

# CITY OF SANTA CLARA

Plan Performance Report

## 457B & 401A

### QUARTERLY REPORT

# Q4-2025 vs. Q1-2026



**City of  
Santa Clara**

The Center of What's Possible

# Plan Summary

01/01/2026 - 03/31/2026	457B	401A	Total
<b>Beginning Balance</b>	<b>\$294,238,600</b>	<b>\$0</b>	<b>\$294,238,600</b>
<b>Activity</b>			
Contributions	\$3,965,471	\$0	\$3,965,471
Distributions	(\$4,765,988)	\$0	(\$4,765,988)
Fees	(\$65,117)	\$0	(\$65,117)
Loans*	\$80,111	\$0	\$80,111
Other**	\$241,012	\$0	\$241,012
Gain (Loss)	(\$7,394,049)	\$0	(\$7,394,049)
<b>Ending Balance</b>	<b>\$286,300,040</b>	<b>\$0</b>	<b>\$286,300,040</b>

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

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



# Overview

We're here to help you deliver a retirement plan experience that works for your employees and for you.

This plan performance report is designed to make plan oversight easier, giving you clear insights into the features and capabilities you've selected to support your employees' retirement goals.

We know you have choices when it comes to retirement plan providers. Thank you for your continued partnership.

We look forward to helping you build retirement readiness across your workforce.

**Asset Balance**

**\$286,300,040**

\$294,238,600 Prior Period	(\$7,938,560) Change
-------------------------------	-------------------------

**Outstanding Loans**

**\$1,875,238**

\$1,943,047 Prior Period	(\$67,809) Change
-----------------------------	----------------------

**SDBA Balance**

**\$24,578,222**

\$26,198,717 Prior Period	(\$1,620,495) Change
------------------------------	-------------------------

**Participants With A Balance**

**1,596**

1,586 Prior Period	10 Change
-----------------------	--------------

**Average Participant Balance**

**\$194,786**

\$202,041 Prior Period	(\$7,255) Change
---------------------------	---------------------

**New Accounts**

**16**

24 Prior Period	-8 Change
--------------------	--------------

**Contributions**

**\$3,965,471**

\$5,224,842 Prior Period	(\$1,259,371) Change
-----------------------------	-------------------------

**Loan Payments**

**\$158,411**

\$203,593 Prior Period	(\$45,182) Change
---------------------------	----------------------

**Rollovers / Transfers In**

**\$68,012**

\$351,936 Prior Period	(\$283,924) Change
---------------------------	-----------------------

**Distributions**

**(\$4,765,988)**

(\$5,916,310) Prior Period	(\$1,150,323) Change
-------------------------------	-------------------------

**Loan Disbursements**

**(\$78,300)**

(\$150,404) Prior Period	(\$72,104) Change
-----------------------------	----------------------

**Rollovers / Transfers Out**

**(\$2,129,490)**

(\$3,343,298) Prior Period	(\$1,213,809) Change
-------------------------------	-------------------------



# Participants

## Participants With A Balance

1,596

1,586

Prior Period

10

Change

## Average Participant Balance

\$194,786

\$202,041

Prior Period

(\$7,255)

Change

## Median Participant Balance

\$77,979

\$82,003

Prior Period

(\$4,024)

