



HYAS GROUP

COUNTY OF RIVERSIDE REVIEW OF PLAN INVESTMENTS AUGUST 2022

TABLE OF CONTENTS

Section 1	Introduction
Section 2	Project Summary
Section 3	Administrative Fee Review
Section 4	Investment Menu Review
Section 5	Cost Savings
Section 6	Appendix: Plan Assets and Mappings by Fund

Section 1



Introduction

The County of Riverside, California (“County”) sponsors three 457(b) Plans and four 401(a) Plans. There is one 457(b) Plan and one 401(a) Plan for each of the County, the Waste Resources Management District, and the Flood Control and Water Conservation District. The County has an additional 401(a) Supplemental Contribution Plan. The plans are recordkept by AIG (recordkeeps all three 457(b) Plans and the two County 401(a) Plans) and Nationwide (recordkeeps all seven plans). The Hyas Group was hired to assist the County in negotiating recordkeeping and administration fees as well as reviewing the investment menu structure and investment options.

The Hyas Group has prepared this document as a review of the Plans’ fees and investment menu including an analysis of the current menu, along with enhancements that can be made. The report will be centered around building an investment menu which satisfies the following:

- 1. Simplified participant decision-making;**
- 2. Structural consistency;**
- 3. Competitive, fair, and transparent fees;**
- 4. Increased fiduciary efficiencies.**

General Background on Retirement Plan Economics

Historically, deferred compensation plans have tended to be set up under a model that provides the recordkeeper with revenue from investment managers through: asset management fees, proprietary funds, non-proprietary funds (otherwise known as “revenue share”), and administrative fees. Revenue from proprietary funds exists in cases where the plan invests in funds whose management team is owned by the same company as the recordkeeper. Revenue from non-proprietary funds is a portion of an investment fund’s expense ratio that the investment company agrees to pay to the recordkeeper in exchange for being made available to the Plan. Administrative fees, also known as mortality or service expenses, are typically levied on all plan assets in addition to investment costs and may constitute the recordkeeper’s base charge for services provided. General account products, which are an agreement for the recordkeeper to pay a fixed return to plan investors from its general investment account, are typically one of the largest and most profitable sources of revenue from proprietary funds. Under this arrangement, the recordkeeper is incentivized to pay a return to the plan’s general account investors that is generally below the return it earns from investing their assets; providing the recordkeeper a good return on plan capital. These fees generally represent plan-wide fees and are paid by all. On the other hand, other charges such as loan set-up, distribution, wiring of funds, qualified domestic relations orders, and others may be applied for services initiated by the participant.



Participant Fee Models Explained

Below are examples of how plan fees may be paid, and the different results for each model. The County currently uses the Revenue Share Example.

REVENUE SHARE EXAMPLE

PARTICIPANT A

Fund	Assets	Expense Ratio	Revenue Share	Total Revenue
T. Rowe Price Retirement 2045 Adv	\$100,000	0.87%	0.40%	\$400
Edgar Lomax Value	\$250,000	0.70%	0.40%	\$1,000
Total	\$350,000	0.32%	0.40%	\$1,400

ADMIN FEE EXAMPLE

Fund	Assets	Expense Ratio	Admin Fee	Total Revenue
Vanguard Target Retirement 2045	\$100,000	0.075%	0.10%	\$100
Vanguard Equity Income	\$250,000	0.19%	0.10%	\$250
Total	\$350,000	0.16%	0.10%	\$350

Participant A pays \$1,400 towards recordkeeping and administration while Participant B pays \$0.

Institutional mutual fund share class

Lower cost, non-revenue share funds are used.

Participant A & B pay the same amount towards recordkeeping and administration.

PARTICIPANT B

Fund	Assets	Expense Ratio	Revenue Share	Total Revenue
Fidelity US Bond Index	\$100,000	0.025%	-	\$-
AF American Mutual R6	\$250,000	0.27%	-	\$-
Total	\$350,000	0.20%	-	\$-

Fund	Assets	Expense Ratio	Admin Fee	Total Revenue
Fidelity US Bond Index	\$100,000	0.025%	0.10%	\$100
Vanguard Target Retirement 2030	\$250,000	0.075%	0.10%	\$250
Total	\$350,000	0.06%	0.10%	\$350

The Revenue Share model described above brings up the issue of equitability in paying retirement plan expenses due to the fact that funds may pay differing amounts of revenue share back to the recordkeeper. Participant A's investment selection is causing them to not only pay more than Participant B, but fully subsidize Participant B's costs for what is arguably the same recordkeeping service. The retirement plan industry has been evolving to move away from the model described above and towards one that delineates costs in a more clear and equitable manner. In the



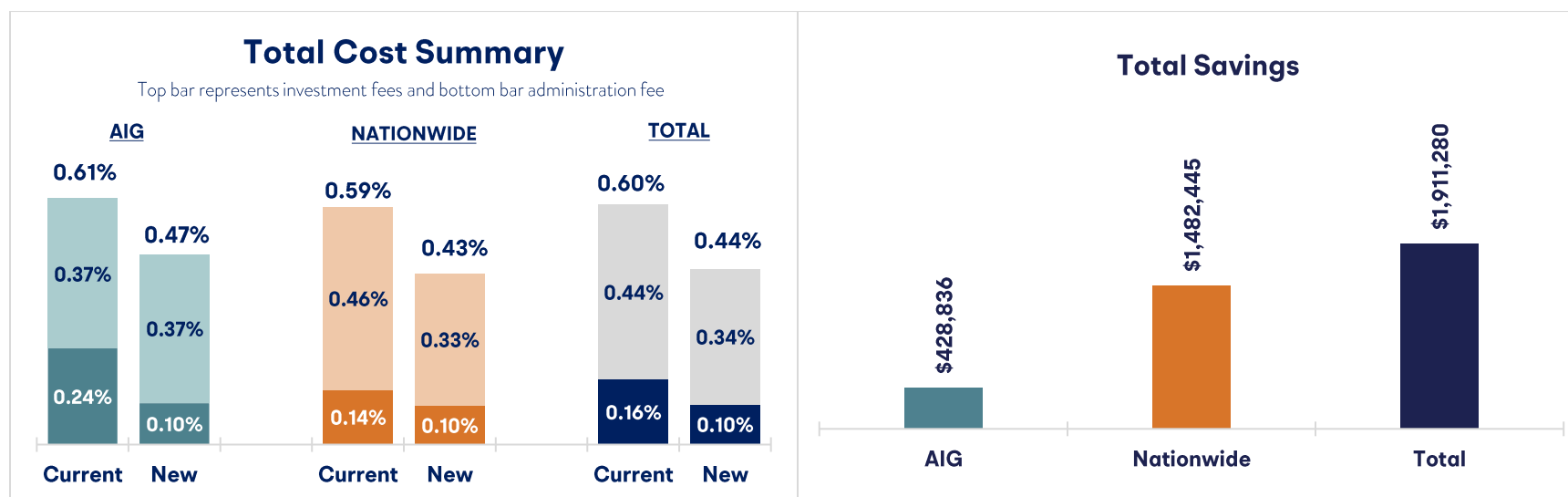
“Admin Fee Example” revenue-sharing funds are replaced with lower-cost options that do not share revenue or revenue-sharing practices are changed to rebate the revenue directly to the participants. Shifting to this model not only results in equalized recordkeeping costs between participants, but also provides for increased fee transparency as the fees are separated from the investment option expenses.

Section 2



Participant Outcomes

Through negotiations with the current service providers and enhancing investment options, County participants can save nearly \$2 million dollars annually. The recordkeeping costs alone amount to over 85% savings from 0.145% (accounting for the County reimbursement) to 0.02% for AIG and from 0.11% (based on \$75 per account) to 0.015% for Nationwide. The below charts illustrate a 0.10% Admin Fee, which includes the recordkeeping fee and the County’s admin expense. In addition to monetary savings, participants will benefit from a simplified investment menu without overlapping investment strategies and will have increased fee transparency. The County will benefit by having mirrored investment lineups reducing the fiduciary oversight required in monitoring a larger number of funds. The below tables and charts highlight these savings and additional details can be found in the following pages.



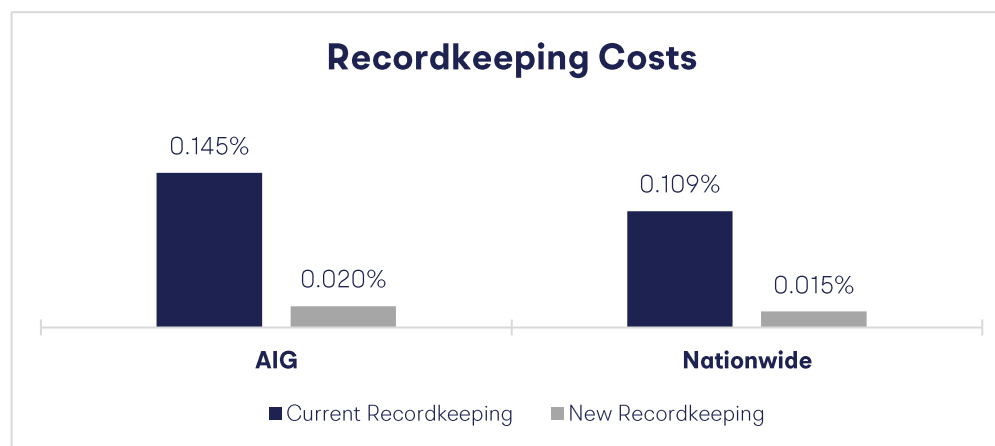
	AIG	Nationwide	Total
Current Total Cost	0.61%	0.59%	0.60%
New Total Cost	0.47%	0.43%	0.44%
Total Est. Annual Savings (%)	0.14%	0.17%	0.16%
Total Est. Annual Savings (\$)	\$428,836	\$1,482,445	\$1,911,280

Section 3



Administrative Fee Summary

The County’s current administrative fees vary quarter to quarter as they are reliant on the investment revenue produced by the current investment lineup. AIG and Nationwide deduct their fees from this revenue and the remainder is held in a County account to pay for plan-related expenses. The new administration cost is reflective of a \$1 million fee for the County and plan-related expenses split pro-rata by plan and negotiated prices of 0.02% with AIG and 0.015% with Nationwide. The recordkeeping costs alone amount to over 85% savings (from 0.145% accounting for a 0.025% County reimbursement for AIG and from 0.11% based on \$75 per account to 0.015% for Nationwide). Total savings on administrative costs for participants amount to over \$755,000 annually.



	AIG	Nationwide	Total
Current Admin Cost	0.24%	0.14%	0.16%
New Admin Cost	0.10%	0.10%	0.10%
Est. Annual Savings (%)	0.14%	0.04%	0.06%
Est. Annual Savings (\$)	\$417,714	\$337,555	\$755,270



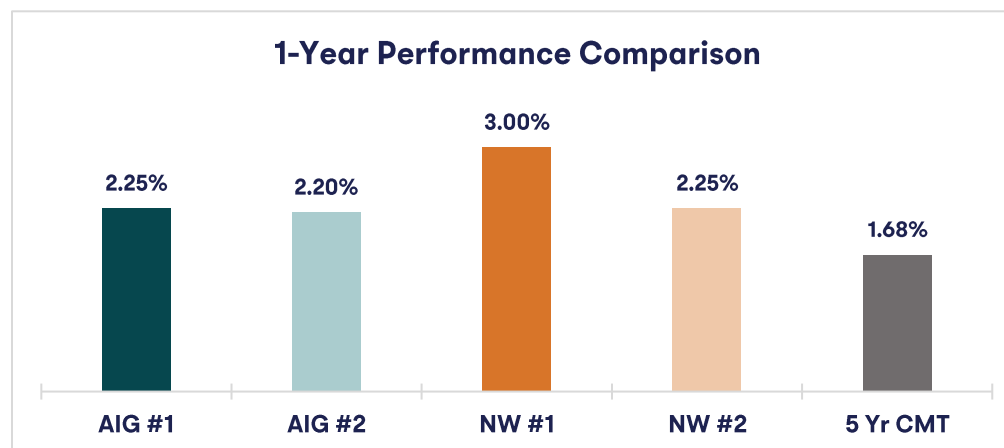
Proposed Fees and Rates

AIG and Nationwide both proposed competitive fees for an open-architecture menu alongside the vendor’s Fixed Account product. The fees have relatively wide variance between maintaining the current Fixed Account rates and floors versus moving to a market-prevailing scenario. The Plans currently have \$404.5 million in fixed account, stable value, and money market assets (AIG has \$95.8 million and Nationwide has \$308.7 million).

AIG				NATIONWIDE		
Scenario	Proposed Fee	Fixed Rate	Fixed Floor	Proposed Fee	Fixed Rate	Fixed Floor
#1	0.09%	2.25%	2.00%	0.083%	3.00%	1.00%
#2	0.02%	2.20%	0.25%	0.015%	2.25%	1.00%

Scenario #1 is representative of current Fixed Account terms. Scenario 2 uses a market-prevailing rate.

AIG additionally offered a change in Fixed-Interest Option contract to provide for a 12-month Put notice option whereby the rate would be 0.40% lower (1.80%). At the same price point an additional rate and floor combination are offered of 2.00% and 1.00% respectively with a 12-month Put option rate of 1.60%. Nationwide’s proposal guarantees the scenario #1 rate through 2025 and the scenario #2 rate through 2024. Thereafter the rates may change by no more than 0.25% per quarter and no more than 0.50% per calendar year. The Hyas Group often compares fixed account rates to the 5 Year Constant Maturity US Treasury Yield as a comparable benchmark; this comparison can be found below.





