

MONTEREY COUNTY

Plan Performance Report

457B

Quarterly Report

Q1-2024



NRM-21797AO.7 (04/24) - FOR SPONSOR AND ADVISOR USE ONLY - NOT TO BE DISTRIBUTED TO PARTICIPANTS

Plan Summary

Q1-2024
MONTEREY COUNTY
457B

Activity	457B
Beginning Balance <small>as of 12/31/2023</small>	\$365,459,926
Contributions	\$8,618,646
Distributions	(\$6,360,137)
Fees	(\$157,673)
Loans*	(\$312,065)
Other Activity**	\$447,900
Gain (Loss)	\$20,670,423
Ending Balance <small>as of 3/31/2024</small>	\$388,367,020

*Includes Loan Repayments, Disbursements, Write-offs, and Offsets.

**Includes adjustments related to Capital Gains, Dividends, Fund Reimbursements, and Interest.



This data is a snapshot as of 3/31/2024

Overview

At Nationwide, we go above and beyond to deliver the right thing at the right time, so your participants get a better experience, and you get a better partner. We're proud to offer you this quarterly plan performance review; it gives you greater administrative ease in monitoring the retirement plan features and capabilities you've selected to help your employees reach their retirement goals.

We know you have many options when it comes to offering your participants retirement plan solutions. Thank you for your valued business and we look forward to helping to drive retirement readiness amongst participants.

Asset Balance

\$388,367,020

\$365,459,926
Prior Qtr

\$22,907,094
Qtr Change

Outstanding Loans

\$6,523,670

\$6,126,491
Prior Qtr

\$397,180
Qtr Change

SDBA Balance

\$10,058,159

\$9,773,529
Prior Qtr

\$284,630
Qtr Change

Participants With A Balance

4,963

4892
Prior Qtr

71
Qtr Change

Average Participant Balance

\$80,279

\$76,703
Prior Qtr

\$3,576
Qtr Change

New Enrollments

115

97
Prior Qtr

18
Qtr Change

Contributions

\$8,618,646

\$6,500,819
Prior Qtr

\$2,117,827
Qtr Change

Loan Payments

\$767,057

\$676,474
Prior Qtr

\$90,583
Qtr Change

Rollovers / Transfers In

\$575,807

\$333,055
Prior Qtr

\$242,752
Qtr Change

Distributions

(\$6,360,137)

(\$6,382,654)
Prior Qtr

(\$22,517)
Qtr Change

Loan Disbursements

(\$1,079,122)

(\$592,251)
Prior Qtr

\$486,871
Qtr Change

Rollovers / Transfers Out

(\$3,309,248)

