

# County of Cook, IL

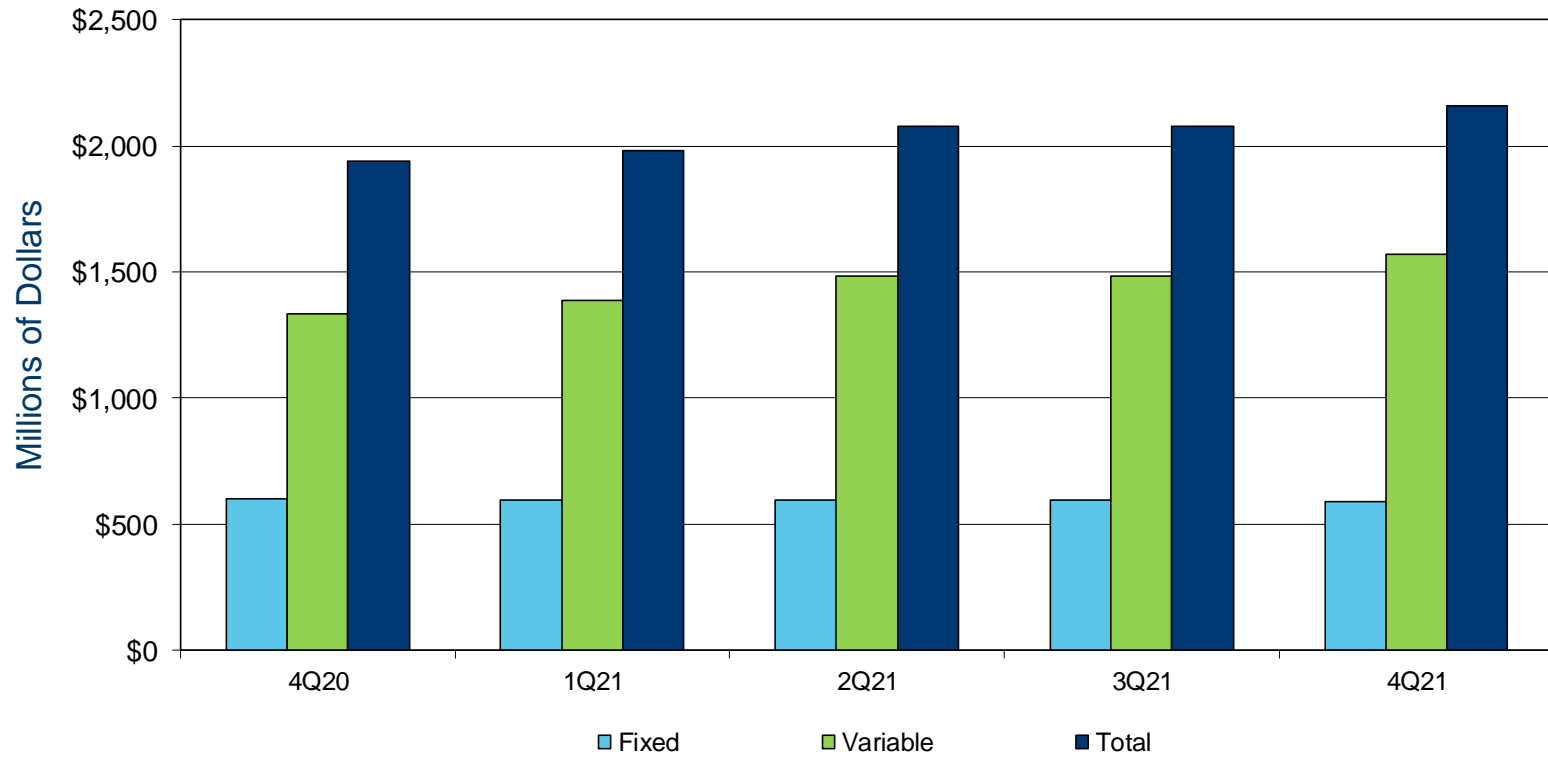
## Deferred Compensation Plan

As of December 31, 2021



# Plan Assets

# Asset Growth\*



\*As of December 31, 2021

## Assets by Investment Option\*

<u>Investment Option</u>	<u>Assets</u>	<u>% of Total</u>
<b>Asset Allocation</b>		
Vanguard LifeStrategy Growth Fund (Investor Shares)	\$ 59,124,066.79	2.74%
Vanguard LifeStrategy Moderate Growth Fund (Investor Shares)	\$ 53,840,923.80	2.49%
Vanguard LifeStrategy Conservative Growth Fund (Investor Shares)	\$ 19,755,589.18	0.91%
T. Rowe Price Retirement 2025 Fund (Investor Class)	\$ 11,122,660.75	0.51%
T. Rowe Price Retirement 2030 Fund (Investor Class)	\$ 7,498,051.72	0.35%
T. Rowe Price Retirement 2040 Fund (Investor Class)	\$ 7,350,883.10	0.34%
T. Rowe Price Retirement 2035 Fund (Investor Class)	\$ 5,852,518.83	0.27%
T. Rowe Price Retirement 2045 Fund (Investor Class)	\$ 5,687,447.11	0.26%
T. Rowe Price Retirement 2050 Fund (Investor Class)	\$ 5,002,042.40	0.23%
T. Rowe Price Retirement 2020 Fund (Investor Class)	\$ 4,295,246.55	0.20%
T. Rowe Price Retirement 2055 Fund (Investor Class)	\$ 2,524,852.29	0.12%
T. Rowe Price Retirement 2010 Fund (Investor Class)	\$ 845,840.58	0.04%
T. Rowe Price Retirement 2015 Fund (Investor Class)	\$ 626,432.23	0.03%
<b>Total</b>	<b>\$ 183,526,555.33</b>	<b>8.49%</b>
<b>International Stocks</b>		
EuroPacific Growth Fund (Class R5)	\$ 102,651,557.67	4.75%
Capital World Growth & Income Fund (Class R6)	\$ 85,454,727.77	3.96%
<b>Total</b>	<b>\$ 188,106,285.44</b>	<b>8.71%</b>

\*As of December 31, 2021

## 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)	\$ 36,515,897.39	1.69%
William Blair Small Cap Growth Fund (Class I)	\$ 25,518,340.49	1.18%
Neuberger Berman Genesis Fund (Institutional Class)	\$ 20,432,521.19	0.95%
Victory Sycamore Small Company Opportunity Fund (Class I)	\$ 14,273,477.64	0.66%
<b>Total</b>	<b>\$ 96,740,236.71</b>	<b>4.48%</b>
<b>Mid-Cap Stocks</b>		
Vanguard Mid-Cap Index Fund (Institutional Shares)	\$ 61,685,672.35	2.86%
JP Morgan Mid Cap Value Fund (Class L)	\$ 49,284,889.58	2.28%
<b>Total</b>	<b>\$ 110,970,561.93</b>	<b>5.14%</b>
<b>Large-Cap Stocks</b>		
Fidelity Contrafund (Class K6)	\$ 332,431,721.64	15.39%
Vanguard Institutional Index Fund (Institutional Shares)	\$ 219,529,276.75	10.16%
Growth Fund of America (Class R6)	\$ 111,008,578.75	5.14%
American Century Focused Large Cap Value Fund (Class R6)	\$ 49,152,335.04	2.28%
T. Rowe Price U.S. Equity Research Fund (I Class)	\$ 46,464,999.65	2.15%
Invesco Growth and Income Fund (Class Y)	\$ 41,106,340.27	1.90%
<b>Total</b>	<b>\$ 799,693,252.10</b>	<b>37.02%</b>

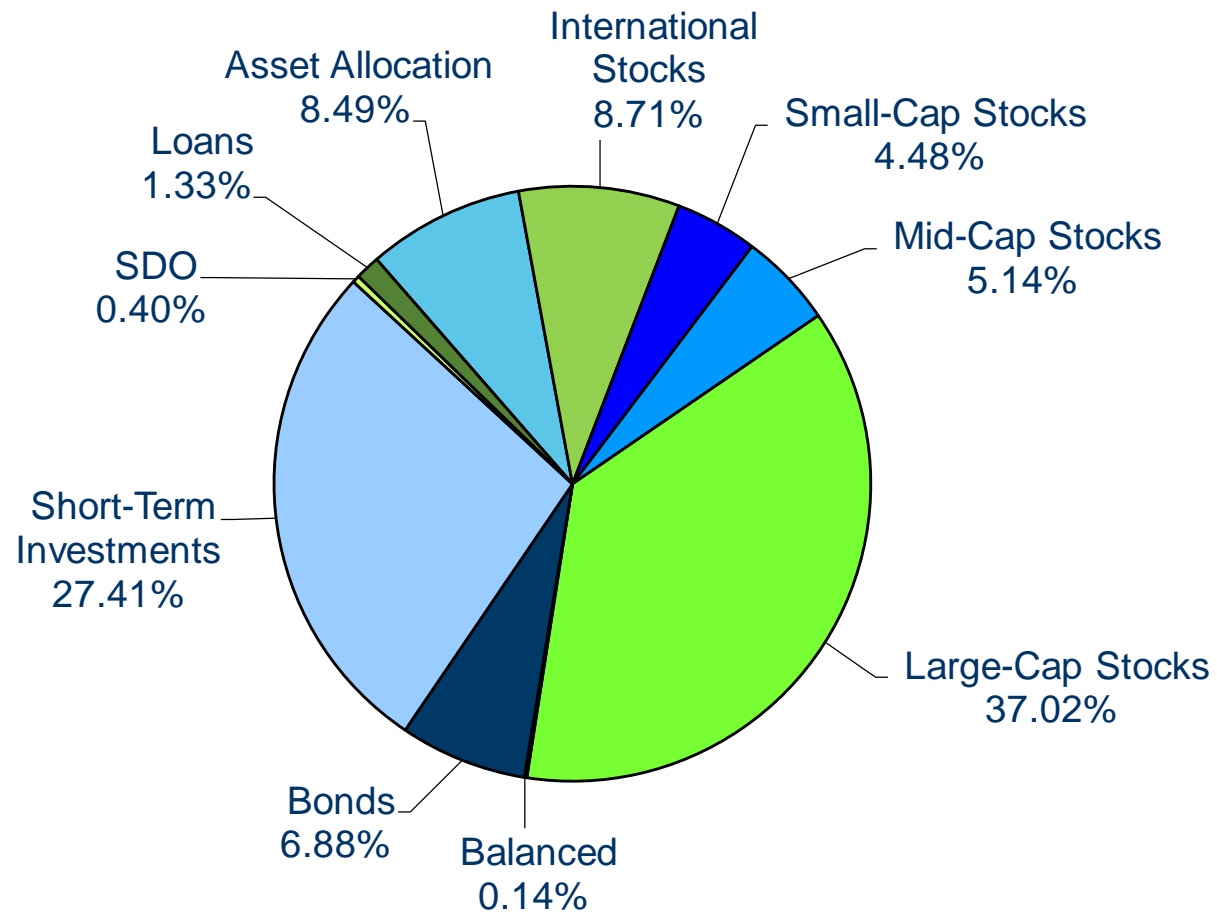
\*As of December 31, 2021

## 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)	\$ 3,083,940.12	0.14%
<b>Bonds</b>		
Dodge & Cox Income Fund	\$ 148,719,766.98	6.88%
<b>Short-Term Investments</b>		
Cook County Blended Fixed Option	\$ 592,205,326.34	27.41%
<b>Self-Directed Option</b>		
Schwab PCRA	\$ 8,634,603.16	0.40%
<b>Loans</b>		
Loan Outstanding Principal	\$ 28,726,521.42	1.33%
<b>Total:</b>	<b>\$ 2,160,407,049.53</b>	<b>100.00%</b>