Administrative and Recordkeeping Fee Benchmark

Plan	Annual Admin Fee	Admin Fee (\$100,000 balance)	Avg. Inv. Fee
City of Austin	0.04%	\$43	0.21%
City of Oakland	0.05%	\$50	0.23%
King County	0.057%	\$57	0.28%
County of Los Angeles 457	\$58	\$58	0.31%
City of Phoenix	0.06%	\$60	0.37%
City of Portland	0.06%	\$60	0.22%
City and County of San Francisco	0.063%	\$63	0.29%
City of Long Beach	0.065%	\$65	0.19%
San Bernardino County	0.068%	\$68	0.20%
City & County of Denver	0.075%	\$75	0.34%
City of Boston	0.07% + \$10	\$80	0.20%
City of Los Angeles (capped at \$115)	0.09%	\$90	0.34%
City of Seattle	0.09%	\$90	0.27%
City of Dallas	0.091%	\$91	0.48%
City of San Jose	0.10%	\$95	0.23%
County of Los Angeles 401(k)	\$97	\$97	0.36%
New York City	0.04% + \$80	\$120	0.15%
Salt Lake City	0.16%	\$160	0.15%
Alameda County	0.20%	\$200	0.56%
Riverside - Current Combined	0.163%	\$163	0.44%
Riverside - Proposed Combined	0.10%	\$100	0.34%
Riverside - AIG Proposed	0.103%	\$103	0.37%
Riverside - NW Proposed	0.098%	\$98	0.33%

The fee benchmark assumes the use of lower recordkeeping fees and fixed account rates and a new administration fee of \$1 million. For informational purposes only. Data derived from publicly available sources. Sources include plan sponsor or recordkeeper websites as well as publicly available Request for Proposals. Comparable data as of 8.8.2022.

Section 4



Investment Menu Summary

There is considerable room in the current investment menu for enhancements to simplify participant decision making by reducing objective overlap, create structural consistency, and provide for fair and transparent fees to participants. The following pages will provide the Hyas Groups’ overall approach to constructing the investment menu, selecting the types of investment options, and the manager search process. In addition to these benefits, the proposed investment lineup can save participants over \$1.1 million annually.

	AIG	Nationwide	Total
Current Inv Cost	0.37%	0.46%	0.44%
New Inv Cost	0.37%	0.33%	0.34%
Estimated Annual Savings (%)	0.00%	0.13%	0.10%
Estimated Annual Savings (\$)	\$11,122	\$1,144,889	\$1,156,011

Investment Menu Considerations

When constructing an investment menu, different asset classes are used to allow for diversification. They are each meant to reflect different risk and return characteristics. As a result, they tend to act in diverse manners based on the type of market environments. Asset classes can refer to the broadest category of funds such as equity or fixed income but can also refer to the narrower choices such as U.S. large cap value or U.S. large cap growth.

Additionally, within each asset class both passive and active investment options are often used. Passive investment options provide broad market exposure that track a specific market index while active options allow professional portfolio managers to navigate the opportunities within their stated asset class based upon their research and ideas.

Passive investment options should be selected based upon their stated index, their ability to track the stated index, and the fees charged to replicate the returns of their stated index.



Active managers are selected for their ability to add value above their respective benchmarks and outperforming their passive and peer counterparts. Providing a broad selection of asset classes to participants, and with proper investment options in each, creates the best opportunity for superior participant retirement outcomes while at the same time minimizing risk to those participants.

Plans will generally establish investment menus of funds that represent the major investable asset classes that offer adequate liquidity and the ability to construct portfolios that resemble any reasonable risk-tolerance and return objective. In addition to sufficient options in the major investable asset classes, the Hyas Group generally recommends plans offer a suite of target date funds for investors who wish to have an investment company automatically update their asset allocation as they approach retirement.

An investment menu built in this fashion seeks to provide sufficient investment options across multiple asset classes, reduce costs, and provide participants with the best opportunity for success through their retirement. Participants tend to be less intimidated when presented with a more efficient investment menu and therefore more likely to actively engage in retirement preparation.



Investment Menu Structure

Given the prior discussion, the following tables summarize how the current AIG and Nationwide investment lineups compare to an investment lineup meant to eliminate overlap and promote efficiency while providing sufficient investment options across multiple asset classes.

CURRENT AIG		CURRENT NATIONWIDE		PROPOSED FUND MENU	
US Large Cap	8	US Large Cap	11	US Large Cap	3
US Mid Cap	2	US Mid Cap	3	US Mid Cap	3
US Small Cap	5	US Small Cap	6	US Small Cap	3
International/Global	3	International/Global	6	International/Global	2
Total Equity	18	Total Equity	26	Total Equity	11
Capital Preservation	3	Capital Preservation	4	Capital Preservation	1
Bond	4	Bond	5	Bond	2
Total Fixed Income	7	Total Fixed Income	9	Total Fixed Income	3
Asset Allocation	8	Asset Allocation	11	Asset Allocation	12
Specialty	2	Specialty	1	Specialty	0
Total Other	10	Total Other	12	Total Other	12
Total Funds (TDFs = 1)	30	Total Funds (TDFs = 1)	43	Total Funds (TDFs = 1)	15

"TDFs" stands for target date funds.



Investment Selection

While the County's plans currently have explicit fee setups with both AIG and Nationwide, both fees are paid for by revenue share. AIG and Nationwide collect revenue share of varying amounts from the investment lineup and deposit it to a Plan account from which their fees can be collected. AIG collects an asset-based fee of 0.17% and rebates 0.025% of the fee to the County. Nationwide collects a per-account fee of \$75. While participants are in theory all paying equal amounts to the recordkeeper for services (0.17% or \$75 based on the provider), some may be paying more into the County's reserve accounts for the Plans based on their fund selections and applicable revenue share amounts.

For this reason, in selecting the investments to fulfill the consolidated lineup structure, it is recommended to seek those that do not provide revenue share. In the case that a revenue-paying fund is the best option, it is recommended that the revenue be returned to the participants that are invested in those products. The County in turn can assess an equalized fee that is reasonable to pay for the Plan's expected expenses.

The following two pages provide an overview of the Hyas Group's investment process followed by the proposed investment menu that is reflective of the prior considerations of simplified decision making, structural consistency, competitive, fair, and transparent fees, as well as providing fiduciary efficiencies to the County. Accounting for a like-fund mapping, the new investment menu has a weighted expense of 0.339% of assets which equates to approximately \$1.1 million dollars in savings per year versus the prior investment menu's net expenses of 0.435%.



Investment Process

FOCUS LIST

- > Screen portfolios for appropriate characteristics

INVESTMENT REVIEW

- > Analyze investment strategy
- > Attribution analysis
- > Portfolio structure/risk analysis

PERFORMANCE ANALYSIS

- > Review performance over multiple periods
- > Statistical review
- > Performance versus peers and time periods

DUE-DILIGENCE

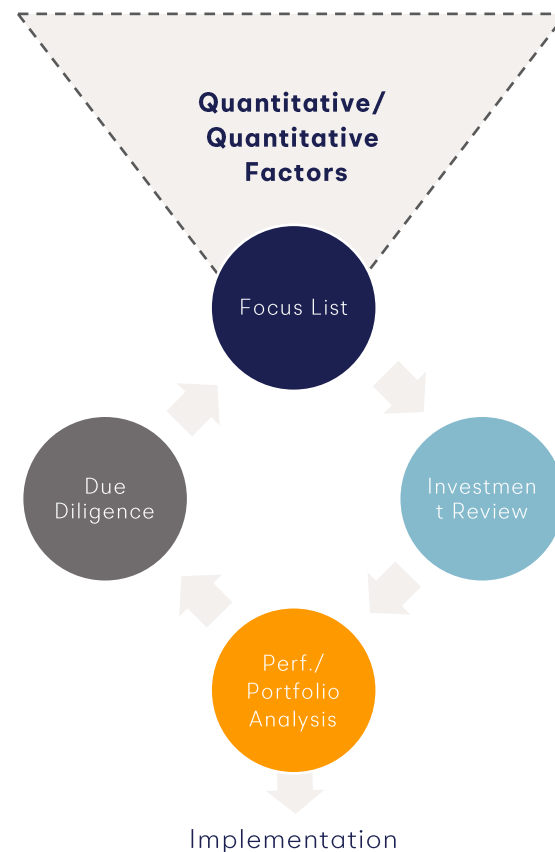
- > Correspond with investment manager, analysts and/or other key personnel to verify data
- > Understand ownership stake, hierarchy and pay structures
- > Ascertain key traits to their success
- > Costs and share class review

IMPLEMENTATION

- > Plan agreements
- > Fee review
- > Communication

THOUSANDS OF INVESTMENT PRODUCTS

- 1) Databases
- 2) Industry contacts
- 3) Face-to-face meetings





Proposed Investment Menu

Asset Class	Fund Name	Ticker	Total Assets	Expense Ratio	Investment Notes
Cap. Pres.	Capital Preservation Product	-	\$404,538,203	0.40%	Competitive Capital Preservation options.
Int.-Term (active)	Sterling Capital Total Ret Bond R6	STRDX	\$76,070,113	0.35%	Low-cost. Ability to add value via credit selection and diversification. Good analytical depth and retention.
Int.-Term (index)	Fidelity US Bond Index	FXNAX	\$4,951,666	0.025%	Low cost, low tracking error exposure to asset class.
Large Value	Vanguard Equity Income Adm	VEIRX	\$45,476,476	0.19%	Low cost. Multi manager approach combining one traditional fundamental manager and one quantitative fundamental manager. Both approaches target undervalued companies with catalysts for price appreciation.
Large Index	Fidelity 500 Index	FXAIX	\$115,576,020	0.015%	Low cost, low tracking error exposure to asset class.
Large Growth	JPMorgan Large Cap Growth R6	JLGMX	\$136,649,004	0.44%	Relatively low cost versus peers. Style pure strategy that targets underappreciated companies with sustainable competitive advantages. Utilizes a fundamental, bottom-up approach.
Mid Value	Allspring Special Mid Cap Val R6	WFPRX	\$13,006,271	0.70%	Focuses on companies with flexible balance sheets and sustainable free cash flows. Risk-managed approach that seeks to be adequately compensated for risks taken.
Mid Index	Fidelity Mid Cap Index	FSMDX	\$27,239,886	0.025%	Low cost, low tracking error exposure to asset class.
Mid Growth	MFS Mid Cap Growth	OTCKX	\$21,098,422	0.65%	Risk-managed approach with a focus on fundamentals and valuations to drive portfolio weightings. Strong global research platform backing.
Small Value	DFA US Targeted Value I	DFEVX	\$13,466,379	0.29%	Low cost with an emphasis on smaller cap stocks and those with lower relative price or higher profitability.
Small Index	Fidelity Small Cap Index	FSSNX	\$9,917,502	0.025%	Low cost, low tracking error exposure to asset class
Small Growth	Hood River Small Cap Growth Ret	HRSIX	\$21,520,390	0.99%	Targets the inefficiencies of small cap market; stock selection driven by fundamental research that identifies gaps between internal and external earnings estimates.
Intl Blend	MFS Intl Diversification R6	MDIZX	\$114,493,684	0.73%	Multi manager approach with combined portfolios gives diversified exposure to asset class. Multi-level risk-based management for style consistency.
Intl Index	Fidelity Total International Index	FTIHX	\$14,642,331	0.06%	Low cost, diversified multi-manager approach.
Target Date	Vanguard Target Ret Inc Trust II	-	\$5,177,410	0.075%	Low-cost and impressive track record within the target date space.
	Vanguard Target Ret 2020 Trust II	-	\$9,327,883	0.075%	
	Vanguard Target Ret 2025 Trust II	-	\$7,193,049	0.075%	
	Vanguard Target Ret 2030 Trust II	-	\$60,692,119	0.075%	
	Vanguard Target Ret 2035 Trust II	-	\$7,045,684	0.075%	
	Vanguard Target Ret 2040 Trust II	-	\$44,346,244	0.075%	
	Vanguard Target Ret 2045 Trust II	-	\$4,882,564	0.075%	
	Vanguard Target Ret 2050 Trust II	-	\$40,223,256	0.075%	
	Vanguard Target Ret 2055 Trust II	-	\$1,117,914	0.075%	
	Vanguard Target Ret 2060 Trust II	-	\$456,904	0.075%	
	Vanguard Target Ret 2065 Trust II	-	\$0	0.075%	
Vanguard Target Ret 2070 Trust II	-	\$0	0.075%		
TOTALS			\$1,199,109,375	0.339%	

Section 5



Cost Savings Summary

In addition to the added benefit of increased fee transparency, simplified decision making, and reduced fiduciary oversight, the investment consolidation and mirroring alongside the proposed reduced recordkeeping fees, County participants can save nearly \$2 million dollars annually. The following table summarizes all of the investment and administration costs and their savings.

	AIG	Nationwide	Total
Current Inv Cost	0.37%	0.46%	0.44%
New Inv Cost	0.37%	0.33%	0.34%
Est. Annual Savings (%)	0.00%	0.13%	0.10%
Est. Annual Savings (\$)	\$11,122	\$1,144,889	\$1,156,011
Current Admin Cost	0.24%	0.14%	0.16%
New Admin Cost	0.10%	0.10%	0.10%
Est. Annual Savings (%)	0.14%	0.04%	0.06%
Est. Annual Savings (\$)	\$417,714	\$337,555	\$755,270
Total Est. Annual Savings (%)	0.14%	0.17%	0.16%
Total Est. Annual Savings (\$)	\$428,836	\$1,482,445	\$1,911,280

Section 6



Appendix: Individual Plan Details and Investment Mappings

The following pages provide an overview of the current and proposed plan allocations and fees at both the provider level as well as individual plan levels. In addition, the like-to-like fund mapping options are presented for each plan. For asset classes that are no longer present, a brokerage option would be available to participants with access to both old and new asset classes and investment options allowing for additional personalization as desired.

Both AIG and Nationwide can accommodate a minimum core balance rule for opening a brokerage account of \$5,000. AIG proposes to limit future brokerage contributions to 90% of a participant's elections with the remainder going towards maintaining the core balance. Nationwide similarly offers controls around minimum on-going core account balances as well as minimum initial and subsequent transfers to brokerage.



