	\$75 TO \$450 MILLION	OVER \$450 MILLION
<b>GENDER INFO NOT GIVEN - Total Acct Balance \$/Partic</b>				
Under 25 years old	ISD	\$656.87	\$1,566.23	\$1,540.55
25-34 years old	\$3,765.97	\$3,675.61	\$8,271.24	\$6,689.24
35-44 years old	\$2,762.26	\$6,368.77	\$24,541.13	\$13,100.92
45-54 years old	\$6,418.46	\$40,609.79	\$56,381.40	\$30,127.57
55-64 years old	\$1,665.27	\$30,914.62	\$74,234.17	\$30,073.32
65 and older	ISD	\$1,444.03	\$72,448.03	\$40,323.45
<b>Non-contributing Current Employees with a Balance</b> (As of December 31, 2021)				
<b>FEMALE - # Participants</b>				
Under 25 years old	0	0	0	5
25-34 years old	1	3	13	162
35-44 years old	2	7	31	347
45-54 years old	3	9	38	495
55-64 years old	3	14	53	554
65 and older	3	15	48	301
<b>FEMALE - Total Account Balance \$</b>				
Under 25 years old	\$0.00	\$0.00	\$0.00	\$3,465.73
25-34 years old	\$2,445.86	\$31,158.60	\$132,136.72	\$921,851.41
35-44 years old	\$10,906.18	\$198,218.26	\$746,704.23	\$5,285,061.05
45-54 years old	\$51,576.05	\$643,725.71	\$2,359,456.95	\$13,728,603.83
55-64 years old	\$121,505.53	\$1,509,717.99	\$4,677,326.38	\$21,593,375.77
65 and older	\$97,142.19	\$2,116,880.15	\$6,010,284.38	\$21,545,262.28
<b>FEMALE - Total Account Balance \$/Participant</b>				
Under 25 years old	\$1,196.66	\$775.37	\$1,075.17	\$631.32
25-34 years old	\$4,656.50	\$6,128.08	\$6,277.66	\$4,809.98
35-44 years old	\$7,457.76	\$17,504.26	\$23,875.87	\$13,655.29
45-54 years old	\$30,454.20	\$64,010.68	\$52,988.65	\$32,072.86
55-64 years old	\$43,287.74	\$99,150.22	\$112,533.72	\$59,180.87
65 and older	\$62,776.94	\$126,954.28	\$125,453.81	\$82,398.54
<b>MALE - # Participants</b>				
Under 25 years old	0	0	1	5
25-34 years old	1	4	19	172
35-44 years old	1	10	35	353
45-54 years old	4	13	45	455
55-64 years old	3	20	81	458
65 and older	3	19	98	292
<b>MALE - Total Account Balance \$</b>				
Under 25 years old	\$0.00	\$0.00	\$705.32	\$13,979.71
25-34 years old	\$4,133.40	\$35,823.58	\$213,549.90	\$1,076,805.14
35-44 years old	\$13,208.12	\$225,478.12	\$1,122,969.67	\$5,383,427.23
45-54 years old	\$59,272.31	\$808,020.09	\$3,759,188.28	\$15,565,244.81
55-64 years old	\$220,101.49	\$2,160,636.37	\$11,790,096.18	\$30,974,275.70
65 and older	\$135,555.29	\$3,185,956.75	\$15,897,697.25	\$35,395,604.10
<b>MALE - Total Account Balance \$/Participant</b>				
Under 25 years old	\$875.25	\$1,369.36	\$1,913.10	\$1,577.45
25-34 years old	\$5,675.71	\$6,820.70	\$7,299.53	\$5,341.79
35-44 years old	\$11,185.15	\$26,094.92	\$26,340.91	\$16,981.71
45-54 years old	\$24,304.08	\$66,587.33	\$67,725.65	\$41,440.20