Change

## Average Asset Classes

2.71

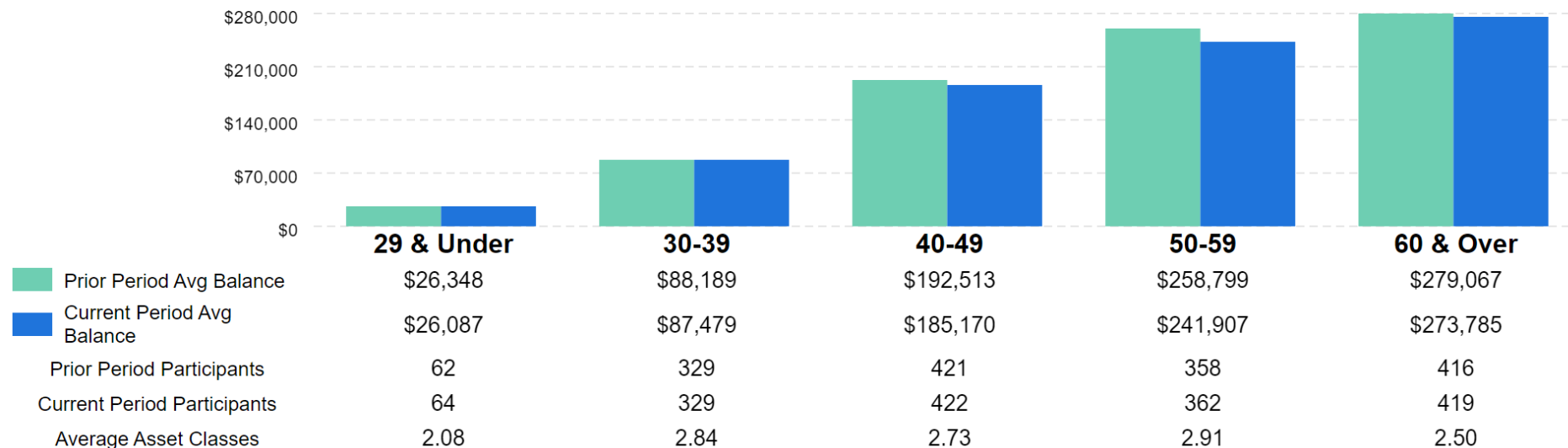
2.69

Prior Period

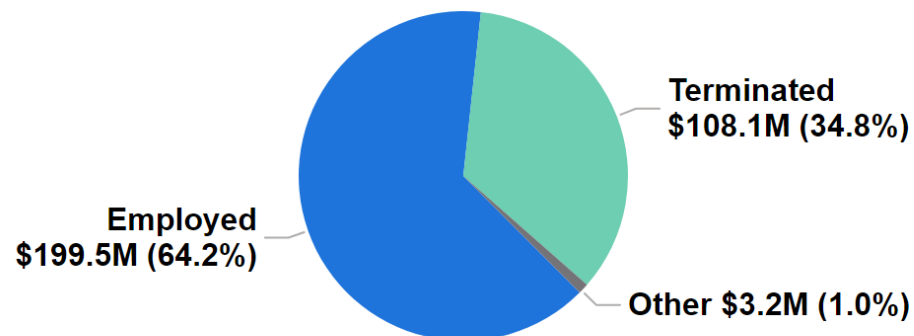
0.02

Change

## Average Participant Balance By Age



## Plan Assets By Employment Status



Other includes beneficiaries, disabled, etc

## Roth Usage

387

Participants

\$12,346,294

Assets

## ProAccount Usage

200

Participants

\$31,465,582

Assets



# Optional Strategies

## Total Roth Balance

**\$12,346,294**

\$12,317,570  
Prior Period

\$28,724  
Change

## Roth Participants

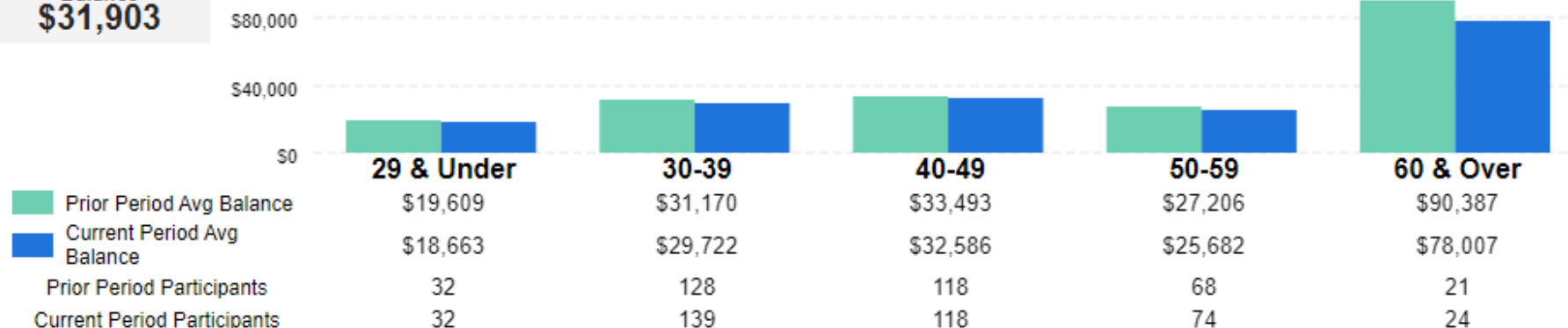
**387**

367  
Prior Period

20  
Change

## Roth Counts & Average Balance by Age

Average Roth  
Balance  
**\$31,903**



## Total SDBA Balance

**\$24,578,222**

\$26,198,717  
Prior Period

(\$1,620,495)  
Change

## SDBA Participants

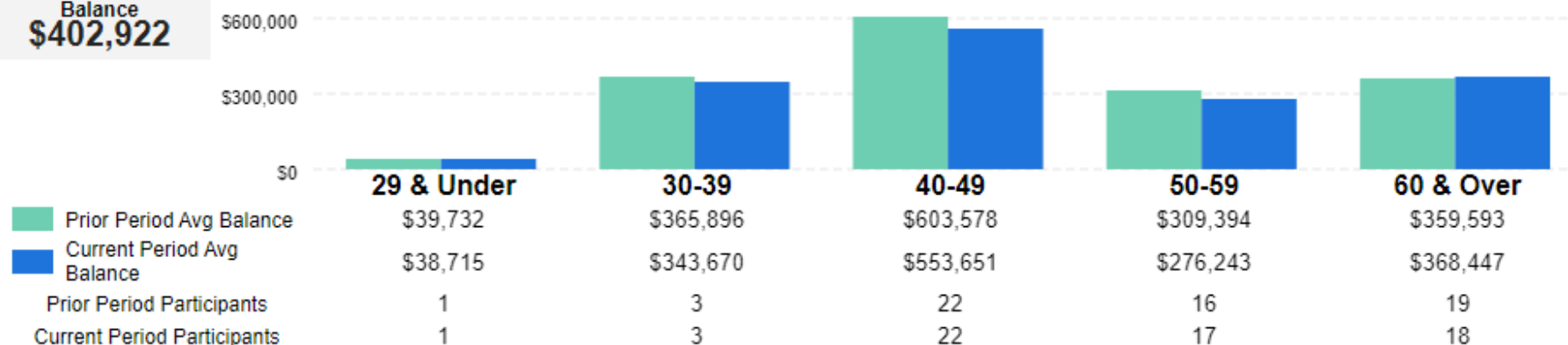
**61**

61  
Prior Period

0  
Change

## SDBA Counts & Average Balance by Age

Average SDO  
Balance  
**\$402,922**



# Contributions

Q4-2025 vs. Q1-2026

CITY OF SANTA CLARA

457B & 401A

## Contributions Activity

### Contributions

\$3,965,471

\$5,224,842  
Prior Period

(\$1,259,371)  
Change

### Salary Contributions

\$2,989,701

\$2,909,660  
Prior Period

\$80,041  
Change

### Rollovers In

\$68,012

\$351,936  
Prior Period

(\$283,924)  
Change

### Transfers In

\$0

\$0  
Prior Period

\$0  
Change

### Participants Contributing\*

887

870  
Prior Period

17  
Change

### Roth Contributions

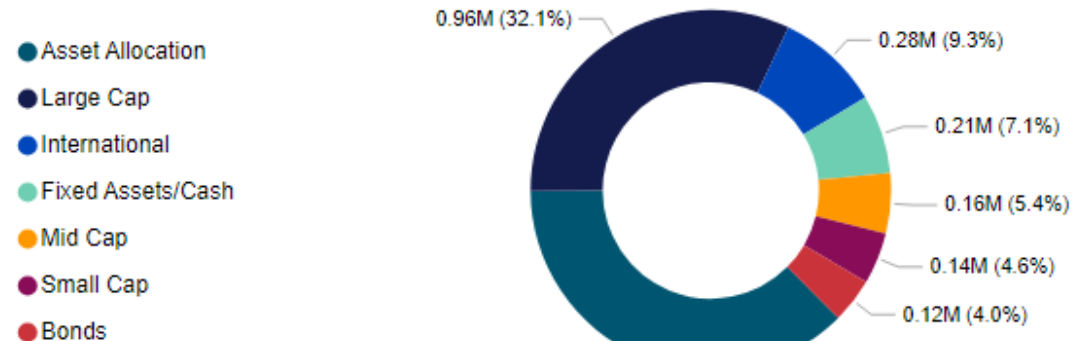
\$588,578

\$811,311  
Prior Period

(\$222,734)  
Change

Type	Prior Period \$	Current Period \$	Change \$	Prior Period #	Current Period #	Change #
Salary Contribution	\$2,909,660	\$2,989,701	\$80,041	870	887	17
Employer Contribution	\$353,170	\$387,040	\$33,870	544	560	16
SDBA	\$1,310,975	\$295,403	(\$1,015,573)	6	4	-2
Account Split	\$0	\$225,315	\$225,315	0	4	4
Rollovers & Transfers	\$351,936	\$68,012	(\$283,924)	6	3	-3
In Plan Roth Rollover	\$299,100	\$0	(\$299,100)	3	0	-3
