

ACEC Retirement Trust
Monthly Return Summary

As of September 30, 2024

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: 2.00%		
EIFA - Series Class III	0.25%			Current Fixed Rate: 2.15%		
ICE BofA 3M US Trsy Note TR USD		0.43%	3.96%	5.39%	3.49%	2.34%
Domestic Equity Funds						
Vanguard Institutional Index Instl Pl	0.02%	2.13%	22.06%	36.32%	11.89%	15.96%
S&P 500 TR USD		2.14%	22.08%	36.35%	11.91%	15.98%
American Funds Washington Mutual R6	0.26%	1.50%	19.21%	32.77%	12.95%	14.06%
Russell 1000 Value TR USD		1.39%	16.68%	27.76%	9.03%	10.69%
Emp InsPlus-Empower Large Cap Gr/Jennison SP	0.36%	1.65%	23.24%	43.04%	6.26%	18.72%
Russell 1000 Growth TR USD		2.83%	24.55%	42.19%	12.02%	19.74%
Empower I-Empower Mid Cap Value/Robeco SP	0.56%	1.30%	12.73%	25.93%	9.83%	12.05%
Russell Mid Cap Value TR USD		1.88%	15.08%	29.01%	7.39%	10.33%
T. Rowe Price Instl Mid-Cap Equity Gr	0.61%	1.22%	9.82%	22.86%	2.17%	9.26%
Russell Mid Cap Growth TR USD		3.33%	12.91%	29.33%	2.32%	11.48%
Vanguard Mid Cap Index Institutional	0.04%	2.53%	14.72%	28.81%	5.31%	11.23%
Russell Mid Cap TR USD		2.23%	14.63%	29.33%	5.75%	11.30%
Victory Small Cap Value CIT (Net 75)	0.75%	-0.43%	4.98%	17.55%	5.90%	9.05%
Russell 2000 Value TR USD		0.06%	9.22%	25.88%	3.77%	9.29%
T. Rowe Price Integrated US Sm Gr Eq I	0.66%	0.84%	15.93%	30.66%	4.34%	10.42%
Russell 2000 Growth TR USD		1.33%	13.22%	27.66%	-0.35%	8.82%
Vanguard Small Cap Index I	0.04%	1.98%	12.37%	27.45%	4.37%	10.67%
Russell 2000 TR USD		0.70%	11.17%	26.76%	1.84%	9.39%
Socially Responsible Funds						
Vanguard FTSE Social Index I	0.12%	2.23%	21.62%	37.67%	10.43%	16.06%
S&P 500 TR USD		2.14%	22.08%	36.35%	11.91%	15.98%

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International Equity						
Vanguard Total Intl Stock Index I	0.09%	2.56%	13.59%	24.92%	4.03%	7.77%
MSCI EAFE GR USD		0.97%	13.50%	25.38%	6.02%	8.72%
Empower I-IS Capital Group EuroPacific Growth SASP	0.41%	1.11%	13.14%	24.86%	0.10%	7.47%
MSCI EAFE GR USD		0.97%	13.50%	25.38%	6.02%	8.72%
Real Estate Funds						
Nuveen Real Estate Securities R6	0.84%	2.32%	13.73%	31.76%	3.73%	4.77%
DJ US Select REIT TR USD		2.64%	14.92%	33.71%	4.36%	4.41%
Balanced						
American Funds American Balanced R6	0.25%	1.76%	14.83%	26.27%	7.25%	9.65%
Morningstar US Mod Tgt Alloc NR USD		1.74%	13.39%	23.96%	5.50%	8.68%
Empower SecureFoundation® Bal Inv	0.25%	1.44%	10.64%	20.82%	3.65%	7.30%
Morningstar US Mod Tgt Alloc NR USD		1.74%	13.39%	23.96%	5.50%	8.68%
Fixed Income						
Core Plus Bond / PGIM Fund	0.22%	1.35%	5.76%	13.58%	-0.69%	1.19%
Bloomberg US Agg Bond TR USD		1.34%	4.45%	11.57%	-1.39%	0.33%
Vanguard Total Bond Market Index I	0.04%	1.32%	4.42%	11.42%	-1.42%	0.32%
Bloomberg US Agg Bond TR USD		1.34%	4.45%	11.57%	-1.39%	0.33%
Target Date Funds						
Fidelity Freedom Blend Inc Cmgld Pool T	0.20%	1.47%	6.79%	13.75%	1.04%	3.21%
Morningstar Lifetime Mod Incm TR USD		1.59%	9.23%	17.18%	2.70%	5.32%
Fidelity Freedom Blend 2015 Cmgld Pool T	0.20%	1.68%	9.08%	17.82%	1.81%	5.43%
Morningstar Lifetime Mod 2015 TR USD		1.68%	9.46%	18.46%	1.87%	5.28%
Fidelity Freedom Blend 2020 Cmgld Pool T	0.20%	1.81%	10.33%	20.04%	2.23%	6.32%
Morningstar Lifetime Mod 2020 TR USD		1.77%	9.88%	19.61%	1.79%	5.51%
Fidelity Freedom Blend 2025 Cmgld Pool T	0.20%	1.91%	11.40%	21.90%	2.79%	7.16%
Morningstar Lifetime Mod 2025 TR USD		1.86%	10.50%	20.94%	2.01%	5.96%
Fidelity Freedom Blend 2030 Cmgld Pool T	0.20%	1.91%	12.23%	23.21%	3.43%	8.15%
Morningstar Lifetime Mod 2030 TR USD		1.96%	11.42%	22.56%	2.62%	6.74%
Fidelity Freedom Blend 2035 Cmgld Pool T	0.20%	1.98%	13.80%	25.57%	4.51%	9.81%
Morningstar Lifetime Mod 2035 TR USD		2.07%	12.70%	24.54%	3.66%	7.83%

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Fidelity Freedom Blend 2040 Cmgld Pool T	0.20%	2.02%	15.69%	28.43%	5.70%	11.18%
Morningstar Lifetime Mod 2040 TR USD		2.17%	14.06%	26.49%	4.80%	8.91%
Fidelity Freedom Blend 2045 Cmgld Pool T	0.20%	2.09%	16.47%	29.54%	6.09%	11.43%
Morningstar Lifetime Mod 2045 TR USD		2.26%	15.07%	27.90%	5.61%	9.63%
Fidelity Freedom Blend 2050 Cmgld Pool T	0.20%	2.05%	16.45%	29.51%	6.08%	11.42%
Morningstar Lifetime Mod 2050 TR USD		2.31%	15.54%	28.55%	5.97%	9.92%
Fidelity Freedom Blend 2055 Cmgld Pool T	0.20%	2.07%	16.45%	29.54%	6.07%	11.43%
Morningstar Lifetime Mod 2055 TR USD		2.34%	15.60%	28.66%	5.98%	9.93%
Fidelity Freedom Blend 2060 Cmgld Pool T	0.20%	2.09%	16.47%	29.55%	6.10%	11.43%
Morningstar Lifetime Mod 2060 TR USD		2.37%	15.55%	28.62%	5.91%	9.87%
Fidelity Freedom Blend 2065 Cmgld Pool T	0.20%	2.08%	16.52%	29.54%	6.10%	11.48%
Morningstar Lifetime Mod 2060 TR USD		2.37%	15.55%	28.62%	5.91%	9.87%

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