(\$3,897,705)
Prior Qtr

(\$588,457)
Qtr Change



Participants

Participants With A Balance

4,963

4892
Prior Qtr

71
Qtr Change

Average Participant Balance

\$80,279

\$76,703
Prior Qtr

\$3,576
Qtr Change

Median Participant Balance

\$29,542

\$28,595
Prior Qtr

\$947
Qtr Change

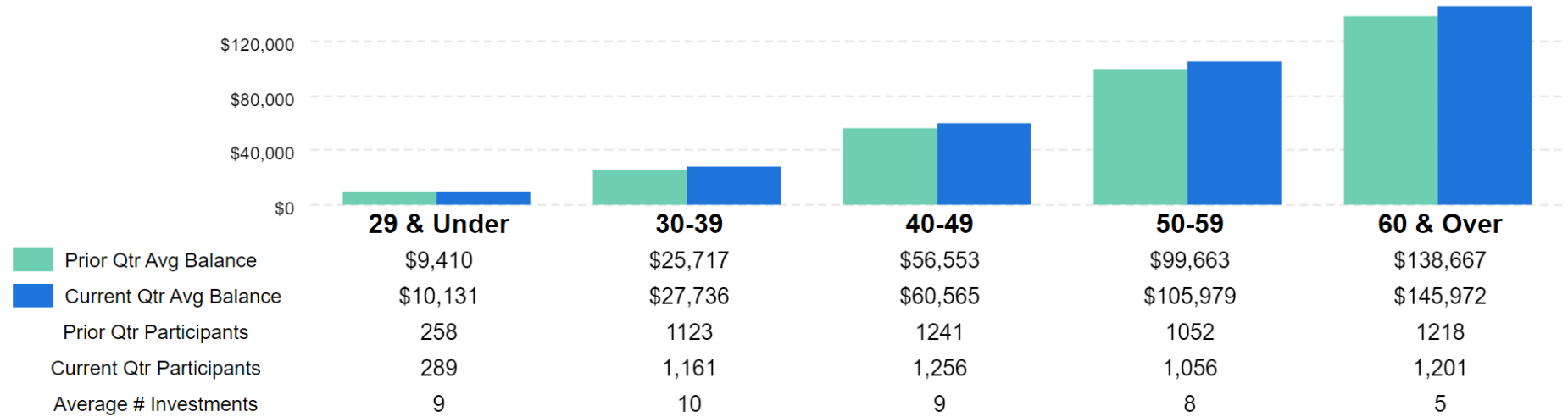
Average # of Investments

8

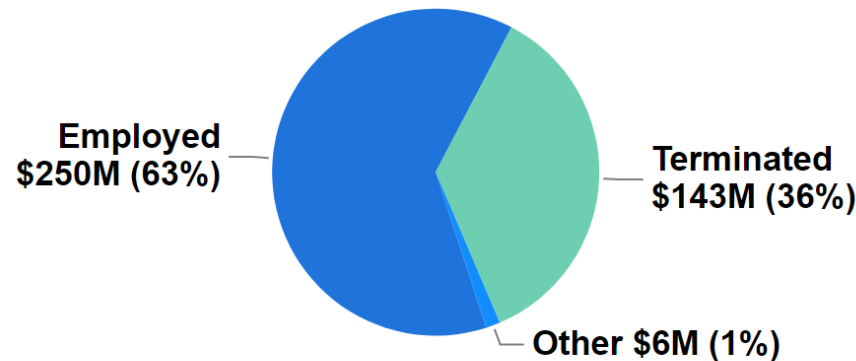
6
Prior Qtr

3
Qtr Change

Average Participant Balance By Age



Plan Assets By Employment Status



Other includes beneficiaries, disabled, etc

Roth Usage

1,539

Participants

\$21,165,673

Assets

ProAccount Usage

1,510

Participants

\$82,473,254

Assets



Participants - Optional Strategies

Total Roth Balance

\$21,165,673

\$18,910,000
Prior Qtr

\$2,255,673
Qtr Change

Roth Participants

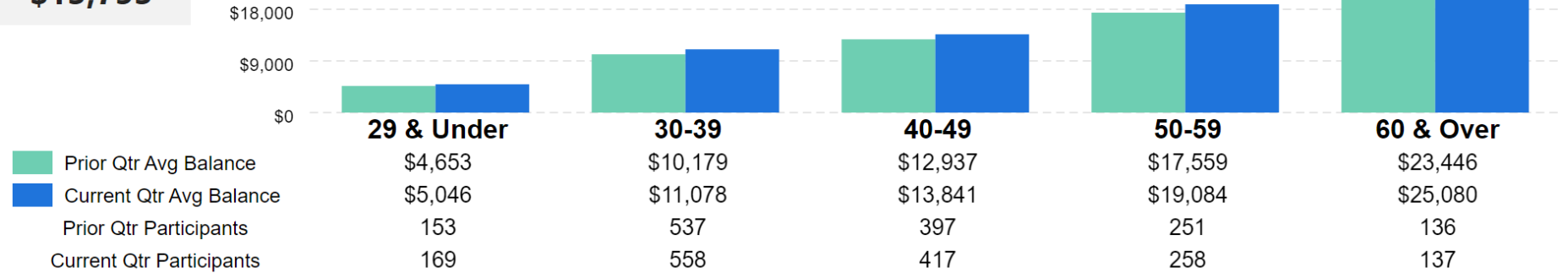
1,539

1474
Prior Qtr

65
Qtr Change

Roth Counts & Average Balance by Age

Average Roth Balance
\$13,753



Total SDBA Balance

\$10,058,159

\$9,773,529
Prior Qtr

\$284,630
Qtr Change

SDBA Participants

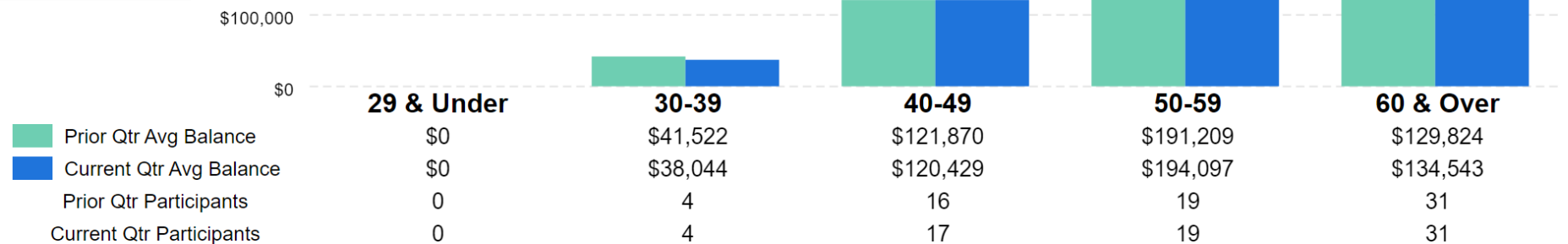
71

70
Prior Qtr

1
Qtr Change

SDBA Counts & Average Balance by Age

Average SDO Balance
\$141,664



Contributions

Contributions

\$8,618,646

\$6,500,819
Prior Qtr

\$2,117,827
Qtr Change

Salary Contributions

\$7,698,392

\$5,687,682
Prior Qtr

\$2,010,710
Qtr Change

Rollovers In

\$575,807

\$333,055
Prior Qtr

\$242,752
Qtr Change

Transfers In

\$0

\$0
Prior Qtr

\$0
Qtr Change

Participants Contributing*

3,048

2,947
Prior Qtr

101
Qtr Change

*Made a salary contribution within the quarter

Qtrly Roth Contributions

\$1,244,258

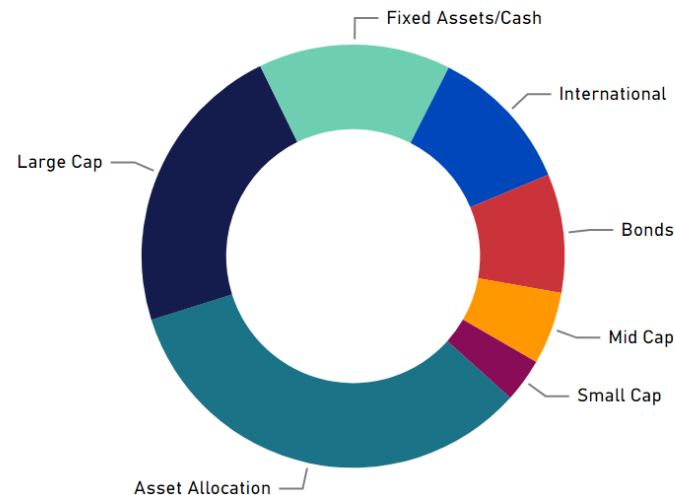
\$922,685
Prior Qtr

\$321,573
Qtr Change

Contributions Activity

Type	Prior Qtr \$	Current Qtr \$	Change \$	Prior Qtr #	Current Qtr #	Change #
Salary Contribution	\$5,687,682	\$7,698,392	\$2,010,710	2,947	3,048	101
Rollovers & Transfers	\$333,055	\$575,807	\$242,752	13	14	1
Account Split	\$273,855	\$196,447	(\$77,408)	8	3	-5
SDBA	\$206,227	\$148,000	(\$58,227)	4	5	1
Total	\$6,500,819	\$8,618,646	\$2,117,827	2,960	3,056	96

