

**Sacramento County
Retirement Health Savings Plan
Performance Analysis⁴
For Quarter Ended June 30, 2020**

| Ticker | Fund Name | RHSP Participant Market Value | % of Total Assets | Total Return Annualized ¹ | | | | Inception Date | Morningstar Rating | Equity Style Box ³ | Fixed-Inc Style Box ³ |
|-----------|--|-------------------------------------|-------------------------|--------------------------------------|--------|--------|--------|-------------------|-----------------------|----------------------------------|-------------------------------------|
| | | | | 12 Mo | 3 Yr | 5 Yr | 10 Yr | | | | |
| FLCNX | Fidelity Contrafund K6 | \$ 5,112,333 | 4.16% | 16.55% | 0.00% | 0.00% | 0.00% | 05/25/17 | ★★★ | Lrg Growth | - |
| MWTSX | MetWest Total Return Bond Plan | \$ 20,521 | 0.02% | 9.18% | 5.66% | 4.41% | - | 07/29/11 | ★★★★ | - | Int Med |
| VBTIX | Vanguard Total Bond Mkt Idx Inst | \$ 81,113 | 0.07% | 8.98% | 5.36% | 4.33% | 3.79% | 09/18/95 | ★★★★ | - | Int High |
| 92211A208 | Vantagepoint Core Bond Idx S3 ⁶ | \$ 440,570 | 0.36% | 8.09% | 4.69% | 3.62% | 3.15% | 04/22/16 | ★★ | - | Int High |
| SPX | S & P 500 | | | 7.51% | 10.73% | 10.73% | 13.99% | | | | |
| VINIX | Vanguard Institutional Index | \$ 210,799 | 0.17% | 7.49% | 10.70% | 10.70% | 13.96% | 07/31/90 | ★★★★★ | Lrg Blend | - |
| 92211A802 | Vantagepoint Infl Focused S3 ⁶ | \$ 222,900 | 0.18% | 7.48% | 4.31% | 3.09% | 2.67% | 04/22/16 | ★★★ | Lrg Val | Long High |
| 92211A364 | Vantagepoint 500 Stk Idx S3 ⁶ | \$ 1,880,757 | 1.53% | 6.91% | 10.08% | 10.07% | 13.31% | 04/22/16 | ★★★★ | Lrg Blend | - |
| PRILX | Parnassus Core Equity IS | \$ 42,676 | 0.03% | 6.75% | 11.93% | 10.84% | 13.63% | 04/28/06 | ★★★★★ | Lrg Blend | - |
| 92211A299 | Vantagepoint Brd Mkt Idx S3 ⁶ | \$ 688,717 | 0.56% | 5.74% | 9.38% | 9.39% | 13.05% | 04/22/16 | ★★★ | Lrg Blend | - |
| 92211A331 | Vantagepoint Grwth & Income S3 ⁶ | \$ 677,857 | 0.55% | 5.28% | 8.83% | 9.02% | 12.63% | 04/22/16 | ★★★ | Lrg Blend | - |
| 92211A539 | Vantagepoint MP Cons Growth S3 ⁶ | \$ 69,918 | 0.06% | 4.01% | 4.21% | 3.97% | 5.40% | 04/22/16 | ★★★ | Lrg Blend | Int Med |