\*As of December 31, 2021

# Assets by Investment Category\*

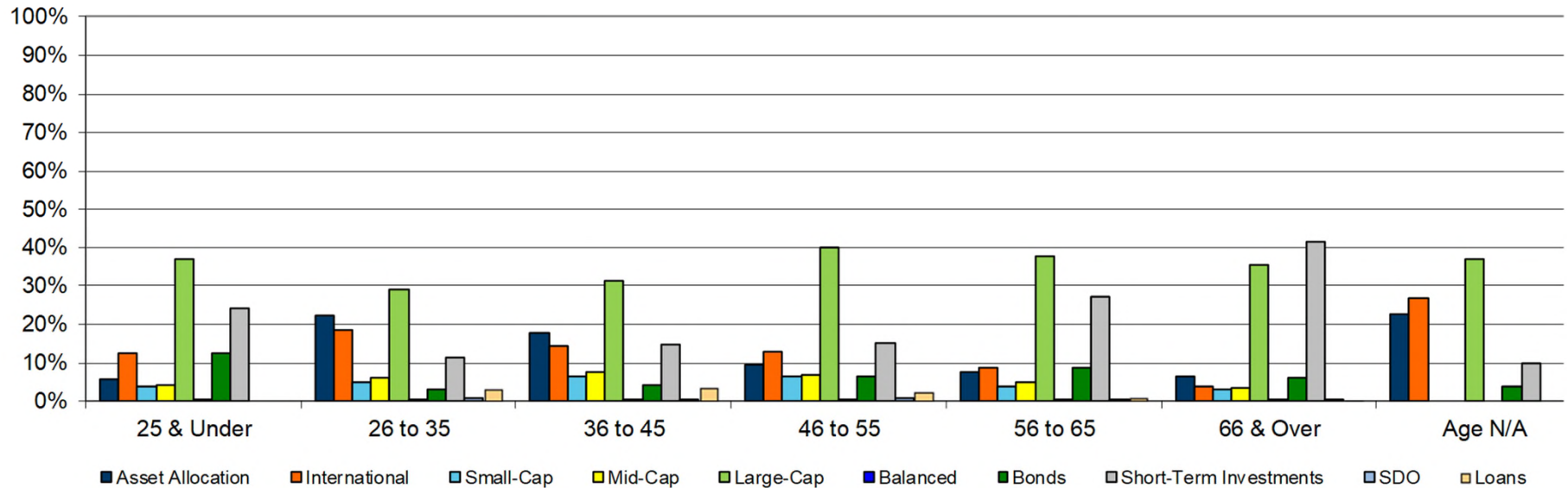


\*As of December 31, 2021

# 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	\$40,992	\$86,466	\$26,013	\$29,187	\$258,825	\$109	\$87,871	\$169,067	\$0	\$0	\$698,531
26 to 35	\$6,336,097	\$5,251,362	\$1,454,103	\$1,796,342	\$8,323,290	\$109,441	\$934,290	\$3,224,134	\$263,856	\$927,642	\$28,620,557
36 to 45	\$27,085,552	\$21,878,932	\$9,996,961	\$11,360,053	\$47,556,287	\$160,213	\$6,229,935	\$22,174,888	\$448,068	\$5,390,951	\$152,281,841
46 to 55	\$50,301,137	\$68,717,380	\$34,279,374	\$36,524,139	\$215,710,269	\$1,005,686	\$34,714,189	\$81,964,797	\$4,191,463	\$12,619,830	\$540,028,264
56 to 65	\$57,705,678	\$66,881,993	\$30,943,710	\$37,986,292	\$291,437,237	\$1,320,501	\$67,099,438	\$210,051,171	\$3,044,938	\$8,143,214	\$774,614,171
66 & Over	\$42,000,913	\$25,223,859	\$20,040,078	\$23,274,549	\$236,315,274	\$487,990	\$39,644,793	\$274,596,558	\$686,278	\$1,644,884	\$663,915,175
N/A	\$56,186	\$66,294	\$0	\$0	\$92,070	\$0	\$9,250	\$24,711	\$0	\$0	\$248,511
<b>Total</b>	<b>\$183,526,555</b>	<b>\$188,106,285</b>	<b>\$96,740,237</b>	<b>\$110,970,562</b>	<b>\$799,693,252</b>	<b>\$3,083,940</b>	<b>\$148,719,767</b>	<b>\$592,205,326</b>	<b>\$8,634,603</b>	<b>\$28,726,521</b>	<b>\$2,160,407,050</b>

Percentage of Assets by Asset Class within Age Group



\*As of December 31, 2021



## Assets by Participant Age Group and Averages\*

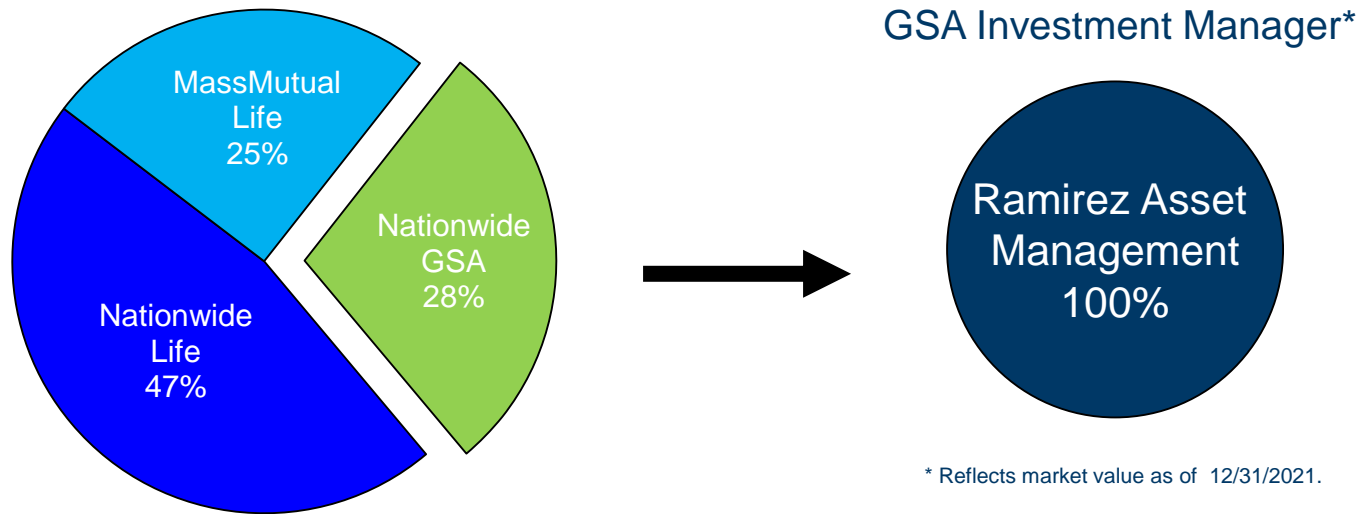
Age	Participants**	Assets	% of Total	Avg Balance
25 & Under	59	\$698,531	0.03%	\$11,840
26 to 35	1,672	\$28,620,557	1.32%	\$17,118
36 to 45	3,687	\$152,281,841	7.05%	\$41,302
46 to 55	5,670	\$540,028,264	25.00%	\$95,243
56 to 65	5,432	\$774,614,171	35.86%	\$142,602
66 & Over	3,685	\$663,915,175	30.73%	\$180,167
N/A	2	\$248,511	0.01%	\$124,256
<b>Total:</b>	<b>20,207</b>	<b>\$2,160,407,050</b>	<b>100.00%</b>	<b>\$106,914</b>

\* As of December 31, 2021

\*\* Represents the number of participants with a balance on December 31, 2021.

# Blended Fixed Breakdown

# Cook County Blended Fixed Option



Product Provider	1st Quarter 2022 Interest Yield	12/31/2021 Book Value**	12/31/2021 Market Value	Net Purchase Allocation 1Q2022	Net Redemption Allocation 1Q2022
Nationwide GSA	1.96%	\$168,316,464	\$173,580,506	33%	28%
Nationwide Life Insurance Company	2.50%	\$271,373,188	\$271,373,188	34%	47%
MassMutual Life Insurance Company	3.00%	\$152,516,817	\$152,516,817	33%	25%
Cook County Blended Fixed #	2.48%	\$592,205,327	\$597,470,511		

\*\*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.

Effective on December 31, 2020, Empower Retirement (Empower) acquired the retirement business of MassMutual. Through this transaction, business written by MassMutual, including the GIA, is reinsured by Great-West Life & Annuity Insurance Company (GWLA) and in New York by Great-West Life & Annuity Insurance Company of New York.