Current Salary Contributions by Asset Category



Asset	Salary \$	Allocation %
Asset Allocation	\$2,575,907	33.46%
Bonds	\$697,408	9.06%
Fixed Assets/Cash	\$1,131,954	14.70%
International	\$865,999	11.25%
Large Cap	\$1,742,895	22.64%
Mid Cap	\$428,896	5.57%
Small Cap	\$255,332	3.32%
Total	\$7,698,392	100.00%



Key Distribution Activity

Type	Prior Qtr \$	Current Qtr \$	Change \$	Prior Qtr #	Current Qtr #	Change #
Rollovers & Transfers	(\$3,897,705)	(\$3,309,248)	(\$588,457)	30	31	1
Retirement	(\$1,060,365)	(\$2,179,280)	\$1,118,915	138	162	24
Death	(\$121,705)	(\$248,629)	\$126,925	12	9	-3
RMD	(\$908,917)	(\$244,678)	(\$664,239)	190	59	-131
Account Split	(\$273,855)	(\$196,447)	(\$77,408)	5	3	-2
In Service	\$0	(\$98,903)	\$98,903	0	3	3
SDBA	(\$66,629)	(\$77,866)	\$11,237	7	7	0
*Other	(\$19,348)	(\$3,615)	(\$15,733)	1	1	0
Unforeseeable Emergency	(\$34,130)	(\$1,470)	(\$32,659)	6	2	-4
Total	(\$6,382,654)	(\$6,360,137)	(\$22,517)	385	272	-113

*Other Includes: Excess Deferral (402g) Service Credit

Distributions

(\$6,360,137)

(\$6,382,654)
Prior Qtr

(\$22,517)
Qtr Change

Rollovers Out

(\$3,309,248)

(\$3,897,705)
Prior Qtr

(\$588,457)
Qtr Change

Transfers Out

\$0

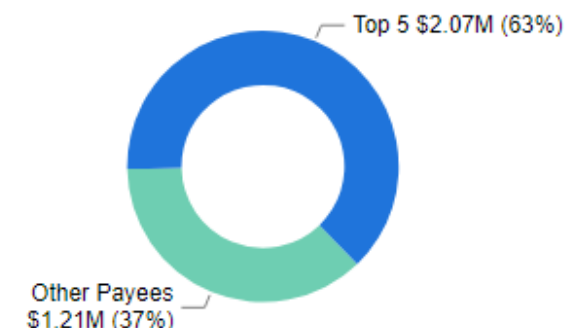
\$0
Prior Qtr

\$0
Qtr Change

Top 5 External Payees Receiving Assets

Payee	Current Qtr \$	Current Qtr #
JP MORGAN SECURITIES LLC	\$647,249	2
VANGUARD FIDUCIARY TRUST COMPANY	\$515,145	3
FIDELITY MANAGEMENT TRUST COMPANY	\$350,131	1
EDWARD JONES	\$283,555	2
CALPERS 457 PLAN	\$271,364	1
Total	\$2,067,444	9

% of Assets Going to Top 5 External Payees Totalling \$3.28M



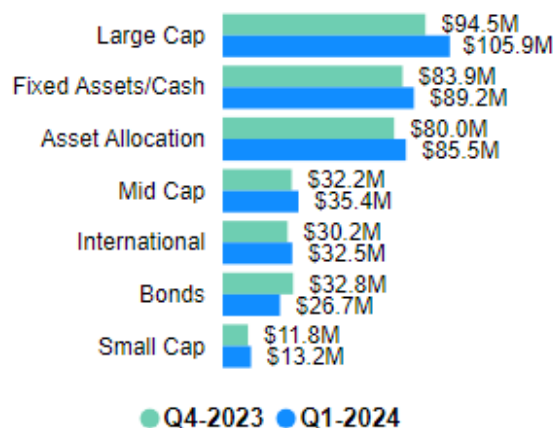
Allocation

Asset Class	Prior Qtr	Current Qtr
Asset Allocation	21.88%	22.01%
Bonds	8.99%	6.88%
Fixed Assets/Cash	22.95%	22.97%
International	8.27%	8.36%
Large Cap	25.86%	27.28%
Mid Cap	8.81%	9.10%
Small Cap	3.23%	3.40%

Asset Balances & Participant Counts

Asset Class	Prior Qtr \$	Current Qtr \$	Change \$	Prior Qtr #	Current Qtr #	Change #
Asset Allocation	\$79,962,415	\$85,465,125	\$5,502,710	2002	2,072	70
Bonds	\$32,848,497	\$26,733,787	(\$6,114,710)	1940	1,954	14
Fixed Assets/Cash	\$83,881,283	\$89,205,786	\$5,324,502	1431	2,907	1,476
International	\$30,238,629	\$32,456,470	\$2,217,841	2019	2,030	11
Large Cap	\$94,524,781	\$105,946,226	\$11,421,446	2437	2,467	30
Mid Cap	\$32,189,192	\$35,352,426	\$3,163,235	2193	2,211	18
Small Cap	\$11,815,129	\$13,207,200	\$1,392,070	1988	2,005	17