DETAILED RESULTS  
BY TOTAL PLAN ASSETS

	UNDER \$15 MILLION	\$15 TO \$75 MILLION	\$75 TO \$450 MILLION	OVER \$450 MILLION
55-64 years old	\$72,730.54	\$110,739.56	\$144,036.46	\$81,729.19
65 and older	\$71,257.09	\$147,156.15	\$154,397.87	\$127,123.37
<b>GENDER INFO NOT GIVEN - # Participants</b>				
Under 25 years old	0	0	0	0
25-34 years old	0	0	0	1
35-44 years old	0	0	1	2
45-54 years old	0	0	2	3
55-64 years old	0	0	2	3
65 and older	0	0	2	3
<b>GENDER INFO NOT GIVEN - Total Account Balance \$</b>				
Under 25 years old	\$0.00	\$0.00	\$0.00	\$0.00
25-34 years old	\$0.00	\$0.00	\$0.00	\$731.67
35-44 years old	\$0.00	\$0.00	\$3,155.79	\$11,423.03
45-54 years old	\$0.00	\$0.00	\$41,521.36	\$114,094.64
55-64 years old	\$0.00	\$0.00	\$165,048.26	\$197,309.16
65 and older	\$0.00	\$0.00	\$69,319.67	\$97,584.56
<b>GENDER INFO NOT GIVEN - Total Acct Balance \$/Partic</b>				
Under 25 years old	ISD	ISD	\$2,076.89	\$1,462.20
25-34 years old	\$943.83	\$1,545.79	\$3,055.90	\$3,616.14
35-44 years old	\$3,605.49	\$2,562.47	\$10,417.83	\$8,099.36
45-54 years old	\$4,316.96	\$8,236.34	\$23,906.12	\$24,530.74
55-64 years old	\$12,752.74	\$3,586.56	\$49,054.89	\$41,947.90
65 and older	\$2,032.86	\$32,476.73	\$62,643.41	\$61,000.86
TOTAL NUMBER OF PARTICIPANTS	107	402	2,172	29,934
TOTAL ACCOUNT BALANCE \$	\$6,819,246.11	\$33,651,847.27	\$179,712,052.98	\$1,536,354,066.19
TOTAL ACCOUNT BALANCE \$/PARTICIPANT	\$53,379.94	\$92,900.19	\$87,001.02	\$63,722.20
<b>Average participant age for all account holders</b>	49	50	48	48
(As of December 31, 2021 - Median of Reported Averages)				
<b>Average Account Balances (\$) (As of December 31, 2021)</b>				
(Medians of Reported Averages)				
<b>Contributing vs. Non-Contributing Accounts</b>				
Contributing current employees with a balance	\$47,182.70	\$85,144.85	\$79,981.57	\$64,660.89
Non-contributing current employees with a balance	\$54,228.96	\$104,772.98	\$94,481.25	\$55,963.15
<b>By Gender</b>				
Female	\$39,733.75	\$90,567.09	\$73,042.10	\$54,560.26
Male	\$44,572.46	\$100,406.04	\$102,237.64	\$70,182.28
<b>By Age Group</b>				
Under 25 years old	\$1,776.09	\$3,591.86	\$4,586.80	\$3,192.14
25-34 years old	\$10,438.60	\$14,291.28	\$15,562.93	\$11,777.40
35-44 years old	\$22,796.59	\$36,556.87	\$43,964.68	\$32,588.47
45-54 years old	\$44,715.76	\$89,089.17	\$94,647.93	\$69,771.90
55-64 years old	\$68,789.83	\$140,032.08	\$135,359.88	\$96,566.08
65 and older	\$79,362.93	\$161,243.39	\$145,841.90	\$130,418.99