| 92211A505 | Vantagepoint Low Dur Bond S3 ⁶ | \$ 97,602 | 0.08% | 3.90% | 2.63% | 1.92% | 1.70% | 04/22/16 | ★★ | - | Short Med |
| 92211A497 | Vantagepoint MP Trad Growth S3 ⁶ | \$ 78,694 | 0.06% | 3.74% | 5.25% | 5.13% | 7.28% | 04/22/16 | ★★★ | Lrg Blend | Int Med |
| NBSTX | Neuberger Berman Sustainabl Eq ⁶ | \$ 379,666 | 0.31% | 3.31% | 6.13% | 7.29% | 11.15% | 03/03/97 | ★★ | Lrg Blend | - |
| FOSFX | Fidelity Overseas | \$ 21,322 | 0.02% | 2.68% | 4.49% | 5.42% | 8.94% | 12/04/84 | ★★★★ | Lrg Growth | - |
| 92211A463 | Vantagepoint MP Lng-Trm Gr S3 ⁶ | \$ 187,194 | 0.15% | 2.51% | 5.45% | 5.61% | 8.40% | 04/22/16 | ★★★ | Lrg Blend | Int Med |
| 92211R318 | Vantagepoint PLUS Fund S11 | \$ 44,977 | 0.04% | 2.39% | 2.32% | 2.20% | 2.40% | 07/17/20 | - | - | - |
| FRGX | Fidelity Inv Mmkt Government Port Ins | \$ 2,164,129 | 1.76% | 1.31% | 1.58% | 1.07% | - | 05/14/14 | - | - | - |
| VIEIX | Vanguard Extended Market Index | \$ 58,771 | 0.05% | 1.19% | 6.44% | 6.78% | 12.38% | 07/07/97 | ★★★★ | Mid Growth | - |
| 92211R805 | Vantagepoint International S3 ⁶ | \$ 359,456 | 0.29% | -2.77% | 1.53% | 2.47% | 6.00% | 04/22/16 | ★★★★ | Lrg Blend | - |
| VSENX | JPMorgan Small Cap Equity R6 | \$ 13,774 | 0.01% | -3.60% | 4.60% | - | - | 05/31/16 | ★★★★★ | Mid Growth | - |
| VTSNX | Vanguard Total Intl Stock Index | \$ 22,578 | 0.02% | -4.07% | 1.12% | 2.45% | - | 11/29/20 | ★★★★ | Lrg Blend | - |
| 92211R508 | Vantagepoint Overseas Eq Idx S3 ⁶ | \$ 424,521 | 0.35% | -4.90% | 0.55% | 1.65% | 5.37% | 04/22/16 | ★★★ | Lrg Blend | - |
| 92211A190 | Vantagepoint Md/Sm Co Idx S3 ⁶ | \$ 1,079,027 | 0.88% | -5.17% | 3.53% | 4.88% | 10.95% | 04/22/16 | ★★★★★ | Sm Blend | - |
| OIEJX | JPMorgan Equity Income R6 | \$ 34,856 | 0.03% | -5.83% | 5.15% | 7.00% | - | 01/31/12 | ★★★★ | Lrg Val | - |
| 92211R201 | Vantagepoint Discovery S3 ⁶ | \$ 202,884 | 0.16% | -7.97% | 2.87% | 3.96% | 10.15% | 04/22/16 | ★★★★ | Sm Growth | Short Med |
| 92211A232 | Vantagepoint Select Value S3 ⁶ | \$ 130,754 | 0.11% | -9.95% | -1.48% | 1.70% | 8.51% | 04/22/16 | ★★★ | Mid Val | - |