Fund Type - Quarterly Trend



% of Balance by Asset Class & Age

Asset Class	29 & Under		30-39		40-49		50-59		60 & Over	
	\$	%	\$	%	\$	%	\$	%	\$	%
Asset Allocation	\$1,297,352	44.3%	\$11,091,054	34.6%	\$22,671,939	30.6%	\$24,871,743	23.0%	\$25,533,036	14.9%
Bonds	\$97,539	3.3%	\$1,282,854	4.0%	\$3,744,868	5.1%	\$8,018,504	7.4%	\$13,590,022	7.9%
Fixed Assets/Cash	\$141,811	4.8%	\$2,179,683	6.8%	\$10,933,612	14.8%	\$18,479,261	17.1%	\$57,471,419	33.6%
International	\$394,031	13.5%	\$4,946,010	15.4%	\$9,018,060	12.2%	\$10,228,827	9.5%	\$7,869,542	4.6%
Large Cap	\$789,094	27.0%	\$9,215,553	28.8%	\$19,322,282	26.1%	\$30,841,401	28.5%	\$45,777,897	26.7%
Mid Cap	\$138,278	4.7%	\$2,195,531	6.9%	\$5,727,232	7.7%	\$10,610,738	9.8%	\$16,680,649	9.7%
Small Cap	\$69,844	2.4%	\$1,138,089	3.6%	\$2,604,589	3.5%	\$5,175,705	4.8%	\$4,218,972	2.5%
Total	\$2,927,950	100.0%	\$32,048,773	100.0%	\$74,022,581	100.0%	\$108,226,178	100.0%	\$171,141,537	100.0%



Fund Balances & Utilization

Q1-2024
MONTEREY COUNTY

457B

Investment Name	Ticker	Prior Qtr \$	Current Qtr \$	Change \$	Prior Qtr #	Current Qtr #	Change #
Nationwide Fixed Account		\$83,881,283	\$89,205,786	\$5,324,502	1431	2,907	1,476
Fid 500 Indx	FXAIX	\$47,982,400	\$53,627,596	\$5,645,196	2252	2,284	32
TRowePr LgCap Gr I	TRLGX	\$23,956,227	\$27,015,697	\$3,059,470	1860	1,878	18
Vngrd Trgt Rtrmt 2025 Inv	VTTVX	\$20,795,585	\$21,702,199	\$906,614	466	460	-6
Allspr Spec MdCap Val R6	WFPRX	\$18,258,822	\$19,986,739	\$1,727,917	1943	1,954	11
Vngrd Trgt Rtrmt 2035 Inv	VTTHX	\$17,914,434	\$18,980,492	\$1,066,058	425	426	1
DFA US LgCap Val Inst	DFLVX	\$16,203,619	\$18,165,563	\$1,961,944	1804	1,817	13
String Cap Ttl Rtn Bd R6	STRDX	\$14,863,314	\$13,844,889	(\$1,018,425)	1810	1,823	13
AmFds EuroPacfc Gr R6	REGRX	\$12,290,185	\$13,268,427	\$978,242	1909	1,918	9
Fid US Bd Indx	FXNAX	\$17,985,183	\$12,888,899	(\$5,096,285)	1737	1,487	-250
Fid Ttl Intl Indx	FTIHX	\$11,994,473	\$12,765,063	\$770,589	1733	1,747	14
Vngrd Trgt Rtrmt 2045 Inv	VTIVX	\$10,461,055	\$11,338,568	\$877,513	330	342	12
Vngrd Trgt Rtrmt 2060 Inv	VTTSX	\$10,025,556	\$10,766,962	\$741,406	313	324	11
MFS MdCap Gr R6	OTCKX	\$7,625,708	\$8,400,760	\$775,052	1783	1,797	14
Vngrd Trgt Rtrmt 2055 Inv	VFFVX	\$6,798,001	\$7,644,013	\$846,012	353	376	23
Vngrd FTSE Soc Indx Adml	VFTAX	\$6,382,535	\$7,137,370	\$754,835	1608	1,623	15
Fid MdCap Indx	FSMDX	\$6,304,662	\$6,964,928	\$660,266	304	305	1
Hrtfrd SchdrIntMICpVI SDR	SIDRX	\$5,953,971	\$6,422,981	\$469,010	1583	1,595	12
HoodRver SmCap Gr Rtrmt	HRSIX	\$5,624,617	\$6,397,853	\$773,236	1780	1,791	11
Vngrd Trgt Rtrmt Inc	VTINX	\$5,121,371	\$5,215,332	\$93,962	170	163	-7
Fid SmCap Indx	FSSNX	\$3,528,426	\$3,808,592	\$280,166	203	207	4
Vngrd Trgt Rtrmt 2030 Inv	VTHRX	\$2,997,439	\$3,117,088	\$119,649	102	103	1
DFA US Trgt Val Inst	DFFVX	\$2,662,086	\$3,000,754	\$338,669	1664	1,679	15
Vngrd Trgt Rtrmt 2050 Inv	VFIFX	\$2,488,377	\$2,930,494	\$442,117	152	168	16
Vngrd Trgt Rtrmt 2040 Inv	VFORX	\$2,325,559	\$2,571,117	\$245,558	105	109	4
Vngrd Trgt Rtrmt 2020 Inv	VTWNX	\$952,082	\$1,041,913	\$89,831	46	44	-2
Vngrd Trgt Rtrmt 2065 Inv	VLXVX	\$56,021	\$101,681	\$45,660	24	35	11
Vngrd Trgt Rtrmt 2070 Inv	VSVNX	\$26,935	\$55,265	\$28,330	9	10	1



