charles SCHWAB

MONTEREY COUNTY 457B DCP

Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

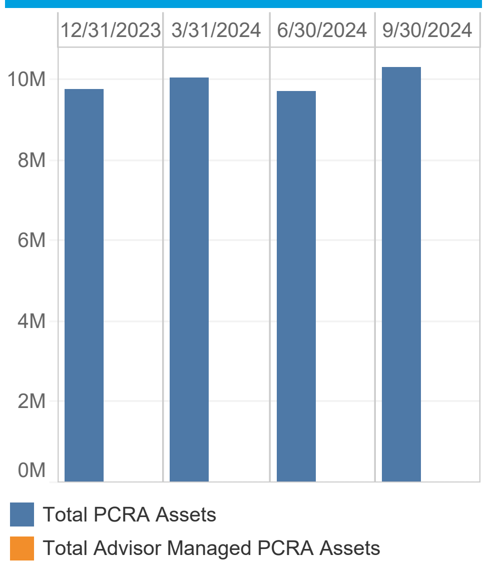
As of 9/30/2024

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report
MONTEREY COUNTY 457B DCP, Quarter Ending 9/30/2024

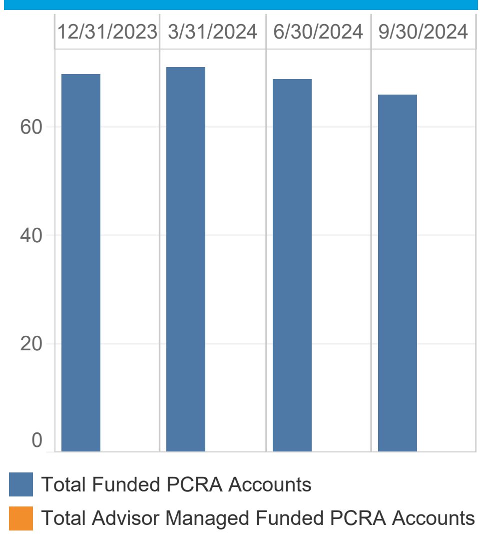
Plan Profile Information

Total PCRA Assets	$10,294,433
Total Funded PCRA Accounts	66
Total Roth Assets	$0
Total Funded Roth Accounts	0
Total Advisor Managed PCRA Assets	$0
Total Advisor Managed Funded PCRA Accounts	0
PCRA Accounts Opened This Quarter	0
PCRA Assets In and Out This Quarter*	$203,572
Average PCRA Account Balance	$155,976

Total Assets (Trailing 4 Quarters)



Total Accounts (Trailing 4 Quarters)



* Assets In and Out includes contributions and distributions.

PCRA Participant Profile Information

Average Participant Age	57
Percent Male Participants	64%
Percent Female Participants	36%

Total Assets by Category

Cash Investments	$937,586
Equities	$4,250,392
ETFs	$2,759,371
Fixed Income	$1,198,689
Mutual Funds	$1,148,394
Other	$0

Average Positions Per Account

Cash Investments - Positions	1.0
Equities - Positions	9.1
ETFs - Positions	2.3
Fixed Income - Positions	2.3
Mutual Fund - Positions	0.5
Other - Positions	0.0

Average Trades Per Account

Equities - Trades	3.6
ETFs - Trades	1.4
Fixed Income - Trades	0.3
Mutual Funds - Trades	0.3
Other - Trades	0.0
Total - Trades	5.5

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Top 10 Mutual Fund Holdings**

Name	Category	Symbol	OS*	$ Assets	% Assets
VANGUARD WELLINGTON INV	Hybrid Funds	VWELX	N	$229,436	45.61%
VANGUARD WELLESLEY INCOME INV	Hybrid Funds	VWINX	N	$105,796	21.03%
T. ROWE PRICE CAPITAL APPRECIATION	Hybrid Funds	PRWCX	Y	$55,038	10.94%
VANGUARD DIVIDEND GROWTH FUND INV	Large Capitalization Stock Funds	VDIGX	N	$39,892	7.93%
GABELLI GOLD AAA	Specialized Funds	GOLDX	Y	$17,567	3.49%
SCHWAB FUNDAMENTAL US LARGE COMPANY IDX	Large Capitalization Stock Funds	SFLNX	Y	$13,474	2.68%
JANUS HENDERSON BALANCED T	Hybrid Funds	JABAX	Y	$11,854	2.36%
VOYA CORPORATE LEADERS TRUST B	Large Capitalization Stock Funds	LEXCX	Y	$6,853	1.36%
JPMORGAN LARGE CAP VALUE A	Large Capitalization Stock Funds	OLVAX	Y	$6,329	1.26%
SCHWAB S&P 500 INDEX	Large Capitalization Stock Funds	SWPPX	Y	$6,105	1.21%