DETAILED RESULTS  
BY TOTAL PLAN ASSETS

	UNDER \$15 MILLION	\$15 TO \$75 MILLION	\$75 TO \$450 MILLION	OVER \$450 MILLION
<b>Median Account Balances (\$) (As of December 31, 2021)</b> (Medians of Reported Medians)				
<b>All Accounts</b>	\$19,614.23	\$31,375.20	\$29,398.70	\$17,315.69
<b>Contributing vs. Non-Contributing Accounts</b>				
Contributing current employees with a balance	\$18,279.90	\$39,099.32	\$30,475.46	\$10,209.49
Non-contributing current employees with a balance	\$20,081.94	\$25,004.93	\$28,358.52	\$18,500.63
<b>By Gender</b>				
Female	\$19,828.42	\$26,223.59	\$22,998.45	\$13,675.77
Male	\$16,627.07	\$38,236.05	\$33,142.50	\$20,914.05
<b>By Age Group</b>				
Under 25 years old	\$0.00	\$883.49	\$2,184.46	\$1,498.20
25-34 years old	\$4,013.60	\$6,073.78	\$7,946.98	\$5,402.19
35-44 years old	\$12,612.73	\$16,628.95	\$18,331.20	\$12,330.26
45-54 years old	\$17,185.84	\$33,401.49	\$39,055.52	\$26,605.29
55-64 years old	\$39,349.20	\$62,846.82	\$57,281.99	\$39,981.28
65 and older	\$35,962.97	\$84,394.54	\$70,795.05	\$43,777.23
<b>PLAN CONTRIBUTIONS</b>				
<b>Dollar Per Paycheck Deferrals</b>				
<b>Annual Plan Contribution Amounts Per Participant</b> (for Year Ending December 31, 2021)				
<b>Average (Medians of Reported Averages)</b>				
<b>Total Annual Plan Contribution Amounts</b>	\$3,039.91	\$3,412.72	\$3,986.22	\$3,906.22
<b>By Gender</b>				
Female	\$2,848.10	\$3,029.99	\$3,378.48	\$3,161.79
Male	\$3,292.61	\$3,675.28	\$4,399.33	\$4,172.71
<b>By Age Group</b>				
Under 25 years old	\$0.00	\$679.13	\$1,863.20	\$1,246.26
25-34 years old	\$1,458.78	\$2,318.14	\$2,970.85	\$2,357.15
35-44 years old	\$2,677.58	\$3,144.59	\$3,720.85	\$3,475.97
45-54 years old	\$2,840.78	\$4,606.41	\$4,960.69	\$4,494.31
55-64 years old	\$3,361.72	\$4,288.10	\$4,799.06	\$4,639.58
65 and older	\$1,079.06	\$1,664.25	\$2,325.01	\$2,967.27
<b>Median (Medians of Reported Medians)</b>				
<b>Total Annual Plan Contribution Amounts</b>	\$1,213.30	\$1,066.84	\$1,300.00	\$1,703.83
<b>By Gender</b>				
Female	\$533.03	\$625.00	\$1,040.00	\$1,398.41
Male	\$1,233.05	\$1,300.00	\$1,614.60	\$2,028.81
<b>By Age Group</b>				
Under 25 years old	\$0.00	\$320.00	\$1,150.00	\$709.24
25-34 years old	\$662.50	\$1,232.76	\$1,617.06	\$1,356.47
35-44 years old	\$1,329.26	\$1,350.00	\$1,810.00	\$1,812.22
45-54 years old	\$1,301.69	\$1,560.00	\$2,208.05	\$2,315.29



DETAILED RESULTS  
BY TOTAL PLAN ASSETS

	UNDER \$15 MILLION	\$15 TO \$75 MILLION	\$75 TO \$450 MILLION	OVER \$450 MILLION
55-64 years old	\$2,056.62	\$975.00	\$1,739.68	\$2,028.88
65 and older	\$0.00	\$0.00	\$0.00	\$399.63

**Percentage Rate Deferrals**

Annual Plan Contribution Rates as of December 31, 2021

**PRE-TAX CONTRIBUTIONS**

**Average Deferral Rate (Participants with Deferral >0%)**

(Medians of Reported Averages)

<b>All Participants</b>	6.9%	7.4%	9.1%	7.1%
<b>By Gender</b>				
Female	5.3%	6.6%	8.6%	6.7%
Male	6.5%	7.2%	9.2%	7.1%
<b>By Age Group</b>				
Under 25 years old	3.1%	4.1%	4.2%	3.6%
25-34 years old	4.9%	5.4%	5.5%	5.0%
35-44 years old	3.9%	5.8%	6.8%	5.5%
45-54 years old	6.5%	7.2%	9.0%	6.7%
55-64 years old	8.7%	8.7%	11.5%	9.4%
65 and older	7.0%	9.8%	13.7%	11.3%

**Median Deferral Rate (Participants with Deferral >0%)**

(Medians of Reported Medians)

<b>All Participants</b>	4.9%	5.7%	4.9%	4.0%
<b>By Gender</b>				
Female	4.2%	5.1%	4.6%	3.9%
Male	5.1%	6.6%	5.1%	4.1%
<b>By Age Group</b>				
Under 25 years old	1.9%	3.6%	3.2%	1.7%
25-34 years old	2.9%	4.6%	3.8%	2.9%
35-44 years old	3.7%	4.9%	4.1%	3.4%
45-54 years old	4.9%	6.5%	4.9%	3.7%
55-64 years old	5.8%	8.0%	7.3%	5.0%
65 and older	4.3%	9.4%	9.4%	6.0%
<b>How many investment options were available to participants in your plan as of December 31, 2021?</b>	31	35	30	24

