

# County of Cook, IL

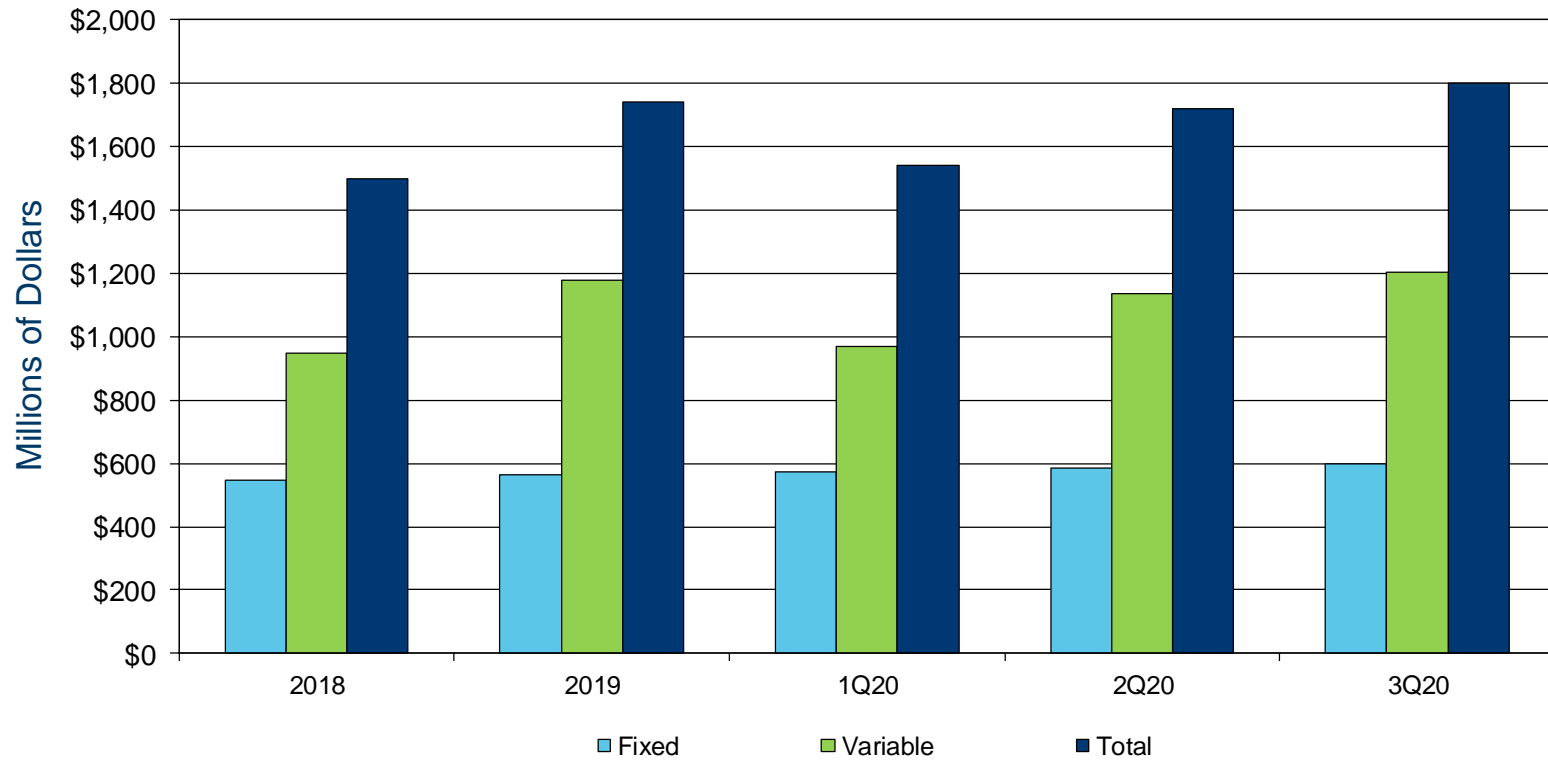
## Deferred Compensation Plan

As of September 30, 2020



# Plan Assets

# Asset Growth\*



\*As of September 30, 2020

## Assets by Investment Option\*

<u>Investment Option</u>	<u>Assets</u>	<u>% of Total</u>
<b>Asset Allocation</b>		
Vanguard LifeStrategy Moderate Growth Fund (Investor Shares)	\$ 45,529,294.46	2.53%
Vanguard LifeStrategy Growth Fund (Investor Shares)	\$ 43,429,998.13	2.41%
Vanguard LifeStrategy Conservative Growth Fund (Investor Shares)	\$ 16,957,724.17	0.94%
T. Rowe Price Retirement 2025 Fund (Investor Class)	\$ 7,491,397.47	0.42%
T. Rowe Price Retirement 2030 Fund (Investor Class)	\$ 4,568,275.71	0.25%
T. Rowe Price Retirement 2040 Fund (Investor Class)	\$ 4,308,277.30	0.24%
T. Rowe Price Retirement 2035 Fund (Investor Class)	\$ 3,996,736.67	0.22%
T. Rowe Price Retirement 2020 Fund (Investor Class)	\$ 3,596,777.42	0.20%
T. Rowe Price Retirement 2045 Fund (Investor Class)	\$ 3,308,827.59	0.18%
T. Rowe Price Retirement 2050 Fund (Investor Class)	\$ 2,737,606.13	0.15%
T. Rowe Price Retirement 2055 Fund (Investor Class)	\$ 1,567,372.43	0.09%
T. Rowe Price Retirement 2010 Fund (Investor Class)	\$ 497,241.04	0.03%
T. Rowe Price Retirement 2015 Fund (Investor Class)	\$ 457,670.43	0.03%
<b>Total</b>	<b>\$ 138,447,198.95</b>	<b>7.68%</b>
<b>International Stocks</b>		
EuroPacific Growth Fund (Class R5)	\$ 75,435,235.96	4.18%
Capital World Growth & Income Fund (Class R6)	\$ 59,850,852.92	3.32%
<b>Total</b>	<b>\$ 135,286,088.88</b>	<b>7.50%</b>

\*As of September 30, 2020

## Assets by Investment Option\*

<u>Investment Option</u>	<u>Assets</u>	<u>% of Total</u>
<b>Small-Cap Stocks</b>		
Vanguard Small-Cap Index Fund (Institutional Shares)	\$ 23,228,791.19	1.29%
Neuberger Berman Genesis Fund (Institutional Class)	\$ 21,506,933.33	1.19%
William Blair Small Cap Growth Fund (Class I)	\$ 18,497,261.79	1.03%
Victory Sycamore Small Company Opportunity Fund (Class I)	\$ 7,198,672.47	0.40%
<b>Total</b>	<b>\$ 70,431,658.78</b>	<b>3.91%</b>
<b>Mid-Cap Stocks</b>		
Vanguard Mid-Cap Index Fund (Institutional Shares)	\$ 34,250,619.42	1.90%
JP Morgan Mid Cap Value Fund (Class L)	\$ 24,095,948.79	1.34%
<b>Total</b>	<b>\$ 58,346,568.21</b>	<b>3.24%</b>
<b>Large-Cap Stocks</b>		
Fidelity Contrafund (Class K6)	\$ 273,870,847.23	15.19%
Vanguard Institutional Index Fund (Institutional Shares)	\$ 164,438,922.88	9.12%
Growth Fund of America (Class R6)	\$ 87,056,482.80	4.83%
T. Rowe Price U.S. Equity Research Fund (I Class)	\$ 43,967,755.30	2.44%
American Century Large Company Value Fund (Class R6)	\$ 40,552,278.68	2.25%
Invesco Growth and Income Fund (Class Y)	\$ 30,446,092.78	1.69%
<b>Total</b>	<b>\$ 640,332,379.67</b>	<b>35.52%</b>

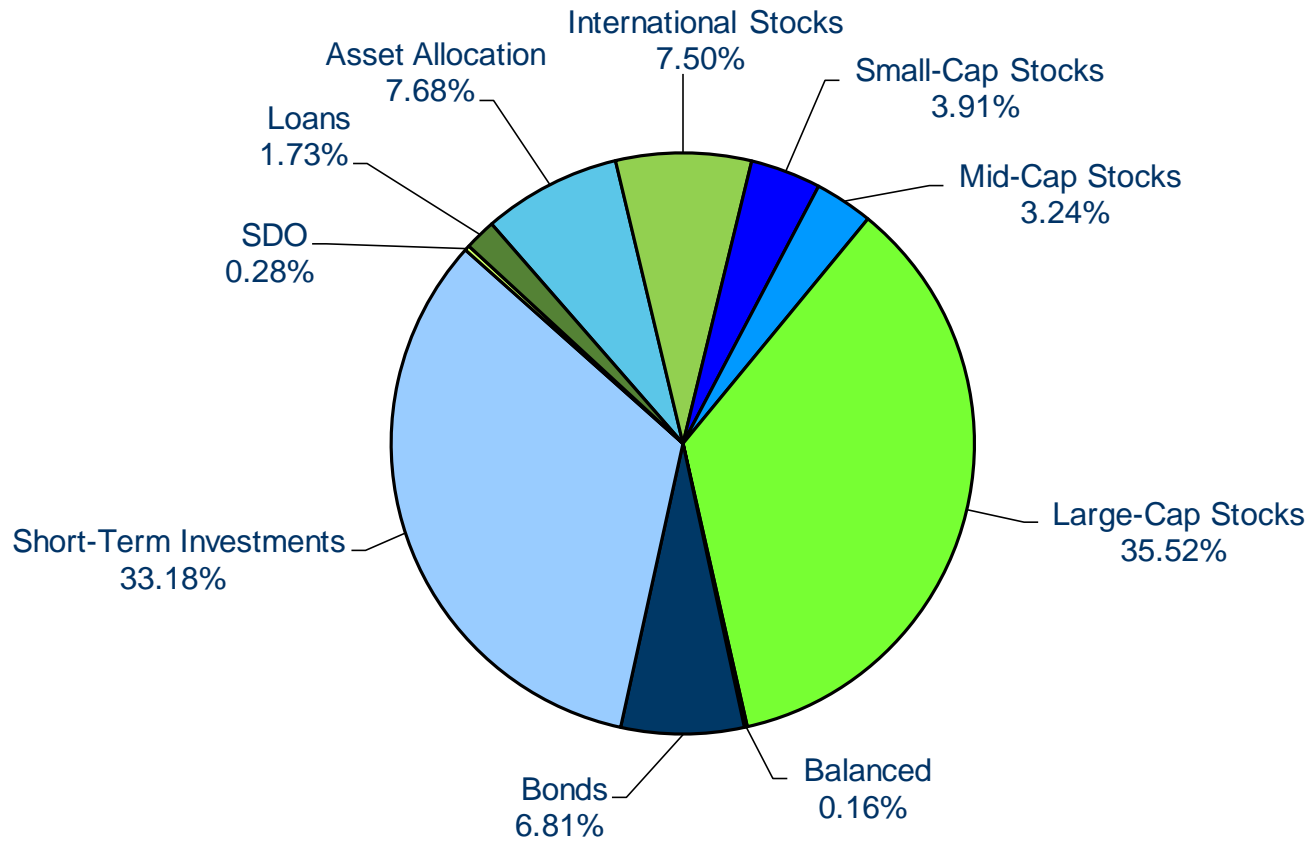
\*As of September 30, 2020

## Assets by Investment Option\*

<u>Investment Option</u>	<u>Assets</u>	<u>% of Total</u>
<b>Balanced</b>		
T. Rowe Price Retirement Balanced Fund (Investor Class)	\$ 2,857,067.85	0.16%
<b>Bonds</b>		
Dodge & Cox Income Fund	\$ 122,719,762.41	6.81%
<b>Short-Term Investments</b>		
Cook County Blended Fixed Option	\$ 598,242,758.85	33.18%
<b>Self-Directed Option</b>		
Schwab PCRA	\$ 5,116,143.71	0.28%
<b>Loans</b>		
Loan Outstanding Principal	\$ 31,119,796.97	1.73%
<b>Total:</b>	<b>\$ 1,802,899,424.28</b>	<b>100.00%</b>

