

CITY SANTA CLARA DCP 457B

Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

As of 9/30/2025

Plan Profile Information	
Total PCRA Assets	\$27,896,217
Total Funded PCRA Accounts	63
Total Roth Assets	\$0
Total Funded Roth Accounts	0
Total Advisor Managed PCRA Assets	\$130,923
Total Advisor Managed Funded PCRA Accounts	1
PCRA Accounts Opended This Quarter	6
PCRA Assets In and Out This Quarter*	\$841,020
Average PCRA Account Balance	\$442,797

^{*} Assets In and Out includes contributions and distributions.





Total Funded PCRA Accounts

Total Advisor Managed Funded PCRA Accounts



Category Breakdown Total Assets Average Positions* Average Trades Cash Investments \$1,479,116 1 0 6.2 Equities \$20,192,153 5.7 \$3,915,473 1.5 2.7 **ETFs** Fixed Income \$69,493 0.1 0 \$2,239,981 0.5 0.2 Mutual Funds

^{*} Average Postions/Trades Per Account

Top 10 Mutual Fund Holdings**					
Name	Sector	Symbol	0S*	Assets	%
SCHWAB TOTAL STOCK MARKET INDEX	Large Capitalization Stock Funds	SWTSX	Υ	\$206,383	17.10%
T. ROWE PRICE BLUE CHIP GROWTH	Large Capitalization Stock Funds	TRBCX	Υ	\$171,454	14.21%
FIDELITY INTERNATIONAL CAPITAL APP FD	International	FICQX	N	\$130,150	10.78%
SCHWAB INTERNATIONAL INDEX	International	SWISX	Υ	\$108,125	8.96%
ARTISAN MID CAP INVESTOR	Small Capitalization Stock Funds	ARTMX	Υ	\$79,028	6.55%
PFG MEEDER TACTICAL STRAT I	Hybrid Funds	PFTEX	Υ	\$65,657	5.44%
SCHWAB US AGGREGATE BOND INDEX	Taxable Bond Funds	SWAGX	Υ	\$65,282	5.41%
PFG ACTIVE CORE BOND STRAT I	Taxable Bond Funds	PFDOX	Υ	\$52,805	4.37%
VANGUARD TOTAL STOCK MKT IDX ADM	Large Capitalization Stock Funds	VTSAX	N	\$48,853	4.05%
SCHWAB S&P 500 INDEX	Large Capitalization Stock Funds	SWPPX	Υ	\$45,485	3.77%

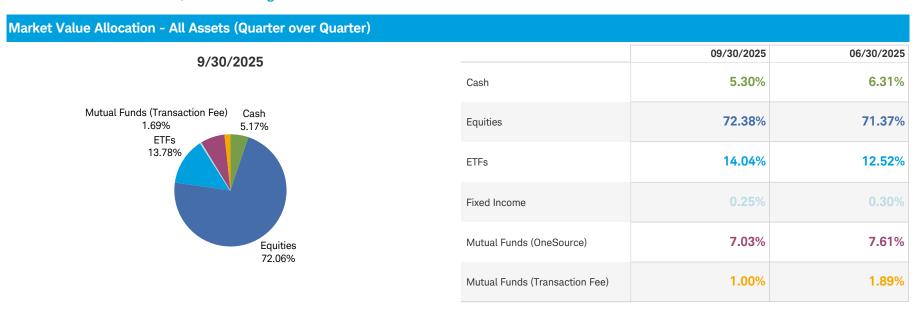
Top 10 Fund Families		
Name	Assets	%
SCHWAB	\$360,012	42.68%
T ROWE PRICE	\$177,909	21.09%
ARTISAN	\$119,945	14.22%
VANGUARD	\$48,853	5.79%
NORTHERN	\$43,409	5.15%
ALLIANZ FUNDS	\$30,155	3.57%
INVESCO FUNDS	\$24,558	2.91%
PRIMECAP	\$15,288	1.81%
BUFFALO	\$15,181	1.80%
HARBOR	\$4,419	0.52%

^{**}Top 10 Mutual Funds does not include Money Market Funds. *OS = OneSource, no-load, no transaction fee.