Top 10 Fund Families

Name	$ Assets	% Assets
VANGUARD	$375,125	74.57%
T ROWE PRICE	$55,038	10.94%
SCHWAB	$21,066	4.19%
GABELLI	$17,567	3.49%
JANUS	$11,854	2.36%
VOYA FUNDS	$6,853	1.36%
J.P. MORGAN	$6,329	1.26%
MFS	$2,508	0.50%
METROPOLITAN	$2,480	0.49%
COHEN & STEERS	$1,938	0.39%

**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	$475,120	11.18%
APPLE INC	Information Technology	AAPL	$452,196	10.64%
NVIDIA CORP	Information Technology	NVDA	$446,819	10.51%
META PLATFORMS INC CLASS A	Communication Services	META	$265,040	6.24%
BERKSHIRE HATHAWAY CLASS B	Other	BRKB	$205,853	4.84%
MICROVISION INC DEL	Information Technology	MVIS	$165,870	3.90%
BROADCOM INC	Information Technology	AVGO	$132,473	3.12%
COSTCO WHSL CORP NEW	Consumer Staples	COST	$127,887	3.01%
AT&T INC	Communication Services	T	$105,292	2.48%
ADVANCED MICRO DEVICE IN	Information Technology	AMD	$90,736	2.13%

Top 10 ETF Holdings

Name	Category	Symbol	$ Assets	% Assets
VANGUARD S&P 500 ETF	US Equity	VOO	$956,915	34.68%
VANGUARD INFORMATION TECHNOLOGY ETF	Sector	VGT	$267,231	9.68%
PROSHARES ULTRAPRO S&P 500 ETF	Leveraged/Inverse	UPRO	$167,666	6.08%
SPDR MSCI USA STRATEGICFACTORS ETF	US Equity	QUS	$150,775	5.46%
INVSC S P MIDCAP LOW VOLATILITY ETF	US Equity	XMLV	$122,080	4.42%
PROSHARES RUSSELL 2000 DVD GRWRS ETF	US Equity	SMDV	$117,742	4.27%
SPDR S&P 500 ETF	US Equity	SPY	$97,817	3.54%
SPDR S&P 600 SMALL CAP VALUE ETF	US Equity	SLYV	$93,852	3.40%
INVSC S P 500 EQUAL WEIGHT ETF	US Equity	RSP	$83,452	3.02%
SPDR GOLD SHARES ETF	Commodity	GLD	$76,564	2.77%

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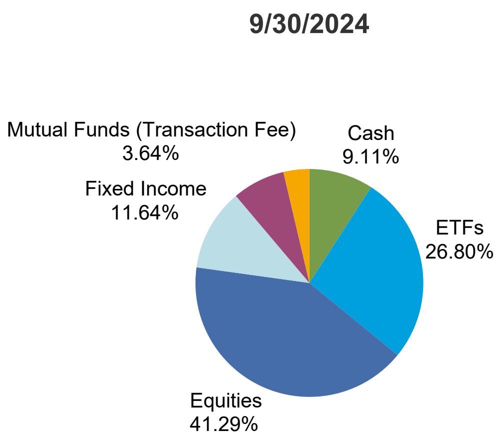
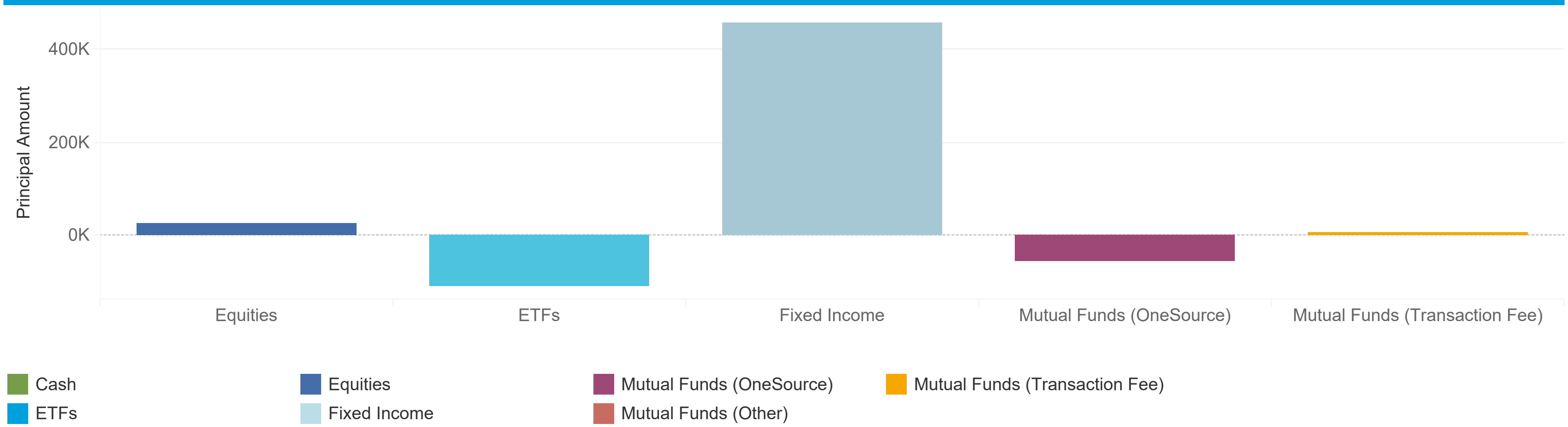
Market Value Allocation - All Assets (Quarter over Quarter)