\*As of September 30, 2020

# Assets by Investment Category\*

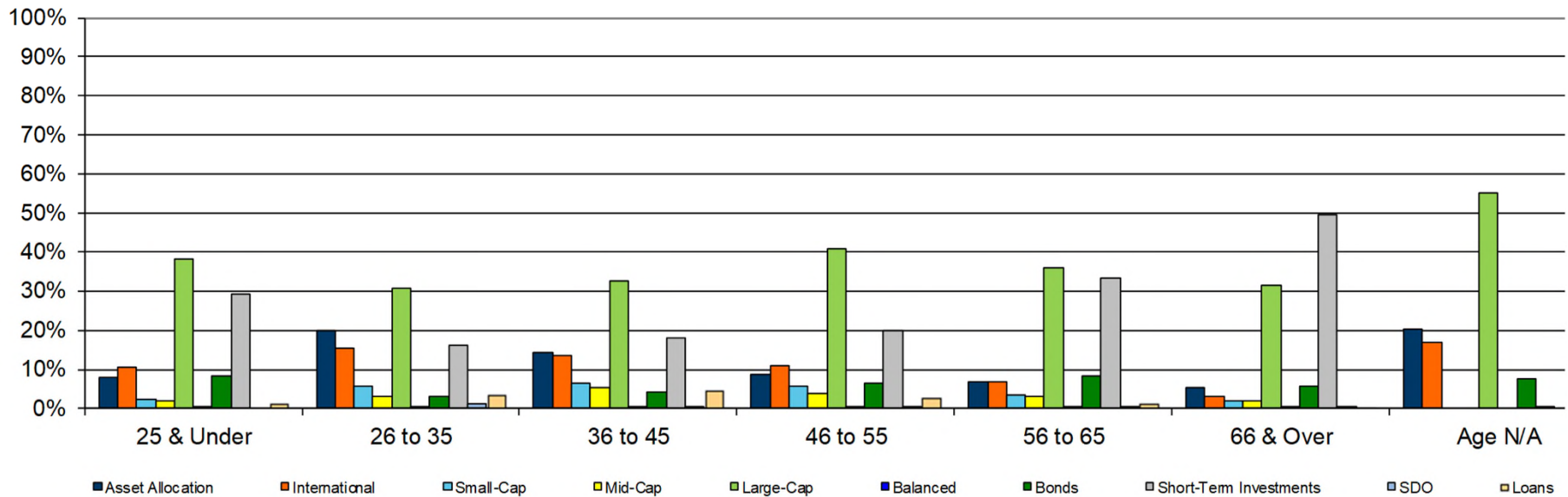


\*As of September 30, 2020

# Assets by Participant Age Group and Asset Class\*

Age Group	Asset Allocation	International	Small-Cap	Mid-Cap	Large-Cap	Balanced	Bonds	Short-Term Investments	SDO	Loans	Total
25 & Under	\$43,619	\$59,388	\$13,757	\$11,427	\$212,347	\$146	\$47,631	\$162,820	\$0	\$7,759	\$558,894
26 to 35	\$4,951,141	\$3,856,914	\$1,466,084	\$778,543	\$7,706,071	\$166,846	\$806,722	\$4,101,476	\$285,110	\$970,479	\$25,089,387
36 to 45	\$18,813,042	\$17,507,128	\$8,538,571	\$7,042,804	\$42,443,336	\$48,523	\$5,555,631	\$23,387,029	\$455,034	\$6,036,586	\$129,827,684
46 to 55	\$39,760,964	\$50,845,738	\$26,777,349	\$18,924,343	\$188,833,693	\$1,538,318	\$30,063,880	\$92,423,169	\$2,046,169	\$13,535,755	\$464,749,378
56 to 65	\$46,188,545	\$46,026,419	\$23,283,338	\$20,530,536	\$237,115,864	\$816,696	\$56,272,059	\$219,952,657	\$1,950,458	\$8,788,745	\$660,925,315
66 & Over	\$28,663,931	\$16,968,430	\$10,352,560	\$11,058,915	\$163,949,713	\$286,539	\$29,964,066	\$258,215,604	\$379,372	\$1,780,473	\$521,619,603
N/A	\$25,958	\$22,072	\$0	\$0	\$71,356	\$0	\$9,773	\$4	\$0	\$0	\$129,163
<b>Total</b>	<b>\$138,447,199</b>	<b>\$135,286,089</b>	<b>\$70,431,659</b>	<b>\$58,346,568</b>	<b>\$640,332,380</b>	<b>\$2,857,068</b>	<b>\$122,719,762</b>	<b>\$598,242,759</b>	<b>\$5,116,144</b>	<b>\$31,119,797</b>	<b>\$1,802,899,424</b>

Percentage of Assets by Asset Class within Age Group



\*As of September 30, 2020



## Assets by Participant Age Group and Averages\*

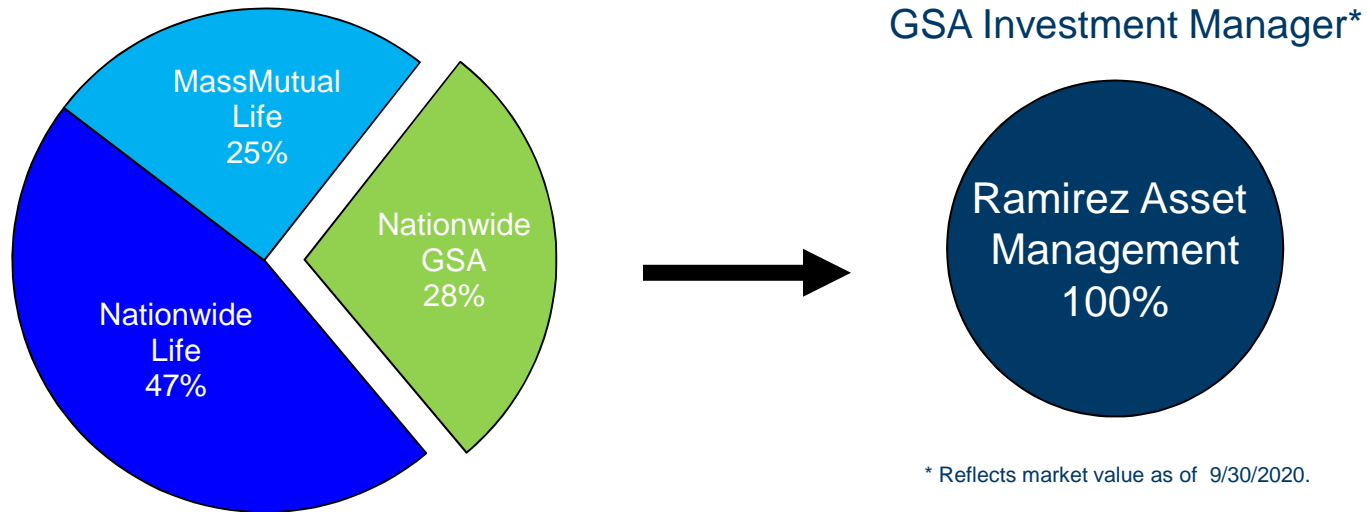
Age	Participants**	Assets	% of Total	Avg Balance
25 & Under	85	\$558,894	0.03%	\$6,575
26 to 35	1,884	\$25,089,387	1.39%	\$13,317
36 to 45	3,781	\$129,827,684	7.20%	\$34,337
46 to 55	5,879	\$464,749,378	25.78%	\$79,052
56 to 65	5,354	\$660,925,315	36.66%	\$123,445
66 & Over	3,410	\$521,619,603	28.93%	\$152,968
N/A	1	\$129,163	0.01%	\$129,163
<b>Total:</b>	<b>20,394</b>	<b>\$1,802,899,424</b>	<b>100.00%</b>	<b>\$88,403</b>

\* As of September 30, 2020

\*\* Represents the number of participants with a balance on September 30, 2020.

# Blended Fixed Breakdown

# Cook County Blended Fixed Option



Product Provider	4th Quarter 2020 Interest Yield	9/30/2020 Book Value	9/30/2020 Market Value	Net Purchase Allocation 4Q2020	Net Redemption Allocation 4Q2020
Nationwide GSA	2.12%	\$169,042,835	\$178,740,903	33%	28%
Nationwide Life Insurance Company	2.85%	\$279,439,189	\$279,439,189	34%	47%
MassMutual Life Insurance Company	3.00%	\$149,757,126	\$149,757,126	33%	25%
<b>Cook County Blended Fixed #</b>	<b>2.68%</b>	<b>\$598,242,759</b>	<b>\$607,937,218</b>		

# The Book Value total for the Cook County Blended Fixed does not equal the sum of the Book Values for the underlying contracts. This difference is expected and is a factor in the computation of the next quarterly yield for the Cook County Blended Fixed Option.

