
APRIL 24, 2024

**AGENDA ITEM 6
INFORMATION ITEM**

CALIFORNIA ABLE ACT BOARD

Review of CalABLE Investment Performance for the Fourth Quarter 2023

Background

The CalABLE Act Board and its program administrator, Vestwell State Savings, LLC, will review the “Quarterly Investment Report” for the CalABLE Plan for the Fourth Quarter 2024.

Presenter

Matthew Forester, Managing Director & Chief Investment Officer, BNY Mellon Advisors
Nick Procyk, Portfolio Manager, BNY Mellon Advisors

Attachments

- Attachment #1 – CalABLE Investment Report (4Q23)

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Ca|ABLE

BNY Mellon Advisors Plan Update



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MACROECONOMIC HIGHLIGHTS

- 1 Continued Geopolitical Complications**
Geopolitical risks appear unusually high, so we may be likely to see enduring anxieties spill over into global consumer and investor activity.
- 2 Contradictory Consumer Outlooks**
Generation X (born 1965–1980) and Generation Y (born 1981–1996, aka Millennials) generally have an especially gloomy economic outlook. Americans generally seem to disbelieve, or are unaware of, some of the very positive data points on the U.S. economy.
- 3 Pulleys, Levers and Thingamajigs**
The Federal Reserve policy tools act in various ways, often to raise or lower market interest rates, or to raise or lower market liquidity. And like any complex contraption, they can work in strange and mysterious and sometimes contradictory ways.
- 4 Complex Liquidity Effects of Monetary Policy**
We may see liquidity dry up in the first quarter of 2024 with the wind down of the Federal Reserve's overnight reverse repurchase program facility unless other rate or policy changes alter the “game.”
- 5 Benevolent Outcomes of Elaborate Contraptions**
Ultimately, 2023 turned out generally better than most analysts had expected. So, let's count our blessings and enjoy the benevolent outcomes of the whirligigs, thingamajigs and the whimsically elaborate contraptions that operate all around us in the myriad of federal systems working to bolster macroeconomic outcomes.

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Market Overview
Index Returns (%) as of December 31, 2023

Index	4Q 2023	1 Yr.	3 Yr. ^	5 Yr. ^	2022	2021	2020	2019
S&P 500	11.7	26.3	10.0	15.7	(18.1)	28.7	18.4	31.5
MSCI USA Small Cap	13.9	18.4	5.5	12.2	(17.2)	19.6	18.9	27.4
MSCI EAFE (net of taxes)	10.4	18.2	4.0	8.2	(14.5)	11.3	7.8	22.0
MSCI Emerging Markets (net of taxes)	7.9	9.8	(5.1)	3.7	(20.1)	(2.5)	18.3	18.4
Bloomberg US Aggregate Bond	6.8	5.5	(3.3)	1.1	(13.0)	(1.5)	7.5	8.7
Bloomberg Global Aggregate ex-US	9.2	5.7	(7.2)	(1.6)	(18.7)	(7.0)	10.1	5.1
S&P GSCI Crude Oil (Spot)	(21.1)	(10.7)	13.9	9.6	6.7	55.0	(20.5)	34.5
S&P GSCI Gold	11.4	12.8	2.3	8.9	(0.7)	(4.3)	20.9	18.0
Bloomberg Commodity	(4.6)	(7.9)	10.8	7.2	16.1	27.1	(3.1)	7.7
Bloomberg US Treasury Bill 6-9 Month	1.6	4.6	1.6	1.7	0.2	0.0	1.2	2.6
Inflation §	0.5	3.1	6.0	4.4	6.4	7.1	1.3	2.3

^3-year and 5-year returns are annualized

Sources: MSCI; Bloomberg; Standard and Poor's (©2024, S&P Dow Jones Indices LLC. All rights reserved); Bureau of Labor Statistics.