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Performance Analysis⁴
For Quarter Ended June 30, 2020**

| Ticker | Fund Name | RHSP Participant Market Value | % of Total Assets | Total Return Annualized ¹ | | | | Inception Date | Morningstar Rating | Equity Style Box ³ | Fixed-Inc Style Box ³ |
|--------------------------|---|-------------------------------|-------------------|--------------------------------------|-------|-------|-------|----------------|--------------------|-------------------------------|----------------------------------|
| | | | | 12 Mo | 3 Yr | 5 Yr | 10 Yr | | | | |
| Target Date Funds | | | | | | | | | | | |
| 92211A869 | Vantagepoint MS Ret Inc S3 ⁶ | \$ 1,680,128 | 1.37% | 5.01% | 4.46% | 4.06% | 4.64% | 04/22/16 | ★★ | Lrg Blend | Int Med |
| 92211A794 | Vantagepoint Milestone 2015 S3 ⁶ | \$ 4,447,759 | 3.62% | 4.55% | 4.60% | 4.35% | 6.40% | 04/22/16 | ★★ | Lrg Blend | Int Med |
| 92211A760 | Vantagepoint Milestone 2020 S3 ⁶ | \$ 9,317,030 | 7.58% | 4.38% | 4.89% | 4.66% | 7.06% | 04/22/16 | ★★★ | Lrg Blend | Int Med |
| 92211A737 | Vantagepoint Milestone 2025 S3 ⁶ | \$ 14,701,525 | 11.95% | 3.85% | 4.92% | 4.89% | 7.70% | 04/22/16 | ★★ | Lrg Blend | Int Med |
| 92211A695 | Vantagepoint Milestone 2030 S3 ⁶ | \$ 17,270,872 | 14.04% | 3.31% | 4.97% | 5.08% | 8.29% | 04/22/16 | ★★★ | Lrg Blend | Int Med |
| 92211A661 | Vantagepoint Milestone 2035 S3 ⁶ | \$ 18,351,144 | 14.92% | 2.76% | 5.00% | 5.25% | 8.88% | 04/22/16 | ★★★ | Lrg Blend | Int Med |
| 92211A638 | Vantagepoint Milestone 2040 S3 ⁶ | \$ 17,437,428 | 14.18% | 2.09% | 5.09% | 5.44% | 9.31% | 04/22/16 | ★★★ | Lrg Blend | Int Med |
| 92211A596 | Vantagepoint Milestone 2045 S3 ⁶ | \$ 14,232,164 | 11.57% | 1.70% | 5.19% | 5.57% | 9.42% | 04/22/16 | ★★★ | Lrg Blend | Int Med |
| 92211A562 | Vantagepoint Milestone 2050 S3 ⁶ | \$ 7,157,489 | 5.82% | 1.48% | 5.14% | 5.57% | 0.00% | 04/22/16 | ★★ | Lrg Blend | Int Med |
| 92211R474 | Vantagepoint Milestone 2055 S3 ⁶ | \$ 2,803,349 | 2.28% | 1.46% | 5.14% | 0.00% | 0.00% | 05/08/17 | ★★ | Lrg Blend | Int Med |
| 92211A133 | Vantagepoint Milestone 2060 S3 ⁶ | \$ 634,972 | 0.52% | - | - | - | - | 06/12/20 | - | - | - |
| VITRX | Vanguard Target Retirement Income | \$ 377 | 0.00% | 5.87% | 5.47% | 5.00% | - | 06/26/15 | ★★★★★ | Lrg Blend | Int High |
| VITVX | Vanguard Target Retirement 2015 | \$ 149 | 0.00% | 5.60% | 5.86% | 5.53% | - | 06/26/15 | ★★★★ | Lrg Blend | Int High |
| VITWX | Vanguard Target Retirement 2020 | \$ 32,502 | 0.03% | 5.15% | 6.15% | 6.01% | - | 06/26/15 | ★★★★★ | Lrg Blend | Int High |
| VRIVX | Vanguard Target Retirement 2025 | \$ 43,462 | 0.04% | 4.85% | 6.38% | 6.34% | - | 06/26/15 | ★★★★ | Lrg Blend | Int Med |
| VTTWX | Vanguard Target Retirement 2030 | \$ 92,822 | 0.08% | 4.43% | 6.45% | 6.50% | - | 06/26/15 | ★★★★ | Lrg Blend | Int Med |
| VITFX | Vanguard Target Retirement 2035 | \$ 19,502 | 0.02% | 3.98% | 6.50% | 6.66% | - | 06/26/15 | ★★★★ | Lrg Blend | Int Med |
| VIRSX | Vanguard Target Retirement 2040 | \$ 8,172 | 0.01% | 3.46% | 6.51% | 6.78% | - | 06/26/15 | ★★★★ | Lrg Blend | Int Med |
| VITLX | Vanguard Target Retirement 2045 | \$ 322 | 0.00% | 2.99% | 6.45% | 6.82% | - | 06/26/15 | ★★★★ | Lrg Blend | Int Med |
| VTRLX | Vanguard Target Retirement 2050 | \$ 2,869 | 0.00% | 3.00% | 6.44% | 6.82% | - | 06/26/15 | ★★★★ | Lrg Blend | Int Med |
| VIVLX | Vanguard Target Retirement 2055 | \$ 304 | 0.00% | 2.98% | 6.46% | 6.83% | - | 06/26/15 | ★★★★ | Lrg Blend | Int Med |
| VILVX | Vanguard Target Retirement 2060 | \$ 2,938 | 0.00% | 3.04% | 6.45% | 6.82% | - | 06/26/15 | ★★★★ | Lrg Blend | Int Med |
| VSXFX | Vanguard Target Retirement 2065 | \$ - | 0.00% | 2.82% | - | - | - | 07/12/17 | ★★★★ | Lrg Blend | Int Med |
| | | <u>\$122,985,645</u> | | | | | | | | | |

¹ We hope you find this information both interesting and useful. However, on a cautionary note, remember that past performance may not be an indicator of future

² The S&P 500 performance is provided for comparison purposes.

