CROOK COUNTY COURT MEETING
Crook County Annex | 320 NE Court St. | Prineville OR
WEDNESDAY, February 17, 2021 at 9:00 A.M.

Members of the public and media are welcome to attend in person with social distancing or via WebEx 1-408-418-9388; Access Code: 182 648 0914; Meeting Password: jEnpYBsq933

CONSENT AGENDA

(Routine matters which are not expected to generate discussion and are approved in a single vote. Any member of the Court may request removal of an item for separate discussion or vote.)

1. Approve Minutes of February 25, 2020; May 5, 2020 and February 2, 2021, February 9, 2021 Work Session; February 3, 2021 Regular Court Meeting and February 10, 2021 Emergency Meeting
2. Approve Order 2021-02, Amendment 1 Budget Appropriations
3. Approve Amendment #6 with Clean Earth Inc. re HHW Collection
4. Approve Order 2021-11, Appointment to Community Health Advisory Council
5. Approve Order 2021-12, Leave Sharing Plan Amendment
6. Approve GASB 45/75 Actuarial Services Agreement with City County Insurance Service
7. Approve Order 2021-13, Appointment to Solid Waste and Recycling Advisory
8. Approve Professional Services Contract with GEL Oregon, Inc.
9. Approve 2019-2021 IGA for Financing of Public Health Services, Amendment 17
10. Approve Extension to Professional Services Contract with Great West Engineering for Landfill Project
11. Approve Order 2021-15, Distribution of Proceeds for Sale of County Properties

SCHEDULED APPEARANCES – None Scheduled

DISCUSSION

12. Request Tipping Fees at the Landfill for Ochoco Creek Instream Cleanup — Requestor: Carol Benkosky (5 Minutes)
13. Announce Successful Bidder of Juniper Canyon Overlay Project — Requestor: Bob O'Neal (5 Minutes)
14. Resolution Exercising the Power of Eminent Domain – Right of Way Services re Weigand Road Bridge Over Irrigation Ditch (Powell Butte) Bridge No. Br13C24 — Requester: Eric Blaine (10 Minutes)
15. Order 2021-14, Sole Source Procurement of Microsoft Windows Licenses
16. Justice Center CM/GC Selection — Requestor: John Eisner
17. HUB International presentation 401K Plan Review — Requestor: Nick Kralj (1 hour)

EXECUTIVE SESSION

18. ORS 192.660(2)(e) For the purpose of conducting deliberations with persons designated by the governing body to negotiate **real property transactions**

**The Court may add additional items arising too late to be part of this Agenda. Agenda items may be rearranged to make the best use of time.*
**The meeting location is accessible to persons with disabilities. If additional accommodations are required, please submit your request 48 hours prior to the meeting by contacting County Administration at 541-447-6555.*

Last Updated: 2/12/2021 8:04:41 AM

February 17, 2021 Agenda

NOTICE AND DISCLAIMER

The Crook County Court is the governing body of Crook County and holds public meetings (generally on the first and third Wednesday of each month) to deliberate upon matters of County concern. As part of its efforts to keep the public apprised of its activities, the Crook County Court has published this PDF file. This file contains the material to be presented before the County Court for its next scheduled regular meeting.

Please note that while County staff members make a dedicated effort to keep this file up to date, documents and content maybe added, removed or changed between when this file is posted online and when the County Court meeting is held. The material contained herein maybe changed at any time, with or without notice.

CROOK COUNTY MAKES NO WARRANTY OF ANY KIND, EXPRESSED OR IMPLIED, INCLUDING ANY WARRENTY OF MERCHANTABILITY, ACCURACY, FITNESS FOR A PARTICULAR PURPOSE OR FOR ANY OTHER MATTER. THE COUNTY IS NOT RESPONSIBLE FOR POSSIBLE ERRORS, OMMISSIONS, MISUSE OR MISINTERPERTATION.

Please also note that this file does not contain any materials scheduled to be discussed at an executive session or material the access to which maybe restricted under the terms of Oregon law.

If you are interested in obtaining additional copies of any of the documents contained herein, they maybe obtained by completing a Crook County Public Records Request form. Request forms are available on the County's website.

CROOK COUNTY COURT MINUTES
OF February 25, 2020 WORK SESSION
Open Portion

Be It Remembered that the Crook County Court met in a regularly scheduled Work Session on February 25, 2020, at 9:00 a.m. in the Administration Conference room located at 203 NE Court Street, Prineville, Oregon 97754.

Court Members Present: Judge Seth Crawford, Commissioner Jerry Brummer and Commissioner Brian Barney
Absentees: None
Others Present in Person or Via WebEx: Legal Counsels Eric Blaine and John Eisler; Administration Executive Assistant Colleen Ferguson; Paralegal Regina Paul; Road Master Bob O'Neal; Human Resource Director Kim Barber; Facilities Manager Jeremy Thamert; Weed Master Kev Alexanian; Clerk Cheryl Seely; Treasurer Debbie Palmer; Knute Buehler and Community Development Director Ann Beier.

WORK SESSION

The meeting was **called to order at 9:00 a.m.**

Agenda Item #1: Revised bid for Weed pickup truck purchase: Weed Master Kev Alexanian submitted a revised bid for a new vehicle for the Weed Department. The original bid of $33,553 was for a two-wheel drive vehicle, and the revised bid of $33,806 is for a 4-wheel drive vehicle.

MOTION to approve new four-wheel drive vehicle purchase from Roberson Ford at a cost of $33,806. Motion seconded. No further discussion. Motion carried 3-0.

ADDED: Agenda item# 1-A: Mr. Alexanian mentioned that Powell Butte Community Center asked that spraying be done at no charge. It would take about 2 hours to spray around the Community Center and cost approximately $200 to $300. Commissioner Barney and Commissioner Brummer advised Mr. Alexanian to spray the Community Center, following a "Good Neighbor" policy.

ADDED: Special guest Newt Buehler thanked the Court for standing up against SB1530.

Agenda Item #2: Work Order form approval discussion: Facilities Manager Jeremy Thamert presented a new Work Order form that will be searchable, simple and detailed enough to track for budgeting purposes. Mr. Thamert would like to put the form on the computer desktops for easy access. He will email the form to department heads for their review.

Agenda Item #3: ROW Purchases for Weigand Bridge Project: Anderson Perry will need a temporary construction easement for the North side of the road at Weigand Bridge. Waibel's own the property, and most of the property in question is located on an OID easement for irrigation. Road Master Bob O'Neal explained the Federal Right of Way

(ROW) requirements and imminent domain, if ODOT uses imminent domain, the county has to follow the 1991 ROW Act. Up to ten percent of the costs should be covered by a grant. Mr. O'Neal would like to ask ODOT for the purchase of ROW from County funds. Commissioner Barney will speak with Waibel's.

ADDED: Judge Crawford presented information received from Steve Bucknam regarding the use of recycled plastic for road repairs. Mr. O'Neal wants to do research, be cautious and maybe let ODOT try it first. China is not taking recyclables, so another use needs to be found for recycled items.

At 9:40 a.m. the Court read into Executive Session under the following statute(s): ORS 192.660(2)(e) For the purpose of conducting deliberations with persons designated by the governing body to negotiate real property transactions and ORS 192.660(2)(h) Consulting with Counsel concerning the legal rights and duties of a public body with regard to current litigation or litigation likely to be filed.

At 10:43 a.m. the Executive Session was concluded, and the County Court convened back into Open Session, inviting members of the public into the meeting room.

ADDED: There is a need to discuss developing a strategic plan for pilot bonds for the County, City, School District, and Fire District. Outside legal counsel and accountants may be needed for legal aspects. It is suggested to retain Andy Parks to review contracts for the pilot program, address different options with Facebook and to provide a good impact on the County. Options for payment were discussed, using line item # 101-9900-520-35-13, appropriate funds. Before a decision is made more research will need to be done.

There being no further business before the Court, the meeting was **adjourned at 11:22 a.m.**

Respectfully submitted,

Jennifer Orozco using notes written by Colleen Ferguson

CROOK COUNTY COURT MINUTES
OF MAY 5, 2020 WORK SESSION
Open Portion

Be It Remembered that the Crook County Court met in a regularly scheduled Work Session on May 5, 2020, at 9:00 a.m. in the Administration Conference room located at 203 NE Court Street, Prineville, Oregon 97754.

Court Members Present: Judge Seth Crawford, Commissioner Jerry Brummer and Commissioner Brian Barney
Absentees: None
Others Present in Person or Via WebEx: Legal Counsels Eric Blaine and John Eisler; Administration Executive Assistant Colleen Ferguson; Paralegal Regina Paul; Community Development Director Ann Beier; Code Compliance Office Louis Seals; Road Master Bob O'Neal; Human Resources Director Kim Barber; Treasurer Debra Palmer; Clerk Cheryl Seely; Director Muriel Delavergne-Brown; Fairgrounds Manager Casey Daly; Senior Accountant Janet Pritiskutch; Manager Levi Roberts and Assessor Jon Soliz.

WORK SESSION

The meeting was **called to order at 9:00 a.m.**

ADDITIONS/REMOVALS: Treasurer Debra Palmer discussed discrepancies found in the domestic partner adjustments affecting five county employees. Amended W-2's will need to be issued to these employees. If these employees have already filed their tax returns the County will pay for an amended tax return to be filed on their behalf.

MOTION to approve domestic partnership costs and reimburse employees regarding filing tax expenses. Motion seconded. No further discussion. Motion carried 3-0.

Agenda Item #1, Covid-19 Weekly Update: Health Department Director Muriel Delavergne-Brown spoke with the Court regarding drafting a letter that will be sent to the State regarding the County's intentions for Phase 1. The letter will include a statement from St. Charles regarding hospital capacity, plans for contact tracing and a focus on public health matters. A draft of the letter will be presented at the County Court regular meeting on May 6, 2020.

Agenda Item #2, Modification to County Code Regarding Foreclosures: Eric Blaine and Louis Seals discussed a property located in Crook County which has more than four years in arrears on real property taxes and currently is in foreclosure. The owners of the property are deceased, but the property is occupied. The current occupants are not caring for the property, making it unsafe for inhabitants. The County will adopt an Ordinance to accelerate the foreclosure process where occupants are creating waste.

Agenda Item #3, Discussion Regarding 4- Year Solid Waste Franchise Financial Review: Eric Blaine discussed a fiscal revision request of the solid waste franchise as it recently changed entities. Any monetary revisions would need to be divided with the City of Prineville, because of this Commissioner Brummer will speak with Steve Forrester before any decisions are made.

Agenda Item #4, Payment of Attorney Invoice: A decision was made to pay the current invoice for Attorney Will Van Vactor from account 101-9900. In the future payment of outside counsel will need to come from a designated account.

The Court read into Executive Session under the following statute(s): ORS 192.660(2)(e) For the purpose of conducting deliberations with persons designated by the governing body to negotiate real property transactions.

EXECUTIVE SESSION

At the conclusion of the Executive Session, the County Court convened back into Open Session, inviting members of the public into the meeting room.

MOTION to direct staff to proceed as discussed in executive session. Motion seconded. No further discussion. Motion carried 3-0. There being no further business before the Court, the meeting was adjourned.

Respectfully submitted,

Amy Albert based upon the notes of John Eisler and Regina Paul

CROOK COUNTY COURT MINUTES
OF FEBRUARY 2, 2021 WORK SESSION
Open Portion

Be It Remembered that the Crook County Court met in a regularly scheduled Work Session on February 2, 2021, at 9:00 a.m. in the Administration Conference room located at 203 NE Court Street, Prineville, Oregon 97754.

Court Members Present: Commissioner Jerry Brummer and Commissioner Brian Barney
Absentees: Judge Seth Crawford
Others Present in Person or Via WebEx: Legal Counsels Eric Blaine and John Eisler; Administration Executive Assistant Amy Albert; Paralegal Regina Paul; Health Department Director Muriel Delavergne-Brown; Facilities Manager Jeremy Thamert; Senior Accountant Janet Pritiskutch; Sheriff John Gautney; Under Sheriff James Savage; Emergency Manager Michael Ryan; Treasurer Galen Carter; Road Master Bob O'Neal; Manager Kim Herber; Natural Resources Coordinator Tim Deboodt; and District Attorney Wade Whiting.

WORK SESSION

The meeting was **called to order at 9:00 a.m.**

ADDITIONS/REMOVALS: None

Agenda Item #1, Covid-19 Update: Health Department Director Muriel Delavergne-Brown updated the Court on the Count's Covid-19 cases and vaccine schedule. Crook County is still in the extreme risk category with eighty-four active Covid cases. At this time, it is unknown how many doses of vaccine the County will receive until the week prior, but the Health Department has vaccinated Group 1A, educators and members of the long-term care facilities with the first round of the vaccine. The plan moving forward for the Health Department is to hold vaccination clinics at the Fairgrounds every Tuesday.

Agenda Item #2, County 2nd Quarter – Budgets and Actuals Presentation: Senior Accountant Janet Pritiskutch updated the Court with the County's second quarter budget pertaining to non-departmental revenue. Currently the revenue is at seventy-three percent, though this does include the CARES revenue and ABHA funding. Currently departmental budgets are lower then expected, in part this is due to departmental travel being limited and other Covid changes.

Agenda Item #3, Facilities – Budgets and Actuals Presentation: Facilities Manager Jeremy Thamert presented the Court with an overview of the Facilities Department mid-year budget. Mr. Thamert discussed facilities' personal, materials and services and capital outlay budget usage, resulting in the current budget being ten percent under projection.

Agenda Item #4. Sheriff – Purchas Drone Program: Sheriff John Gautney, Under Sheriff James Savage and Emergency Manger Michael Ryan presented the Court with three quotes for arial drones. The Sheriff's Department would like to purchase two drones from General Pacific totaling $20,995.98 using Title III funds. General Pacific is an Oregon based company offering training and repairs when a drone is purchased. The Sheriff's Department discussed the safety benefits the drones offer to the community and staff. Staff from the Legal Department and Administration Department will help in applying for the Title III funds.

MOTION to approve the purchase of two drones from General Pacific reflecting the best value of the County in the amount of $20,995.98. Motion seconded. No further discussion. Motion carried 2-0.

At 9:38 a.m. the Court read into Executive Session under the following statute(s): ORS 192.660(2)(f) To consider information or records that are exempt by law from public inspection.

At the conclusion of the Executive Session, the County Court convened back into Open Session, inviting members of the public into the meeting room.

MOTION to direct staff to correspond as directed in the executive meeting. Motion seconded. No further discussion. Motion carried 2-0. There being no further business before the Court, the meeting was **adjourned at 9:47 a.m.**

There being no further business before the Court, the meeting was **adjourned at 9:48 a.m.**

Respectfully submitted,

Amy Albert

CROOK COUNTY COURT MINUTES
OF FEBRUARY 9, 2021 WORK SESSION
Open Portion

Be It Remembered that the Crook County Court met in a regularly scheduled Work Session on February 9, 2021, at 9:00 a.m. in the Administration Conference room located at 203 NE Court Street, Prineville, Oregon 97754.

Court Members Present: Judge Seth Crawford, Commissioner Jerry Brummer and Commissioner Brian Barney
Absentees: None
Others Present in Person or Via WebEx: Legal Counsel John Eisler; Administration Executive Assistant Amy Albert; Paralegal Regina Paul; Fairgrounds Manager Casey Daly; Health Department Director Muriel Delavergne-Brown; Manager Kim Herber; District Attorney Wade Whiting; Natural Resources Tim Deboodt; Senior Accountant Janet Pritskutch; Sheriff John Gautney and Duane Gardner.

WORK SESSION

The meeting was **called to order at 9:00 a.m.**

ADDITIONS/REMOVALS: None

Agenda Item #1, COVID-19 Update: Health Department Director Muriel Delavergne-Brown provided the Court with a Covid-19 up. Crook County is still in the extreme category, although cases are on the decline. A vaccination clinic is being held at the fairgrounds every Tuesday, facilitating members of the community to receive their Covid-19 vaccination.

Agenda Item #2, Fairgrounds – Budget and Actuals Presentation: Fairgrounds Manager Casey Daly presented the Court with the mid-year budget for the fairgrounds. Currently the fairgrounds budget is close to fifty percent, though there have been some budget setbacks as most of the fairground's revenue is from hosting events. The materials and services budget were increased due to needed repairs from a spring windstorm. The fairgrounds did receive a sponsorship from Pape Group, Inc. for the renaming of the Susan Pape Arena which helped bring an influx of cash to the budget.

Agenda Item #3, Letter to OSP Medical Examiner Division to Request Appointment of Dr. Van Amburg as District Medical Examiner for Crook County: John Eisler presented the Court with a letter to Dr. Sean Hurst requesting the appointment of Dr. Jana Van Amburg as District Medical Examiner for Crook County. Mr. Eisler explained that he and District Attorney Wade Whiting have contacted Dr. Van Amburg, who is currently the medical examiner for Deschutes County, but is interested in becoming the Medical Examiner for Crook County as well. Mr. Whiting went on to explain that Crook County has been without a medical examiner for nine months creating a backlog of unsigned death certificates, slowing processes for the District Attorney's Office, Sheriff's Office, funeral homes and families of the deceased. Appointment of Dr. Van Amburg as Crook County Medical Examiner will cost the County five hundred dollars more per month then is currently being spent but will put a stop to the accumulation of death certificates and allow the Sheriff's Department to have a medical examiner on scene if needed.

MOTION to approve the letter to Dr. Sean Hurst for the appointment of Dr. Jana Van Amburg as district medical examiner. Motion seconded. No further discussion. Motion carried 3-0.

Agenda Item #4. House on Twelfth Street: Facilities Manger Jeremy Thamert presented the Court with two options for the sale of the foreclosed upon Twelfth Street property. The first option would be to clear the debris from the home and sale the property with the structure as is, the estimated net from the proceeds is twenty-six thousand dollars. Option two would be to clear the debris from the home and remove the structure, the estimated net from the proceeds is forty-six thousand. After gathering several quotes for removal of the structure Mr. Thamert felt the best value to the County was for Bond Pole Barn and Fencing Company to remove the structure at a cost of nine thousand dollars. The estimate includes demolition of the structure, removal of debris, permits and electrical disconnect. The Court agreed with Mr. Thamert's assessment that the best value to the County would be to remove the structure by contracting with Bond Pole Barn and Fencing Company.

MOTION to approve the proposal of Bond Pole Barn and Fencing Company for the demolition and removal of building not to exceed nine thousand dollars. Motion seconded. No further discussion. Motion carried 3-0.

EXECUTIVE SESSION

None Scheduled

There being no further business before the Court, the meeting was **adjourned at 9:52 a.m**.

Respectfully submitted,

Amy Albert

CROOK COUNTY COURT MINUTES
OF FEBRUARY 3, 2021 REGULAR MEETING
Open Portion

Be It Remembered that the Crook County Court met in a Regular Court meeting on February 3, 2021, at 9:00 a.m. in the County meeting room located at 320 NE Court Street, Prineville, Oregon 97754.

Court Members Present: Commissioner Jerry Brummer and Commissioner Brian Barney
Absentees: Judge Seth Crawford
Others Present in Person or Via WebEx: Legal Counsels Eric Blaine and John Eisler; Administration Executive Assistant Amy Albert; Community Development Director Ann Beier; IT Director Troy Poncin and Pastor Brian Carmack

REGULAR SESSION

The meeting was **called to order at 9:00 a.m.**

ADDITIONS/REMOVALS: None

MOTION to approve the Consent Agenda as presented. No further discussion. Motion seconded. No discussion. Motion carried 2-0.

Discussion item #5: Community Development Director Ann Beier asked the Court to approve the purchase of a second fleet vehicle. Ms. Beier obtained three bids involving the purchase of a new vehicle, with the best purchase price being from Roberson Ford. The Court agreed it would be in Community Developments best interest to purchase a new vehicle as many of the department's vehicles have over ninety-thousand miles.

MOTION to approve bid of Roberson Ford for $25,728.52 as presenting the best bid to the County. Motion seconded. No further discussion. Motion carried 2-0.

Commissioner Barney discussed the removal of the house on Twelfth Street, as removal has been quoted for under ten-thousand dollars. Two more quotes for this project will be obtained before any final decisions are made.

EXECUTIVE SESSION

None Scheduled

There being no further business before the Court, the meeting was **adjourned at 9:10 a.m.**

Respectfully submitted,

Amy Albert

CROOK COUNTY COURT MINUTES
OF February 10, 2021 EMERGENCY SESSION
Open Portion

Be It Remembered that the Crook County Court met in an Emergency Session on February 10, 2021, at 4:00 p.m. in the Administration Conference room located at 203 NE Court Street, Prineville, Oregon 97754.

Court Members Present: Judge Seth Crawford and Commissioner Jerry Brummer.
Absentees: None
Others Present in Person or Via WebEx: Legal Counsel Eric Blaine; Administration Executive Assistant Amy Albert; Fairgrounds Manager Casey Daly; Human Resources Director Kim Barber; District Attorney Wade Whiting; Services Director Adam Williams and Administrative Assistant Stephanie Wilson.

WORK SESSION

The meeting was **called to order at 4:00 p.m.**

District Attorney Wade Whiting came before the Court to request pay grade increases for the Chief Deputy District Attorney and District Attorney II positions. Both positions are currently vacant, the Chief Deputy position has been vacant for five weeks. The compensation packet for both positions is not in-line with other counties making it more difficult to find and retain qualified employees. The District Attorney's Office currently employs five attorneys making the need to fill these positions with suitable candidates all the more pressing. The Chief Deputy District Attorney position will move from pay grade 125 to 128 and the District Attorney II position will move from pay grade 127 to 129.

MOTION to promote jobs in the District Attorney's Office from grade 125 to 128 and from grade 127 to 129. Motion seconded. No further discussion. Motion carried 3-0.

There being no further business before the Court, the meeting was **adjourned at 4:05 p.m.**

Respectfully submitted,

Amy Albert

IN THE COUNTY COURT OF THE STATE OF OREGON
FOR THE COUNTY OF CROOK

IN THE MATTER OF Accepting revenue, changing related appropriations, line item adjustments and changing expenditure budget appropriations for County Funds for Fiscal Year 2020-21

ORDER #2021-02
Amendment #1

WHEREAS, this Order is made in accordance with ORS 294.471(l)(c) which provides that funds that are made available by another unit of federal, state or local government, and the availability of which could not reasonably be foreseen when preparing the original budget or a previous supplemental budget for the current year or current budget period after enactment of an appropriation resolution or ordinance; and

WHEREAS, a scriveners' error was discovered after Order 2021-02 was signed and recorded that warrants correction. The exhibit attached to this Amendment 1 is the correct version, with the scriveners' error remedied.

BE IT THEREFORE ORDERED that the Crook County Court hereby adopts this Order for the increases/decreases in revenues and expenditures for the purposes shown in the attached "Exhibit A" and makes the changes in appropriation for the fiscal year ending June 30, 2021.

DATED this 17th day of February 2021.

CROOK COUNTY COURT

SETH CRAWFORD, County Judge

JERRY BRUMMER, County Commissioner

BRIAN BARNEY, County Commissioner

Exhibit A for Court Order 2021-02

Fund	Department	Current Budget	Change	Revised Budget
Health Services	Grant Programs	2,450,664	22,107	2,472,771

Appropriation of grant resources awarded after the adoption of the FY 2021 budget

Health Grant Programs			Total	$ 22,107
	Description	**Change**	**GL Number**	**Amount**
	State Grant Revenue	Increase	301-1409-324.34-18	327
	Materials & Services	Increase	301-1409-520.15-19	327
	Federal Grant Revenue	Increase	301-1415-322.32-16	4,694
	Materials & Services	Increase	301-1415-520.15.19	4,694
	Federal Grant Revenue	Increase	301-1403-322.32.07	5,000
	Materials & Services	Increase	301-1403-520.15-19	5,000
	Federal Grant Revenue	Increase	301-1404-322.32-11	12,086
	Materials & Services	Increase	301-1404-520.15-19	12,086

Crook County Counsel's Office

Mailing: 300 NE Third St., Prineville, OR 97754 • Phone: 541-416-3919
Physical: 267 NE 2nd St., Ste 200, Prineville, OR 97754 • Fax: 541-447-6705

MEMO

TO: Crook County Court

FROM: Regi - Crook County Counsel's Office

DATE: February 1, 2021

RE: *Amendment 6 to Contract for Services with Stericycle nka Clean Earth*
Our File No.: Landfill 71(B)

Attached is an Amendment 6 to extend services with Clean Earth Inc., who recently purchased Stericycle, the former company used for transportation of household hazardous waste from the County Landfill to qualified disposal facilities.

During this year's renewal negotiations, Clean Earth requested four cost increases as noted on the attached letter dated January 29, 2021. Jeff Merwin, Landfill Manager, is aware of these increases and recommends approval of the Amendment 6.

Please place this memo and the attached document(s) on the Wednesday, February 17, 2021 County Court Agenda as a CONSENT ITEM, for approval and signatures.

CleanEarth

January 29, 2021

Regina Paul
Crook County Landfill
300 E. Third Street
Prineville, OR 97754

Dear Ms. Paul,

Clean Earth again welcomes the opportunity to extend our hazardous waste agreement with Crook County for the annual period from 1/1/2021 through 12/31/2021 per our agreement signed on or about June 12, 2012.

CleanEarth continues to see cost increases spurred by fuel, disposal costs, labor, energy, insurance, and consumable goods. As a result, we are requesting a rate increase to the following item codes, the pricing for all of the remaining item codes under this contract will remain unchanged.

Item Code	Description	Previous Cost	New Cost
INC02	Aerosols: Pesticides, Petroleum Distillates for incineration	$263.33/55 Gal DM	$305.00/ 55Gal DM
INC15-D2	Spontaneously Combustible Labpacks	$114.49/5 Gal DM	$155.00/5 Gal DM
LBENVTST	Environmental Technician – Straight Time	$43.51/Hour	$47.15/Hour
LBMOBDST	Mob and Demob fee	$2289.80/Lump Sum	$2375/Lump Sum

We will continue to monitor changes to and will do our best to control our costs while maintaining the best service and quality standards in the industry. We truly appreciate your understanding and would be happy to provide additional information to further document our request. Please give me a call at (206) 249-3525 if you have any questions.

Sincerely,

Wendee R. Cook

Wendee Cook
NW Region HHW Account Manager
CleanEarth, Inc.

AMENDMENT 6
To Contract for Services

This Amendment 6 is entered into by Stericycle Environmental Solutions, Inc., now known as Clean Earth Environmental Solutions, Inc. on behalf of itself and any of its subsidiaries and affiliates designated from time to time having an office located at 350 Poplar Church Road, Camp Hill PA, 17011 (hereinafter "Contractor,") and Crook County, a political subdivision of the State of Oregon (hereinafter "County.") Contractor and County may collectively be referred to as "the Parties."

RECITALS

A. WHEREAS, on or about June 12, 2012, the Parties executed a Household and Conditionally Exempt Small Quantity Generator Hazardous Waste Management Program Contract for Services (hereinafter "the Contract"); and

B. WHEREAS, the Contract has been previously amended to continue the Contract past its expiration date and/or to revise its provisions; and

C. WHEREAS, Stericycle Environmental Solutions, Inc. was acquired by CEI Holdings, LLC, which changed the name of Stericycle Environmental Solutions, Inc. to Clean Earth Environmental Solutions, Inc.; and

D. WHEREAS, County and Contractor agree to change all references of Stericycle Environmental Solutions, Inc. to Clean Earth Environmental Solutions, Inc. in the Contract. Therefore, all references to Stericycle Environmental Solutions Inc. shall now mean Clean Earth Environmental Solutions, Inc.; and

E. WHEREAS, the Parties wish to continue the Contract past its current expiration date of December 31, 2020, as described in this Amendment 6.

AGREEMENT

NOW, THEREFORE, in exchange for the mutual covenants contained below, County and Contractor agree as follows:

Section One: The Recitals listed above are incorporated herein by reference and made a part of this Amendment 6.

Section Two: The effective date of this Amendment 6 is January 1, 2021, or when signed by both Parties, whichever is earlier.

Section Three: The duration of the Contract is extended to December 31, 2021, unless sooner terminated according to its terms.

Section Four: This Amendment 6 may be executed in one or more counterparts, including electronically transmitted counterparts, which when taken together shall constitute one in the same instrument. Facsimiles and electronic transmittals of the signed document shall be binding as though they were an original of such signed document.

Section Five: Contractor's fees for its services are updated pursuant to Attachment A, incorporated herein.

Section Six: Except as amended by this Amendment 6, all other terms of the Contract remain in full force and effect.