Fund Activity

Q1-2024
MONTEREY COUNTY

457B

Fund Name	Qtr Beginning Balance	Contributions	Loan Activity	Exchanges	Distributions	Fees	Adjustments	Gain/Loss	Qtr Ending Balance
Nationwide Fixed Account	\$83,881,283	\$1,309,410	(\$16,006)	\$6,080,284	(\$2,454,025)	(\$16,468)	\$0	\$421,306	\$89,205,786
Fid 500 Indx	\$47,982,400	\$832,222	(\$75,386)	\$151,180	(\$365,468)	(\$17,879)	\$0	\$5,120,526	\$53,627,596
TRowePr LgCap Gr I	\$23,956,227	\$472,408	(\$37,238)	(\$182,639)	(\$312,031)	(\$14,333)	\$0	\$3,133,303	\$27,015,697
Vngrd Trgt Rtrmt 2025 Inv	\$20,795,585	\$442,627	\$22,508	(\$91,675)	(\$256,941)	(\$3,774)	\$0	\$793,869	\$21,702,199
Allspr Spec MdCap Val R6	\$18,258,822	\$197,050	(\$432)	\$34,599	(\$169,335)	(\$5,912)	\$0	\$1,671,947	\$19,986,739
Vngrd Trgt Rtrmt 2035 Inv	\$17,914,434	\$621,832	\$20,657	(\$181,453)	(\$336,236)	(\$3,588)	\$0	\$944,846	\$18,980,492
DFA US LgCap Val Inst	\$16,203,619	\$402,117	(\$33,088)	(\$13,512)	(\$210,999)	(\$12,527)	\$84,680	\$1,745,272	\$18,165,563
String Cap Tit Rtn Bd R6	\$14,863,314	\$374,813	(\$5,630)	(\$981,025)	(\$326,439)	(\$12,823)	\$147,569	(\$214,890)	\$13,844,889
AmFds EuroPacfc Gr R6	\$12,290,185	\$292,660	(\$8,869)	(\$63,925)	(\$157,906)	(\$7,962)	\$0	\$924,243	\$13,268,427
Fid US Bd Indx	\$17,985,183	\$437,604	(\$11,261)	(\$4,775,062)	(\$556,290)	(\$17,198)	\$137,539	(\$311,615)	\$12,888,899
Fid Tit Intl Indx	\$11,994,473	\$423,233	(\$58,441)	\$40,018	(\$146,292)	(\$11,974)	\$0	\$524,044	\$12,765,063
Vngrd Trgt Rtrmt 2045 Inv	\$10,461,055	\$455,783	(\$51,094)	(\$5,250)	(\$203,661)	(\$2,363)	\$0	\$684,098	\$11,338,568
Vngrd Trgt Rtrmt 2060 Inv	\$10,025,556	\$182,855	\$16,862	(\$15,334)	(\$133,363)	(\$1,906)	\$0	\$692,292	\$10,766,962
MFS MdCap Gr R6	\$7,625,708	\$152,428	(\$13,483)	(\$93,365)	(\$88,617)	(\$4,209)	\$0	\$822,298	\$8,400,760
Vngrd Trgt Rtrmt 2055 Inv	\$6,798,001	\$429,316	(\$27,870)	\$13,051	(\$49,890)	(\$1,854)	\$0	\$483,259	\$7,644,013
Vngrd FTSE Soc Indx Adml	\$6,382,535	\$231,484	(\$17,607)	\$12,002	(\$126,062)	(\$6,845)	\$17,035	\$644,828	\$7,137,370
Fid MdCap Indx	\$6,304,662	\$104,116	(\$6,959)	\$48,628	(\$38,737)	(\$1,195)	\$0	\$554,413	\$6,964,928
Hrtfrd SchdrIntMICpVI SDR	\$5,953,971	\$212,289	(\$9,764)	\$16,099	(\$118,747)	(\$6,760)	\$27,377	\$348,517	\$6,422,981
HoodRver SmCap Gr Rtrmt	\$5,624,617	\$106,720	(\$9,314)	(\$61,979)	(\$56,799)	(\$2,561)	\$0	\$797,168	\$6,397,853
Vngrd Trgt Rtrmt Inc	\$5,121,371	\$98,740	\$5,372	(\$89,018)	(\$31,161)	(\$904)	\$24,208	\$86,725	\$5,215,332
Fid SmCap Indx	\$3,528,426	\$84,213	(\$1,994)	\$7,484	\$1,871	(\$647)	\$0	\$189,238	\$3,808,592
Vngrd Trgt Rtrmt 2030 Inv	\$2,997,439	\$120,433	\$10,046	(\$13,787)	(\$129,671)	(\$602)	\$0	\$133,230	\$3,117,088
DFA US Trgt Val Inst	\$2,662,086	\$77,174	(\$2,397)	\$180,168	(\$49,734)	(\$1,934)	\$9,492	\$125,899	\$3,000,754
Vngrd Trgt Rtrmt 2050 Inv	\$2,488,377	\$198,775	\$2,938	\$59,522	(\$1,740)	(\$625)	\$0	\$183,245	\$2,930,494
Vngrd Trgt Rtrmt 2040 Inv	\$2,325,559	\$216,776	\$109	(\$104,096)	(\$374)	(\$564)	\$0	\$133,706	\$2,571,117
Vngrd Trgt Rtrmt 2020 Inv	\$952,082	\$107,518	(\$2,498)	(\$2,330)	(\$41,451)	(\$242)	\$0	\$28,835	\$1,041,913
Vngrd Trgt Rtrmt 2065 Inv	\$56,021	\$27,043	\$0	\$13,060	(\$20)	(\$14)	\$0	\$5,590	\$101,681
Vngrd Trgt Rtrmt 2070 Inv	\$26,935	\$7,006	(\$1,228)	\$18,355	(\$20)	(\$13)	\$0	\$4,231	\$55,265
Total	\$365,459,926	\$8,618,646	(\$312,065)	\$0	(\$6,360,137)	(\$157,673)	\$447,900	\$20,670,423	\$388,367,020