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

Product	2020			
	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>

Product	2021			
	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Nationwide Life (Gen. Acct.)	2.75%	2.65%	2.60%	2.55%
MassMutual Life Insurance Company	3.00%	3.00%	3.00%	3.00%
Nationwide Life (GSA)	2.05%	1.92%	1.83%	1.95%
<b>Blended Rate</b>	<b>2.61%</b>	<b>2.53%</b>	<b>2.49%</b>	<b>2.49%</b>

Product	2022			
	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Nationwide Life (Gen. Acct.)	2.50%			
MassMutual Life Insurance Company	3.00%			
Nationwide Life (GSA)	1.96%			
<b>Blended Rate</b>	<b>2.48%</b>			

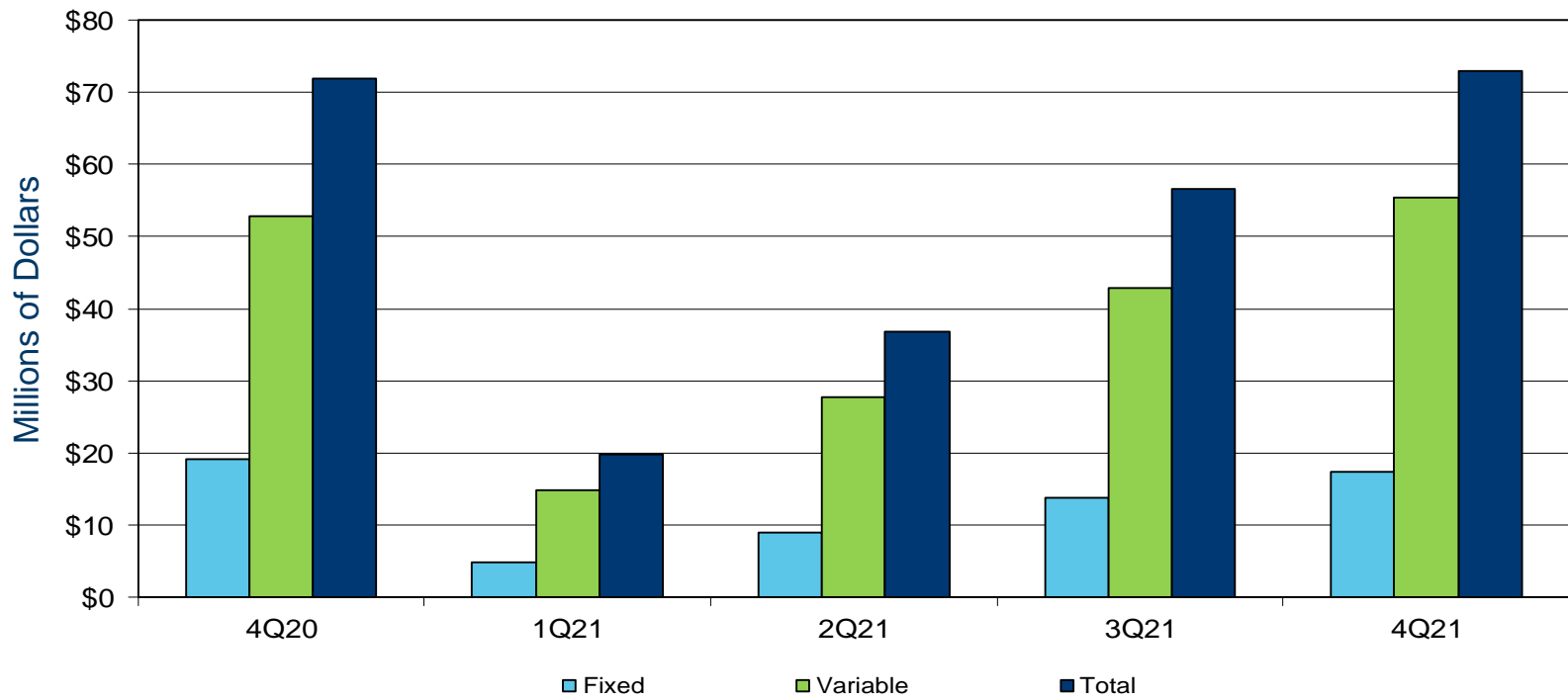
## Self-Directed Option\*

Date	Beginning Balance	Transfers TO Schwab	Transfers FROM Schwab	Ending Balance	Participants
4Q20	\$5,116,144	\$480,303	\$38,812	\$6,483,110	86
1Q21	\$6,483,110	\$393,885	\$18,766	\$7,148,271	93
2Q21	\$7,148,271	\$830,763	\$73,620	\$8,815,326	94
3Q21	\$8,815,326	\$141,732	\$5,352	\$8,605,295	97
4Q21	\$8,605,295	\$56,150	\$155,471	\$8,638,592	97

\*As of December 31, 2021

# Plan Deferrals

# Deferral Growth\*



\*As of December 31, 2021 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)	\$ 4,067,607.13	5.58%
Vanguard LifeStrategy Moderate Growth Fund (Investor Shares)	\$ 1,693,173.80	2.32%
T. Rowe Price Retirement 2040 Fund (Investor Class)	\$ 829,140.72	1.14%
T. Rowe Price Retirement 2050 Fund (Investor Class)	\$ 769,241.28	1.06%
Vanguard LifeStrategy Conservative Growth Fund (Investor Shares)	\$ 708,348.86	0.97%
T. Rowe Price Retirement 2030 Fund (Investor Class)	\$ 701,007.38	0.96%
T. Rowe Price Retirement 2045 Fund (Investor Class)	\$ 692,738.15	0.95%
T. Rowe Price Retirement 2025 Fund (Investor Class)	\$ 576,687.12	0.79%
T. Rowe Price Retirement 2035 Fund (Investor Class)	\$ 510,979.45	0.70%
T. Rowe Price Retirement 2055 Fund (Investor Class)	\$ 407,916.47	0.56%
T. Rowe Price Retirement 2020 Fund (Investor Class)	\$ 195,162.62	0.27%
T. Rowe Price Retirement 2010 Fund (Investor Class)	\$ 49,976.50	0.07%
T. Rowe Price Retirement 2015 Fund (Investor Class)	\$ 42,649.83	0.06%
<b>Total</b>	<b>\$ 11,244,629.31</b>	<b>15.43%</b>
<b>International Stocks</b>		
EuroPacific Growth Fund (Class R5)	\$ 6,247,200.61	8.57%
Capital World Growth & Income Fund (Class R6)	\$ 3,898,277.60	5.35%
<b>Total</b>	<b>\$ 10,145,478.21</b>	<b>13.92%</b>

\*As of December 31, 2021 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)	\$ 1,709,067.47	2.34%
Neuberger Berman Genesis Fund (Institutional Class)	\$ 848,242.55	1.16%
William Blair Small Cap Growth Fund (Class I)	\$ 806,226.46	1.11%
Victory Sycamore Small Company Opportunity Fund (Class I)	\$ 383,300.01	0.53%
<b>Total</b>	<b>\$ 3,746,836.49</b>	<b>5.14%</b>
<b>Mid-Cap Stocks</b>		
Vanguard Mid-Cap Index Fund (Institutional Shares)	\$ 2,455,480.99	3.37%
JP Morgan Mid Cap Value Fund (Class L)	\$ 1,871,941.62	2.57%
<b>Total</b>	<b>\$ 4,327,422.61</b>	<b>5.94%</b>
<b>Large-Cap Stocks</b>		
Vanguard Institutional Index Fund (Institutional Shares)	\$ 5,601,711.29	7.68%
Fidelity Contrafund (Class K6)	\$ 4,809,613.28	6.60%
The Growth Fund of America (Class R6)	\$ 3,473,179.58	4.76%
American Century Focused Large Cap Value Fund (Class R6)	\$ 2,349,378.37	3.22%
T. Rowe Price U.S. Equity Research Fund (I Class)	\$ 2,051,477.06	2.81%
Invesco Growth and Income Fund (Class Y)	\$ 1,679,907.47	2.30%
<b>Total</b>	<b>\$ 19,965,267.05</b>	<b>27.39%</b>

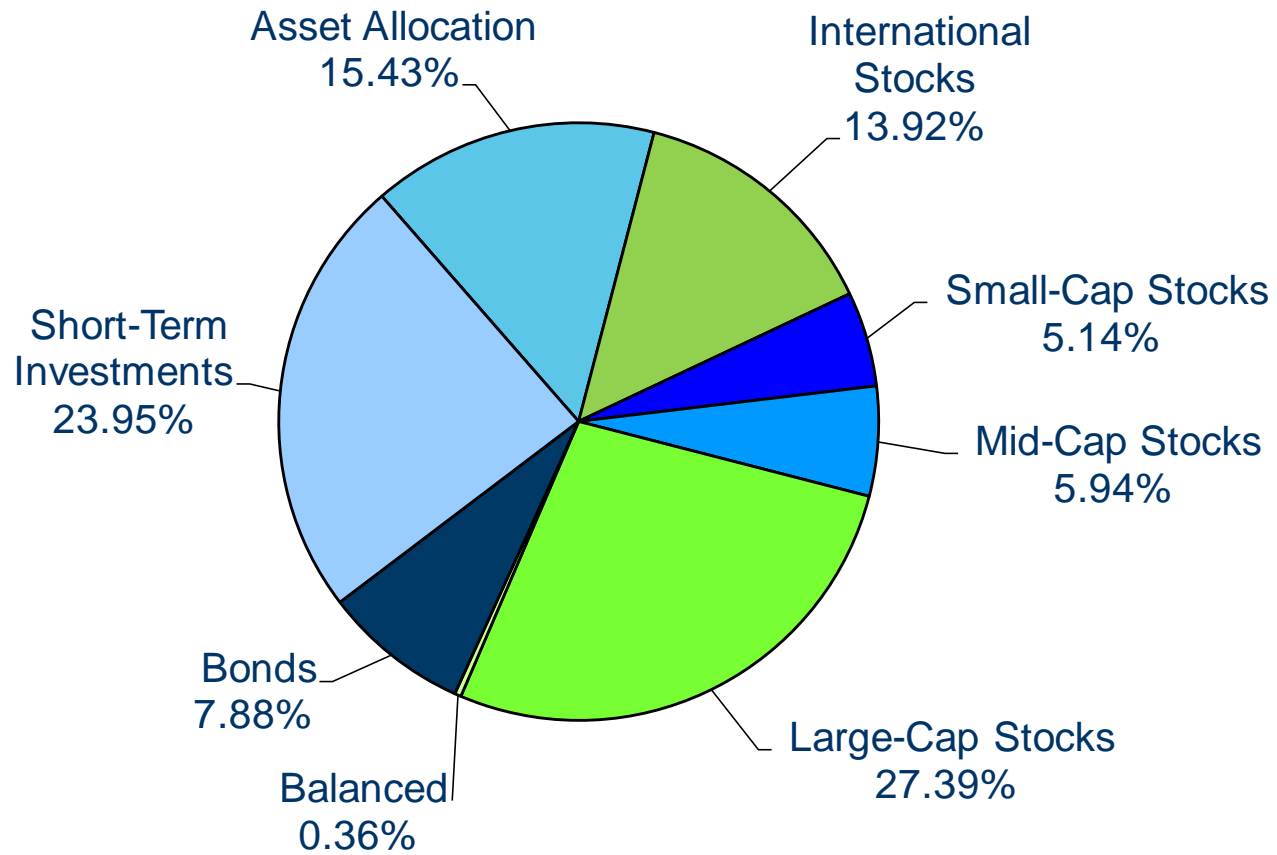
\*As of December 31, 2021 YTD

## 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)	\$ 260,763.83	0.36%
<b>Bonds</b>		
Dodge & Cox Income Fund	\$ 5,740,964.53	7.88%
<b>Short-Term Investments</b>		
Cook County Blended Fixed Option	\$ 17,460,263.46	23.95%
<b>Total:</b>	<b>\$ 72,891,625.49</b>	<b>100.00%</b>

