

ACEC Retirement Trust
Monthly Return Summary

As of September 30th, 2023

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: 1.45%		
EIFA - Series Class III	0.25%			Current Fixed Rate: 1.70%		
ICE BofA 3M US Trsy Note TR USD		0.44%	3.62%	4.55%	1.73%	1.76%
Domestic Equity Funds						
Vanguard Institutional Index I	0.04%	-4.77%	13.04%	21.58%	10.12%	9.89%
S&P 500 TR USD		-4.77%	13.07%	21.62%	10.15%	9.92%
American Funds Washington Mutual R6	0.26%	-3.58%	5.58%	18.35%	11.69%	9.07%
Russell 1000 Value TR USD		-3.86%	1.79%	14.44%	11.05%	6.23%
Large Cap Growth / Jennison Fund	0.39%	-5.46%	31.67%	29.87%	1.99%	10.47%
Russell 1000 Growth TR USD		-5.44%	24.98%	27.72%	7.97%	12.42%
Mid Cap Value / Robeco Boston Partners Fund	0.75%	-3.74%	4.51%	18.43%	14.58%	7.27%
Russell Mid Cap Value TR USD		-5.09%	0.54%	11.05%	10.98%	5.18%
T. Rowe Price Instl Mid-Cap Equity Gr	0.61%	-5.09%	7.82%	16.94%	3.86%	6.36%
Russell Mid Cap Growth TR USD		-4.87%	9.88%	17.47%	2.61%	6.97%
Vanguard Mid Cap Index Institutional	0.04%	-4.89%	3.30%	12.61%	7.27%	6.50%
CRSP US Mid Cap TR USD		-4.89%	3.30%	12.63%	7.28%	6.51%
Victory Small Cap Value CIT (Net 75)	0.75%	-5.69%	-0.22%	12.12%	14.65%	5.82%
Russell 2000 Value TR USD		-5.21%	-0.53%	7.84%	13.32%	2.59%
T. Rowe Price QM US Small-Cap Gr Eq I	0.64%	-5.36%	7.67%	15.59%	4.51%	4.40%
Russell 2000 Growth TR USD		-6.60%	5.24%	9.59%	1.09%	1.55%
Vanguard Small Cap Index I	0.04%	-5.62%	4.24%	12.54%	8.72%	4.62%
CRSP US Small Cap TR USD		-5.63%	4.12%	12.40%	8.66%	4.57%
Socially Responsible Funds						
Vanguard FTSE Social Index I	0.14%	-5.00%	16.43%	22.43%	8.17%	9.98%
FTSE4Good US Select TR USD		-4.99%	16.54%	22.58%	8.32%	10.10%

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International Equity						
Vanguard Total Intl Stock Index I	0.08%	-3.32%	5.04%	20.50%	3.89%	2.76%
FTSE Global All Cap ex US TR USD		-3.10%	5.79%	20.79%	4.45%	3.17%
American Funds Europacific Growth R6	0.46%	-5.13%	5.15%	19.64%	0.08%	3.11%
MSCI EAFE NR USD		-3.42%	7.08%	25.65%	5.75%	3.24%
Real Estate Funds						
Nuveen Real Estate Securities R6	0.83%	-6.65%	-3.62%	0.53%	3.50%	2.62%
DJ US Select REIT TR USD		-7.01%	-2.05%	2.61%	6.12%	1.56%
Balanced						
Empower SecureFoundation® Bal Instl	0.25%	-3.69%	3.90%	11.24%	3.43%	4.23%
Prudential Day One IncomeFlex Trgt Bal	1.34%	-3.16%	3.64%	9.25%	3.48%	3.80%
American Funds American Balanced R6	0.25%	-3.48%	4.00%	12.47%	4.68%	5.76%
60% S&P 500 - 40% Bloomberg Aggregate		-3.88%	7.22%	13.01%	4.01%	6.27%
Fixed Income						
PGIM Total Return Bond R6	0.39%	-2.34%	0.57%	2.90%	-4.66%	0.61%
Bloomberg US Agg Bond TR USD		-2.54%	-1.21%	0.64%	-5.21%	0.10%
Vanguard Total Bond Market Index I	0.04%	-2.48%	-0.91%	0.74%	-5.20%	0.15%
Bloomberg US Agg Bond TR USD		-2.54%	-1.21%	0.64%	-5.21%	0.10%
Target Date Funds						
Fidelity Freedom Blend 2015 Cmgld Pool T	0.25%	-2.96%	2.98%	8.22%	0.42%	3.00%
Morningstar Lifetime Mod 2015 TR USD		-3.13%	2.27%	8.20%	0.23%	3.06%
Fidelity Freedom Blend 2020 Cmgld Pool T	0.20%	-3.34%	3.69%	9.89%	1.06%	3.49%
Morningstar Lifetime Mod 2020 TR USD		-3.48%	2.25%	8.71%	0.22%	3.09%
Fidelity Freedom Blend 2025 Cmgld Pool T	0.20%	-3.58%	4.27%	11.11%	1.69%	3.90%
Morningstar Lifetime Mod 2025 TR USD		-3.76%	2.47%	9.56%	0.62%	3.24%
Fidelity Freedom Blend 2030 Cmgld Pool T	0.20%	-3.69%	5.09%	12.57%	2.69%	4.50%
Morningstar Lifetime Con 2030 TR USD		-3.84%	1.13%	7.30%	-1.38%	2.43%
Fidelity Freedom Blend 2035 Cmgld Pool T	0.20%	-3.84%	6.64%	15.49%	4.46%	5.44%
Morningstar Lifetime Mod 2035 TR USD		-4.11%	3.92%	12.85%	3.10%	4.06%

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Fidelity Freedom Blend 2040 Cmgld Pool T	0.20%	-4.06%	8.13%	18.33%	5.75%	6.13%
Morningstar Lifetime Mod 2040 TR USD		-4.17%	4.91%	14.88%	4.59%	4.57%
Fidelity Freedom Blend 2045 Cmgld Pool T	0.20%	-4.15%	8.40%	18.81%	5.84%	6.17%
Morningstar Lifetime Mod 2045 TR USD		-4.20%	5.61%	16.35%	5.56%	4.91%
Fidelity Freedom Blend 2050 Cmgld Pool T	0.20%	-4.13%	8.39%	18.78%	5.85%	6.17%
Morningstar Lifetime Mod 2050 TR USD		-4.20%	5.92%	17.03%	5.93%	5.03%
Fidelity Freedom Blend 2055 Cmgld Pool T	0.20%	-4.15%	8.41%	18.81%	5.85%	6.18%
Morningstar Lifetime Mod 2055 TR USD		-4.20%	5.94%	17.15%	5.96%	5.00%
Fidelity Freedom Blend 2060 Cmgld Pool T	0.20%	-4.14%	8.43%	18.82%	5.84%	6.18%
Morningstar Lifetime Mod 2060 TR USD		-4.19%	5.89%	17.17%	5.91%	4.93%

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