This data is a snapshot as of 3/31/2024

Active Loan Balance

\$5,733,320

\$5,409,486 Prior Qtr
\$323,834 Qtr Change

Active Loans

563

559 Prior Qtr
4 Qtr Change

Loan Disbursements

(\$1,079,122)

(\$592,251) Prior Qtr
\$486,871 Qtr Change

New Loans

65

51 Prior Qtr
14 Qtr Change

Loan Payments

\$767,057

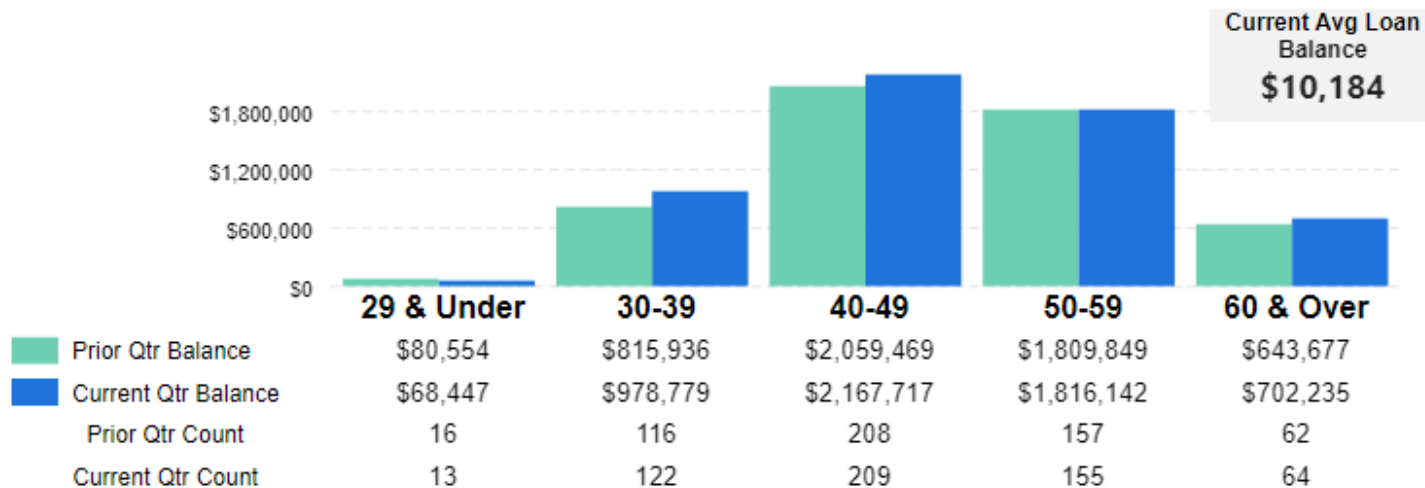
\$676,474 Prior Qtr
\$90,583 Qtr Change

Closed Loans

44

34 Prior Qtr
10 Qtr Change

Active Loan Balance and Count by Age



Balance and Count By Status

Status	Q4-2023		Q1-2024	
	Balance	Count	Balance	Count
Active	\$5,409,486	559	\$5,733,320	563
General Purpose Loan	\$5,009,450	535	\$5,272,086	537
Primary Residence Loan	\$400,036	24	\$461,234	26
Default	\$717,005	131	\$790,351	145
General Purpose Loan	\$700,490	129	\$773,836	143
Primary Residence Loan	\$16,515	2	\$16,515	2
Total	\$6,126,491	690	\$6,523,670	708

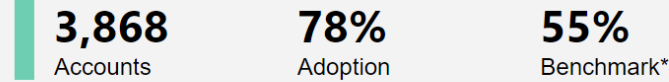


Plan

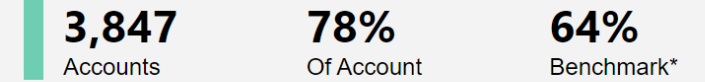
eDelivery	Enabled
Electronic Alerts	Enabled
Income America	Not Enabled
Indexed Principal Protection (IPP)	Not Enabled
Lifetime Income Builder (LIB)	Not Enabled
Loans	Enabled
My Interactive Retirement Plan (MIRP)	Enabled
My Investment Planner (MIP)	Enabled
Online Beneficiary Updating	Enabled
Online Contribution Change	Enabled
Online Distribution Requests	Enabled
Online Enrollment	Enabled
Online Investment Election Change	Enabled
Participant Auto Asset Rebalance	Enabled
Participant Auto Contribution Increase	Enabled
Participant Auto Enrollment	Not Enabled
ProAccount	Enabled
Self Directed Brokerage Accounts (SDBA)	Enabled

Participant

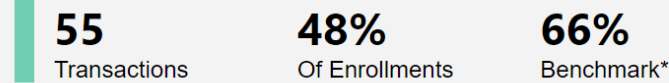
eDelivery



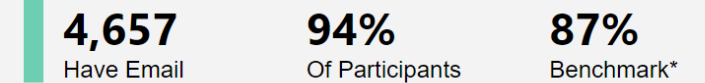
Beneficiaries On File



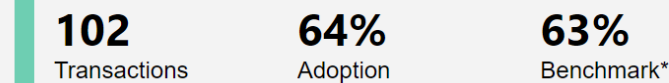
Online Enrollment



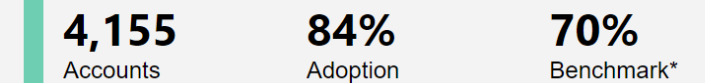
Email on File



Online Distributions



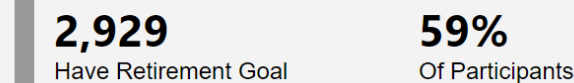
Participant Online Account



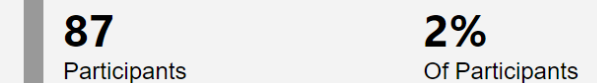
*Benchmarking data is representative of all plans that are administrated on Nationwide's proprietary platform.