\*As of December 31, 2021 YTD

# Deferrals by Investment Category\*

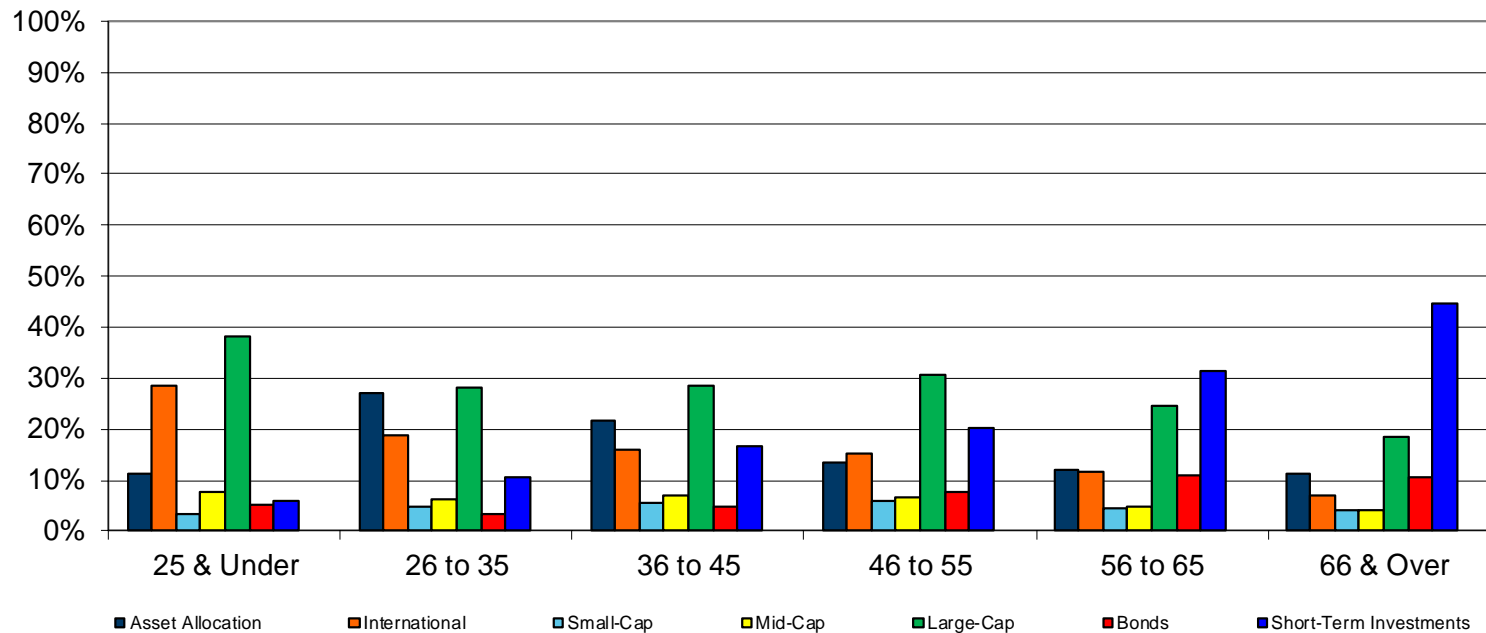


\*As of December 31, 2021 YTD

# 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	\$10,494	\$26,558	\$2,994	\$7,184	\$35,289	\$113	\$4,739	\$5,368	\$92,738
26 to 35	\$1,439,834	\$1,011,263	\$260,318	\$337,916	\$1,494,177	\$50,002	\$175,470	\$558,445	\$5,327,426
36 to 45	\$3,048,706	\$2,252,049	\$798,125	\$958,890	\$4,007,021	\$40,245	\$666,158	\$2,365,871	\$14,137,065
46 to 55	\$3,493,250	\$3,952,628	\$1,529,897	\$1,761,253	\$8,032,085	\$83,343	\$1,980,118	\$5,307,908	\$26,140,484
56 to 65	\$2,674,898	\$2,551,868	\$943,738	\$1,048,371	\$5,448,279	\$81,135	\$2,364,341	\$6,929,328	\$22,041,957
66 & Over	\$577,447	\$351,112	\$211,764	\$213,810	\$948,416	\$5,926	\$550,138	\$2,293,342	\$5,151,956
<b>Total</b>	<b>\$11,244,629</b>	<b>\$10,145,478</b>	<b>\$3,746,836</b>	<b>\$4,327,423</b>	<b>\$19,965,267</b>	<b>\$260,764</b>	<b>\$5,740,965</b>	<b>\$17,460,263</b>	<b>\$72,891,625</b>

Percentage of Deferrals by Asset Class within Age Group



\*As of December 31, 2021 YTD

## Deferrals by Participant Age and Averages\*

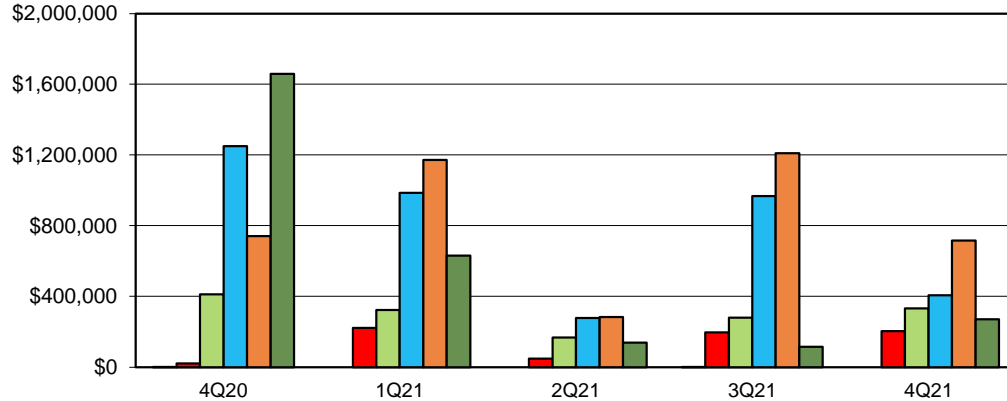
Age	Participants**	Deferrals	% of Total	Avg Def (YTD)
25 & Under	43	\$92,738	0.13%	\$2,157
26 to 35	1,424	\$5,327,426	7.31%	\$3,741
36 to 45	2,998	\$14,137,065	19.39%	\$4,715
46 to 55	4,505	\$26,140,484	35.86%	\$5,803
56 to 65	3,021	\$22,041,957	30.24%	\$7,296
66 & Over	621	\$5,151,956	7.07%	\$8,296
<b>Total:</b>	<b>12,612</b>	<b>\$72,891,625</b>	<b>100.00%</b>	<b>\$5,780</b>

\* As of December 31, 2021 YTD

\*\* Represents the number of participants who have deferred between January 1 and December 31, 2021.

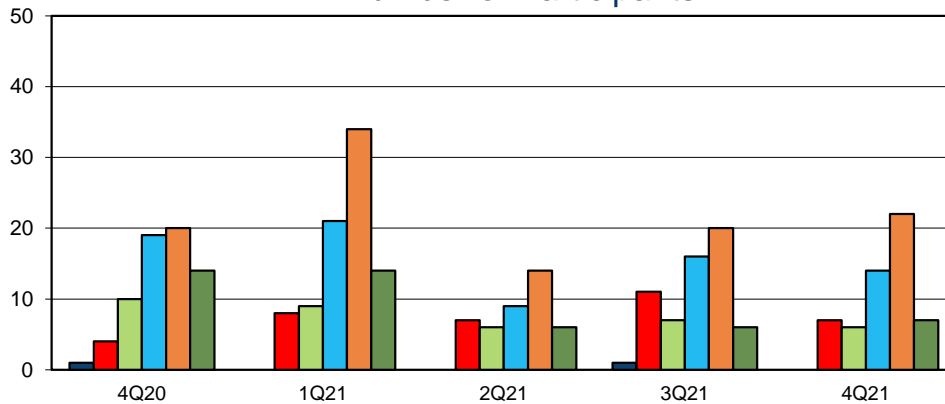
# Transfers/Rollovers In by Age Group\*

### Total Dollar Amounts



Age Group	4Q20	1Q21	2Q21	3Q21	4Q21
25 & Under	\$693	\$0	\$0	\$215	\$0
26-35	\$20,305	\$220,443	\$46,595	\$195,305	\$202,381
36-45	\$410,873	\$321,836	\$167,265	\$278,372	\$332,401
46-55	\$1,249,978	\$984,352	\$277,128	\$966,918	\$406,477
56-65	\$740,569	\$1,171,425	\$282,927	\$1,210,318	\$715,713
66 & Older	\$1,657,648	\$631,067	\$138,844	\$113,919	\$270,251
<b>Total</b>	<b>\$4,080,066</b>	<b>\$3,329,122</b>	<b>\$912,759</b>	<b>\$2,765,047</b>	<b>\$1,927,224</b>

### Number of Participants

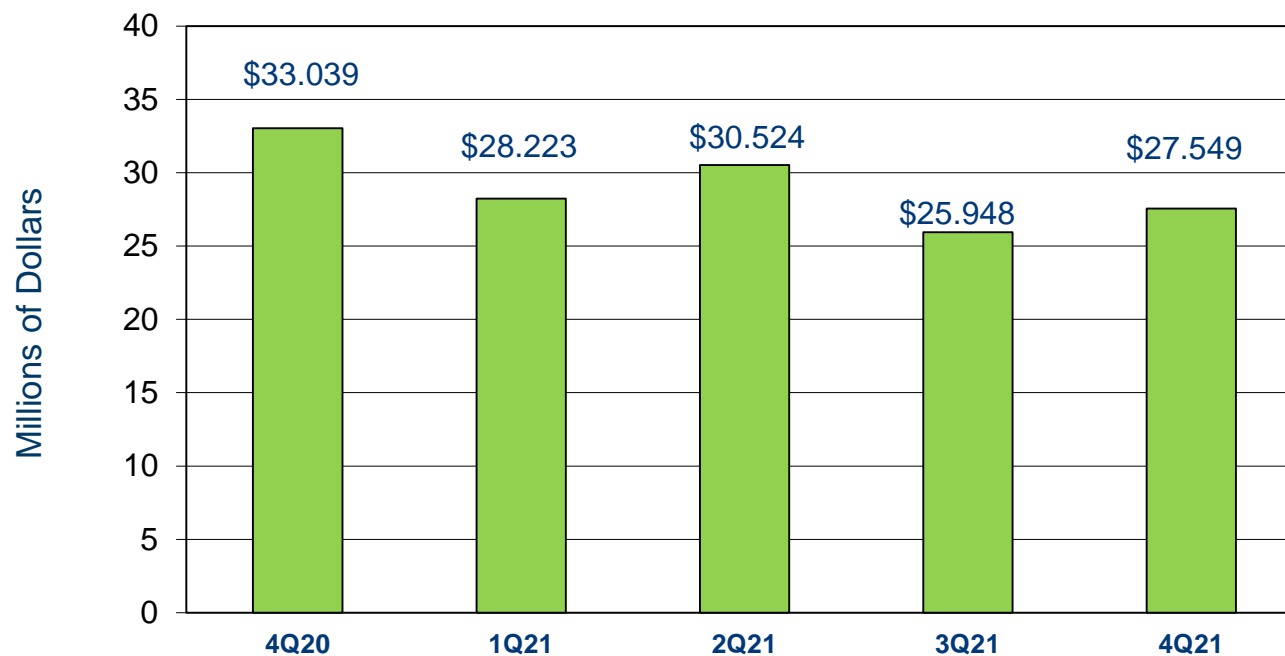


Age Group	4Q20	1Q21	2Q21	3Q21	4Q21
25 & Under	1	0	0	1	0
26-35	4	8	7	11	7
36-45	10	9	6	7	6
46-55	19	21	9	16	14
56-65	20	34	14	20	22
66 & Older	14	14	6	6	7
<b>Total</b>	<b>68</b>	<b>86</b>	<b>42</b>	<b>61</b>	<b>56</b>