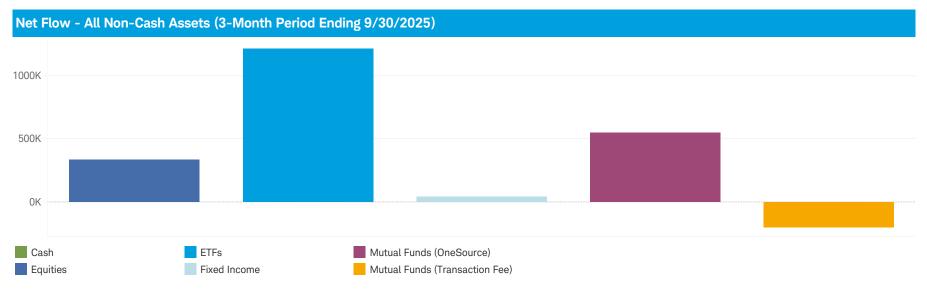
Top 10 Equity Holdings				
Name	Sector	Symbol	Assets	%
NVIDIA CORP	Information Technology	NVDA	\$9,064,913	44.89%
TESLA INC	Consumer Discretionary	TSLA	\$2,300,537	11.39%
SHOPIFY INC FCLASS A CLASS A	Information Technology	SHOP	\$1,017,533	5.04%
APPLE INC	Information Technology	AAPL	\$966,102	4.78%
STRATEGY INC CLASS A	Information Technology	MSTR	\$826,146	4.09%
META PLATFORMS INC CLASS A	Communication Services	META	\$808,073	4.00%
PALANTIR TECHNOLOGIES INCLASS A	Information Technology	PLTR	\$470,279	2.33%
AGNC INVT CORP REIT	Financials	AGNC	\$181,757	0.90%
GRAYSCALE ETHEREUM TR ET	Leveraged/Inverse	ETHE	\$177,005	0.88%
UBER TECHNOLOGIES INC	Industrials	UBER	\$170,664	0.85%

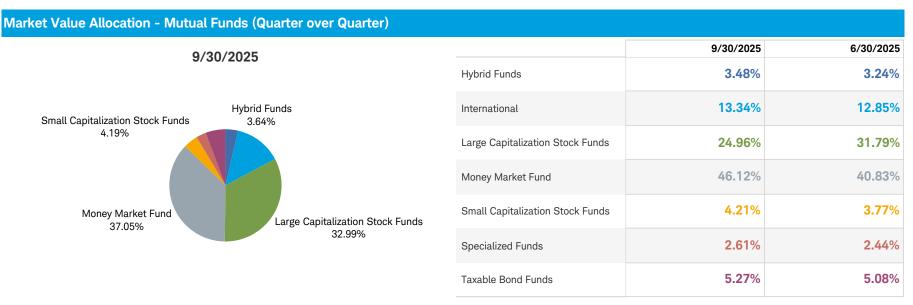
Top 10 ETF Holdings				
Name	Sector	Symbol	Assets	%
ISHARES BITCOIN ETF	Other	IBIT	\$890,565	22.74%
BITWISE BITCOIN ETF	Other	BITB	\$525,137	13.41%
GRANITESHARES COIN DAILYETF	Leveraged/Inverse	CONL	\$253,235	6.47%
GRANITESHARES NVDA LNG DAILY ETF	Leveraged/Inverse	NVDL	\$234,050	5.98%
SPDR S&P 500 ETF	US Equity	SPY	\$182,700	4.67%
INVSC S P 500 MOMENTUM ETF	US Equity	SPMO	\$152,676	3.90%
TEUCRIUM 2X LONG DAILY XRP ETF	Leveraged/Inverse	XXRP	\$141,926	3.62%
SCHWAB US DIVIDEND EQUITY ETF	US Equity	SCHD	\$113,973	2.91%
ISHARES 20 PLS YEAR TREASURY BND ETF	US FI	TLT	\$112,401	2.87%
INVSC SP 500 EQUAL WEIGHT TECH ETF	Sector	RSPT	\$98,611	2.52%

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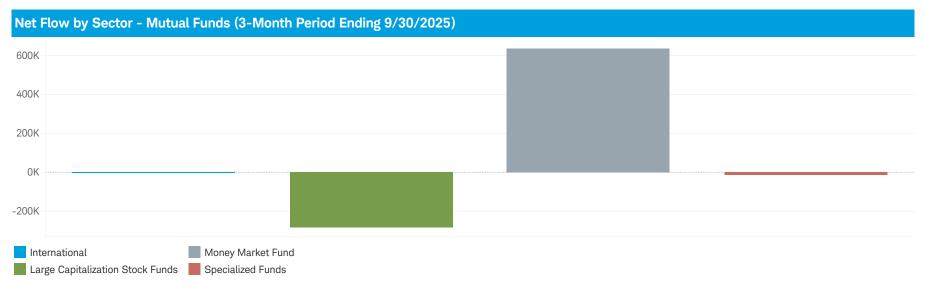


The above charts illustrate the percent of PCRA participant assets in each noted asset class as percentage of total PCRA assets. Percentages are calculated as of quarter-end. Money Market Funds are classified under Mutual Funds.