<b>Total</b>	<b>\$5,224,842</b>	<b>\$3,965,471</b>	<b>(\$1,259,371)</b>	<b>912</b>	<b>930</b>	<b>18</b>

## Current Salary Contributions by Asset Category



# Distributions

## Distributions Activity

Type	Prior Period \$	Current Period \$	Change \$	Prior Period #	Current Period #	Change #
Rollovers & Transfers	(\$3,343,298)	(\$2,129,490)	(\$1,213,809)	11	7	-4
Retirement	(\$821,379)	(\$1,674,786)	\$853,406	66	73	7
SDBA	(\$631,636)	(\$587,388)	(\$44,248)	12	12	0
Account Split	\$0	(\$225,315)	\$225,315	0	2	2
RMD	(\$695,974)	(\$114,055)	(\$581,918)	69	12	-57
Death	(\$63,785)	(\$16,608)	(\$47,177)	4	2	-2
In-Service	(\$14,000)	(\$10,547)	(\$3,453)	1	3	2
QDRO	(\$10,000)	(\$7,800)	(\$2,200)	1	2	1
*Other	(\$37,138)	\$0	(\$37,138)	3	0	-3
In Plan Roth Rollover	(\$299,100)	\$0	(\$299,100)	3	0	-3
<b>Total</b>	<b>(\$5,916,310)</b>	<b>(\$4,765,988)</b>	<b>(\$1,150,323)</b>	<b>157</b>	<b>111</b>	<b>-46</b>

\*Other includes: Insurance Premium Payment and Service Credit

### Distributions

**(\$4,765,988)**

(\$5,916,310)

Prior Period

(\$1,150,323)

Change

### Rollovers Out

**(\$2,129,490)**

(\$2,385,364)

Prior Period

(\$255,875)

Change

### Transfers Out

**\$0**

(\$957,934)

Prior Period

(\$957,934)

Change



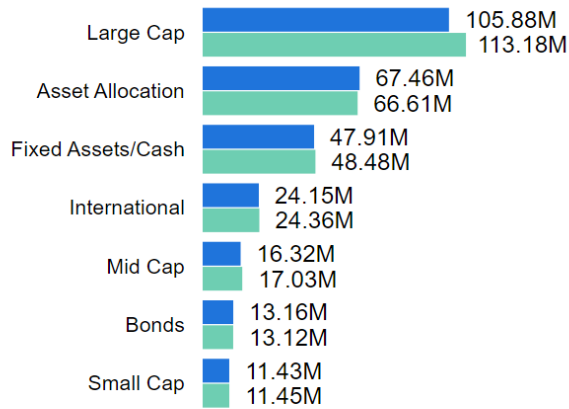
## Allocation

Asset Class	Prior Period	Current Period
Asset Allocation	22.64%	23.56%
Bonds	4.46%	4.60%
Fixed Assets/Cash	16.48%	16.73%
International	8.28%	8.43%
Large Cap	38.47%	36.98%
Mid Cap	5.79%	5.70%
Small Cap	3.89%	3.99%

## Asset Balances & Participant Counts

Asset Class	Prior Period \$	Current Period \$	Change \$	Prior Period #	Current Period #	Change #
Asset Allocation	\$66,614,921	\$67,455,844	\$840,924	876	888	12
Bonds	\$13,117,992	\$13,157,139	\$39,147	401	409	8
Fixed Assets/Cash	\$48,476,789	\$47,909,363	(\$567,426)	631	634	3
International	\$24,364,855	\$24,149,297	(\$215,559)	513	527	14
Large Cap	\$113,183,551	\$105,881,902	(\$7,301,649)	810	817	7
Mid Cap	\$17,029,171	\$16,317,979	(\$711,192)	535	543	8
Small Cap	\$11,451,320	\$11,428,516	(\$22,804)	490	496	6