\*As of December 31, 2021

# Distributions

## Withdrawals\*



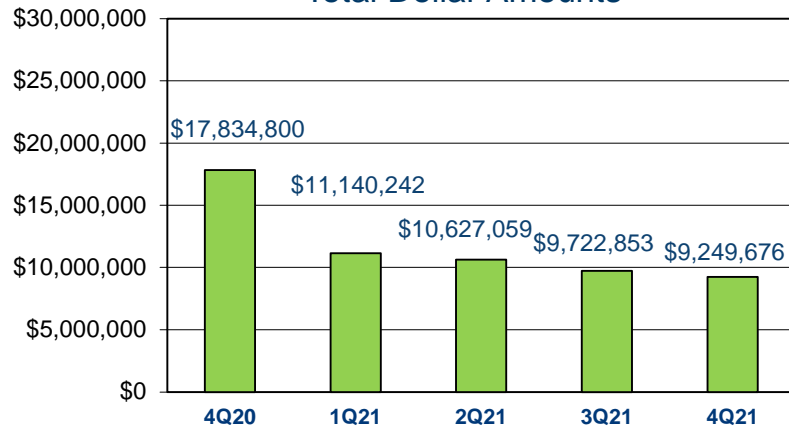
	4Q20	1Q21	2Q21	3Q21	4Q21
<b>Total Distributed</b>	<b>\$33,039,276</b>	<b>\$28,222,748</b>	<b>\$30,524,427</b>	<b>\$25,947,883</b>	<b>\$27,549,083</b>
<b>Total Withdrawals</b>	<b>3,311</b>	<b>2,205</b>	<b>2,293</b>	<b>2,410</b>	<b>3,070</b>
<b>Total Participants</b>	<b>2,217</b>	<b>1,242</b>	<b>1,306</b>	<b>1,370</b>	<b>2,026</b>

\*As of December 31, 2021



# Partial/Lump Sum Distribution Activity\*

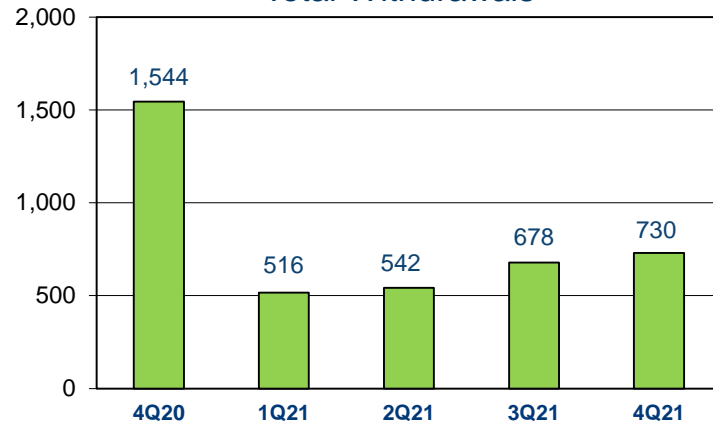
### Total Dollar Amounts



	4Q20	1Q21	2Q21	3Q21	4Q21
<b>Total Distributed</b>	<b>\$17,834,800</b>	<b>\$11,140,242</b>	<b>\$10,627,059</b>	<b>\$9,722,853</b>	<b>\$9,249,676</b>

4Q20 Distributions include CRDs/Disaster Relief transactions totaling \$11,718,727.

### Total Withdrawals



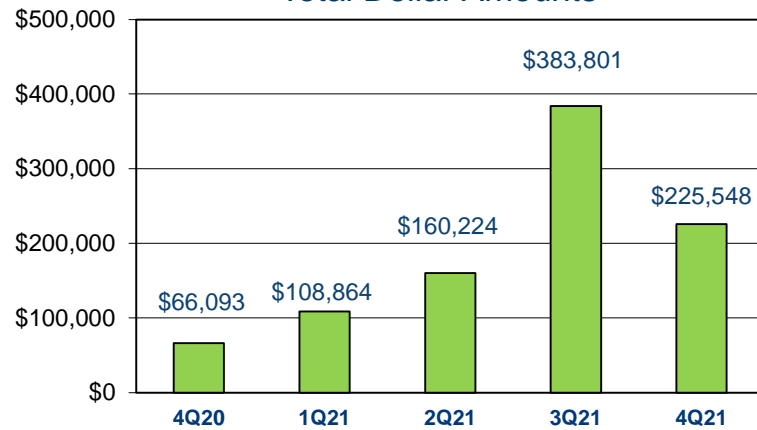
	4Q20	1Q21	2Q21	3Q21	4Q21
<b>Total Withdrawals</b>	<b>1,544</b>	<b>516</b>	<b>542</b>	<b>678</b>	<b>730</b>
<b>Total Participants</b>	<b>1,292</b>	<b>457</b>	<b>446</b>	<b>518</b>	<b>565</b>

4Q20 Distributions include CRDs/Disaster Relief transactions for 1,116 Total Withdrawals for 930 Participants.

\*As of December 31, 2021

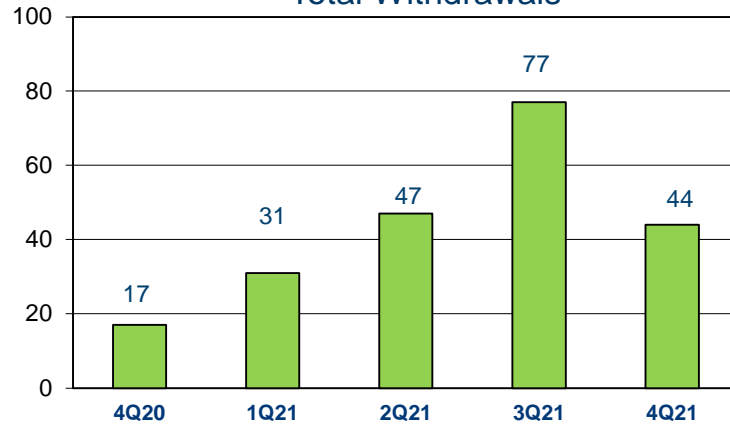
# Unforeseeable Emergency Distribution Activity\*

Total Dollar Amounts



	4Q20	1Q21	2Q21	3Q21	4Q21
Total Distributed	\$66,093	\$108,864	\$160,224	\$383,801	\$225,548

Total Withdrawals

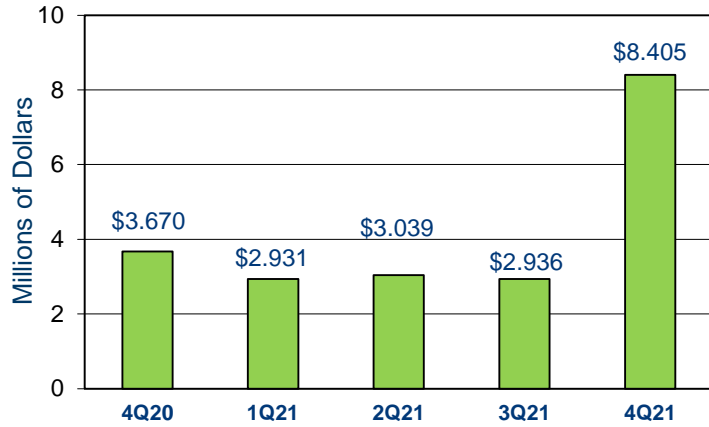


	4Q20	1Q21	2Q21	3Q21	4Q21
Total Withdrawals	17	31	47	77	44
Total Participants	13	28	42	69	40

\*As of December 31, 2021

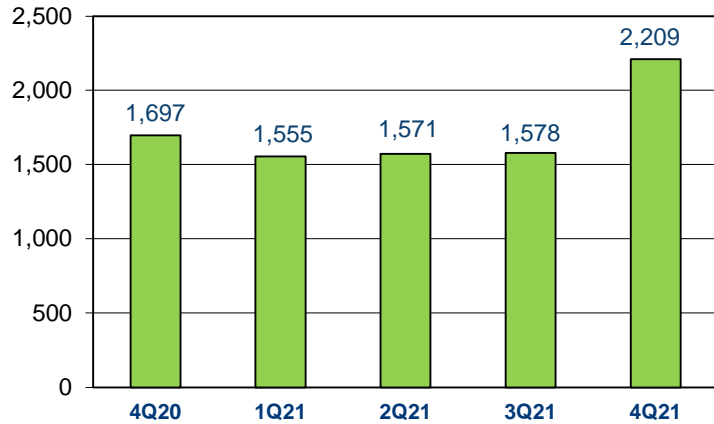
# Systematic Withdrawal Activity\*

Total Dollar Amounts



	4Q20	1Q21	2Q21	3Q21	4Q21
<b>Total Distributed</b>	<b>\$3,670,292</b>	<b>\$2,931,355</b>	<b>\$3,039,211</b>	<b>\$2,935,918</b>	<b>\$8,404,685</b>

Total Withdrawals

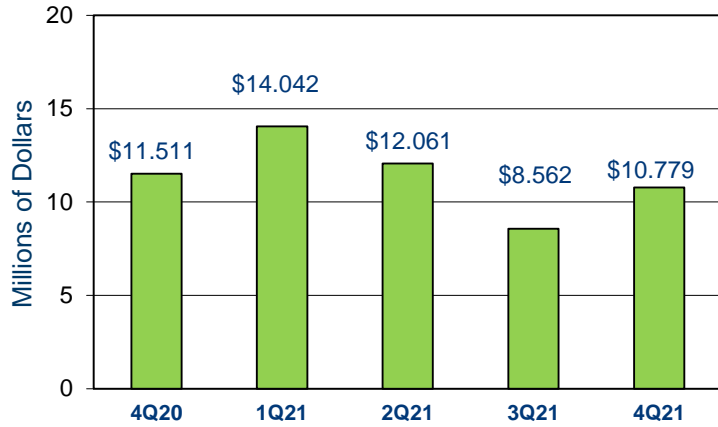


	4Q20	1Q21	2Q21	3Q21	4Q21
<b>Total Withdrawals</b>	<b>1,697</b>	<b>1,555</b>	<b>1,571</b>	<b>1,578</b>	<b>2,209</b>
<b>Total Participants</b>	<b>880</b>	<b>663</b>	<b>690</b>	<b>706</b>	<b>1,336</b>