County of Riverside Proposed Investment Menu – Provider Summary

Asset Class	Fund Name	Ticker	AIG Assets	Nationwide Assets	Total Assets	Expense Ratio
Cap. Pres.	Capital Preservation Product	-	\$95,818,866	\$308,719,337	\$404,538,203	0.400%
Int.-Term (active)	Sterling Capital Total Ret Bond R6	STRDX	\$30,213,772	\$45,856,341	\$76,070,113	0.350%
Int.-Term (index)	Fidelity US Bond Index	FXNAX	\$1,811,599	\$3,140,067	\$4,951,666	0.025%
Large Value	Vanguard Equity Income Adm	VEIRX	\$3,102,606	\$42,373,870	\$45,476,476	0.190%
Large Index	Fidelity 500 Index	FXAIX	\$46,110,984	\$69,465,036	\$115,576,020	0.015%
Large Growth	JPMorgan Large Cap Growth R6	JLGMX	\$25,684,481	\$110,964,523	\$136,649,004	0.440%
Mid Value	Allspring Special Mid Cap Val R6	WFPRX	\$0	\$13,006,271	\$13,006,271	0.700%
Mid Index	Fidelity Mid Cap Index	FSMDX	\$8,402,084	\$18,837,803	\$27,239,886	0.025%
Mid Growth	MFS Mid Cap Growth	OTCKX	\$8,707,114	\$12,391,308	\$21,098,422	0.650%
Small Value	DFA US Targeted Value I	DFEVX	\$6,289,264	\$7,177,116	\$13,466,379	0.290%
Small Index	Fidelity Small Cap Index	FSSNX	\$5,728,559	\$4,188,943	\$9,917,502	0.025%
Small Growth	Hood River Small Cap Growth Ret	HRSIX	\$5,698,301	\$15,822,089	\$21,520,390	0.990%
Intl Blend	MFS Intl Diversification R6	MDIZX	\$50,609,751	\$63,883,933	\$114,493,684	0.730%
Intl Index	Fidelity Total International Index	FTIHX	\$0	\$14,642,331	\$14,642,331	0.060%
Target Date	Vanguard Target Ret Inc Trust II	-	\$159,593	\$5,017,818	\$5,177,410	0.075%
	Vanguard Target Ret 2020 Trust II	-	\$0	\$9,327,883	\$9,327,883	0.075%
	Vanguard Target Ret 2025 Trust II	-	\$1,210,292	\$5,982,757	\$7,193,049	0.075%
	Vanguard Target Ret 2030 Trust II	-	\$14,044,296	\$46,647,823	\$60,692,119	0.075%
	Vanguard Target Ret 2035 Trust II	-	\$941,839	\$6,103,846	\$7,045,684	0.075%
	Vanguard Target Ret 2040 Trust II	-	\$0	\$44,346,244	\$44,346,244	0.075%
	Vanguard Target Ret 2045 Trust II	-	\$1,038,767	\$3,843,797	\$4,882,564	0.075%
	Vanguard Target Ret 2050 Trust II	-	\$0	\$40,223,256	\$40,223,256	0.075%
	Vanguard Target Ret 2055 Trust II	-	\$334,745	\$783,169	\$1,117,914	0.075%
	Vanguard Target Ret 2060 Trust II	-	\$4	\$456,900	\$456,904	0.075%
	Vanguard Target Ret 2065 Trust II	-	\$0	\$0	\$0	0.075%
	Vanguard Target Ret 2070 Trust II	-	\$0	\$0	\$0	0.075%
TOTALS			\$305,906,914	\$893,202,461	\$1,199,109,375	0.339%

	AIG Plans	NW Plans	Total
Current Inv Cost	0.374%	0.456%	0.435%
New Inv Cost	0.370%	0.328%	0.339%
Current Admin Cost	0.240%	0.136%	0.163%
New Admin Cost	0.103%	0.098%	0.100%
Total Est. Annual Savings (%)	0.140%	0.166%	0.159%
Total Est. Annual Savings (\$)	\$428,836	\$1,482,445	\$1,911,280



County of Riverside Proposed Investment Menu – AIG Plans Summary

Asset Class	Fund Name	Ticker	AIG Plans					Total	Expense
			457 DC	401 MPP	401 SC	457 MRW	457 FCWC	Assets	Ratio
Cap. Pres.	Fixed Interest Option	-	\$82,533,345	\$12,014,652	\$125,222	\$332,945	\$812,702	\$95,818,866	0.400%
Int.-Term (active)	Sterling Capital Total Ret Bond R6	STRDX	\$27,693,796	\$2,356,725	\$0	\$95,002	\$68,248	\$30,213,772	0.350%
Int.-Term (index)	Fidelity US Bond Index	FXNAX	\$1,621,932	\$137,669	\$0	\$51,952	\$45	\$1,811,599	0.025%
Large Value	Vanguard Equity Income Adm	VEIRX	\$2,780,159	\$302,705	\$0	\$18,287	\$1,456	\$3,102,606	0.190%
Large Index	Fidelity 500 Index	FXAIX	\$40,524,159	\$5,234,674	\$64,056	\$29,198	\$258,896	\$46,110,984	0.015%
Large Growth	JPMorgan Large Cap Growth R6	JLGMX	\$23,473,630	\$1,487,303	\$26,864	\$498,075	\$198,608	\$25,684,481	0.440%
Mid Value	Allspring Special Mid Cap Val R6	WFPRX	\$0	\$0	\$0	\$0	\$0	\$0	0.700%
Mid Index	Fidelity Mid Cap Index	FSMDX	\$7,687,806	\$699,104	\$0	\$9,038	\$6,136	\$8,402,084	0.025%
Mid Growth	MFS Mid Cap Growth	OTCKX	\$7,870,991	\$764,082	\$0	\$44,896	\$27,145	\$8,707,114	0.650%
Small Value	DFA US Targeted Value I	DFVFX	\$5,436,529	\$490,659	\$0	\$81,180	\$280,895	\$6,289,264	0.290%
Small Index	Fidelity Small Cap Index	FSSNX	\$5,207,235	\$479,410	\$0	\$35,963	\$5,952	\$5,728,559	0.025%
Small Growth	Hood River Small Cap Growth Ret	HRSIX	\$4,816,593	\$558,648	\$0	\$96,220	\$226,839	\$5,698,301	0.990%
Intl Blend	MFS Intl Diversification R6	MDIZX	\$46,213,899	\$4,208,652	\$2,296	\$65,589	\$119,314	\$50,609,751	0.730%
Intl Index	Fidelity Total International Index	FTIHX	\$0	\$0	\$0	\$0	\$0	\$0	0.060%
Target Date	Vanguard Target Ret Inc Trust II	-	\$129,197	\$30,396	\$0	\$0	\$0	\$159,593	0.075%
	Vanguard Target Ret 2020 Trust II	-	\$0	\$0	\$0	\$0	\$0	\$0	0.075%
	Vanguard Target Ret 2025 Trust II	-	\$1,045,508	\$157,320	\$0	\$0	\$7,464	\$1,210,292	0.075%
	Vanguard Target Ret 2030 Trust II	-	\$12,717,250	\$1,118,783	\$5,179	\$163,526	\$39,559	\$14,044,296	0.075%
	Vanguard Target Ret 2035 Trust II	-	\$883,815	\$51,860	\$0	\$0	\$6,164	\$941,839	0.075%
	Vanguard Target Ret 2040 Trust II	-	\$0	\$0	\$0	\$0	\$0	\$0	0.075%
	Vanguard Target Ret 2045 Trust II	-	\$1,013,138	\$25,629	\$0	\$0	\$0	\$1,038,767	0.075%
	Vanguard Target Ret 2050 Trust II	-	\$0	\$0	\$0	\$0	\$0	\$0	0.075%
	Vanguard Target Ret 2055 Trust II	-	\$311,419	\$23,326	\$0	\$0	\$0	\$334,745	0.075%
	Vanguard Target Ret 2060 Trust II	-	\$0	\$4	\$0	\$0	\$0	\$4	0.075%
	Vanguard Target Ret 2065 Trust II	-	\$0	\$0	\$0	\$0	\$0	\$0	0.075%
Vanguard Target Ret 2070 Trust II	-	\$0	\$0	\$0	\$0	\$0	\$0	0.075%	
TOTALS			\$271,960,403	\$30,141,601	\$223,617	\$1,521,870	\$2,059,422	\$305,906,914	0.370%

	457 DC	401 MPP	401 SC	457 WRM	457 FCWC	Total
Current Inv Cost	0.379%	0.326%	0.286%	0.400%	0.473%	0.374%
New Inv Cost	0.371%	0.359%	0.290%	0.394%	0.415%	0.370%
Current Admin Cost	0.242%	0.214%	0.170%	0.316%	0.241%	0.240%
New Admin Cost	0.103%	0.103%	0.103%	0.103%	0.103%	0.103%
Total Est. Annual Savings (%)	0.146%	0.077%	0.062%	0.219%	0.195%	0.140%
Total Est. Annual Savings (\$)	\$398,174	\$23,180	\$140	\$3,326	\$4,016	\$428,836



AIG - County of Riverside Deferred Compensation Plan

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
Fixed Interest Option	-	0.40%	0.00%	\$78,293,715	Cap. Pres.	Fixed Interest Option	-	0.400%
Vanguard Federal M Mkt	VMFXX	0.11%	0.00%	\$4,239,631	Cap. Pres.	Fixed Interest Option	-	0.400%
Vanguard Prime M Mkt	VMMXX	0.00%	0.00%	\$0	Cap. Pres.	Fixed Interest Option	-	0.400%
Pimco Total Ret Admin	PTRAX	0.72%	0.25%	\$21,989,779	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Amer Funds Bond Fund R4	RBFEX	0.55%	0.35%	\$4,704,004	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Amcent Govt Bd A	ABTAX	0.72%	0.50%	\$1,621,932	Int.-Term (index)	Fidelity US Bond Index	FXNAX	0.025%
Blackrock Strat Glbal Bd Inv A	MDWIX	0.82%	0.40%	\$1,000,013	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Virtus Ceredex L-Cap Val Eq A	SVIIX	1.24%	0.65%	\$2,780,159	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
Amer Fds Fundamental Invest R4	RFNEX	0.63%	0.35%	\$5,771,055	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Bny Mellon S&P 500 Index	PEOPX	0.50%	0.40%	\$6,933,433	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Vanguard Tot Stk Inst	VITSX	0.03%	0.00%	\$23,683,854	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Blackrock Health Sci Ops Inv	SHSAX	1.10%	0.50%	\$4,135,818	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Franklin Dynatech A	FKDNX	0.79%	0.40%	\$6,231,338	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Mfs Mass Inv Grth Stk A	MIGFX	0.70%	0.40%	\$7,214,038	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Amcent Ultra Inv	TWCUX	0.94%	0.35%	\$5,541,920	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Janus Henderson Forty T	JACTX	0.95%	0.25%	\$4,486,334	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Bny Mellon Mid Cap Index Inves	PESPX	0.50%	0.40%	\$7,687,806	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
Jp Morgan Mid Cap Grth A	OSGIX	1.14%	0.50%	\$7,870,991	Mid (growth)	MFS Mid Cap Growth	OTCKX	0.650%
Columbia Sm Cp Val Ii A	COVAX	1.27%	0.40%	\$5,436,529	Small (value)	DFA US Targeted Value I	DFVFX	0.290%
Bny Mellon Sml Cap Stk Idx Inv	DISSX	0.50%	0.40%	\$4,080,615	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
Delaware Small Cap Core A	DCCAX	1.06%	0.50%	\$1,126,620	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
Janus Henderson Triton S	JGMIX	1.16%	0.50%	\$1,697,821	Small (growth)	Hood River Small Cap Growth Ret	HRSIX	0.990%
Neuberger Ber Genesis Ad	NBGAX	1.35%	0.50%	\$3,118,772	Small (growth)	Hood River Small Cap Growth Ret	HRSIX	0.990%
Victory Rs Global A	RSGGX	0.87%	0.50%	\$20,955,049	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Invesco Gbl Fd Cl A	OPPAX	1.03%	0.50%	\$8,182,936	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Amer Fds Europacific Growth R4	RESEX	0.81%	0.35%	\$14,107,927	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Columbia Global Tech Growth A	CTCAX	1.18%	0.50%	\$2,967,988	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
T. Rowe Retirement 2015 Adv	PARHX	0.76%	0.40%	\$129,197	Income	Vanguard Target Ret Inc Trust II	-	0.075%
T. Rowe Retirement 2025 Adv	PARJX	0.80%	0.40%	\$1,045,508	2025	Vanguard Target Ret 2025 Trust II	-	0.075%
Janus Henderson Balanced T	JABAX	0.82%	0.25%	\$1,088,590	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
Amer Funds Amer Bal R4	RLBEX	0.60%	0.35%	\$11,628,660	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
T. Rowe Retirement 2035 Adv	PARKX	0.84%	0.40%	\$883,815	2035	Vanguard Target Ret 2035 Trust II	-	0.075%
T. Rowe Retirement 2045 Adv	PARLX	0.87%	0.40%	\$1,013,138	2045	Vanguard Target Ret 2045 Trust II	-	0.075%
T. Rowe Price Rtm 2055 Adv	PAROX	0.89%	0.40%	\$311,419	2055	Vanguard Target Ret 2055 Trust II	-	0.075%
Trowe Retirement 2060 Advisor	TRRYX	0.89%	0.40%	\$0	2060	Vanguard Target Ret 2060 Trust II	-	0.075%
WEIGHTED TOTAL		0.62%	0.24%	\$271,960,403				0.25%
WEIGHTED NET EXPENSE		0.38%						



