



MONTEREY COUNTY 457B DCP

Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

As of 3/31/2024

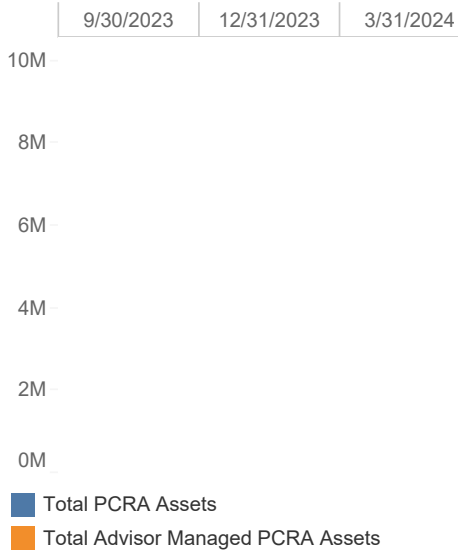
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

MONTEREY COUNTY 457B DCP, Quarter Ending 3/31/2024

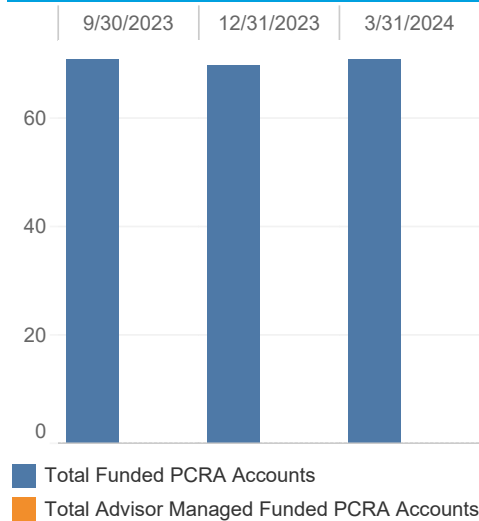
Plan Profile Information

Total PCRA Assets
Total Funded PCRA Accounts
Total Roth Assets
Total Funded Roth Accounts
Total Advisor Managed PCRA Assets
Total Advisor Managed Funded PCRA Accounts
PCRA Accounts Opened This Quarter
PCRA Assets In and Out This Quarter*
Average PCRA Account Balance

Total Assets (Trailing 4 Quarters)



Total Accounts (Trailing 4 Quarters)



PCRA Participant Profile Information

Average Participant Age
Percent Female Participants

Total Assets by Category

Cash Investments
i

Average Positions Per Account

Cash Investments - Positions	1.0
Equities - Positions	8.9
ETFs - Positions	2.0
Fixed Income - Positions	2.0
Mutual Fund - Positions	0.5
Other - Positions	0.0

Average Trades Per Account

Equities - Trades	3.7
ETFs - Trades	1.1
Fixed Income - Trades	0.3
Mutual Funds - Trades	0.3
Other - Trades	0.0
Total - Trades	5.3

* Assets In and Out includes contributions and distributions.

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Top 10 Mutual Fund Holdings**

Name	Category	Symbol	OS*	\$ Assets	% Assets
VANGUARD WELLINGTON INV	Hybrid Funds	VWELX	N	\$202,917	43.56%
VANGUARD WELLESLEY INCOME INV	Hybrid Funds	VWINX	N	\$99,180	21.29%
T. ROWE PRICE CAPITAL APPRECIATION	Hybrid Funds	PRWCX	Y	\$51,231	11.00%
VANGUARD DIVIDEND GROWTH FUND INV	Large Capitalization Stock Funds	VDIGX	N	\$37,239	7.99%
GABELLI GOLD AAA	Specialized Funds	GOLDX	Y	\$13,979	3.00%
SCHWAB FUNDAMENTAL US LARGE COMPANY IDX	Large Capitalization Stock Funds	SFLNX	Y	\$12,535	2.69%
JANUS HENDERSON GLOBAL LIFE SCIENCES T	Specialized Funds	JAGLX	Y	\$11,783	2.53%
JANUS HENDERSON BALANCED T	Hybrid Funds	JABAX	Y	\$11,114	2.39%
VOYA CORPORATE LEADERS TRUST B	Large Capitalization Stock Funds	LEXCX	Y	\$6,875	1.48%
JPMORGAN LARGE CAP VALUE A	Large Capitalization Stock Funds	OLVAX	Y	\$5,915	1.27%

