

ACEC Retirement Trust  
Monthly Return Summary

As of October 31, 2021

Manager	Investment Expense Ratio*	1 Month	Year to Date	1 Year	3 Year	5 Year
<b>Guaranteed Income Fund</b>						
<b>Guaranteed Interest Fund</b>	<b>0.35%</b>			<b>Current Fixed Rate: 1.15%</b>		
<b>GWI Fixed Account - Series Class III</b>	<b>0.25%</b>			<b>Current Fixed Rate: 1.40%</b>		
ICE BofA 3M US Trsy Note TR USD		0.00%	0.07%	0.09%	1.17%	1.18%
<b>Domestic Equity Funds</b>						
<b>Vanguard Institutional Index I</b>	<b>0.02%</b>	<b>7.00%</b>	<b>24.02%</b>	<b>42.88%</b>	<b>21.46%</b>	<b>18.90%</b>
S&P 500 TR USD		7.01%	24.04%	42.91%	21.48%	18.93%
<b>American Funds Washington Mutual R6</b>	<b>0.27%</b>	<b>6.78%</b>	<b>22.93%</b>	<b>41.30%</b>	<b>16.88%</b>	<b>15.98%</b>
Russell 1000 Value TR USD		5.08%	22.03%	43.76%	13.90%	12.39%
<b>Jennison Large Cap Growth</b>	<b>0.38%</b>	<b>8.65%</b>	<b>18.00%</b>	<b>40.83%</b>	<b>33.12%</b>	-
Russell 1000 Growth TR USD		8.66%	24.20%	43.21%	29.41%	25.49%
<b>JHancock Disciplined Value Mid Cap R6</b>	<b>0.75%</b>	<b>4.44%</b>	<b>23.21%</b>	<b>48.41%</b>	<b>15.81%</b>	<b>12.82%</b>
Russell Mid Cap Value TR USD		5.32%	24.54%	48.60%	15.03%	12.30%
<b>T. Rowe Price Instl Mid-Cap Equity Gr</b>	<b>0.61%</b>	<b>4.46%</b>	<b>15.14%</b>	<b>35.29%</b>	<b>21.09%</b>	<b>19.58%</b>
Russell Mid Cap Growth TR USD		7.01%	17.29%	39.43%	26.17%	21.90%
<b>Vanguard Mid Cap Index Institutional</b>	<b>0.04%</b>	<b>6.61%</b>	<b>22.95%</b>	<b>45.23%</b>	<b>20.70%</b>	<b>16.80%</b>
CRSP US Mid Cap TR USD		6.61%	22.95%	45.25%	20.71%	16.81%
<b>Victory Small Cap Value CIT (Net 75)</b>	<b>0.75%</b>	<b>4.42%</b>	<b>21.37%</b>	<b>50.95%</b>	<b>14.49%</b>	<b>13.92%</b>
Russell 2000 Value TR USD		3.81%	27.60%	64.30%	13.44%	12.61%
<b>T. Rowe Price QM US Small-Cap Gr Eq I</b>	<b>0.65%</b>	<b>4.91%</b>	<b>12.51%</b>	<b>35.46%</b>	<b>18.73%</b>	<b>17.95%</b>
Russell 2000 Growth TR USD		4.68%	7.64%	38.45%	18.64%	17.90%
<b>Vanguard Small Cap Index I</b>	<b>0.04%</b>	<b>4.91%</b>	<b>18.92%</b>	<b>48.17%</b>	<b>17.90%</b>	<b>16.05%</b>
CRSP US Small Cap TR USD		4.91%	18.89%	48.14%	17.87%	16.02%
<b>Socially Responsible Funds</b>						
<b>Vanguard FTSE Social Index Admiral</b>	<b>0.14%</b>	<b>7.42%</b>	<b>23.78%</b>	<b>43.14%</b>	<b>23.60%</b>	<b>20.84%</b>
FTSE4Good US Select TR USD		7.44%	23.94%	43.33%	23.74%	20.97%

\*Investment only, does not include Administrative Expenses including recordkeeping, consultant, advisory and other expenses.