Section Seven: This Amendment 6 may be executed in one or more counterparts, including electronically transmitted counterparts, which when taken together shall constitute one in the same instrument. Facsimiles and electronic transmittals of the signed document shall be binding as though they were an original of such signed document.

IN WITNESS WHEREOF, Contractor and County have executed this Amendment 6 as of the date indicated below.

Approved for Contractor:

CLEAN EARTH ENVIRONMENTAL SOLUTIONS, INC.

L Fildini
Signature

Leonard Fialdini
Printed Name

Regional Sales Director
Title

Date 2/1/2021

Approved for County

CROOK COUNTY COURT

____
Seth Crawford, County Judge

____
Jerry Brummer, County Commissioner

____
Brian Barney, County Commissioner

Date: ______________________

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IN THE COUNTY COURT OF THE STATE OF OREGON

FOR THE COUNTY OF CROOK

IN THE MATTER OF THE APPOINTMENT TO COMMUNITY HEALTH ADVISORY COUNCIL

ORDER 2021-11

WHEREAS, volunteers are essential to the operation of the county government; and

WHEREAS, the Court has carefully considered the skills and talents of the applicants and the needs of the boards which has a vacancy requiring appointments, and based upon recommendation of Boards and Committees:

NOW, THEREFORE, it is hereby **ORDERED** that that the Crook County Court makes the following appointment to the Crook County Boards and Committees:

Board	Appointee	Term	Oath required
Community Health Advisory Position #3	Dawn Mountz	2 -Year Term Expiring 12-31-2022	No
Community Health Advisory Position #4	Katie Plumb	2 -Year Term Expiring 12-31-2022	No
Community Health Advisory Position #8	Golda Condron	2 -Year Term Expiring 12-31-2022	No
Community Health Advisory Position #11	Michael Greene	2 – Year Term Expiring 12-31-2022	No

DATED this 17th day of February 2021.

Seth Crawford
County Judge

Jerry Brummer
County Commissioner

Brian Barney
County Commissioner

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IN THE COUNTY COURT OF THE STATE OF OREGON
FOR THE COUNTY OF CROOK

IN THE MATTER OF AMENDING THE CROOK COUNTY EMPLOYEE HANDBOOK REGARDING THE EMPLOYEE LEAVE SHARING PLAN	))))))	ORDER NO. 2021-12

WHEREAS, in order to help protect employees against the vagaries of health and circumstance, Crook County encourages employees to maintain a reserve of sick leave to be used according to Oregon law and County policy; and

WHEREAS, from time to time, individual employees may have need for additional paid leave beyond their own reserve of leave hours or as operative law establishes. To assist those employees, the County has adopted a "leave sharing plan" where other County employees may donate their sick leave or vacation leave to a qualifying individual. The donated leave time is deducted from the donor, and made available to the donee to be used as any other eligible leave; and

WHEREAS, as currently written, the Employee Handbook specifies that the leave sharing policy is only available to employees who have completed six months of employment with the County. The County Court wishes to make the policy available for all County employees.

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NOW, THEREFORE, the Crook County Court adopts the recitals above, and ORDERS and DIRECTS, based upon the above recitals, that:

Section 1. The last paragraph of the Crook County Employee Handbook section entitled "LEAVE SHARING PLAN" is amended to read as follows, with additions underlined, and deletions ~~struck-through~~.

> The leave sharing plan is available ~~only to those employees who have completed a minimum of 6 months of employment with Crook County~~ to all County employees. Obtaining leave under false pretenses may subject the user to disciplinary action up to and including termination of employment. Those employees covered under a Collective Bargaining Agreement (CBA) should refer to their respective CBA for contract language regarding leave sharing.

Section 2. County staff are authorized to make further formatting and pagination changes as may be necessary to effectuate this Order 2021-12.

DATED this ______ day of February 2021.

CROOK COUNTY COURT

____
Judge Seth Crawford

____
Commissioner Jerry Brummer

____
Commissioner Brian Barney

Vote:	Aye	Nay	Abstain	Excused
Seth Crawford	____	____	_____	_____
Jerry Brummer	____	____	_____	_____
Brian Barney	____	____	_____	_____

6

Crook County Legal Counsel

Mailing: 300 NE Third St., Rm 10, Prineville, OR 97754 • Phone: 541-416-3919
Physical: 267 NE 2nd St., Ste 200, Prineville, OR 97754 • Fax: 541-447-6705

MEMO

TO: Crook County Court

FROM: Eric Blaine, County Counsel

DATE: February 4, 2021

RE: Renewal agreement for GASB 45/75 actuarial services
Our File No.: Treasurer # 66

In 2016, Crook County executed an agreement with City County Insurance Services for certain actuarial services related to the County's management of its pension obligations. The attached agreement would renew those services for another multi-year term.

"GASB" is the Government Accounting Standards Board, which describes itself as "the independent, private-sector organization based in Norwalk, Connecticut, that establishes accounting and financial reporting standards for U.S. state and local governments that follow Generally Accepted Accounting Principles (GAAP)."

GASB Statement 75 (which replaces the earlier Statement 45) is directed towards accounting and financial reporting by state and local governments. Its focus is on pensions and what are called "other postemployment benefits" or OPEB. It details how to account for postemployment benefits other than pensions, by "a comprehensive review of the effectiveness of existing standards of accounting and financial reporting for all postemployment benefits with regard to providing decision-useful information, supporting assessments of accountability and interperiod equity, and creating additional transparency."

CIS published a request for proposals for qualified firms to provide GASB 45/75 reviews for CIS's members, with the Seattle firm Milliman being selected for contract award.

Under this agreement, Crook County contracts with CIS, which will have its contractor Milliman perform the necessary actuarial review of the County's pension and OPEB expenses. The County would remit the required fee to CIS. The reviews would be conducted through 2024.

The terms of this renewal agreement are substantially similar to those of the original agreement, and while the prices listed on Exhibit B have increased, the increases do not appear worrisome.

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If the agreement is signed by the County before February 19, CIS has offered a 5% discount on the total contract price. Whether or not this discount is used, under the terms of the agreement the County must forward 50% of the price ($3,238.00 without the discount, $3,076.00 with the discount) to CIS immediately upon execution. The remaining 50% portion would be billed later.

Please place this memo and the attached document(s) on the Wednesday, February 17, 2021 County Court agenda, as a Consent Agenda item.

GASB 75 Group Valuation Project through CIS and Milliman, Inc.

Individual price estimate for 2020 actuarial valuation report (FYE 2021 and 2022)

Field	Value	Instructions
Entity Name	Crook County	Use this pull-down menu to select the entity name.
Active + Retired Member Count	189	This is an estimate based on July 1, 2018 or July 1, 2020 CIS data. You should confirm that this count looks reasonable. Please update the count if it has changed significantly. You should overwrite this number if you have employees who are not covered by CIS that you would want considered for your GASB 75 valuation.
Implicit Subsidies	1	This is an estimate based upon entity size. It is probably best left unchanged. To the extent the count changes by 1, the valuation price generally changes by $630.
Additional Arrangements		
Explicit Health Care Subsidies, Life Insurance	0	Enter the number of different arrangements for employer-paid retiree health care and life insurance coverage. For example, Certified members may have different benefit provisions than Administrator members. As another example, Certified members may have different provisions if hired before or after September 1, 1996. If you have several arrangements, Milliman may be willing to reduce its count of arrangements depending upon the degree to which the arrangements affect small groups of employees or have similar terms of benefits.
Non-June 30 FYE reporting	0	Enter 1 if your employer has non-June 30th fiscal year reporting.
Non-CIS Coverage	2	Enter 2 if your employer does not receive any medical or dental insurance coverage through CIS and 1 if your employer has Non-CIS medical coverage.
Early Enrollment Discount	Y	Enter 'Y' if enroll by February 19, 2021, and receive a 5% discount on the GASB 75 valuation price.

GASB 75 Valuation Report Price Estimate:

GASB 75 Valuation	$6,476
Discount if Enrolled by February 19, 2021	-$324
Total Estimated Valuation Cost	**$6,152**

Additional Notes:

1) This estimate of valuation fees is not binding on Milliman. Final valuation fees will be determined based upon actual benefits and member headcounts considered in the course of the actual GASB 75 valuation. If you are uncertain as to the actual benefits and member headcounts, you may model different possibilities to get a sense of the potential price range for your valuation.

2) Additional fees for services outside the scope of the fixed-fee agreement (e.g. data cleanup, GASB 73 calculations, auditors' requests, or additional requested projections) are not included in this estimate.

Exhibit 2

GASB 75 ACTUARIAL SERVICES AGREEMENT

This Agreement is entered into between Crook County, Oregon ("Client") and CIS Trust ("CIS") as of 2/17/21. CIS has engaged Milliman, Inc. ("Milliman") to perform GASB 75 OPEB valuation services for its members and qualifying non-members.

Client is a [ ] CIS Benefits member [ ] non-CIS Benefits member grandfathered into eligibility for this service for purposes of this agreement. For purposes of this agreement, a CIS Benefits member is an entity receiving medical or dental coverage through CIS as of the date of the actuarial valuation.

Client hereby engages CIS to provide the Services described in Schedule A, which is incorporated as part of this Agreement, and understands and agrees such Services will be performed by Milliman pursuant to the terms of the Consulting Services Agreement between CIS and Milliman. Client has expressed a desire to obtain Services under the terms of the agreement between CIS and Milliman.

In consideration for receiving such services, Client agrees as follows:

1. Client will provide to CIS and Milliman in a timely manner all required information about the non-CIS OPEB (Postemployment Benefits Other than Pension) it provides to its employees and retirees; its retiree premium subsidies; current contact information for Client personnel; and such other information necessary to accurately produce the OPEB valuation described in Schedule A. Requests for such information will be provided by CIS or Milliman to Client, and if needed CIS in turn will transmit to Milliman in a timely manner the information provided by Client. To the extent possible, such Client information will be provided in the format requested by CIS or Milliman, and will be complete and correct to avoid additional costs to Client for data clean-up.

2. Upon receipt of all information necessary to provide the services described in Schedule A, and a signed copy of this contract, Milliman will provide for confirmation by Client, a standard set of assumptions and a summary of benefits upon which the valuations will be based. Standard assumptions include expected termination, mortality and retirement rates, as well as medical cost trends, age trending for expected claims, and discount rates. Milliman may request Client approval by negative consent; that is, Client will be informed of Milliman's benefits summary and proposed assumptions and will be deemed to approve those materials in absence of Client's reply. Development of customized assumptions may be requested but will incur additional costs.

3. The CIS Board of Trustees has appropriated CIS Benefits funds to pay Milliman for Services provided to CIS member Clients under this Agreement in connection with the 2020 actuarial valuation report. Client otherwise agrees to pay CIS the fees associated with the Services that are (a) incurred for valuation of benefits or financial disclosure, and/or (b) incurred by Client on a time and expense basis, such as for additional actuarial studies, data clean-up, or for other Services requested by Client. CIS will pay Milliman for Services provided to Client.
   Fees under this agreement are listed in Schedule B. CIS anticipates payment for Services in two installments. The first installment will be 50% of the estimated cost for

Client, that will be invoiced based on CIS' understanding of Client's benefits and population, and is due upon signing of the Agreement. The second installment is due upon receipt of the invoice that will be issued upon completion of the report for Client. In addition, if any fees are incurred on behalf of Client on a time and expense basis, such fees may be invoiced and payable on a monthly basis. CIS and Milliman reserve the right to stop work on behalf of Client if any invoice is unpaid after 30 days.

4. Client agrees to be bound by the following terms with respect to the services provided by Milliman:

   A. Limitation of Liability: Client agrees that Milliman and CIS, its officers, directors, agents and employees, shall not be liable to Client, under any theory of law including negligence, tort, breach of contract or otherwise, for any damages resulting from, or alleged to have resulted from, the actuarial or consulting services provided pursuant to this contract in excess of $50,000. In no event shall Milliman or CIS be liable for lost profits of the Client or any other type of incidental or consequential damages. The foregoing limitations shall not apply in the event of the intentional fraud or willful misconduct of Milliman or CIS, its officers, directors, agents, or employees.

   B. Disputes:
   (a) Mediation. In the event of any dispute between Client and CIS arising out of this Agreement, or any dispute arising out of or relating to the services provided by Milliman, if the parties in dispute cannot resolve the dispute among themselves, the parties agree first to try in good faith to settle the dispute voluntarily with the aid of an impartial mediator who will attempt to facilitate negotiations. A dispute will be submitted to mediation by written notice to the other party or parties. The mediator will be selected by agreement of the parties. If the parties cannot agree on a mediator, a mediator will be designated by the American Arbitration Association at the request of a party.

   The mediation will be treated as a settlement discussion and therefore will be confidential. Any applicable statute of limitations will be tolled during the pendency of the mediation. Each party will bear its own costs in the mediation. The fees and expenses of the mediator will be shared equally by the parties.

   (b) Arbitration. If the dispute has not been resolved within 60 days after the written notice beginning the mediation process (or a longer period, if the parties agree to extend the mediation), the mediation will terminate, and the dispute will be resolved by final and binding arbitration under the Commercial Arbitration Rules of the American Arbitration Association. The arbitration will take place in Portland, Oregon before a panel of three arbitrators. Within 30 days of the commencement of the arbitration, each party shall designate in writing a single neutral and independent arbitrator. The two arbitrators designated by the parties shall then select a third arbitrator. The arbitrators will have a sufficient background in either employee benefits, actuarial science, or law to reasonably prepare them to decide a dispute. The arbitrators will have the authority to permit limited discovery, including depositions, prior to the arbitration hearing, and such discovery will be conducted consistent with the Federal Rules of Civil Procedure. The arbitrators will have no power or authority to award punitive or exemplary damages. The arbitrators may, in their discretion, award the cost of the arbitration, including reasonable attorney fees, to the prevailing party. Any award made may be confirmed in any court having jurisdiction. Any arbitration shall be confidential, and except as required by law, neither party may disclose the content or results of any arbitration hereunder without the prior written consent of the other parties, except that disclosure is permitted to a party's auditors and legal advisors. By mutual agreement of all parties to such dispute, the provisions of this sub-section ("Arbitration") may be waived or modified.

C. Choice of Law: The construction, interpretation, and enforcement of the terms of this agreement shall be governed by the substantive contract law of the State of Oregon without regard to its conflict of laws provisions. In the event any provision of this agreement is unenforceable as a matter of law, the remaining provisions will stay in full force and effect.

D. No Third Party Distribution: Milliman's work is prepared solely for the internal business use of Client and CIS. Except as required by law including any applicable public disclosure regulations, Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

AGREED:

For Client:	For CIS:
	Patrick Priest Digitally signed by Patrick Priest DN: cn=Patrick Priest, o=CIS, ou=Executive, email=ppriest@cisoregon.org, c=US Date: 2021.01.29 14:27:03 -08'00'
Authorized Signature	Authorized Signature
	Patrick Priest, Executive Director
Printed name and title	Printed name and title
Date:	Date: January 29, 2021

Exhibit 2

Schedule A - Services

CIS will provide to Client a report prepared by Milliman that will include required actuarial and GASB 75 accounting information such as the Total OPEB Liability and OPEB expense. A ten-year payout projection and general discussion of the liability will be provided in the report. The report will contain a description of the benefits valued, the participant data, and the actuarial assumptions and methods.

An actuarial certification, including indication of compliance with Actuarial Standards of Practice No. 41 "Actuarial Communications" and American Academy of Actuaries "Prescribed Statement of Actuarial Opinion" will be provided.

The actuarial valuations will be performed as of July 1, 2020 and July 1, 2022. The July 1, 2020 valuation will provide disclosures under GASB 75 for the fiscal years ending June 30, 2021 and 2022. The July 1, 2022 valuation will provide disclosures under GASB 75 for the fiscal years ending June 30, 2023 and 2024.

The report to Client will be provided on a time frame mutually acceptable to CIS and Milliman, and sufficient for Client to prepare financial reporting in a timely fashion. Milliman may require no less than 12 weeks after receipt of data determined by Milliman to be sufficient to prepare the information described above.

The report to Client will not include valuation of any retiree benefits sponsored by Oregon PERS.

Exhibit 2

Schedule B - Fees

The following is the schedule of fees for the July 1, 2020 valuation. Fees are subject to a cost-of-living increase annually thereafter based on the west region CPI-U for the preceding calendar year, plus one percent.

Item	Valuation Fee
Base Valuation Fee for Each Entity Providing a Single Retiree Medical Benefit Arrangement**	$1,155
First 20 Covered Participants*	Included in base fee
Next 80 Covered Participants*	$31.50 per participant
Next 250 Covered Participants*	$12.60 per participant
Participants over 350*	$ 3.15 per participant
Fee for Each Additional Retiree Medical Arrangement**	$630 per arrangement Minimum valuation fee of $3,360
Additional fees for non-CIS benefits members who are grandfathered into eligibility for valuation services under this agreement and CIS Benefits members with a mix of CIS and non-CIS medical and dental coverages	$1,680 if no CIS medical or dental coverages $840 if a mix of CIS and non-CIS medical and dental coverages
Additional fees for Milliman work with data that does not meet specifications	Generally $170 - $220/hour, depending on services required
Additional fees for Milliman OPEB actuarial work requested by Client (Milliman will provide a not-to-exceed fee estimate, if requested, once the scope of services is clearly defined.)	• Lead Consultants: $350-400 per hour • Project Manager / Lead Technical Actuary: $250-300 per hour • Actuarial and Support Staff: $170-220 per hour

* Participants are active employees, retirees, and dependents who remain on the Client's plan after the retiree is no longer eligible.

** An "Arrangement" is a separately valued benefit structure in Milliman's valuation.

Implicit subsidies for separate employee classifications with different health care coverages may be valued as separate arrangements at Milliman's discretion. It is anticipated that most Clients will have one or two such arrangements.

Client-paid benefits constitute different arrangements if they require separate valuation or data processing. For example, a Client sponsoring a premium reimbursement for AFSCME employees hired prior to July 1, 1995 and a premium reimbursement and life insurance for Management employees hired prior to July 1, 1998 would have three arrangements. Milliman reserves the right at its sole discretion to reduce the number of arrangements billed under the schedule above in certain cases, such as multiple one-person arrangements for current retirees.

Non-June 30 reporting dates will be treated as an additional arrangement. Non-PERS pension plans may also be treated as an additional arrangement.

7

IN THE COUNTY COURT OF THE STATE OF OREGON

FOR THE COUNTY OF CROOK

IN THE MATTER OF THE APPOINTMENT TO SOLID WASTE AND RECYCLING ADVISORY

ORDER 2021-13

WHEREAS, volunteers are essential to the operation of the county government; and

WHEREAS, the Court has carefully considered the skills and talents of the applicants and the needs of the boards which has a vacancy requiring appointments, and based upon recommendation of Boards and Committees:

NOW, THEREFORE, it is hereby **ORDERED** that that the Crook County Court makes the following appointment to the Crook County Boards and Committees:

Board	Appointee	Term	Oath required
Solid Waste & Recycle Advisory Position #9	Kristin Steiner	2 -Year Term Expiring 12-31-2022	No

DATED this 17th day of February 2021.

Seth Crawford
County Judge

Jerry Brummer
County Commissioner

Brian Barney
County Commissioner

7

8

Crook County Counsel's Office

Mailing: 300 NE Third St., Prineville, OR 97754 • Phone: 541-416-3919
Physical: 267 NE 2nd St., Ste 200, Prineville, OR 97754 • Fax: 541-447-6705

MEMO

TO: Crook County Court

FROM: County Counsel's Office

DATE: February 8, 2021

RE: *Professional Services Contract with GEL Oregon, Inc.*
Our File No.: Ct Contracts 232(C)

Attached is an On-Call/As-Needed contract with GEL Oregon for services related to the forthcoming 2021-22 County budget. The duration of the contract will be from February 17, 2021 through June 30, 2021.

GEL Oregon, the firm of Andy Parks, CPA, has performed budget services for the County in prior fiscal years. The terms of this contract are similar, but the Scope of Services on Exhibit A are in line with budget related activities that will be at the discretion of the County Finance Director or designee, on an on-call/as-needed basis.

The hourly rate to GEL Oregon is $157.50, with a not-to-exceed amount of $25,000 for the duration of the contract, plus a not-to-exceed of $1,050.00 for mileage and per diem expenses.

Please place this memo and the attached document(s) on the Wednesday, February 17, 2021 County Court Agenda as a CONSENT ITEM, for approval and signatures.

8

PROFESSIONAL SERVICES CONTRACT

CONSULTANT: A. Andrew Parks, CPA & GEL Oregon, Inc. DATE: ____________, 2021

ADDRESS: 27411 SW Campbell Lane (Street Address) West Linn (City) OR (State) 97068 (Zip)

PHONE NUMBER: 541-913-9779 EMAIL: aparks@geloregon.com

The signing of this Contract (Agreement) by CONSULTANT and CROOK COUNTY, a political subdivision of the State of Oregon, authorizes CONSULTANT to carry out and complete the services as described below in consideration of the mutual covenants set forth herein.

1) PROJECT: The services described below are to be provided by CONSULTANT in connection with a Project identified as follows: Call-when-needed services as described on the attached Exhibit A, by this reference incorporated herein.

2) DURATION: This Agreement shall run from February 17, 2021 through June 30, 2021, unless terminated sooner according to the provisions of this Agreement. Note: the objective is to complete the work associated with this project prior to the end of the fiscal year June 30, 2021.

3) FEE FOR SERVICES: CONSULTANT's fee for services shall be as follows: An hourly rate of $157.50, not to exceed $25,000.00 total, plus for mileage/per diem: Travel costs will be billed as incurred at standard IRS mileage and per diem rates or reasonable actual amounts, not to exceed $1,050.00 per month (February – June 2021).

4) EXTRA SERVICES: CONSULTANT may also perform Extra Services (services not specified under Scope of Services), provided CONSULTANT and Crook County have agreed in writing to the Scope and fees for such Extra Services.

5) SCOPE OF WORK: CONSULTANT shall perform the following work: The services described on the attached Exhibit A.

6) PAYMENT: CONSULTANT must provide Crook County with a fully completed W-9 form upon execution of the Agreement and prior to beginning services. CONSULTANT will not be paid until a fully completed W-9 form is submitted.

7) INDEPENDENT CONSULTANT: It is understood and agreed that CONSULTANT, while performing services pursuant to this Agreement, is at all times acting and performing as an independent CONSULTANT.

8) TAX DUTIES AND LIABILITIES: Neither federal, nor state, nor local income tax or payroll tax of any kind will be withheld or paid by Crook County. CONSULTANT is responsible to pay, according to law, CONSULTANT's income tax and self-employment tax, if applicable.

9) CONFIDENTIALITY: During the course of performance of work under this Agreement, CONSULTANT may receive information regarding organizations and the County's business practices, employees, clients, etc. CONSULTANT agrees to maintain the confidentiality of

such information and to safeguard such information against loss, theft or other inadvertent disclosure.

10) AUTHORIZED SIGNATURES REQUIRED: Only those persons authorized by the Crook County Purchasing Rules and Procedures may enter into a binding agreement or contract, including a purchase order, for the purchase or sale of goods or services on the part of the county. All persons doing business with the County shall be responsible for being familiar with the Crook County Purchasing Rules and Procedures and for ensuring that the person purporting to act for the County has been duly authorized.

11) PAYMENT BY COUNTY: County will pay invoices on the 10th or 25th days of the month based upon date the invoice is received.

12) INDEMNIFICATION: CONSULTANT shall defend, indemnify and hold harmless Crook County, its agents, servants and employees, respectively, against all claims, demands and judgments (including attorney fees) made or recovered against them for damages to real or personal property or for bodily injury or death to any person, arising out of, or in connection with this Agreement, to the extent such damage, injury or death, is caused by the negligence or intentional wrongful act of CONSULTANT, for its employees, servants or agents.

13) COMPLIANCE WITH THE LAWS: CONSULTANT agrees to comply with the provisions of this Agreement, Title VI of the Civil Rights Act of 1964, and with all applicable federal, state, county and local statutes and rules.

14) PROTECTION OF PERSONAL INFORMATION: If CONSULTANT obtains any personal information as defined in ORS § 646A.602(11) related to this Agreement or concerning any County employee, CONSULTANT agrees to provide appropriate safeguards to protect the security of this information. CONSULTANT shall have provided appropriate safeguards by meeting or exceeding the requirements stated in ORS §646A.622.

15) CONDITIONS CONCERNING PAYMENT, CONTRIBUTIONS, LIENS, WITHHOLDING: Pursuant to ORS 279B.230, CONSULTANT shall: (a) Make payment promptly, as due, to all persons supplying to the CONSULTANT labor or material for the performance of the work provided for in the Agreement; (b) Pay all contributions or amounts due the Industrial Accident Fund from the CONSULTANT or subCONSULTANT incurred in the performance of the Agreement; (c) Not permit any lien or claim to be filed or prosecuted against the state or a county, school district, municipality, municipal corporation, or subdivision thereof, on account of any labor or material furnished; and (d) Pay to the Department of Revenue all sums withheld from employees under ORS 316.167.

16) CONDITIONS CONCERNING PAYMENT FOR MEDICAL CARE AND PROVIDING WORKERS' COMPENSATION: Pursuant to ORS 279B.230, CONSULTANT shall: (a) Promptly, as due, make payment to any person, copartnership, association, or corporation furnishing medical, surgical, and hospital care services or other needed care and attention, incident to sickness or injury, to the employees of CONSULTANT, of all sums that CONSULTANT agrees to pay for the services and all monies and sums that CONSULTANT collected or deducted from the wages of employees under any law, contract, or agreement for the purpose of providing or paying for the services; and (b) Comply with ORS 656.017 or if not exempt under ORS 656.126.

17) ENTIRE AGREEMENT: This Agreement signed by both parties is the final and entire agreement and supersedes all prior and contemporaneous oral or written communications between the parties, their agents and representatives.

18) AMENDMENTS: This Agreement may be supplemented, amended or revised only in writing signed by both parties.

19) ASSIGNMENT: CONSULTANT may not assign this Agreement, in whole or in part, without the prior written consent of County

20) EQUIPMENT, TOOLS, MATERIALS, AND/OR SUPPLIES: CONSULTANT will provide all equipment, tools, materials or supplies necessary to fulfill CONSULTANT's obligations under the terms of this agreement

21) TERMINATION: (a) Either party may terminate this Agreement after giving seven (7) days prior written notice to the other of intent to terminate without cause. The parties shall deal with each other in good faith during the seven (7) day period after notice of intent to terminate without cause has been given; (b) With reasonable cause, either party may terminate this Agreement effective immediately after giving written notice of termination for cause. Reasonable cause shall include material violation of this Agreement or any act exposing the other party to liability to others for personal injury or property damage; (c) Notwithstanding any other provision of this Agreement, the County shall not be obligated for the CONSULTANT's performance hereunder or by any provision of this Agreement during any of the County's future fiscal years unless and until the Crook County Court appropriates funds for this Agreement in the County's budget for such future fiscal year. In the event that funds are not appropriated for this Agreement, then this Agreement shall terminate as of June 30 of the last fiscal year for which funds were appropriated.

22) NO AUTHORITY TO BIND CROOK COUNTY: CONSULTANT has no authority to enter into contracts on behalf of Crook County. This Agreement does not create a partnership between the parties.

23) HOW NOTICES SHALL BE GIVEN: Any notice given in connection with this Agreement must be in writing and be delivered either by hand to the party or by certified mail, return receipt requested, to the party at the party's address as stated above, or to Crook County at 300 N.E. 3rd Street, Prineville, OR 97754.

24) GOVERNING LAW AND VENUE: Any dispute under this Agreement shall be governed by Oregon law with venue being located in Crook County, Oregon.

25) SEVERABILITY: If any part of this Agreement shall be held unenforceable, the rest of this Agreement will remain in full force and effect.

26) INSURANCE AND LICENSE: At all times work is performed under this agreement, CONSULTANT must be licensed and must maintain Commercial General Liability insurance with minimum limits equal to the liability limits as set by the Oregon Revised Statutes for a public entity (ORS 30.260 et seq.) aggregate. Upon request, CONSULTANT must provide County with evidence of insurance.

27) ATTORNEY FEES: In the event an action, lawsuit, or proceeding, including appeal therefrom, is brought for failure to observe any of the terms of this Agreement, each party shall bear its own attorney fees, expenses, costs, and disbursements for said action, lawsuit, proceeding, or appeal.

28) WAIVER: The failure of either party at any time or from time to time to enforce any of the terms of this Agreement shall not be construed to be a waiver of such term or of such party's right to thereafter enforce each and every provision of the Agreement.