\*As of December 31, 2021

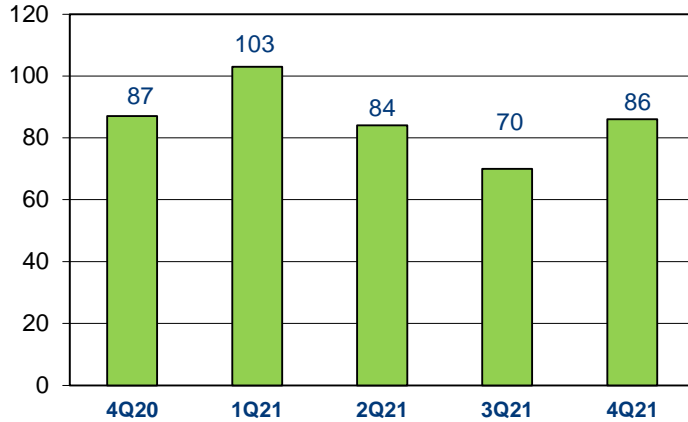
# Transfers/Rollovers Out Activity\*

Total Dollar Amounts



	4Q20	1Q21	2Q21	3Q21	4Q21
<b>Total Distributed</b>	<b>\$11,511,400</b>	<b>\$14,042,287</b>	<b>\$12,061,334</b>	<b>\$8,561,945</b>	<b>\$10,779,029</b>

Total Withdrawals



	4Q20	1Q21	2Q21	3Q21	4Q21
<b>Total Withdrawals</b>	<b>87</b>	<b>103</b>	<b>84</b>	<b>70</b>	<b>86</b>
<b>Total Participants</b>	<b>81</b>	<b>94</b>	<b>81</b>	<b>70</b>	<b>86</b>

\*As of December 31, 2021

# Transfers/Rollovers Out Activity\*

Receiving Institution	4Q21 Number	4Q21 Amount
ALLIANZ LIFE INSURANCE CO	2	\$57,506.72
ALTOIRA	1	\$5,000.00
AMERIPRISE FINANCIAL SERVICES INC	1	\$244.33
APEX CLEARING CORP	2	\$37,533.55
ASCENSUS TRUST COMPANY	1	\$23,520.23
ATHENE ANNUITY AND LIFE COMPANY	1	\$203,768.35
BANKERS LIFE AND CASUALTY CO	1	\$260,000.00
BERNSTEIN	1	\$422,767.90
CAPITAL BANK AND TRUST COMPANY	1	\$4,565.53
CHARLES SCHWAB & CO INC	7	\$635,767.55
CITI PERSONAL WEALTH MANAGEMENT	1	\$22,191.47
EDWARD JONES INVESTMENTS	3	\$1,527,795.76
EMPOWER RETIREMENT	1	\$190,554.94
ESCHEATMENT	1	\$111,769.49
ETRADE SECURITIES LLC	1	\$49,111.05
EXELON EMPLOYEE SAVINGS PLAN	1	\$10,861.36
F&G ANNUITIES & LIFE	1	\$13,056.13
FIDELITY MANAGEMENT TRUST COMPANY	13	\$1,435,832.51
FOLIO INSTITUTIONAL	1	\$33,416.28
HILLTOP SECURITIES	1	\$125,000.00
INTERACTIVE BROKERS LLC	1	\$20,000.00
JACKSON NATIONAL LIFE INSURANCE COMPANY	1	\$100,000.00
JP MORGAN SECURITIES LLC	4	\$1,092,846.50
LASALLE ST SECURITIES LLC	1	\$29,047.66
LPL FINANCIAL LLC	2	\$443,486.03
MANNING & NAPIER FUND INC	1	\$200,000.00
MERRILL LYNCH PIERCE FENNER & SMITH INC	4	\$437,775.81
MORGAN STANLEY SMITH BARNEY LLC	1	\$188,362.04
NATIONAL FINANCIAL SERVICES LLC	1	\$11,393.38
NATIONWIDE FINANCIAL SERVICES	1	\$210,096.09
PERSHING LLC	1	\$11,471.82
PRUDENTIAL RETIREMENT	1	\$5,085.44
PSR 457	1	\$6,325.19
RBC CAPITAL MARKETS LLC	1	\$456.73
SECURIAN FINANCIAL	1	\$27,468.97
SILAC INSURANCE COMPANY	2	\$44,215.80
T ROWE PRICE TRUST CO	1	\$337,079.39
TD AMERITRADE CLEARING INC	8	\$1,420,337.82
THRIVENT FUNDS	1	\$24,865.34
TRANSAMERICA RETIREMENT SOLUTIONS	1	\$168,925.03
VANGUARD FIDUCIARY TRUST COMPANY	6	\$349,158.31
VANTAGEPOINT TRANSFER AGENTS-457	1	\$3,675.08
WELLS FARGO CLEARING SERVICES LLC	2	\$476,693.47
<b>Grand Total</b>	<b>86</b>	<b>\$10,779,029.05</b>

\*As of December 31, 2021

## Loans\*

Quarter	Total Outstanding (Active)	Total Amount Outstanding (Active)	Average Amount Outstanding (Active)	Newly Defaulted	Amount Defaulted	Total Defaulted	Total Default Principal Amount
4Q2020	5,526	\$29,910,491	\$5,413	94	\$423,607	1,855	\$10,632,962
1Q2021	5,318	\$27,989,498	\$5,263	110	\$803,843	1,898	\$11,064,963
2Q2021	5,300	\$27,709,655	\$5,228	62	\$260,354	1,931	\$11,204,888
3Q2021	5,298	\$28,353,019	\$5,352	64	\$265,539	1,945	\$11,293,153
4Q2021	5,166	\$28,726,427	\$5,561	75	\$307,964	1,968	\$11,375,057

Participants requested loan repayment suspension, as permitted by the CARES Act, as follows:

4Q20: 35 loans suspended

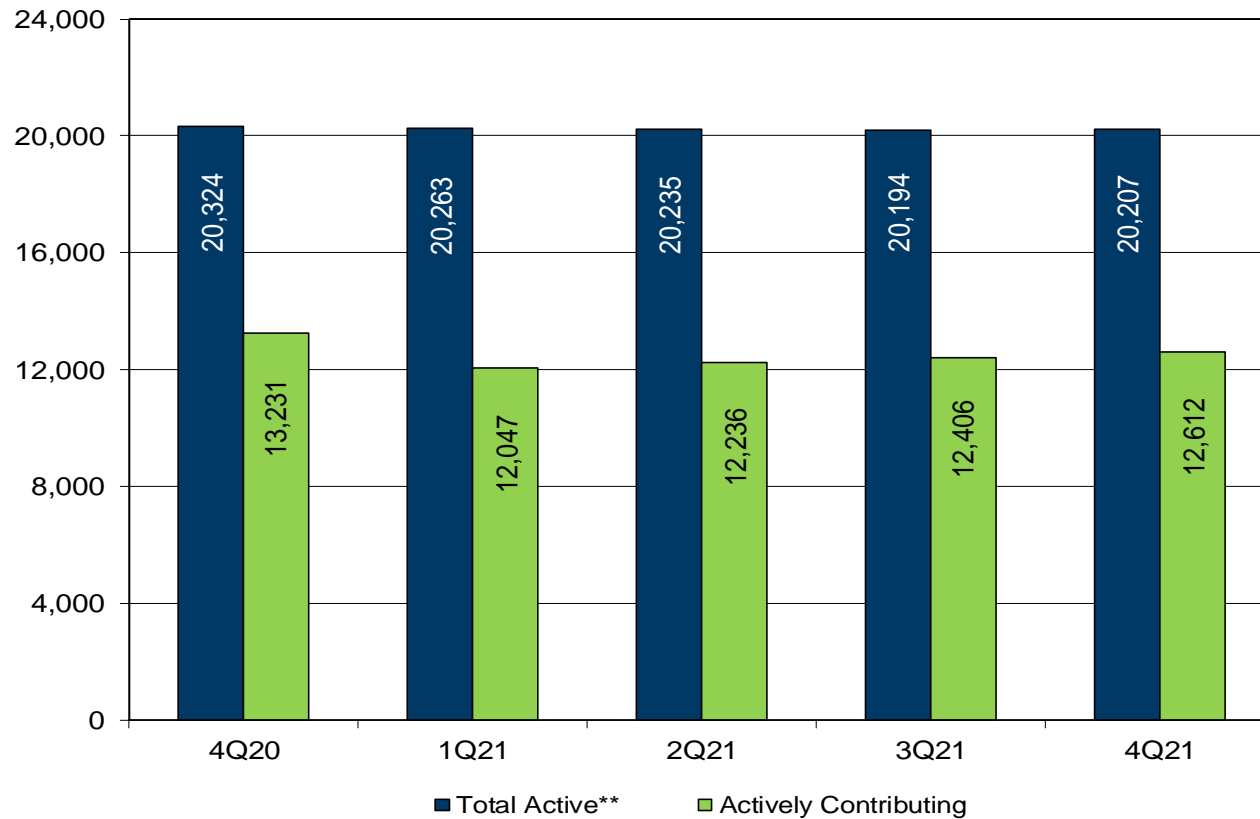
## Loans\*

Quarter	Loans Initiated	Loan Amount	Avg Loan Amount	Amount<5,000	Amount >= \$5,000	General Purpose	Primary Residence
4Q2020	283	\$2,603,920	\$9,201	120	163	276	7
1Q2021	271	\$2,488,534	\$9,183	113	158	270	1
2Q2021	378	\$3,581,194	\$9,474	141	237	373	5
3Q2021	520	\$4,413,683	\$8,488	244	275	509	11
4Q2021	459	\$4,039,536	\$8,801	222	237	451	8