Retirement Planning Tool Engagement

My Interactive Retirement Planner



My Investment Planner



MONTEREY COUNTY

Plan Performance Report

Additional Plan Metrics & Activity

Q1-2024



Participation Rates
<p>Overall Plan Participation Rate: 88.11% (4,963 participants / 5,633 eligible)</p>
<p>Actively Deferring Participation Rate: 54.11% (3,048 participants / 5,633 eligible)</p>



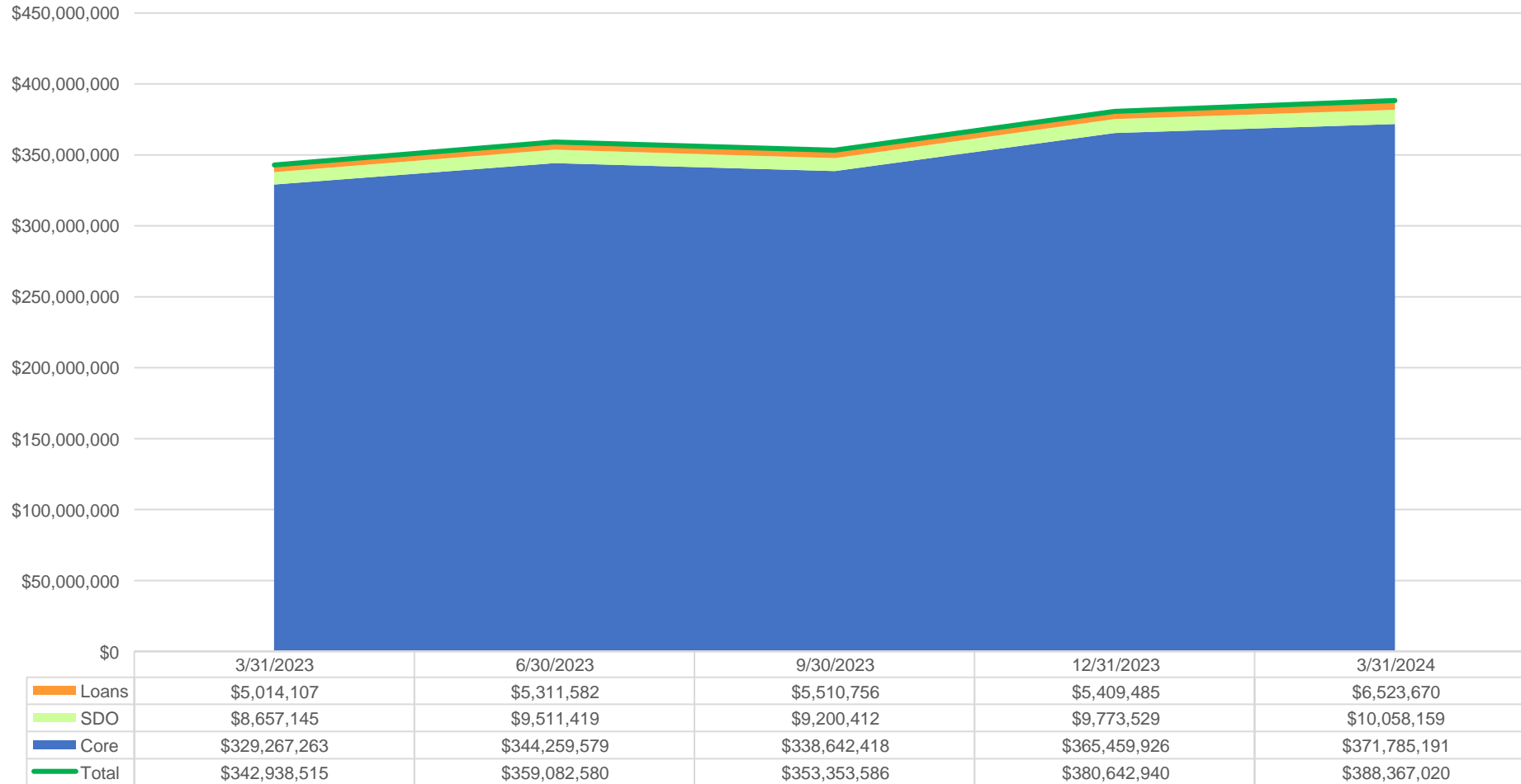


Financial Plans Scheduled	Financial Plans No Shows/ Cancellations	Total Financial Plans	Comprehensive Discussions Scheduled	Comprehensive Discussions No Shows/ Cancellations	Total Comprehensive Discussions	Total Scheduled	Total No Shows/ Cancellations	Q1-2024 Total Services
13	1	12	1	0	1	14	1	13

*Meeting duration is 45 minutes.