29) HOURS: Pursuant to ORS 279B.235, with certain exceptions listed below, CONSULTANT shall not require or permit any person to work more than 10 hours in any one day, or 40 hours in any one week except in case of necessity, emergency, or where public policy absolutely requires it, and in such cases person shall be paid at least time and a half for: (a) All overtime in excess of eight hours a day or 40 hours in any one week when the work week is five consecutive days, Monday through Friday, or (2) All overtime in excess of 10 hours a day or 40 hours in any one week when the work week is four consecutive days, Monday through Friday, and (3) All work performed on the day specified in ORS 279B.020(1). (4) CONSULTANT shall follow all other exceptions, pursuant to ORS 279B.235 (for non-public improvement contracts), including contracts involving collective bargaining agreements and contracts for services; (5) CONSULTANT must give notice to employees who work on a public contract in writing, either at the time of hire or before commencement of work on the contract, or by posting a notice in a location frequented by employees, of the number of hours per day and days per week that the employees may be required to work.

30) COUNTERPARTS: This Agreement may be executed in one or more counterparts, including electronically transmitted counterparts, which when taken together shall constitute one in the same instrument. Facsimiles and electronic transmittals of the signed document shall be binding as though they were an original of such signed document.

CONSULTANT and CROOK COUNTY acknowledge that they are in agreement with the terms and conditions set forth in this Professional Services Contract.

ACCEPTED FOR CONSULTANT:	ACCEPTED FOR CROOK COUNTY
GEL OREGON, INC.	CROOK COUNTY COURT
BY: AAP	Seth Crawford, County Judge
A. Andrew Parks Print Name	Jerry Brummer, County Commissioner
TITLE: President	
DATE: 2/8/2021	Brian Barney, County Commissioner
	Date:

Exhibit A

Effective Date: February 17, 2021

Duration: Through June 30, 2021

Scope of Work:

Consultant will support Crook County, including the County and Museum/Historical Society, management team's fiscal year 2021-22's budget preparation efforts on a call-when-needed basis. The County Finance Director, or designee, may contact Consultant for assistance with budget-related activities, which may include but not limited to any of the following objectives:

- Ensure the County complies with all local budget laws.
- Assistance with understanding assumptions and allocations used in prior year budget
- Address questions raised by Finance Director, County Court or budget committee.
- Assistance with budget document content and formatting, if needed.
-

Scheduling will be coordinated with the County Finance Director to ensure timely completion of the fiscal year 2021-22 budget.

Compensation:

As described in Paragraph 3 of the Professional Services Contract.

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MEMO

To: Crook County Court

From: Muriel DeLaVergne-Brown, RN, BSc, MPH

Date: 02/04/21

Re: State of Oregon Contract 159807 – Amendment #17

Crook County Health Department received the 17th amendment (#159807) from the State of Oregon for several fund amounts.

PE01-05	COVID 19 Local Active Monitoring (reimbursement)	$66.00
PE01-07	Contact Tracing Funds – New funding source	$218,857
PE01-08	COVID Wrap Services – Direct Client Services	$20,000
PE04-02	Community Chronic Disease Prevention (new tri-county grant)	$49,995

Agreement #159807

Oregon Health Authority

SEVENTEENTH AMENDMENT TO OREGON HEALTH AUTHORITY 2019-2021 INTERGOVERNMENTAL AGREEMENT FOR THE FINANCING OF PUBLIC HEALTH SERVICES

In compliance with the Americans with Disabilities Act, this document is available in alternate formats such as Braille, large print, audio recordings, Web-based communications and other electronic formats. To request an alternate format, please send an e-mail to *dhs-oha.publicationrequest@state.or.us* or call 503-378-3486 (voice) or 503-378-3523 (TTY) to arrange for the alternative format.

This Seventeenth Amendment to Oregon Health Authority 2019-2021 Intergovernmental Agreement for the Financing of Public Health Services, effective July 1, 2019, (as amended the "Agreement"), is between the State of Oregon acting by and through its Oregon Health Authority ("OHA") and Crook County, ("LPHA"), the entity designated, pursuant to ORS 431.003, as the Local Public Health Authority for Crook County.

RECITALS

WHEREAS, OHA and LPHA wish to modify the set of Program Element Descriptions set forth in Exhibit B of the Agreement

WHEREAS, OHA and LPHA wish to modify the Fiscal Year 2021 (FY21) Financial Assistance Award set forth in Exhibit C of the Agreement.

WHEREAS, OHA and LPHA wish to modify the Exhibit J information required by 2 CFR Subtitle B with guidance at 2 CFR Part 200;

NOW, THEREFORE, in consideration of the premises, covenants and agreements contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto agree as follows

AGREEMENT

1. This Amendment is effective on the date noted in the Issue Date section of Exhibit C Financial Assistance Award FY21.
2. Exhibit B Program Element #01 "State Support for Public Health" is hereby superseded and replaced in its entirety by Attachment A attached hereto and incorporated herein by this reference.
3. Section 1 of Exhibit C of the Amended and Restated Agreement, entitled "Financial Assistance Award" for FY21 is hereby superseded and replaced in its entirety by Attachment B, entitled "Financial Assistance Award (FY21)", attached hereto and incorporated herein by this reference. Attachment B must be read in conjunction with Section 3 of Exhibit C.
4. Exhibit J of the Amended and Restated Agreement entitled "Information required by 2 CFR Subtitle B with guidance at 2 CFR Part 200" is amended to add to the federal award information datasheet as set forth in Attachment C, attached hereto and incorporated herein by this reference.
5. LPHA represents and warrants to OHA that the representations and warranties of LPHA set forth in Section 4 of Exhibit F of the Agreement are true and correct on the date hereof with the same effect as if made on the date hereof.
6. Capitalized words and phrases used but not defined herein shall have the meanings ascribed thereto in the Agreement.

7. Except as amended hereby, all terms and conditions of the Agreement remain in full force and effect.
8. The parties expressly ratify the Agreement as herein amended.
9. This Amendment may be executed in any number of counterparts, all of which when taken together shall constitute one agreement binding on all parties, notwithstanding that all parties are not signatories to the same counterpart. Each copy of this Amendment so executed shall constitute an original.

IN WITNESS WHEREOF, the parties hereto have executed this Amendment as of the dates set forth below their respective signatures.

10. Signatures.

STATE OF OREGON ACTING BY AND THROUGH ITS OREGON HEALTH AUTHORITY (OHA)

By: ____________________

Name: /for/ Carole L. Yann

Title: Director of Fiscal and Business Operations

Date: ____________________

CROOK COUNTY LOCAL PUBLIC HEALTH AUTHORITY

By: ____________________

Name: SETH CRAWFORD

Title: COUNTY JUDGE

Date: FEBRUARY 17, 2021

DEPARTMENT OF JUSTICE – APPROVED FOR LEGAL SUFFICIENCY

Approved by Wendy Johnson, Senior Assistant Attorney General on July 9, 2020. Copy of emailed approval on file at OHA, OC&P.

REVIEWED BY OHA PUBLIC HEALTH ADMINISTRATION

By: ____________________

Name: Derrick Clark *(or designee)*

Title: Program Support Manager

Date: ____________________

Attachment A
Program Element Description(s)

Program Element #01: State Support for Public Health (SSPH)

OHA Program Responsible for Program Element:

Public Health Division/Office of the State Public Health Director

1. **Description.** Funds provided under this Agreement for this Program Element may only be used in accordance with, and subject to, the requirements and limitations set forth below, to operate a Communicable Disease control program in LPHA's service area that includes the following components: (a) epidemiological investigations that report, monitor and control Communicable Disease, (b) diagnostic and consultative Communicable Disease services, (c) early detection, education, and prevention activities to reduce the morbidity and mortality of reportable Communicable Diseases, (d) appropriate immunizations for human and animal target populations to control and reduce the incidence of Communicable Diseases, and (e) collection and analysis of Communicable Disease and other health hazard data for program planning and management.

   Communicable Diseases affect the health of individuals and communities throughout Oregon. Disparities exist for populations that are at greatest risk, while emerging Communicable Diseases pose new threats to everyone. The vision of the foundational Communicable Disease Control program is to ensure that everyone in Oregon is protected from Communicable Disease threats through Communicable Disease and Outbreak reporting, investigation, and application of public health control measures such as isolation, post-exposure prophylaxis, education, or other measures as warranted by investigative findings.

   This Program Element, and all changes to this Program Element are effective the first day of the month noted in Issue Date section of Exhibit C Financial Assistance Award unless otherwise noted in Comments and Footnotes of Exhibit C of the Financial Assistance Award.

2. **Definitions Specific to State Support for Public Health**

   a. **Case:** A person who has been diagnosed by a health care provider, as defined in OAR 333-017-0000, as having a particular disease, infection, or condition as described in OAR 333-018-0015 and 333-018-0900, or whose illness meets defining criteria published in the OHA's Investigative Guidelines.

   b. **Communicable Disease:** A disease or condition, the infectious agent of which may be transmitted to and cause illness in a human being.

   c. **Outbreak:** A significant or notable increase in the number of Cases of a disease or other condition of public health importance (ORS 431A.005).

   d. **Reportable Disease:** Any of the diseases or conditions specified in OAR 333-018-0015 and OAR 333-018-0900.

3. **Alignment with Modernization Foundational Programs and Foundational Capabilities.** The activities and services that the LPHA has agreed to deliver under this Program Element align with Foundational Programs and Foundational Capabilities and the public health accountability metrics (if applicable), as follows (see Oregon's Public Health Modernization Manual, (http://www.oregon.gov/oha/PH/ABOUT/TASKFORCE/Documents/public_health_modernization_manual.pdf):

   a. **Foundational Programs and Capabilities** (As specified in Public Health Modernization Manual)

Program Components	Foundational Program					Foundational Capabilities						
	CD Control	Prevention and health promotion	Environmental health	Access to clinical preventive services: Population Health	Access to clinical preventive services: Direct services	Leadership and organizational competencies	Health equity and cultural responsiveness	Community Partnership Development	Assessment and Epidemiology	Policy & Planning	Communications	Emergency Preparedness and Response
	Asterisk (*) = Primary foundational program that aligns with each component *X = Other applicable foundational programs*					*X = Foundational capabilities that align with each component*						
Epidemiological investigations that report, monitor and control Communicable Disease (CD).	*						X		X			X
Diagnostic and consultative CD services.	*								X			
Early detection, education, and prevention activities.	*						X		X		X	
Appropriate immunizations for human and animal target populations to reduce the incidence of CD.	*			X			X					
Collection and analysis of CD and other health hazard data for program planning and management.	*						X		X	X		X

b. **The work in this Program Element helps Oregon's governmental public health system achieve the following Public Health Accountability Metric:**

Gonorrhea rates

c. **The work in this Program Element helps Oregon's governmental public health system achieve the following Public Health Modernization Process Measure:**

(1) Percent of gonorrhea Cases that had at least one contact that received treatment; and

(2) Percent of gonorrhea Case reports with complete "priority" fields.

4. **Procedural and Operational Requirements.** By accepting and using the Financial Assistance awarded under this Agreement and for this Program Element, LPHA agrees to conduct the following activities in accordance with the indicated procedural and operational requirements:

a. LPHA must operate its Communicable Disease program in accordance with the Requirements and Standards for the Control of Communicable Disease set forth in ORS Chapters 431, 432, 433 and 437 and OAR Chapter 333, Divisions 12, 17, 18, 19 and 24, as such statutes and rules may be amended from time to time.

b. LPHA must use all reasonable means to investigate in a timely manner all reports of Reportable Diseases, infections, or conditions. To identify possible sources of infection and to carry out appropriate control measures, the LPHA Administrator shall investigate each report following procedures outlined in OHA's Investigative Guidelines or other procedures approved by OHA. OHA may provide assistance in these investigations, in accordance with OAR 333-019-0000. Investigative guidelines are available at: http://www.oregon.gov/oha/PH/DiseasesConditions/CommunicableDisease/ReportingCommunicableDisease/ReportingGuidelines/Pages/index.aspx

c. As part of its Communicable Disease control program, LPHA must, within its service area, investigate the Outbreaks of Communicable Diseases, institute appropriate Communicable Disease control measures, and submit required information in a timely manner regarding the Outbreak to OHA in Orpheus (or Opera for COVID-19 Cases and ARIAS for COVID-19 contacts) as prescribed in OHA CD Investigative Guidelines available at:

http://www.oregon.gov/oha/PH/DiseasesConditions/CommunicableDisease/ReportingCommunicableDisease/ReportingGuidelines/Pages/index.aspx

d. LPHA must establish and maintain a single telephone number whereby physicians, hospitals, other health care providers, OHA and the public can report Communicable Diseases and Outbreaks to LPHA 24 hours a day, 365 days a year. LPHA may employ an answering service or 911 system, but the ten-digit number must be available to callers from outside the local emergency dispatch area, and LPHA must respond to and investigate reported Communicable Diseases and Outbreaks.

e. LPHA must attend Communicable Disease 101 and Communicable Disease 303 training.

f. LPHA must attend monthly Orpheus user group meetings or monthly Orpheus training webinars.

g. **COVID-19 Specific Work**

In cooperation with OHA, the LPHA must collaborate with local and regional partners to assure adequate culturally and linguistically responsive COVID-19 testing is available to the extent resources are available. As outlined below, LPHAs must conduct culturally and linguistically appropriate Case investigation and contact tracing as outlined in the Investigative Guidelines and any applicable supplemental surge guidance to limit the spread of COVID-19. In addition, to the extent resources are available, the LPHA must assure individuals requiring isolation and quarantine have basic resources to support a successful isolation/quarantine period. OHA has entered into grant agreements with community-based organizations (CBOs) to provide a range of culturally and linguistically responsive services, including community engagement and education, contact tracing, social services and wraparound supports. Services provided by CBOs will complement the work of the LPHA. LPHA must conduct the following activities in accordance with the guidance to be provided by OHA:

(1) Cultural and linguistic competency and responsiveness.

LPHA must:

(a) Partner with CBOs, including culturally-specific organizations where available in the jurisdiction. Enter into and maintain a Memorandum of Understanding (MOU) or similar agreement with those CBOs that have entered into a grant agreement with OHA for contact tracing and monitoring and/or social service and wraparound supports that clearly describes the role of the CBO and LPHA to ensure culturally and linguistically responsive services. OHA will share with LPHA the grant agreement and deliverables between OHA and the CBOs and the contact information for all the CBOs. If OHA's grant with a CBO in the jurisdiction includes contact tracing, LPHA will execute, as part of the MOU between the LPHA and CBO, the CBO's requirements to immediately report presumptive Cases to LPHA, clearly define referral and wraparound service pathways and require regular communication between CBO and LPHA so services and payments are not duplicative. LPHA must communicate with the CBO about any changes that will affect coordination for wraparound services, including when the LPHA is shifting to and from use any OHA-issued surge guidance.

(b) Work with local CBOs including culturally-specific organizations to maintain equity at the center of the LPHA's COVID-19 response.

(c) Work with disproportionately affected communities to ensure a culturally and linguistically responsive staffing plan for Case investigations, contact tracing, social services and wraparound supports that meets community needs is in place.

(d) Ensure the cultural and linguistic needs and accessibility needs for people with disabilities or people facing other institutionalized barriers are addressed in the LPHA's Case investigations, contact tracing, and in the delivery of social services and wraparound supports.

(e) Have and follow policies and procedures for meeting community members' language needs relating to both written translation and spoken or American Sign Language (ASL) interpretation.

(f) Employ or contract with individuals who can provide in-person, phone, and electronic community member access to services in languages and cultures of the primary populations being served based on identified language (including ASL) needs in the County demographic data.

(g) Ensure language access through telephonic interpretation service for community members whose primary language is other than English, but not a language broadly available, including ASL.

(h) Provide written information provided by OHA that is culturally and linguistically appropriate for identified consumer populations. All information shall read at the sixth-grade reading level.

(i) Provide opportunities to participate in OHA trainings to LPHA staff and LPHA contractors that conduct Case investigation, contact tracing, and provide social services and wraparound supports; trainings should be focused on long-standing trauma in Tribes, racism and oppression.

(2) Testing

LPHA must:

(a) Work with OHA regional testing coordinator, local and regional partners including health care, communities disproportionately affected by COVID-19 and other partners to assure COVID-19 testing is available to individuals within the LPHA's jurisdiction meeting current OHA criteria for testing and other local testing needs.

(b) Work with health care and other partners to ensure testing is provided in a culturally and linguistically responsive manner with an emphasis on making testing available to disproportionately impacted communities and as a part of the jurisdiction's contact tracing strategy.

(3) Case Investigation and Contact Tracing

LPHA must:

(a) Conduct all Case investigations and monitor Outbreaks in accordance with Investigative Guidelines and any OHA-issued surge guidance.

(b) Enter all Case investigation and contact tracing data in Opera (for COVID-19 Cases) and ARIAS (for COVID-19 contacts), as directed by OHA.

(c) Ensure all LPHA staff designated to utilize Opera and ARIAS are trained in these systems. Include in the data whether new positive Cases are tied to a known existing positive Case or to community spread.

(d) Conduct contact tracing in accordance with Investigative Guidelines and any applicable OHA-issued surge guidance.

(e) Have contact tracing staff that reflect the demographic makeup of the jurisdiction and who can provide culturally and linguistically competent and responsive tracing services. In addition, or alternatively, enter into an agreement(s) with community-based and culturally-specific organizations to provide such contact tracing services. OHA grants with CBOs will count toward fulfilling this requirement.

(f) Ensure all contact tracing staff are trained in accordance with OHA investigative guidelines and data entry protocols.

(g) Attempt to follow up with at least 95% of Cases within 24 hours of notification.

(4) Isolation and quarantine

LPHA must:

(a) Maintain access to an isolation and quarantine location that is ready to be used.

(b) Facilitate efforts, including by partnering with OHA-funded CBOs to link individuals needing isolation and quarantine supports such as housing and food The LPHA will utilize existing resources when possible such as covered Case management benefits, WIC benefits, etc.

(5) **Social services and wraparound supports.**
LPHA must ensure social services referral and tracking processes are developed and maintained. LPHA must cooperate with CBOs to provide referral and follow-up for social services and wraparound supports for affected individuals and communities. OHA contracts with CBOs will count toward fulfilling this requirement.

(6) **Tribal Nation support.**

LPHA must ensure alignment of contact tracing and supports for patients and families by coordinating with Federally-recognized tribes if a patient identifies as American Indian/Alaska Native and/or a member of an Oregon Tribe, if the patient gives permission to notify the Tribe.

(7) **Support infection prevention and control for high-risk populations.**

LPHA must:

(a) **Migrant and seasonal farmworker support.** Partner with farmers, agriculture sector and farmworker service organizations to develop and execute plans for COVID-19 testing, quarantine and isolation, and social service needs for migrant and seasonal farmworkers.

(b) **Congregate care facilities.** In collaboration with State licensing agency, support infection prevention assessments, COVID-19 testing, infection control, and isolation and quarantine protocols in congregate care facilities.

(c) **High risk business operations.** In collaboration with State licensing agencies, partner with food processing and manufacturing businesses to ensure adequate practices to prevent COVID-19 exposure, conduct testing and respond to Outbreaks.

(d) **Vulnerable populations.** Support COVID-19 testing, infection control, isolation and quarantine, and social services and wraparound supports for homeless individuals, individuals residing in homeless camps, individuals involved in the criminal justice system and other vulnerable populations at high risk for COVID-19.

(8) **COVID-19 Vaccine Planning and Distribution.**

LPHA must:

(a) Convene and collaborate with local and regional health care partners, CBOs, communities disproportionately affected by COVID-19 and other partners to assure culturally and linguistically appropriate access to COVID-19 vaccine in their communities.

(b) Convene and collaborate with local and regional health care partners, CBOs, communities disproportionately affected by COVID-19 and other partners to identify, assess and address gaps in the vaccine delivery system in accordance with federal, OHA and Oregon Vaccine Advisory Committee guidance.

(c) Prioritize vaccine distribution and administration in accordance with federal, OHA and Oregon COVID-19 Vaccine Advisory Committee guidance.

(d) If applicable, LPHA must submit vaccine orders, vaccine administration data and VAERS (Vaccine Adverse Event Reporting System) information in accordance with federal and OHA guidance.

(9) **Community education.** LPHA must work with CBOs and other partners to provide culturally and linguistically responsive community outreach and education related to COVID-19.

5. **General Revenue and Expense Reporting.** LPHA must complete an "Oregon Health Authority Public Health Division Expenditure and Revenue Report" located in Exhibit C of the Agreement.

   a. These reports must be submitted to OHA each quarter on the following schedule:

Fiscal Quarter	Due Date
First: July 1 – September 30	October 30
Second: October 1 – December 31	January 30
Third: January 1 – March 31	April 30
Fourth: April 1 – June 30	August 20

   b. All funds received under a PE or PE- supplement must be included in the quarterly Revenue and Expense reports.

6. **Reporting Requirements.** Not applicable.

7. **Performance Measures.** LPHA must operate its Communicable Disease control program in a manner designed to make progress toward achieving the following Public Health Modernization Process Measures:

   a. Percent of gonorrhea Cases that had at least one contact that received treatment; and

   b. Percent of gonorrhea Case reports with complete "priority" fields.

Attachment B
Financial Assistance Award (FY21)

State of Oregon
Oregon Health Authority
Public Health Division

1) Grantee	**2) Issue Date**	**This Action**
Name: Crook County	Friday, January 1, 2021	Amendment
Street: 375 NE Beaver St., Suite 100		FY 2021
City: Prineville	**3) Award Period**	
State: OR Zip: 97754-1802	From July 1, 2020 through June 30, 2021	

4) OHA Public Health Funds Approved

Number	Program	Previous Award Balance	Increase / Decrease	Current Award Balance
PE01-01	State Support for Public Health	$27,428.00	$0.00	$27,428.00
PE01-04	COVID19 Response	$33,412.00	$0.00	$33,412.00
PE01-05	COVID-19 Local Active Monitoring	$197,214.69	$66.00	$197,280.69
PE01-06	COVID-19 Regional Active Monitoring	$94,657.00	$0.00	$94,657.00
PE01-07	ELC ED Contact Tracing	$0.00	$218,857.00	$218,857.00
PE01-08	COVID Wrap Direct Client Services	$0.00	$20,000.00	$20,000.00
PE04-02	Community Chronic Disease Prevention	$0.00	$49,995.00	$49,995.00
PE12	Public Health Emergency Preparedness and Response (PHEP)	$73,189.00	$0.00	$73,189.00
PE12-02	COVID-19 Response	$46,515.00	$0.00	$46,515.00
PE13-01	Tobacco Prevention and Education Program (TPEP)	$112,386.00	$0.00	$112,386.00
PE36	Alcohol & Drug Prevention Education Program (ADPEP)	$61,250.00	$0.00	$61,250.00
PE40-01	WIC NSA: July - September	$40,832.00	$0.00	$40,832.00
PE40-02	WIC NSA: October - June	$127,496.00	$0.00	$127,496.00
PE40-05	Farmer's Market	$1,346.00	$0.00	$1,346.00
PE42-03	MCAH Perinatal General Funds & Title XIX	$2,072.00	$0.00	$2,072.00

State of Oregon
Oregon Health Authority
Public Health Division

1) Grantee	**2) Issue Date**	**This Action**
Name: Crook County	Friday, January 1, 2021	Amendment
Street: 375 NE Beaver St., Suite 100		FY 2021
City: Prineville	**3) Award Period**	
State: OR Zip: 97754-1802	From July 1, 2020 through June 30, 2021	

4) OHA Public Health Funds Approved

Number	Program	Previous Award Balance	Increase / Decrease	Current Award Balance
PE42-04	MCAH Babies First! General Funds	$6,623.00	$0.00	$6,623.00
PE42-06	MCAH General Funds & Title XIX	$3,886.00	$0.00	$3,886.00
PE42-11	MCAH Title V	$20,309.00	$0.00	$20,309.00
PE42-12	MCAH Oregon Mothers Care Title V	$10,757.00	$0.00	$10,757.00
PE43-01	Public Health Practice (PHP) - Immunization Services	$10,404.00	$0.00	$10,404.00
PE43-06	CARES Flu	$23,850.00	$0.00	$23,850.00
PE44-01	SBHC Base	$60,000.00	$0.00	$60,000.00
PE44-02	SBHC - Mental Health Expansion	$64,760.00	$0.00	$64,760.00
PE46-05	RH Community Participation & Assurance of Access	$15,640.00	$0.00	$15,640.00
PE50	Safe Drinking Water (SDW) Program (Vendors)	$37,659.00	$0.00	$37,659.00
PE51-01	LPHA Leadership, Governance and Program Implementation	$55,395.00	$0.00	$55,395.00
PE62	Overdose Prevention-Counties	$91,699.00	$0.00	$91,699.00
		$1,218,779.69	$288,918.00	$1,507,697.69

5) Foot Notes:

PE01-01 1/1/2021: Please note PE language has been updated effective 12/31/2020.

State of Oregon Oregon Health Authority Public Health Division		
1) Grantee Name: Crook County Street: 375 NE Beaver St., Suite 100 City: Prineville State: OR Zip: 97754-1802	**2) Issue Date** Friday, January 1, 2021 **3) Award Period** From July 1, 2020 through June 30, 2021	**This Action** Amendment FY 2021

4) OHA Public Health Funds Approved

Number	Program	Previous Award Balance	Increase / Decrease	Current Award Balance
PE01-04	9/2020: SFY21 Funding for 7/1/2020-12/30/2020 is CARES Act funding. Funds must be spent by 12/30/20. Indirect charges are not permitted.			
PE01-05	12/2020: Funding is from CARES Act and must be spent from 7/1/2020-12/30/2020. Indirect charges are not permitted			
PE01-06	12/2020: Funding is CARES Act and must be spent from 7/1/2020-12/30/2020. Indirect charges not permitted.			
PE01-08	Funds are for 1/1/2021-6/30/2021.			
PE12	11/2020: Increase award due to OHA's carryover funds from CDC, funds awarded to SFY21 must be spent by June 30, 2021			
PE40-01	Initial SFY21: July - September 2020 (PE40-01) award must be spent by 9/30/2020. The expenses for State reimbursement should be put on 1st quarter Revenue and Expense Report. The underspent amount cannot be carried over to October 2020 - June 2021 (PE40-02)			
PE40-02	Initial SFY21: Report eligible expenses in Q2, Q3 and Q4 on the Quarterly Revenue and Expenditure Report.			
PE40-02	11/2020: Award adjustment for telehealth work, see updated PE40-02 comment for new Nutrition Ed and Breastfeeding Ed amounts			
PE42-11	Initial SFY21: LPHA shall not use more than 10% of the Title V funds awarded for a particular MCAH Service on indirect costs. See PE42 language under 4. a. (3) Funding Limitations for details.			
PE42-12	Initial SFY21: LPHA shall not use more than 10% of the Title V funds awarded for a particular MCAH Service on indirect costs. See PE42 language under 4. a. (3) Funding Limitations for details.			
PE42-12	Initial SFY21: Due to COVID-19 pandemic, additional one-time funding was allocated to OMC sites in FY21 to support outreach and service provision efforts			
PE43-06	Allowable expenses for FY21 include the period of 6/6/2020 – 6/30/2021. All expenses for the entire period should be reported on the FY21 Revenue and Expenditure reports.			

State of Oregon
Oregon Health Authority
Public Health Division

1) Grantee	**2) Issue Date**	**This Action**
Name: Crook County	Friday, January 1, 2021	Amendment
Street: 375 NE Beaver St., Suite 100		FY 2021
City: Prineville	**3) Award Period**	
State: OR Zip: 97754-1802	From July 1, 2020 through June 30, 2021	

4) OHA Public Health Funds Approved

Number	Program	Previous Award Balance	Increase / Decrease	Current Award Balance
PE62	8/2020: Indirect Cost Rate for the Federal Award is 10.00% Recipients of PEs funded by this award shall not use more than 10.00% on indirect costs.			