## Cook County Blended Fixed Option 3-Year Yield History

	2018			
Product	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Nationwide Life (Gen. Acct.)	3.15%	3.15%	3.10%	3.05%
MassMutual Life Insurance Company	3.00%	3.00%	3.00%	3.00%
Nationwide Life (GSA)	2.72%	2.81%	2.94%	2.89%
<b>Blended Rate</b>	<b>3.00%</b>	<b>3.02%</b>	<b>3.03%</b>	<b>3.00%</b>

	2019			
Product	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Nationwide Life (Gen. Acct.)	3.00%	3.00%	3.00%	3.00%
MassMutual Life Insurance Company	3.00%	3.00%	3.00%	3.00%
Nationwide Life (GSA)	2.93%	2.92%	2.97%	2.95%
<b>Blended Rate</b>	<b>3.00%</b>	<b>2.98%</b>	<b>2.99%</b>	<b>2.99%</b>

	2020			
Product	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Nationwide Life (Gen. Acct.)	3.00%	2.95%	2.90%	2.85%
MassMutual Life Insurance Company	3.00%	3.00%	3.00%	3.00%
Nationwide Life (GSA)	2.75%	2.75%	2.46%	2.12%
<b>Blended Rate</b>	<b>2.93%</b>	<b>2.91%</b>	<b>2.83%</b>	<b>2.68%</b>

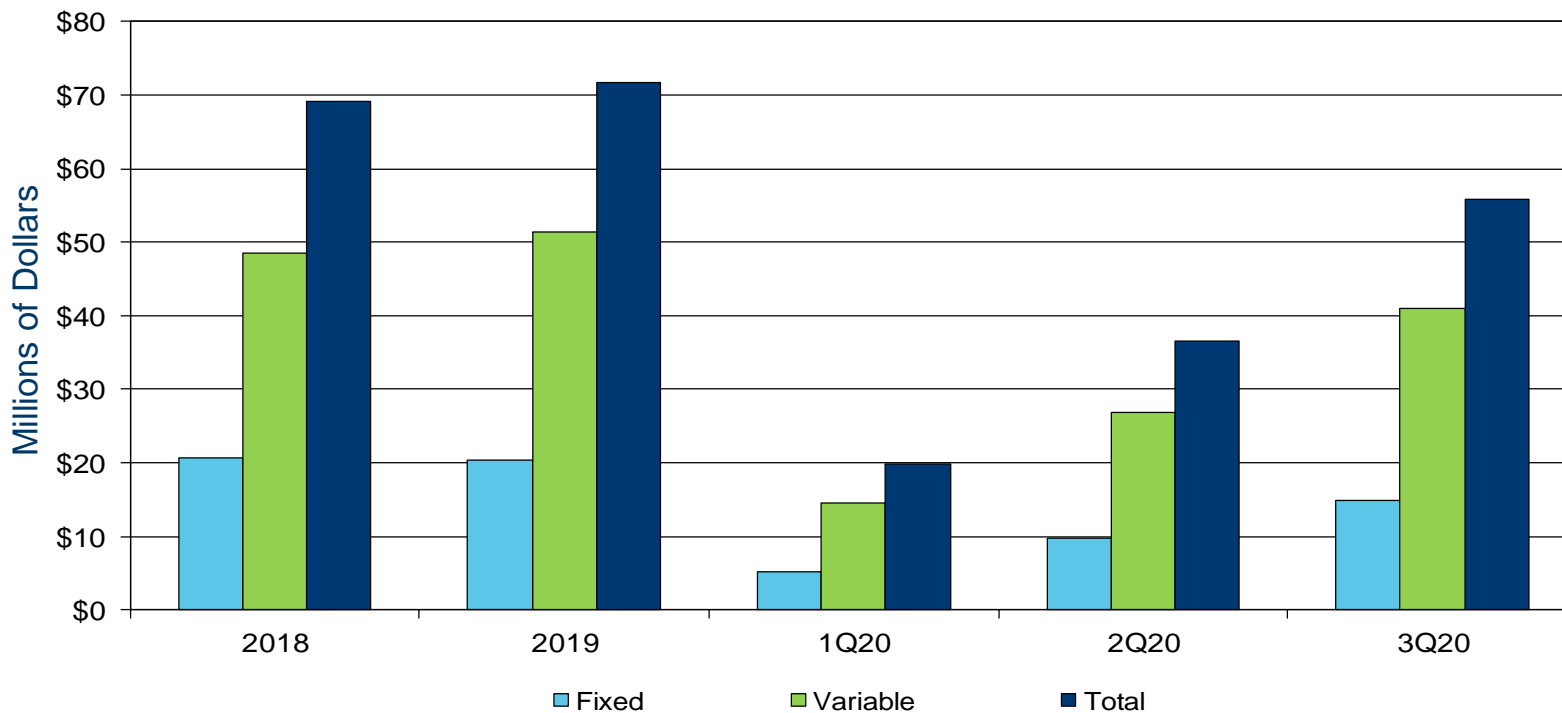
## Self-Directed Option\*

Date	Beginning Balance	Transfers TO Schwab	Transfers FROM Schwab	Ending Balance	Participants
3Q19	\$4,605,145	\$5,000	\$72,860	\$3,989,757	75
4Q19	\$3,989,757	\$62,974	\$31,884	\$4,125,518	77
1Q20	\$4,125,518	\$107,391	\$191,810	\$3,125,221	75
2Q20	\$3,125,221	\$133,098	\$26,566	\$4,718,302	79
3Q20	\$4,718,302	\$162,908	\$62,047	\$5,116,144	81

\*As of September 30, 2020

# Plan Deferrals

# Deferral Growth\*



\*As of September 30, 2020 YTD

## Deferrals by Investment Option\*

<u>Investment Option</u>	<u>Deferrals</u>	<u>% of Total</u>
<b>Asset Allocation</b>		
Vanguard LifeStrategy Growth Fund (Investor Shares)	\$ 2,836,395.76	5.07%
Vanguard LifeStrategy Moderate Growth Fund (Investor Shares)	\$ 1,266,519.34	2.27%
Vanguard LifeStrategy Conservative Growth Fund (Investor Shares)	\$ 580,864.74	1.04%
T. Rowe Price Retirement 2040 Fund (Investor Class)	\$ 568,080.05	1.02%
T. Rowe Price Retirement 2030 Fund (Investor Class)	\$ 470,823.62	0.84%
T. Rowe Price Retirement 2050 Fund (Investor Class)	\$ 453,759.24	0.81%
T. Rowe Price Retirement 2035 Fund (Investor Class)	\$ 395,306.78	0.71%
T. Rowe Price Retirement 2045 Fund (Investor Class)	\$ 388,379.82	0.69%
T. Rowe Price Retirement 2025 Fund (Investor Class)	\$ 320,995.79	0.57%
T. Rowe Price Retirement 2055 Fund (Investor Class)	\$ 222,289.58	0.40%
T. Rowe Price Retirement 2020 Fund (Investor Class)	\$ 180,189.67	0.32%
T. Rowe Price Retirement 2010 Fund (Investor Class)	\$ 38,022.50	0.07%
T. Rowe Price Retirement 2015 Fund (Investor Class)	\$ 33,103.86	0.06%
<b>Total</b>	<b>\$ 7,754,730.75</b>	<b>13.87%</b>
<b>International Stocks</b>		
EuroPacific Growth Fund (Class R5)	\$ 4,078,222.38	7.30%
Capital World Growth & Income Fund (Class R6)	\$ 2,947,344.57	5.27%
<b>Total</b>	<b>\$ 7,025,566.95</b>	<b>12.57%</b>

\*As of September 30, 2020 YTD



## Deferrals by Investment Option\*

<u>Investment Option</u>	<u>Deferrals</u>	<u>% of Total</u>
<b>Small-Cap Stocks</b>		
Vanguard Small-Cap Index Fund (Institutional Shares)	\$ 1,091,075.21	1.95%
Neuberger Berman Genesis Fund (Institutional Class)	\$ 1,025,928.73	1.84%
William Blair Small Cap Growth Fund (Class I)	\$ 615,041.67	1.10%
Victory Sycamore Small Company Opportunity Fund (Class I)	\$ 527,082.52	0.94%
<b>Total</b>	<b>\$ 3,259,128.13</b>	<b>5.83%</b>
<b>Mid-Cap Stocks</b>		
Vanguard Mid-Cap Index Fund (Institutional Shares)	\$ 1,414,647.53	2.53%
JP Morgan Mid Cap Value Fund (Class L)	\$ 922,854.13	1.65%
<b>Total</b>	<b>\$ 2,337,501.66</b>	<b>4.18%</b>
<b>Large-Cap Stocks</b>		
Vanguard Institutional Index Fund (Institutional Shares)	\$ 4,716,391.62	8.44%
Fidelity Contrafund (Class K6)	\$ 3,781,480.04	6.77%
The Growth Fund of America (Class R6)	\$ 2,478,229.33	4.43%
T. Rowe Price U.S. Equity Research Fund (I Class)	\$ 2,114,950.58	3.78%
American Century Large Company Value Fund (Class R6)	\$ 1,884,109.44	3.37%
Invesco Growth and Income Fund (Class Y)	\$ 1,356,453.09	2.43%
<b>Total</b>	<b>\$ 16,331,614.10</b>	<b>29.22%</b>