## Fund Type - Period Trend



● Current Period ● Prior Period

## % of Balance by Asset Class & Age

Asset Class	29 & Under		30-39		40-49		50-59		60 & Over	
	\$	%	\$	%	\$	%	\$	%	\$	%
Asset Allocation	\$755,055	46.3%	\$12,132,365	43.7%	\$21,861,647	33.1%	\$13,928,590	16.8%	\$18,778,187	17.4%
Bonds	\$28,072	1.7%	\$635,053	2.3%	\$2,120,264	3.2%	\$5,647,790	6.8%	\$4,725,961	4.4%
Fixed Assets/Cash	\$14,390	0.9%	\$332,200	1.2%	\$4,908,839	7.4%	\$11,876,234	14.3%	\$30,777,701	28.5%
International	\$139,314	8.5%	\$3,056,808	11.0%	\$6,059,447	9.2%	\$7,400,230	8.9%	\$7,493,498	6.9%
Large Cap	\$629,104	38.6%	\$8,744,116	31.5%	\$23,592,078	35.8%	\$35,050,776	42.3%	\$37,865,828	35.0%
Mid Cap	\$42,115	2.6%	\$1,478,188	5.3%	\$4,579,744	6.9%	\$4,793,448	5.8%	\$5,424,485	5.0%
Small Cap	\$22,819	1.4%	\$1,370,762	4.9%	\$2,839,411	4.3%	\$4,177,226	5.0%	\$3,018,297	2.8%
<b>Total</b>	<b>\$1,630,869</b>	<b>100.0%</b>	<b>\$27,749,492</b>	<b>100.0%</b>	<b>\$65,961,429</b>	<b>100.0%</b>	<b>\$82,874,294</b>	<b>100.0%</b>	<b>\$108,083,957</b>	<b>100.0%</b>



# Fund Balances & Utilization

Q4-2025 vs. Q1-2026  
CITY OF SANTA CLARA

457B & 401A

Investment Name	Ticker	Prior Period \$	Current Period \$	Change \$	Prior Period #	Current Period #	Change #
Fid 500 Indx	FXAIX	\$66,056,461	\$63,429,919	(\$2,626,542)	694	705	11
Nationwide Fixed Fund		\$46,710,660	\$45,986,175	(\$724,485)	421	423	2
TRowePr LgCap Gr I	TRLGX	\$35,934,447	\$31,076,483	(\$4,857,964)	538	536	-2
Vngrd Trgt Rtrmt 2025 Inv	VTTVX	\$16,938,330	\$16,704,086	(\$234,244)	161	161	0
Vngrd Trgt Rtrmt 2045 Inv	VTIVX	\$16,124,651	\$16,438,939	\$314,287	208	210	2
Vngrd Trgt Rtrmt 2035 Inv	VTTHX	\$11,623,902	\$11,489,886	(\$134,016)	145	145	0
DFA US LgCap Val Inst	DFLVX	\$11,192,643	\$11,375,499	\$182,857	342	348	6
Fid Ttl Intl Indx	FTIHX	\$11,009,618	\$11,344,977	\$335,359	379	397	18
JPM MdCap Gr R6	JMGMX	\$9,652,708	\$8,932,546	(\$720,162)	402	403	1
Vngrd Intl Gr Adml	VWILX	\$7,611,684	\$7,020,217	(\$591,467)	355	358	3
Fid US Bd Indx	FXNAX	\$5,990,167	\$5,906,869	(\$83,297)	316	325	9
DFA WldexUS Val Inst	DFWVX	\$0	\$5,784,102	\$5,784,102	0	304	304
Fid MdCap Indx	FSMDX	\$5,191,749	\$5,289,951	\$98,202	147	154	7
Vngrd Trgt Rtrmt 2050 Inv	VFIFX	\$4,991,779	\$5,155,920	\$164,141	92	95	3
Vngrd Trgt Rtrmt 2040 Inv	VFORX	\$4,546,999	\$4,731,195	\$184,196	110	115	5
DFA US Trgt Val Inst	DFFVX	\$4,223,364	\$4,509,023	\$285,658	330	335	5
String Cap Ttl Rtn Bd R6	STRDX	\$4,455,587	\$4,477,547	\$21,960	216	220	4
Vngrd Trgt Rtrmt 2030 Inv	VTHRX	\$3,891,457	\$4,393,376	\$501,919	56	56	0
Vngrd Trgt Rtrmt 2055 Inv	VFFVX	\$4,071,158	\$4,092,929	\$21,772	107	109	2
Vngrd SmCap Gr Indx Adml	VSGAX	\$4,035,084	\$3,784,659	(\$250,425)	348	350	2
Fid SmCap Indx	FSSNX	\$3,192,872	\$3,134,834	(\$58,037)	114	118	4
HW Hi Yld Z	HWHZX	\$2,672,239	\$2,772,723	\$100,484	276	283	7
Vngrd Trgt Rtrmt Inc	VTINX	\$2,440,476	\$2,334,387	(\$106,089)	27	25	-2
MFS MdCap Val R6	MVCKX	\$2,184,714	\$2,095,482	(\$89,232)	278	282	4
Fixed Assets		\$1,766,129	\$1,923,188	\$157,059	210	212	2
Vngrd Trgt Rtrmt 2060 Inv	VTTSX	\$1,694,013	\$1,804,928	\$110,916	79	79	0
Vngrd Trgt Rtrmt 2070 Inv	VSVNX	\$166,043	\$162,871	(\$3,172)	8	7	-1
Vngrd Trgt Rtrmt 2065 Inv	VLXVX	\$126,112	\$147,326	\$21,214	19	21	2
Vngrd Intl Val Inv	VTRIX	\$5,743,553	\$0	(\$5,743,553)	302	0	-302