6) Comments:

PE01-01	8/2020: Adding revised PE01 language to all grantees, changes are to align PE language with the current SFY21 template, no changes to award amount.
PE01-04	9/2020: Rollover of unspent award from SFY20
PE01-05	9/2020a. Case Investigation FFS 3/27-8/31/20 $60,450.74 and Iso FFS $1,043.12; 10/2020: Rollover $135,394 from FY20; 11/2020: add FFS wrap $326.83; 1/2021: add FFS 66.00
PE01-06	10/2020: Rollover of unspent funds from FY20 to FY21
PE01-07	1/2020: ELC Funding is for Dec 31, 2020 through June 30, 2021.
PE01-08	1/2021: add award for wrap client direct services
PE04	1/2021 - Eliminate award and move to PE04-02 1/2021: Award for 24,995 is for period 1/1/21-6/30/21, 50% State funded/50% Federally funded
PE04-02	1/2021: Award for 24,995 is for period 1/1/21-6/30/21, 50% State funded/50% Federally funded
PE12	08/2020: Amending to revise PE12 language
PE12-02	9/2020: Rollover of unspent SFY20 funds, award must be spent by 03/15/2021
PE13-01	
PE36	
PE40-01	Initial SFY21: Spend $8,166 on Nutrition Ed; $1,582 on BF Promotion
PE40-02	Initial SFY21: Spend $24,499 on Nutrition Ed: $4,746 on Breastfeeding Ed 11/2020: Spend $25,499 on Nutrition Ed; $4,746 on Breastfeeding Ed; Previous comment void and replaced by this one
PE40-05	Initial SFY21: 50% to be paid on 7/1/2020; 50% to be paid on 10/1/2020

State of Oregon
Oregon Health Authority
Public Health Division

1) Grantee	**2) Issue Date**	**This Action**
Name: Crook County	Friday, January 1, 2021	Amendment
Street: 375 NE Beaver St., Suite 100		FY 2021
City: Prineville	**3) Award Period**	
State: OR Zip: 97754-1802	From July 1, 2020 through June 30, 2021	

4) OHA Public Health Funds Approved

Number	Program	Previous Award Balance	Increase / Decrease	Current Award Balance
PE42-03				
PE42-04				
PE42-06				
PE42-11				
PE42-12				
PE43-01				
PE43-06				
PE44-01				
PE44-02				
PE46-05				
PE50	10/2020: Rollover of $163.00 in unspent funds from SFY20 to SFY21. Must be spent by 6/30/21. 11/2020: Correcting the SFY20 rollover amount. Funds must be spent by 6/30/21.			
PE51-01	9/2020: SFY21 Rollover unspent funds from FY20 to FY21			
PE62	8/2020: $91,699 in FY21 is from SOR YR 2, Funding Available 10/1/20-6/30/21			

7) Capital outlay Requested in this action:

Prior approval is required for Capital Outlay. Capital Outlay is defined as an expenditure for equipment with a purchase price in excess of $5,000 and a life expectancy greater than one year.

Program	Item Description	Cost	PROG APPROV	

Attachment C
Information required by CFR Subtitle B with guidance at 2 CFR Part 200

PE01-01 State Support for Public Health

Federal Award Identification Number:	State Funds	State Funds
Federal Award Date:		
Performance Period:		
Awarding Agency:		
CDFA Number:		
CFDFA Name:		
Total Federal Award:		
Project Description:		
Awarding Official:		
Indirect Cost Rate:		
Research and Development (T/F):	FALSE	FALSE
PCA:	50119	TBD
Index:	50107	TBD

Agency	DUNS No.	Amount	Amount	Grand Total:
Crook	557315405	$27,428.00	$0.00	$27,428.00

PE01-05 COVID-19 Local Active Monitoring

Federal Award Identification Number:	N/A
Federal Award Date:	3/1/20
Performance Period:	3/27/2020-12/30/2020
Awarding Agency:	CARES Act
CDFA Number:	21.019
CFDFA Name:	CARES Act
Total Federal Award:	94,200,000
Project Description:	CARES Act
Awarding Official:	N/A
Indirect Cost Rate:	N/A
Research and Development (T/F):	FALSE
PCA:	50248
Index:	50109

Agency	DUNS No.	Amount	Grand Total:
Crook	557315405	197280.69	$197,280.69

PE01-07 ELC ED Contact Tracing

Federal Award Identification Number:	NU50CK000541
Federal Award Date:	5/18/2020
Performance Period:	08/01/2019-07/31/2024
Awarding Agency:	CDC
CDFA Number:	93.323
CFDFA Name:	Epidemiology and Laboratory
Total Federal Award:	98,897,708
Project Description:	Epidemiology and Laboratory Capacity for Prevention and Control of Emerging Infectious Diseases (ELC)
Awarding Official:	Janice Downing
Indirect Cost Rate:	17.64%
Research and Development (T/F):	FALSE
PCA:	53868
Index:	50401

Agency	DUNS No.	Amount	Grand Total:
Crook	557315405	$218,857.00	$218,857.00

PE01-08 COVID Wrap Direct Client Services

Federal Award Identification Number:	NU50CD000541
Federal Award Date:	5/18/2020
Performance Period:	08/01/2019-07/31/2024
Awarding Agency:	CDC
CDFA Number:	93.323
CFDFA Name:	Epidemiology and
Total Federal Award:	98,897,708
Project Description:	Epidemiology and
Awarding Official:	Brownie Anderson-Rana
Indirect Cost Rate:	17.86%
Research and Development (T/F):	FALSE
PCA:	53868
Index:	50401

Agency	DUNS No.	Amount	Grand Total:
Crook	557315405	$20,000.00	$20,000.00

PE04-02 Community Chronic Disease Prevention

Federal Award Identification Number:	State Funds	5-NU38OT000286-03	NU58DP006542	NU58DP006542
Federal Award Date:		8/24/2020	9/1/2020	09/01/2020
Performance Period:		8/1/20-7/31/21	09/30/2018-06/29/2023	09/30/2018-06/29/2023
Awarding Agency:		NACDD	CDC	CDC
CDFA Number:		93.421	93.426	93.426
CFDFA Name:		Building Capacity for Public and Private Payer Coverage of the National DDP Lifestyle Change Program	Improving the Health of Americans through Prevention and Management of Diabetes and Heart Disease and Stroke	Improving the Health of Americans through Prevention and Management of Diabetes and Heart Disease and Stroke
Total Federal Award:		190,000	2,071,748	2,071,748
Project Description:		Building Capacity for Public and Private Payer Coverage of the National DDP Lifestyle Change Program	Improving the Health of Americans through Prevention and Management of Diabetes and Heart Disease and Stroke	Improving the Health of Americans through Prevention and Management of Diabetes and Heart Disease and Stroke
Awarding Official:		Kelly McCracken	Paris Brookins	Paris Brookins
Indirect Cost Rate:		17.64%	17.64%	17.64%
Research and Development (T/F):	FALSE	FALSE	FALSE	FALSE
PCA:	52269	52170	52020	52021
Index:	50341	50341	50341	50341

Agency	DUNS No.	Amount	Amount	Amount	Amount	Grand Total:
Crook	557315405	$24,995.00	$25,000.00	$0.00	$0.00	$49,995.00

DOCUMENT RETURN STATEMENT

Please complete the following statement and return with the completed signature page and the Contractor Data and Certification page and/or Contractor Tax Identification Information (CTII) form, if applicable.

If you have any questions or find errors in the above referenced Document, please contact the contract specialist.

Document number: 159807-17 , hereinafter referred to as "Document."

I, SETH CRAWFORD   CROOK COUNTY JUDGE

Name   Title

received a copy of the above referenced Document, between the State of Oregon, acting by and through the Department of Human Services, the Oregon Health Authority, and

CROOK COUNTY, OREGON by email.

Contractor's name

On FEBRUARY 17, 2021 ,

Date

I signed the electronically transmitted Document without change. I am returning the completed signature page, Contractor Data and Certification page and/or Contractor Tax Identification Information (CTII) form, if applicable, with this Document Return Statement.

Authorizing signature   Date

Please attach this completed form with your signed document(s) and return to the contract specialist via email.

EXTENSION TO PROFESSIONAL SERVICES CONTRACT

This Extension to Professional Services Contract ("Extension") is entered into this ______ day of February 2021, by and between Crook County, a political subdivision of the State of Oregon (hereinafter "County"), and Great West Engineering, Inc., (hereinafter "Contractor").

RECITALS

WHEREAS, on January 22, 2020, County and Contractor entered into a Professional Services Contract for design and construction administration support services to improve the entrance facilities at the Crook County Landfill; and

WHEREAS, the Professional Services Contract requires full performance on March 22, 2021; and

WHEREAS, the length of time required to complete the project is taking longer than expected; and

WHEREAS, County and Contractor desire to extend the term of the Professional Services Contract to complete full performance in accordance with all plans and specifications by June 22, 2021.

AGREEMENT

NOW, THEREFORE, in consideration of the promises set forth herein, the parties to this Extension Agreement agree as follows:

1. Term. Paragraph number 2 of the Professional Services Contract is hereby amended to extend the term to complete full performance in accordance with all plans and specifications from fourteen months to seventeen months.

2. Scope of Services. Paragraph number 3 of the Professional Services Contract is hereby amended to clarify the services required are those of Phase II on Exhibit D. Exhibit D's Task 2 – Bidding Support Services, Assumptions is hereby amended to include two rounds of bidding, tabulation, and attendance at pre-bid meetings.

3. Fee for Services. Paragraph 4 of the Professional Services Contract is hereby amended to a sum not to exceed One Hundred Twenty-Six Thousand Three Hundred Fifty-Two and 00/100 Dollars ($126,352.00).

4. Reaffirmation of Professional Services Contract. Except as modified by this Extension Agreement, all terms and conditions of the Professional Services Contract are reaffirmed and remain unmodified and in full force and effect.

5. Counterparts. This Agreement may be executed in one or more counterparts, including electronically transmitted counterparts, which when taken together shall constitute one in the same instrument. Facsimiles and electronic transmittals of the signed document shall be binding as though they were an original of such signed document.

In witness whereof, the parties have hereunto affixed their hands and seals the date first hereinabove written.

For Contractor:

GREAT WEST ENGINEERING, INC.

By: ______________________
Signature

WILLIAM LLOYD
Print Name

Its: PRESIDENT

Date 2-10-2021

For County:

CROOK COUNTY COURT

____
Seth Crawford, County Judge

____
Jerry Brummer, County Commissioner

____
Brian Barney, County Commissioner

Date: ______________________

11

IN THE COUNTY COURT OF THE STATE OF OREGON
FOR THE COUNTY OF CROOK

IN THE MATTER OF DISTRIBUTION OF)
PROCEEDS FOR SALE OF COUNTY)
PROPERTIES)

ORDER 2021-15

WHEREAS, ORS 275.275(3) requires the County Court to direct the County Treasurer by Order to distribute funds held representing proceeds of sales of tax foreclosed property,

THEREFORE, the Crook County Court orders:

1 - The County Treasurer shall distribute all monies as shown in Exhibit "A" from sales of county properties as of January 31, 2021.

2 - Exhibit "B" shows the detailed amounts and sources.

3 - Such distribution shall occur on or before June 30, 2021.

DATED this 17th day of February, 2021

CROOK COUNTY COURT:

SETH CRAWFORD, County Judge

JERRY BRUMMER, County Commissioner

BRIAN BARNEY, County Commissioner

SUMMARY OF DISTRIBUTION OF SALE PROCEEDS FROM SEPTEMBER 1, 2017 THRU JANUARY 31, 2021

COMPLETED SALES	148,013.32
INTEREST BALANCE	4,601.74
LESS CLEAN UP FEES & UTILITIES	8,640.89
TOTAL (NET FOR DISTRIBUTION)	**143,974.17**
ONE/HALF TO COUNTY (REMAINING PROCEEDS EXHIBIT "B")	63,791.73
FORECLOSURE/PUBLISHING FEES AND COSTS	2,058.96
ADMIN COSTS RETAINED FROM SALES	9,730.00
ONE/HALF INTEREST TO COUNTY	2,300.87
TOTAL TO COUNTY	**77,881.56**
ONE/HALF TO DISTRICTS (REMAINING PROCEEDS EXHIBIT "B")	63,791.74
ONE/HALF INTEREST TO DISTRICTS	2,300.87
TOTAL TO DISTRICTS	66,092.61
TOTAL AMOUNT TO DISTRIBUTE	**143,974.17**
AMOUNT HELD FOR PENDING SALES(PRIOR)	
TOTAL TO DISTRIBUTE	**143,974.17**

EXHIBIT A

DISTRIBUTION OF PROCEEDS FROM COMPLETED SALES OF COUNTY TAX FORECLOSED PROPERTIES
FROM SEPTEMBER 1, 2017 THROUGH JANUARY 31, 2021

DATE OF SALE	AMOUNT OF SALE	BUYERS NAME	ACCT NUMBER	REIMBURSE TO COUNTY FORCLS FEE	REIMBURSE TO COUNTY PUBLISH FEE	TO COUNTY ATTORNEY FEE	TO COUNTY CLEAN UP\ MISC FEES	REMAINING PROCEEDS	ONE-HALF COUNTY	ONE HALF DISTRIBUTE
6/26/2018	9,534.24	Michael Landziak	12317	200.00	17.49	1,190.00		8,126.75	4,063.37	4,063.38
6/26/2018		Michael Landziak	12318	200.00	8.18			(208.18)	-104.09	-104.09
7/9/2018		Greg Syrell	3658				500.00	(500.00)	-250.00	-250.00
9/25/2017	1,000.00	Rex Samples	4184	50.00	21.65	1,420.00	1,685.00	(2,176.65)	-1,088.33	-1,088.33
12/4/2017	1,405.00	NW Premier	6985	50.00	126.30	1,900.00		(671.30)	-335.65	-335.65
1/11/2019	13,158.00	Greg Syrell	3658	50.00	79.06	2,420.00		10,608.94	5,304.47	5,304.47
3/12/2019	21,473.00	James Taylor	4646	50.00	146.56	1,480.00		19,796.44	9,898.22	9,898.22
1/23/2019		Brian McGee	10214	250.00	559.72		2,500.00	(3,309.72)	-1,654.86	-1,654.86
2/21/2019		Brian McGee	10214				2,000.00	(2,000.00)	-1,000.00	-1,000.00
3/12/2019		Brian McGee	10214				300.00	(300.00)	-150.00	-150.00
3/14/2019		Laurie Nelson	3222				90.00	(90.00)	-45.00	-45.00
6/3/2019	101,443.08	Brian McGee	10214	250.00		1,320.00		99,873.08	49,936.54	49,936.54
5/3/2019		Brian McGee	10214				215.00	(215.00)	-107.50	-107.50
6/30/2019		Brian McGee	10214				1,073.00	(1,073.00)	-536.50	-536.50
10/2/2019		Kaz Takamure	4002				107.89	(107.89)	-53.95	-53.95
2/11/2019		Adam Smith	3494				85.00	(85.00)	-42.50	-42.50
2/11/2019		Laurie Smith	3494				85.00	(85.00)	-42.50	-42.50
								-	0.00	0
								-	0.00	0
								-	0.00	0.00
TOTAL	**$148,013.32**			**1,100.00**	**$958.96**	**$9,730.00**	**$8,640.89**	**127,583.47**	**$63,791.73**	**$63,791.74**

	Interest 18/19	Interest 19/20	Interest 20/21	Interest 21/22
July		16.66	263.39	140.86
August		15.41	271.67	115.69
September	182.12	14.17	247.08	110.98
October	141.39	15.38	234.1	104.54
November	186.60	18.22	176.97	99.01
December	139.98	19.87	176.41	106.80
January	0.27	29.85	202.72	87.87
February	1.31	39.63	227.3	
March	1.12	72.24	212.15	
April	1.65	69.54	199.51	
May	1.85	80.10	168.16	
June	3.78	256.13	149.26	
Total	**660.07**	**647.20**	**2,528.72**	**765.75**

Total **4,601.74**

EXHIBIT B

Request to place business before the Crook County Court

Important Note: The County Court is the legislative, policy-setting body of Crook County. Matters which come before the Court should as a general rule be those of general concern to Crook County residents and Crook County. Administrative matters which are the purview of individual departments will be placed on the agenda at the request of the Department Head. By completing this form, you are asking to be placed on the agenda.

Please return this form to Crook County Counsel's Office via
Email: regina.paul@co.crook.or.us; **Fax: 541-447-6705; or Mail: 300 NE 3rd St., Prineville OR 97754**

Your name: Carol Benkosky
Date of Request: January 28,2021
Email: carolbenkosky@gmail.com
Phone: 541-219-6061
Address (optional): ______

1. What is the date of the Court meeting you would like to appear at? ASAP

2. Describe the matter to be placed before the Court: Request that the County pay for tipping fees at the landfill for two Ochoco Creek Instream Cleanups March 27 & October 16th 2021

3. What action are you requesting that the Court take? Agree to pay the tipping/dumping fees using funds that have already been set aside for such purposes. This would be the 4th year the Court has sponsored this effort.

4. What is the cost involved with your request, if applicable? $50/ton - less than $200 per cleanup Dependent on if there are large items found and removed during the cleanup

5. Please estimate the time required for your presentation.
   ■ 5 minutes ☐ 10 minutes ☐ 15 minutes ☐ other _____ minutes

6. Are you (or will you be) represented by legal counsel?
   ______ Yes (please name your attorney) ______
   x______ No, I am not currently represented. **(Note: it is your obligation to advise the Court if at any time you retain legal counsel to assist you in this matter.)**

7. If you have a physical disability and require an accommodation, please specify your need:
   ______

Optional Endorsement:
Signature of County Judge/Commissioner endorsing this request and requesting placement of the agenda: *(A request submitted at the request of a sponsoring commissioner, will be placed on an appropriate agenda. All other matters will be considered for appropriateness for consideration by the full Court in view of the above criteria.)*

______
Court member signature

______
Date

13

Crook County Legal Counsel

Mailing: 300 NE Third St., Rm 10, Prineville, OR 97754 • Phone: 541-416-3919
Physical: 267 NE 2nd St., Ste 200, Prineville, OR 97754 • Fax: 541-447-6705

MEMO

TO: Crook County Court

FROM: Crook County Legal Counsel's Office

DATE: February 11, 2021

RE: Juniper Canyon Overlay RFP results
Our File No.: Road # 354

The County is contemplating the overlay of approximately 1.6 miles of Juniper Canyon Road this summer. The work is expected to require 2,900 tons of liquid asphalt. The County published an RFP and, yesterday, received three bids:

- High Desert Aggregate: $233,300.00.
- Granite Construction: $226,925.00.
- Knife River: $227,650.00.

These bids are within the project budget. High Desert's bid is in compliance with the requirements of the RFP, and staff members are unaware of any reason High Desert would not qualify as "responsible" as that term is defined in ORS 279C.375. For that reason, staff recommends awarding the contract to High Desert.

Please place this memo and the attached document(s) on the Wednesday, February 17, 2021 County Court agenda, as a Discussion Agenda item.

2020-04 Juniper Canyon Rd Overlay

Submittal Amount Summary

NAME/COMPANY	BID AMOUNT	VERIFIED
HIGH DESERT	223,300	RED
KNIFE RIVER	227,650	REO
GRANITE CONSTRUCTION	226,925	REO

14

RESOLUTION EXERCISING THE POWER OF EMINENT DOMAIN
Right of Way Services
(replaces prior Resolution signed 9/16/20)

WHEREAS, Crook County, a political subdivision of the State of Oregon, hereafter referred to as "Crook," may exercise the power of eminent domain pursuant to ORS 203.135 and the laws of the State of Oregon generally, when the exercise of such power is deemed necessary by the Crook County Court, Crook's governing body, to accomplish public purposes for which Crook has responsibility; and

WHEREAS, Crook has the responsibility of providing safe transportation routes for commerce, convenience and to adequately serve the traveling public; and

WHEREAS, the project known as Weigand Road Bridge Over Irrigation Ditch (Powell Butte) Bridge No. Br13C24, has been planned in accordance with appropriate engineering standards for the construction, maintenance or improvement of said transportation infrastructure such that property damage is minimized, transportation promoted, travel safeguarded; and

WHEREAS, to accomplish the project or projects set forth above it is necessary to acquire the interests in the property described in "Exhibit A" attached to this Resolution and, by this reference incorporated herein.

NOW, THEREFORE, BE IT HEREBY RESOLVED by the Crook County Court that:

1. The foregoing statements of authority and need are, in fact, the case. The project or projects for which the property is required and is being acquired are necessary in the public interest, and the same have been planned, designed, located, and will be constructed in a manner which will be most compatible with the greatest public good and the least private injury.

2. The power of eminent domain is hereby exercised with respect to each of the interests in property described in Exhibit A to this Resolution. Each is acquired subject to payment of just compensation and subject to procedural requirements of Oregon law.

3. This Resolution replaces and supersedes the former Resolution signed by the County Court on September 16, 2020, and updates the entire interest in the property, as described in the attached Exhibit A.

4. The Crook County Court is authorized and requested to attempt to agree with the owner and other persons in interest as to the compensation to be paid for each acquisition, and, in the event that no satisfactory agreement can be reached, to commence and prosecute such condemnation proceedings as may be necessary to finally determine just compensation or any other issue appropriate to be determined by a court in connection with the acquisition. This authorization is not intended to expand the jurisdiction of any court to decide matters determined above or determinable by the Crook County Court.

5. Crook expressly reserves its jurisdiction to determine the necessity or propriety of any acquisition, its quantity, quality, or locality, and to change or abandon any acquisition.

APPROVED and SIGNED this ___ day of ____________ 2021.

CROOK COUNTY COURT

Seth Crawford County Judge	Jerry Brummer County Commissioner	Brian Barney County Commissioner

EXHIBIT A

Parcel 1 – Permanent Easement For Highway Right-Of-Way Purposes

A parcel of land located in the Northeast one-quarter of Section 34, Township 15 South, Range 14 East, Willamette Meridian, Crook County, Oregon and being a portion of that property as described in that Statutory Warranty Deed to Waibel Ranch LLC, Recorded December 20, 2010, as Instrument No. 2010-244442 of Crook County Records, and a portion of that property as described in that Statutory Warranty Deed to Waibel Ranch LLC, Recorded April 15, 2011 as Instrument No. 2011-246210 of Crook County Records, said Parcel 1 being that portion of said property contained in a strip of land 10 feet in width, said 10 foot wide strip lying Northerly of the following described line:

Commencing at a 2" aluminum cap marking the East One-quarter corner of said Section 34; thence N89°24'14"W, along the East-West centerline of said Section 34, a distance of 1098.14 feet; thence N00°35'46"E, 20.00 feet to the Northerly right-of-way line of SW Weigand Road and the Point of Beginning of said described line; thence N89°24'14"W, along said Northerly right-of-way line, 275.00 feet to the Terminus of said described line, said Terminus bearing N27°17'00"W, 2989.56 feet from a 2 1/2" aluminum cap marking the Southeast corner of said Section 34.

Parcel 1 contains 2,750 square feet, or 0.063 acres, more or less.

Parcel 2 – Temporary Construction Easement For Work Area (5 years or duration of project, whichever is sooner)

A parcel of land located in the Northeast one-quarter of Section 34, Township 15 South, Range 14 East, Willamette Meridian, Crook County, Oregon and being a portion of that property as described in that Statutory Warranty Deed to Waibel Ranch LLC, Recorded December 20, 2010, as Instrument No. 2010-244442 of Crook County Records, and a portion of that property as described in that Statutory Warranty Deed to Waibel Ranch LLC, Recorded April 15, 2011 as Instrument No. 2011-246210 of Crook County Records, said Parcel 2 being that portion of said property contained in a strip of land 20 feet in width, said 20 foot wide strip lying Northerly of the following described line:

Commencing at a 2" aluminum cap marking the East One-quarter corner of said Section 34; thence N89°24'14"W, along the East-West centerline of said Section 34, a distance of 1010.75 feet; thence N00°35'46"E, 20.00 feet to the Northerly right-of-way line of SW

Weigand Road and the Point of Beginning of said described line; thence N89°24'14"W, along said Northerly right-of-way line, 530.55 feet to the Terminus of said described line, said Terminus bearing N30°03'25"W, 3071.79 feet from a 2 1/2" aluminum cap marking the Southeast corner of said Section 34.
Excepting therefrom said Parcel 1

Page 2 of 3

Parcel 2 contains 7,861 square feet, or 0.180 acres, more or less.

Said Parcels being **subject to** Easements, Reservations, Covenants and Restrictions of Record or In View.

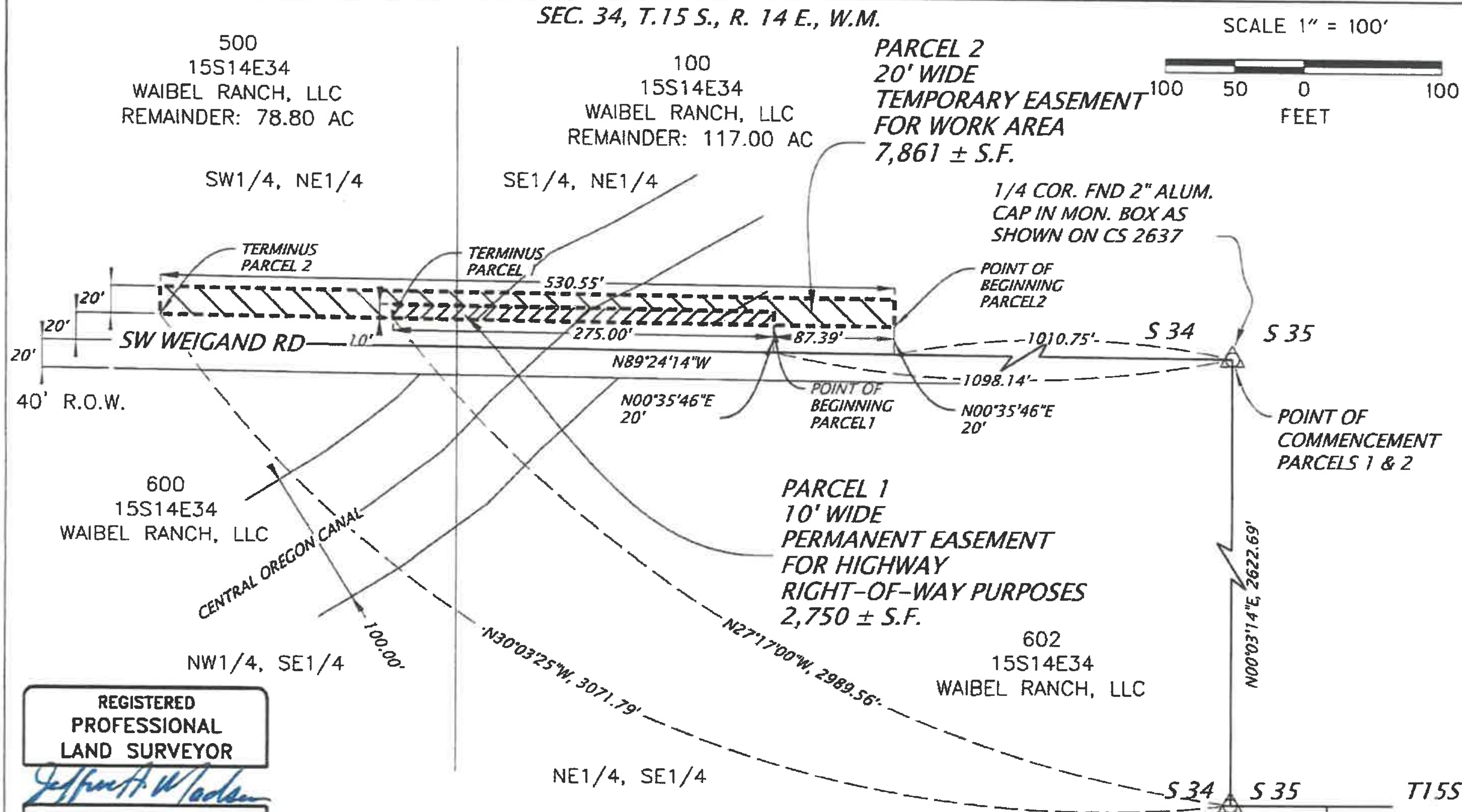
Bearings and distances are based on the Oregon State Plane Coordinate System, North zone, NAD83(2011).

For purposes of these descriptions, said East One-quarter corner of Section 34 bears N00°03'14"E, 2622.69 feet from said Southeast corner of Section 34; All as shown on Exhibit B, the easement sketch attached to these descriptions.

REGISTERED
PROFESSIONAL
LAND SURVEYOR

OREGON
JUNE 13, 2008
JEFFREY A. MADSEN
60000LS

EXPIRES: 12/31/2020
SIGNED: 12/02/2020



REGISTERED
PROFESSIONAL
LAND SURVEYOR

OREGON
JUNE 13, 2008
JEFFREY A. MADSEN
60000LS

EXPIRES: 12/31/2020

SIGNED: 12/02/2020

NOTE:
AN UPDATED SORT REPORT DISCLOSES THAT A BOUNDARY LINE ADJUSTMENT BETWEEN TAX LOTS 15S14E34 100 & 500 HAS BEEN RECORDED (DOC. NO. 2019-297153 CROOK CO. RECORDS) BUT NO NEW DEEDS REFLECTING THESE CHANGES HAVE BEEN RECORDED AT THIS TIME.