Top 10 Fund Families

Name	\$ Assets	% Assets
VANGUARD	\$339,337	72.84%
T ROWE PRICE	\$51,231	11.00%
JANUS	\$22,897	4.92%
SCHWAB	\$17,619	3.78%
GABELLI	\$13,979	3.00%
VOYA FUNDS	\$6,875	1.48%
J.P. MORGAN	\$5,915	1.27%
METROPOLITAN	\$2,395	0.51%
MFS	\$2,272	0.49%
COHEN & STEERS	\$1,738	0.37%

**Top 10 Mutual Funds does not include Money Market Funds.

*OS = OneSource, no-load, no transaction fee.

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Top 10 Equity Holdings

Name	Category	Symbol	\$ Assets	% Assets
TESLA INC	Consumer Discretionary	TSLA	\$360,721	9.35%
APPLE INC	Information Technology	AAPL	\$332,535	8.62%
NVIDIA CORP	Information Technology	NVDA	\$255,714	6.63%
MICROVISION INC	Information Technology	MVIS	\$230,920	5.98%
META PLATFORMS INC CLASS A	Communication Services	META	\$224,824	5.83%
BERKSHIRE HATHAWAY CLASS B	Other	BRKB	\$187,238	4.85%
COSTCO WHOLESALE CO	Consumer Staples	COST	\$105,470	2.73%
ADVANCED MICRO DEVICE IN	Information Technology	AMD	\$96,382	2.50%
BROADCOM INC	Information Technology	AVGO	\$90,070	2.33%
A T & T INC	Communication Services	T	\$87,243	2.26%

Top 10 ETF Holdings

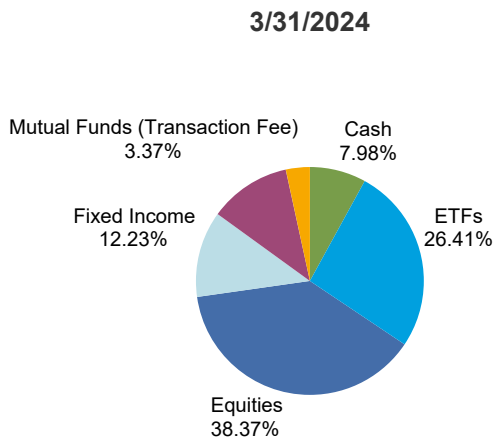
Name	Category	Symbol	\$ Assets	% Assets
VANGUARD S&P 500 ETF	US Equity	VOO	\$892,655	33.60%
VANGUARD INFORMATION TECHNOLOGY ETF	Sector	VGT	\$262,151	9.87%
SPDR MSCI USA STRATEGICFACTORS ETF	US Equity	QUS	\$139,368	5.25%
PROSHARES ULTRAPRO S&P 500 ETF	Leveraged/Inverse	UPRO	\$136,854	5.15%
GRAYSCALE BITCOIN ETF	Other	GBTC	\$126,340	4.76%
INVSC S P MIDCAP LOW VOLATILITY ETF	US Equity	XMLV	\$112,800	4.25%
PROSHARES RUSSELL 2000 DVD GRWRS ETF	US Equity	SMDV	\$108,826	4.10%
SPDR S&P 600 SMALL CAP VALUE ETF	US Equity	SLYV	\$89,691	3.38%
SPDR GOLD SHARES ETF	Commodity	GLD	\$64,802	2.44%
SPDR S&P 500 ETF	US Equity	SPY	\$60,441	2.28%

