



County of San Diego – Non-Standardized Monthly and Three-Month Performance Data through August 31, 2020

The following are the percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan for the period stated above. **The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor’s shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Please consider the fund’s investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Read the prospectus carefully before investing** The fund profiles contain the gross operating expense for each fund and both the fund prospectuses and fund profiles are available on this website at **View Prospectus/Profile** or by contacting us to speak with a Customer Service Representative.

Fund Name	Previous 1 Month	Previous 3 Month	YTD	3 Year	Inception Date	Expense Ratio
American Balanced Fund – Class R4	2.37	6.97	4.69	8.63	7/25/1975	0.61%
Europacific Growth Fund – Class R4	5.50	17.73	5.99	6.44	4/16/1984	0.81%
BNY Mellon Midcap Index Fund, Inc.	3.48	9.50	-5.88	4.86	6/19/1991	0.51%
Columbia Contrarian Core Fund – Inst 2 Class	7.02	14.80	11.74	13.16	12/14/1992	0.69%
Columbia High Yield Bond Fund – Advisor Class	0.43	5.97	0.76	4.39	12/8/1983	0.78%
Hartford Dividend and Growth HLS Fund – Class IA	4.94	9.17	-3.14	8.88	3/9/1994	0.68%
Hartford Midcap HLS Fund – Class IA	2.63	10.70	3.22	11.82	7/14/1997	0.70%
Invesco Oppenheimer Developing Markets Fund - Class Y	3.91	19.07	0.92	5.20	9/7/2005	1.00%
MFS Growth Fund – Class R4	7.91	19.65	26.99	24.24	3/31/2005	0.66%
MFS Mid Cap Value Fund – Class R6	2.80	8.70	-10.54	4.04	10/31/2001	0.68%
Metropolitan West Total Return Bond Fund – Class M	-0.49	2.19	7.62	5.36	3/31/1997	0.67%
Stable Value Fund – 401(a) ¹	0.13	0.42	1.19	1.85	7/13/2012	N/A
Stable Value Fund – 457(b) ¹	0.13	0.42	1.19	1.85	7/13/2012	N/A
Target Date Fund – 2005	2.06	6.90	7.53	7.44	4/13/2017	0.51%
Target Date Fund – 2010	2.36	7.51	7.69	7.80	4/13/2017	0.50%
Target Date Fund – 2015	2.92	8.67	7.62	8.53	4/13/2017	0.50%
Target Date Fund – 2020	3.45	9.71	7.74	9.24	4/13/2017	0.54%
Target Date Fund – 2025	3.76	10.36	7.66	9.77	4/13/2017	0.57%
Target Date Fund – 2030	4.34	11.51	7.68	10.47	4/13/2017	0.59%
Target Date Fund – 2035	4.69	12.27	7.52	10.97	4/13/2017	0.61%
Target Date Fund – 2040	4.93	12.72	7.51	11.26	4/13/2017	0.63%
Target Date Fund – 2045	4.99	12.84	7.48	11.35	4/13/2017	0.63%
Target Date Fund – 2050	4.99	12.93	7.56	11.35	4/13/2017	0.63%
Target Date Fund – 2055	5.06	12.91	7.55	11.37	4/13/2017	0.63%
Target Date Fund – 2060	5.02	12.92	7.53	11.33	4/13/2017	0.63%
Nuveen Real Estate Securities Fund – Class I	-0.60	7.08	-10.40	2.69	6/30/1995	1.06%
T. Rowe Price New Horizons Fund, Inc.	4.24	16.73	34.31	27.70	6/3/1960	0.76%
Vanguard Institutional Index Fund – Institutional Plus	7.19	15.49	9.75	14.51	7/7/1997	0.02%
Vanguard Small Cap Index Fund – Institutional	4.07	11.52	-3.66	6.90	7/7/1997	0.04%
Wells Fargo Special Small Cap Value Fund - Institutional	4.06	8.30	-16.94	1.46	5/7/1993	0.97%

1. Expense ratio data for these investments is not available. Additional information about these investment options can be found by calling the County of San Diego Deferred Compensation Store at (619) 531-5840.



FEE DISCLOSURES

Non-standardized Performance:

The returns listed above represent the total percentage change in share value for the periods indicated and are based on a one-time investment of \$1,000.

Some mutual funds may impose a short-term trade fee. Some funds may be subject to a trade restriction policy.

Please read the underlying prospectus carefully. Before investing, please carefully consider the fund's investment objectives, risks, charges and expenses. The underlying fund prospectus contains this and other important information. Please read the prospectus carefully before investing. The underlying fund prospectuses can be obtained from this Web site or by [contacting Nationwide](#).

Expense ratios:

Represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. Investment companies may use management expense waivers or reimbursements to cap management expenses at certain levels ("net operating expenses"). These performance figures reflect net operating expenses of the fund. If gross operating expenses were used in the performance figures, the performance would be lower. More details about management expense waivers or reimbursements are available in the fund's prospectus. Please read the prospectus carefully. For more complete information about fund fees and charges, request a fund prospectus. The underlying fund /prospectuses can be obtained from this Web site or by contacting Nationwide.

IMPORTANT DISCLOSURES

Investing involves market risk, including the possible loss of principal.

Inception Date is the date the underlying fund was established.

Net is the amount after all charges are subtracted from the gross amount.

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Although data is gathered from reliable sources, data accuracy and completeness cannot be guaranteed.

INVESTMENT RISK DISCLOSURES

Asset Allocation funds Invest in a mix of asset classes. These funds can be selected based on your personal objectives and risk tolerance and are designed to provide asset allocation across several types of investments and

asset classes, primarily by investing in underlying funds. Therefore, in addition to the management fees, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The use of asset allocation does not guarantee returns or insulate you from potential losses. Target Maturity Funds are designed for



people who plan to withdrawal funds during or near a specific year. Like other funds, target date funds are subject to market risk and loss. Loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement.

Specialty Stock funds

A mutual fund investing primarily in the securities of a particular industry, sector, type of security or geographic region. (used in San Diego's plan highlights- NRM-4423CA-SG.2 page 9). Funds that invest in a concentrated sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

International funds

Typically invest in the stock of non-U.S. companies. International investing involves additional risks, including currency fluctuations, political instability, differences in accounting standards and foreign regulations.

Small-cap funds

Typically invest in the stock of small U.S. companies whose market capitalization is less than \$1 billion. Small company funds involve increased risk and volatility.

Mid-cap funds

Typically invest in the stock of mid-sized U.S. companies whose market capitalization is valued at \$1-5 billion. Mid-cap stock funds are subject to market risk. They are generally perceived to be riskier than large-cap stock funds, but less so than small-cap funds.

Large-cap funds

Typically invest in the stock of large U.S. companies whose market capitalization is valued over \$5 billion. Large-cap stock funds are subject to market risk. They are generally perceived to carry less risk than mid and small-cap funds.

Bond funds

Typically invest in bonds from corporations and government entities. Bond funds have the same interest rate, inflation and credit risks that are associated with the underlying bonds owned by the fund.

High-yield bond securities

Are typically subject to greater risk and price volatility than funds which invest in higher rated debt securities.

Short-term investments (fixed accounts cash)

Though cash equivalents may be subject to less volatility than other investments, they may not keep pace with inflation. An investment in a money market underlying fund, general account or stable value fund, is not insured or guaranteed by the FDIC or any other government agency.

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