Equity Style Matrix – (EQ)

| | | | |
|-------|-------|--------|-------|
| Value | Blend | Growth | |
| | | | Large |
| | | | Mid |
| | | | Small |

Fixed Income Style Matrix – (FI)

| | | | |
|-------|-----|------|--------|
| Short | Int | Long | |
| | | | High |
| | | | Medium |
| | | | Low |

³ Matrices:

⁴ Sources: Morningstar and ICMA

⁵ Funds on the Watch List that are being reviewed for possible removal. The criteria for placement on the Watch List at least two of the following: underperforming the

⁶ Funds on the Removal List.

**Sacramento County
Retirement Health Savings Plan
Portfolio Analysis⁴
For Quarter Ended June 30, 2020**

| Fund Name | Net Fund Composition | | | | | Largest Sector | % | 2nd Largest Sector | | 3rd Largest Sector | | Top 3 % |
|--|----------------------|------------|------------|---------|--------|--------------------|--------|--------------------|--------|--------------------|--------|---------|
| | Cash | U.S. Stock | U.S. Stock | Bonds | Other | | | Sector | % | Sector | % | |
| Fidelity Contrafund K6 | 3.30% | 89.80% | 6.70% | 0.00% | 0.30% | Technology | 28.70% | Communications | 18.89% | Healthcare | 15.58% | 63.17% |
| MetWest Total Return Bond Plan | 2.96% | 0.00% | 0.00% | 96.54% | 0.50% | AAA | 62.7% | BBB | 18.6% | A | 8.4% | 89.70% |
| Vanguard Total Bond Mkt Idx Inst | 3.56% | 0.00% | 0.00% | 95.60% | 0.84% | AAA | 67.6% | BBB | 17.7% | A | 11.4% | 96.57% |
| Vantagepoint Core Bond Idx S3 ⁶ | 3.49% | 0.00% | 0.00% | 95.72% | 0.79% | AAA | 70.11% | BBB | 14.22% | A | 12.42% | 96.75% |
| S & P 500 | | | | | | | | | | | | |
| Vanguard Institutional Index | 0.62% | 98.41% | 0.96% | 0.01% | 0.00% | Technology | 24.0% | Healthcare | 14.8% | Financial Services | 13.1% | 51.92% |
| Vantagepoint Infl Focused S3 ⁶ | -0.23% | 99.12% | 0.96% | 0.15% | 0.00% | AAA | 93.53% | BBB | 3.33% | A | 1.39% | 98.25% |
| Vantagepoint 500 Stk Idx S3 ⁶ | 0.00% | 99.04% | 0.96% | 0.00% | 0.00% | Technology | 23.98% | Healthcare | 14.75% | Financial Services | 13.20% | 51.93% |
| Parnassus Core Equity IS | 3.72% | 93.14% | 3.14% | 0.00% | 0.00% | Technology | 27.8% | Industrials | 15.7% | Communication Se | 12.5% | 56.01% |
| Vantagepoint Brd Mkt Idx S3 ⁶ | -8.78% | 0.00% | 0.03% | 108.79% | -0.04% | Technology | 22.41% | Healthcare | 15.38% | Financial Services | 13.37% | 51.16% |
| Vantagepoint Grwth & Income S3 ⁶ | 1.04% | 93.20% | 5.76% | 0.00% | 0.00% | Technology | 20.84% | Healthcare | 16.58% | Financial Services | 13.90% | 51.32% |