	09/30/2024	06/30/2024
Cash	9.11%	6.16%
ETFs	26.80%	28.87%
Equities	41.29%	41.05%
Fixed Income	11.64%	11.95%
Mutual Funds (OneSource)	7.50%	8.41%
Mutual Funds (Other)	0.01%	0.01%
Mutual Funds (Transaction Fee)	3.64%	3.56%

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 9/30/2024)



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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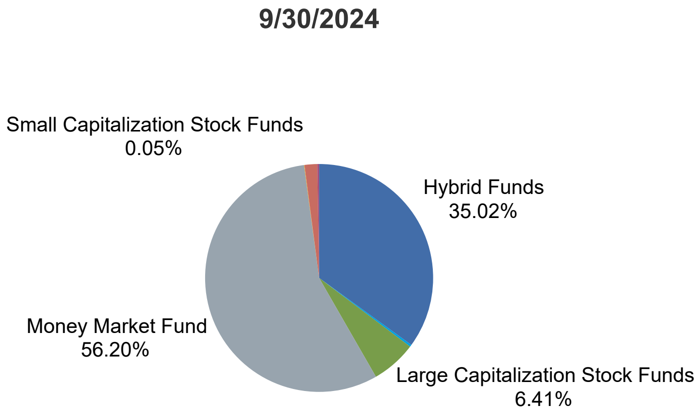
MONTEREY COUNTY 457B DCP, Quarter Ending 9/30/2024

Market Value Allocation - Mutual Funds (Quarter over Quarter)



	9/30/2024	6/30/2024
Hybrid Funds	35.02%	32.03%
International	0.28%	0.25%
Large Capitalization Stock Funds	6.41%	5.76%
Money Market Fund	56.20%	59.52%
Small Capitalization Stock Funds	0.05%	0.05%
Specialized Funds	1.81%	2.17%
Taxable Bond Funds	0.24%	0.23%

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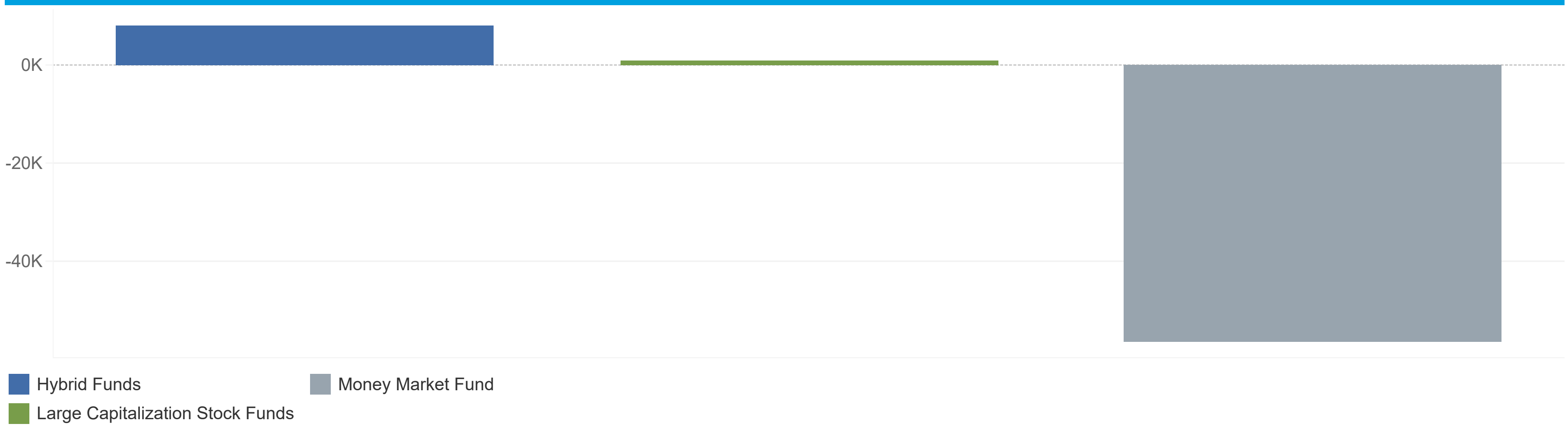
Net Flow by Sector - Mutual Funds (3-Month Period Ending 9/30/2024)