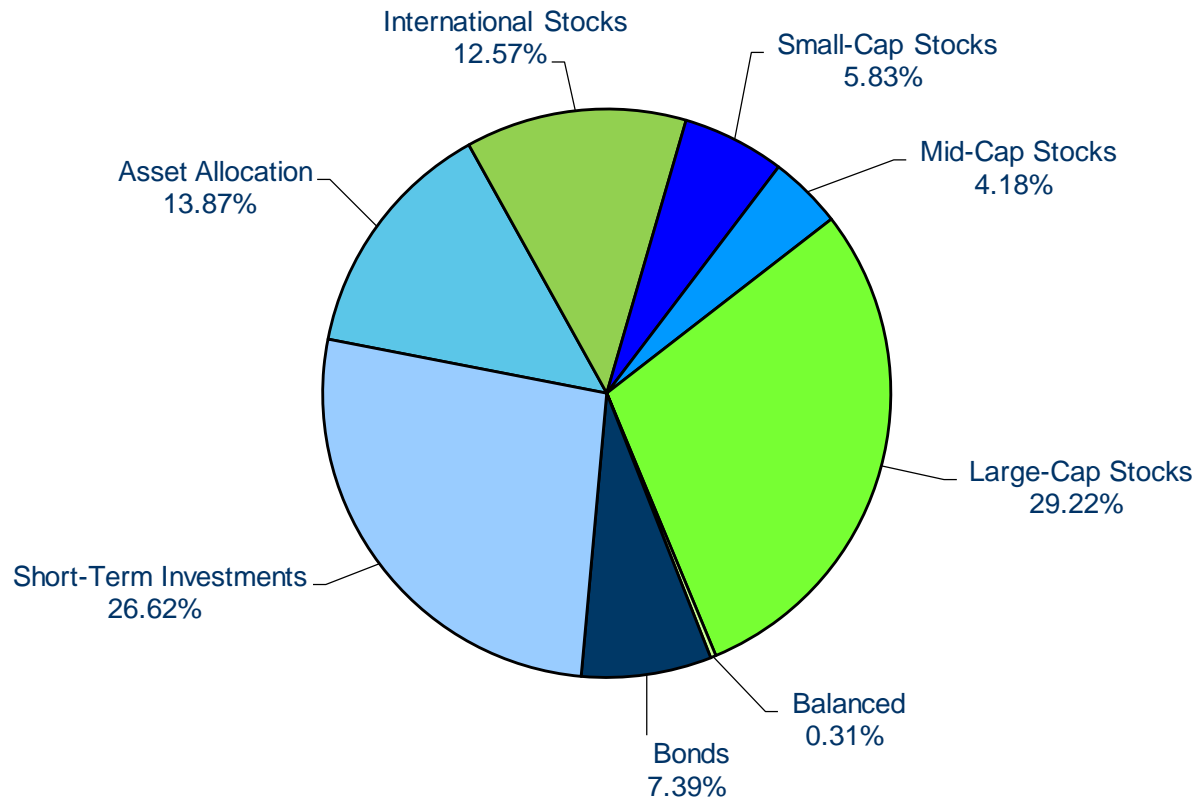
\*As of September 30, 2020 YTD

## Deferrals by Investment Option\*

<u>Investment Option</u>	<u>Deferrals</u>	<u>% of Total</u>
<b>Balanced</b>		
T. Rowe Price Retirement Balanced Fund (Investor Class)	\$ 175,609.54	0.31%
<b>Bonds</b>		
Dodge & Cox Income Fund	\$ 4,131,130.63	7.39%
<b>Short-Term Investments</b>		
Cook County Blended Fixed Option	\$ 14,880,748.23	26.62%
<b>Total:</b>	<b>\$ 55,896,029.99</b>	<b>100.00%</b>

\*As of September 30, 2020 YTD

# Deferrals by Investment Category\*

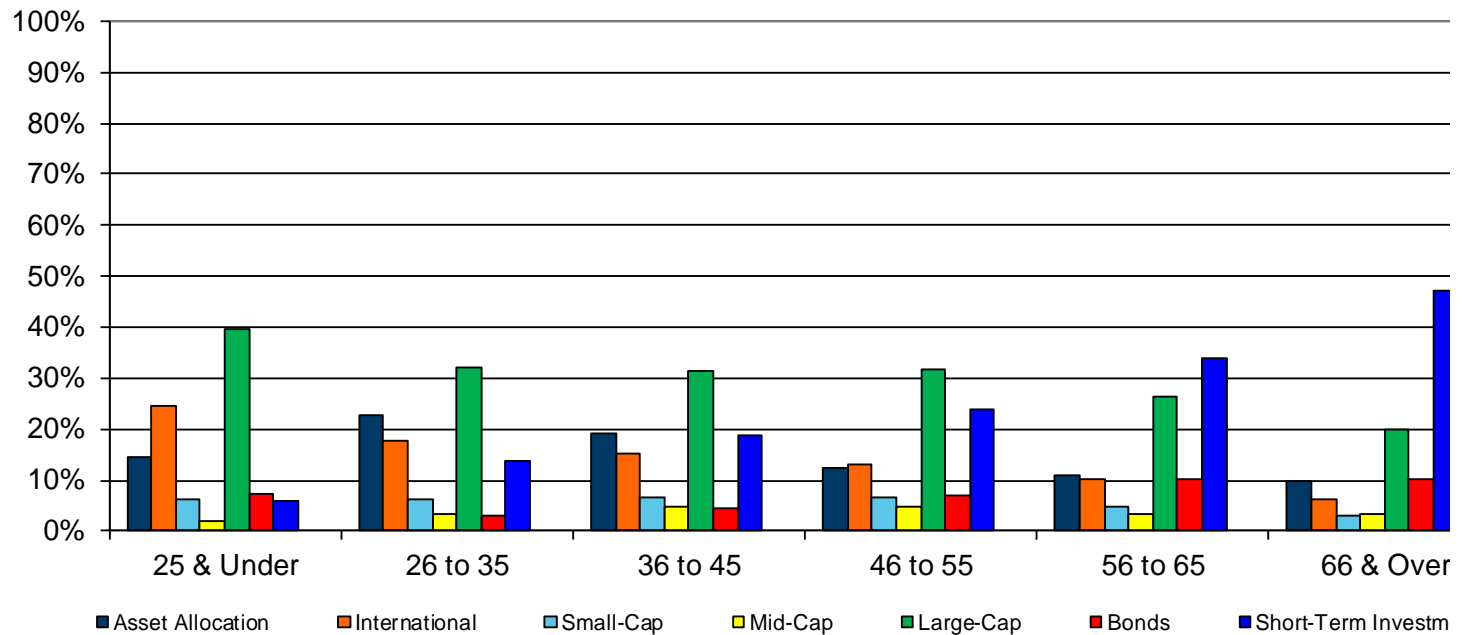


\*As of September 30, 2020 YTD

# Deferrals by Participant Age Group and Asset Class\*

Age Group	Asset Allocation	Int'l	Small-Cap	Mid-Cap	Large-Cap	Balanced	Bonds	Short-Term Investments	Total
25 & Under	\$16,672	\$28,366	\$7,029	\$2,234	\$45,688	\$100	\$8,232	\$6,598	\$114,919
26 to 35	\$993,841	\$778,731	\$276,935	\$144,105	\$1,392,194	\$49,637	\$127,356	\$592,722	\$4,355,519
36 to 45	\$2,014,683	\$1,601,101	\$706,180	\$490,253	\$3,309,697	\$13,127	\$481,925	\$1,973,076	\$10,590,041
46 to 55	\$2,506,174	\$2,667,184	\$1,348,503	\$984,492	\$6,434,906	\$62,290	\$1,442,306	\$4,796,919	\$20,242,774
56 to 65	\$1,842,294	\$1,708,537	\$796,542	\$584,435	\$4,359,891	\$32,626	\$1,672,421	\$5,659,610	\$16,656,354
66 & Over	\$381,067	\$241,648	\$123,940	\$131,983	\$789,240	\$17,829	\$398,891	\$1,851,824	\$3,936,422
<b>Total</b>	<b>\$7,754,731</b>	<b>\$7,025,567</b>	<b>\$3,259,128</b>	<b>\$2,337,502</b>	<b>\$16,331,614</b>	<b>\$175,610</b>	<b>\$4,131,131</b>	<b>\$14,880,748</b>	<b>\$55,896,030</b>

Percentage of Deferrals by Asset Class within Age Group



\*As of September 30, 2020 YTD

## Deferrals by Participant Age and Averages\*

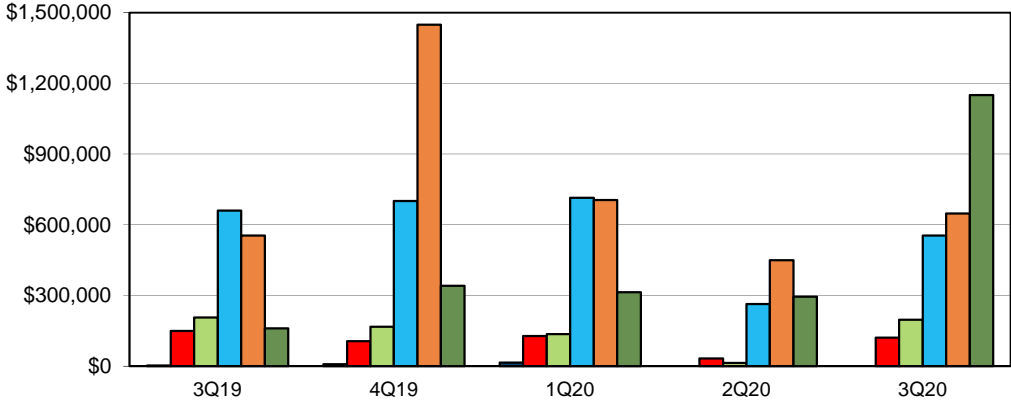
Age	Participants**	Deferrals	% of Total	Avg Def (YTD)
25 & Under	65	\$114,919	0.21%	\$1,768
26 to 35	1,531	\$4,355,519	7.79%	\$2,845
36 to 45	3,075	\$10,590,041	18.95%	\$3,444
46 to 55	4,655	\$20,242,774	36.22%	\$4,349
56 to 65	3,071	\$16,656,354	29.80%	\$5,424
66 & Over	640	\$3,936,422	7.04%	\$6,151
<b>Total:</b>	<b>13,037</b>	<b>\$55,896,029</b>	<b>100.00%</b>	<b>\$4,287</b>

\* As of September 30, 2020 YTD

\*\* Represents the number of participants who have deferred between January 1 and September 30, 2020.

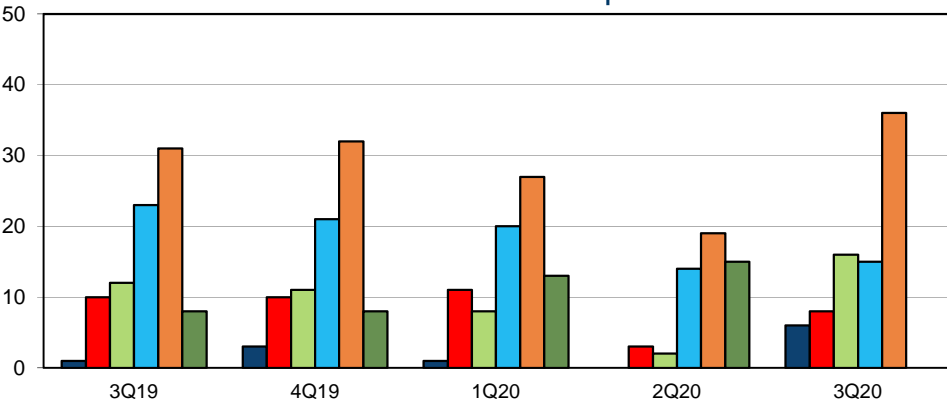
# Transfers/Rollovers In by Age Group\*

Total Dollar Amounts



Age Group	3Q19	4Q19	1Q20	2Q20	3Q20
25 & Under	\$2,841	\$9,030	\$14,817	\$0	\$0
26-35	\$149,077	\$105,963	\$128,138	\$32,844	\$121,380
36-45	\$207,224	\$166,792	\$135,612	\$13,362	\$197,175
46-55	\$660,067	\$700,533	\$714,257	\$263,347	\$554,699
56-65	\$554,102	\$1,448,647	\$704,678	\$449,839	\$648,540
66 & Older	\$160,552	\$341,344	\$314,593	\$295,054	\$1,150,586
<b>Total</b>	<b>\$1,733,861</b>	<b>\$2,772,309</b>	<b>\$2,012,095</b>	<b>\$1,054,446</b>	<b>\$2,672,380</b>