AIG - Riverside County Money Purchase Plan

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
Fixed Interest Option	-	0.40%	0.00%	\$7,026,443	Cap. Pres.	Fixed Interest Option	-	0.400%
Vanguard Federal M Mkt	VMFXX	0.11%	0.00%	\$4,988,168	Cap. Pres.	Fixed Interest Option	-	0.400%
Vanguard Prime M Mkt	VMMXX	0.00%	0.00%	\$41	Cap. Pres.	Fixed Interest Option	-	0.400%
Pimco Total Ret Admin	PTRAX	0.72%	0.25%	\$1,921,581	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Amer Funds Bond Fund R4	RBFEX	0.55%	0.35%	\$350,966	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Amcent Govt Bd A	ABTAX	0.72%	0.50%	\$137,669	Int.-Term (index)	Fidelity US Bond Index	FXNAX	0.025%
Blackrock Strat Glbal Bd Inv A	MDWIX	0.82%	0.40%	\$84,178	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Virtus Ceredex L-Cap Val Eq A	SVIIX	1.24%	0.65%	\$302,705	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
Amer Fds Fundamental Invest R4	RFNEX	0.63%	0.35%	\$379,571	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Bny Mellon S&P 500 Index	PEOPX	0.50%	0.40%	\$2,443,414	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Vanguard Tot Stk Inst	VITSX	0.03%	0.00%	\$2,101,486	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Blackrock Health Sci Ops Inv	SHSAX	1.10%	0.50%	\$310,204	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Franklin Dynatech A	FKDNX	0.79%	0.40%	\$302,688	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Mfs Mass Inv Grth Stk A	MIGFX	0.70%	0.40%	\$462,281	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Amcent Ultra Inv	TWCUX	0.94%	0.35%	\$424,813	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Janus Henderson Forty T	JACTX	0.95%	0.25%	\$297,522	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Bny Mellon Mid Cap Index Inves	PESPX	0.50%	0.40%	\$699,104	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
Jp Morgan Mid Cap Grth A	OSGIX	1.14%	0.50%	\$764,082	Mid (growth)	MFS Mid Cap Growth	OTCKX	0.650%
Columbia Sm Cp Val Ii A	COVAX	1.27%	0.40%	\$490,659	Small (value)	DFA US Targeted Value I	DFVFX	0.290%
Bny Mellon Sml Cap Stk Idx Inv	DISSX	0.50%	0.40%	\$375,947	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
Delaware Small Cap Core A	DCCAX	1.06%	0.50%	\$103,463	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
Janus Henderson Triton S	JGMIX	1.16%	0.50%	\$69,117	Small (growth)	Hood River Small Cap Growth Ret	HRSIX	0.990%
Neuberger Ber Genesis Ad	NBGAX	1.35%	0.50%	\$489,531	Small (growth)	Hood River Small Cap Growth Ret	HRSIX	0.990%
Victory Rs Global A	RSGGX	0.87%	0.50%	\$1,767,292	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Invesco Gbl Fd Cl A	OPPAX	1.03%	0.50%	\$767,705	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Amer Fds Europacific Growth R4	RESEX	0.81%	0.35%	\$1,234,815	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Columbia Global Tech Growth A	CTCAX	1.18%	0.50%	\$438,840	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
T. Rowe Retirement 2015 Adv	PARHX	0.76%	0.40%	\$30,396	Income	Vanguard Target Ret Inc Trust II	-	0.075%
T. Rowe Retirement 2025 Adv	PARJX	0.80%	0.40%	\$157,320	2025	Vanguard Target Ret 2025 Trust II	-	0.075%
Janus Henderson Balanced T	JABAX	0.82%	0.25%	\$153,350	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
Amer Funds Amer Bal R4	RLBEX	0.60%	0.35%	\$965,433	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
T. Rowe Retirement 2035 Adv	PARKX	0.84%	0.40%	\$51,860	2035	Vanguard Target Ret 2035 Trust II	-	0.075%
T. Rowe Retirement 2045 Adv	PARLX	0.87%	0.40%	\$25,629	2045	Vanguard Target Ret 2045 Trust II	-	0.075%
T. Rowe Price Rtm 2055 Adv	PAROX	0.89%	0.40%	\$23,326	2055	Vanguard Target Ret 2055 Trust II	-	0.075%
Trowe Retirement 2060 Advisor	TRRYX	0.89%	0.40%	\$4	2060	Vanguard Target Ret 2060 Trust II	-	0.075%
WEIGHTED TOTAL		0.54%	0.21%	\$30,141,601				0.36%
WEIGHTED NET EXPENSE		0.33%						



AIG - County of Riverside Supplemental Contribution Plan

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
Fixed Interest Option	-	0.40%	0.00%	\$121,035	Cap. Pres.	Fixed Interest Option	-	0.400%
Vanguard Federal M Mkt	VMFXX	0.11%	0.00%	\$4,187	Cap. Pres.	Fixed Interest Option	-	0.400%
Vanguard Prime M Mkt	VMMXX	0.00%	0.00%	\$0	Cap. Pres.	Fixed Interest Option	-	0.400%
Pimco Total Ret Admin	PTRAX	0.72%	0.25%	\$0	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Amer Funds Bond Fund R4	RBFEX	0.55%	0.35%	\$0	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Amcent Govt Bd A	ABTAX	0.72%	0.50%	\$0	Int.-Term (index)	Fidelity US Bond Index	FXNAX	0.025%
Blackrock Strat Gblal Bd Inv A	MDWIX	0.82%	0.40%	\$0	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Virtus Ceredex L-Cap Val Eq A	SVIIX	1.24%	0.65%	\$0	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
Amer Fds Fundamental Invest R4	RFNEX	0.63%	0.35%	\$0	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Bny Mellon S&P 500 Index	PEOPX	0.50%	0.40%	\$0	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Vanguard Tot Stk Inst	VITSX	0.03%	0.00%	\$64,056	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Blackrock Health Sci Ops Inv	SHSAX	1.10%	0.50%	\$0	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Franklin Dynatech A	FKDNX	0.79%	0.40%	\$12,678	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Mfs Mass Inv Grth Stk A	MIGFX	0.70%	0.40%	\$12,140	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Amcent Ultra Inv	TWCUX	0.94%	0.35%	\$0	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Janus Henderson Forty T	JACTX	0.95%	0.25%	\$2,046	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Bny Mellon Mid Cap Index Inves	PESPX	0.50%	0.40%	\$0	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
Jp Morgan Mid Cap Grth A	OSGIX	1.14%	0.50%	\$0	Mid (growth)	MFS Mid Cap Growth	OTCKX	0.650%
Columbia Sm Cp Val II A	COVAX	1.27%	0.40%	\$0	Small (value)	DFA US Targeted Value I	DFVFX	0.290%
Bny Mellon Sml Cap Stk Idx Inv	DISSX	0.50%	0.40%	\$0	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
Delaware Small Cap Core A	DCCAX	1.06%	0.50%	\$0	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
Janus Henderson Triton S	JGMIX	1.16%	0.50%	\$0	Small (growth)	Hood River Small Cap Growth Ret	HRSIX	0.990%
Neuberger Ber Genesis Ad	NBGAX	1.35%	0.50%	\$0	Small (growth)	Hood River Small Cap Growth Ret	HRSIX	0.990%
Victory Rs Global A	RSGGX	0.87%	0.50%	\$0	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Invesco Gbl Fd CI A	OPPAX	1.03%	0.50%	\$2,296	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Amer Fds Europacific Growth R4	RESEX	0.81%	0.35%	\$0	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Columbia Global Tech Growth A	CTCAX	1.18%	0.50%	\$0	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
T. Rowe Retirement 2015 Adv	PARHX	0.76%	0.40%	\$0	Income	Vanguard Target Ret Inc Trust II	-	0.075%
T. Rowe Retirement 2025 Adv	PARJX	0.80%	0.40%	\$0	2025	Vanguard Target Ret 2025 Trust II	-	0.075%
Janus Henderson Balanced T	JABAX	0.82%	0.25%	\$2,122	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
Amer Funds Amer Bal R4	RLBEX	0.60%	0.35%	\$3,057	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
T. Rowe Retirement 2035 Adv	PARKX	0.84%	0.40%	\$0	2035	Vanguard Target Ret 2035 Trust II	-	0.075%
T. Rowe Retirement 2045 Adv	PARLX	0.87%	0.40%	\$0	2045	Vanguard Target Ret 2045 Trust II	-	0.075%
T. Rowe Price Rtmt 2055 Adv	PAROX	0.89%	0.40%	\$0	2055	Vanguard Target Ret 2055 Trust II	-	0.075%
Trowe Retirement 2060 Advisor	TRRYX	0.89%	0.40%	\$0	2060	Vanguard Target Ret 2060 Trust II	-	0.075%
WEIGHTED TOTAL		0.35%	0.06%	\$223,617				0.29%
WEIGHTED NET EXPENSE		0.29%						



AIG - Riverside County Waste Resources Management District 457 Deferred Compensation Plan

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
Fixed Interest Option	-	0.40%	0.00%	\$327,272	Cap. Pres.	Fixed Interest Option	-	0.400%
Vanguard Federal M Mkt	VMFXX	0.11%	0.00%	\$5,673	Cap. Pres.	Fixed Interest Option	-	0.400%
Vanguard Prime M Mkt	VMMXX	0.00%	0.00%	\$0	Cap. Pres.	Fixed Interest Option	-	0.400%
Pimco Total Ret Admin	PTRAX	0.72%	0.25%	\$9,557	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Amer Funds Bond Fund R4	RBFEX	0.55%	0.35%	\$85,445	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Amcent Govt Bd A	ABTAX	0.72%	0.50%	\$51,952	Int.-Term (index)	Fidelity US Bond Index	FXNAX	0.025%
Blackrock Strat Glbal Bd Inv A	MDWIX	0.82%	0.40%	\$0	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Virtus Ceredex L-Cap Val Eq A	SVIIX	1.24%	0.65%	\$18,287	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
Amer Fds Fundamental Invest R4	RFNEX	0.63%	0.35%	\$0	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Bny Mellon S&P 500 Index	PEOPX	0.50%	0.40%	\$0	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Vanguard Tot Stk Inst	VITSX	0.03%	0.00%	\$29,198	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Blackrock Health Sci Ops Inv	SHSAX	1.10%	0.50%	\$0	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Franklin Dynatech A	FKDNX	0.79%	0.40%	\$0	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Mfs Mass Inv Grth Stk A	MIGFX	0.70%	0.40%	\$489,592	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Amcent Ultra Inv	TWCUX	0.94%	0.35%	\$8,483	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Janus Henderson Forty T	JACTX	0.95%	0.25%	\$0	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Bny Mellon Mid Cap Index Inves	PESPX	0.50%	0.40%	\$9,038	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
Jp Morgan Mid Cap Grth A	OSGIX	1.14%	0.50%	\$44,896	Mid (growth)	MFS Mid Cap Growth	OTCKX	0.650%
Columbia Sm Cp Val Ll A	COVAX	1.27%	0.40%	\$81,180	Small (value)	DFA US Targeted Value I	DFVFX	0.290%
Bny Mellon Sml Cap Stk Idx Inv	DISSX	0.50%	0.40%	\$5,044	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
Delaware Small Cap Core A	DCCAX	1.06%	0.50%	\$30,919	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
Janus Henderson Triton S	JGMIX	1.16%	0.50%	\$183	Small (growth)	Hood River Small Cap Growth Ret	HRSIX	0.990%
Neuberger Ber Genesis Ad	NBGAX	1.35%	0.50%	\$96,037	Small (growth)	Hood River Small Cap Growth Ret	HRSIX	0.990%
Victory Rs Global A	RSGGX	0.87%	0.50%	\$46	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Invesco Gbl Fd Cl A	OPPAX	1.03%	0.50%	\$13,557	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Amer Fds Europacific Growth R4	RESEX	0.81%	0.35%	\$12,161	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Columbia Global Tech Growth A	CTCAX	1.18%	0.50%	\$39,826	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
T. Rowe Retirement 2015 Adv	PARHX	0.76%	0.40%	\$0	Income	Vanguard Target Ret Inc Trust II	-	0.075%
T. Rowe Retirement 2025 Adv	PARJX	0.80%	0.40%	\$0	2025	Vanguard Target Ret 2025 Trust II	-	0.075%
Janus Henderson Balanced T	JABAX	0.82%	0.25%	\$0	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
Amer Funds Amer Bal R4	RLBEX	0.60%	0.35%	\$163,526	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
T. Rowe Retirement 2035 Adv	PARKX	0.84%	0.40%	\$0	2035	Vanguard Target Ret 2035 Trust II	-	0.075%
T. Rowe Retirement 2045 Adv	PARLX	0.87%	0.40%	\$0	2045	Vanguard Target Ret 2045 Trust II	-	0.075%
T. Rowe Price Rmt 2055 Adv	PAROX	0.89%	0.40%	\$0	2055	Vanguard Target Ret 2055 Trust II	-	0.075%
Trowe Retirement 2060 Advisor	TRRYX	0.89%	0.40%	\$0	2060	Vanguard Target Ret 2060 Trust II	-	0.075%
WEIGHTED TOTAL		0.72%	0.32%	\$1,521,870				0.39%
WEIGHTED NET EXPENSE		0.40%						



AIG - Riverside County Flood Control and Water Conservation District 457 Deferred Comp. Plan