| Vantagepoint MP Cons Growth S3 ⁶ | 0.89% | 83.90% | 15.21% | 0.00% | 0.00% | AAA | 55.42% | BBB | 14.11% | A | 11.86% | 81.39% |
| Vantagepoint Low Dur Bond S3 ⁶ | -0.19% | 99.14% | 0.94% | 0.10% | 0.00% | AAA | 43.13% | BBB | 23.41% | A | 22.87% | 89.41% |
| Vantagepoint MP Trad Growth S3 ⁶ | 0.12% | 47.33% | 15.43% | 35.95% | 1.17% | AAA | 57.58% | BBB | 13.62% | A | 11.39% | 82.59% |
| Neuberger Berman Sustainabl Eq ⁶ | -11.85% | 0.00% | 0.00% | 107.64% | 4.21% | Technology | 21.17% | Healthcare | 19.92% | Industrials | 14.07% | 55.16% |
| Fidelity Overseas | 0.90% | 7.69% | 91.42% | 0.00% | 0.00% | Financial Services | 19.6% | Healthcare | 17.7% | Industrials | 15.8% | 53.15% |
| Vantagepoint MP Lng-Trm Gr S3 ⁶ | 1.75% | 59.05% | 19.57% | 18.86% | 0.77% | Technology | 14.83% | Financial Services | 12.08% | Healthcare | 11.68% | 38.59% |
| Vantagepoint PLUS Fund S11 | | | | | | | | | | | | |
| Fidelity Inv Mmkt Government Port Inst | | | | | | ## | | ## | | ## | | |
| Vanguard Extended Market Index | 0.27% | 97.65% | 2.06% | 0.01% | 0.01% | Technology | 20.9% | Healthcare | 16.0% | Consumer Cyclical | 13.4% | 50.29% |
| Vantagepoint International S3 ⁶ | 3.10% | 2.85% | 93.80% | 0.00% | 0.26% | Industrials | 14.54% | Healthcare | 14.48% | Financial Services | 13.00% | 42.02% |
| JPMorgan Small Cap Equity R6 | 4.21% | 95.79% | 0.01% | 0.00% | 0.00% | Financial Services | 18.3% | Consumer Cyclical | 18.0% | Industrials | 17.6% | 53.92% |
| Vanguard Total Intl Stock Index | 3.05% | 0.51% | 96.32% | 0.03% | 0.09% | Financial Services | 16.9% | Industrials | 12.4% | Technology | 11.6% | 40.90% |
| Vantagepoint Overseas Eq Idx S3 ⁶ | -0.80% | 0.61% | 99.75% | 0.37% | 0.08% | Financial Services | 16.14% | Healthcare | 14.92% | Industrials | 14.39% | 45.45% |
| Vantagepoint Md/Sm Co Idx S3 ⁶ | -0.52% | 99.37% | 0.84% | 0.31% | 0.00% | Technology | 16.94% | Healthcare | 15.85% | Industrials | 15.21% | 48.00% |
| JPMorgan Equity Income R6 | 2.99% | 96.21% | 0.81% | 0.00% | 0.00% | Financial Services | 23.3% | Healthcare | 15.5% | Industrials | 14.0% | 52.70% |
| Vantagepoint Discovery S3 ⁶ | -43.24% | 94.82% | 1.51% | 46.40% | 0.51% | Healthcare | 18.46% | Industrials | 17.64% | Financial Services | 15.01% | 51.11% |
| Vantagepoint Select Value S3 ⁶ | 3.73% | 92.05% | 4.22% | 0.00% | 0.00% | Industrials | 18.19% | Financial Services | 15.83% | Consumer Cyclical | 12.50% | 46.52% |