# Fund Activity

Q4-2025 vs. Q1-2026

CITY OF SANTA CLARA

457B & 401A

Fund Name	Beginning Balance	Contributions	Loan Activity	Exchanges	Distributions	Fees	Adjustments	Gain/Loss	Ending Balance
Fid 500 Indx	\$66,056,461	\$629,302	\$11,644	(\$15,450)	(\$364,453)	(\$12,785)	\$304	(\$2,875,104)	\$63,429,919
Nationwide Fixed Fund	\$46,710,660	\$370,659	\$18,519	\$154,851	(\$1,519,583)	(\$2,923)	\$0	\$253,992	\$45,986,175
TRowePr LgCap Gr I	\$35,934,447	\$429,564	\$14,514	(\$363,060)	(\$909,928)	(\$7,971)	(\$12)	(\$4,021,070)	\$31,076,483
Vngrd Trgt Rtrmt 2025 Inv	\$16,938,330	\$272,591	\$4,459	(\$29,913)	(\$355,135)	(\$848)	\$0	(\$125,397)	\$16,704,086
Vngrd Trgt Rtrmt 2045 Inv	\$16,124,651	\$324,022	\$2,370	\$227,188	(\$9,932)	(\$1,103)	\$1,101	(\$229,358)	\$16,438,939
Vngrd Trgt Rtrmt 2035 Inv	\$11,623,902	\$191,935	\$12,778	(\$197,591)	(\$12,659)	(\$693)	\$0	(\$127,786)	\$11,489,886
DFA US LgCap Val Inst	\$11,192,643	\$134,598	\$2,621	(\$333,028)	(\$79,519)	(\$6,633)	\$45,437	\$419,381	\$11,375,499
Fid Ttl Intl Indx	\$11,009,618	\$148,313	\$2,339	\$145,551	(\$129,688)	(\$6,592)	(\$3)	\$175,439	\$11,344,977
JPM MdCap Gr R6	\$9,652,708	\$100,848	\$9,636	(\$111,113)	(\$165,381)	(\$1,892)	\$0	(\$552,260)	\$8,932,546
Vngrd Intl Gr Adml	\$7,611,684	\$89,858	\$3,099	(\$6,313)	(\$281,635)	(\$4,076)	\$0	(\$392,399)	\$7,020,217
Fid US Bd Indx	\$5,990,167	\$70,953	\$1,940	(\$86,643)	(\$66,887)	(\$3,788)	\$53,915	(\$52,787)	\$5,906,869
DFA WldexUS Val Inst	\$0	\$43,522	\$91	\$5,965,173	(\$13,165)	(\$237)	\$15,764	(\$227,046)	\$5,784,102
Fid MdCap Indx	\$5,191,749	\$62,919	(\$625)	\$266,680	(\$295,156)	(\$299)	\$0	\$64,683	\$5,289,951
Vngrd Trgt Rtrmt 2050 Inv	\$4,991,779	\$151,409	\$1,044	\$97,611	(\$3,035)	(\$315)	\$0	(\$82,572)	\$5,155,920
Vngrd Trgt Rtrmt 2040 Inv	\$4,546,999	\$195,602	(\$12,769)	\$67,888	(\$3,882)	(\$288)	\$0	(\$62,356)	\$4,731,195
DFA US Trgt Val Inst	\$4,223,364	\$38,336	\$443	\$35,618	(\$15,274)	(\$1,030)	\$17,433	\$210,133	\$4,509,023
String Cap Ttl Rtn Bd R6	\$4,455,587	\$51,222	\$3,579	\$27,875	(\$45,346)	(\$2,223)	\$47,095	(\$60,243)	\$4,477,547
Vngrd Trgt Rtrmt 2030 Inv	\$3,891,457	\$84,666	\$868	\$529,506	(\$54,650)	(\$204)	\$0	(\$58,267)	\$4,393,376
Vngrd Trgt Rtrmt 2055 Inv	\$4,071,158	\$168,744	(\$2,270)	(\$83,076)	\$0	(\$278)	\$0	(\$61,349)	\$4,092,929
Vngrd SmCap Gr Indx Adml	\$4,035,084	\$68,712	\$668	(\$285,667)	(\$59,773)	(\$1,027)	\$4,190	\$22,472	\$3,784,659
Fid SmCap Indx	\$3,192,872	\$40,034	(\$229)	\$158,187	(\$275,592)	(\$197)	\$0	\$19,761	\$3,134,834
HW Hi Yld Z	\$2,672,239	\$25,152	\$1,047	\$134,737	(\$34,934)	(\$1,786)	\$41,862	(\$65,594)	\$2,772,723
Vngrd Trgt Rtrmt Inc	\$2,440,476	\$15,380	\$0	(\$103,233)	(\$8,486)	(\$117)	\$12,800	(\$22,432)	\$2,334,387
MFS MdCap Val R6	\$2,184,714	\$26,690	\$550	(\$151,148)	\$2,182	(\$1,437)	\$1,127	\$32,805	\$2,095,482
Fixed Assets	\$1,766,129	\$19,285	\$1,316	\$160,643	(\$36,995)	(\$2,562)	\$0	\$15,372	\$1,923,188
Vngrd Trgt Rtrmt 2060 Inv	\$1,694,013	\$153,944	\$0	(\$7,016)	(\$6,000)	(\$92)	\$0	(\$29,921)	\$1,804,928
Vngrd Trgt Rtrmt 2070 Inv	\$166,043	\$9,366	\$598	(\$10,971)	\$0	(\$8)	\$0	(\$2,156)	\$162,871
Vngrd Trgt Rtrmt 2065 Inv	\$126,112	\$22,146	\$0	\$1,787	\$0	(\$7)	\$0	(\$2,712)	\$147,326
Vngrd Intl Val Inv	\$5,743,553	\$25,700	\$1,883	(\$6,189,072)	(\$21,082)	(\$3,703)	\$0	\$442,720	\$0
<b>Total</b>	<b>\$294,238,600</b>	<b>\$3,965,471</b>	<b>\$80,111</b>	<b>\$0</b>	<b>(\$4,765,988)</b>	<b>(\$65,117)</b>	<b>\$241,012</b>	<b>(\$7,394,049)</b>	<b>\$286,300,040</b>