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
Fixed Interest Option	-	0.40%	0.00%	\$807,087	Cap. Pres.	Fixed Interest Option	-	0.400%
Vanguard Federal M Mkt	VMFXX	0.11%	0.00%	\$5,614	Cap. Pres.	Fixed Interest Option	-	0.400%
Vanguard Prime M Mkt	VMMXX	0.00%	0.00%	\$0	Cap. Pres.	Fixed Interest Option	-	0.400%
Pimco Total Ret Admin	PTRAX	0.72%	0.25%	\$6,241	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Amer Funds Bond Fund R4	RBFEX	0.55%	0.35%	\$62,008	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Amcent Govt Bd A	ABTAX	0.72%	0.50%	\$45	Int.-Term (index)	Fidelity US Bond Index	FXNAX	0.025%
Blackrock Strat Glbal Bd Inv A	MDWIX	0.82%	0.40%	\$0	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Virtus Ceredex L-Cap Val Eq A	SVIIX	1.24%	0.65%	\$1,456	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
Amer Fds Fundamental Invest R4	RFNEX	0.63%	0.35%	\$8,177	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Bny Mellon S&P 500 Index	PEOPX	0.50%	0.40%	\$169,298	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Vanguard Tot Stk Inst	VITSX	0.03%	0.00%	\$69,938	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Blackrock Health Sci Ops Inv	SHSAX	1.10%	0.50%	\$11,483	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Franklin Dynatech A	FKDNX	0.79%	0.40%	\$19,578	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Mfs Mass Inv Grth Stk A	MIGFX	0.70%	0.40%	\$161,438	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Amcent Ultra Inv	TWCUX	0.94%	0.35%	\$12,279	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Janus Henderson Forty T	JACTX	0.95%	0.25%	\$5,314	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Bny Mellon Mid Cap Index Inves	PESPX	0.50%	0.40%	\$6,136	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
Jp Morgan Mid Cap Grth A	OSGIX	1.14%	0.50%	\$27,145	Mid (growth)	MFS Mid Cap Growth	OTCKX	0.650%
Columbia Sm Cp Val Ii A	COVAX	1.27%	0.40%	\$280,895	Small (value)	DFA US Targeted Value I	DFVFX	0.290%
Bny Mellon Sml Cap Stk Idx Inv	DISSX	0.50%	0.40%	\$5,952	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
Delaware Small Cap Core A	DCCAX	1.06%	0.50%	\$0	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
Janus Henderson Triton S	JGMIX	1.16%	0.50%	\$10,511	Small (growth)	Hood River Small Cap Growth Ret	HRSIX	0.990%
Neuberger Ber Genesis Ad	NBGAX	1.35%	0.50%	\$216,329	Small (growth)	Hood River Small Cap Growth Ret	HRSIX	0.990%
Victory Rs Global A	RSGGX	0.87%	0.50%	\$17,025	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Invesco Gbl Fd Cl A	OPPAX	1.03%	0.50%	\$88,812	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Amer Fds Europacific Growth R4	RESEX	0.81%	0.35%	\$13,478	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Columbia Global Tech Growth A	CTCAX	1.18%	0.50%	\$0	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
T. Rowe Retirement 2015 Adv	PARHX	0.76%	0.40%	\$0	Income	Vanguard Target Ret Inc Trust II	-	0.075%
T. Rowe Retirement 2025 Adv	PARJX	0.80%	0.40%	\$7,464	2025	Vanguard Target Ret 2025 Trust II	-	0.075%
Janus Henderson Balanced T	JABAX	0.82%	0.25%	\$29,886	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
Amer Funds Amer Bal R4	RLBEX	0.60%	0.35%	\$9,672	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
T. Rowe Retirement 2035 Adv	PARKX	0.84%	0.40%	\$6,164	2035	Vanguard Target Ret 2035 Trust II	-	0.075%
T. Rowe Retirement 2045 Adv	PARLX	0.87%	0.40%	\$0	2045	Vanguard Target Ret 2045 Trust II	-	0.075%
T. Rowe Price Rtmt 2055 Adv	PAROX	0.89%	0.40%	\$0	2055	Vanguard Target Ret 2055 Trust II	-	0.075%
Trowe Retirement 2060 Advisor	TRRYX	0.89%	0.40%	\$0	2060	Vanguard Target Ret 2060 Trust II	-	0.075%
WEIGHTED TOTAL		0.71%	0.24%	\$2,059,422				0.42%
WEIGHTED NET EXPENSE		0.47%						



County of Riverside Proposed Investment Menu – Nationwide Plans Summary

Asset Class	Fund Name	Ticker	Nationwide Plans							Total	Expense
			457 DC	401	401 SC	457 WRM	401 WRM	457 FCWC	401 FCWC	Assets	Ratio
Cap. Pres.	Nationwide Fixed Account	-	\$262,291,700	\$36,084,846	\$385,076	\$1,371,568	\$231,219	\$7,792,486	\$562,442	\$308,719,337	0.400%
Int.-Term (active)	Sterling Capital Total Ret Bond R6	STRDX	\$43,114,775	\$1,811,329	\$21,912	\$238,448	\$8,320	\$623,128	\$38,428	\$45,856,341	0.350%
Int.-Term (index)	Fidelity US Bond Index	FXNAX	\$2,741,561	\$243,771	\$31,476	\$79,222	\$9,103	\$34,138	\$797	\$3,140,067	0.025%
Large Value	Vanguard Equity Income Adm	VEIRX	\$39,808,237	\$1,292,818	\$0	\$228,645	\$9,564	\$1,001,158	\$33,448	\$42,373,870	0.190%
Large Index	Fidelity 500 Index	FXAIX	\$63,310,802	\$2,890,539	\$290,959	\$717,181	\$122,518	\$1,998,830	\$134,207	\$69,465,036	0.015%
Large Growth	JPMorgan Large Cap Growth R6	JLGMX	\$100,123,640	\$5,164,976	\$486,771	\$1,436,219	\$192,327	\$3,322,855	\$237,734	\$110,964,523	0.440%
Mid Value	Allspring Special Mid Cap Val R6	WFPRX	\$12,206,847	\$481,426	\$7,886	\$45,933	\$5,104	\$231,095	\$27,981	\$13,006,271	0.700%
Mid Index	Fidelity Mid Cap Index	FSMDX	\$17,411,912	\$883,633	\$5,204	\$21,695	\$0	\$504,069	\$11,290	\$18,837,803	0.025%
Mid Growth	MFS Mid Cap Growth	OTCKX	\$11,634,776	\$360,622	\$19,397	\$115,172	\$7,802	\$244,655	\$8,884	\$12,391,308	0.650%
Small Value	DFA US Targeted Value I	DFVX	\$6,738,925	\$258,207	\$0	\$115,687	\$0	\$63,105	\$1,190	\$7,177,116	0.290%
Small Index	Fidelity Small Cap Index	FSSNX	\$3,469,268	\$357,468	\$1,820	\$141,470	\$3,018	\$173,735	\$42,163	\$4,188,943	0.025%
Small Growth	Hood River Small Cap Growth Ret	HRSIX	\$14,424,551	\$783,296	\$122,577	\$65,768	\$4,578	\$386,047	\$35,272	\$15,822,089	0.990%
Intl Blend	MFS Intl Diversification R6	MDIZX	\$60,682,671	\$1,868,426	\$106,202	\$118,345	\$23,742	\$1,024,845	\$59,703	\$63,883,933	0.730%
Intl Index	Fidelity Total International Index	FTIHX	\$13,837,683	\$411,721	\$15,610	\$169,004	\$16,764	\$178,364	\$13,185	\$14,642,331	0.060%
Target Date	Vanguard Target Ret Inc Trust II	-	\$4,638,987	\$234,777	\$746	\$0	\$0	\$102,180	\$41,128	\$5,017,818	0.075%
	Vanguard Target Ret 2020 Trust II	-	\$8,106,865	\$662,847	\$279,221	\$14,223	\$0	\$264,727	\$0	\$9,327,883	0.075%
	Vanguard Target Ret 2025 Trust II	-	\$5,417,782	\$542,823	\$3,206	\$0	\$0	\$18,947	\$0	\$5,982,757	0.075%
	Vanguard Target Ret 2030 Trust II	-	\$43,593,816	\$2,229,459	\$30,786	\$26,094	\$34,355	\$703,551	\$29,762	\$46,647,823	0.075%
	Vanguard Target Ret 2035 Trust II	-	\$5,592,531	\$457,204	\$0	\$0	\$0	\$54,111	\$0	\$6,103,846	0.075%
	Vanguard Target Ret 2040 Trust II	-	\$40,358,480	\$2,156,815	\$6,553	\$607,192	\$0	\$1,174,754	\$42,450	\$44,346,244	0.075%
	Vanguard Target Ret 2045 Trust II	-	\$3,485,630	\$348,337	\$0	\$0	\$0	\$9,830	\$0	\$3,843,797	0.075%
	Vanguard Target Ret 2050 Trust II	-	\$36,535,971	\$2,171,984	\$79,607	\$31,440	\$0	\$1,389,978	\$14,275	\$40,223,256	0.075%
	Vanguard Target Ret 2055 Trust II	-	\$720,409	\$57,407	\$0	\$0	\$0	\$5,353	\$0	\$783,169	0.075%
	Vanguard Target Ret 2060 Trust II	-	\$421,163	\$31,929	\$0	\$0	\$0	\$3,809	\$0	\$456,900	0.075%
	Vanguard Target Ret 2065 Trust II	-	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.075%
Vanguard Target Ret 2070 Trust II	-	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.075%	
TOTALS			\$800,668,984	\$61,786,658	\$1,895,008	\$5,543,305	\$668,414	\$21,305,751	\$1,334,340	\$893,202,461	0.328%

	457 DC	401	401 SC	457 WRM	401 WRM	457 FCWC	401 FCWC	Total
Current Inv Cost	0.459%	0.412%	0.421%	0.485%	0.438%	0.449%	0.431%	0.456%
New Inv Cost	0.327%	0.342%	0.332%	0.303%	0.326%	0.319%	0.350%	0.328%
Current Admin Cost	0.132%	0.185%	0.153%	0.145%	0.183%	0.144%	0.176%	0.136%
New Admin Cost	0.098%	0.098%	0.098%	0.098%	0.098%	0.098%	0.098%	0.098%
Total Est. Annual Savings (%)	0.166%	0.157%	0.143%	0.229%	0.196%	0.175%	0.159%	0.166%
Total Est. Annual Savings (\$)	\$1,329,421	\$96,875	\$2,717	\$12,695	\$1,311	\$37,306	\$2,121	\$1,482,445



Nationwide - County of Riverside 457(b) Plan

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
Nationwide Fixed Account	-	0.65%	0.25%	\$255,675,260	Cap. Pres.	Nationwide Fixed Account	-	0.400%
NW Gov Mny Mkt R6	GMIXX	0.46%	0.25%	\$2,831,892	Cap. Pres.	Nationwide Fixed Account	-	0.400%
Mrly StblValRtrmt NACODCVA	-	0.40%	0.35%	\$3,784,548	Cap. Pres.	Nationwide Fixed Account	-	0.400%
Vanguard Treas MMkt Fd IS	VUSXX	0.09%	0.00%	\$0	Cap. Pres.	Nationwide Fixed Account	-	0.400%
PIMCO Ttl Rtn Admn	PTRAX	0.71%	0.25%	\$11,399,663	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
NW Loomis Bd R6	NWJIX	0.48%	0.00%	\$15,843,868	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
PIMCO Intl BdUSDRHdgAdmn	PFRAI	0.76%	0.25%	\$5,960,730	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
DE Ivy Hi Inc R6	IHIFX	0.60%	0.00%	\$9,910,514	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Fid US Bd Indx	FXNAX	0.03%	0.00%	\$2,741,561	Int.-Term (index)	Fidelity US Bond Index	FXNAX	0.025%
Edgr Lomx Val	LOMAX	0.70%	0.40%	\$1,230,431	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
AmFds Am Mut R6	RMFGX	0.27%	0.00%	\$18,714,642	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
JPM Eq Inc R4	OIEQX	0.70%	0.25%	\$19,863,164	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
NW S P 500 Indx R6	GRMIX	0.19%	0.00%	\$36,320,230	Large (index)	Fidelity 500 Index	FXAIX	0.015%
NW Fd R6	NWABX	0.58%	0.00%	\$23,714,631	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Civrt USLgCpCorScRspIdx R6	CSXRX	0.19%	0.00%	\$3,275,942	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Fid Contra	FCNTX	0.81%	0.25%	\$44,583,114	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Fid OTC	FOCPX	0.80%	0.25%	\$17,218,182	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
NW LgCap Gr	-	0.95%	0.40%	\$6,766,646	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
TRowePr Gr Stk	PRGFX	0.63%	0.15%	\$20,294,673	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
MSIF Inst Gr I	MSEQX	0.56%	0.00%	\$11,261,025	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
AmCent MdCapVal R6	AMDVX	0.62%	0.00%	\$12,206,847	Mid (value)	Allspring Special Mid Cap Value R6	WFPRX	0.700%
Vngrd Mid-Cap Idx Fd AS	VIMAX	0.05%	0.00%	\$6,297,706	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
CohenStrs RealEst Sec Z	CSZIX	0.75%	0.00%	\$11,114,206	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
Allspr Disc SMIDCapGr Inst	WFDSX	0.86%	0.15%	\$11,634,776	Mid (growth)	MFS Mid Cap Growth	OTCKX	0.650%
MFS New Disc Val R6	NDVXX	0.83%	0.00%	\$6,738,925	Small (value)	DFA US Targeted Value I	DFFVX	0.290%
NW SmCap Indx R6	GMRIX	0.26%	0.00%	\$2,291,227	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
NW NVIT Mult Mgr Sm Co I	-	1.08%	0.35%	\$1,178,041	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
NW Sm Co Gr Inst Svc	NWSIX	1.19%	0.35%	\$3,063,425	Small (growth)	Hood River Small Cap Growth Ret	HRSIX	0.990%
NeuBer Genesis R6	NRGSX	0.74%	0.00%	\$11,361,126	Small (growth)	Hood River Small Cap Growth Ret	HRSIX	0.990%
NW Intl Indx R6	GIXIX	0.29%	0.00%	\$13,837,683	Int'l (index)	Fidelity Total International Index	FTIHX	0.060%
MFS Intl Intrinsic Val R4	MINHX	0.72%	0.10%	\$21,620,222	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
MFS Intl Gr R6	MGRDX	0.72%	0.00%	\$17,867,272	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Invsc0 Glbl Y	OGLYX	0.80%	0.25%	\$6,631,486	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
AmFds New Wld R6	RNWGX	0.57%	0.00%	\$14,563,691	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
NW Inv Dest Cnsv R6	GIMCX	0.50%	0.00%	\$4,119,728	Income	Vanguard Target Ret Inc Trust II	-	0.075%
AmFds 2015 TrgtDtRtrmt R6	RFJTX	0.29%	0.00%	\$519,260	Income	Vanguard Target Ret Inc Trust II	-	0.075%
NW Inv Dest Mod Cnsv R6	GMIMX	0.48%	0.00%	\$5,934,443	2020	Vanguard Target Ret 2020 Trust II	-	0.075%
AmFds 2020 TrgtDtRtrmt R6	RRCTX	0.30%	0.00%	\$2,172,422	2020	Vanguard Target Ret 2020 Trust II	-	0.075%
AmFds 2025 TrgtDtRtrmt R6	RFDTX	0.31%	0.00%	\$5,417,782	2025	Vanguard Target Ret 2025 Trust II	-	0.075%
NW Inv Dest Mod R6	GMDIX	0.51%	0.00%	\$29,202,388	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
AmFds 2030 TrgtDtRtrmt R6	RFETX	0.33%	0.00%	\$7,701,937	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
Fid Puritan	FPURX	0.51%	0.25%	\$6,689,491	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
AmFds 2035 TrgtDtRtrmt R6	RFFTX	0.35%	0.00%	\$5,592,531	2035	Vanguard Target Ret 2035 Trust II	-	0.075%