# Participation



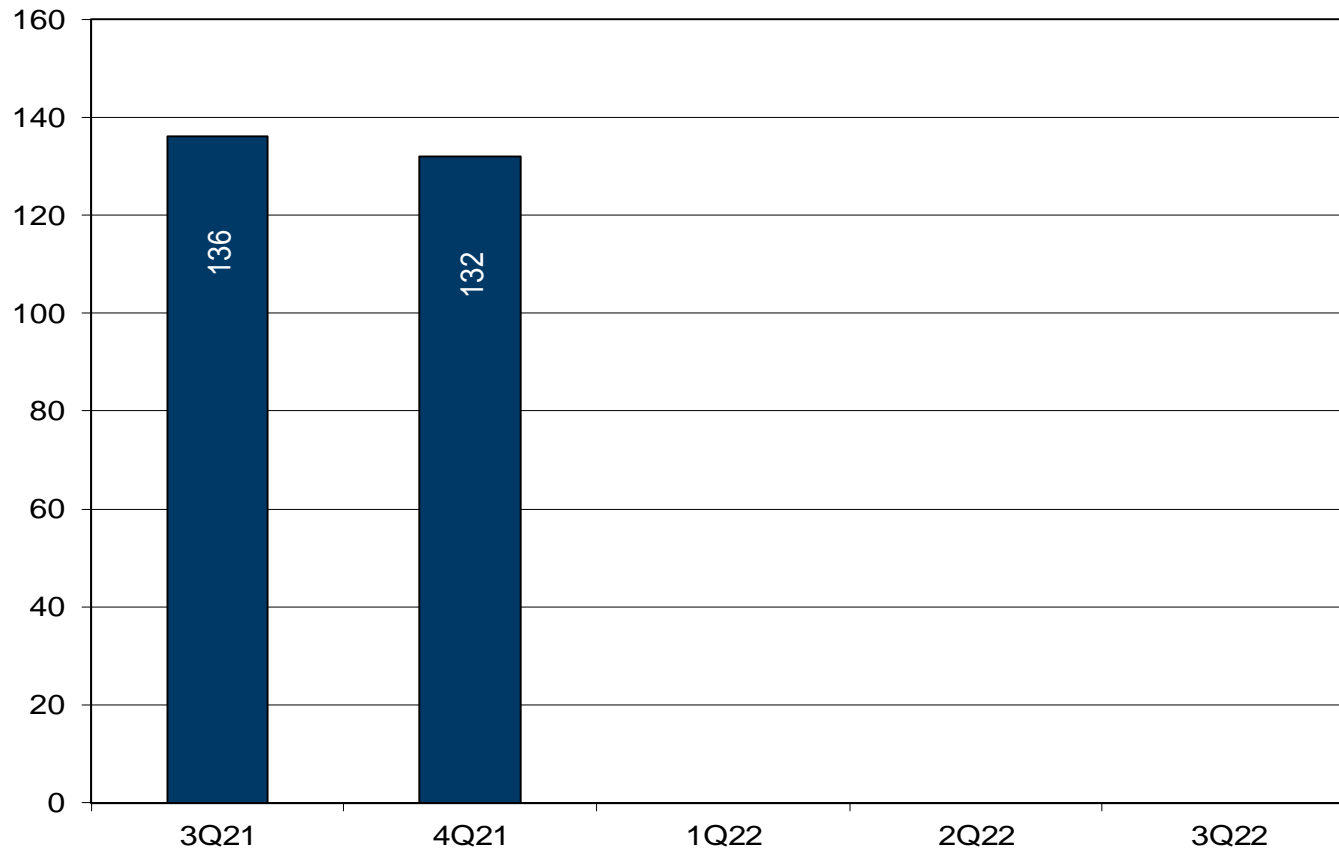
# Participant Growth Information\*



\*\**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 December 31, 2021

## Lost and Dormant Participants\*



\*Lost is defined as participant's address on file is not good. Dormant is defined as no activity in the preceding 12 months.

\*As of December 31, 2021

# Service Statistics

## Service Statistics\*

Contact	2020	2021
Work-place visits	102**	1**
New enrollments	567	554
Contribution elections	4,938	4,948
Calls to Retirement Resource Group	1,281	834
Walk-in visits to local office	137**	105***
Voice response unit calls	7,703	7,112
Web-site hits (www.CookCountyDC.com)	890,109	719,233
My Investment Planner Advice	493	244

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

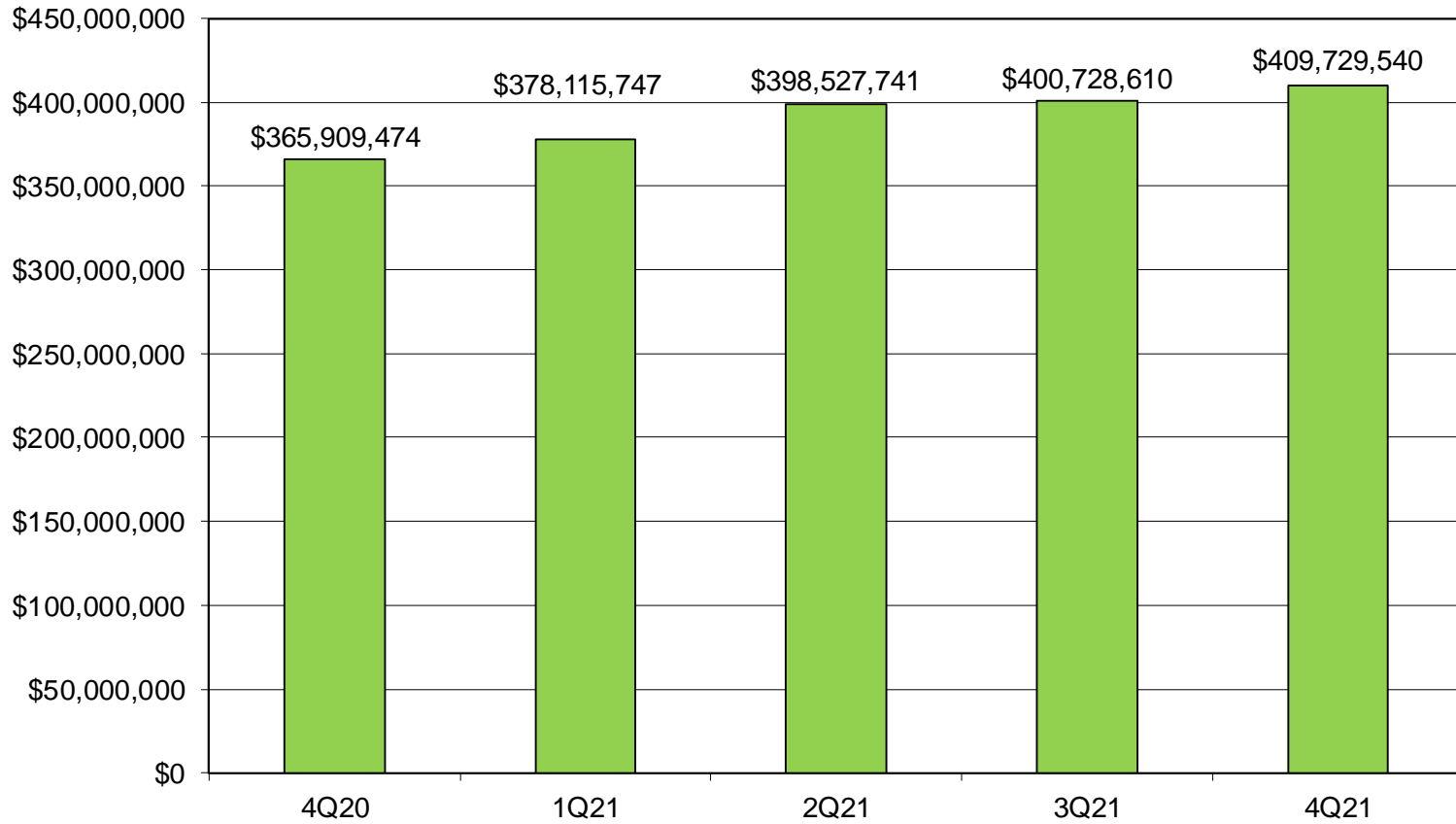
\*\*\*The local office reopened for meetings by appointment only in July 2021.