# Loans

## Active Loan Balance

**\$1,627,612**

\$1,715,000  
Prior Period

(\$87,388)  
Change

## Active Loans

**88**

90  
Prior Period

-2  
Change

## Loan Disbursements

**(\$78,300)**

(\$150,404)  
Prior Period

\$72,104  
Change

## New Loans

**6**

8  
Prior Period

-2  
Change

## Loan Payments

**\$158,411**

\$203,593  
Prior Period

(\$45,182)  
Change

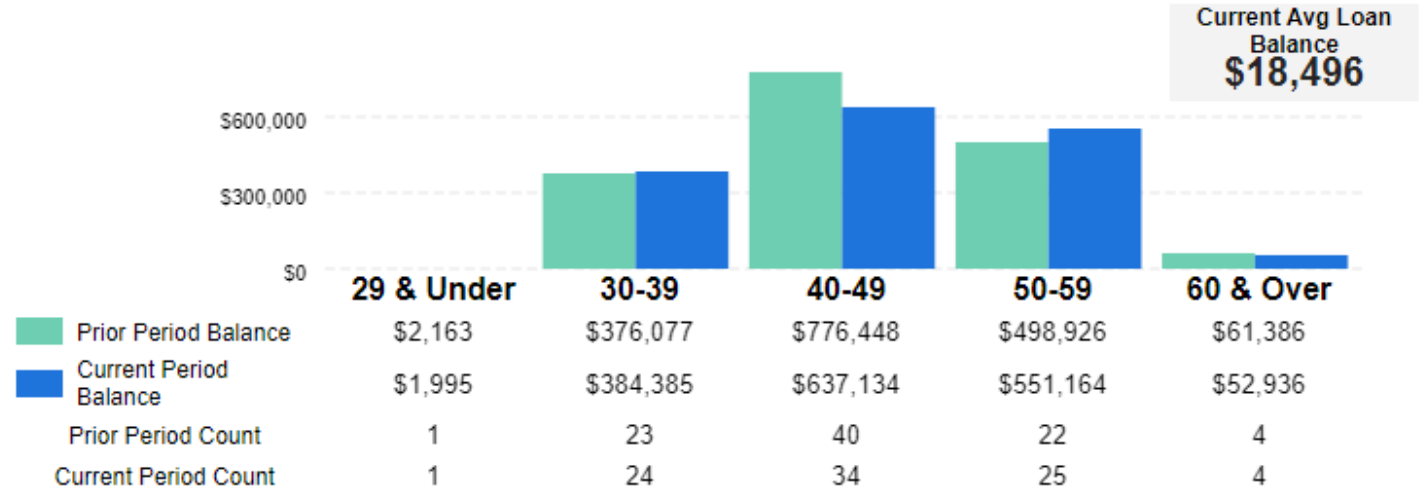
## Closed Loans

**5**

6  
Prior Period

-1  
Change

## Active Loan Balance and Count by Age



Status	Prior Period		Current Period	
	Balance	Count	Balance	Count
<b>Active</b>	<b>\$1,715,000</b>	<b>90</b>	<b>\$1,627,612</b>	<b>88</b>
General Purpose Loan	\$1,413,427	80	\$1,329,533	78
Primary Residence Loan	\$301,573	10	\$298,079	10
<b>Default</b>	<b>\$228,046</b>	<b>14</b>	<b>\$247,626</b>	<b>16</b>
General Purpose Loan	\$228,046	14	\$247,626	16
<b>Total</b>	<b>\$1,943,047</b>	<b>104</b>	<b>\$1,875,238</b>	<b>104</b>



# Enablement & Engagement

Q4-2025 vs. Q1-2026  
CITY OF SANTA CLARA

457B & 401A

## Plan

eDelivery	Enabled
Income America	Not Enabled
Indexed Principal Protection (IPP)	Not Enabled
Lifetime Income Builder (LIB)	Not Enabled
Loans	Enabled
My Income & Retirement Planner (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

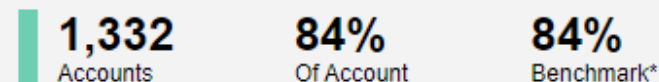
\*Plan Enablement data is as of 5/7/2026

## Participant

### eDelivery



### Beneficiaries On File

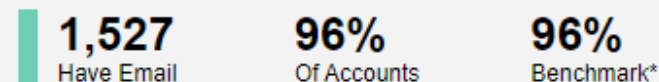


### Participant Online Accounts



\*Historical Participant Online Account data not available before Q3-2025.

### Emails on File

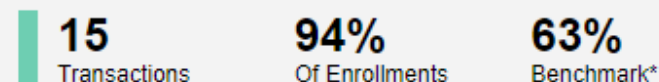


### Online Distributions

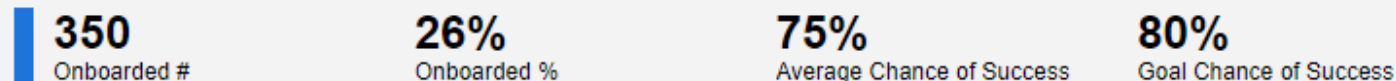


\*Benchmarking data is representative of all plans that are administrated on a proprietary platform.

### Online Enrollments



### My Income & Retirement Planner



\*Historical My Income & Retirement Planner data not available before Q3-2025.



# CITY OF SANTA CLARA

Plan Performance Report

## TRENDING DATA



# Assets & Participants

## Assets

### Plan Balance

Total plan assets had a change of **13%** from initial period.

### Participant Balance

Average participant balance had a change of **11%** since initial period.

## Participants

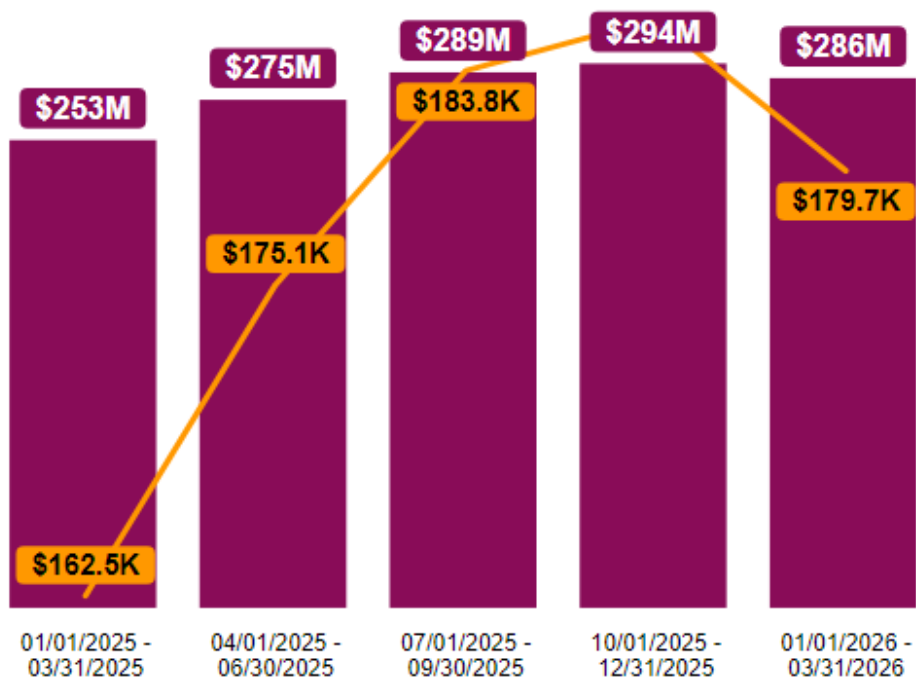
### Participants

Participants with a balance had a change of **2%** since initial period.