**Sacramento County
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Portfolio Analysis⁴
For Quarter Ended June 30, 2020**

| Fund Name | Net Fund Composition | | | | | Largest Sector | % | 2nd Largest Sector | | 3rd Largest Sector | | Top 3 | |
|---|----------------------|------------|----------------|--------|-------|----------------|--------|--------------------|--------|--------------------|--------|--------|---|
| | Cash | U.S. Stock | Non-U.S. Stock | Bonds | Other | | | Sector | % | Sector | % | Sector | % |
| Target Date Funds | | | | | | | | | | | | | |
| Vantagepoint MS Ret Inc S3 ⁶ | -0.91% | 17.59% | 10.17% | 67.74% | 5.41% | AAA | 61.43% | BBB | 13.79% | A | 11.72% | 86.94% | |
| Vantagepoint Milestone 2015 S3 ⁶ | -0.46% | 24.54% | 13.67% | 58.08% | 4.17% | AAA | 61.91% | BBB | 13.20% | A | 11.11% | 86.22% | |
| Vantagepoint Milestone 2020 S3 ⁶ | -0.09% | 28.38% | 14.74% | 52.90% | 4.07% | AAA | 61.95% | BBB | 13.31% | A | 11.22% | 86.48% | |
| Vantagepoint Milestone 2025 S3 ⁶ | 0.48% | 36.21% | 18.32% | 42.31% | 2.69% | AAA | 61.13% | BBB | 13.75% | A | 11.62% | 86.50% | |
| Vantagepoint Milestone 2030 S3 ⁶ | 0.94% | 44.53% | 22.92% | 29.23% | 2.37% | Technology | 12.42% | Financial Services | 10.07% | Healthcare | 9.83% | 32.32% | |
| Vantagepoint Milestone 2035 S3 ⁶ | 1.42% | 50.22% | 26.09% | 20.45% | 1.81% | Technology | 14.05% | Financial Services | 11.42% | Healthcare | 11.13% | 36.60% | |
| Vantagepoint Milestone 2040 S3 ⁶ | 1.87% | 54.83% | 28.66% | 13.68% | 0.97% | Technology | 15.37% | Financial Services | 12.51% | Healthcare | 12.18% | 40.06% | |
| Vantagepoint Milestone 2045 S3 ⁶ | 2.04% | 58.07% | 30.50% | 8.72% | 0.66% | Technology | 16.30% | Financial Services | 13.28% | Healthcare | 12.92% | 42.50% | |
| Vantagepoint Milestone 2050 S3 ⁶ | 2.16% | 59.15% | 31.07% | 6.97% | 0.64% | Technology | 16.62% | Financial Services | 13.53% | Healthcare | 13.16% | 43.31% | |
| Vantagepoint Milestone 2055 S3 ⁶ | 2.45% | 59.02% | 31.12% | 6.77% | 0.64% | Technology | 16.60% | Financial Services | 13.52% | Healthcare | 13.14% | 43.26% | |
| Vantagepoint Milestone 2060 S3 ⁶ | | | | | | | | | | | | | |
| Vanguard Target Retirement Income | 4.52% | 17.11% | 11.86% | 66.11% | 0.39% | Technology | 17.67% | Financial Services | 14.79% | Healthcare | 13.37% | 45.83% | |
| Vanguard Target Retirement 2015 | 4.15% | 20.34% | 14.04% | 61.09% | 0.37% | Technology | 17.68% | Financial Services | 14.78% | Healthcare | 13.67% | 46.13% | |
| Vanguard Target Retirement 2020 | 3.46% | 29.00% | 19.68% | 47.55% | 0.32% | Technology | 17.73% | Financial Services | 14.77% | Healthcare | 13.69% | 46.19% | |
| Vanguard Target Retirement 2025 | 3.19% | 35.08% | 23.56% | 37.86% | 0.31% | Technology | 17.76% | Financial Services | 14.76% | Healthcare | 13.71% | 46.23% | |
| Vanguard Target Retirement 2030 | 3.26% | 39.57% | 26.54% | 30.39% | 0.25% | Technology | 17.76% | Financial Services | 14.76% | Healthcare | 13.71% | 46.23% | |
| Vanguard Target Retirement 2035 | 3.07% | 44.11% | 29.57% | 23.05% | 0.20% | Technology | 17.77% | Financial Services | 14.76% | Healthcare | 13.71% | 46.24% | |
| Vanguard Target Retirement 2040 | 2.56% | 49.03% | 32.43% | 15.84% | 0.15% | Technology | 17.80% | Financial Services | 14.75% | Healthcare | 13.72% | 46.27% | |
| Vanguard Target Retirement 2045 | 2.43% | 53.27% | 35.46% | 8.74% | 0.10% | Technology | 17.78% | Financial Services | 14.75% | Healthcare | 13.71% | 46.24% | |
| Vanguard Target Retirement 2050 | 2.59% | 53.04% | 35.42% | 8.85% | 0.10% | Technology | 17.78% | Financial Services | 14.76% | Healthcare | 13.71% | 46.25% | |
| Vanguard Target Retirement 2055 | 2.89% | 52.77% | 35.12% | 9.13% | 0.10% | Technology | 17.79% | Financial Services | 14.75% | Healthcare | 13.72% | 46.26% | |
| Vanguard Target Retirement 2060 | 3.20% | 52.73% | 34.85% | 9.12% | 0.10% | Technology | 17.80% | Financial Services | 14.75% | Healthcare | 13.72% | 46.27% | |
| Vanguard Target Retirement 2065 | 1.58% | 54.15% | 34.62% | 9.53% | 0.12% | Technology | 18.86% | Financial Services | 14.48% | Healthcare | 13.41% | 46.75% | |