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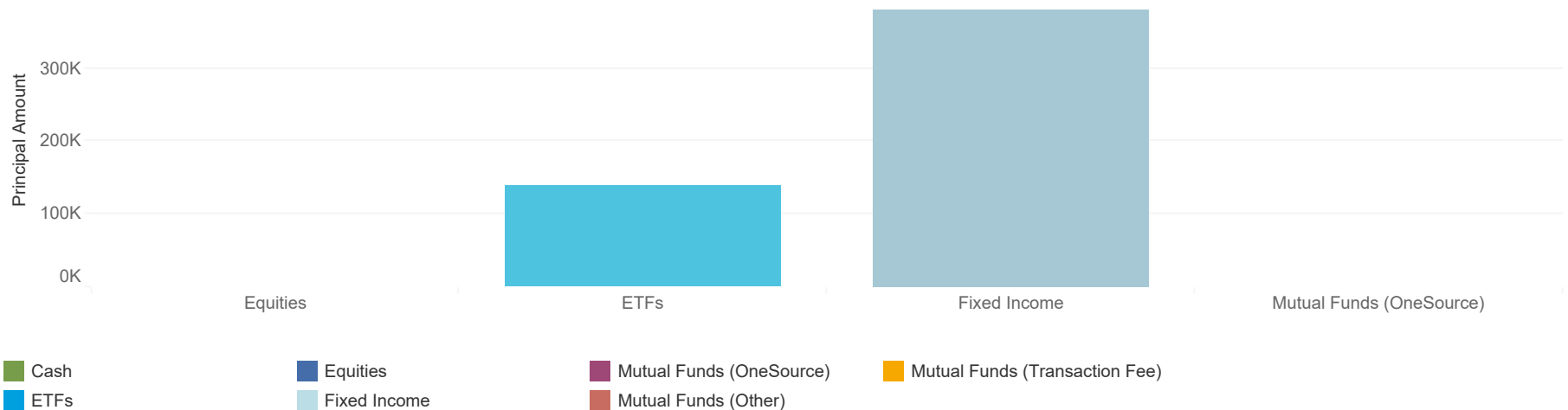
Market Value Allocation All Assets (Quarter over Quarter)



	03/31/2024	12/31/2023
Cash	7.98%	9.93%
ETFs	26.41%	22.39%
Equities	38.37%	39.56%
Fixed Income	12.23%	13.20%
Mutual Funds (OneSource)	11.62%	11.58%
Mutual Funds (Other)	0.01%	0.01%
Mutual Funds (Transaction Fee)	3.37%	3.33%

The above charts illustrate the percent of PCRA participant assets in each noted asset class as percentage of total PCRA assets. Percentages are calculated as of quarter-end. Money Market Funds are classified under Mutual Funds.

Net Flow All Non Cash Assets (3 Month Period Ending 3/31/2024)