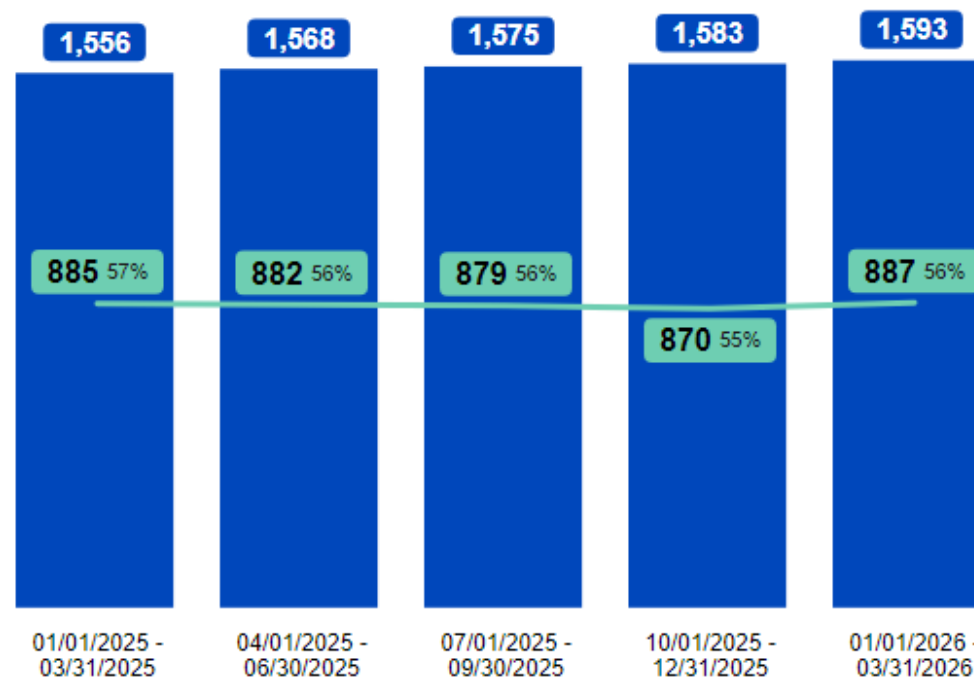
### Contributing

Participants contributing had a change of **-1%** from the initial period.

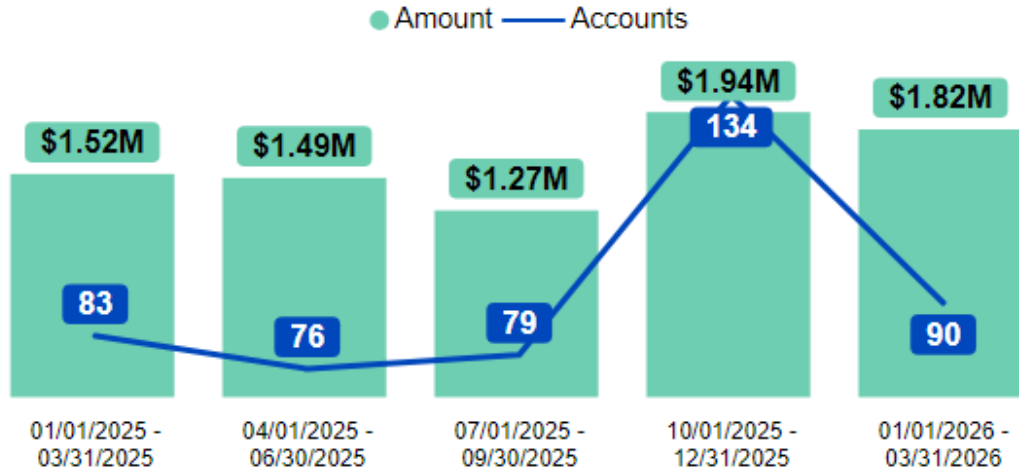
● Total Balance — Average Participant Balance