Number of Participants

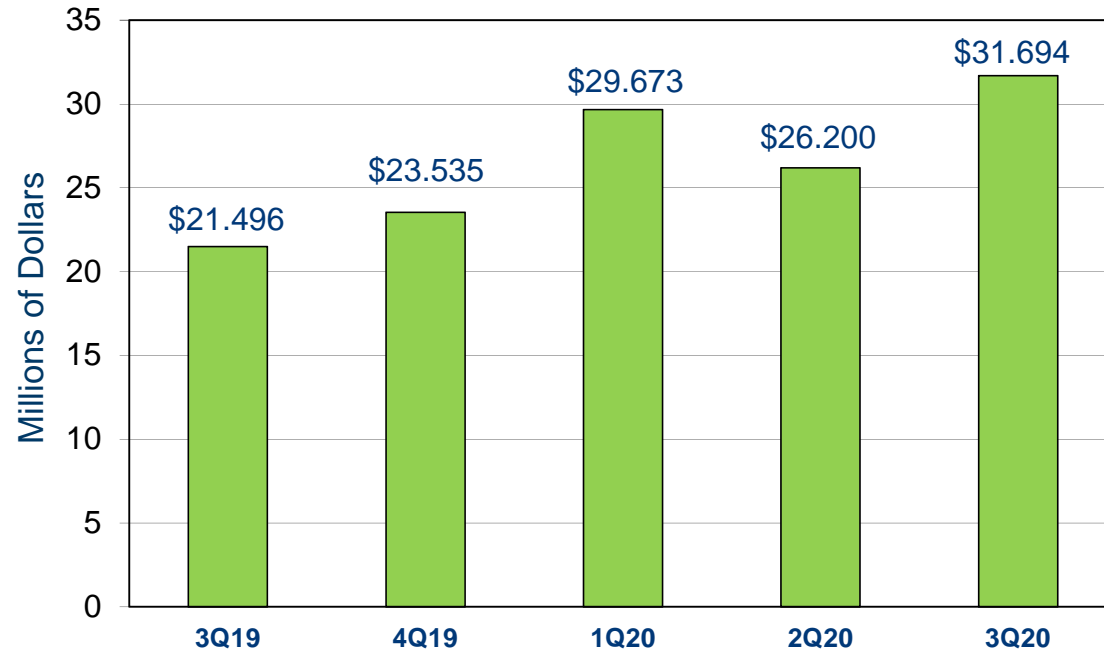


Age Group	3Q19	4Q19	1Q20	2Q20	3Q20
25 & Under	1	3	1	0	0
26-35	10	10	11	3	6
36-45	12	11	8	2	8
46-55	23	21	20	14	16
56-65	31	32	27	19	15
66 & Older	8	8	13	15	36
<b>Total</b>	<b>85</b>	<b>85</b>	<b>80</b>	<b>53</b>	<b>81</b>

\*As of September 30, 2020

# Distributions

## Withdrawals\*



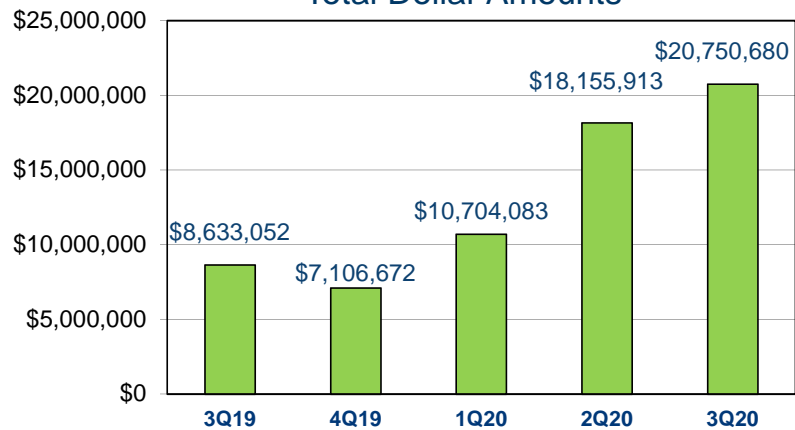
	3Q19	4Q19	1Q20	2Q20	3Q20
<b>Total Distributed</b>	<b>\$21,496,248</b>	<b>\$23,535,450</b>	<b>\$29,672,643</b>	<b>\$26,200,455</b>	<b>\$31,694,182</b>
<b>Total Withdrawals</b>	<b>2,464</b>	<b>3,054</b>	<b>2,437</b>	<b>2,604</b>	<b>2,990</b>
<b>Total Participants</b>	<b>1,419</b>	<b>1,998</b>	<b>1,393</b>	<b>1,597</b>	<b>1,879</b>

\*As of September 30, 2020



# Partial/Lump Sum Distribution Activity\*

### Total Dollar Amounts

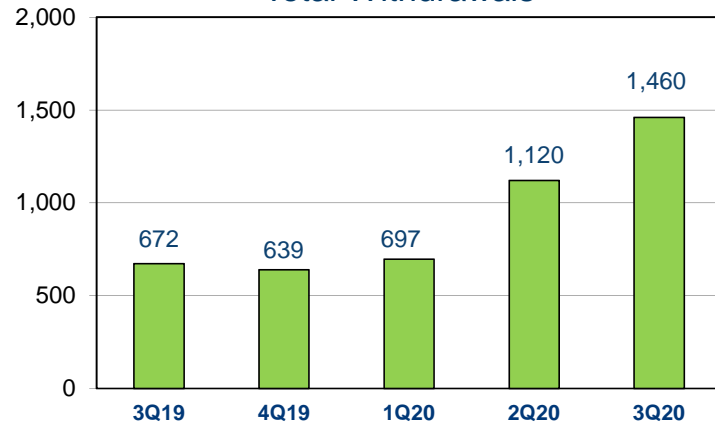


	3Q19	4Q19	1Q20	2Q20	3Q20
<b>Total Distributed</b>	<b>\$8,633,052</b>	<b>\$7,106,672</b>	<b>\$10,704,083</b>	<b>\$18,155,913</b>	<b>\$20,750,680</b>

2Q20 Distributions include CRDs/Disaster Relief transactions totaling \$12,235,816.

3Q20 Distributions include CRDs/Disaster Relief transactions totaling \$12,021,447.

### Total Withdrawals



	3Q19	4Q19	1Q20	2Q20	3Q20
<b>Total Withdrawals</b>	<b>672</b>	<b>639</b>	<b>697</b>	<b>1,120</b>	<b>1,460</b>
<b>Total Participants</b>	<b>547</b>	<b>527</b>	<b>601</b>	<b>948</b>	<b>1,228</b>

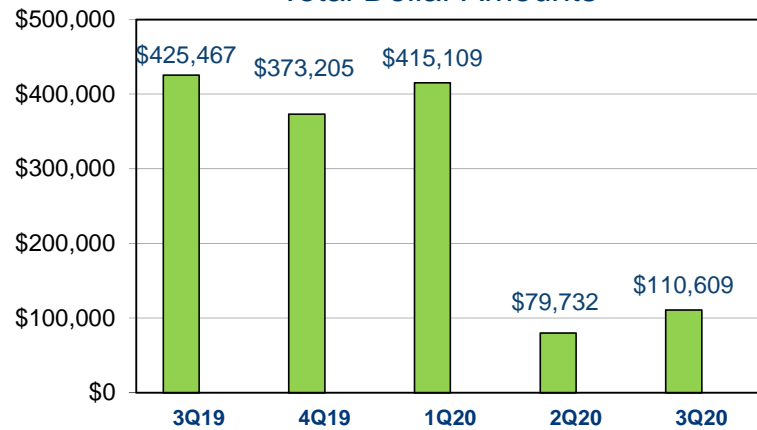
2Q20 Distributions include CRDs/Disaster Relief transactions for 811 Total Withdrawals for 675 Participants.

3Q20 Distributions include CRDs/Disaster Relief transactions for 1,001 Total Withdrawals for 840 Participants.

\*As of September 30, 2020

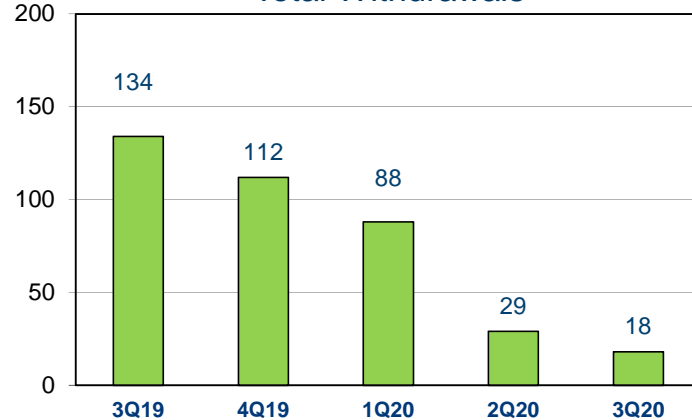
# Unforeseeable Emergency Distribution Activity\*

Total Dollar Amounts



	3Q19	4Q19	1Q20	2Q20	3Q20
Total Distributed	\$425,467	\$373,205	\$415,109	\$79,732	\$110,609

Total Withdrawals

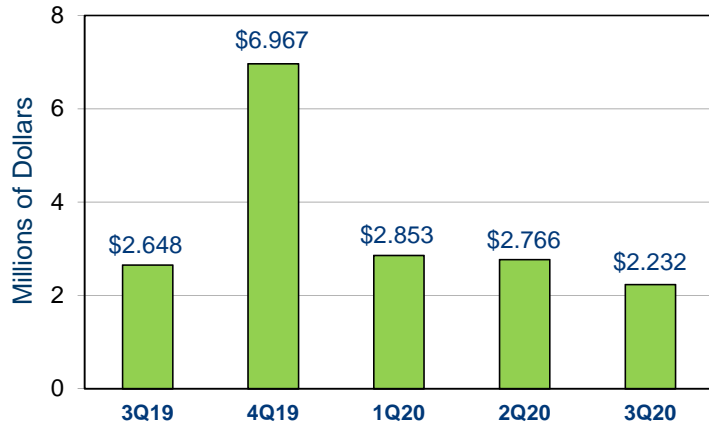


	3Q19	4Q19	1Q20	2Q20	3Q20
Total Withdrawals	134	112	88	29	18
Total Participants	110	85	67	26	18