COUNTY OF RIVERSIDE REVIEW OF PLAN INVESTMENTS AUGUST 2022

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
NW Inv Dest Mod Aggr R6	GMIAX	0.52%	0.00%	\$34,946,451	2040	Vanguard Target Ret 2040 Trust II	-	0.075%
AmFds 2040 TrgtDtRtrmt R6	RFCTX	0.36%	0.00%	\$5,412,029	2040	Vanguard Target Ret 2040 Trust II	-	0.075%
AmFds 2045 TrgtDtRtrmt R6	RFHTX	0.37%	0.00%	\$3,485,630	2045	Vanguard Target Ret 2045 Trust II	-	0.075%
AmFds 2050 TrgtDtRtrmt R6	RFITX	0.37%	0.00%	\$5,011,522	2050	Vanguard Target Ret 2050 Trust II	-	0.075%
NW Inv Dest Aggr R6	GAIDX	0.51%	0.00%	\$31,524,449	2050	Vanguard Target Ret 2050 Trust II	-	0.075%
AmFds 2055 TrgtDtRtrmt R6	RFKTX	0.38%	0.00%	\$720,409	2055	Vanguard Target Ret 2055 Trust II	-	0.075%
AmFds 2060 TrgtDtRtrmt R6	RFUTX	0.38%	0.00%	\$421,163	2060	Vanguard Target Ret 2060 Trust II	-	0.075%
WEIGHTED TOTAL		0.59%	0.13%	\$800,668,984				0.33%
WEIGHTED NET EXPENSE		0.46%						



Nationwide - County of Riverside 401(a) Plan

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
Nationwide Fixed Account	-	0.65%	0.25%	\$31,270,844	Cap. Pres.	Nationwide Fixed Account	-	0.400%
NW Gov Mny Mkt R6	GMIXX	0.46%	0.25%	\$4,716,587	Cap. Pres.	Nationwide Fixed Account	-	0.400%
Mrlly StblValRtrmt NACODCVA	-	0.40%	0.35%	\$97,415	Cap. Pres.	Nationwide Fixed Account	-	0.400%
PIMCO Ttl Rtn Admn	PTRAX	0.71%	0.25%	\$468,012	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
NW Loomis Bd R6	NWJIX	0.48%	0.00%	\$593,846	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
PIMCO Intl BdUSDirHdgAdmn	PFRAF	0.76%	0.25%	\$231,344	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
DE Ivy Hi Inc R6	IHIFX	0.60%	0.00%	\$518,128	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Fid US Bd Indx	FXNAX	0.03%	0.00%	\$243,771	Int.-Term (index)	Fidelity US Bond Index	FXNAX	0.025%
Edgr Lomx Val	LOMAX	0.70%	0.40%	\$50,898	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
AmFds Am Mut R6	RMFGX	0.27%	0.00%	\$671,881	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
JPM Eq Inc R4	OIEQX	0.70%	0.25%	\$570,038	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
NW S P 500 Indx R6	GRMIX	0.19%	0.00%	\$2,050,154	Large (index)	Fidelity 500 Index	FXAIX	0.015%
NW Fd R6	NWABX	0.58%	0.00%	\$765,494	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Clvrt USLgCpCorScRspIdx R6	CSXRX	0.19%	0.00%	\$74,891	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Fid Contra	FCNTX	0.81%	0.25%	\$2,809,033	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Fid OTC	FOCPX	0.80%	0.25%	\$916,438	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
NW LgCap Gr	-	0.95%	0.40%	\$361,669	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
TRowePr Gr Stk	PRGFX	0.63%	0.15%	\$738,070	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
MSIF Inst Gr I	MSEQX	0.56%	0.00%	\$339,765	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
AmCent MdCap Val R6	AMDVX	0.62%	0.00%	\$481,426	Mid (value)	Allspring Special Mid Cap Value R6	WFPRX	0.700%
Vngrd Mid-Cap Idx Fd AS	VIMAX	0.05%	0.00%	\$574,541	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
CohenStrs RealEst Sec Z	CSZIX	0.75%	0.00%	\$309,092	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
Allspr Disc SMIDCapGr Inst	WFDSX	0.86%	0.15%	\$360,622	Mid (growth)	MFS Mid Cap Growth	OTCKX	0.650%
NW AmCent SmCplnc Inst Svc	NWUSX	1.22%	0.40%	\$258,207	Small (value)	DFA US Targeted Value I	DFVFX	0.290%
NW SmCap Indx R6	GMRIX	0.26%	0.00%	\$126,978	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
NW NVIT Mult Mgr Sm Co I	-	1.08%	0.35%	\$230,491	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
NW Sm Co Gr Inst Svc	NWSIX	1.19%	0.35%	\$443,576	Small (growth)	Hood River Small Cap Growth Ret	HRSEX	0.990%
NeuBer Genesis R6	NRGSX	0.74%	0.00%	\$339,720	Small (growth)	Hood River Small Cap Growth Ret	HRSEX	0.990%
NW Intl Indx R6	GIXIX	0.29%	0.00%	\$411,721	Int'l (index)	Fidelity Total International Index	FTIHX	0.060%
Invsco EQV Intl Eq R5	AIEVX	0.99%	0.35%	\$440,583	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
MFS Intl Intrinsic Val R4	MINHX	0.72%	0.10%	\$575,929	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Invsco GIBI Y	OGLYX	0.80%	0.25%	\$492,674	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
AmFds New Wld R6	RNWGX	0.57%	0.00%	\$359,240	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
NW Inv Dest Cnsv R6	GIMCX	0.50%	0.00%	\$142,484	Income	Vanguard Target Ret Inc Trust II	-	0.075%
AmFds 2015 TrgtDtRtrmt R6	RFJTX	0.29%	0.00%	\$92,293	Income	Vanguard Target Ret Inc Trust II	-	0.075%
NW Inv Dest Mod Cnsv R6	GMIMX	0.48%	0.00%	\$396,887	2020	Vanguard Target Ret 2020 Trust II	-	0.075%
AmFds 2020 TrgtDtRtrmt R6	RRCTX	0.30%	0.00%	\$265,960	2020	Vanguard Target Ret 2020 Trust II	-	0.075%
AmFds 2025 TrgtDtRtrmt R6	RFDTX	0.31%	0.00%	\$542,823	2025	Vanguard Target Ret 2025 Trust II	-	0.075%
NW Inv Dest Mod R6	GMDIX	0.51%	0.00%	\$1,013,818	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
AmFds 2030 TrgtDtRtrmt R6	RFETX	0.33%	0.00%	\$537,340	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
Fid Puritan	FPURX	0.51%	0.25%	\$678,302	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
AmFds 2035 TrgtDtRtrmt R6	RFFTX	0.35%	0.00%	\$457,204	2035	Vanguard Target Ret 2035 Trust II	-	0.075%
NW Inv Dest Mod Aggr R6	GMIAX	0.52%	0.00%	\$1,665,850	2040	Vanguard Target Ret 2040 Trust II	-	0.075%



COUNTY OF RIVERSIDE REVIEW OF PLAN INVESTMENTS AUGUST 2022

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
AmFds 2040 TrgtDtRtrmt R6	RFCTX	0.36%	0.00%	\$490,964	2040	Vanguard Target Ret 2040 Trust II	-	0.075%
AmFds 2045 TrgtDtRtrmt R6	RFHTX	0.37%	0.00%	\$348,337	2045	Vanguard Target Ret 2045 Trust II	-	0.075%
AmFds 2050 TrgtDtRtrmt R6	RFITX	0.37%	0.00%	\$507,491	2050	Vanguard Target Ret 2050 Trust II	-	0.075%
NW Inv Dest Aggr R6	GAIDX	0.51%	0.00%	\$1,664,493	2050	Vanguard Target Ret 2050 Trust II	-	0.075%
AmFds 2055 TrgtDtRtrmt R6	RFKTX	0.38%	0.00%	\$57,407	2055	Vanguard Target Ret 2055 Trust II	-	0.075%
AmFds 2060 TrgtDtRtrmt R6	RFUTX	0.38%	0.00%	\$31,929	2060	Vanguard Target Ret 2060 Trust II	-	0.075%
WEIGHTED TOTAL		0.60%	0.19%	\$61,786,658				0.34%
WEIGHTED NET EXPENSE		0.41%						



Nationwide - County of Riverside Supplemental Contribution 401(a) Plan

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
Nationwide Fixed Account	-	0.65%	0.25%	\$355,135	Cap. Pres.	Nationwide Fixed Account	-	0.400%
NW Gov Mny Mkt R6	GMIXX	0.46%	0.25%	\$29,941	Cap. Pres.	Nationwide Fixed Account	-	0.400%
Mrly StblValRtrmt NACODCVA	-	0.40%	0.35%	\$0	Cap. Pres.	Nationwide Fixed Account	-	0.400%
PIMCO Ttl Rtn Admn	PTRAX	0.71%	0.25%	\$21,912	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
NW Loomis Bd R6	NWJIX	0.48%	0.00%	\$0	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
PIMCO Intl BdUSDirHdgAdmn	PFRAX	0.76%	0.25%	\$0	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
DE Ivy Hi Inc R6	IHIFX	0.60%	0.00%	\$0	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Fid US Bd Indx	FXNAX	0.03%	0.00%	\$31,476	Int.-Term (index)	Fidelity US Bond Index	FXNAX	0.025%
Edgr Lomx Val	LOMAX	0.70%	0.40%	\$0	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
AmFds Am Mut R6	RMFGX	0.27%	0.00%	\$0	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
JPM Eq Inc R4	OIEQX	0.70%	0.25%	\$0	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
NW S P 500 Indx R6	GRMIX	0.19%	0.00%	\$290,959	Large (index)	Fidelity 500 Index	FXAIX	0.015%
NW Fd R6	NWABX	0.58%	0.00%	\$0	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Clvrt USLgCpCorScRspIdx R6	CSXRX	0.19%	0.00%	\$0	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Fid Contra	FCNTX	0.81%	0.25%	\$77,632	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Fid OTC	FOCPX	0.80%	0.25%	\$284,009	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
NW LgCap Gr	-	0.95%	0.40%	\$0	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
TRowePr Gr Stk	PRGFX	0.63%	0.15%	\$125,130	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
MSIF Inst Gr I	MSEQX	0.56%	0.00%	\$0	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
AmCent MdCap Val R6	AMDVX	0.62%	0.00%	\$7,886	Mid (value)	Allspring Special Mid Cap Value R6	WFPRX	0.700%
Vngrd Mid-Cap Idx Fd AS	VIMAX	0.05%	0.00%	\$5,204	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
CohenStrs RealEst Sec Z	CSZIX	0.75%	0.00%	\$0	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
Allspr Disc SMIDCapGr Inst	WFDSX	0.86%	0.15%	\$19,397	Mid (growth)	MFS Mid Cap Growth	OTCKX	0.650%
NW AmCent SmCplnc Inst Svc	NWUSX	1.22%	0.40%	\$0	Small (value)	DFA US Targeted Value I	DFVFX	0.290%
NW SmCap Indx R6	GMRIX	0.26%	0.00%	\$0	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
NW NVIT Mult Mgr Sm Co I	-	1.08%	0.35%	\$1,820	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
NW Sm Co Gr Inst Svc	NWSIX	1.19%	0.35%	\$120,372	Small (growth)	Hood River Small Cap Growth Ret	HRSEX	0.990%
NeuBer Genesis R6	NRGSX	0.74%	0.00%	\$2,205	Small (growth)	Hood River Small Cap Growth Ret	HRSEX	0.990%
NW Intl Indx R6	GIXIX	0.29%	0.00%	\$15,610	Int'l (index)	Fidelity Total International Index	FTIHX	0.060%
Invsco EQV Intl Eq R5	AIEVX	0.99%	0.35%	\$2,559	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
MFS Intl Intrinsic Val R4	MINHX	0.72%	0.10%	\$0	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Invsco GIBI Y	OGLYX	0.80%	0.25%	\$103,643	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
AmFds New Wld R6	RNWGX	0.57%	0.00%	\$0	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
NW Inv Dest Cnsv R6	GIMCX	0.50%	0.25%	\$0	Income	Vanguard Target Ret Inc Trust II	-	0.075%
AmFds 2015 TrgtDtRtrmt R6	RFJTX	0.29%	0.00%	\$746	Income	Vanguard Target Ret Inc Trust II	-	0.075%
NW Inv Dest Mod Cnsv R6	GMIMX	0.48%	0.00%	\$163	2020	Vanguard Target Ret 2020 Trust II	-	0.075%
AmFds 2020 TrgtDtRtrmt R6	RRCTX	0.30%	0.00%	\$279,058	2020	Vanguard Target Ret 2020 Trust II	-	0.075%
AmFds 2025 TrgtDtRtrmt R6	RFDTX	0.31%	0.00%	\$3,206	2025	Vanguard Target Ret 2025 Trust II	-	0.075%
NW Inv Dest Mod R6	GMDIX	0.51%	0.00%	\$0	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
AmFds 2030 TrgtDtRtrmt R6	RFETX	0.33%	0.00%	\$7,766	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
Fid Puritan	FPURX	0.51%	0.25%	\$23,019	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
AmFds 2035 TrgtDtRtrmt R6	RFFTX	0.35%	0.00%	\$0	2035	Vanguard Target Ret 2035 Trust II	-	0.075%
NW Inv Dest Mod Aggr R6	GMIAX	0.52%	0.00%	\$6,553	2040	Vanguard Target Ret 2040 Trust II	-	0.075%



