

ACEC Retirement Trust
Monthly Return Summary

As of November 30, 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: 1.30%		
GWI Fixed Account - Series Class III	0.25%			Current Fixed Rate: 1.55%		
ICE BofA 3M US Trsy Note TR USD		0.32%	0.32%	1.10%	1.10%	0.69%
Domestic Equity Funds						
Vanguard Institutional Index I	0.04%	5.59%	5.59%	-13.13%	-9.24%	10.88%
S&P 500 TR USD		5.59%	5.59%	-13.10%	-9.21%	10.91%
American Funds Washington Mutual R6	0.26%	6.34%	6.34%	-4.71%	1.68%	10.85%
Russell 1000 Value TR USD		6.25%	6.25%	-3.65%	2.42%	8.40%
Jennison Large Cap Growth Eq	0.38%	3.02%	-33.71%	-36.19%	7.98%	9.80%
Russell 1000 Growth TR USD		4.56%	-32.85%	-33.26%	7.32%	9.23%
JHancock Disciplined Value Mid Cap R6	0.75%	6.20%	6.20%	-2.82%	3.79%	10.35%
Russell Mid Cap Value TR USD		6.32%	6.32%	-7.32%	-1.50%	8.76%
T. Rowe Price Instl Mid-Cap Equity Gr	0.61%	7.18%	7.18%	-19.22%	-16.88%	5.70%
Russell Mid Cap Growth TR USD		5.44%	5.44%	-22.04%	-21.77%	6.43%
Vanguard Mid Cap Index Institutional	0.04%	6.14%	6.14%	-14.10%	-10.75%	9.01%
CRSP US Mid Cap TR USD		6.15%	6.15%	-14.09%	-10.74%	9.02%
Victory Small Cap Value CIT (Net 75)	0.75%	5.82%	5.82%	-0.88%	5.08%	10.14%
Russell 2000 Value TR USD		3.06%	3.06%	-8.48%	-4.75%	8.33%
T. Rowe Price QM US Small-Cap Gr Eq I	0.64%	4.39%	4.39%	-17.89%	-14.62%	4.99%
Russell 2000 Growth TR USD		1.63%	1.63%	-21.31%	-20.96%	3.68%
Vanguard Small Cap Index I	0.04%	4.43%	4.43%	-12.40%	-9.34%	7.88%
CRSP US Small Cap TR USD		4.43%	4.43%	-12.43%	-9.37%	7.84%
Socially Responsible Funds						
Vanguard FTSE Social Index Admiral	0.14%	5.48%	5.48%	-18.92%	-15.85%	9.48%
FTSE4Good US Select TR USD		5.49%	5.49%	-18.82%	-15.74%	9.62%

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International Equity						
Vanguard Total Intl Stock Index I	0.08%	13.38%	13.38%	-14.12%	-10.63%	2.69%
FTSE Global All Cap ex US TR USD		11.48%	11.48%	-15.40%	-11.78%	2.46%
American Funds Europacific Growth R6	0.46%	12.27%	12.27%	-19.99%	-18.24%	2.44%
MSCI EAFE NR USD		11.26%	11.26%	-14.52%	-10.14%	1.92%
Real Estate Funds						
Nuveen Real Estate Securities R6	0.83%	5.91%	5.91%	-21.04%	-13.58%	1.32%
DJ US Select REIT TR USD		5.79%	5.79%	-21.87%	-14.83%	0.10%
Balanced						
Empower SecureFoundation® Bal Instl	0.25%	6.10%	6.10%	-11.42%	-9.15%	4.74%
Prudential Day One IncomeFlex Trgt Bal	1.34%	4.56%	-10.28%	-7.86%	-4.30%	4.41%
American Funds American Balanced R6	0.25%	5.64%	5.64%	-9.34%	-6.02%	6.11%
60% S&P 500 - 40% Bloomberg Aggregate		4.82%	4.82%	-12.61%	-10.35%	5.74%
Fixed Income						
PGIM Total Return Bond R6	0.39%	3.84%	3.84%	-14.61%	-14.57%	-2.98%
Bloomberg US Agg Bond TR USD		3.68%	3.68%	-12.62%	-12.84%	-2.59%
Vanguard Total Bond Market Index I	0.04%	3.70%	3.70%	-12.63%	-12.97%	-2.58%
Bloomberg US Agg Bond TR USD		3.68%	3.68%	-12.62%	-12.84%	-2.59%
Target Date Funds						
Fidelity Freedom Blend 2015 Cmgld Pool T	0.25%	5.67%	5.67%	-13.08%	-11.92%	2.10%
Morningstar Lifetime Mod 2015 TR USD		5.18%	5.18%	-13.88%	-12.22%	2.14%
Fidelity Freedom Blend 2020 Cmgld Pool T	0.20%	6.39%	6.39%	-14.15%	-12.69%	2.77%
Morningstar Lifetime Mod 2020 TR USD		5.69%	5.69%	-14.98%	-13.18%	2.16%
Fidelity Freedom Blend 2025 Cmgld Pool T	0.20%	6.90%	6.90%	-14.57%	-12.92%	3.34%
Morningstar Lifetime Mod 2025 TR USD		6.16%	6.16%	-15.64%	-13.62%	2.40%
Fidelity Freedom Blend 2030 Cmgld Pool T	0.20%	7.25%	7.25%	-14.67%	-12.82%	4.16%
Morningstar Lifetime Con 2030 TR USD		6.07%	6.07%	-16.70%	-15.16%	1.12%
Fidelity Freedom Blend 2035 Cmgld Pool T	0.20%	7.98%	7.98%	-15.11%	-12.78%	5.53%
Morningstar Lifetime Mod 2035 TR USD		7.02%	7.02%	-15.41%	-12.61%	3.75%

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Fidelity Freedom Blend 2040 Cmgld Pool T	0.20%	8.60%	8.60%	-15.42%	-12.71%	6.50%
Morningstar Lifetime Mod 2040 TR USD		7.37%	7.37%	-14.81%	-11.59%	4.55%
Fidelity Freedom Blend 2045 Cmgld Pool T	0.20%	8.71%	8.71%	-15.38%	-12.66%	6.51%
Morningstar Lifetime Mod 2045 TR USD		7.63%	7.63%	-14.37%	-10.86%	5.06%
Fidelity Freedom Blend 2050 Cmgld Pool T	0.20%	8.69%	8.69%	-15.39%	-12.65%	6.51%
Morningstar Lifetime Mod 2050 TR USD		7.79%	7.79%	-14.17%	-10.55%	5.23%
Fidelity Freedom Blend 2055 Cmgld Pool T	0.20%	8.72%	8.72%	-15.37%	-12.64%	6.51%
Morningstar Lifetime Mod 2055 TR USD		7.89%	7.89%	-14.21%	-10.57%	5.20%
Fidelity Freedom Blend 2060 Cmgld Pool T	0.20%	8.72%	8.72%	-15.39%	-12.65%	6.51%
Morningstar Lifetime Mod 2060 TR USD		7.98%	7.98%	-14.29%	-10.66%	5.12%

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