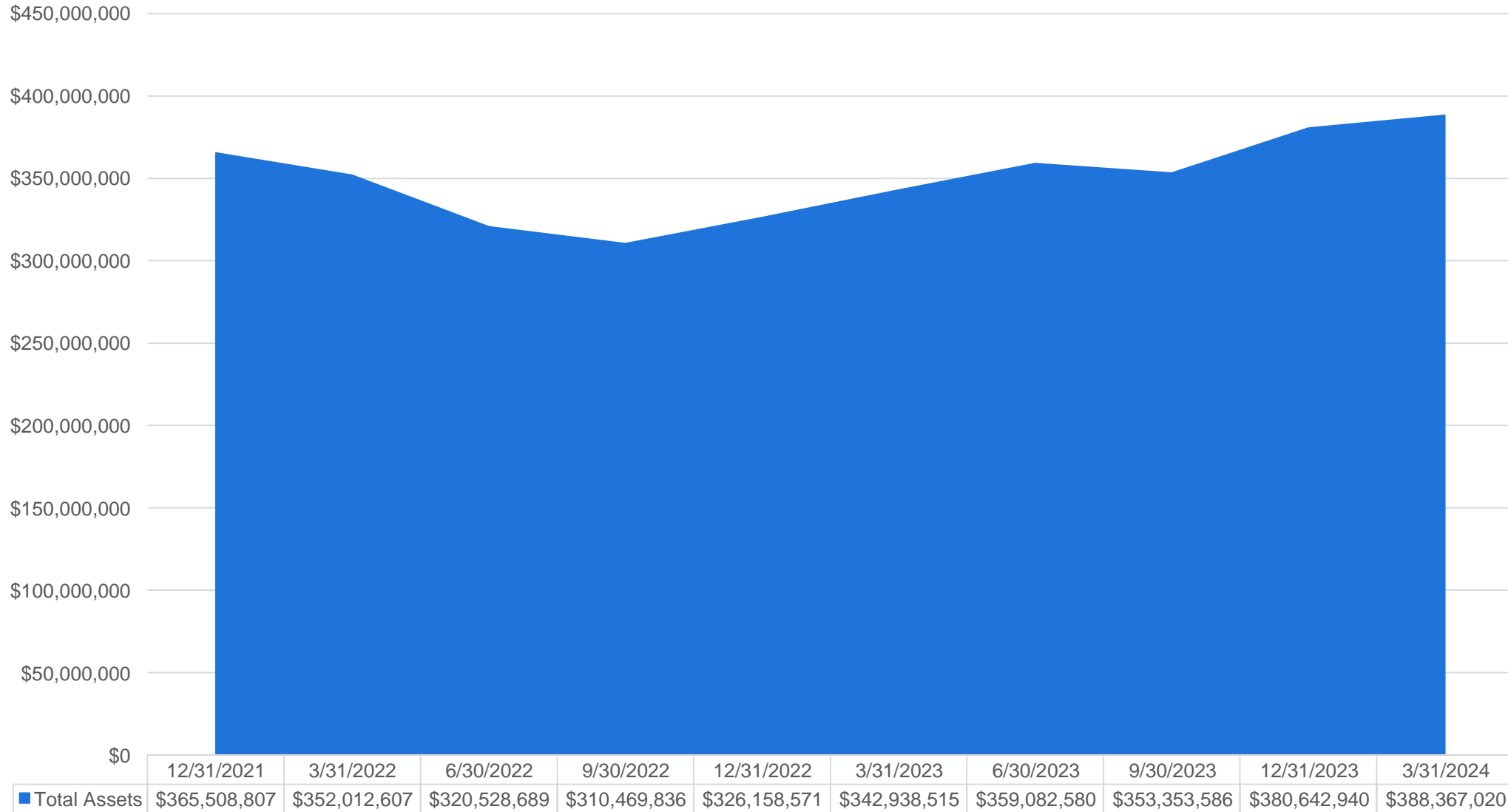
Historical Growth



Core SDO Loans Total



Historical Growth Since Inception



Plan Performance Report

GLOSSARY



Term	Description
Asset Balance	The core fund balance for all participant accounts. This balance does not include outstanding loans or Self-Directed Brokerage Account (SDBA) assets.
Average Participant Balance	The average participant account balance for all participants with a balance greater than \$0. This balance does not include any outstanding loans or Self-Directed Brokerage Account (SDBA) assets.
Contributions	Total amount of assets deposited into the retirement plan during a reporting period.
Default Loan	Default on a loan occurs when there is a failure to make the required repayments that are due by the quarter-end; when this occurs, the loan status goes from active to default as of the next quarter-end. The outstanding amount with accrued interest as of the default date will be tax-reported for the calendar year in which it defaulted.
Distributions	Total amount of assets disbursed from the retirement plan during a reporting period.
Loan Disbursements	Total amount of loan disbursements made during a reporting period. This amount is not included in the overall "Distributions" amount.
Loan Payments	Total amount of loan repayments made during a reporting period. This amount is not included in the overall "Contributions" amount.
Median Participant Balance	The calculated participant balance that falls at the middle point of all account balances within the plan. This balance includes only participants with a balance greater than \$0 and does not include any outstanding loans.
New Enrollments	Total number of new accounts enrolling into the retirement plan during a reporting period.
New Participants Deferring	The number participants who made their first salary contribution during the respective reporting period.
Participants Contributing	The number participants who made a salary contribution during the respective reporting period.
Participants With A Balance	The number of participants with a balance greater than \$0 for the respective reporting period.
Rollovers In	Contributions resulting from retirement account assets that are moved between two different retirement account types, such as a 401(K) to and Individual Retirement Account (IRA). This value only includes contributions from sources outside of the plan. Rollover Ins are included in total "Contributions."
Rollovers Out	Distributions resulting from retirement account assets that are moved between two different retirement account types, such as a 401(K) to and Individual Retirement Account (IRA). This value only includes distributions that go to accounts outside of the plan. Rollovers Out are included in total "Distributions."
SDBA Balance	The core fund balance of the participants with Self-Directed Brokerage Accounts (SDBA). A SDBA is a brokerage window designed to allow participants to select investments outside of the core retirement offering while staying within the plan and receiving the associated tax benefits
Transfers In	Contributions resulting from retirement account assets that are transferred from a retirement account of the same type, such as a 457(b) to another 457(b). This value only includes contributions from sources outside of the plan. Transfers In are included in total "Contributions."
Transfers Out	Distributions resulting from retirement account assets that are transferred from a retirement account of the same type, such as a 457(b) to another 457(b). This value only includes distributions that go to accounts outside of the plan. Transfers In are included in total "Contributions."