OREGON DEPARTMENT OF TRANSPORTATION
RIGHT OF WAY ENGINEERING
EXHIBIT A, 3 OF 3

Section	SW WEIGAND ROAD - CENTRAL OREGON CANAL BRIDGE	Scale	1" = 100'
Highway	SW WEIGAND ROAD	Date	12-02-2020
County	CROOK	File	9672001
Purpose	PERM.EASE.FOR HWY ROW & TEMP.EASE.		

IN THE COUNTY COURT OF THE STATE OF OREGON

FOR THE COUNTY OF CROOK

IN THE MATTER OF FINDINGS AUTHORIZING A SOLE SOURCE PROCUREMENT OF MICROSOFT WINDOWS SERVER DATACENTER LICENSES PURSUANT TO ORS 279B.075 AND CROOK COUNTY CODE 3.12.090(13)

ORDER 2021-14

WHEREAS, ORS 279B.075 states that the Local Contract Review Board may exempt certain public contracts or classes of contracts from competitive bidding, but in doing so, must include findings of fact; and

WHEREAS, ORS 279B.075 states that the determination of a sole source must be based on written findings and may include circumstances where the efficient utilization of existing goods requires the acquisition of compatible goods and services; and

WHEREAS, Crook County Code Section 3.12.090 states that the County Court as Local Contract Review Board may exempt certain public contracts or classes of contracts from competitive bidding or quoting upon a finding by the County Court that the purchase of a specific type or class of materials from a particular vendor or manufacturer is necessary to maintain continuity within an existing system; and

WHEREAS, Crook County uses Microsoft software products to operate its business enterprise equipment, such as its desktop computers and server systems, and switching to a different operating system would be prohibitively expensive and time-consuming at this juncture. Therefore, the efficient utilization of existing software requires acquiring compatible software; and

WHEREAS, the County has need for server management software; and

WHEREAS, the County must therefore obtain licenses for new Microsoft server software. The Crook County IT Department has advised the County Court that Microsoft has a business arrangement with one distributor which then operates as the vendors of record.

Those vendors of record operate within certain territories, which for the area encompassing Crook County is the company CDW-G; and

WHEREAS, the proposed purchase of Windows licenses (specifically the programs labeled as "AAA-90053-CCJ-3-1" is anticipated to cost FOURTEEN THOUSAND SEVEN HUNDRED EIGHTY TWO AND 92/100 DOLLARS ($14,782.92) for the first year, with Microsoft-required annual subscription payments to follow thereafter.

NOW, THEREFORE, the Crook County Court adopts the above recitals as its Findings of Fact, and **ORDERS** and **DIRECTS**, based on the above findings and pursuant to ORS 279B.075 and Crook County Code 3.12.090(13), that the Crook County IT Department may obtain sufficient software licenses from Microsoft's designated regional vendor CDW-G, without competitive bidding, in an amount not to exceed FOURTEEN THOUSAND SEVEN HUNDRED EIGHTY TWO AND 92/100 DOLLARS ($14,782.92) for the first year. The Crook County IT Department is directed to negotiate with the sole source to obtain contract terms that are advantageous to the County as contracting agency.

DATED this ____ day of February 2021.

Seth Crawford County Judge	Jerry Brummer County Commissioner	Brian Barney County Commissioner

QUOTE CONFIRMATION

CDW•G PEOPLE WHO GET IT

DEAR SYDNEY CHANDLER,

Thank you for considering CDW•G for your computing needs. The details of your quote are below. Click here to convert your quote to an order.

QUOTE #	QUOTE DATE	QUOTE REFERENCE	CUSTOMER #	GRAND TOTAL
LWTD663	2/2/2021	LWTD663	1212610	$14,782.92

QUOTE DETAILS

ITEM	QTY	CDW#	UNIT PRICE	EXT. PRICE
Microsoft Windows Server Datacenter Edition - license & software assurance Mfg. Part#: AAA-90053-CCJ-3-1 UNSPSC: 43233004 Electronic distribution - NO MEDIA Contract: Sourcewell 081419-CDW Tech Catalog - Software (081419-CDW)	6	4961035	$2,463.82	$14,782.92

PURCHASER BILLING INFO

Billing Address:
CROOK COUNTY
FINANCE DEPT
422 NW BEAVER ST
PRINEVILLE, OR 97754-1838
Phone: (541) 447-4160
Payment Terms: NET 30-VERBAL

SUBTOTAL	$14,782.92
SHIPPING	$0.00
SALES TAX	$0.00
GRAND TOTAL	**$14,782.92**

DELIVER TO

Shipping Address:
CROOK COUNTY
FINANCE DEPT
422 NW BEAVER ST
PRINEVILLE, OR 97754-1838
Phone: (541) 447-4160
Shipping Method: ELECTRONIC DISTRIBUTION

Please remit payments to:

CDW Government
75 Remittance Drive
Suite 1515
Chicago, IL 60675-1515

Need Assistance? CDW•G SALES CONTACT INFORMATION

Maurice Dixon | (866) 682-3459 | maudixo@cdwg.com

LEASE OPTIONS

FMV TOTAL	FMV LEASE OPTION	BO TOTAL	BO LEASE OPTION
$14,782.92	$415.25/Month	$14,782.92	$474.38/Month

Monthly payment based on 36 month lease. Other terms and options are available. Contact your Account Manager for details. Payment quoted is subject to change.

Why finance?

- Lower Upfront Costs. Get the products you need without impacting cash flow. Preserve your working capital and existing credit line.
- Flexible Payment Terms. 100% financing with no money down, payment deferrals and payment schedules that match your company's business cycles.

• Predictable, Low Monthly Payments. Pay over time. Lease payments are fixed and can be tailored to your budget levels or revenue streams.

• Technology Refresh. Keep current technology with minimal financial impact or risk. Add-on or upgrade during the lease term and choose to return or purchase the equipment at end of lease.

• Bundle Costs. You can combine hardware, software, and services into a single transaction and pay for your software licenses over time! We know your challenges and understand the need for flexibility.

General Terms and Conditions:

This quote is not legally binding and is for discussion purposes only. The rates are estimate only and are based on a collection of industry data from numerous sources. All rates and financial quotes are subject to final review, approval, and documentation by our leasing partners. Payments above exclude all applicable taxes. Financing is subject to credit approval and review of final equipment and services configuration. Fair Market Value leases are structured with the assumption that the equipment has a residual value at the end of the lease term.

This quote is subject to CDW's Terms and Conditions of Sales and Service Projects at
http://www.cdwg.com/content/terms-conditions/product-sales.aspx
For more information, contact a CDW account manager

HUB

HUB International Investment Services

6979 SE Lake Road

Portland, OR 97267

503-496-1900

Crook County

Retirement Plan – AGENDA

1/29/2021, 9:30am

1. Attending
    a. Crook County, Hub, Standard

2. Prior minutes

3. Fiduciary Chart and Report Card
    a. Guide to markets
    b. Investment Review
    c. Fee Benchmark
    d. Plan Demographic Review

4. Administration
    a. Day-to-day - auto-distributions on
    b. Provisions

5. Employee Education
    a. Standard Mobile App brochure
    b. Individual meetings (investments, retirement income calculator)

6. Next steps
    a. Plan Review Sept 2021

HUB International Investment Services
6979 SE Lake Road
Portland, OR 97267
503-496-1900

Crook County
Retirement Plan – MINUTES
7/16/20, 10am

1. Attending
    a. Crook County – Keity Crismon, Hub – Nick Kralj, Standard – Mark LaMontagane

2. Fiduciary Chart and Report Card – reviewed
    a. Guide to markets – S&P even YTD. Economic recession is high at -12% GDP, but stimulus at $2.4T is equal to 12% of GDP and has filled the gap for the time being.
    b. Investment Review – watchlist – Vanguard Primecap, DFA US Small Cap, Janus Henderson Global Life Sci. Remove – Hartford International Growth (after review and analysis, to be placed on watchlist for further review)
    c. Plan Demographic Review – participation = 80%, average deferral rate = 5%, asset allocation usage = 27% in asset allocators, 151 participants in default fund Vanguard Wellington
    d. 404a and 404c – reviewed components and compliance for Crook Couty

3. Administration
    a. Day-to-day - auto-distributions on. Everything going well.
    b. Provisions – auto-increase consideration

4. Employee Education
    a. Individual meetings (investments, retirement income calculator) – to be held in August
    b. Standard new app forthcoming

5. Next steps
    a. Plan Review November 2020 – County Court
        i. MainSpring Managed review

Responsible Parties Fitness Program: Crook County 401k Plan - Report Card

Action Items	Reference Materials	Documentation	Requirements Met	Comments
Responsible Parties Education	Reference Guide: Section 2 All Education Modules	Education Module Checklist	☒ Yes ☐ No	1/29,21, 7/16/20, 11/19/19, 4/1/19, 11/7/18, 5/15/18, 10/9/17, 3/15/17, 11/10/16, 6/2/16, 9/22/15, 9/25/14, 3/6/14, 9/19/13, 11/26/12, 3/14/12
Selecting and Monitoring Responsible Parties **Identifying and Monitoring Parties in Interest**	Reference Guide: Section 3 Education Modules 1, 2 & 3	Documenting Fiduciaries, Consultants and Service Provider Responsibilities	☒ Yes ☐ No	Commissioners
	Reference Guide: Section 3 Education Modules 1, 2 & 3	408(b)2		Standard, Hub
Selecting and Monitoring Service Providers	Reference Guide: Section 3 Education Modules 4 & 5	Selecting and Monitoring: Consultants, Plan Providers, Auditors Vendor Analysis & Benchmarking Compensation Disclosure	☒ Yes ☐ No	1/29,21, 11/19/19, 11/7/18,10/9/17, 6/2/16, 9/22/15, 3/6/14, Spring 2010, w/ Standard since 5/03
Selecting and Monitoring Plan Investments	Education Module 6	Investment Policy Statement	☒ Yes ☐ No	Standard
		Investment Scorecard or Monitoring	☒ Yes ☐ No	Quarterly monitoring; reviewed 1/29,21, 7/16/20, 11/19/19, 4/1/19, 11/7/18, 5/15/18, 10/9/17, 3/15/17, 11/10/16, 6/2/16, 9/22/15, 9/25/14, 9/19/13, 11/26/12,
§404(a) & §404(c) Compliance	Reference Guide: Section 4 Education Module 7	§404(a) & §404(c) Checklist	☒ Yes ☐ No	7/16/20, 11/10/16, 9/22/15, 11/26/12
		§404(a)5 Fee Disclosures	☒ Yes ☐ No	Optional for governmental plans
Maintaining a Fiduciary File	Reference Guide: Section 4 Education Module 8	Maintaining Your Fiduciary File Checklist	☒ Yes ☐ No	4/1/19, 11/10/16, 9/22/15, 11/26/12
Investing in Employer Securities	Reference Guide: Section 5 Education Module 9	§404(c) Notice and Policy Statement Addendum	☐ Yes ☐ No ☒ N/A	Consider Hiring Outside Independent Fiduciary to Handle Securities
Minimizing Risk: Fidelity Bond and Fiduciary Insurance	Reference Guide: Section 6 Education Module 10	Copy of Bond	☐ Yes ☐ No	NA
		Copy of Policy	☐ Yes ☐ No	NA
Claims and Appeal Procedures	Reference Guide: Section 7 Education Module 11	Documentation of Claims and Appeals (actual events)	☒ Yes ☐ No	6/2/16, 9/25/14, 3/14/12
Plan Demographic and Document Review	Reference Guide: Section 7 Education Module 12	Annual Plan Review Sample Notices: ACAs, QACAs and EACAs, Initial QDIA, Annual QDIA , Safe Harbor and Summary Annual Report	☒ Yes ☐ No	1/29,21, 7/16/20, 11/19/19, 4/1/19, 11/7/18, 5/15/18, 10/9/17, 3/15/17, 6/2/16, 9/22/15, 9/25/14, 9/13/13, 3/14/12 6/2/16, 9/22/15, 9/25/14, 11/26/12
Prohibited Transactions	Reference Guide: Section 7 Education Module 13		☒ Yes ☐ No	6/2/16, 9/25/14, 3/14/12

MARKET INSIGHTS

Guide to the Markets®

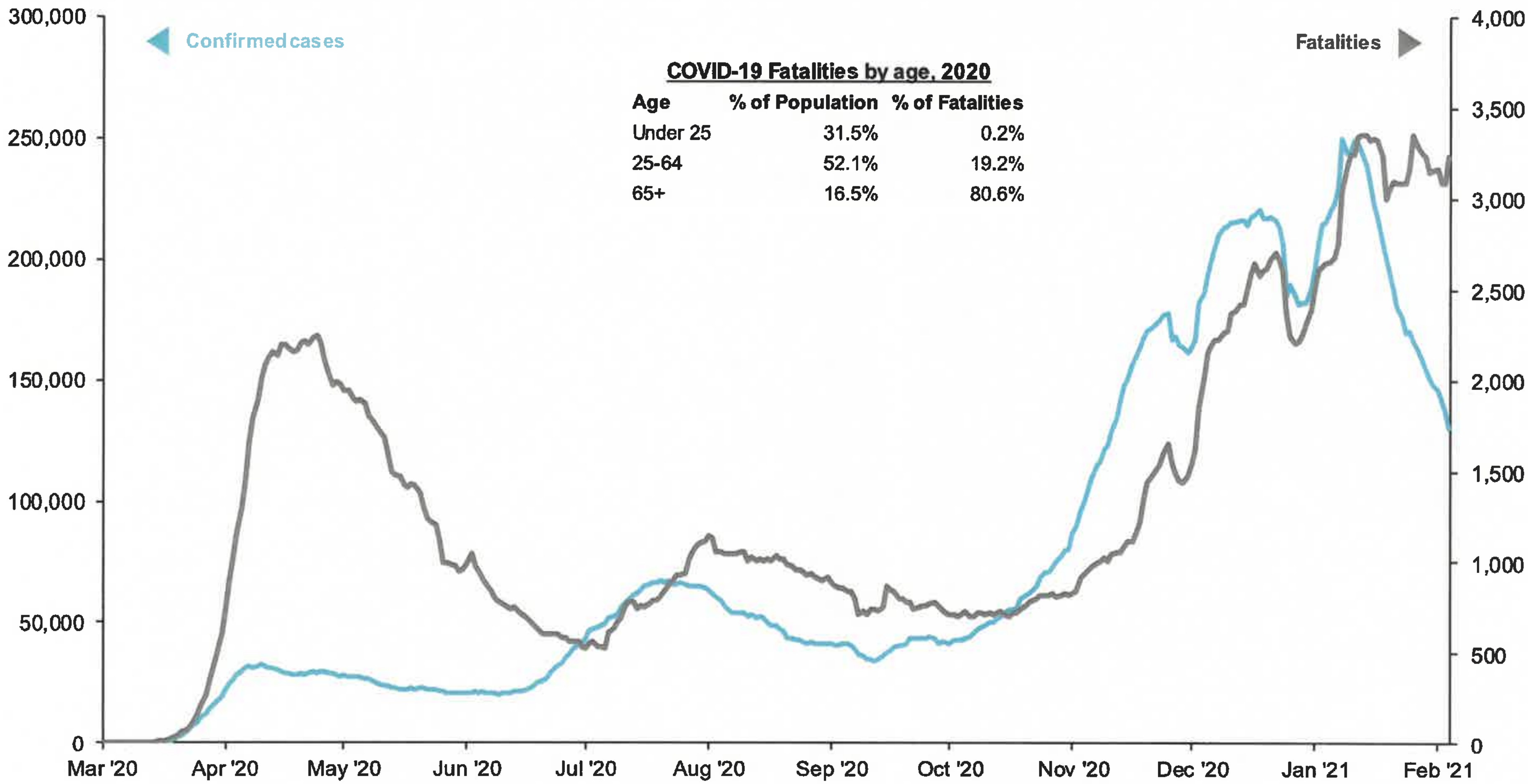
U.S.|1Q 2021|As of February 4, 2021

J.P.Morgan
Asset Management

COVID-19: U.S. confirmed cases and fatalities

Change in confirmed cases and fatalities in the U.S.

7-day moving average, as of February 04, 2021



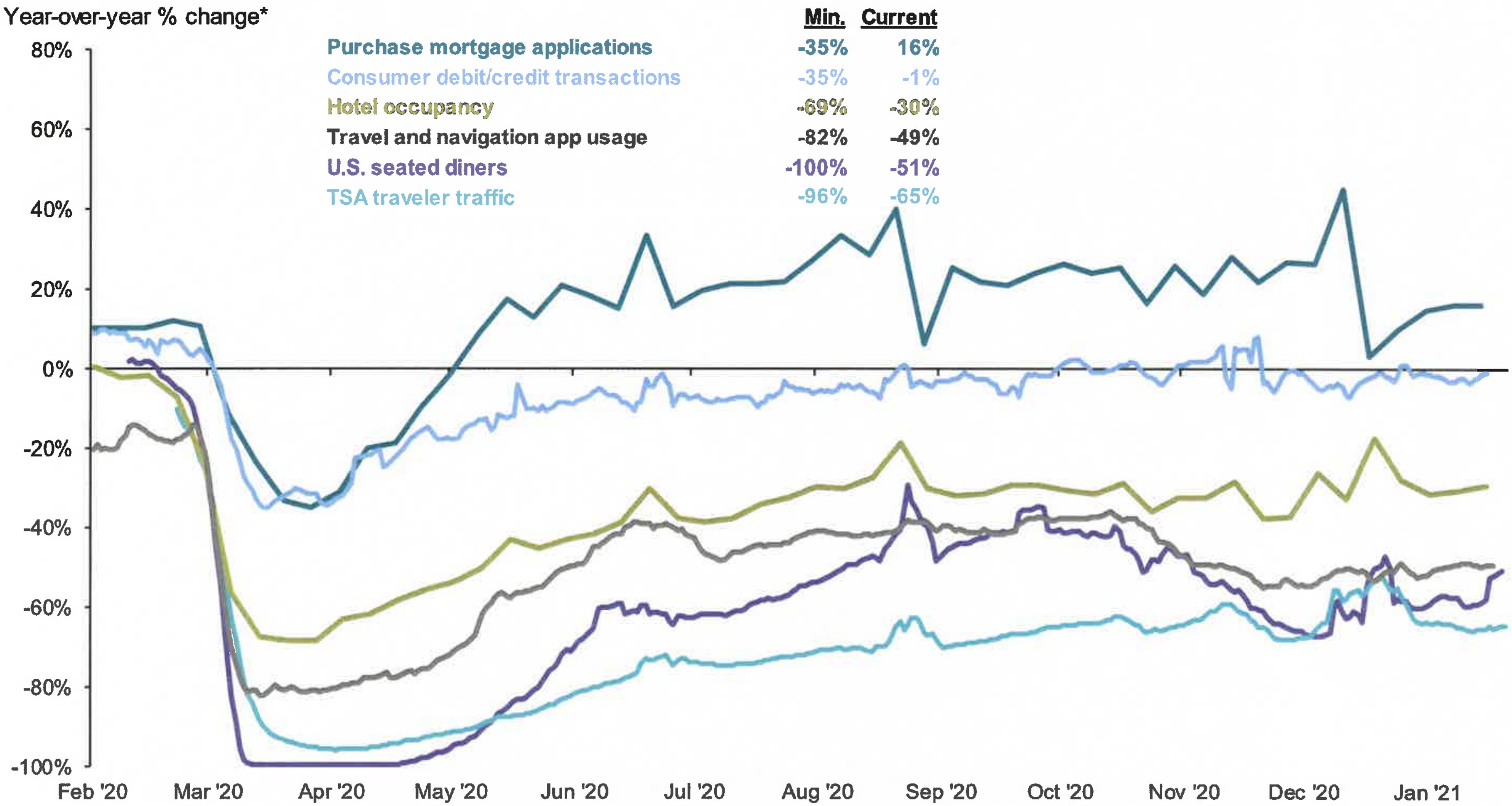
COVID-19 Fatalities by age, 2020

Age	% of Population	% of Fatalities
Under 25	31.5%	0.2%
25-64	52.1%	19.2%
65+	16.5%	80.6%

Source: Centers for Disease Control and Prevention, Johns Hopkins CSSE, J.P. Morgan Asset Management.
Guide to the Markets – U.S. Data are as of February 4, 2021.

High-frequency economic activity

High-frequency data



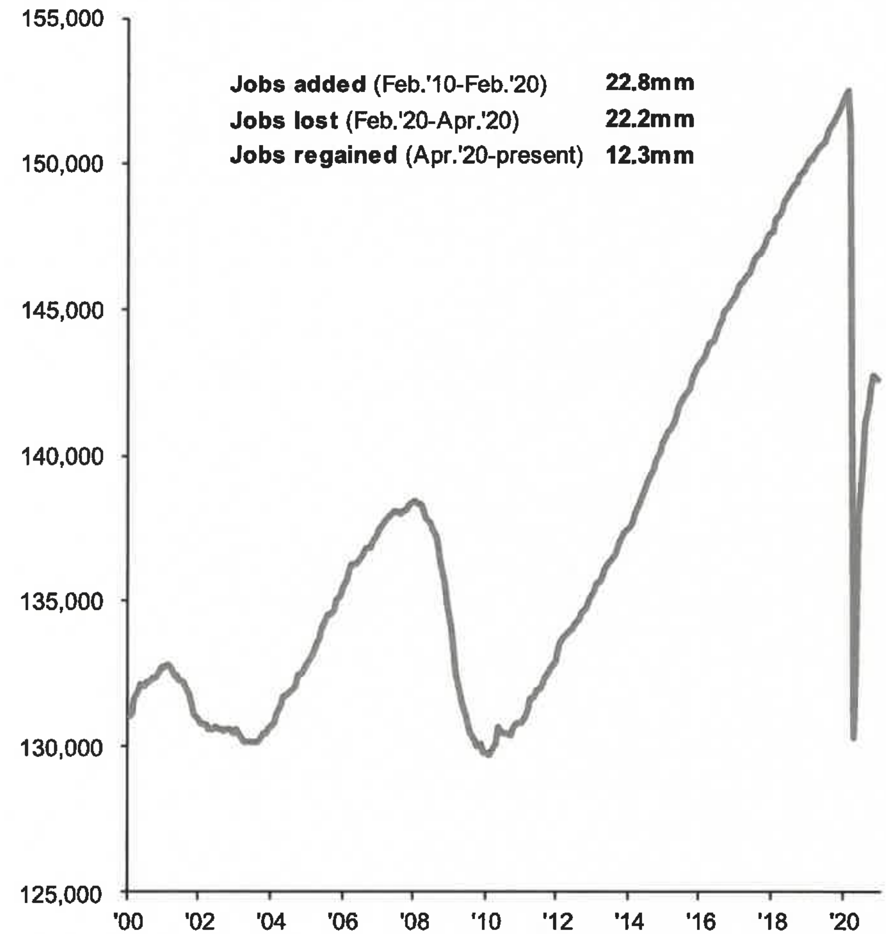
Source: App Annie, Chase, Mortgage Bankers Association (MBA), OpenTable, STR, Transportation Security Administration (TSA), J.P. Morgan Asset Management. *Consumer debit/credit transactions, U.S. seated diners, and TSA traveler traffic are 7-day moving averages. App Annie data is compared to 2019 average and includes over 600 travel and navigation apps globally, including Google Maps, Uber, Airbnb and Booking.com. Consumer spending: This report uses rigorous security protocols for selected data sourced from Chase credit and debit card transactions to ensure all information is kept confidential and secure. All selected data is highly aggregated and all unique identifiable information—including names, account numbers, addresses, dates of birth, and Social Security Numbers—is removed from the data before the report's author receives it.
Guide to the Markets – U.S. Data are as of February 4, 2021.

J.P.Morgan Asset Management

Payroll employment

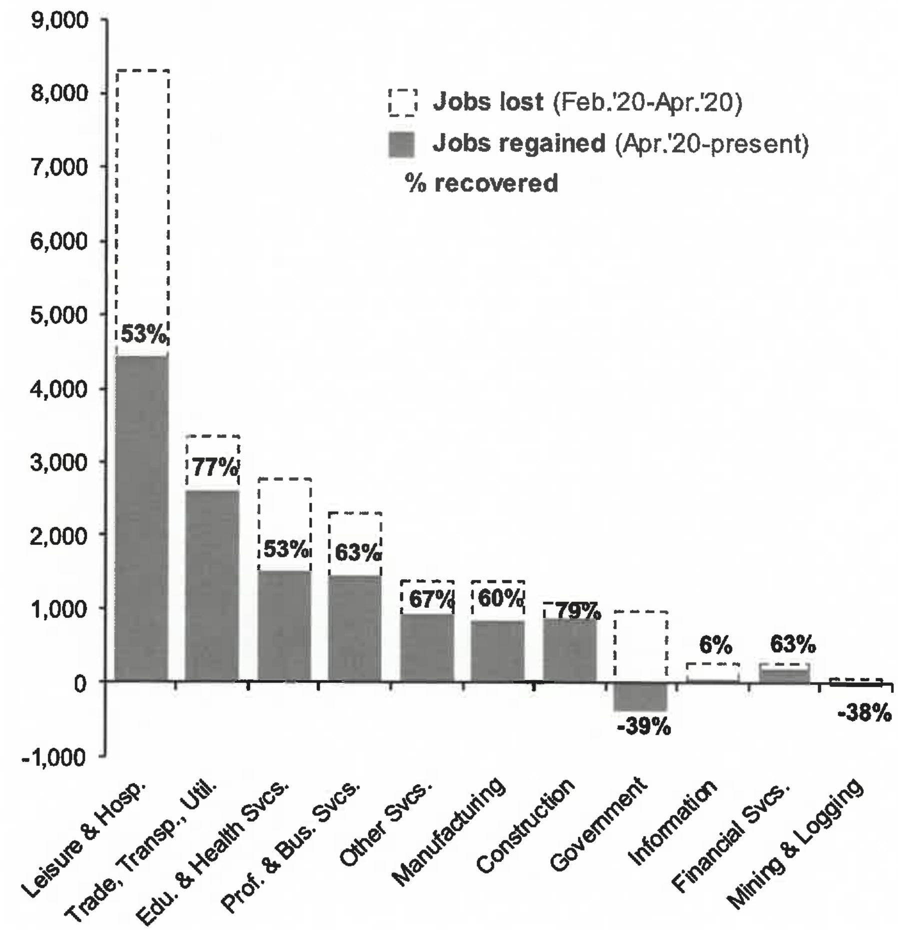
Employees on total nonfarm payrolls

Thousands



Payroll employment lost and regained by industry

Thousands, % recovered



Source: Bureau of Labor Statistics, J.P. Morgan Asset Management.
Guide to the Markets – U.S. Data are as of February 4, 2021.