§ Inflation data through November 2023. Visual created by BNY Mellon Advisors, Inc. For additional information regarding the indices shown, please refer to the Important Disclosures at the end of this document. Indices are unmanaged and are not available for direct investment. **Past performance is not a guarantee of future results.**

CalABLE Portfolio Underlying Fund Allocations

Fund	Ticker	Income Portfolio	Conservative Portfolio	Income and Growth Portfolio	Balanced Portfolio	Conservative Growth Portfolio	Moderate Growth Portfolio	Growth Portfolio
Fidelity® Total Market Index Fund	FSKAX	0	7	13	17	20	26	33
Schwab Total Stock Market Index Fund®	SWTSX	0	6	13	16	19	26	32
Fidelity® International Index Fund	FSPSX	0	5	10	12	15	20	25
Fidelity® Emerging Markets Index Fund	FPADX	0	2	4	5	6	8	10
Fidelity® U.S. Bond Index Fund	FXNAX	30	30	25	22	17	9	0
Schwab U.S. Aggregate Bond Index Fund	SWAGX	30	30	25	20	17	8	0
Fidelity® Long-Term Treasury Bond Index Fund	FNBGX	5	5	4	4	4	3	0
Schwab Treasury Inflation Protected Securities Index Fund	SWRSX	3	3	2	2	2	0	0
Vanguard Emerging Markets Bond Fund Admiral Shares	VEGBX	6	6	2	1	0	0	0
Vanguard High-Yield Corporate Fund Admiral Shares	VWEAX	6	6	2	1	0	0	0
Vanguard Cash Reserves Federal Money Market Fund Admiral Shares	VMRXX	20	0	0	0	0	0	0
Equity		0	20	40	50	60	80	100
Fixed Income		80	80	60	50	40	20	0
Cash		20	0	0	0	0	0	0
Total		100	100	100	100	100	100	100

Reflect portfolio allocations as of 12/31/2023.

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CalABLE Portfolio Performance Review

Growth Portfolio	Q4 2023
Gross of Fees Return	11.36
Net of All Fees Return	11.27
Blended Benchmark	11.27
Excess Return	0.00

Moderate Growth Portfolio	Q4 2023
Gross of Fees Return	10.59
Net of All Fees Return	10.49
Blended Benchmark	10.57
Excess Return	-0.08

Conservative Growth Portfolio	Q4 2023
Gross of Fees Return	9.63
Net of All Fees Return	9.54
Blended Benchmark	9.70
Excess Return	-0.16

Balanced Portfolio	Q4 2023
Gross of Fees Return	9.21
Net of All Fees Return	9.10
Blended Benchmark	9.29
Excess Return	-0.19

Income & Growth Portfolio	Q4 2023
Gross of Fees Return	8.58
Net of All Fees Return	8.50
Blended Benchmark	8.87
Excess Return	-0.37

Conservative Portfolio	Q4 2023
Gross of Fees Return	7.98
Net of All Fees Return	7.88
Blended Benchmark	8.15
Excess Return	-0.27

Income Portfolio	Q4 2023
Gross of Fees Return	5.97
Net of All Fees Return	5.89
Benchmark	6.17
Excess Return	-0.28

Please see Blended Benchmark Definitions in the Important Disclosures section at the end of this report. Performance as of 12/31/2023.

Performance is calculated using a NAV-to-NAV Performance methodology. NAV returns are calculated as $((\text{Ending NAV} / \text{Beginning NAV}) - 1) * 100$. NAV-to-NAV Performance uses daily accounting data to calculate a daily return, month-to-date return and linked returns for other periods. The Gross of Fees Return shown reflects the deduction of fees and expenses associated with the underlying mutual funds held in the portfolio (the "Underlying Fund Fee"). The Net of Fees Return shown reflects the deduction of the Underlying Fund Fee, Service Fee, and State Administrative Fee (together, the "Total Annual Asset-Based Fee"). The returns shown do not reflect account maintenance fees or other account level service-based fees (e.g., returned check fees, statement delivery fees, etc.).

Past performance is not a guarantee of future results. Current performance may be lower or higher than the performance data quoted. The investment return and principal value of an investment will fluctuate, so that an investor's assets, when sold, may be worth more or less than their by original cost.

Indices are unmanaged and are not available for direct investment.

Source: BNY Mellon.