COUNTY OF RIVERSIDE REVIEW OF PLAN INVESTMENTS AUGUST 2022

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
AmFds 2040 TrgtDtRtrmt R6	RFCTX	0.36%	0.00%	\$0	2040	Vanguard Target Ret 2040 Trust II	-	0.075%
AmFds 2045 TrgtDtRtrmt R6	RFHTX	0.37%	0.00%	\$0	2045	Vanguard Target Ret 2045 Trust II	-	0.075%
AmFds 2050 TrgtDtRtrmt R6	RFITX	0.37%	0.00%	\$0	2050	Vanguard Target Ret 2050 Trust II	-	0.075%
NW Inv Dest Aggr R6	GAIDX	0.51%	0.00%	\$79,607	2050	Vanguard Target Ret 2050 Trust II	-	0.075%
AmFds 2055 TrgtDtRtrmt R6	RFKTX	0.38%	0.00%	\$0	2055	Vanguard Target Ret 2055 Trust II	-	0.075%
AmFds 2060 TrgtDtRtrmt R6	RFUTX	0.38%	0.00%	\$0	2060	Vanguard Target Ret 2060 Trust II	-	0.075%
WEIGHTED TOTAL		0.57%	0.15%	\$1,895,008				0.33%
WEIGHTED NET EXPENSE		0.42%						



Nationwide - Riverside County Waste Resources Management 457(b) Plan

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
Nationwide Fixed Account	-	0.65%	0.25%	\$1,365,414	Cap. Pres.	Nationwide Fixed Account	-	0.400%
NW Gov Mny Mkt R6	GMIXX	0.46%	0.25%	\$0	Cap. Pres.	Nationwide Fixed Account	-	0.400%
Mrly StblValRtrmt NACODCVA	-	0.40%	0.35%	\$6,153	Cap. Pres.	Nationwide Fixed Account	-	0.400%
PIMCO Ttl Rtn Admn	PTRAX	0.71%	0.25%	\$124,198	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
NW Loomis Bd R6	NWJIX	0.48%	0.00%	\$61,024	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
PIMCO Intl BdUSDirHdgAdmn	PFRAX	0.76%	0.25%	\$23,869	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
DE Ivy Hi Inc R6	IHIFX	0.60%	0.00%	\$29,356	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Fid US Bd Indx	FXNAX	0.03%	0.00%	\$79,222	Int.-Term (index)	Fidelity US Bond Index	FXNAX	0.025%
Edgr Lomx Val	LOMAX	0.70%	0.40%	\$0	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
AmFds Am Mut R6	RMFGX	0.27%	0.00%	\$199,911	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
JPM Eq Inc R4	OIEQX	0.70%	0.25%	\$28,734	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
NW S P 500 Indx R6	GRMIX	0.19%	0.00%	\$197,502	Large (index)	Fidelity 500 Index	FXAIX	0.015%
NW Fd R6	NWABX	0.58%	0.00%	\$479,510	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Clvrt USLgCpCorScRspIdx R6	CSXRX	0.19%	0.00%	\$40,169	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Fid Contra	FCNTX	0.81%	0.25%	\$840,553	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Fid OTC	FOCPX	0.80%	0.25%	\$110,602	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
NW LgCap Gr	-	0.95%	0.40%	\$184,478	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
TRowePr Gr Stk	PRGFX	0.63%	0.15%	\$75,808	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
MSIF Inst Gr I	MSEQX	0.56%	0.00%	\$224,778	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
AmCent MdCap Val R6	AMDVX	0.62%	0.00%	\$45,933	Mid (value)	Allspring Special Mid Cap Value R6	WFPRX	0.700%
Vngrd Mid-Cap Idx Fd AS	VIMAX	0.05%	0.00%	\$0	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
CohenStrs RealEst Sec Z	CSZIX	0.75%	0.00%	\$21,695	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
Allspr Disc SMIDCapGr Inst	WFDSX	0.86%	0.15%	\$115,172	Mid (growth)	MFS Mid Cap Growth	OTCKX	0.650%
MFS New Disc Val R6	NDVVX	0.83%	0.00%	\$115,687	Small (value)	DFA US Targeted Value I	DFVFX	0.290%
NW SmCap Indx R6	GMRIX	0.26%	0.00%	\$10,319	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
NW NVIT Mult Mgr Sm Co I	-	1.08%	0.35%	\$131,151	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
NW Sm Co Gr Inst Svc	NWSIX	1.19%	0.35%	\$39,631	Small (growth)	Hood River Small Cap Growth Ret	HRSEX	0.990%
NeuBer Genesis R6	NRGSX	0.74%	0.00%	\$26,137	Small (growth)	Hood River Small Cap Growth Ret	HRSEX	0.990%
NW Intl Indx R6	GIXIX	0.29%	0.00%	\$169,004	Int'l (index)	Fidelity Total International Index	FTIHX	0.060%
MFS Intl Intrinsic Val R4	MINHX	0.72%	0.10%	\$34,317	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
MFS Intl Gr R6	MGRDX	0.72%	0.00%	\$32,874	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Invsco GIBI Y	OGLYX	0.80%	0.25%	\$24,938	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
AmFds New Wld R6	RNWGX	0.57%	0.00%	\$26,216	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
NW Inv Dest Cnsv R6	GIMCX	0.50%	0.00%	\$0	Income	Vanguard Target Ret Inc Trust II	-	0.075%
AmFds 2015 TrgtDtRtrmt R6	RFJTX	0.29%	0.00%	\$0	Income	Vanguard Target Ret Inc Trust II	-	0.075%
NW Inv Dest Mod Cnsv R6	GMIMX	0.48%	0.00%	\$0	2020	Vanguard Target Ret 2020 Trust II	-	0.075%
AmFds 2020 TrgtDtRtrmt R6	RRCTX	0.30%	0.00%	\$14,223	2020	Vanguard Target Ret 2020 Trust II	-	0.075%
AmFds 2025 TrgtDtRtrmt R6	RFDTX	0.31%	0.00%	\$0	2025	Vanguard Target Ret 2025 Trust II	-	0.075%
NW Inv Dest Mod R6	GMDIX	0.51%	0.00%	\$0	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
AmFds 2030 TrgtDtRtrmt R6	RFETX	0.33%	0.00%	\$0	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
Fid Puritan	FPURX	0.51%	0.25%	\$26,094	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
AmFds 2035 TrgtDtRtrmt R6	RFFTX	0.35%	0.00%	\$0	2035	Vanguard Target Ret 2035 Trust II	-	0.075%
NW Inv Dest Mod Aggr R6	GMIAX	0.52%	0.00%	\$607,192	2040	Vanguard Target Ret 2040 Trust II	-	0.075%



COUNTY OF RIVERSIDE REVIEW OF PLAN INVESTMENTS AUGUST 2022

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
AmFds 2040 TrgtDtRtrmt R6	RFCTX	0.36%	0.00%	\$0	2040	Vanguard Target Ret 2040 Trust II	-	0.075%
AmFds 2045 TrgtDtRtrmt R6	RFHTX	0.37%	0.00%	\$0	2045	Vanguard Target Ret 2045 Trust II	-	0.075%
AmFds 2050 TrgtDtRtrmt R6	RFITX	0.37%	0.00%	\$8,104	2050	Vanguard Target Ret 2050 Trust II	-	0.075%
NW Inv Dest Aggr R6	GAIDX	0.51%	0.00%	\$23,337	2050	Vanguard Target Ret 2050 Trust II	-	0.075%
AmFds 2055 TrgtDtRtrmt R6	RFKTX	0.38%	0.00%	\$0	2055	Vanguard Target Ret 2055 Trust II	-	0.075%
AmFds 2060 TrgtDtRtrmt R6	RFUTX	0.38%	0.00%	\$0	2060	Vanguard Target Ret 2060 Trust II	-	0.075%
WEIGHTED TOTAL		0.63%	0.15%	\$5,543,305				0.30%
WEIGHTED NET EXPENSE		0.48%						



Nationwide - Riverside County Waste Resources Management 401(a) Plan

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
Nationwide Fixed Account	-	0.65%	0.25%	\$217,441	Cap. Pres.	Nationwide Fixed Account	-	0.400%
NW Gov Mny Mkt R6	GMIXX	0.46%	0.25%	\$13,778	Cap. Pres.	Nationwide Fixed Account	-	0.400%
Mrlly StblValRtrmt NACODCVA	-	0.40%	0.35%	\$0	Cap. Pres.	Nationwide Fixed Account	-	0.400%
PIMCO Ttl Rtn Admn	PTRAX	0.71%	0.25%	\$8,320	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
NW Loomis Bd R6	NWJIX	0.48%	0.00%	\$0	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
PIMCO Intl BdUSDirHdgAdmn	PFRAF	0.76%	0.25%	\$0	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
DE Ivy Hi Inc R6	IHIFX	0.60%	0.00%	\$0	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Fid US Bd Indx	FXNAX	0.03%	0.00%	\$9,103	Int.-Term (index)	Fidelity US Bond Index	FXNAX	0.025%
Edgr Lomx Val	LOMAX	0.70%	0.40%	\$0	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
AmFds Am Mut R6	RMFGX	0.27%	0.00%	\$9,564	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
JPM Eq Inc R4	OIEQX	0.70%	0.25%	\$0	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
NW S P 500 Indx R6	GRMIX	0.19%	0.00%	\$86,259	Large (index)	Fidelity 500 Index	FXAIX	0.015%
NW Fd R6	NWABX	0.58%	0.00%	\$36,259	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Clvrt USLgCpCorScRspIdx R6	CSXRX	0.19%	0.00%	\$0	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Fid Contra	FCNTX	0.81%	0.25%	\$144,321	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Fid OTC	FOCPX	0.80%	0.25%	\$0	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
NW LgCap Gr	-	0.95%	0.40%	\$48,007	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
TRowePr Gr Stk	PRGFX	0.63%	0.15%	\$0	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
MSIF Inst Gr I	MSEQX	0.56%	0.00%	\$0	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
AmCent MdCap Val R6	AMDVX	0.62%	0.00%	\$5,104	Mid (value)	Allspring Special Mid Cap Value R6	WFPRX	0.700%
Vngrd Mid-Cap Idx Fd AS	VIMAX	0.05%	0.00%	\$0	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
CohenStrs RealEst Sec Z	CSZIX	0.75%	0.00%	\$0	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
Allspr Disc SMIDCapGr Inst	WFDSX	0.86%	0.15%	\$7,802	Mid (growth)	MFS Mid Cap Growth	OTCKX	0.650%
NW AmCent SmCplnc Inst Svc	NWUSX	1.22%	0.40%	\$0	Small (value)	DFA US Targeted Value I	DFVFX	0.290%
NW SmCap Indx R6	GMRIX	0.26%	0.00%	\$0	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
NW NVIT Mult Mgr Sm Co I	-	1.08%	0.35%	\$3,018	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
NW Sm Co Gr Inst Svc	NWSIX	1.19%	0.35%	\$4,578	Small (growth)	Hood River Small Cap Growth Ret	HRSEX	0.990%
NeuBer Genesis R6	NRGSX	0.74%	0.00%	\$0	Small (growth)	Hood River Small Cap Growth Ret	HRSEX	0.990%
NW Intl Indx R6	GIXIX	0.29%	0.00%	\$16,764	Int'l (index)	Fidelity Total International Index	FTIHX	0.060%
Invsco EQV Intl Eq R5	AIEVX	0.99%	0.35%	\$0	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
MFS Intl Intrinsic Val R4	MINHX	0.72%	0.10%	\$16,893	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Invsco GIBI Y	OGLYX	0.80%	0.25%	\$6,849	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
AmFds New Wld R6	RNWGX	0.57%	0.00%	\$0	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
NW Inv Dest Cnsv R6	GIMCX	0.50%	0.00%	\$0	Income	Vanguard Target Ret Inc Trust II	-	0.075%
AmFds 2015 TrgtDtRtrmt R6	RFJTX	0.29%	0.00%	\$0	Income	Vanguard Target Ret Inc Trust II	-	0.075%
NW Inv Dest Mod Cnsv R6	GMIMX	0.48%	0.00%	\$0	2020	Vanguard Target Ret 2020 Trust II	-	0.075%
AmFds 2020 TrgtDtRtrmt R6	RRCTX	0.30%	0.00%	\$0	2020	Vanguard Target Ret 2020 Trust II	-	0.075%
AmFds 2025 TrgtDtRtrmt R6	RFDTX	0.31%	0.00%	\$0	2025	Vanguard Target Ret 2025 Trust II	-	0.075%
NW Inv Dest Mod R6	GMDIX	0.51%	0.00%	\$34,355	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
AmFds 2030 TrgtDtRtrmt R6	RFETX	0.33%	0.00%	\$0	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
Fid Puritan	FPURX	0.51%	0.25%	\$0	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
AmFds 2035 TrgtDtRtrmt R6	RFFTX	0.35%	0.00%	\$0	2035	Vanguard Target Ret 2035 Trust II	-	0.075%
NW Inv Dest Mod Aggr R6	GMIAX	0.52%	0.00%	\$0	2040	Vanguard Target Ret 2040 Trust II	-	0.075%



COUNTY OF RIVERSIDE REVIEW OF PLAN INVESTMENTS AUGUST 2022

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
AmFds 2040 TrgtDtRtrmt R6	RFCTX	0.36%	0.00%	\$0	2040	Vanguard Target Ret 2040 Trust II	-	0.075%
AmFds 2045 TrgtDtRtrmt R6	RFHTX	0.37%	0.00%	\$0	2045	Vanguard Target Ret 2045 Trust II	-	0.075%
AmFds 2050 TrgtDtRtrmt R6	RFITX	0.37%	0.00%	\$0	2050	Vanguard Target Ret 2050 Trust II	-	0.075%
NW Inv Dest Aggr R6	GAIDX	0.51%	0.00%	\$0	2050	Vanguard Target Ret 2050 Trust II	-	0.075%
AmFds 2055 TrgtDtRtrmt R6	RFKTX	0.38%	0.00%	\$0	2055	Vanguard Target Ret 2055 Trust II	-	0.075%
AmFds 2060 TrgtDtRtrmt R6	RFUTX	0.38%	0.00%	\$0	2060	Vanguard Target Ret 2060 Trust II	-	0.075%
WEIGHTED TOTAL		0.62%	0.18%	\$668,414				0.33%
WEIGHTED NET EXPENSE		0.44%						