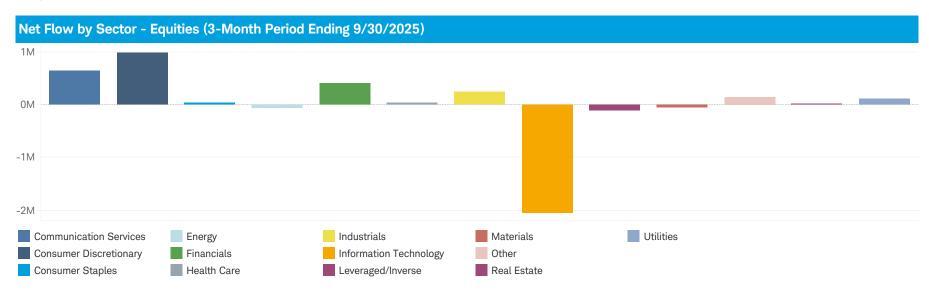


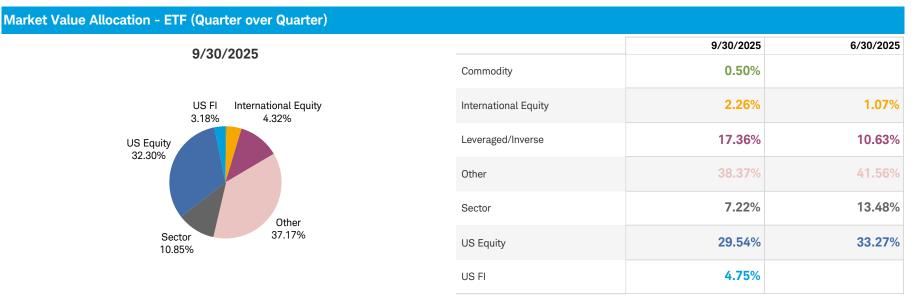
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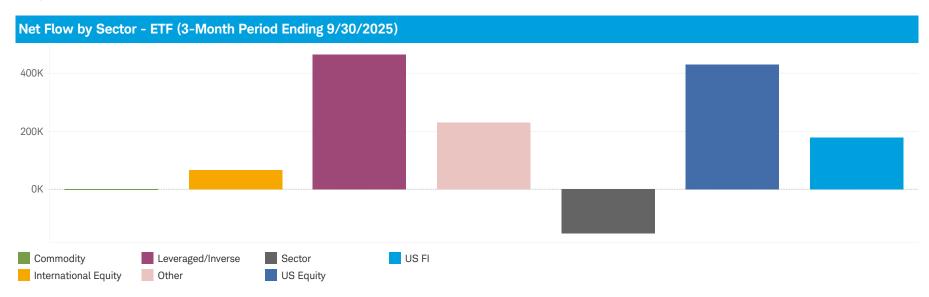


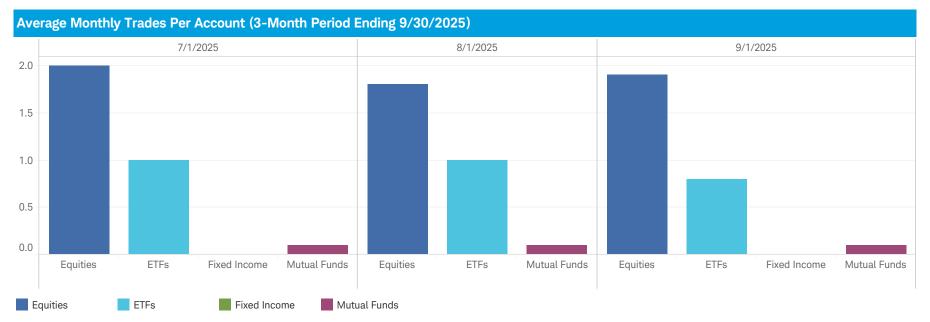
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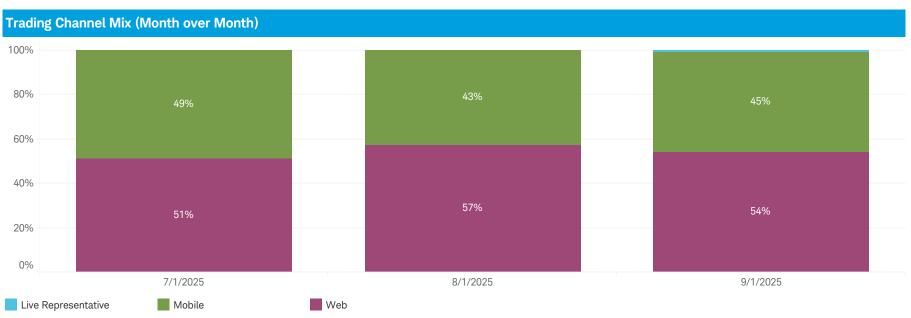




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Important Disclosures

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For participants who utilize the Personal Choice Retirement Account (PCRA), the following fees and conditions may apply: 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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