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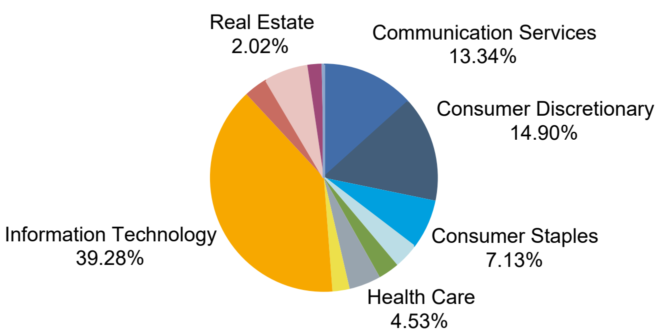
MONTEREY COUNTY 457B DCP, Quarter Ending 9/30/2024

Market Value Allocation - Equities (Quarter over Quarter)

9/30/2024



	9/30/2024	6/30/2024
Communication Services	13.34%	12.38%
Consumer Discretionary	14.90%	13.02%
Consumer Staples	7.13%	7.64%
Energy	3.50%	3.55%
Financials	2.98%	3.34%
Health Care	4.53%	5.15%
Industrials	2.44%	2.70%
Information Technology	39.28%	40.34%
Leveraged/Inverse		0.05%
Materials	3.40%	3.51%
Other	6.19%	5.83%
Real Estate	2.02%	2.20%
Utilities	0.30%	0.28%

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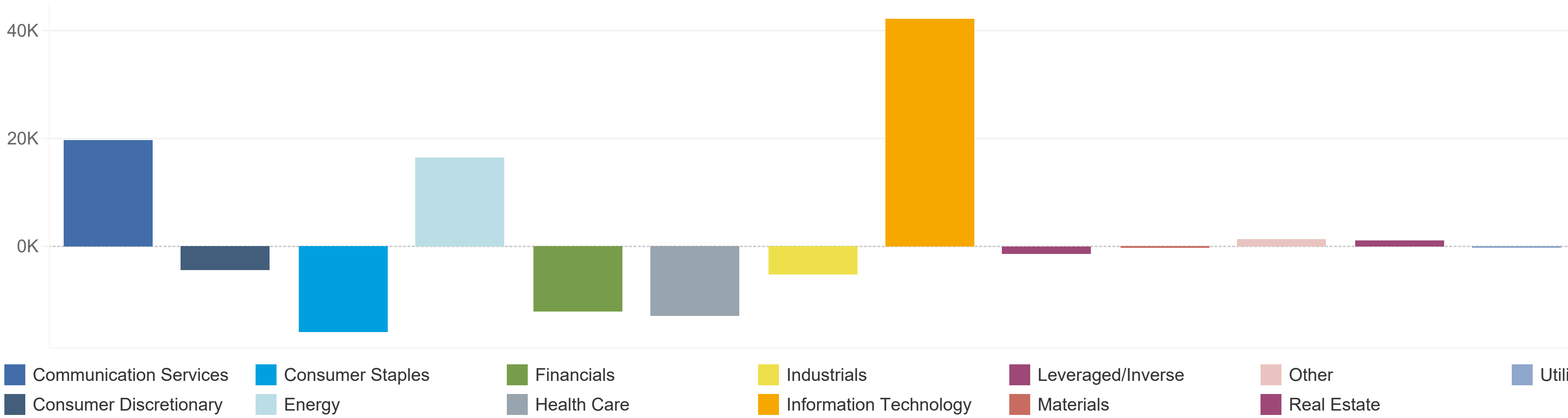
Net Flow by Sector - Equities (3-Month Period Ending 9/30/2024)