**INVESTMENT OPTIONS AVAILABLE TO PLAN PARTICIPANTS AS OF DEC 31, 2021**

**Investment Options by Asset Class - # Participant Accounts**

Target Date Fund - Off-the-shelf	27	112	839	4,867
Target Date Fund - Custom	0	0	0	0
Risk-based Fund	0	8	0	0
Global Equity	2	6	40	0
All Cap Domestic Equity	0	0	0	0
Large Cap Domestic Equity	30	110	884	6,841
Mid Cap Domestic Equity	0	0	356	1,588





**DETAILED RESULTS**  
**BY TOTAL PLAN ASSETS**

	UNDER \$15 MILLION	\$15 TO \$75 MILLION	\$75 TO \$450 MILLION	OVER \$450 MILLION
SMID Cap Domestic Equity	6	46	100	0
Small Cap Domestic Equity	13	52	340	2,348
Broad International Equity	0	0	0	0
Developed International Equity	14	59	304	1,182
Emerging Markets Equity	1	7	0	0
Core Fixed Income	13	56	390	2,552
Global/International Fixed Income	0	0	0	0
Stable Value/Fixed Account	27	115	564	2,856
Short-Term Fixed Income	0	0	0	0
Cash Equivalents	0	8	0	0
Sector/Specialty Fixed Income	0	7	0	0
Balanced	3	12	0	41
Inflation-Linked Bonds	4	15	0	0
REITs	3	19	100	0
Sector/Specialty Equity	0	0	0	0
Global Tactical Asset Allocation	0	0	0	0
Brokerage Window	0	0	1	0
Other	0	0	0	0

**Investment Options by Asset Class - Total Account Balance \$**

Target Date Fund - Off-the-shelf	\$639,129.43	\$5,762,813.93	\$36,073,509.47	\$158,674,750.41
Target Date Fund - Custom	\$0.00	\$0.00	\$0.00	\$0.00
Risk-based Fund	\$0.00	\$263,842.17	\$0.00	\$0.00
Global Equity	\$27,031.98	\$93,195.30	\$1,069,376.78	\$0.00
All Cap Domestic Equity	\$0.00	\$0.00	\$0.00	\$0.00
Large Cap Domestic Equity	\$1,061,512.11	\$7,610,074.31	\$49,149,615.51	\$367,350,348.37
Mid Cap Domestic Equity	\$0.00	\$0.00	\$6,229,456.82	\$32,943,966.28
SMID Cap Domestic Equity	\$31,328.39	\$1,096,195.25	\$3,105,074.46	\$0.00
Small Cap Domestic Equity	\$152,337.46	\$1,144,104.54	\$6,873,829.42	\$35,350,724.33
Broad International Equity	\$0.00	\$0.00	\$0.00	\$0.00
Developed International Equity	\$212,690.28	\$953,463.37	\$5,320,061.13	\$10,917,765.59
Emerging Markets Equity	\$1,366.01	\$85,837.70	\$0.00	\$0.00
Core Fixed Income	\$179,204.63	\$1,435,898.14	\$9,063,744.83	\$54,361,893.99
Global/International Fixed Income	\$0.00	\$0.00	\$0.00	\$0.00
Stable Value/Fixed Account	\$616,003.16	\$5,250,614.07	\$23,834,385.76	\$107,450,285.64
Short-Term Fixed Income	\$0.00	\$0.00	\$0.00	\$0.00
Cash Equivalents	\$0.00	\$89,619.48	\$0.00	\$0.00
Sector/Specialty Fixed Income	\$0.00	\$91,628.34	\$0.00	\$0.00
Balanced	\$15,585.55	\$178,130.07	\$0.00	\$189,727.70
Inflation-Linked Bonds	\$26,731.85	\$520,824.74	\$0.00	\$0.00
REITs	\$9,258.96	\$197,614.72	\$916,091.67	\$0.00
Sector/Specialty Equity	\$0.00	\$0.00	\$0.00	\$0.00
Global Tactical Asset Allocation	\$0.00	\$0.00	\$0.00	\$0.00
Brokerage Window	\$0.00	\$0.00	\$164,712.77	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00

**Investment Options by Asset Class - Total Account Balance \$/Participant Account**

Target Date Fund - Off-the-shelf	\$20,329.51	\$39,903.85	\$39,544.76	\$22,116.32
Target Date Fund - Custom	ISD	ISD	ISD	\$31,874.50
Risk-based Fund	\$61,219.46	\$94,193.63	\$74,368.18	\$37,603.92
Global Equity	\$13,784.01	\$37,593.45	\$16,868.83	\$12,934.60
All Cap Domestic Equity	ISD	ISD	ISD	ISD
Large Cap Domestic Equity	\$38,683.79	\$59,841.00	\$60,079.40	\$55,634.71
Mid Cap Domestic Equity	\$5,328.81	\$15,310.15	\$15,368.21	\$24,198.27
SMID Cap Domestic Equity	\$12,763.81	\$28,514.31	\$26,259.79	\$16,505.42
Small Cap Domestic Equity	\$11,313.15	\$16,834.10	\$17,096.45	\$15,872.73
Broad International Equity	\$1,136.61	ISD	\$11,159.50	\$16,275.23

