



RPAG Cash Balance CIT

The exclusive RPAG Cash Balance Collective Investment Trust (CIT) seeks to achieve a long-term rate of return of 3-5% while maintaining a prudent level of risk.

WHY CASH BALANCE CIT?

- 3(38) asset allocation and manager selection service
- Annual asset allocation study
- Quarterly rebalancing
- Quarterly commentary and reporting

KEY FACTS

Expense Ratio	0.27%
R1 CUSIP	97182D172
Return Target	3-5%
45% Active / 55% Passive	
27% Equity / 73% Fixed-income	

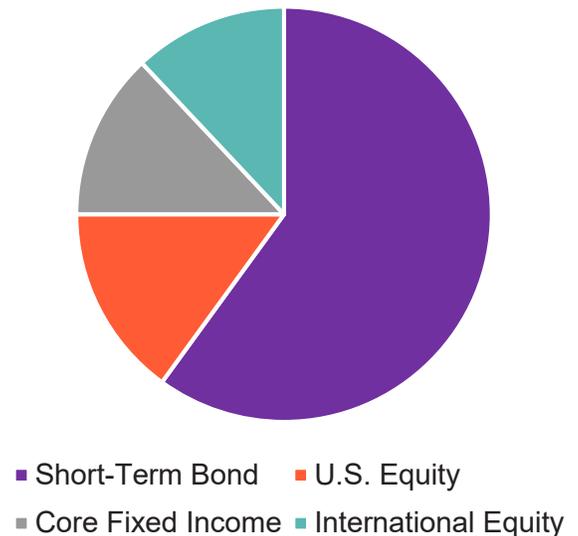
HOLDINGS

SCORE

Lord Abbett Short Duration Credit	35%	7
iShares Short-Term Corporate Bond	15%	8
BlackRock MSCI ACWI ex-US Index	12%	10
BlackRock Russell 1000 Index Fund	11%	10
1-3 Year Government Bond Index	10%	10
BlackRock U.S. Debt Index Fund	7%	10
PGIM Total Return Bond	6%	8
ClearBridge Large Cap Growth	2%	8
Putnam Large Cap Value	2%	10

Source: Scorecard System. All data as of 12/31/2020.

CASH BALANCE CIT ALLOCATION



Disclosure

flexPATH Strategies are Collective Investment Trusts available only to qualified plans and governmental 457(b) plans. They are not mutual funds and are not registered with the Securities and Exchange Commission.

The Scorecard System is a ranking of funds in approximately 30 asset classes to identify skillful managers utilizing quantitative and qualitative factors. Scores range from 1 to 10. Market indexes are included in this report only as context reflecting general market results during the period RPAG may provide research on funds that are not represented by such market indexes. Accordingly, no representations are made that the performance or volatility of any fund where RPAG provides research will track or reflect any particular index. Market index performance calculations are gross of management and performance incentive fees. The target date is the approximate date when investors plan to start withdrawing their money. Generally, the asset allocation of each fund will change on an annual basis with the asset allocation becoming more conservative as the fund nears the target retirement date. For Institutional Use Only. Not for further distribution.