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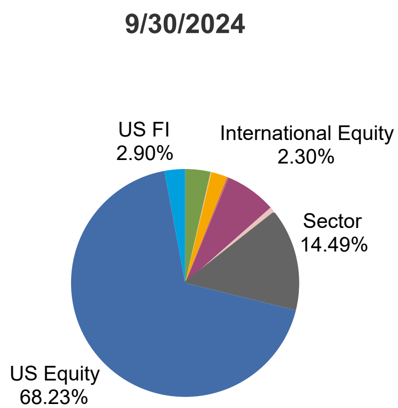
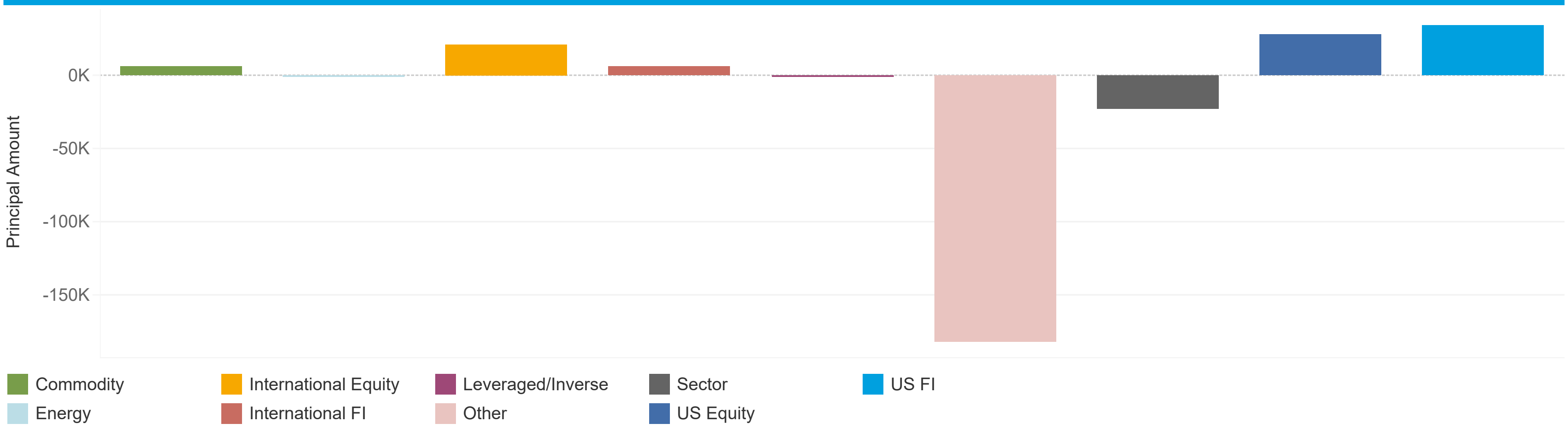
Market Value Allocation - ETF (Quarter over Quarter)



	9/30/2024	6/30/2024
Commodity	3.59%	2.94%
Currency	0.09%	0.09%
Energy	0.02%	0.01%
International Equity	2.30%	1.23%
International FI	0.23%	
Leveraged/Inverse	7.25%	6.68%
Other	0.90%	7.54%
Sector	14.49%	14.55%
US Equity	68.23%	65.44%
US FI	2.90%	1.51%

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 - ETF (3-Month Period Ending 9/30/2024)