\*As of September 30, 2020

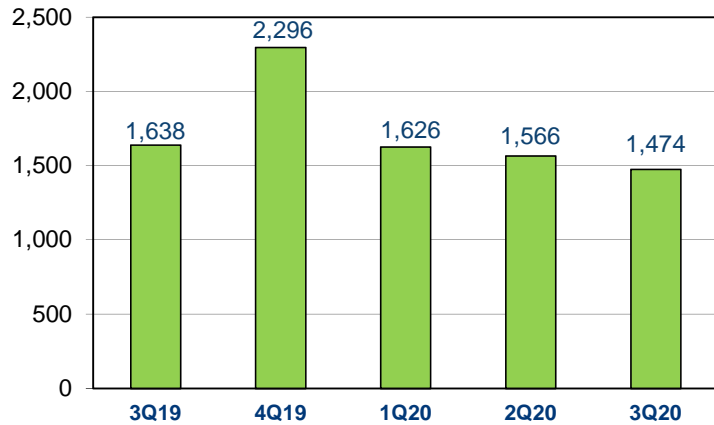
# Systematic Withdrawal Activity\*

Total Dollar Amounts



	3Q19	4Q19	1Q20	2Q20	3Q20
<b>Total Distributed</b>	\$2,648,821	\$6,967,725	\$2,853,365	\$2,766,229	\$2,232,324

Total Withdrawals

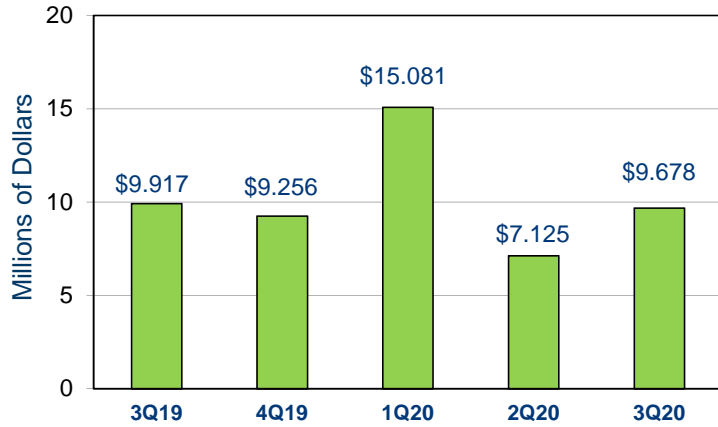


	3Q19	4Q19	1Q20	2Q20	3Q20
<b>Total Withdrawals</b>	1,638	2,296	1,626	1,566	1,474
<b>Total Participants</b>	727	1,370	691	669	632

\*As of September 30, 2020

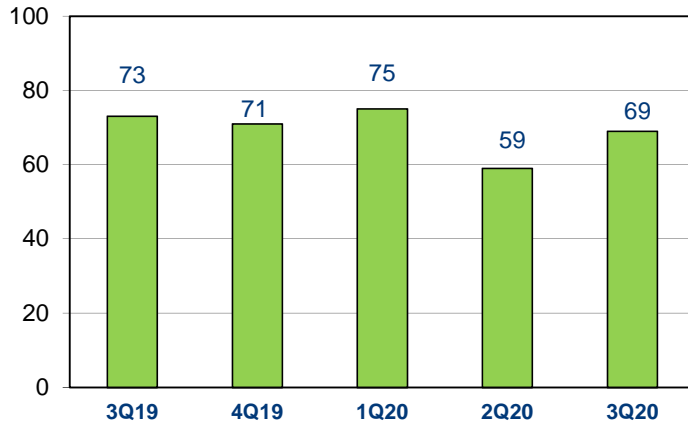
# Transfers/Rollovers Out Activity\*

Total Dollar Amounts



	3Q19	4Q19	1Q20	2Q20	3Q20
<b>Total Distributed</b>	<b>\$9,917,347</b>	<b>\$9,255,823</b>	<b>\$15,081,304</b>	<b>\$7,125,434</b>	<b>\$9,678,213</b>

Total Withdrawals



	3Q19	4Q19	1Q20	2Q20	3Q20
<b>Total Withdrawals</b>	<b>73</b>	<b>71</b>	<b>75</b>	<b>59</b>	<b>69</b>
<b>Total Participants</b>	<b>71</b>	<b>66</b>	<b>73</b>	<b>58</b>	<b>65</b>

\*As of September 30, 2020

## Transfers/Rollovers Out Activity\*

Receiving Institution	3Q20 Number	3Q20 Amount
AMERICAN CENTURY INVESTMENTS	1	\$63.86
AMERIPRISE FINANCIAL SERVICES INC	2	\$545,377.71
ATHENE ANNUITY AND LIFE COMPANY	1	\$115,642.48
BB&T SECURITIES	1	\$169,370.32
CHARLES SCHWAB & CO INC	3	\$499,351.28
COOK COUNTY PENSION FUND	1	\$24,651.81
E TRADE SECURITIES LLC	2	\$71,096.34
EDWARD JONES TRUST CO	7	\$690,248.90
EQUITRUST LIFE INSURANCE COMPANY	1	\$42,125.31
ESCHEATMENT	4	\$90,335.54
FIDELITY MANAGEMENT TRUST COMPANY	10	\$962,099.30
JACKSON NATIONAL LIFE INSURANCE COMPANY	1	\$167,000.00
JAEGER FINANCIAL GROUP LLC	1	\$124,313.13
JOHN HANCOCK USA	1	\$54,395.43
JP MORGAN SECURITIES LLC	7	\$1,670,917.84
LPL FINANCIAL LLC	3	\$886,121.04
MERRILL LYNCH PIERCE FENNER & SMITH	3	\$422,221.01
MORGAN STANLEY SMITH BARNEY LLC	2	\$755,380.57
NATIONAL FINANCIAL SERVICES	1	\$100,000.00
NATIONWIDE LIFE AND ANNUITY INSURANCE CO	1	\$150,000.00
NFS LLC	1	\$10,814.63
OAKMARK FUNDS	1	\$7,374.64
OPPENHEIMER & CO INC	1	\$269,582.33
PERSHING LLC	2	\$792,558.80
PFS INVESTMENTS INC	1	\$65,201.43
PNC INVESTMENTS	1	\$478,256.13
TD AMERITRADE INSTITUTIONAL	1	\$100,000.00
TSP ROLLOVER & TRANSFER PROCESSING UNIT	1	\$3,449.66
UNITED OF OMAHA LIFE INSURANCE COMPANY	1	\$40,000.00
VANGUARD FIDUCIARY TRUST COMPANY	6	\$370,263.41
<b>Grand Total</b>	<b>69</b>	<b>\$9,678,212.90</b>

\*As of September 30, 2020

## Loans\*

Quarter	Total Outstanding (Active)	Total Amount Outstanding (Active)	Average Amount Outstanding (Active)	Newly Defaulted	Amount Defaulted	Total Defaulted	Total Default Principal Amount
3Q2019	5,666	\$33,906,824	\$5,984	149	\$780,491	1,574	\$8,724,413
4Q2019	5,890	\$34,193,352	\$5,805	181	\$835,922	1,799	\$9,684,791
1Q2020	5,868	\$33,703,238	\$5,744	141	\$663,705	1,893	\$10,096,519
2Q2020	5,786	\$32,238,866	\$5,572	85	\$462,548	1,922	\$10,159,843
3Q2020	5,681	\$31,119,702	\$5,478	50	\$204,714	1,812	\$10,442,849

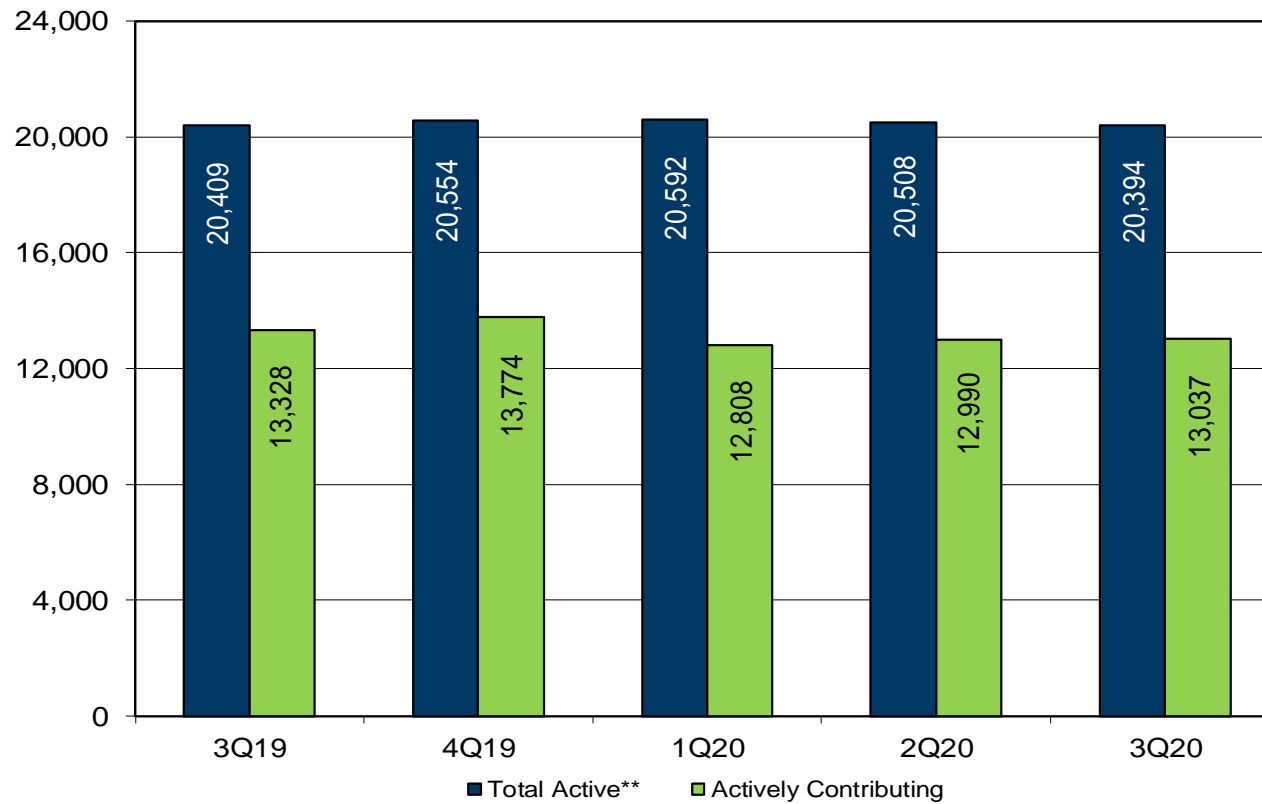
## Loans\*

Quarter	Loans Initiated	Loan Amount	Avg Loan Amount	Amount<5,000	Amount >= \$5,000	General Purpose	Primary Residence
3Q2019	768	\$5,214,280	\$6,789	429	339	760	8
4Q2019	626	\$4,507,377	\$7,200	366	260	619	7
1Q2020	480	\$3,741,970	\$7,796	237	243	477	3
2Q2020	291	\$2,944,358	\$10,118	118	173	285	6
3Q2020	276	\$2,454,619	\$8,894	130	146	272	4

# Participation



# Participant Growth Information\*



\*\**Total Active* is defined as the total of the following account statuses: Unrestricted + Administrative Hold + Awaiting 1st Deferral + Statement Maintenance + Systematic Withdrawal.  
*Actively Contributing* represents the number of participants who deferred during the year.