● Participants With a Balance — Participants Contributing



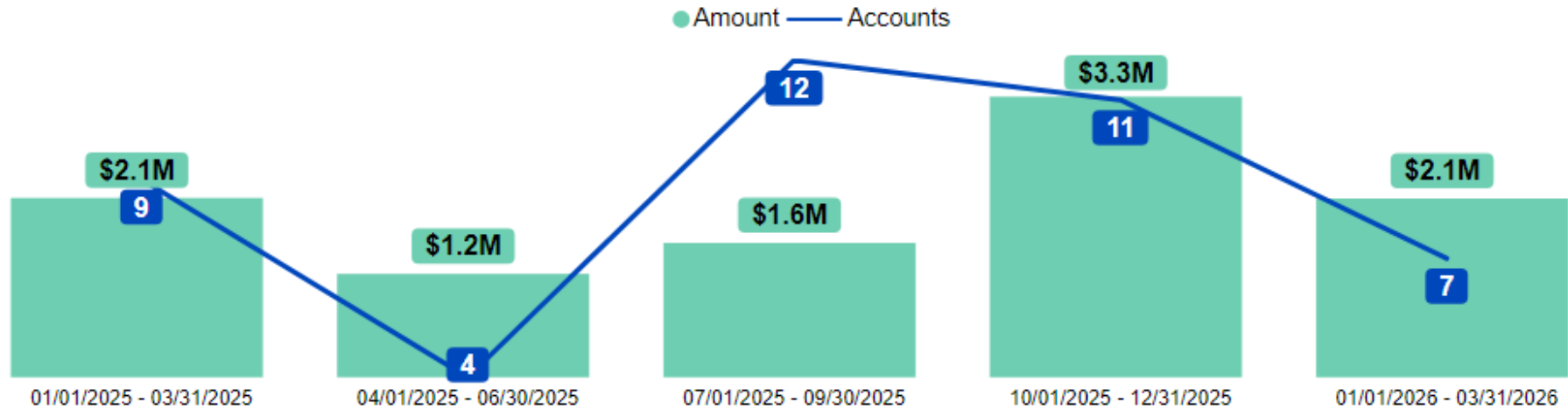
## Participant Distributions



### Top 10 Distribution Types

	Amount	Count
Termination	\$5,958,479	150
RMD	\$998,871	68
In Plan Roth Rollover	\$374,100	4
Death	\$263,372	9
RMD Supplemental	\$166,428	27
Retirement	\$111,100	2
In-Service	\$61,796	4
QDRO	\$60,690	4
Service Credit	\$54,604	4
In-Service - Rollover Sources	\$751	1
<b>Total</b>	<b>\$8,050,191</b>	<b>245</b>

## External Rollovers



## All Loans

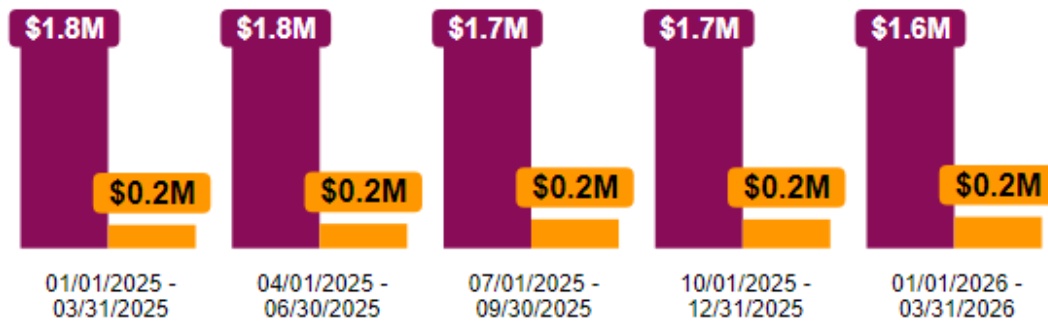
### Active

The average active loan balance is **\$18,496** this period compared to **\$19,146** in the initial period.

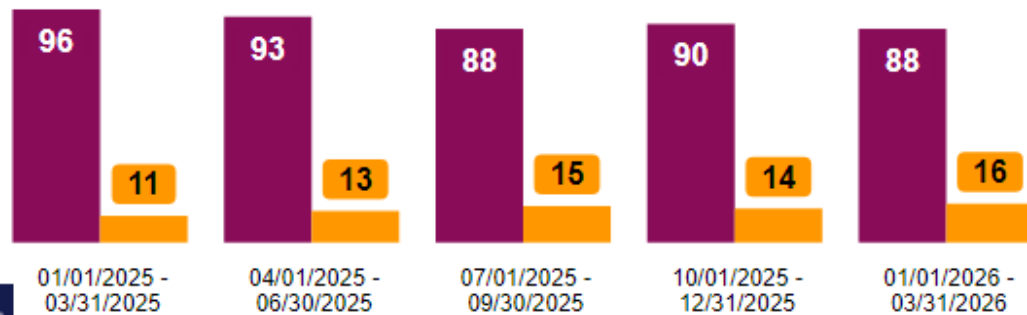
### Default

The average default loan balance is **\$15,477** this period compared to **\$16,810** in the initial period.

Loan Balance ● Active ● Default



Loan Count ● Active ● Default



## New Loans

### Total

There were **6** new loans this period compared to **6** new loans during the initial period.

### Type

General purpose loans made up **92%** of loans this period compared to **91%** in the initial period.

### Current Period

### Amount

General Purpose Loan	5,579,264
Primary Residence Loan	479,640
Total	6,058,904



### Initial Period

### Amount

General Purpose Loan	5,071,345
Primary Residence Loan	479,640
Total	5,550,985



Plan Performance Report

---

# GLOSSARY

---



# Glossary of Terms

Term	Description
Asset Balance	Assets held in participant accounts, excluding Self-Directed Brokerage Account (SDBA) assets and outstanding loans.
Average Participant Balance	The average account value among participants whose balance is greater than \$0. Includes Self-Directed Brokerage Account (SDBA) assets but excludes outstanding loans.
Contributions	Assets deposited into the plan during the reporting period.
Default Loan	When required repayments are missed by quarter-end, the loan enters default at the next quarter-end. The unpaid principal and accrued interest are tax-reported for the calendar year in which the default occurs.
Distributions	Assets withdrawn from the plan during the reporting period.
Loan Disbursements	Total amount of loan disbursements issued during the reporting period. This figure is not included in the overall Distributions total.
Loan Payments	Total amount of loan repayments made during the reporting period. This figure is not included in the overall Contributions total.
Median Participant Balance	The median account value among participants whose balance is greater than \$0. Includes Self-Directed Brokerage Account (SDBA) assets but excludes outstanding loans.
New Enrollments	Number of new participant accounts added to the plan during the reporting period.
Participants Contributing	Number of participants who contributed to the plan at any point during the reporting period.
Participants With A Balance	Number of participants with a balance greater than \$0 at the end of the reporting period.
Rollovers In	Assets transferred into the plan from external retirement accounts.
Rollovers Out	Assets transferred out of the plan to external retirement accounts.
SDBA Balance	Assets held in Self-Directed Brokerage Accounts (SDBA), which allow participants to invest beyond the core retirement offerings while remaining within the plan and retaining tax advantages.
Transfers In	Assets transferred into the plan from a side-by-side provider.
Transfers Out	Assets transferred out of the plan to a side-by-side provider.