\*As of December 31, 2021

# ProAccount Managed Account Activity

# ProAccount Managed Account Activity\*

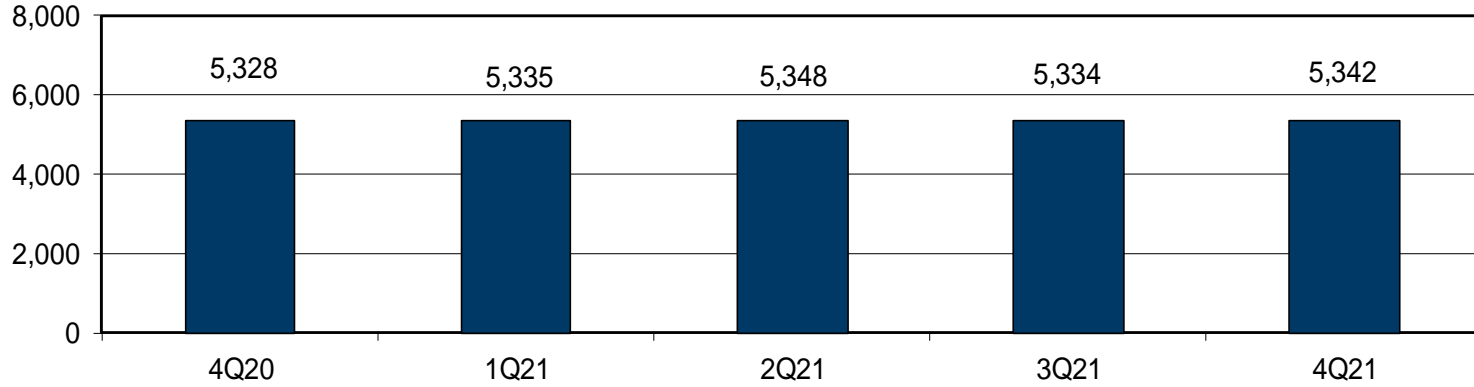
## Assets Under Management



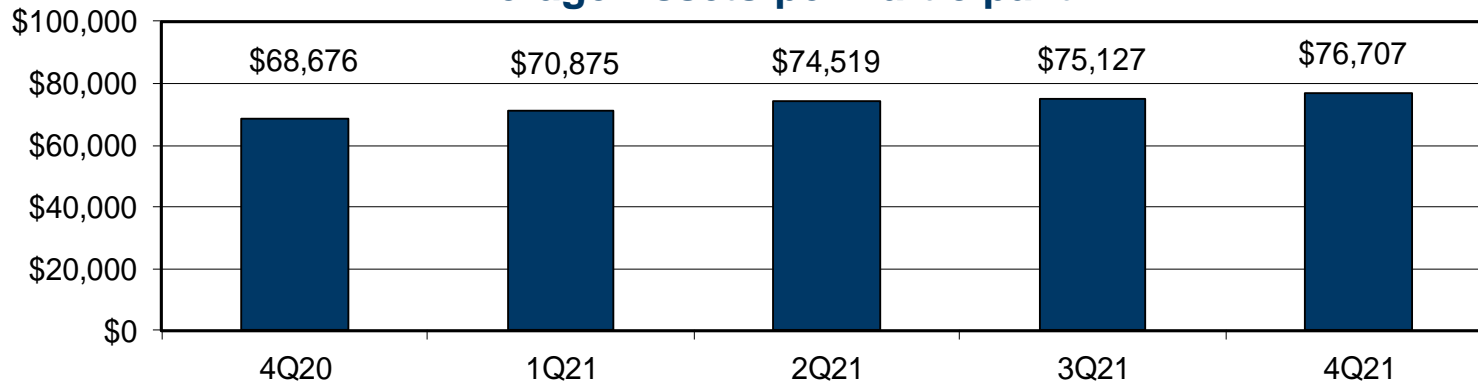
\*As of December 31, 2021

# ProAccount Managed Account Activity\*

## Number of Participants



## Average Assets per Participant



\*As of December 31, 2021

# Reserve Account Activity



## 4th Quarter 2021 Revenue Calculation\*

Investment Option	Gross Expense Ratio	Annual Fund Reimbursement Rate	10/31/2021 Account Value	11/30/2021 Account Value	12/31/2021 Account Value	4Q2021 Fund Reimbursement Revenue	Plan Compensation (0.0075%)
American Century Focused Large Cap Value Fund - Class R6	0.48%	0.00%	48,645,011	45,648,429	49,152,335	-	(897)
American Funds Capital World Growth & Income - Class R6	0.42%	0.00%	78,708,435	81,545,979	85,454,728	-	(1,547)
Cook County Blended Fixed Option	N/A	0.00%	595,226,697	593,816,938	592,205,326	-	(11,266)
Dodge & Cox Income Fund	0.42%	0.08%	143,907,140	148,811,044	148,719,767	29,667	(2,776)
EuroPacific Growth Fund(R) - Class R5	0.51%	0.05%	110,795,107	100,097,129	102,651,558	13,178	(1,977)
Fidelity Contrafund K6	0.45%	0.00%	331,678,979	328,914,667	332,431,722	-	(6,267)
Invesco Growth and Income Fund - Class Y	0.55%	0.25%	41,497,201	38,764,105	41,106,340	25,504	(757)
JPMorgan Mid Cap Value Fund - Class L	0.83%	0.10%	47,933,664	46,101,956	49,284,890	12,046	(894)
Loan	N/A	0.00%	28,362,314	28,654,821	28,726,427	-	-
Neuberger Berman Genesis Fund - Institutional Class	0.84%	0.10%	21,086,199	19,620,643	20,432,521	5,139	(372)
Schwab Personal Choice Retirement Account	N/A	0.00%	9,111,480	8,953,534	8,638,592	-	-
T. Rowe Price Retirement Balanced Fund	0.49%	0.15%	3,074,302	3,066,167	3,083,940	1,163	(58)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2010 Fund	0.49%	0.15%	788,600	828,493	845,841	310	(15)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2015 Fund	0.51%	0.15%	610,074	603,669	626,432	232	(12)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2020 Fund	0.53%	0.15%	4,262,792	4,208,451	4,295,247	1,609	(80)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2025 Fund	0.55%	0.15%	10,884,432	10,861,481	11,122,661	4,143	(207)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2030 Fund	0.58%	0.15%	7,297,843	7,317,644	7,498,052	2,787	(139)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2035 Fund	0.59%	0.15%	5,773,100	5,707,673	5,852,519	2,185	(109)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2040 Fund	0.60%	0.15%	7,222,900	7,092,804	7,350,883	2,731	(136)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2045 Fund	0.62%	0.15%	5,386,088	5,285,654	5,687,447	2,062	(109)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2050 Fund	0.63%	0.15%	4,851,872	4,775,359	5,002,042	1,844	(93)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2055 Fund	0.64%	0.15%	2,659,299	2,515,204	2,524,852	971	(48)
T. Rowe Price U.S. Equity Research Fund - I Class	0.34%	0.00%	45,384,961	44,362,184	46,465,000	-	(852)
The Growth Fund of America(R) - Class R6	0.30%	0.00%	115,813,179	109,538,907	111,008,579	-	(2,114)
Vanguard(R) Institutional Index Fund - Institutional Shares	0.035%	0.00%	212,866,261	211,195,550	219,529,277	-	(4,094)
Vanguard(R) LifeStrategy(R) Conservative Growth Fund	0.12%	0.00%	19,388,350	19,477,651	19,755,589	-	(370)
Vanguard(R) LifeStrategy(R) Growth Fund	0.14%	0.00%	57,839,660	56,970,178	59,124,067	-	(1,102)
Vanguard(R) LifeStrategy(R) Moderate Growth Fund	0.13%	0.00%	53,895,160	52,913,201	53,840,924	-	(1,012)
Vanguard(R) Mid-Cap Index Fund - Institutional Shares	0.04%	0.00%	60,832,946	59,431,191	61,685,672	-	(1,137)
Vanguard(R) Small-Cap Index Fund - Institutional Shares	0.04%	0.00%	43,116,748	35,159,311	36,515,897	-	(721)
Victory Sycamore Small Company Opportunity Fund - Class I	0.93%	0.10%	7,846,369	13,414,474	14,273,478	2,981	(214)
William Blair Small Cap Growth Fund - Class I	1.30%	0.15%	27,080,195	25,685,859	25,518,340	9,868	(496)
<b>Total</b>			<b>2,124,102,892</b>	<b>2,091,983,047</b>	<b>2,130,389,306</b>	<b>115,496</b>	<b>(39,872)</b>

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

\*As of December 31, 2021

## 4th Quarter 2021 Reserve Account Activity\*

<b>Activity</b>	<b>Date</b>	<b>Amount</b>
Beginning Balance	10/1/2021	\$680,389
3Q21 Reserve Account Deposit	10/4/2021	\$39,116
NAGDCA Membership Renewal	11/18/2021	(\$600)
Investment Performance (Vanguard Treasury Money Market Fund)	12/31/2021	\$24
<b>Ending Balance</b>	<b>12/31/2021</b>	<b>\$718,929</b>

\*As of December 31, 2021

# Performance Guarantees

## Performance Guarantees\*

Service	Service Standard	Reimbursement Amount	Current Status - YTD as of 12/31/2021
<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 4Q2021.
<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	90.32% of calls were answered within 30 seconds during 4Q2021. 80.85% of calls were answered within 30 seconds YTD2021.  0.82% of calls were abandoned during 4Q2021. 1.65% of calls were abandoned YTD2021.
<b>Quarterly Participant Statement Delivery</b>	99% in compliance with the Standard below.  Dependency: Receipt of all necessary information (example, message approval) from the Plan Sponsor prior to the end of the quarter for which the statement period is applicable. 100% accuracy rate on statements mailed.  Standard: Mailed within 30 days of the close of the quarter.	\$5,000 per calendar quarter plus \$1,000 for each additional day that statements are delayed	4Q: Mailed 1/14/2022
<b>Participant Transaction Confirmation Statements</b>	100% in compliance with the Standard below.  <b>Standard:</b> Paper or (if applicable) electronic statement mailed or otherwise made available within 2 Business Days of the transaction request. Exchanges, allocation changes and beneficiary changes, name/address changes and enrollment confirmations are included.	\$25 for each confirmation statement delayed	All confirmations mailed within 2 business days of transaction.
<b>Fund Balance Exchanges</b>	Processed same day if initiated prior to the close of the New York Stock Exchange.	\$25 for each occurrence delayed	100% of exchanges were processed the same day for 4Q2021.
<b>Termination/In Service Withdrawals/Rollover 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.  Payment issued within 3 Business Days of processing.	\$1,500 per month plus \$50 per day for each check outstanding	100.00% of withdrawals processed within 1 business day of receipt in good order.

\*Nationwide is willing to place \$50,000 annual at risk.

## Performance Guarantees (Continued)

Service	Service Standard	Reimbursement Amount	Current Status - YTD as of 12/31/2021
<b>Contributions Processed and Posted to Investments</b>	<p>100% processed in compliance with the standard below.</p> <p><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.</p>	<p>Nationwide will correct as of the original effective date, at its expense, any errors it commits in processing contributions sent by the Plan Sponsor as provided in the Agreement.</p> <p>\$2,500 for each payroll submission that is not posted in accordance with the Standard.</p>	All contributions processed in accordance with the Standard
<b>Plan Performance Reviews</b>	Fund and Plan Performance Reviews and Reports will be provided quarterly within thirty (30) days of quarter close to the Committee 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 Educational Services / Communications Group Meetings</b>	As provided in the Agreement and except as otherwise mutually agreed to in writing with the Committee, Nationwide will conduct 9,000 individual consultations, thirty-six (36) Countywide webinars and provide a minimum of two hundred (200) group workshops annually. Nationwide will document the number of Participants, physical location utilized or virtual format, and topics covered as part of the Plan Performance Review.	\$5,000 annually	<p>2,797 individual meetings were held 4Q2021. 9,156 individual meetings were held during 2021.</p> <p>19 participant group meetings were held 4Q2021. 99 participant group meetings were held during 2021.</p>
<b>Participant Satisfaction</b>	<p>A mutually agreed rating of <b>Satisfied to Very Satisfied</b> on a 5-point scale for Overall Plan Satisfaction, with the Annual Participant Satisfaction Survey after surveying (receiving a survey response), at a minimum, from a statistically significant sample of Plan Participants.</p> <p>The Scale is as follows:                      1 – Very Dissatisfied; 2 – Dissatisfied; 3 – Neutral; 4 – Satisfied; 5 – Very Satisfied, or “N/A – No basis to provide an opinion”.</p>	\$15,000 annually	The 2021 Participant Satisfaction Survey was fielded in October 2021 and resulted in 82% of participants being Satisfied or Very Satisfied.

## Performance Guarantees (Continued)

Service	Service Standard	Reimbursement Amount	Current Status - YTD as of 12/31/2021
<b>Client Satisfaction</b>	Nationwide will administer transactional satisfaction surveys with Participants following individual consultations and attendance at group workshops and/or webinars as conducted by the local Chicago service staff. The survey will be developed jointly with the Committee, fielded monthly, and the results will be shared with the Committee and considered when developing educational plans and while providing Plan Services. Further, Nationwide will provide quarterly results of the call center transactional survey on an aggregate level for the Committee's review.	\$15,000 annually	The consultation and webinar surveys have been developed and are being fielded on a monthly basis for those participants who meet with a retirement specialist or attend a group meeting/webinar. Results will be shared with the Committee as soon as they are available.
<b>Implementation of all New Fund Changes</b>	If a requested investment option is not added within seventy (70) calendar days, after a trading agreement with the investment provider has been established by NATIONWIDE and direction to add has been provided by the Plan in good order, a non-performance fee of \$5,000 will be paid to the plan, per occurrence.	\$5,000 per event	There were no fund changes in 4Q2021.
<b>Written Replies and Resolution to Escalated</b>	Acknowledgment issued in writing or via e-mail within 5 Business Days from the receipt of a mailed written or e-mailed inquiry. 90% resolved within 10 Business Days.	\$150 per transaction	All acknowledgements issued within 5 business days of receipt of inquiry.  100% of formal complaints were resolved within 10 business days.