

ACEC Retirement Trust
Monthly Return Summary

As of July 31, 2022

Manager	Investment Expense Ratio*	1 Month	Year to Date	1 Year	3 Year	5 Year
Guaranteed Income Fund						
Guaranteed Interest Fund	0.35%			Current Fixed Rate: 1.25%		
GW Fixed Account - Series Class III	0.25%			Current Fixed Rate: 1.50%		
ICE BofA 3M US Trsy Note TR USD		0.08%	0.25%	0.27%	0.64%	1.15%
Domestic Equity Funds						
Vanguard Institutional Index I	0.04%	9.22%	-12.60%	-4.67%	13.33%	12.80%
S&P 500 TR USD		9.22%	-12.58%	-4.64%	13.36%	12.83%
American Funds Washington Mutual R6	0.26%	5.03%	-8.48%	0.71%	11.43%	11.42%
Russell 1000 Value TR USD		6.63%	-7.08%	-1.43%	8.88%	8.26%
Jennison Large Cap Growth Eq	0.38%	N/A	-28.04%	-26.85%	12.30%	13.57%
Russell 1000 Growth TR USD		12.00%	-19.44%	-11.93%	16.05%	16.30%
JHancock Disciplined Value Mid Cap R6	0.75%	7.99%	-7.19%	-1.59%	9.97%	8.35%
Russell Mid Cap Value TR USD		8.61%	-9.02%	-2.85%	9.38%	7.75%
T. Rowe Price Instl Mid-Cap Equity Gr	0.61%	9.73%	-18.96%	-16.65%	6.60%	10.16%
Russell Mid Cap Growth TR USD		12.24%	-22.56%	-21.76%	7.51%	11.06%
Vanguard Mid Cap Index Institutional	0.04%	9.61%	-14.73%	-9.09%	10.05%	9.92%
CRSP US Mid Cap TR USD		9.61%	-14.72%	-9.08%	10.05%	9.93%
Victory Small Cap Value CIT (Net 75)	0.75%	9.70%	-5.49%	0.61%	10.23%	9.50%
Russell 2000 Value TR USD		9.68%	-9.30%	-4.77%	9.44%	6.71%
T. Rowe Price QM US Small-Cap Gr Eq I	0.64%	10.98%	-18.47%	-15.16%	6.15%	8.80%
Russell 2000 Growth TR USD		11.20%	-21.55%	-23.18%	4.71%	6.87%
Vanguard Small Cap Index I	0.04%	10.58%	-13.36%	-11.09%	8.54%	8.82%
CRSP US Small Cap TR USD		10.57%	-13.37%	-11.09%	8.51%	8.80%
Socially Responsible Funds						
Vanguard FTSE Social Index Admiral	0.14%	9.60%	-16.69%	-9.45%	12.91%	13.13%
FTSE4Good US Select TR USD		9.60%	-16.65%	-9.34%	13.04%	13.25%

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International Equity						
Vanguard Total Intl Stock Index I	0.08%	3.67%	-15.15%	-14.85%	3.93%	2.79%
FTSE Global All Cap ex US TR USD		3.67%	-15.48%	-14.94%	3.83%	3.06%
American Funds Europacific Growth R6	0.46%	5.02%	-21.34%	-22.89%	3.45%	3.24%
MSCI EAFE NR USD		4.98%	-15.56%	-14.32%	3.16%	2.62%
Real Estate Funds						
Nuveen Real Estate Securities R6	0.83%	8.41%	-12.80%	-2.09%	6.81%	7.03%
DJ US Select REIT TR USD		8.90%	-14.12%	-3.23%	4.94%	5.88%
Balanced						
Empower SecureFoundation® Bal Instl	0.25%	5.62%	-10.52%	-8.19%	6.36%	6.15%
Prudential Day One IncomeFlex Trgt Bal	1.34%	N/A	-8.16%	-5.20%	6.24%	5.74%
American Funds American Balanced R6	0.25%	4.51%	-9.47%	-5.15%	7.71%	7.73%
60% S&P 500 - 40% Bloomberg Aggregate		#N/A	#N/A	#N/A	#N/A	#N/A
Fixed Income						
PGIM Total Return Bond R6	0.39%	2.66%	-10.46%	-11.36%	-0.59%	1.48%
Bloomberg US Agg Bond TR USD		2.44%	-8.16%	-9.12%	-0.21%	1.28%
Vanguard Total Bond Market Index I	0.04%	2.32%	-8.33%	-9.41%	-0.24%	1.24%
Bloomberg US Agg Bond TR USD		2.44%	-8.16%	-9.12%	-0.21%	1.28%
Target Date Funds						
Fidelity Freedom Blend 2015 Cmgld Pool T	0.20%	4.14%	-10.58%	-9.56%	4.31%	4.75%
Morningstar Lifetime Mod 2015 TR USD		4.72%	-11.39%	-9.82%	4.16%	4.85%
Fidelity Freedom Blend 2020 Cmgld Pool T	0.20%	4.82%	-11.86%	-10.52%	4.98%	5.28%
Morningstar Lifetime Mod 2020 TR USD		5.06%	-12.48%	-10.76%	4.30%	5.08%
Fidelity Freedom Blend 2025 Cmgld Pool T	0.20%	5.15%	-12.60%	-10.99%	5.56%	5.73%
Morningstar Lifetime Mod 2025 TR USD		5.38%	-13.32%	-11.41%	4.59%	5.40%
Fidelity Freedom Blend 2030 Cmgld Pool T	0.20%	5.30%	-13.15%	-11.33%	6.36%	6.43%
Morningstar Lifetime Con 2030 TR USD		5.03%	-13.54%	-12.13%	3.55%	4.65%
Fidelity Freedom Blend 2035 Cmgld Pool T	0.20%	5.80%	-14.38%	-11.99%	7.61%	7.33%
Morningstar Lifetime Mod 2035 TR USD		6.06%	-14.17%	-11.66%	5.71%	6.33%
Manager						
Fidelity Freedom Blend 2040 Cmgld Pool T	0.20%	6.38%	-15.27%	-12.43%	8.39%	7.77%

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Morningstar Lifetime Mod 2040 TR USD		6.37%	-14.26%	-11.44%	6.30%	6.71%
Fidelity Freedom Blend 2045 Cmgld Pool T	0.20%	6.45%	-15.35%	-12.49%	8.35%	7.74%
Morningstar Lifetime Mod 2045 TR USD		6.58%	-14.29%	-11.27%	6.65%	6.89%
Fidelity Freedom Blend 2050 Cmgld Pool T	0.20%	6.45%	-15.35%	-12.49%	8.36%	7.74%
Morningstar Lifetime Mod 2050 TR USD		6.64%	-14.29%	-11.24%	6.74%	6.90%
Fidelity Freedom Blend 2055 Cmgld Pool T	0.20%	6.44%	-15.34%	-12.49%	8.34%	7.75%
Morningstar Lifetime Mod 2055 TR USD		6.61%	-14.35%	-11.33%	6.69%	6.83%
Fidelity Freedom Blend 2060 Cmgld Pool T	0.20%	6.43%	-15.34%	-12.51%	8.34%	7.76%
Morningstar Lifetime Mod 2060 TR USD		6.56%	-14.40%	-11.45%	6.61%	6.74%

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