\*As of September 30, 2020

# Service Statistics

## Service Statistics\*

Contact	2019	YTD 3Q20
Work-place visits	568	102**
New enrollments	1,093	440
Contribution elections	5,157	3,718
Calls to Retirement Resource Group	1,422	971
Walk-in visits to local office	639	137**
Voice response unit calls	7,437	5,580
Web-site hits (www.CookCountyDC.com)	669,124	689,920
My Investment Planner Advice	307	397

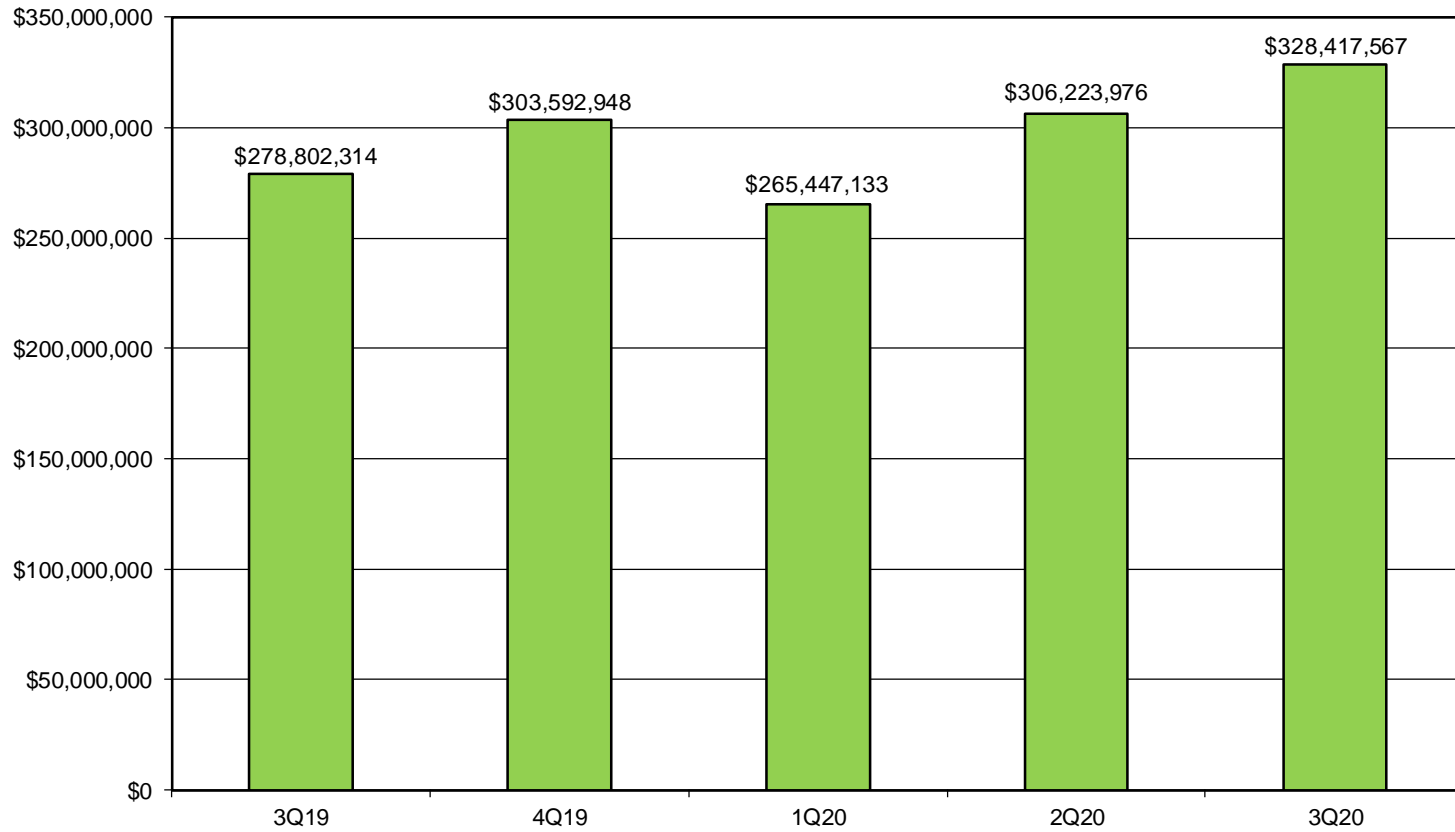
\*\*In person meetings were suspended in March 2020 due to COVID-19 pandemic.