	UNDER \$15 MILLION	\$15 TO \$75 MILLION	\$75 TO \$450 MILLION	OVER \$450 MILLION
Developed International Equity	\$11,084.67	\$15,414.82	\$16,816.01	\$14,331.49
Emerging Markets Equity	\$4,556.19	\$4,343.22	\$6,128.92	\$7,903.95
Core Fixed Income	\$14,547.43	\$27,824.82	\$20,829.20	\$16,288.61
Global/International Fixed Income	ISD	ISD	\$6,471.75	\$10,867.06
Stable Value/Fixed Account	\$28,017.88	\$53,188.98	\$43,676.48	\$36,049.00
Short-Term Fixed Income	ISD	ISD	ISD	\$8,352.87
Cash Equivalents	\$7,966.78	\$12,125.13	\$16,470.25	\$10,892.02
Sector/Specialty Fixed Income	\$6,101.27	\$8,647.55	\$10,637.50	\$5,108.73
Balanced	\$12,815.55	\$19,202.97	\$23,917.63	\$26,717.69
Inflation-Linked Bonds	\$12,087.12	\$25,000.71	\$15,207.26	\$8,446.98
REITs	\$7,162.45	\$9,962.80	\$9,739.21	\$6,554.87
Sector/Specialty Equity	ISD	ISD	\$14,382.40	ISD
Global Tactical Asset Allocation	ISD	ISD	\$12,172.65	ISD
Brokerage Window	ISD	\$105,221.41	\$113,167.76	\$102,861.25
Other	ISD	ISD	ISD	\$10,912.20

**Investment Options by Mgt Strategy - # Participant Accounts**

Active	49	311	1,224	10,261
Passive	25	84	697	3,292
Hybrid	0	0	0	0

**Investment Options by Mgt Strategy - Total Account Balance \$**

Active	\$3,113,017.13	\$23,307,001.24	\$87,106,272.43	\$437,695,879.79
Passive	\$766,171.00	\$4,672,657.56	\$35,591,415.05	\$120,689,790.35
Hybrid	\$0.00	\$0.00	\$0.00	\$0.00

**Investment Options by Mgt Strategy - Total Account Balance \$/Participant Account**

Active	\$49,255.25	\$81,713.35	\$64,705.50	\$41,121.64
Passive	\$28,846.43	\$54,143.10	\$45,382.56	\$31,492.45
Hybrid	ISD	ISD	\$13,810.58	\$26,096.63

**Investment Options by Vehicle Type - # Participant Accounts**

Mutual Fund	29	121	1,562	5,464
Commingled Fund	54	218	653	1,578
Multiple Vehicle Types	6	53	0	0
White Label	0	0	0	0

**Investment Options by Vehicle Type - Total Account Balance \$**

Mutual Fund	\$1,256,391.70	\$8,578,549.40	\$108,161,698.36	\$422,328,902.34
Commingled Fund	\$1,914,032.70	\$14,996,038.27	\$36,174,574.12	\$80,600,207.66
Multiple Vehicle Types	\$348,269.86	\$3,238,856.76	\$0.00	\$0.00
White Label	\$0.00	\$0.00	\$0.00	\$0.00

**Investment Options by Vehicle Type - Total Account Balance \$/Participant Account**

Mutual Fund	\$32,366.77	\$60,004.20	\$74,146.22	\$56,216.14
Commingled Fund	\$53,745.65	\$78,871.68	\$52,103.96	\$39,008.64
Multiple Vehicle Types	\$41,659.96	\$56,614.32	\$39,592.27	\$36,750.20
White Label	ISD	ISD	\$13,290.55	\$29,544.29

**Multi-Manager Funds**

# Participant Accounts	37	181	197	0
Total Account Balance \$	\$1,477,969.26	\$9,597,273.55	\$15,642,961.33	\$0.00
Total Account Balance \$/Participant Account	\$45,148.41	\$68,072.97	\$46,738.29	\$38,748.67