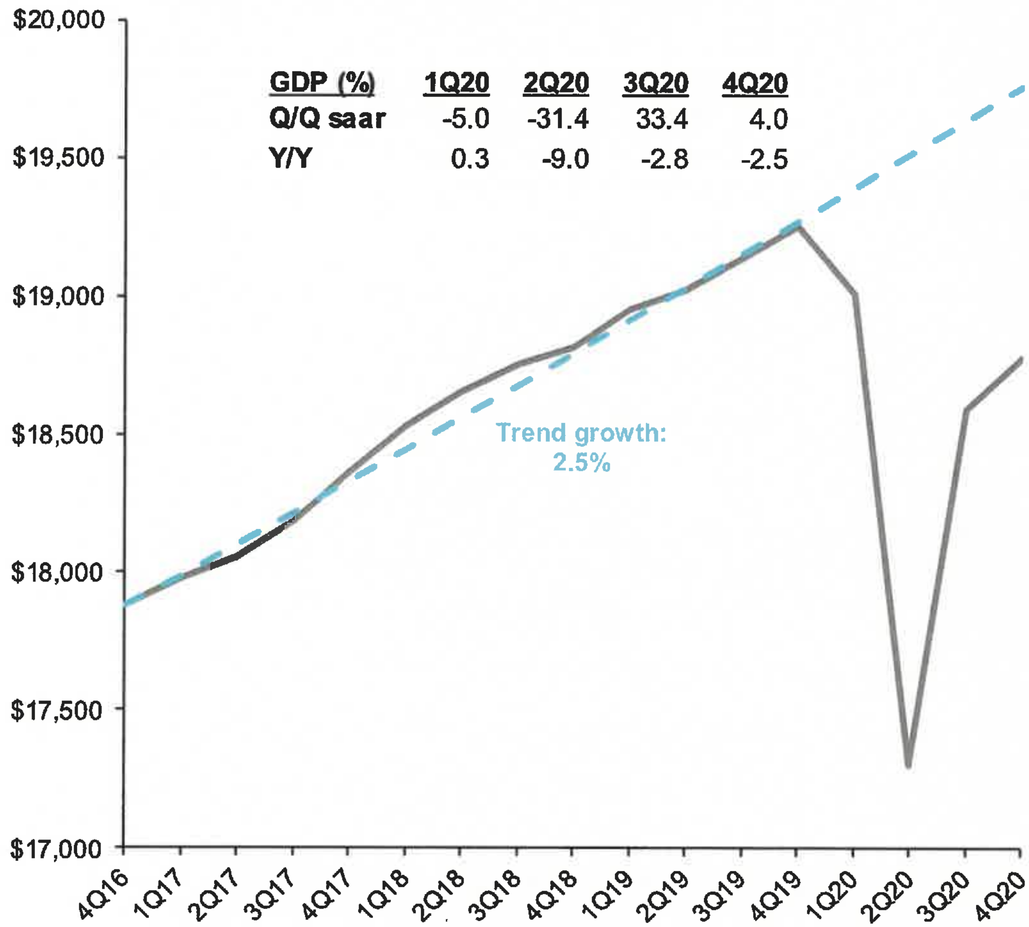
J.P.Morgan Asset Management

Economic growth and the composition of GDP

Real GDP

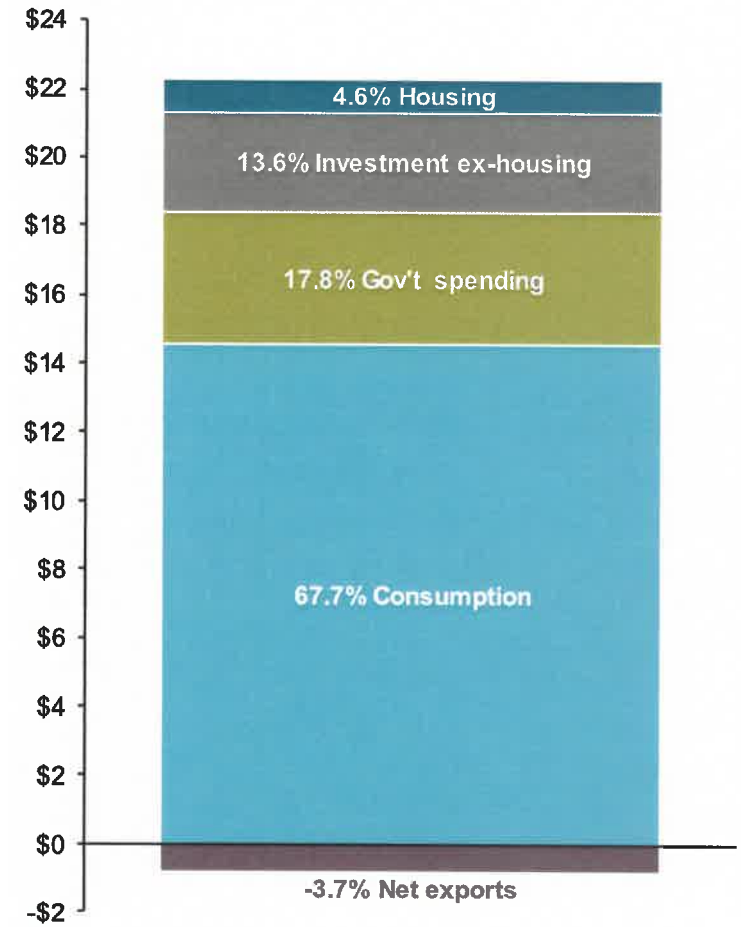
Billions of chained (2012) dollars, seasonally adjusted at annual rates

GDP (%)	1Q20	2Q20	3Q20	4Q20
Q/Q saar	-5.0	-31.4	33.4	4.0
Y/Y	0.3	-9.0	-2.8	-2.5



Components of GDP

4Q20 nominal GDP, USD trillions



Source: BEA, FactSet, J.P. Morgan Asset Management. Values may not sum to 100% due to rounding.
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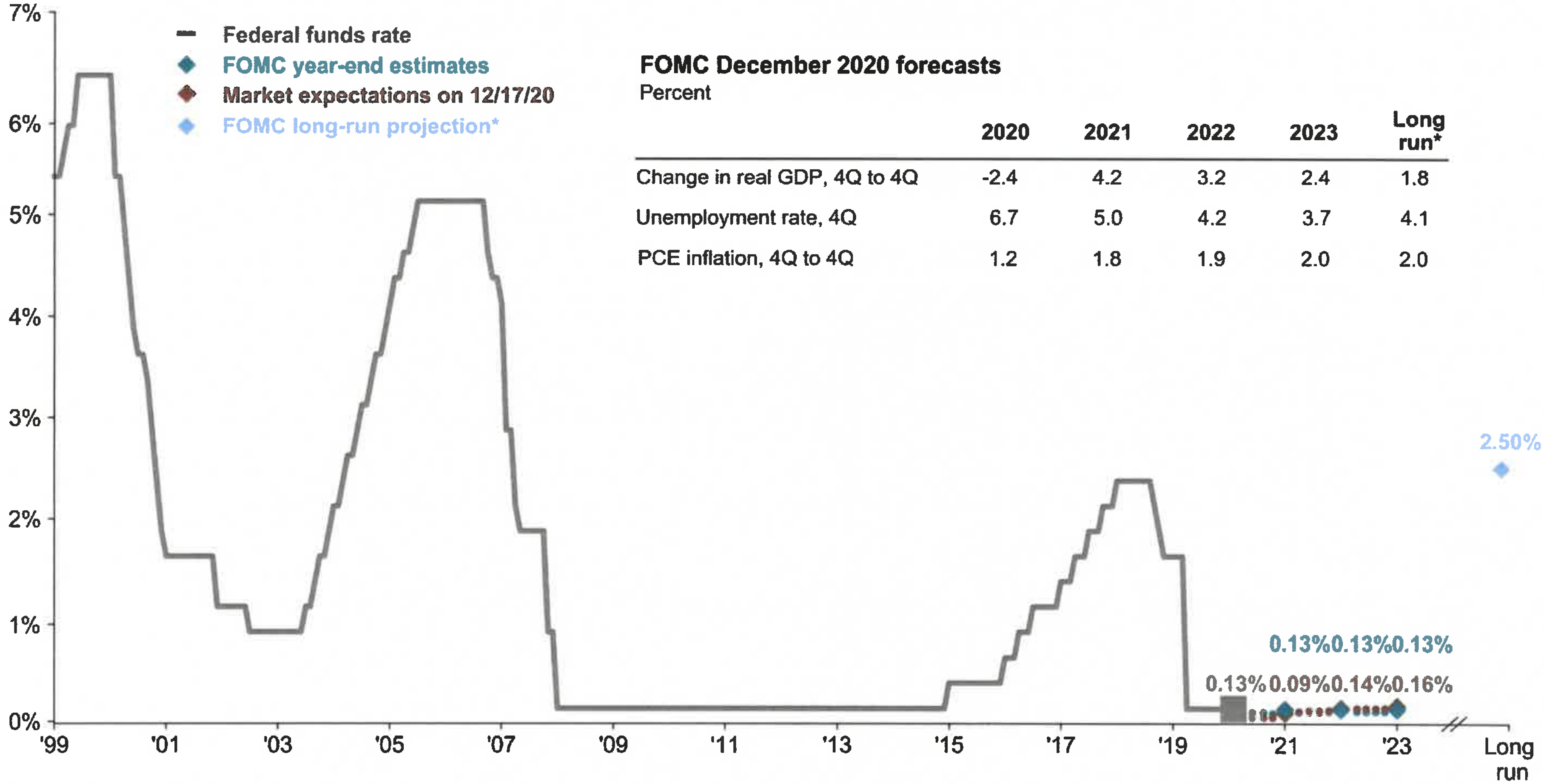
J.P.Morgan Asset Management

Federal funds rate expectations

FOMC and market expectations for the federal funds rate



FOMC December 2020 forecasts

Percent

	2020	2021	2022	2023	Long run*
Change in real GDP, 4Q to 4Q	-2.4	4.2	3.2	2.4	1.8
Unemployment rate, 4Q	6.7	5.0	4.2	3.7	4.1
PCE inflation, 4Q to 4Q	1.2	1.8	1.9	2.0	2.0

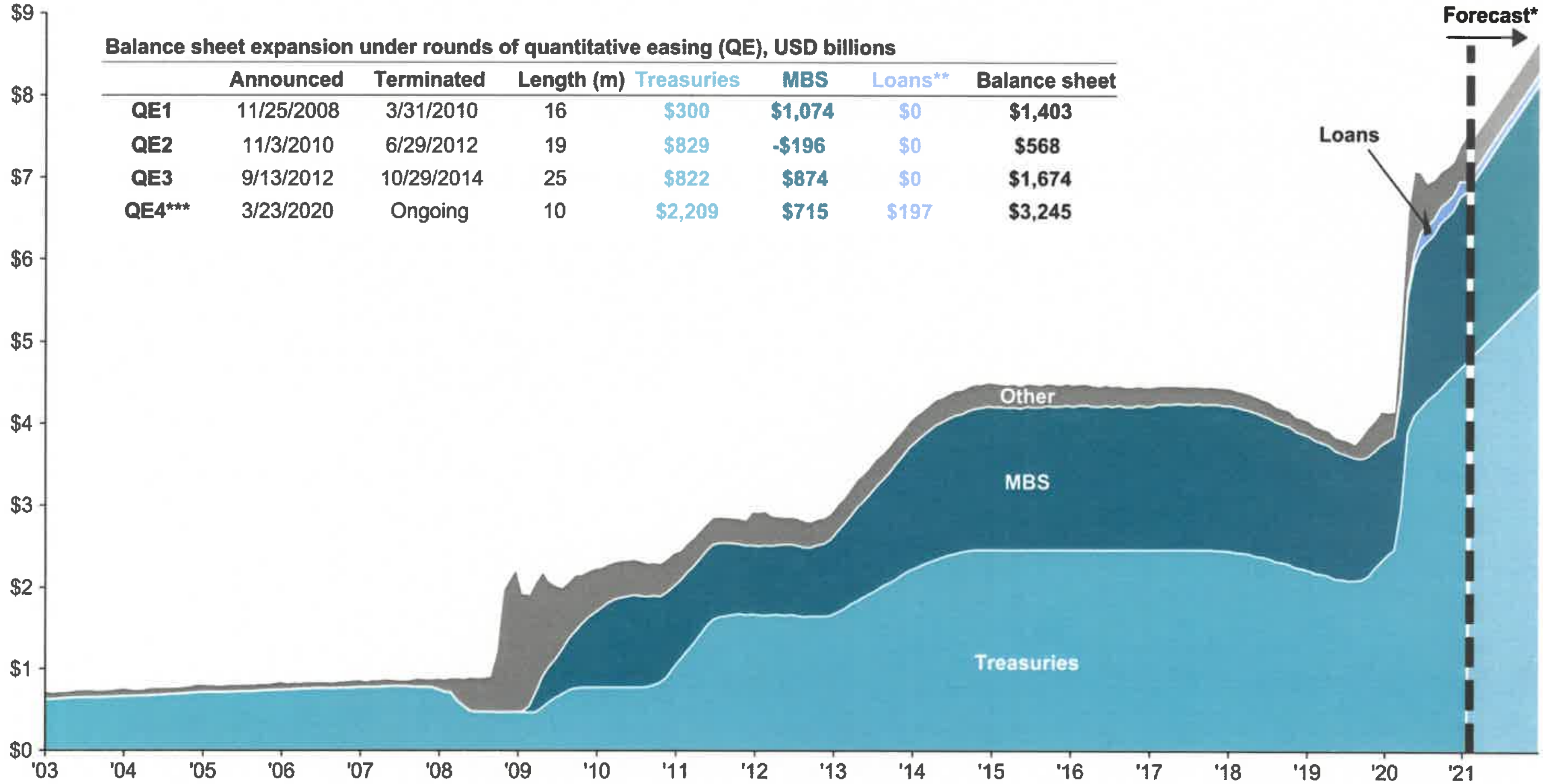
Source: Bloomberg, FactSet, Federal Reserve, J.P. Morgan Asset Management.
Market expectations are the federal funds rates priced into the fed futures market as of the following date of the December 2020 FOMC meeting and are through December 2023. *Long-run projections are the rates of growth, unemployment and inflation to which a policymaker expects the economy to converge over the next five to six years in absence of further shocks and under appropriate monetary policy.
Guide to the Markets – U.S. Data are as of February 4, 2021.

J.P.Morgan Asset Management

Fixed income

The Federal Reserve balance sheet

USD trillions



Balance sheet expansion under rounds of quantitative easing (QE), USD billions

	Announced	Terminated	Length (m)	Treasuries	MBS	Loans**	Balance sheet
QE1	11/25/2008	3/31/2010	16	$300	$1,074	$0	$1,403
QE2	11/3/2010	6/29/2012	19	$829	-$196	$0	$568
QE3	9/13/2012	10/29/2014	25	$822	$874	$0	$1,674
QE4***	3/23/2020	Ongoing	10	$2,209	$715	$197	$3,245

Source: FactSet, Federal Reserve, J.P. Morgan Investment Bank, J.P. Morgan Asset Management.
Currently, the balance sheet contains $4.4 trillion in Treasuries and $2.0 trillion in MBS. The end balance sheet forecast is $5.4 trillion in Treasuries and $2.5 trillion in MBS by December 2021. *Balance sheet forecast assumes the Federal Reserve maintains its current pace of purchases of Treasuries and MBS through December 2021 as suggested in the December 2020 FOMC meeting. **Loans include liquidity and credit extended through newly established corporate credit facilities in March 2020. Loan figures shown are max usage over the QE period referenced and are not growth of loan portfolio over the period. Other includes primary, secondary and seasonal loans, repurchase agreements, foreign currency reserves, and maiden lane securities. ***QE4 is ongoing and the expansion figures are as of the most recent Wednesday close as reported by the Federal Reserve.

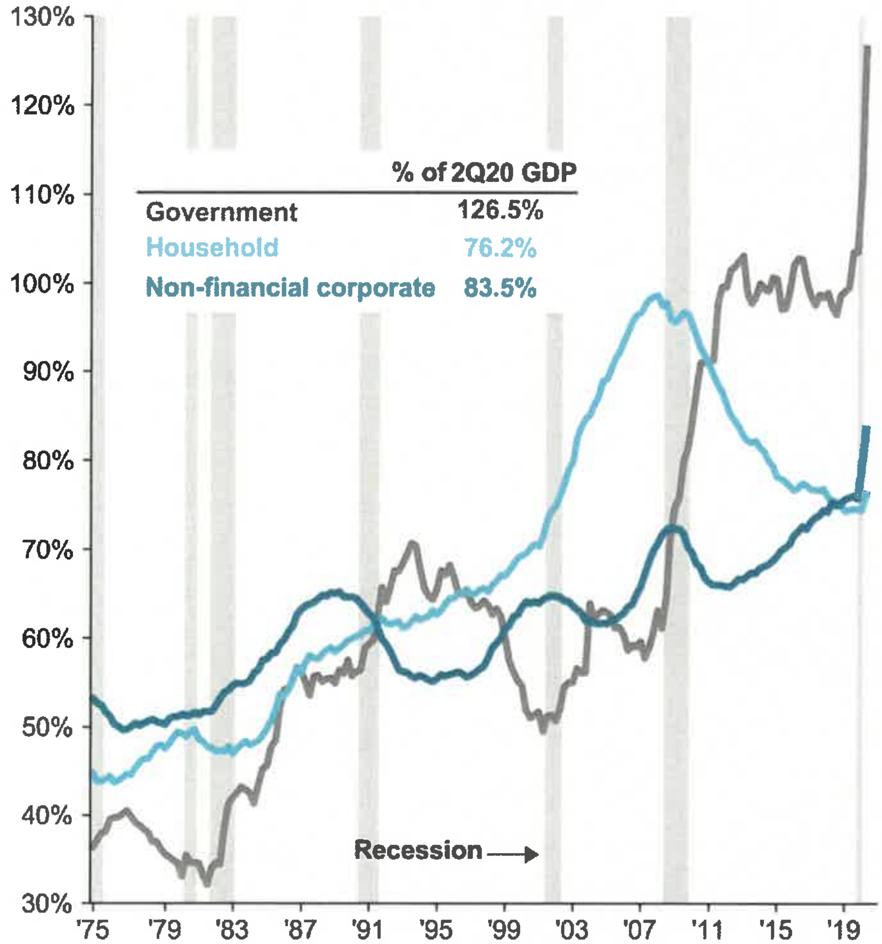
Guide to the Markets – U.S. Data are as of February 4, 2021.

J.P.Morgan Asset Management

Corporate debt dynamics

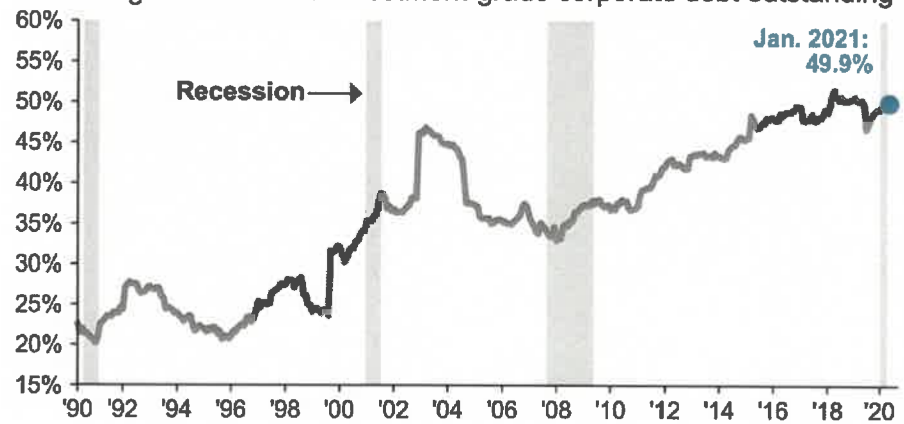
U.S. debt to GDP ratios

Percentage of nominal GDP



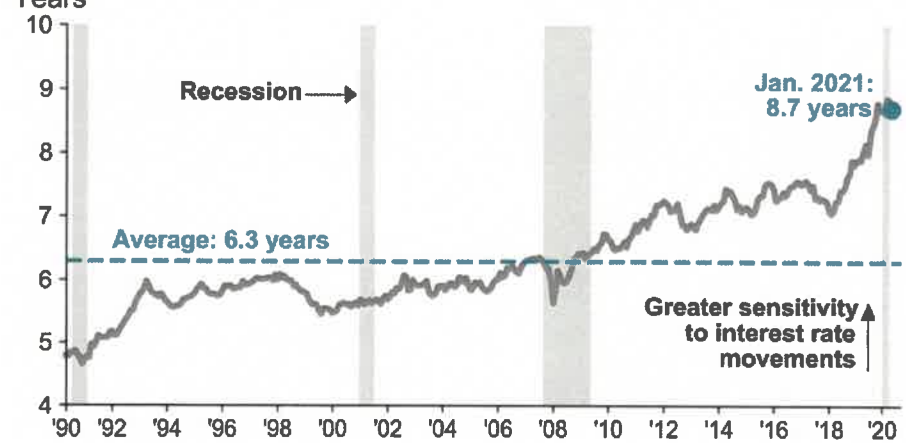
Baa corporate debt*

Percentage of Baa-rated investment-grade corporate debt outstanding



Duration of investment-grade corporate credit universe

Years



Source: FactSet, J.P. Morgan Asset Management; (Left) Bank for International Settlements (BIS); (Top and bottom right) Barclays, Bloomberg. Government, household and non-financial corporate debt refers to gross debt. General government debt is comprised of core debt instruments that include currency and deposits, loans and debt securities. All debt values are shown at market value. *Baa debt outstanding and duration of investment grade is based on the Bloomberg Barclays U.S. Aggregate Investment Grade Corporate Credit Index. Baa debt is the lowest credit rating issued by Moody's for investment-grade debt.
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J.P.Morgan Asset Management

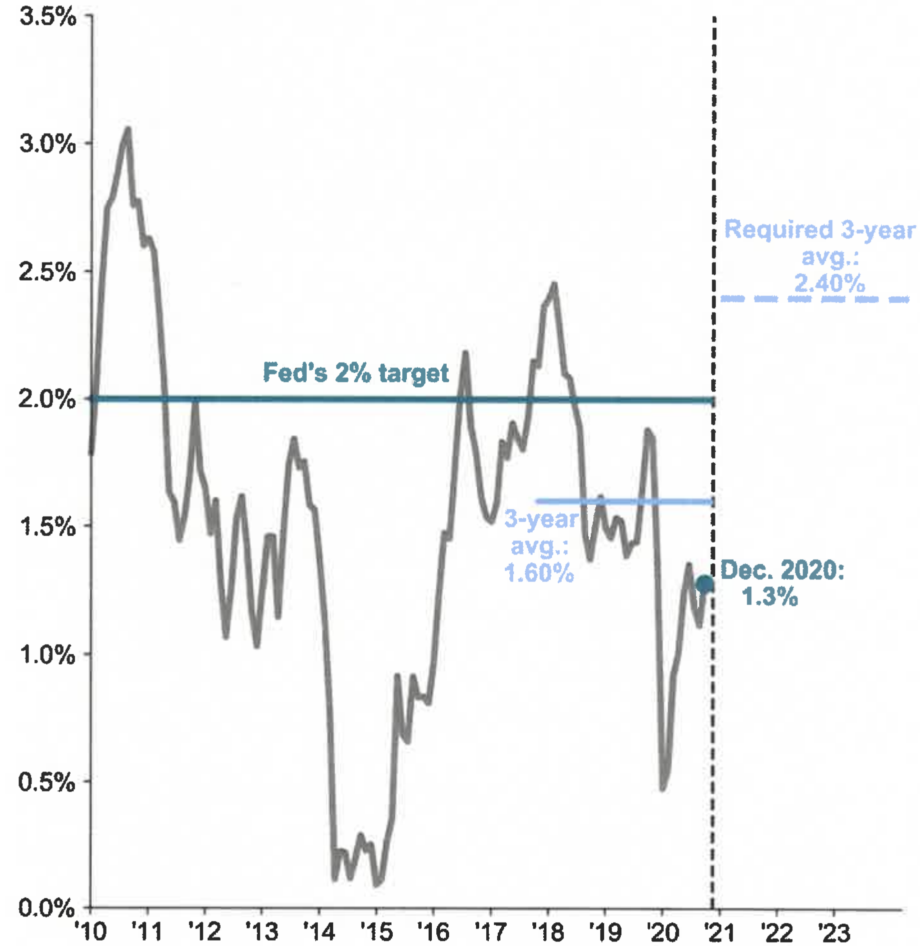
Average inflation targeting

5-year, 5-year forward inflation expectation rate

Percent, not seasonally adjusted

Headline personal consumption deflator

Year-over-year percent change

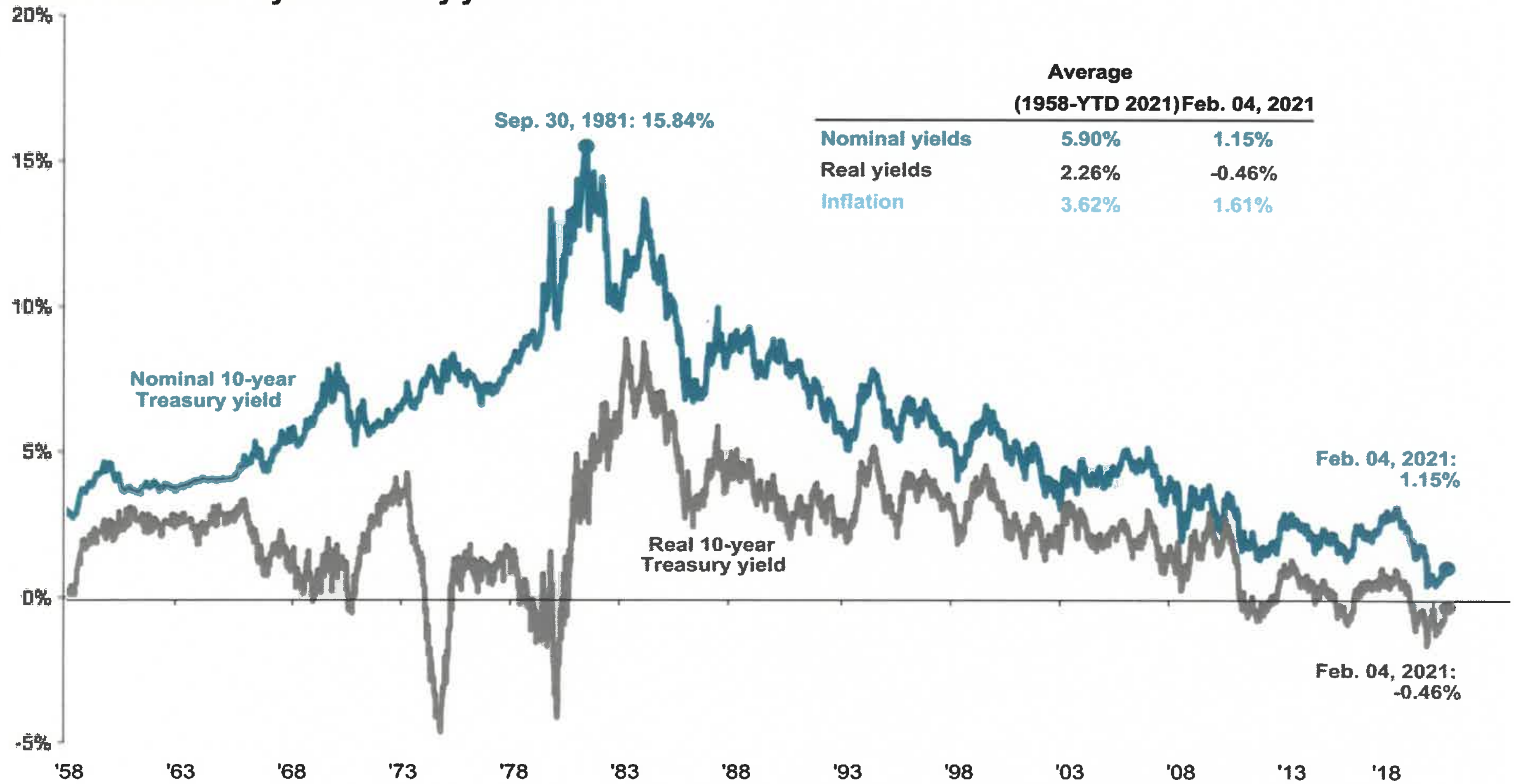


Source: Bureau of Economic Analysis, Federal Reserve, Federal Reserve Bank of St. Louis, J.P. Morgan Asset Management. The 5 year, 5 year forward inflation expectation rate measures the expected inflation rate (on average) over the five-year period that begins five years from today.
Guide to the Markets – U.S. Data are as of February 4, 2021.