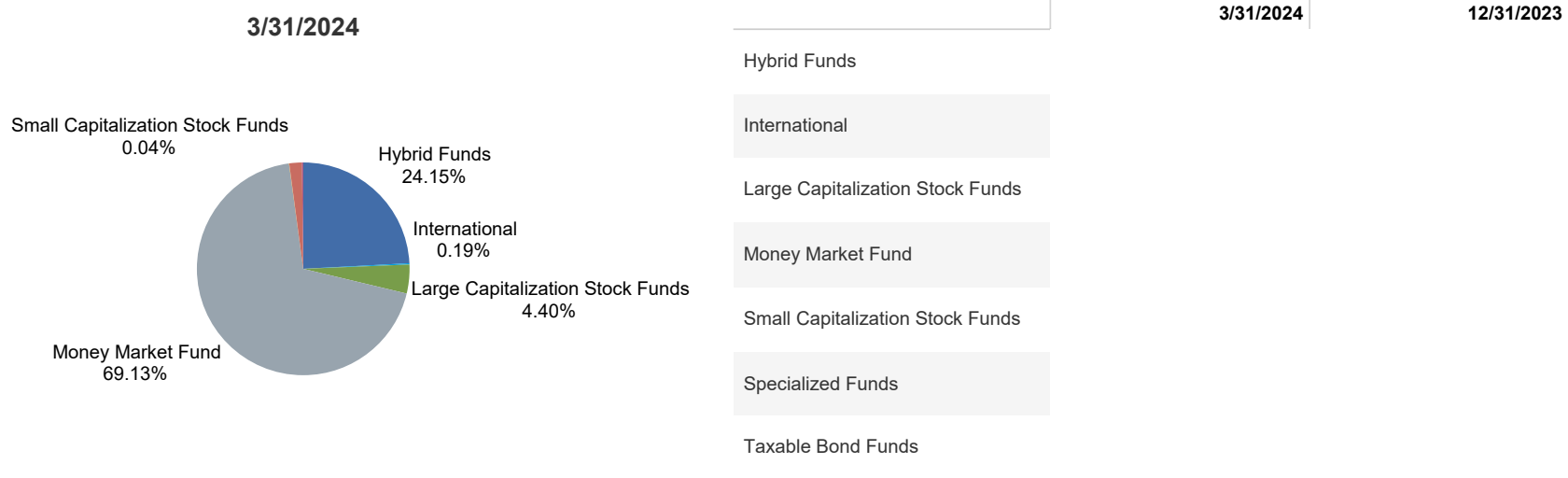


Net Flow is the net of all cash inflows and outflows in and out of financial assets; the performance of an asset or fund is not taken into account, only share redemptions, or outflows, and share purchases, or inflows.

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Market Value Allocation Mutual Funds (Quarter over Quarter)