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<b>International Equity</b>						
<b>Vanguard Total Intl Stock Index I</b>	<b>0.08%</b>	<b>2.64%</b>	<b>9.23%</b>	<b>30.62%</b>	<b>12.50%</b>	<b>10.00%</b>
FTSE Global All Cap ex US TR USD		2.20%	9.55%	31.31%	12.86%	10.37%
<b>American Funds Europacific Growth R6</b>	<b>0.46%</b>	<b>1.94%</b>	<b>6.03%</b>	<b>28.40%</b>	<b>17.65%</b>	<b>13.08%</b>
MSCI EAFE NR USD		2.46%	11.01%	34.18%	11.54%	9.79%
<b>Real Estate Funds</b>						
<b>Nuveen Real Estate Securities R6</b>	<b>0.82%</b>	<b>7.49%</b>	<b>30.50%</b>	<b>43.96%</b>	<b>14.24%</b>	<b>9.69%</b>
DJ US Select REIT TR USD		8.18%	34.66%	56.10%	12.15%	8.61%
<b>Balanced</b>						
<b>Great-West SecureFoundation® Bal Instl</b>	<b>0.25%</b>	<b>2.91%</b>	<b>10.23%</b>	<b>23.61%</b>	<b>12.94%</b>	<b>10.60%</b>
<b>Prudential Day One IncomeFlex Trgt Bal</b>	<b>1.34%</b>	<b>2.98%</b>	<b>11.91%</b>	<b>22.69%</b>	<b>11.21%</b>	<b>9.01%</b>
<b>American Funds American Balanced R6</b>	<b>0.26%</b>	<b>3.74%</b>	<b>13.06%</b>	<b>24.02%</b>	<b>13.57%</b>	<b>11.78%</b>
60% S&P 500 - 40% BarCap Aggregate		4.19%	13.79%	25.56%	15.14%	12.59%
<b>Fixed Income</b>						
<b>Prudential Core Plus Bond Fund Class 12</b>	<b>0.27%</b>	<b>0.00%</b>	<b>-1.31%</b>	<b>1.89%</b>	<b>6.99%</b>	<b>-</b>
Bloomberg US Agg Bond TR USD		-0.03%	-1.58%	-0.48%	5.63%	3.10%
<b>Vanguard Total Bond Market Index I</b>	<b>0.04%</b>	<b>-0.02%</b>	<b>-1.59%</b>	<b>-0.33%</b>	<b>5.67%</b>	<b>3.11%</b>
Bloomberg US Agg Bond TR USD		-0.03%	-1.58%	-0.48%	5.63%	3.10%
<b>Target Date Funds</b>						
<b>Great-West Lifetime 2015 Trust</b>	<b>0.41%</b>	<b>2.22%</b>	<b>7.74%</b>	<b>16.53%</b>	<b>11.04%</b>	<b>8.88%</b>
Morningstar Lifetime Mod 2015 TR USD		2.23%	7.20%	16.79%	11.41%	8.76%
<b>Great-West Lifetime 2020 Trust</b>	<b>0.41%</b>	<b>2.47%</b>	<b>8.36%</b>	<b>17.99%</b>	<b>11.46%</b>	<b>9.42%</b>
Morningstar Lifetime Mod 2020 TR USD		2.48%	7.85%	18.54%	12.19%	9.49%
<b>Great-West Lifetime 2025 Trust</b>	<b>0.40%</b>	<b>2.67%</b>	<b>9.07%</b>	<b>20.12%</b>	<b>12.49%</b>	<b>10.45%</b>
Morningstar Lifetime Mod 2025 TR USD		2.75%	8.84%	20.98%	12.95%	10.36%
<b>Great-West Lifetime 2030 Trust</b>	<b>0.42%</b>	<b>3.06%</b>	<b>10.46%</b>	<b>23.19%</b>	<b>13.34%</b>	<b>11.45%</b>
Morningstar Lifetime Con 2030 TR USD		2.34%	6.40%	16.46%	12.11%	9.29%
<b>Great-West Lifetime 2035 Trust</b>	<b>0.41%</b>	<b>3.53%</b>	<b>11.98%</b>	<b>26.96%</b>	<b>14.66%</b>	<b>12.70%</b>
Morningstar Lifetime Mod 2035 TR USD		3.44%	12.31%	28.78%	14.53%	12.31%
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<b>Great-West Lifetime 2040 Trust</b>	<b>0.42%</b>	<b>3.98%</b>	<b>13.49%</b>	<b>30.41%</b>	<b>15.53%</b>	<b>13.47%</b>
Morningstar Lifetime Mod 2040 TR USD		3.76%	14.02%	32.60%	15.14%	12.99%
<b>Great-West Lifetime 2045 Trust</b>	<b>0.42%</b>	<b>4.26%</b>	<b>14.29%</b>	<b>32.48%</b>	<b>16.05%</b>	<b>13.88%</b>
Morningstar Lifetime Mod 2045 TR USD		3.95%	15.02%	34.94%	15.48%	13.30%
<b>Great-West Lifetime 2050 Trust</b>	<b>0.43%</b>	<b>4.32%</b>	<b>14.51%</b>	<b>33.13%</b>	<b>16.17%</b>	<b>13.94%</b>
Morningstar Lifetime Mod 2050 TR USD		4.00%	15.30%	35.75%	15.58%	13.35%
<b>Great-West Lifetime 2055 Trust</b>	<b>0.43%</b>	<b>4.27%</b>	<b>14.34%</b>	<b>33.22%</b>	<b>16.06%</b>	<b>13.83%</b>
Morningstar Lifetime Mod 2055 TR USD		3.98%	15.24%	35.86%	15.56%	13.31%
<b>Great-West Lifetime 2060 Trust</b>	<b>0.43%</b>	<b>4.29%</b>	<b>14.27%</b>	<b>33.18%</b>	-	-
Morningstar Lifetime Mod 2060 TR USD		3.95%	15.10%	35.80%	15.50%	13.24%

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