J.P.Morgan Asset Management

Fixed income

Nominal and real 10-year Treasury yields



	Average (1958-YTD 2021)	Feb. 04, 2021
Nominal yields	5.90%	1.15%
Real yields	2.26%	-0.46%
Inflation	3.62%	1.61%

Source: BLS, FactSet, Federal Reserve, J.P. Morgan Asset Management.
Real 10-year Treasury yields are calculated as the daily Treasury yield less year-over-year core CPI inflation for that month except for January 2021 where real yields are calculated by subtracting out December 2020 year-over-year core inflation.
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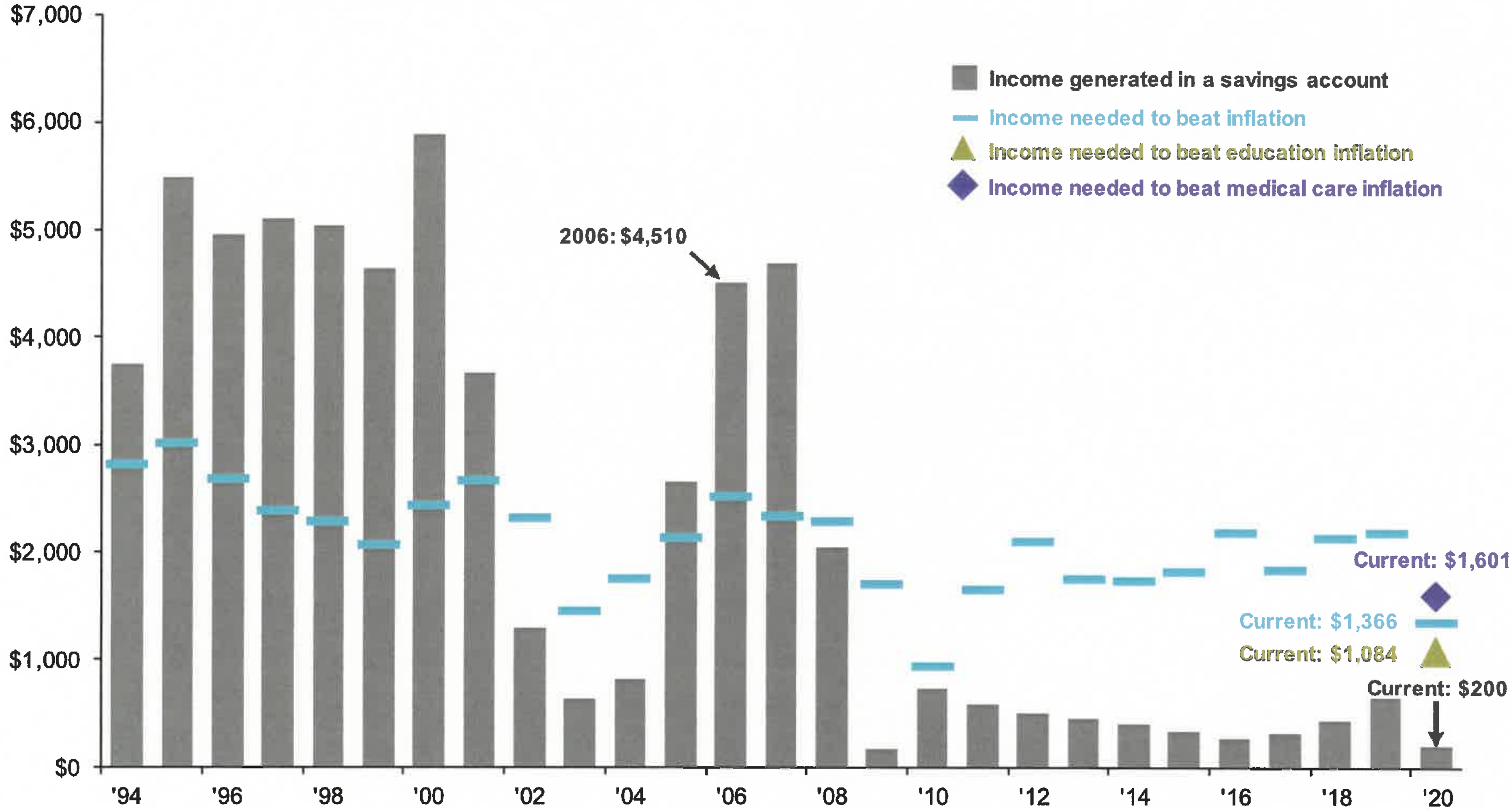
J.P.Morgan Asset Management

Cash account returns

Income earned on $100,000 in a savings account*



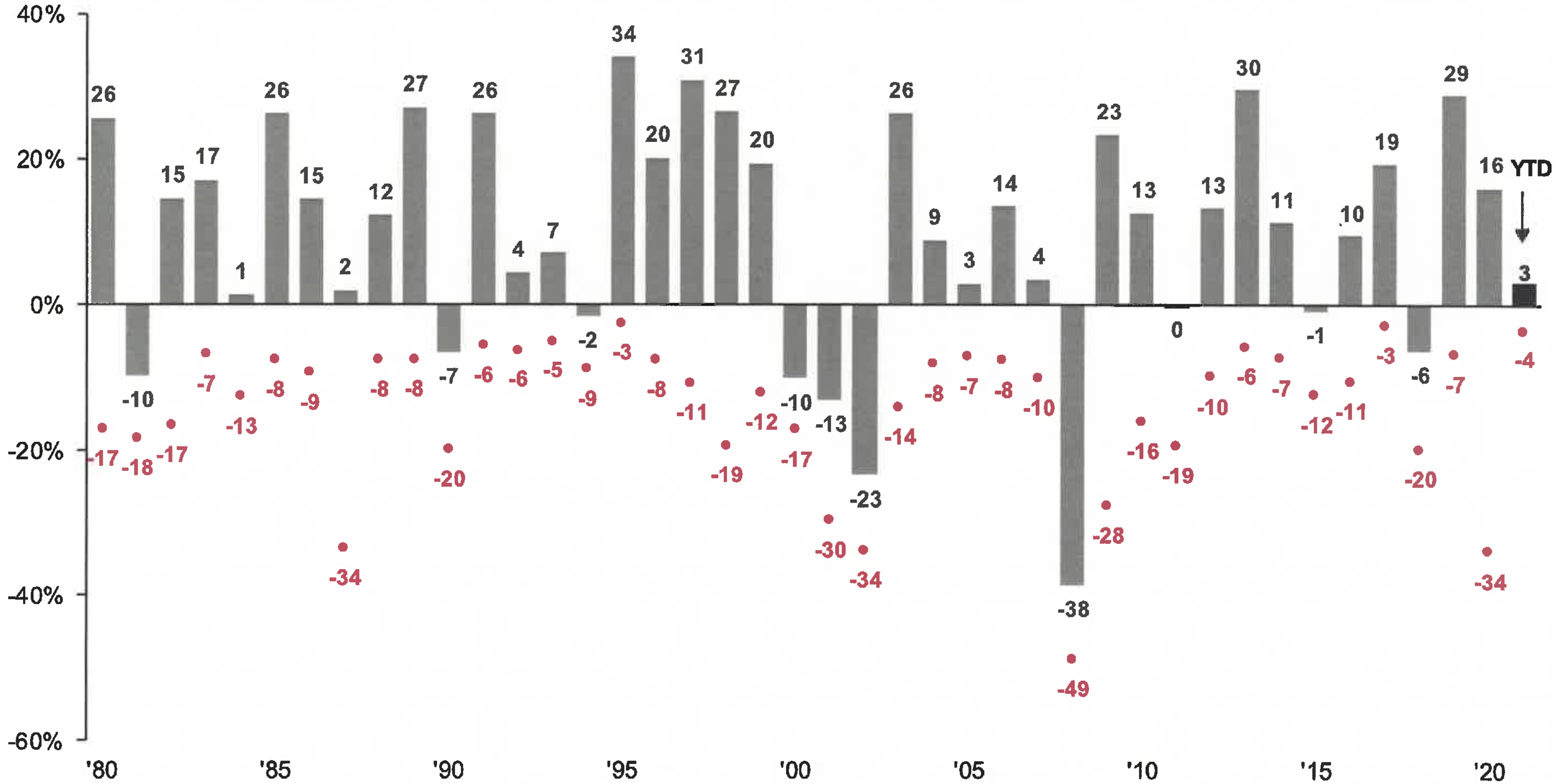
Source: Bankrate.com, BLS, FactSet, Federal Reserve System, J.P. Morgan Asset Management,
*Savings account is based on the national average annual percentage rate (APR) on money market accounts from Bankrate.com from 2010 onward. Prior to 2010, money market yield is based on taxable money market funds return data from the Federal Reserve. Annual income is for illustrative purposes and is calculated based on the average money market yield during each year and $100,000 invested. Current inflation is based on December 2020 Core CPI, education inflation and medical care inflation. Current savings account is based on the December 2020 national average annual percentage rate (APR) on money market accounts. Past performance is not indicative of comparable future results.
Guide to the Markets – U.S. Data are as of February 4, 2021.

J.P.Morgan Asset Management

Annual returns and intra-year declines

S&P 500 intra-year declines vs. calendar year returns

Despite average intra-year drops of 14.3%, annual returns positive in 31 of 41 years



Source: FactSet, Standard & Poor's, J.P. Morgan Asset Management.
Returns are based on price index only and do not include dividends. Intra-year drops refers to the largest market drops from a peak to a trough during the year. For illustrative purposes only. Returns shown are calendar year returns from 1980 to 2020, over which time period the average annual return was 9.0%.
Guide to the Markets – U.S. Data are as of February 4, 2021.

J.P.Morgan Asset Management

Returns and valuations by style

10-year annualized

	Value	Blend	Growth
Large	10.4%	13.8%	17.1%
Mid	10.5%	12.4%	15.0%
Small	9.6%	12.2%	14.5%

YTD

	Value	Blend	Growth
Large	3.2%	3.2%	3.9%
Mid	4.3%	4.5%	4.7%
Small	10.9%	11.6%	12.2%

Current P/E vs. 20-year avg. P/E

	Value	Blend	Growth
Large	17.7 / 13.7	22.0 / 15.4	30.9 / 18.5
Mid	18.2 / 14.4	22.7 / 16.3	39.7 / 20.2
Small	18.3 / 16.8	31.3 / 21.0	85.9 / 38.6

Since market peak (February 2020)

	Value	Blend	Growth
Large	4.8%	16.3%	31.6%
Mid	7.6%	17.8%	32.7%
Small	18.5%	31.8%	43.7%

Since market low (March 2020)

	Value	Blend	Growth
Large	69.5%	75.6%	92.1%
Mid	90.3%	97.3%	106.4%
Small	108.5%	122.1%	133.5%

Current P/E as % of 20-year avg. P/E

	Value	Blend	Growth
Large	129.0%	142.8%	167.0%
Mid	127.0%	139.5%	196.2%
Small	109.0%	149.1%	222.4%

Source: FactSet, Russell Investment Group, Standard & Poor's, J.P. Morgan Asset Management.
All calculations are cumulative total return, including dividends reinvested for the stated period. Since Market Peak represents period from February 19, 2020 to February 4, 2021. Since Market Low represents period from March 23, 2020 to February 4, 2021. Returns are cumulative returns, not annualized. For all time periods, total return is based on Russell style indices with the exception of the large blend category, which is based on the S&P 500 Index. Past performance is not indicative of future returns. The price-to-earnings is a bottom-up calculation based on the most recent index price, divided by consensus estimates for earnings in the next 12 months (NTM), and is provided by FactSet Market Aggregates.
Guide to the Markets – U.S. Data are as of February 4, 2021.

J.P.Morgan Asset Management

S&P 500 valuation measures

S&P 500 Index: Forward P/E ratio

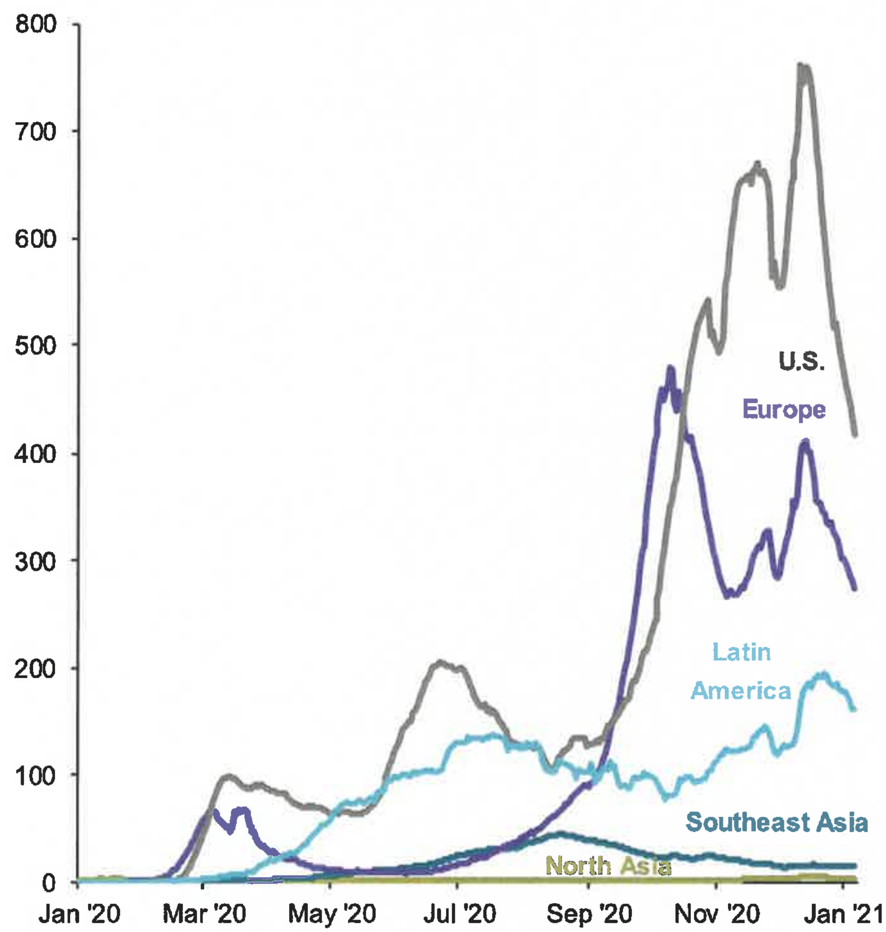
Valuation measure	Description	Latest	25-year avg.*	Std. dev. Over-/under-Valued
P/E	Forward P/E	22.04x	16.61x	1.67
CAPE	Shiller's P/E	35.25	27.52	1.26
Div. Yield	Dividend yield	1.54%	2.04%	-1.49
P/B	Price to book	3.93	3.00	1.25
P/CF	Price to cash flow	15.98	10.85	2.50
EY Spread	EY minus Baa yield	1.22%	0.07%	0.58

Source: FactSet, FRB, Robert Shiller, Standard & Poor's, Thomson Reuters, J.P. Morgan Asset Management.
Price-to-earnings is price divided by consensus analyst estimates of earnings per share for the next 12 months as provided by IBES since February 1996, and FactSet for February 4, 2021. Current next 12-months consensus earnings estimates are $176. Average P/E and standard deviations are calculated using 25 years of IBES history. Shiller's P/E uses trailing 10-years of inflation-adjusted earnings as reported by companies. Dividend yield is calculated as the next 12-months consensus dividend divided by most recent price. Price-to-book ratio is the price divided by book value per share. Price-to-cash flow is price divided by NTM cash flow. EY minus Baa yield is the forward earnings yield (consensus analyst estimates of EPS over the next 12 months divided by price) minus the Moody's Baa seasoned corporate bond yield. Std. dev. over-/under-valued is calculated using the average and standard deviation over 25 years for each measure.
Guide to the Markets – U.S. Data are as of February 4, 2021.

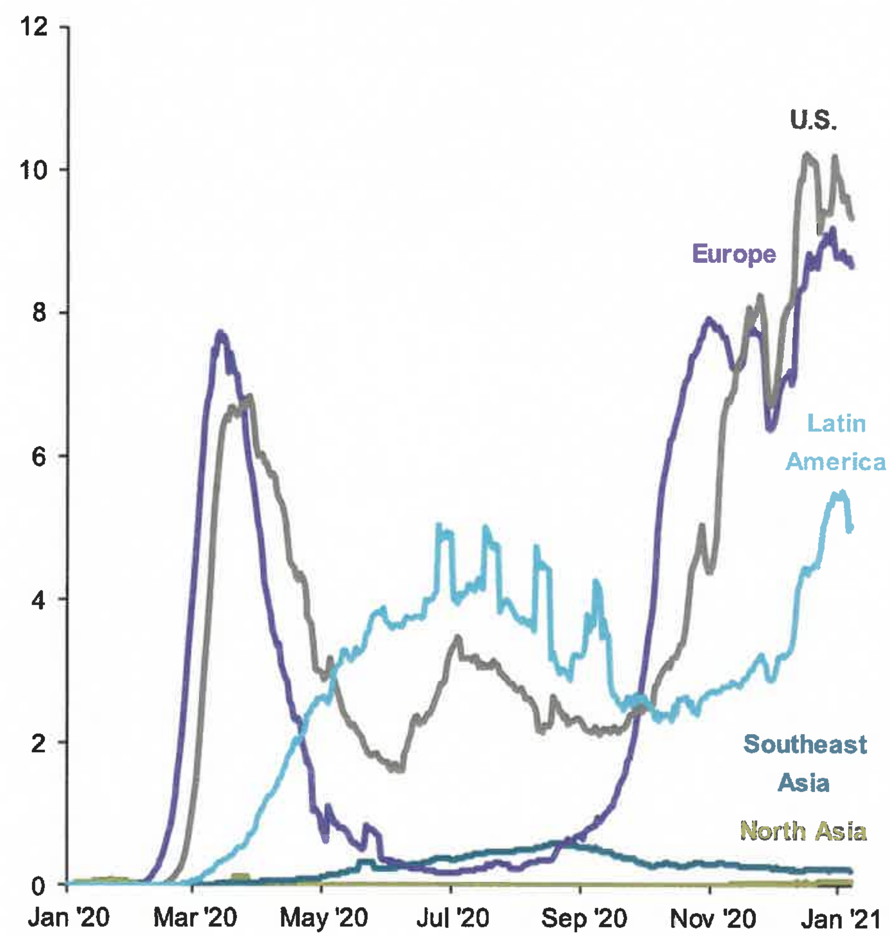
J.P.Morgan Asset Management

COVID-19: Global confirmed cases and fatalities

Daily increase in cases
7-day moving average, per million people



Daily increase in fatalities
7-day moving average, per million people

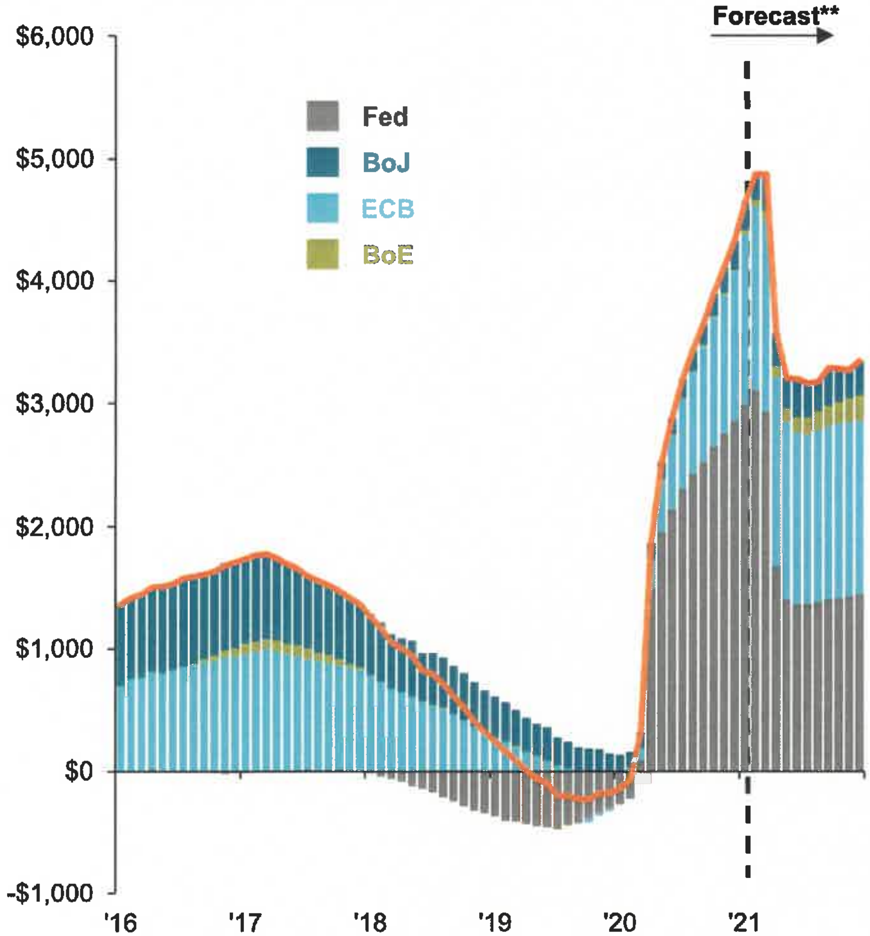


Source: Johns Hopkins CSSE, The World Bank, Worldometers, J.P. Morgan Asset Management. Cases include both laboratory confirmed and "presumptive positive" cases.
Guide to the Markets – U.S. Data are as of February 4, 2021.

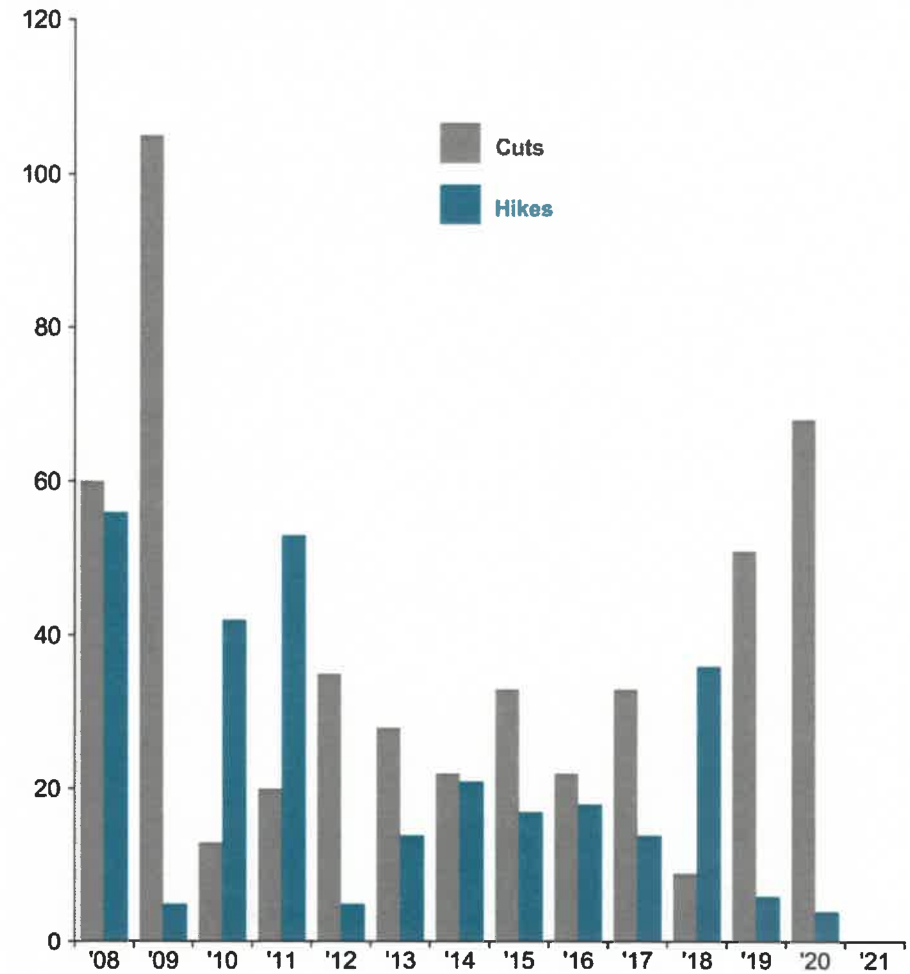
J.P.Morgan Asset Management

Developed market central bank bond purchases*

USD billions, 12-month rolling flow



Number of rate changes by EM and DM central banks***



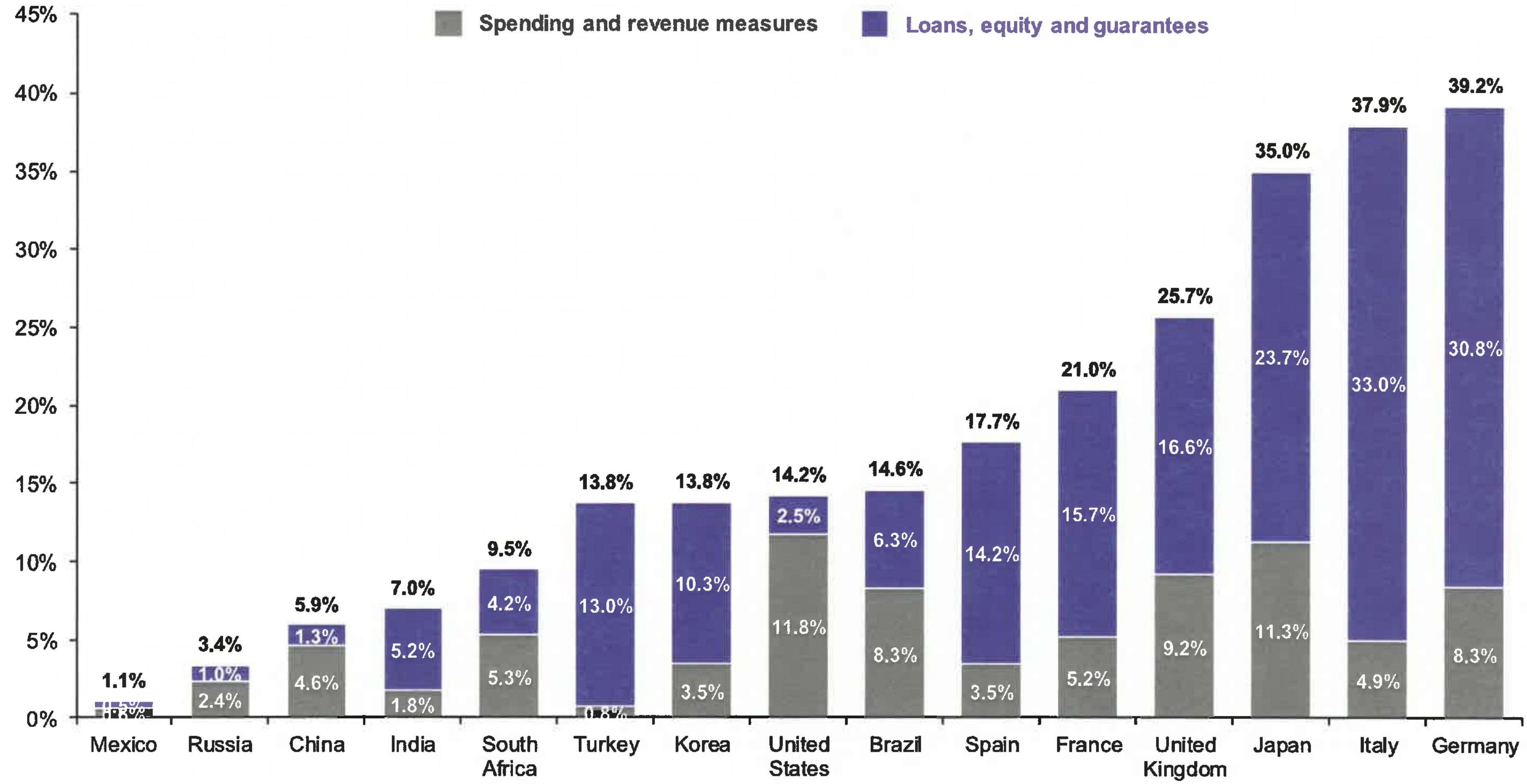
Source: J.P. Morgan Asset Management; (Left) Bank of England, Bank of Japan, European Central Bank, FactSet, Federal Reserve System, J.P. Morgan Global Economic Research; (Right) Bloomberg. *Includes the Bank of Japan (BoJ), Bank of England (BoE), European Central Bank (ECB) and Federal Reserve. **Bond purchase forecast assumes $150bn GBP in net purchases from BoE through December 2021; BoJ QE of $30trn JPY ann. for 2021; $1,165trn EUR in net purchases from the ECB through December 2021; and the Federal Reserve to purchase $960bn of Treasuries, $480bn of agency MBS through December 2021. Fed assumptions are based on December 2020 policy announcement. ***Central banks include Australia, Brazil, Canada, Chile, China, Colombia, Denmark, euro area, Hong Kong SAR, Indonesia, India, Japan, Korea, Malaysia, Mexico, Norway, Peru, Philippines, Poland, Russia, Saudi Arabia, South Africa, Sweden, Switzerland, Thailand, Turkey, United Kingdom and the United States. *Guide to the Markets – U.S.* Data are as of February 4, 2021.

J.P.Morgan
Asset Management

Global fiscal support

Fiscal response to COVID-19

% of GDP



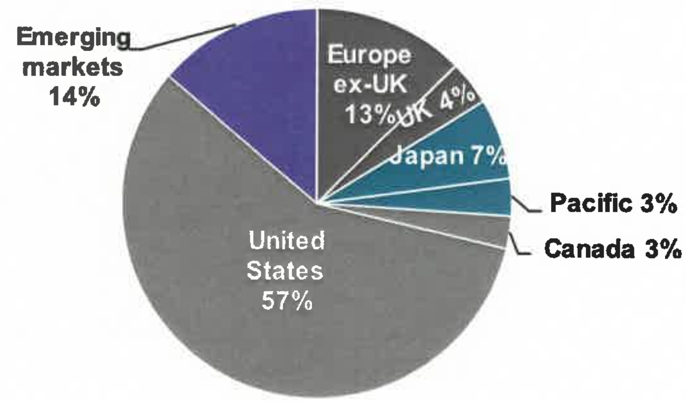
Source: IMF Fiscal Monitor, J.P. Morgan Asset Management.
Fiscal measures are estimates from the IMF's October 2020 Fiscal Monitor.
Guide to the Markets – U.S. Data are as of February 4, 2021.