The above charts illustrate the percent of PCRA participant assets in each noted asset class as percentage of total PCRA assets. Percentages are calculated as of quarter-end. Money Market Funds are classified under Mutual Funds.

Net Flow by Sector Mutual Funds (3 Month Period Ending 3/31/2024)

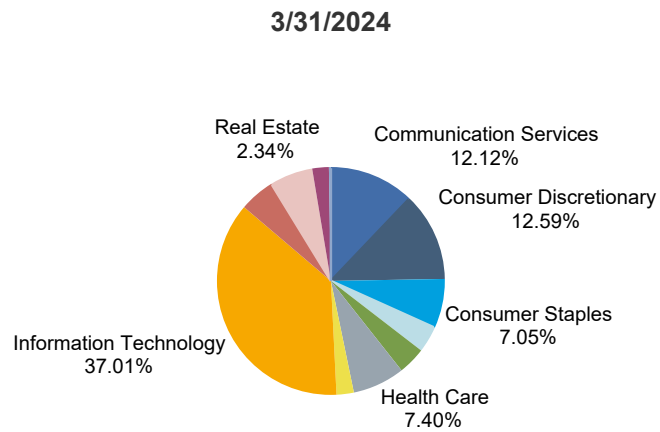


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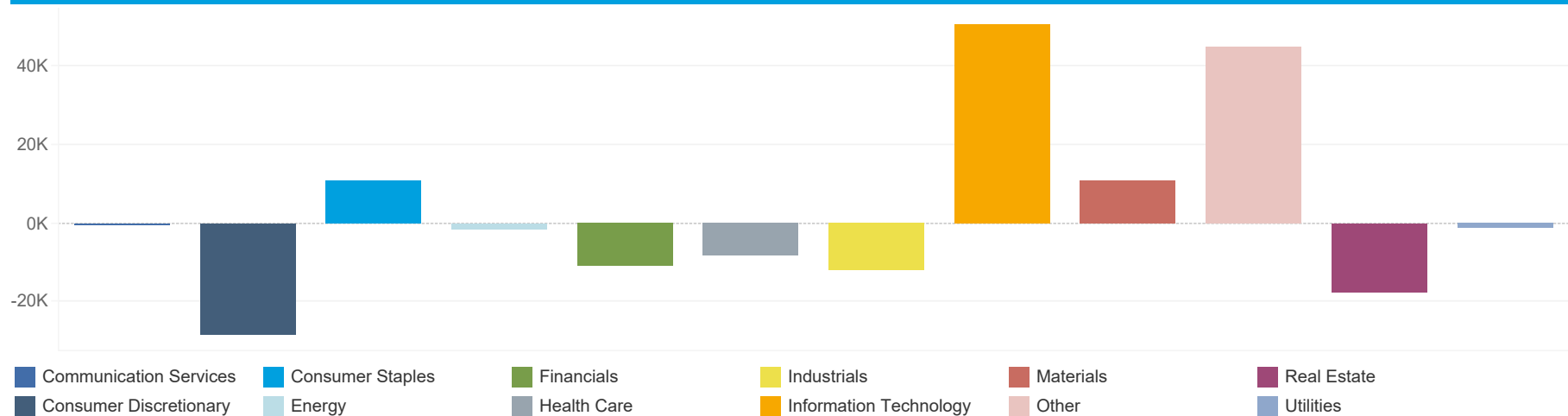
Market Value Allocation Equities (Quarter over Quarter)