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CalABLE Blended Benchmark Definitions

Income Portfolio: 60% Bloomberg US Aggregate Bond TR USD, 5% Bloomberg Long Term US Treasury TR USD, 3% Bloomberg US Treasury US TIPS TR USD, 6% Bloomberg USD Emerging Markets Government RIC Capped TR USD, 6% Bloomberg US Corporate High Yield TR USD, 20% Bloomberg US Treasury Bill 1-3 Mon TR USD

Conservative Portfolio: 13% Dow Jones US Total Stock Market TR USD, 5% MSCI EAFE NR USD, 2% MSCI EM NR USD, 60% Bloomberg US Aggregate Bond TR USD, 5% Bloomberg Long Term US Treasury TR USD, 3% Bloomberg US Treasury US TIPS TR USD, 6% Bloomberg USD Emerging Markets Government RIC Capped TR USD, 6% Bloomberg US Corporate High Yield TR USD

Income & Growth Portfolio: 26% Dow Jones US Total Stock Market TR USD, 10% MSCI EAFE NR USD, 4% MSCI EM NR USD, 50% Bloomberg US Aggregate Bond TR USD, 4% Bloomberg Long Term US Treasury TR USD, 2% Bloomberg US Treasury US TIPS TR USD, 2% Bloomberg USD Emerging Markets Government RIC Capped TR USD, 2% Bloomberg US Corporate High Yield TR USD

Balanced Portfolio: 33% Dow Jones US Total Stock Market TR USD, 12% MSCI EAFE NR USD, 5% MSCI EM NR USD, 42% Bloomberg US Aggregate Bond TR USD, 4% Bloomberg Long Term US Treasury TR USD, 2% Bloomberg US Treasury US TIPS TR USD, 1% Bloomberg USD Emerging Markets Government RIC Capped TR USD, 1% Bloomberg US Corporate High Yield TR USD

Conservative Growth Portfolio: 39% Dow Jones US Total Stock Market TR USD, 15% MSCI EAFE NR USD, 6% MSCI EM NR USD, 34% Bloomberg US Aggregate Bond TR USD, 4% Bloomberg Long Term US Treasury TR USD, 2% Bloomberg US Treasury US TIPS TR USD

Moderate Growth Portfolio: 52% Dow Jones US Total Stock Market TR USD, 20% MSCI EAFE NR USD, 8% MSCI EM NR USD, 17% Bloomberg US Aggregate Bond TR USD, 3% Bloomberg Long Term US Treasury TR USD

Growth Portfolio: 65% Dow Jones US Total Stock Market TR USD, 25% MSCI EAFE NR USD, 10% MSCI EM NR USD

As of December 31, 2023

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Benchmark Definitions

- **Bloomberg Commodity Index:** The Bloomberg Commodity Index is designed to be a highly liquid and diversified benchmark for the commodity futures market. The index is composed of exchange-traded futures and represents 20 physical commodities, which are weighted to account for economic significance and market liquidity (subject to weighting restrictions). On July 1, 2014, the Dow Jones UBS Commodity Index rebranded as the Bloomberg Commodity Index.
- **Bloomberg Global Aggregate ex-US Bond Index:** The Bloomberg Global Aggregate ex-US Bond Index is designed to be a broad-based measure of the global investment-grade, fixed rate, fixed income corporate markets outside the United States.
- **Bloomberg Long U.S. Treasury Index** includes all publicly issued, U.S. Treasury securities that have a remaining maturity of 10 or more years, are rated investment grade and have \$250 million or more of outstanding face value. In addition, the securities must be denominated in U.S. dollars and must be fixed rate and non-convertible.
- **Bloomberg U.S. Aggregate Bond Index** represents securities that are SEC registered, taxable and dollar denominated. The index covers the U.S. investment-grade fixed rate bond market, with index components for government and corporate securities, mortgage pass-through securities and asset-backed securities. These major sectors are subdivided into more specific indices that are calculated and reported on a regular basis. Securities must have at least one year to final maturity regardless of call features and must have at least \$250 million par amount outstanding.
- **Bloomberg US Treasury Bill 6-9 Month Index:** The Bloomberg US Treasury Bill 6-9 Month Index represents United States-issued government debt with a bond maturity between six months and nine months.
- **Bloomberg U.S. Treasury Inflation Protected Securities (TIPS) Index** represents inflation-protected securities issued by the U.S. Treasury. Securities must be investment-grade, publicly issued, dollar-denominated, have at least one year remaining to maturity and have at least \$250 million par amount outstanding.