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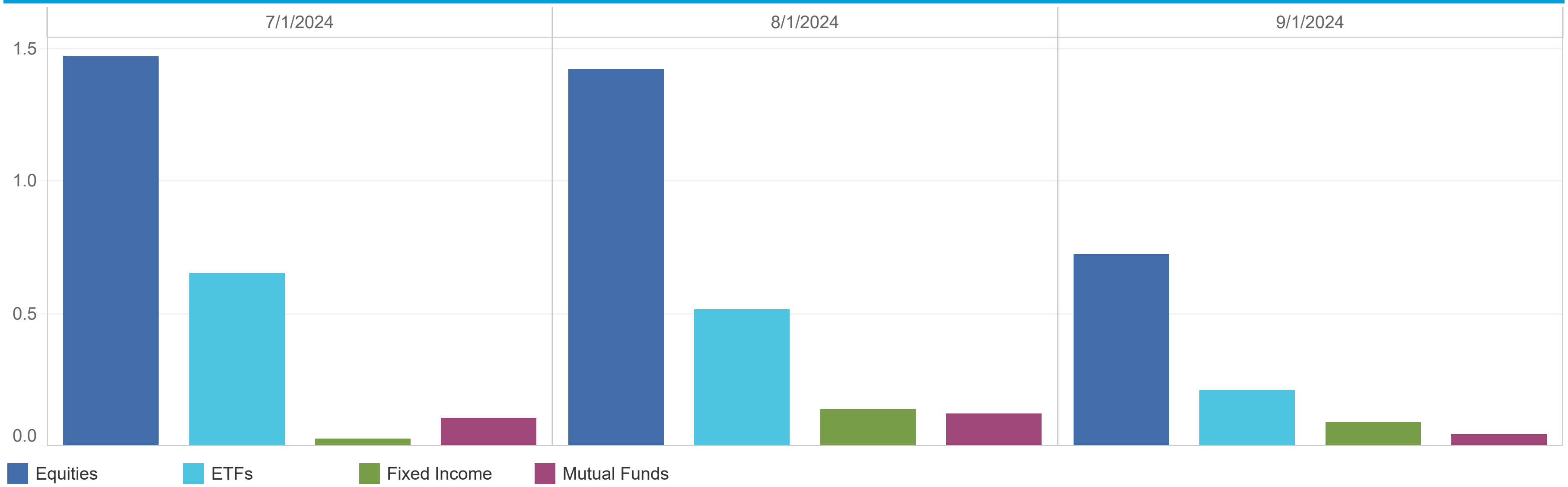
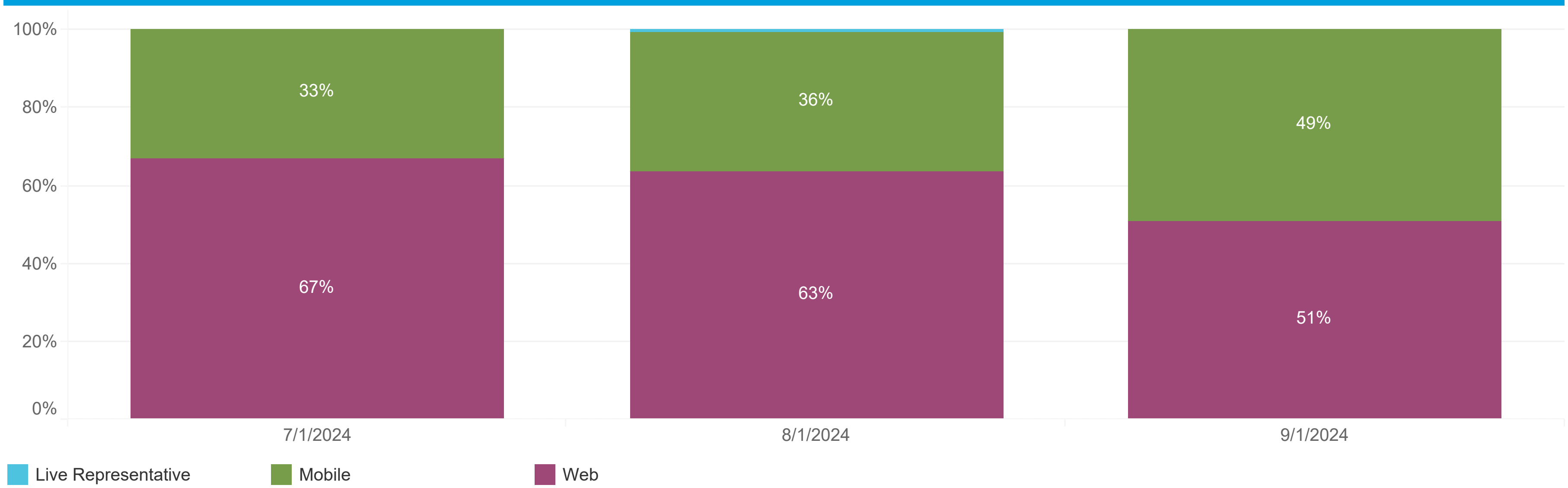
Average Monthly Trades Per Account (3-Month Period Ending 9/30/2024)



Trading Channel Mix (Month over Month)



Important Disclosures

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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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