

ACEC Retirement Trust
Monthly Return Summary

As of December 31, 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: 2.05%		
EIFA - Series Class III	0.25%			Current Fixed Rate: 2.20%		
ICE BofA 3M US Trsy Note TR USD		0.39%	5.18%	5.18%	3.89%	2.48%
Domestic Equity Funds						
Vanguard Institutional Index Instl Pl	0.02%	-2.39%	24.99%	24.99%	8.92%	14.51%
S&P 500 TR USD		-2.38%	25.02%	25.02%	8.94%	14.53%
American Funds Washington Mutual R6	0.26%	-2.54%	19.34%	19.34%	8.82%	12.41%
Russell 1000 Value TR USD		-6.84%	14.37%	14.37%	5.63%	8.68%
Emp InsPlus-Empower Large Cap Gr/Jennison SP	0.36%	0.27%	31.21%	31.21%	7.05%	17.55%
Russell 1000 Growth TR USD		0.88%	33.36%	33.36%	10.47%	18.96%
Empower I-Empower Mid Cap Value/Robeco SP	0.56%	-6.99%	10.57%	10.57%	6.41%	10.24%
Russell Mid Cap Value TR USD		-7.32%	13.07%	13.07%	3.88%	8.59%
T. Rowe Price Instl Mid-Cap Equity Gr	0.61%	-5.29%	9.67%	9.67%	0.54%	7.78%
Russell Mid Cap Growth TR USD		-6.22%	22.10%	22.10%	4.04%	11.47%
Vanguard Mid Cap Index Institutional	0.04%	-6.83%	15.23%	15.23%	2.81%	9.86%
Russell Mid Cap TR USD		-7.04%	15.34%	15.34%	3.79%	9.92%
Victory Small Cap Value CIT (Net 75)	0.75%	-7.49%	5.73%	5.73%	3.41%	7.77%
Russell 2000 Value TR USD		-8.33%	8.05%	8.05%	1.94%	7.29%
T. Rowe Price Integrated US Sm Gr Eq I	0.66%	-8.72%	13.06%	13.06%	2.15%	8.06%
Russell 2000 Growth TR USD		-8.19%	15.15%	15.15%	0.21%	6.86%
Vanguard Small Cap Index I	0.04%	-7.34%	14.23%	14.23%	3.63%	9.31%
Russell 2000 TR USD		-8.26%	11.54%	11.54%	1.24%	7.40%
Socially Responsible Funds						
Vanguard FTSE Social Index I	0.12%	-1.58%	26.01%	26.01%	7.97%	14.55%
S&P 500 TR USD		-2.38%	25.02%	25.02%	8.94%	14.53%

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

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International Equity						
Vanguard Total Intl Stock Index I	0.09%	-2.58%	5.18%	5.18%	0.69%	4.31%
MSCI EAFE GR USD		-2.25%	4.35%	4.35%	2.17%	5.24%
Empower I-IS Capital Group EuroPacific Growth SASP	0.41%	-3.70%	5.18%	5.18%	-1.96%	3.90%
MSCI EAFE GR USD		-2.25%	4.35%	4.35%	2.17%	5.24%
Real Estate Funds						
Nuveen Real Estate Securities R6	0.84%	-7.35%	6.20%	6.20%	-3.66%	3.54%
DJ US Select REIT TR USD		-7.14%	8.10%	8.10%	-3.02%	3.40%
Balanced						
American Funds American Balanced R6	0.25%	-1.38%	15.30%	15.30%	5.15%	8.47%
Morningstar US Mod Tgt Alloc NR USD		-2.10%	12.95%	12.95%	3.75%	7.47%
Empower SecureFoundation® Bal Inv	0.25%	-3.22%	8.18%	8.18%	1.53%	5.79%
Morningstar US Mod Tgt Alloc NR USD		-2.10%	12.95%	12.95%	3.75%	7.47%
Fixed Income						
Core Plus Bond / PGIM Fund	0.22%	-1.61%	2.98%	2.98%	-1.70%	0.56%
Bloomberg US Agg Bond TR USD		-1.64%	1.25%	1.25%	-2.41%	-0.33%
Vanguard Total Bond Market Index I	0.04%	-1.75%	1.25%	1.25%	-2.40%	-0.30%
Bloomberg US Agg Bond TR USD		-1.64%	1.25%	1.25%	-2.41%	-0.33%
Target Date Funds						
Fidelity Freedom Blend Inc Cmgld Pool T	0.20%	-1.58%	4.20%	4.20%	-0.08%	2.26%
Morningstar Lifetime Mod Incm TR USD		-1.84%	7.38%	7.38%	1.23%	4.30%
Fidelity Freedom Blend 2015 Cmgld Pool T	0.20%	-2.15%	6.09%	6.09%	0.15%	3.87%
Morningstar Lifetime Mod 2015 TR USD		-2.09%	7.29%	7.29%	0.11%	4.13%
Fidelity Freedom Blend 2020 Cmgld Pool T	0.20%	-2.47%	7.11%	7.11%	0.34%	4.55%
Morningstar Lifetime Mod 2020 TR USD		-2.30%	7.50%	7.50%	-0.14%	4.24%
Fidelity Freedom Blend 2025 Cmgld Pool T	0.20%	-2.75%	7.92%	7.92%	0.69%	5.20%
Morningstar Lifetime Mod 2025 TR USD		-2.50%	7.97%	7.97%	-0.07%	4.55%
Fidelity Freedom Blend 2030 Cmgld Pool T	0.20%	-2.81%	9.00%	9.00%	1.29%	6.02%
Morningstar Lifetime Mod 2030 TR USD		-2.70%	8.83%	8.83%	0.40%	5.15%
Fidelity Freedom Blend 2035 Cmgld Pool T	0.20%	-2.94%	10.75%	10.75%	2.15%	7.40%
Morningstar Lifetime Mod 2035 TR USD		-2.88%	10.18%	10.18%	1.34%	6.04%

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Fidelity Freedom Blend 2040 Cmgld Pool T	0.20%	-3.14%	12.88%	12.88%	3.19%	8.65%
Morningstar Lifetime Mod 2040 TR USD		-3.02%	11.70%	11.70%	2.40%	6.98%
Fidelity Freedom Blend 2045 Cmgld Pool T	0.20%	-3.28%	13.68%	13.68%	3.58%	8.90%
Morningstar Lifetime Mod 2045 TR USD		-3.11%	12.86%	12.86%	3.19%	7.63%
Fidelity Freedom Blend 2050 Cmgld Pool T	0.20%	-3.29%	13.66%	13.66%	3.57%	8.90%
Morningstar Lifetime Mod 2050 TR USD		-3.14%	13.36%	13.36%	3.54%	7.88%
Fidelity Freedom Blend 2055 Cmgld Pool T	0.20%	-3.28%	13.68%	13.68%	3.58%	8.90%
Morningstar Lifetime Mod 2055 TR USD		-3.16%	13.33%	13.33%	3.54%	7.86%
Fidelity Freedom Blend 2060 Cmgld Pool T	0.20%	-3.26%	13.67%	13.67%	3.58%	8.90%
Morningstar Lifetime Mod 2060 TR USD		-3.17%	13.15%	13.15%	3.45%	7.77%
Fidelity Freedom Blend 2065 Cmgld Pool T	0.20%	-3.32%	13.68%	13.68%	3.57%	8.96%
Morningstar Lifetime Mod 2060 TR USD		-3.17%	13.15%	13.15%	3.45%	7.77%

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