Benchmark Definitions

- Bloomberg U.S. Treasury Bill 1-3 Month Index is the one-to three-month component of the U.S. Treasury Bill Index. The Bloomberg Treasury Bill Index includes U.S. Treasury bills with a remaining maturity from one up to (but not including) 12 months. It excludes zero coupon strips.
- Bloomberg U.S. Aggregate Float Adjusted Index provides broad exposure to the U.S. investment-grade bond market. The float-adjusted index excludes U.S. Treasuries, agencies, and mortgage-backed securities (MBS) held in Federal Reserve accounts, thereby reducing the market value weight of these securities.
- Bloomberg USD Emerging Markets Government RIC Capped Index is designed to measure the investment return of dollar-denominated bonds that have maturities longer than one year and were issued by emerging market governments and government-related issuers. The index is capped, which means that its exposure to any particular bond is limited to a maximum of 20% and its aggregate exposure to issuers that individually constitute 5% or more is limited to 48%. If the index, as constituted based on market weights, exceeds the 20% or 48% limits, the excess is reallocated to bonds of other issuers represented in the index.
- Dow Jones U.S. Total Stock Market Index is an unmanaged, float-adjusted market-capitalization-weighted index providing broad-based coverage of the U.S. equity market. The index is considered a total market index, representing the top 95% of the U.S. stock market based on market capitalization. To be included in the index, a security generally must be all of the following: an equity security (common stock, REIT or limited partnership), a security that has its primary market listing in the U.S. and be issued by U.S. headquartered company.
- MSCI EAFE (Europe, Australasia and the Far East) Index (net of taxes) is a free-float-adjusted market-capitalization index that is designed to measure developed market equity performance, excluding the United States and Canada. As of June 30, 2022, the MSCI EAFE Index consisted of the following 21 developed market country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the United Kingdom. The index is net because dividends are reinvested after deducting a withholding tax from dividend distributions. Since taxes are withheld from the MSCI EAFE Index (net of taxes), the performance of the MSCI EAFE Index (net of taxes) will generally be lower than that of the MSCI EAFE Index (gross of taxes).

Benchmark Definitions

- MSCI Emerging Markets Index (net of taxes) is a free-float-adjusted, market-capitalization index that is designed to measure equity market performance of emerging markets. As of June 30, 2022, the MSCI Emerging Markets Index consisted of the following 24 emerging market country indices: Brazil, Chile, China, Colombia, Czech Republic, Egypt, Greece, Hungary, India, Indonesia, Korea, Kuwait, Malaysia, Mexico, Peru, Philippines, Poland, Qatar, Saudi Arabia, South Africa, Taiwan, Thailand, Turkey and United Arab Emirates. The index is net because dividends are reinvested after deducting a withholding tax from dividend distributions. Since taxes are withheld from the MSCI Emerging Markets Index (net of taxes), the performance of the MSCI Emerging Markets Index (net of taxes) will generally be lower than that of the MSCI Emerging Markets Index (gross of taxes).
- S&P 500 Index: The S&P 500 Index, an unmanaged index, includes 500 of the largest stocks (in terms of stock market value) in the United States; prior to March 1957, it consisted of 90 of the largest stocks. Although the S&P 500 focuses on the large-cap segment of the market, with approximately 80% coverage of US equities, it is also used as a proxy for the total US equity market.
- S&P GSCI Crude Oil Index (Spot): The S&P GSCI Crude Oil Index, a sub-index of the S&P GSCI, provides investors with a reliable and publicly available benchmark for investment performance in the crude oil commodity markets. The index is designed to be tradable, readily accessible to market participants and cost efficient to implement. The S&P GSCI is widely recognized as the leading measure of general commodity price movements and inflation in the world economy. Spot price in the S&P GSCI means the price of the S&P GSCI futures holdings.
- S&P GSCI Gold Index: The S&P GSCI Gold Index, a subindex of the S&P GSCI Index, provides investors with a reliable and publicly available benchmark for investment performance in the gold commodity markets. The index is designed to be tradable, readily accessible to market participants and cost efficient to implement. The S&P GSCI Index is widely recognized as the leading measure of general commodity price movements and inflation in the world economy.