	3/31/2024	12/31/2023
Communication Services	12.12%	10.07%
Consumer Discretionary	12.59%	17.44%
Consumer Staples	7.05%	6.13%
Energy	3.71%	3.36%
Financials	3.90%	3.74%
Health Care	7.40%	6.98%
Industrials	2.45%	2.86%
Information Technology	37.01%	34.99%
Materials	5.03%	5.34%
Other	6.13%	6.05%
Real Estate	2.34%	2.69%
Utilities	0.27%	0.33%

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Net Flow by Sector Equities (3 Month Period Ending 3/31/2024)

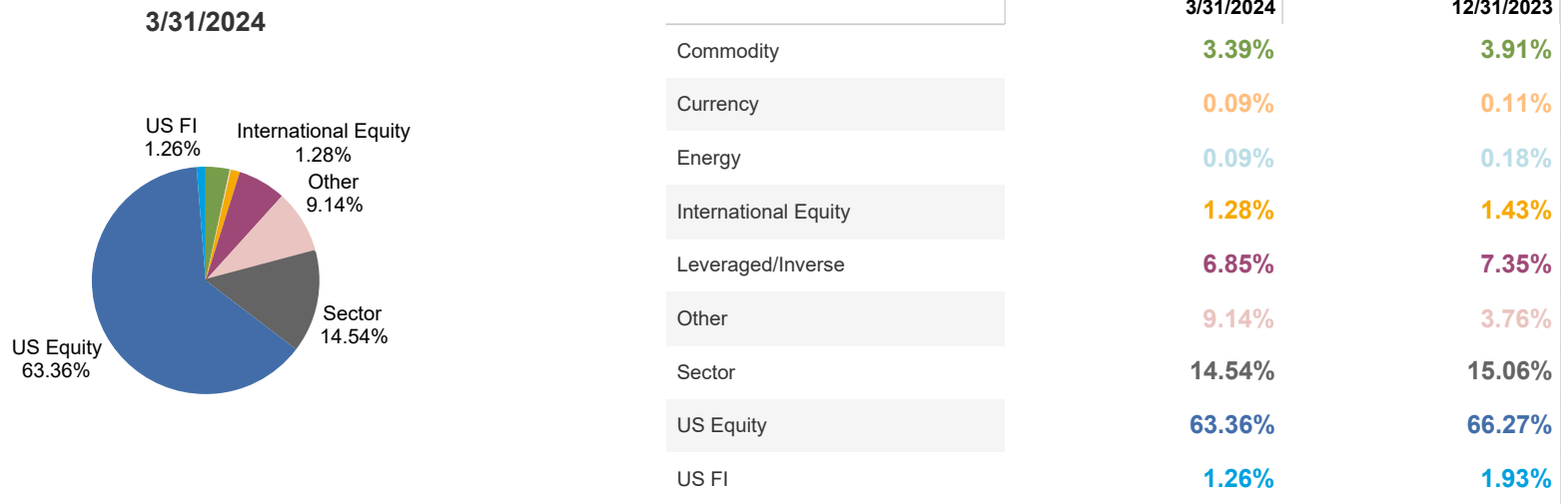


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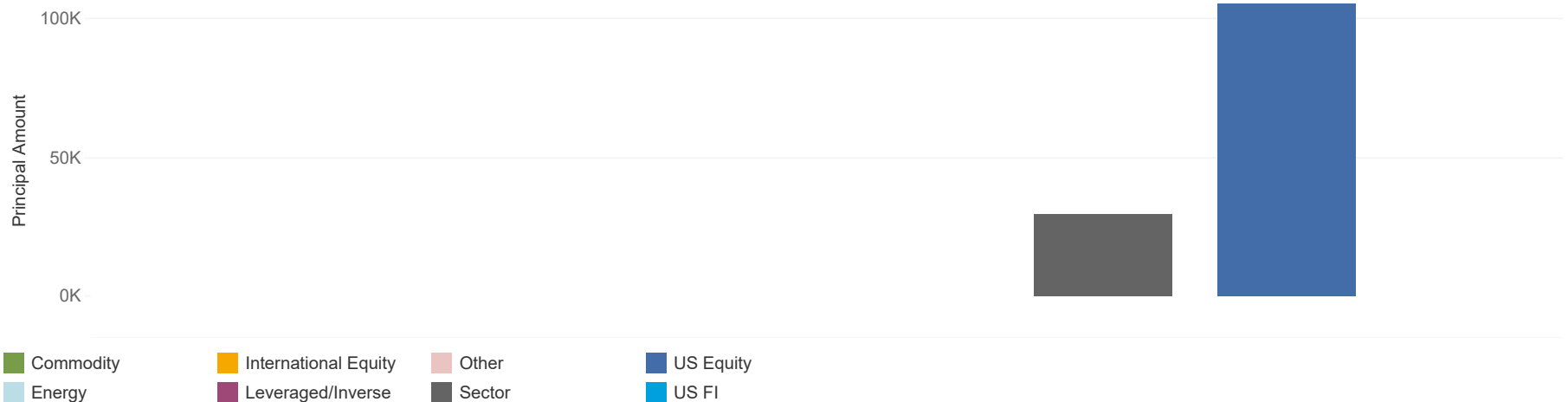
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Market Value Allocation ETF (Quarter over Quarter)



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Net Flow by Sector ETF (3 Month Period Ending 3/31/2024)