\*As of September 30, 2020

# ProAccount Managed Account Activity

# ProAccount Managed Account Activity\*

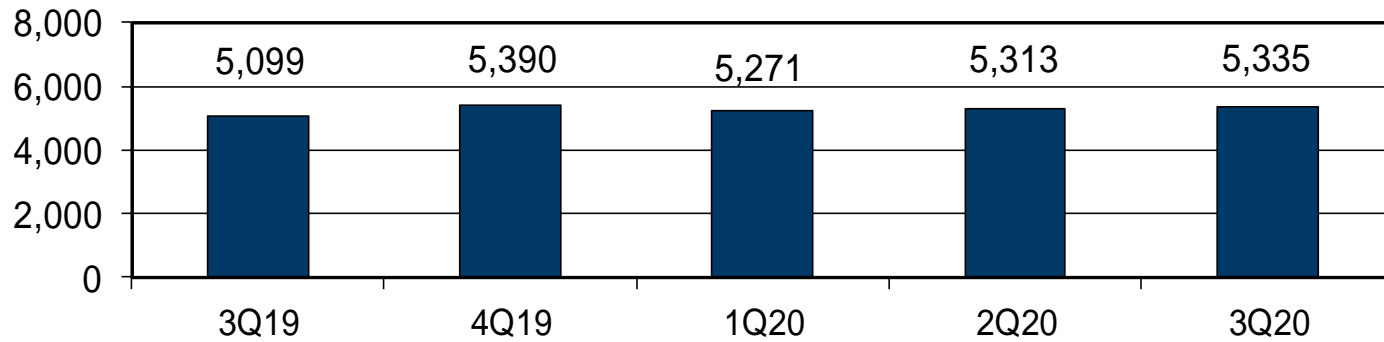
## Assets Under Management



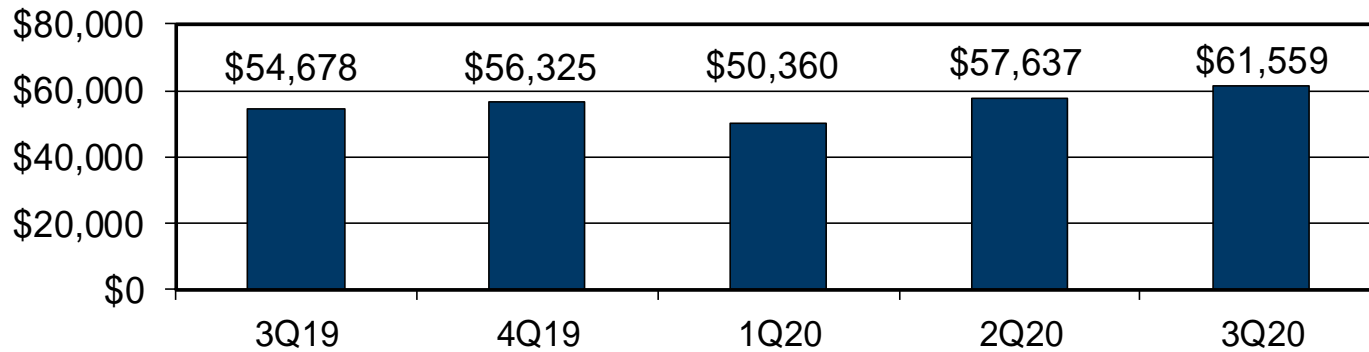
\*As of September 30, 2020

# ProAccount Managed Account Activity\*

## Number of Participants



## Average Assets per Participant



\*As of September 30, 2020

# Reserve Account Activity

## 3rd Quarter 2020 Revenue Calculation\*

Investment Option	Gross Expense Ratio	Annual Fund Reimbursement Rate	7/31/2020 Account Value	8/31/2020 Account Value	9/30/2020 Account Value	3Q2020 Fund Reimbursement Revenue	Plan Compensation (0.0075%)
American Century Large Company Value Fund - Class R6	0.49%	0.00%	39,936,791	41,298,826	40,552,279	-	(758)
American Funds Capital World Growth & Income - Class R6	0.42%	0.00%	59,544,775	61,489,758	59,850,853	-	(1,130)
Cook County Blended Fixed Option	N/A	0.00%	589,614,387	596,836,493	598,242,759	-	(11,237)
Dodge & Cox Income Fund	0.42%	0.08%	115,299,083	121,968,801	122,719,763	24,124	(2,254)
EuroPacific Growth Fund(R) - Class R5	0.51%	0.05%	76,383,316	76,753,500	75,435,236	9,577	(1,434)
Fidelity Contrafund K6	0.45%	0.00%	266,024,357	289,923,267	273,870,847	-	(5,211)
Invesco Growth and Income Fund - Class Y	0.57%	0.25%	30,250,759	31,418,228	30,446,093	19,297	(570)
JPMorgan Mid Cap Value Fund - Class L	0.86%	0.10%	24,413,850	24,830,253	24,095,949	6,146	(461)
Loan	N/A	0.00%	31,792,839	31,422,748	31,119,702	-	-
Neuberger Berman Genesis Fund - Institutional Class	0.85%	0.10%	22,429,746	22,159,119	21,506,933	5,540	(404)
Schwab Personal Choice Retirement Account	N/A	0.00%	4,933,619	5,217,153	5,159,323	-	-
T. Rowe Price Retirement Balanced Fund	0.50%	0.15%	2,620,319	2,814,791	2,857,068	1,042	(52)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2010 Fund	0.52%	0.15%	249,233	502,554	497,241	157	(8)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2015 Fund	0.55%	0.15%	906,435	646,255	457,670	254	(13)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2020 Fund	0.57%	0.15%	3,509,847	3,640,320	3,596,777	1,351	(67)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2025 Fund	0.61%	0.15%	7,273,044	7,593,956	7,491,397	2,810	(140)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2030 Fund	0.64%	0.15%	4,475,779	4,666,796	4,568,276	1,723	(86)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2035 Fund	0.67%	0.15%	3,813,989	4,020,829	3,996,737	1,487	(74)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2040 Fund	0.69%	0.15%	4,035,646	4,377,386	4,308,278	1,599	(80)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2045 Fund	0.71%	0.15%	3,144,632	3,370,065	3,308,828	1,235	(62)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2050 Fund	0.71%	0.15%	2,646,553	2,840,781	2,737,606	1,034	(52)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2055 Fund	0.71%	0.15%	1,466,173	1,571,164	1,567,372	579	(29)
T. Rowe Price U.S. Equity Research Fund - I Class	0.38%	0.00%	44,730,333	46,181,952	43,967,755	-	(841)
The Growth Fund of America(R) - Class R6	0.31%	0.00%	85,956,691	91,440,774	87,056,483	-	(1,654)
Vanguard(R) Institutional Index Fund - Institutional Shares	0.035%	0.00%	161,458,918	171,338,979	164,438,923	-	(3,146)
Vanguard(R) LifeStrategy(R) Conservative Growth Fund	0.12%	0.00%	16,466,561	16,811,133	16,957,724	-	(315)
Vanguard(R) LifeStrategy(R) Growth Fund	0.14%	0.00%	42,770,547	44,780,191	43,429,999	-	(825)
Vanguard(R) LifeStrategy(R) Moderate Growth Fund	0.13%	0.00%	45,094,640	46,461,607	45,529,294	-	(860)
Vanguard(R) Mid-Cap Index Fund - Institutional Shares	0.04%	0.00%	34,499,870	35,182,911	34,250,619	-	(653)
Vanguard(R) Small-Cap Index Fund - Institutional Shares	0.04%	0.00%	23,599,879	24,014,106	23,228,791	-	(445)
Victory Sycamore Small Company Opportunity Fund - Class I	0.92%	0.10%	7,565,757	7,733,807	7,198,673	1,886	(131)
William Blair Small Cap Growth Fund - Class I	1.27%	0.15%	17,844,252	18,962,318	18,497,262	6,950	(349)
<b>Total</b>			<b>1,774,752,614</b>	<b>1,842,270,821</b>	<b>1,802,942,509</b>	<b>86,789</b>	<b>(33,340)</b>

Note: Monthly fund values are rounded; monthly totals are based on actual fund amount.

\*As of September 30, 2020



## 3rd Quarter 2020 Reserve Account Activity\*

Activity	Date	Amount
Beginning Balance	7/1/2020	\$814,757
2Q20 Reserve Account Deposit	7/7/2020	\$30,741
Morgan, Lewis, & Bockius LLP - Invoice # 4471407	7/8/2020	(\$960)
Callan LLC Invoice # SI-2007014	8/24/2020	(\$30,000)
NAGDCA Connect Registration - D.Zalas, M.Taylor, T.Anthony	9/15/2020	(\$300)
Legacy Professionals LLP - Invoice # 259118	9/29/2020	(\$33,000)
Investment Performance (Vanguard Treasury Money Market Fund)	9/30/2020	\$178
<b>Ending Balance</b>	<b>9/30/2020</b>	<b>\$781,416</b>

\*As of September 30, 2020

# Performance Guarantees

## Performance Guarantees

Service	Standard	\$ at Risk	Current Status - YTD as of 9/30/2020
<b>Voice Response System/Participant and Plan Sponsor Website Availability</b>	The Voice Response System/Participant and Plan Sponsor websites will be available 24 hours/day, 7-days per week 99% of the time.	\$5,000 annually	Voice Response System and Website availability was 100.00% for 3Q2020.
<b>Participant Services Phone Availability and Response Time</b>	For the Live Operator Call Center, 70% of calls will be answered within 30 seconds for a live operator, and an abandonment rate of less than 4%.	\$2,500 per calendar year	80.11% of calls were answered within 30 seconds during 3Q2020. 74.73% of calls have been answered within 30 seconds YTD2020.
	For the Voice Response System during hours outside of the Live Operator Call Center hours, 70% of calls will be immediately transferred to a menu after the ring, and an abandonment rate of less than 4%.	\$2,500 per calendar year	1.51% of calls were abandoned during 3Q2020. 5.08% of calls have been abandoned YTD2020.
<b>Quality Standard for Voice Response System monthly down time</b>	No more than 4 hours per month	\$2,500 per calendar year	The Voice Response System availability was 100.00% for 3Q2020.
<b>Quarterly Participant Statement Delivery</b>	99% in compliance with the Standard below.  Dependency: Receipt of all necessary information (example, message approval) from the PlanSponsor prior to the end of the quarter for which the statement period is applicable. 100% accuracy rate on statements mailed.  Standard: Mailed within 30 business days of the close of the quarter.	\$5,000 per calendar quarter plus \$1,000 for each additional day that statements are delayed	3Q: Mailed 10/15/2020
<b>Participant Transaction Confirmation Statements</b>	99% in compliance with the Standard below.  Standard: Mailed within 2-3 business days of the transaction request. Exchanges, allocation changes, and deferral changes.	\$25 for each confirmation statement delayed	All confirmations mailed within 3 business days of transaction

## Performance Guarantees (continued)

Service	Standard	\$ at Risk	Current Status - YTD as of 9/30/2020
<b>Fund Balance Transfers</b>	Mailed within three business days.  Processed same day if initiated prior to the close of the New York Stock Exchange.	\$25 for each participant confirmation statement	All confirmations mailed within 3 business days of transaction for 3Q2020.  100% of exchanges were processed the same day for 3Q2020.
<b>Investment Transaction/Election Requests; and Exchanges Executed</b>	Written verifications mailed within three business days.  Processed upon receipt of the request if initiated by 4pm ET; processed the next business day if received after 4pm ET.	\$25 for each participant confirmation statement	All confirmations mailed within 3 business days of transaction for 3Q2020.
<b>Termination/In service Withdrawals/Distributions</b>	99% of withdrawals processed within 1 business day of the receipt of the request provided the request is received in good order by 4pm ET; processed the next business day if received after 4pm ET.  Distribution checks mailed within 3-5 business days of processing.	\$1,500 per month plus \$50 per day for each check outstanding.	99% of withdrawals processed within 1 business day of receipt in good order.  One check was not mailed within 3-5 business days of processing for 3Q20.
<b>Contributions processed and posted to Investments</b>	100% processed in compliance with the standard below.  <b>Standard:</b> Contributions (with complete and accurate Payroll data) received by close of business on the NYSE (4pm ET) will be processed that business day; processed the next business day if received after 4pm ET.	Nationwide will correct as of the original effective date, at its expense, any errors it commits in processing contributions sent by the Plan Sponsor.  \$2,500 for each payroll submission that is not posted in accordance with the Standard.	All contributions processed in accordance with the Standard
<b>Rollovers Out</b>	99% processed within 3-5 business days provided the approved request is received in good order by 4pm ET.	\$1,500 per calendar quarter	All good order Rollover Out requests processed within 5 business days of receipt

## Performance Guarantees (continued)

Service	Standard	\$ at Risk	Current Status - YTD as of 9/30/2020
<b>DRO processing</b>	If the Plan recognizes DROs, confirm paperwork is complete and confirm required signatures according to procedures of Plan Sponsor and process segregation within 5-7 business days of receipt of completed paperwork.	\$100 per day for each day delayed	All DROs have been processed in accordance with the Standard
<b>Plan Sponsor reports</b>	Reporting for the preceding quarter is available on 30 business days after quarter end.	\$2,500 per calendar quarter	All reports available by 30th business day after quarter end
<b>Plan Performance Reviews</b>	Fund and Plan Performance Reviews will be provided quarterly within thirty (30) days of quarter close to the Plan Sponsors and its advisors.	\$5,000 per occurrence	Reporting was posted to the Plan's website within 30 business days of quarter end. All applicable data for the Plan's Consultant was provided within 30 business days of quarter end.
<b>Participant Group Meetings</b>	Nationwide will meet annually with the Plan Sponsor to discuss and mutually agree in writing upon the number of Participant group meetings that will be provided in 2012 and in each year thereafter.  Nationwide will document the number of group meetings to be held and will include the number of group meetings held, their locations and topics covered as part of the Plan Performance Review.	\$5,000 annually	9 participant group meetings were held 3Q2020. 32 participant group meetings have been held YTD2020.
<b>Participant Individual Meetings</b>	Nationwide will meet annually with the Plan Sponsor to discuss and mutually agree in writing upon the number of Participant individual meetings that will be provided in 2012 and in each year thereafter.  Nationwide will document the number of individual meetings to be held and will include the number of individual meetings held, their locations and topics covered as part of the Plan Performance Review.	\$5,000 annually	1,454 individual meetings were held 3Q2020. 5,055 individual meetings have been held YTD2020.

## Performance Guarantees (continued)

Service	Standard	\$ at Risk	Current Status - YTD as of 9/30/2020
<b>Participant Satisfaction</b>	90% rating of <b>Satisfied to Highly Satisfied</b> on a 4-point scale, with the scale as follows: 1 - Unsatisfied 2 - Somewhat Satisfied 3 - Satisfied 4 - Highly Satisfied	\$15,000 annually	2020 survey results will be reported in 4Q2020 report.
<b>Implementation of all new fund changes</b>	Service provider will have all new funds up by; <b>To be determined</b>	\$5,000 per event	There were no fund changes in 3Q2020.
<b>Beneficiary Services</b>	Confirm designated beneficiaries within five business days of receipt of inquiry or transaction.	\$10 per transaction	All confirmations sent within 5 business days of inquiry or transaction
<b>Written replies to inquiries</b>	Acknowledgement issued in writing or via e-mail within 5 business days from the receipt of a mailed written or e-mailed inquiry.	\$150 per transaction	All acknowledgements issued within 5 business days of receipt of inquiry.
<b>Quality standard for amount of time to handle issue resolution</b>	90% resolved within 10 business days.	\$150 per transaction	100% of formal complaints were resolved within 10 business days.