Important Disclosures

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Performance is calculated using a NAV-to-NAV Performance methodology. NAV returns are calculated as $((\text{Ending NAV}/\text{Beginning NAV}) - 1) * 100$. NAV-to-NAV Performance uses daily accounting data to calculate a daily return, month-to-date return and linked returns for other periods. The Gross of Fees Return shown reflects the deduction of fees and expenses associated with the underlying mutual funds held in the portfolio (the "Underlying Fund Fee"). The Net of Fees Return shown reflects the deduction of the Underlying Fund Fee, Service Fee, and State Administrative Fee (together, the "Total Annual Asset-Based Fee"). The returns shown do not reflect account maintenance fees or other account level service-based fees (e.g., returned check fees, statement delivery fees, etc.).

There is no guarantee that investment objectives will be attained. Results may vary. There is no guarantee that risk can be managed successfully.

Diversification and strategic asset allocation do not guarantee a profit or protect against a loss in declining markets. **All investments are subject to risk, including the loss of principal.**

It is important to remember that there are risks inherent in any investment and that there is no assurance that any money manager, fund, asset class, index, style or strategy will provide positive performance over time.

Investors should carefully consider the investment objectives, risks, charges, fees and expenses of any mutual fund before investing. This and other important information can be found in the fund prospectus and, if available, the summary prospectus, which may be obtained by calling the fund or visiting the respective fund company's website, or by visiting the SEC's EDGAR website at <https://www.sec.gov/edgar/search/#>. Please read the prospectus and, if available, the summary prospectus carefully.

Foreign investments are subject to risks not ordinarily associated with domestic investments, such as currency, economic and political risks, and may follow different accounting standards than domestic investments.

Investments in emerging or developing markets involve exposure to economic structures that are generally less diverse and mature, and to political systems that can be expected to have less stability than those of more developed countries. These securities may be less liquid and more volatile than investments in US and longer established non-US markets.

Portfolios that invest in fixed income securities are subject to several general risks, including interest rate risk, credit risk, the risk of issuer default, liquidity risk and market risk. These risks can affect a security's price and yield to varying degrees, depending upon the nature of the instrument, and may occur from fluctuations in interest rates, a change to an issuer's individual situation or industry, or events in the financial markets. In general, a bond's yield is inversely related to its price. Bonds can lose their value as interest rates rise and an investor can lose principal. If sold prior to maturity, fixed income securities are subject to gains/losses based on the level of interest rates, market conditions and the credit quality of the issuer.

Liquidity risk increases when particular investments are difficult to purchase or sell. A lack of liquidity also may cause the value of investments to decline. Illiquid investments may be harder to value, especially in changing markets. Typically, liquid investments may become illiquid, particularly during periods of market turmoil. When illiquid assets must be sold in such market conditions (to meet redemption requests or other cash needs for example), it may be necessary to sell such assets at a loss.

Investments in inflation-protected securities are subject to several general risks, including interest rate risk, credit risk, market risk and inflation-protected securities risk. Interest payments on inflation-protected securities will vary as the principal and/or interest is adjusted for inflation and may be more volatile than interest paid on ordinary fixed income securities.

Important Disclosures

Portfolios that invest in small/mid-capitalization companies involve greater risk and price volatility than an investment in securities of larger capitalization, more established companies. Such securities may have limited marketability and the firms may have limited product lines, markets and financial resources than larger, more established companies.

Investments in U.S. government agency securities involve fluctuation due to changing interest rates or other market conditions. Investors may experience a gain or loss due to prepayment of obligations and may receive back part of their investment before redemption.

Investments in high-yield, non-investment-grade bonds involve higher risk than those that invest in investment-grade bonds. Adverse conditions may affect the issuer's ability to pay interest and principal on these securities and, as a result, they may have a higher probability of default.

Investments in corporate fixed income securities are subject to a number of risks, including the possibility of issuer default, credit risk, market risk and call risk.

Mutual funds included in portfolios charge additional fees and expenses outside of the Total Annual Asset-Based Fee for this program. Mutual funds may additionally charge a redemption fee if shares are redeemed by within a specified period of time. The amount of the redemption fee, as well as the minimum holding period, is disclosed in each of the respective fund prospectuses. For complete details, please refer to the applicable fund prospectus.

The information on indices is presented for illustrative purposes only and is not intended to imply the potential performance of any fund or investment. Index performance assumes the reinvestment of all distributions, but does not assume any transaction costs, taxes, management fees or other expenses, which would reduce the performance shown. Indices are unmanaged and are not available for direct investment.

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