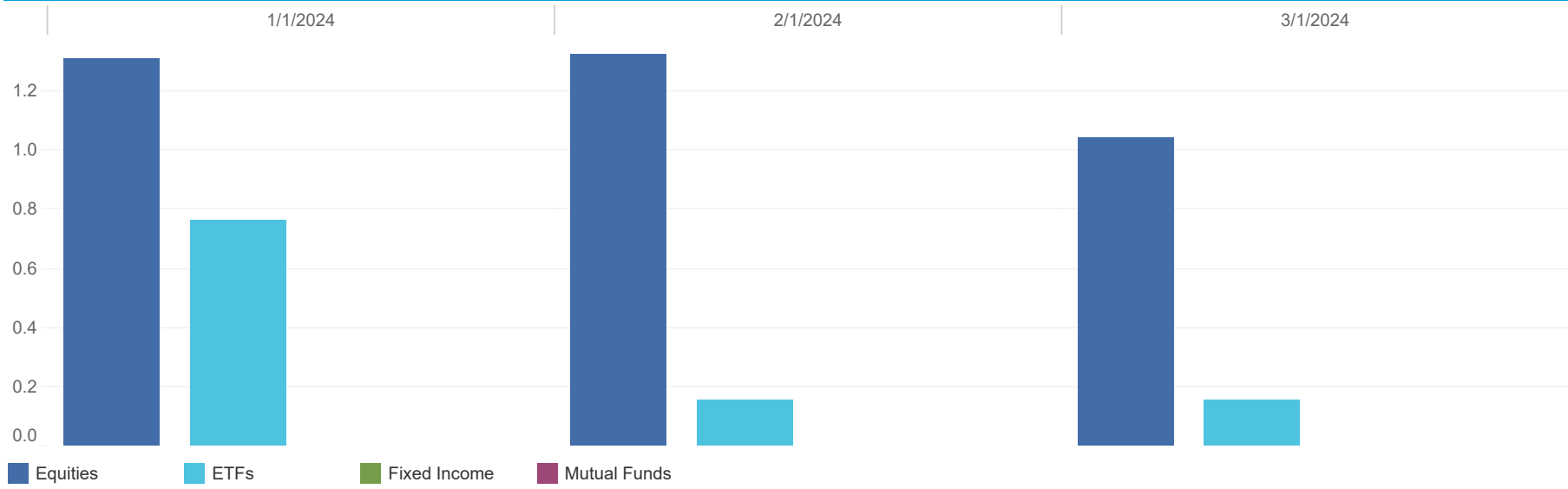


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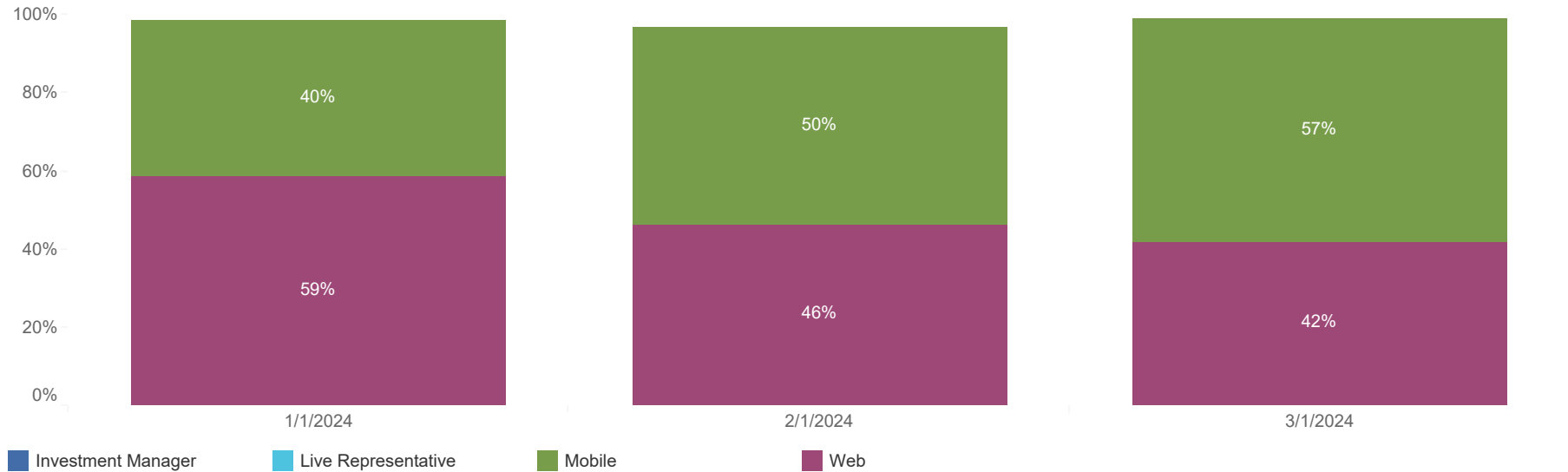
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Average Monthly Trades Per Account (3 Month Period Ending 3/31/2024)



Trading Channel Mix (Month over Month)



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Important Disclosures

Schwab Personal Choice Retirement Account (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers.

For participants who utilize the Personal Choice Retirement Account (PCRA), the following fees and conditions may apply: Schwab's shortterm redemption fee of \$49.95 will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource® service (and certain other funds with no transaction fee) and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds®, which may charge a separate redemption fee, and funds that accommodate short-term trading.

Trades in no-load mutual funds available through Mutual Funds OneSource service (including Schwab Funds) as well as certain other funds, are available without transaction fees when placed through schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses.

Charles Schwab & Co., Inc., member SIPC, receives remuneration from fund companies for record keeping, shareholder services and other administrative services for shares purchased through its Mutual Fund OneSource service. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

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