Nationwide - Riverside County Flood Control and Water Conservation District 457(b) Plan

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
Nationwide Fixed Account	-	0.65%	0.25%	\$7,789,155	Cap. Pres.	Nationwide Fixed Account	-	0.400%
NW Gov Mny Mkt R6	GMIXX	0.46%	0.25%	\$43	Cap. Pres.	Nationwide Fixed Account	-	0.400%
Mrly StblValRtrmt NACODCVA	-	0.40%	0.35%	\$3,287	Cap. Pres.	Nationwide Fixed Account	-	0.400%
PIMCO Ttl Rtn Admn	PTRAX	0.71%	0.25%	\$187,663	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
NW Loomis Bd R6	NWJIX	0.48%	0.00%	\$208,152	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
PIMCO Intl BdUSDirHdgAdmn	PFRAX	0.76%	0.25%	\$77,536	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
DE Ivy Hi Inc R6	IHIFX	0.60%	0.00%	\$149,777	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Fid US Bd Indx	FXNAX	0.03%	0.00%	\$34,138	Int.-Term (index)	Fidelity US Bond Index	FXNAX	0.025%
Edgr Lomx Val	LOMAX	0.70%	0.40%	\$60,846	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
AmFds Am Mut R6	RMFGX	0.27%	0.00%	\$409,471	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
JPM Eq Inc R4	OIEQX	0.70%	0.25%	\$530,841	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
NW S P 500 Indx R6	GRMIX	0.19%	0.00%	\$1,400,727	Large (index)	Fidelity 500 Index	FXAIX	0.015%
NW Fd R6	NWABX	0.58%	0.00%	\$457,819	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Clvrt USLgCpCorScRspIdx R6	CSXRX	0.19%	0.00%	\$140,284	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Fid Contra	FCNTX	0.81%	0.25%	\$1,396,368	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Fid OTC	FOCPX	0.80%	0.25%	\$749,876	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
NW LgCap Gr	-	0.95%	0.40%	\$276,190	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
TRowePr Gr Stk	PRGFX	0.63%	0.15%	\$385,932	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
MSIF Inst Gr I	MSEQX	0.56%	0.00%	\$514,488	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
AmCent MdCap Val R6	AMDVX	0.62%	0.00%	\$231,095	Mid (value)	Allspring Special Mid Cap Value R6	WFPRX	0.700%
Vngrd Mid-Cap Idx Fd AS	VIMAX	0.05%	0.00%	\$303,888	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
CohenStrs RealEst Sec Z	CSZIX	0.75%	0.00%	\$200,182	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
Allspr Disc SMIDCapGr Inst	WFDSX	0.86%	0.15%	\$244,655	Mid (growth)	MFS Mid Cap Growth	OTCKX	0.650%
MFS New Disc Val R6	NDVVX	0.83%	0.00%	\$63,105	Small (value)	DFA US Targeted Value I	DFVFX	0.290%
NW SmCap Indx R6	GMRIX	0.26%	0.00%	\$139,600	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
NW NVIT Mult Mgr Sm Co I	-	1.08%	0.35%	\$34,135	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
NW Sm Co Gr Inst Svc	NWSIX	1.19%	0.35%	\$15,021	Small (growth)	Hood River Small Cap Growth Ret	HRSEX	0.990%
NeuBer Genesis R6	NRGSX	0.74%	0.00%	\$371,026	Small (growth)	Hood River Small Cap Growth Ret	HRSEX	0.990%
NW Intl Indx R6	GIXIX	0.29%	0.00%	\$178,364	Int'l (index)	Fidelity Total International Index	FTIHX	0.060%
MFS Intl Intrinsic Val R4	MINHX	0.72%	0.10%	\$260,742	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
MFS Intl Gr R6	MGRDX	0.72%	0.00%	\$244,778	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Invsco Glbl Y	OGLYX	0.80%	0.25%	\$352,518	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
AmFds New Wld R6	RNWGX	0.57%	0.00%	\$166,806	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
NW Inv Dest Cnsv R6	GIMCX	0.50%	0.00%	\$102,180	Income	Vanguard Target Ret Inc Trust II	-	0.075%
AmFds 2015 TrgtDtRtrmt R6	RFJTX	0.29%	0.00%	\$0	Income	Vanguard Target Ret Inc Trust II	-	0.075%
NW Inv Dest Mod Cnsv R6	GMIMX	0.48%	0.00%	\$264,727	2020	Vanguard Target Ret 2020 Trust II	-	0.075%
AmFds 2020 TrgtDtRtrmt R6	RRCTX	0.30%	0.00%	\$0	2020	Vanguard Target Ret 2020 Trust II	-	0.075%
AmFds 2025 TrgtDtRtrmt R6	RFDTX	0.31%	0.00%	\$18,947	2025	Vanguard Target Ret 2025 Trust II	-	0.075%
NW Inv Dest Mod R6	GMDIX	0.51%	0.00%	\$611,821	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
AmFds 2030 TrgtDtRtrmt R6	RFETX	0.33%	0.00%	\$7,890	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
Fid Puritan	FPURX	0.51%	0.25%	\$83,841	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
AmFds 2035 TrgtDtRtrmt R6	RFFTX	0.35%	0.00%	\$54,111	2035	Vanguard Target Ret 2035 Trust II	-	0.075%
NW Inv Dest Mod Aggr R6	GMIAX	0.52%	0.00%	\$1,042,328	2040	Vanguard Target Ret 2040 Trust II	-	0.075%



Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
AmFds 2040 TrgtDtRtrmt R6	RFCTX	0.36%	0.00%	\$132,425	2040	Vanguard Target Ret 2040 Trust II	-	0.075%
AmFds 2045 TrgtDtRtrmt R6	RFHTX	0.37%	0.00%	\$9,830	2045	Vanguard Target Ret 2045 Trust II	-	0.075%
AmFds 2050 TrgtDtRtrmt R6	RFITX	0.37%	0.00%	\$206,837	2050	Vanguard Target Ret 2050 Trust II	-	0.075%
NW Inv Dest Aggr R6	GAIDX	0.51%	0.00%	\$1,183,142	2050	Vanguard Target Ret 2050 Trust II	-	0.075%
AmFds 2055 TrgtDtRtrmt R6	RFKTX	0.38%	0.00%	\$5,353	2055	Vanguard Target Ret 2055 Trust II	-	0.075%
AmFds 2060 TrgtDtRtrmt R6	RFUTX	0.38%	0.00%	\$3,809	2060	Vanguard Target Ret 2060 Trust II	-	0.075%
WEIGHTED TOTAL		0.59%	0.14%	\$21,305,751				0.32%
WEIGHTED NET EXPENSE		0.45%						



Nationwide - Riverside County Flood Control and Water Conservation District 401(a) Plan

Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
Nationwide Fixed Account	-	0.65%	0.25%	\$547,543	Cap. Pres.	Nationwide Fixed Account	-	0.400%
NW Gov Mny Mkt R6	GMIXX	0.46%	0.25%	\$10,923	Cap. Pres.	Nationwide Fixed Account	-	0.400%
Mrlly StblValRtrmt NACODCVA	-	0.40%	0.35%	\$3,977	Cap. Pres.	Nationwide Fixed Account	-	0.400%
PIMCO Ttl Rtn Admn	PTRAX	0.71%	0.25%	\$12,569	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
NW Loomis Bd R6	NWJIX	0.48%	0.00%	\$6,803	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
PIMCO Intl BdUSDirHdgAdmn	PFRAF	0.76%	0.25%	\$3,247	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
DE Ivy Hi Inc R6	IHIFX	0.60%	0.00%	\$15,810	Int.-Term (active)	Sterling Capital Total Return Bond R6	STRDX	0.350%
Fid US Bd Indx	FXNAX	0.03%	0.00%	\$797	Int.-Term (index)	Fidelity US Bond Index	FXNAX	0.025%
Edgr Lomx Val	LOMAX	0.70%	0.40%	\$14,270	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
AmFds Am Mut R6	RMFGX	0.27%	0.00%	\$14,446	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
JPM Eq Inc R4	OIEQX	0.70%	0.25%	\$4,732	Large (value)	Vanguard Equity Income Adm	VEIRX	0.190%
NW S P 500 Indx R6	GRMIX	0.19%	0.00%	\$128,588	Large (index)	Fidelity 500 Index	FXAIX	0.015%
NW Fd R6	NWABX	0.58%	0.00%	\$5,449	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Clvrt USLgCpCorScRspIdx R6	CSXRX	0.19%	0.00%	\$169	Large (index)	Fidelity 500 Index	FXAIX	0.015%
Fid Contra	FCNTX	0.81%	0.25%	\$142,086	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
Fid OTC	FOCPX	0.80%	0.25%	\$28,263	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
NW LgCap Gr	-	0.95%	0.40%	\$21,695	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
TRowePr Gr Stk	PRGFX	0.63%	0.15%	\$15,251	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
MSIF Inst Gr I	MSEQX	0.56%	0.00%	\$30,438	Large (growth)	JPMorgan Large Cap Growth R6	JLGMX	0.440%
AmCent MdCap Val R6	AMDVX	0.62%	0.00%	\$27,981	Mid (value)	Allspring Special Mid Cap Value R6	WFPRX	0.700%
Vngrd Mid-Cap Idx Fd AS	VIMAX	0.05%	0.00%	\$7,437	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
CohenStrs RealEst Sec Z	CSZIX	0.75%	0.00%	\$3,853	Mid (index)	Fidelity Mid Cap Index	FSMDX	0.025%
Allspr Disc SMIDCapGr Inst	WFDSX	0.86%	0.15%	\$8,884	Mid (growth)	MFS Mid Cap Growth	OTCKX	0.650%
NW Am Disc SmCplnc Inst Svc	NWUSX	1.22%	0.40%	\$1,190	Small (value)	DFA US Targeted Value I	DFVFX	0.290%
NW SmCap Indx R6	GMRIX	0.26%	0.00%	\$37,812	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
NW NVIT Mult Mgr Sm Co I	-	1.08%	0.35%	\$4,351	Small (index)	Fidelity Small Cap Index	FSSNX	0.025%
NW Sm Co Gr Inst Svc	NWSIX	1.19%	0.35%	\$18,858	Small (growth)	Hood River Small Cap Growth Ret	HRSEX	0.990%
NeuBer Genesis R6	NRGSX	0.74%	0.00%	\$16,414	Small (growth)	Hood River Small Cap Growth Ret	HRSEX	0.990%
NW Intl Indx R6	GIXIX	0.29%	0.00%	\$13,185	Int'l (index)	Fidelity Total International Index	FTIHG	0.060%
Invsco EQV Intl Eq R5	AIEVX	0.99%	0.35%	\$18,693	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
MFS Intl Intrinsic Val R4	MINHX	0.72%	0.10%	\$18,089	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
Invsco Glbl Y	OGLYX	0.80%	0.25%	\$17,932	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
AmFds New Wld R6	RNWGX	0.57%	0.00%	\$4,989	Int'l (active)	MFS International Diversification R6	MDIZX	0.730%
NW Inv Dest Cnsv R6	GIMCX	0.50%	0.00%	\$41,128	Income	Vanguard Target Ret Inc Trust II	-	0.075%
AmFds 2015 TrgtDtRtrmt R6	RFJTX	0.29%	0.00%	\$0	Income	Vanguard Target Ret Inc Trust II	-	0.075%
NW Inv Dest Mod Cnsv R6	GMIMX	0.48%	0.00%	\$0	2020	Vanguard Target Ret 2020 Trust II	-	0.075%
AmFds 2020 TrgtDtRtrmt R6	RRCTX	0.30%	0.00%	\$0	2020	Vanguard Target Ret 2020 Trust II	-	0.075%
AmFds 2025 TrgtDtRtrmt R6	RFDTX	0.31%	0.00%	\$0	2025	Vanguard Target Ret 2025 Trust II	-	0.075%
NW Inv Dest Mod R6	GMDIX	0.51%	0.00%	\$0	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
AmFds 2030 TrgtDtRtrmt R6	RFETX	0.33%	0.00%	\$1,381	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
Fid Puritan	FPURX	0.51%	0.25%	\$28,381	2030	Vanguard Target Ret 2030 Trust II	-	0.075%
AmFds 2035 TrgtDtRtrmt R6	RFFTX	0.35%	0.00%	\$0	2035	Vanguard Target Ret 2035 Trust II	-	0.075%
NW Inv Dest Mod Aggr R6	GMIAX	0.52%	0.00%	\$42,450	2040	Vanguard Target Ret 2040 Trust II	-	0.075%



Name - CURRENT	Ticker	Expense Ratio	Revenue Share	Value	Asset Class	New Fund Name	New Ticker	Expense Ratio
AmFds 2040 TrgtDtRtrmt R6	RFCTX	0.36%	0.00%	\$0	2040	Vanguard Target Ret 2040 Trust II	-	0.075%
AmFds 2045 TrgtDtRtrmt R6	RFHTX	0.37%	0.00%	\$0	2045	Vanguard Target Ret 2045 Trust II	-	0.075%
AmFds 2050 TrgtDtRtrmt R6	RFITX	0.37%	0.00%	\$14,275	2050	Vanguard Target Ret 2050 Trust II	-	0.075%
NW Inv Dest Aggr R6	GAIDX	0.51%	0.00%	\$0	2050	Vanguard Target Ret 2050 Trust II	-	0.075%
AmFds 2055 TrgtDtRtrmt R6	RFKTX	0.38%	0.00%	\$0	2055	Vanguard Target Ret 2055 Trust II	-	0.075%
AmFds 2060 TrgtDtRtrmt R6	RFUTX	0.38%	0.00%	\$0	2060	Vanguard Target Ret 2060 Trust II	-	0.075%
WEIGHTED TOTAL		0.61%	0.18%	\$1,334,340				0.35%
WEIGHTED NET EXPENSE		0.43%						



Additional Disclosures:

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