J.P.Morgan Asset Management

Returns	2021 YTD		2020		15-years	
	Local	USD	Local	USD	Ann.	Beta
Regions						
U.S. (S&P 500)	-	3.2	-	18.4	9.9	0.89
AC World ex-U.S.	4.5	3.1	6.5	11.1	5.4	1.08
EAFE	2.6	0.9	1.3	8.3	5.0	1.04
Europe ex-UK	2.7	0.5	2.1	11.6	5.9	1.18
Emerging markets	8.4	7.6	19.5	18.7	7.0	1.19
Selected Countries						
United Kingdom	0.6	0.5	-13.2	-10.4	2.9	1.02
France	1.4	-0.7	-3.9	4.7	5.5	1.22
Germany	3.3	1.1	3.0	12.3	6.5	1.31
Japan	3.4	1.2	9.2	14.9	3.7	0.73
China	12.9	13.0	28.3	29.7	11.9	1.12
India	5.3	5.5	18.6	15.9	8.0	1.28
Brazil	0.2	-4.0	4.8	-18.9	4.8	1.51
Russia	2.1	-0.0	3.4	-11.6	2.7	1.51

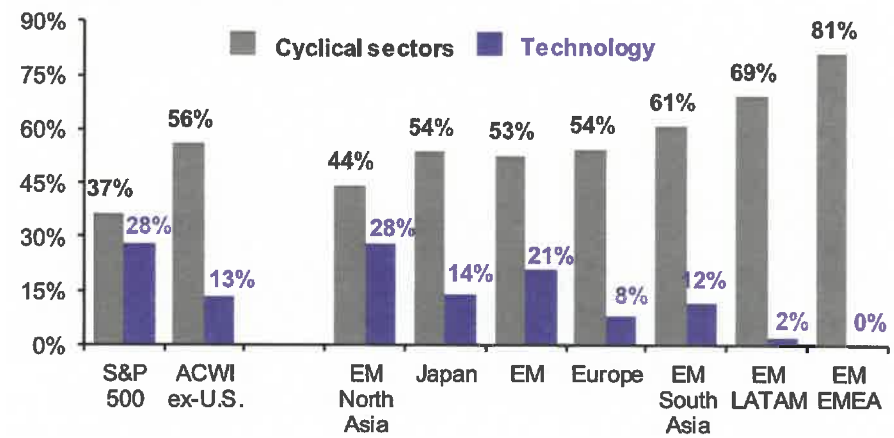
Weights in MSCI All Country World Index

% global market capitalization, float adjusted



Representation of cyclical and technology sectors

% of index market capitalization

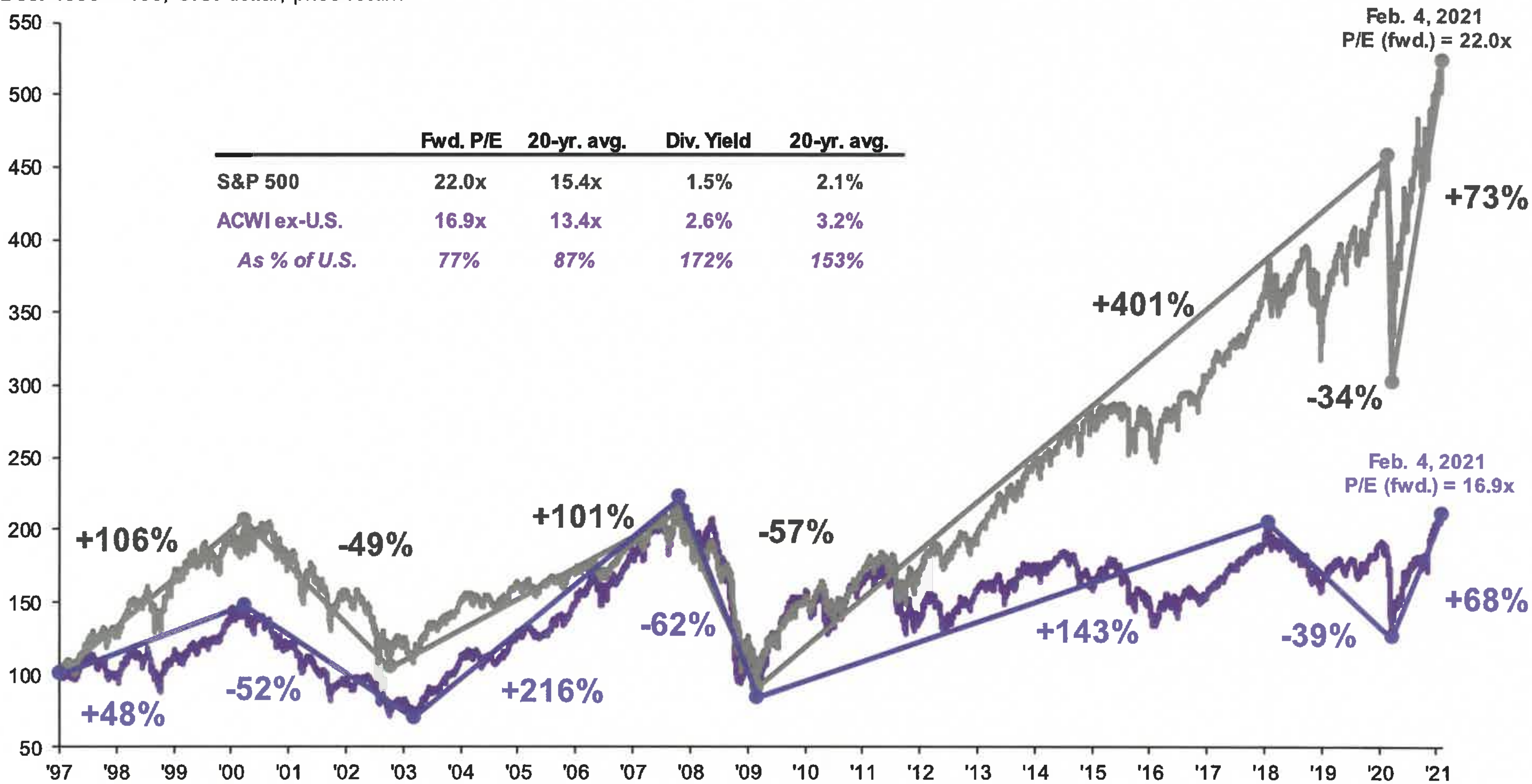


Source: FactSet, Federal Reserve, MSCI, Standard & Poor's, J.P. Morgan Asset Management.
All return values are MSCI Gross Index (official) data. 15-year history based on U.S. dollar returns. 15-year return and beta figures are calculated for the time period 12/31/05 to 12/31/20. Beta is for monthly returns relative to the MSCI AC World Index. Annualized volatility is calculated as the standard deviation of quarterly returns multiplied by the square root of 4. Chart is for illustrative purposes only. Please see disclosure page for index definitions. Past performance is not a reliable indicator of current and future results. Sector breakdown includes the following aggregates: Technology (Information Technology) and cyclicals (Consumer Discretionary, Financials, Industrials, Energy and Materials). EM North Asia includes China, Taiwan and South Korea. EM South Asia includes India, Indonesia, Malaysia, Pakistan, Philippines, Taiwan and Thailand.
Guide to the Markets – U.S. Data are as of February 4, 2021.

International

MSCI All Country World ex-U.S. and S&P 500 Indices

Dec. 1996 = 100, U.S. dollar, price return



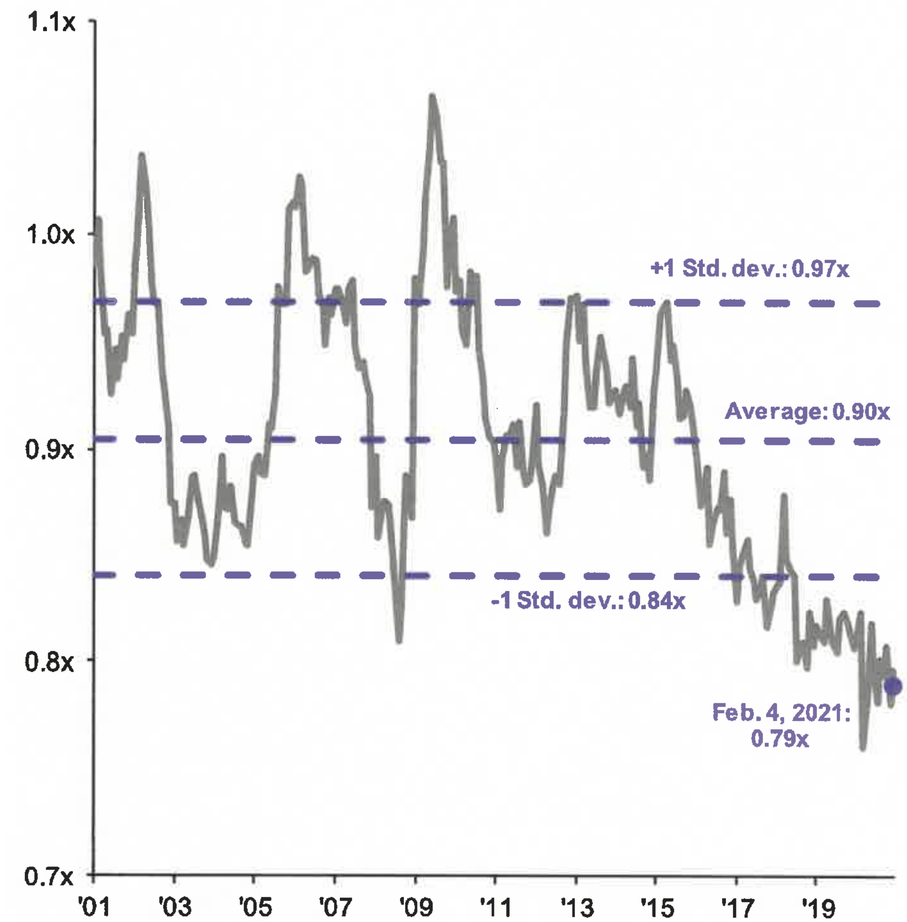
	Fwd. P/E	20-yr. avg.	Div. Yield	20-yr. avg.
S&P 500	22.0x	15.4x	1.5%	2.1%
ACWI ex-U.S.	16.9x	13.4x	2.6%	3.2%
As % of U.S.	*77%*	*87%*	*172%*	*153%*

Source: FactSet, MSCI, Standard & Poor's, J.P. Morgan Asset Management.
Forward price-to-earnings ratio is a bottom-up calculation based on the most recent index price, divided by consensus estimates for earnings in the next 12 months (NTM), and is provided by FactSet Market Aggregates. Returns are cumulative and based on price movement only, and do not include the reinvestment of dividends. Dividend yield is calculated as consensus estimates of dividends for the next 12 months, divided by most recent price, as provided by FactSet Market Aggregates. Past performance is not a reliable indicator of current and future results.
Guide to the Markets – U.S. Data are as of February 4, 2021.

J.P.Morgan
Asset Management

Emerging markets: Relative price-to-book ratio
MSCI Emerging Markets vs. S&P 500, last 12 months

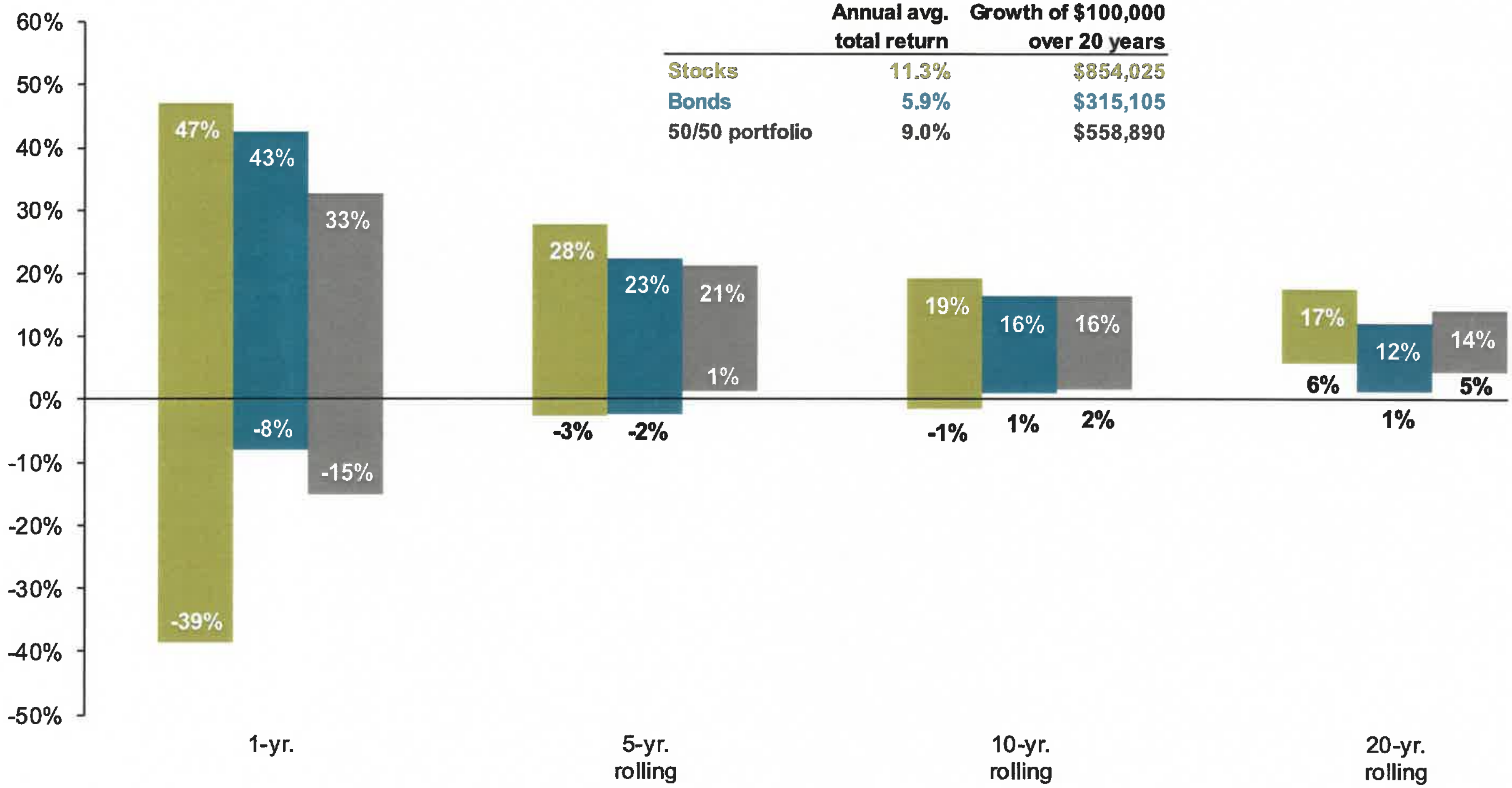
Developed markets: Relative price-to-earnings ratio
MSCI EAFE vs. S&P 500, next 12 months



Source: FactSet, MSCI, Standard & Poor's, J.P. Morgan Asset Management.
Guide to the Markets – U.S. Data are as of February 4, 2021.

Time, diversification and the volatility of returns

Range of stock, bond and blended total returns
Annual total returns, 1950-2020



	Annual avg. total return	Growth of $100,000 over 20 years
Stocks	11.3%	$854,025
Bonds	5.9%	$315,105
50/50 portfolio	9.0%	$558,890

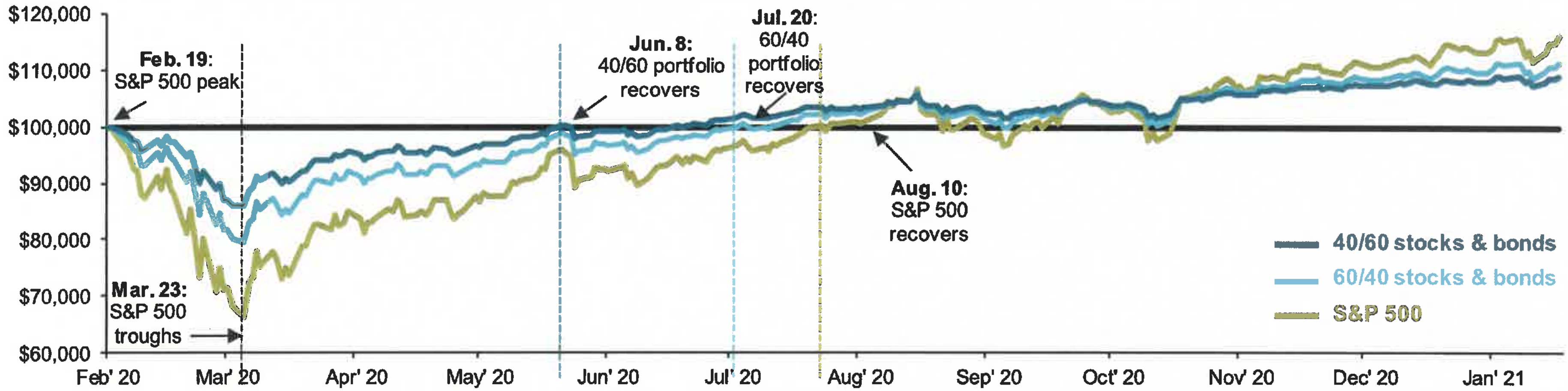
Source: Barclays, Bloomberg, FactSet, Federal Reserve, Robert Shiller, Strategas/Ibbotson, J.P. Morgan Asset Management.
Returns shown are based on calendar year returns from 1950 to 2020. Stocks represent the S&P 500 Shiller Composite and Bonds represent Strategas/Ibbotson for periods from 1950 to 2010 and Bloomberg Barclays Aggregate thereafter. Growth of $100,000 is based on annual average total returns from 1950 to 2020.
Guide to the Markets – U.S. Data are as of February 4, 2021.

Investing principles

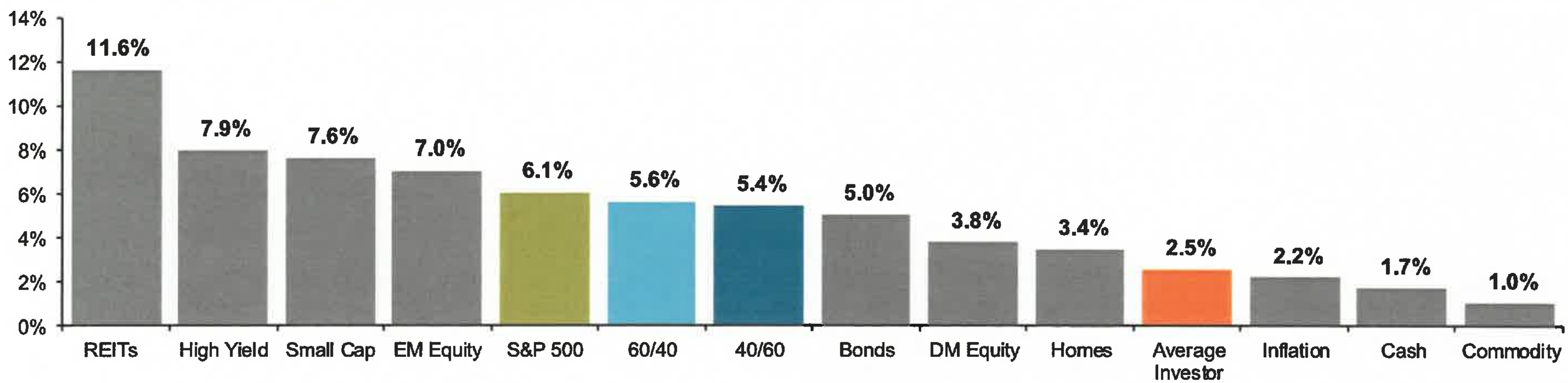
J.P.Morgan Asset Management

Investing principles

Portfolio returns: Equities vs. equity and fixed income blend



20-year annualized returns by asset class (1999 – 2019)



Source: Barclays, Bloomberg, FactSet, Standard & Poor's, J.P. Morgan Asset Management; (Bottom) Dalbar Inc, MSCI, NAREIT, Russell.
Indices used are as follows: REITs: NAREIT Equity REIT Index, Small cap: Russell 2000, EM Equity: MSCI EM, DM Equity: MSCI EAFE, Commodity: Bloomberg Commodity Index, High Yield: Bloomberg Barclays Global HY Index, Bonds: Bloomberg Barclays U.S. Aggregate Index, Homes: median sale price of existing single-family homes, Cash: Bloomberg Barclays 1-3m Treasury, Inflation: CPI. 60/40: A balanced portfolio with 60% invested in S&P 500 Index and 40% invested in high-quality U.S. fixed income, represented by the Bloomberg Barclays U.S. Aggregate Index. The portfolio is rebalanced annually. Average asset allocation investor return is based on an analysis by Dalbar Inc., which utilizes the net of aggregate mutual fund sales, redemptions and exchanges each month as a measure of investor behavior. Returns are annualized (and total return where applicable) and represent the 20-year period ending 12/31/19 to match Dalbar's most recent analysis.
Guide to the Markets – U.S. Data are as of February 4, 2021.

J.P.Morgan Asset Management

J.P. Morgan Asset Management – Index definitions

All indexes are unmanaged and an individual cannot invest directly in an index. Index returns do not include fees or expenses.

Equities:

The **Dow Jones Industrial Average** is a price-weighted average of 30 actively traded blue-chip U.S. stocks.

The **MSCI ACWI (All Country World Index)** is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets.

The **MSCI EAFE Index (Europe, Australasia, Far East)** is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada.

The **MSCI Emerging Markets Index** is a free float-adjusted market capitalization index that is designed to measure equity market performance in the global emerging markets.

The **MSCI Europe Index** is a free float-adjusted market capitalization index that is designed to measure developed market equity performance in Europe.

The **MSCI Pacific Index** is a free float-adjusted market capitalization index that is designed to measure equity market performance in the Pacific region.

The **Russell 1000 Index®** measures the performance of the 1,000 largest companies in the Russell 3000.

The **Russell 1000 Growth Index®** measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.

The **Russell 1000 Value Index®** measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values.

The **Russell 2000 Index®** measures the performance of the 2,000 smallest companies in the Russell 3000 Index.

The **Russell 2000 Growth Index®** measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values.

The **Russell 2000 Value Index®** measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.

The **Russell 3000 Index®** measures the performance of the 3,000 largest U.S. companies based on total market capitalization.

The **Russell Midcap Index®** measures the performance of the 800 smallest companies in the Russell 1000 Index.

The **Russell Midcap Growth Index ®** measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. The stocks are also members of the Russell 1000 Growth index.

The **Russell Midcap Value Index ®** measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. The stocks are also members of the Russell 1000 Value index.

The **S&P 500 Index** is widely regarded as the best single gauge of the U.S. equities market. The index includes a representative sample of 500 leading companies in leading industries of the U.S. economy. The **S&P 500 Index** focuses on the large-cap segment of the market; however, since it includes a significant portion of the total value of the market, it also represents the market.

Fixed income:

The **Bloomberg Barclays 1-3 Month U.S. Treasury Bill Index** includes all publicly issued zero-coupon US Treasury Bills that have a remaining maturity of less than 3 months and more than 1 month, 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.

The **Bloomberg Barclays Global High Yield Index** is a multi-currency flagship measure of the global high yield debt market. The index represents the union of the US High Yield, the Pan-European High Yield, and Emerging Markets (EM) Hard Currency High Yield Indices. The high yield and emerging markets sub-components are mutually exclusive. Until January 1, 2011, the index also included CMBS high yield securities.

The **Bloomberg Barclays Municipal Index**: consists of a broad selection of investment- grade general obligation and revenue bonds of maturities ranging from one year to 30 years. It is an unmanaged index representative of the tax-exempt bond market.

The **Bloomberg Barclays US Dollar Floating Rate Note (FRN) Index** provides a measure of the U.S. dollar denominated floating rate note market.

The **Bloomberg Barclays US Corporate Investment Grade Index** is an unmanaged index consisting of publicly issued US Corporate and specified foreign debentures and secured notes that are rated investment grade (Baa3/BBB or higher) by at least two ratings agencies, have at least one year to final maturity and have at least $250 million par amount outstanding. To qualify, bonds must be SEC-registered.

The **Bloomberg Barclays US High Yield Index** covers the universe of fixed rate, non-investment grade debt. Eurobonds and debt issues from countries designated as emerging markets (sovereign rating of Baa1/BBB+/BBB+ and below using the middle of Moody's, S&P, and Fitch) are excluded, but Canadian and global bonds (SEC registered) of issuers in non-EMG countries are included.

The **Bloomberg Barclays US Mortgage Backed Securities Index** is an unmanaged index that measures the performance of investment grade fixed-rate mortgage backed pass-through securities of GNMA, FNMA and FHLMC.

The **Bloomberg Barclays US TIPS Index** consists of Inflation-Protection securities issued by the U.S. Treasury.

The **J.P. Morgan Emerging Market Bond Global Index (EMBI)** includes U.S. dollar denominated Brady bonds, Eurobonds, traded loans and local market debt instruments issued by sovereign and quasi-sovereign entities.

The **J.P. Morgan Domestic High Yield Index** is designed to mirror the investable universe of the U.S. dollar domestic high yield corporate debt market.

The **J.P. Morgan Corporate Emerging Markets Bond Index Broad Diversified (CEMBI Broad Diversified)** is an expansion of the **J.P. Morgan Corporate Emerging Markets Bond Index (CEMBI)**. The CEMBI is a market capitalization weighted index consisting of U.S. dollar denominated emerging market corporate bonds.

The **J.P. Morgan Emerging Markets Bond Index Global Diversified (EMBI Global Diversified)** tracks total returns for U.S. dollar-denominated debt instruments issued by emerging market sovereign and quasi-sovereign entities: Brady bonds, loans, Eurobonds. The index limits the exposure of some of the larger countries.

The **J.P. Morgan GBI EM Global Diversified** tracks the performance of local currency debt issued by emerging market governments, whose debt is accessible by most of the international investor base.

The **U.S. Treasury Index** is a component of the U.S. Government index.

J.P.Morgan Asset Management

Other asset classes:

The **Alerian MLP Index** is a composite of the 50 most prominent energy Master Limited Partnerships (MLPs) that provides investors with an unbiased, comprehensive benchmark for the asset class.

The **Bloomberg Commodity Index** and related sub-indices are composed of futures contracts on physical commodities and represents twenty two separate commodities traded on U.S. exchanges, with the exception of aluminum, nickel, and zinc

The **Cambridge Associates U.S. Global Buyout and Growth Index®** is based on data compiled from 1,768 global (U.S. & ex – U.S.) buyout and growth equity funds, including fully liquidated partnerships, formed between 1986 and 2013.

The **CS/Tremont Hedge Fund Index** is compiled by Credit Suisse Tremont Index, LLC. It is an asset-weighted hedge fund index and includes only funds, as opposed to separate accounts. The Index uses the Credit Suisse/Tremont database, which tracks over 4500 funds, and consists only of funds with a minimum of US$50 million under management, a 12-month track record, and audited financial statements. It is calculated and rebalanced on a monthly basis, and shown net of all performance fees and expenses. It is the exclusive property of Credit Suisse Tremont Index, LLC.

The **HFRI Monthly Indices (HFRI)** are equally weighted performance indexes, utilized by numerous hedge fund managers as a benchmark for their own hedge funds. The HFRI are broken down into 4 main strategies, each with multiple sub strategies. All single-manager HFRI Index constituents are included in the HFRI Fund Weighted Composite, which accounts for over 2200 funds listed on the internal HFR Database.

The **NAREIT EQUITY REIT Index** is designed to provide the most comprehensive assessment of overall industry performance, and includes all tax-qualified real estate investment trusts (REITs) that are listed on the NYSE, the American Stock Exchange or the NASDAQ National Market List.

The **NFI-ODCE**, short for NCREIF Fund Index - Open End Diversified Core Equity, is an index of investment returns reporting on both a historical and current basis the results of 33 open-end commingled funds pursuing a core investment strategy, some of which have performance histories dating back to the 1970s. The NFI-ODCE Index is capitalization-weighted and is reported gross of fees. Measurement is time-weighted.

Definitions:

Investing in **alternative assets** involves higher risks than traditional investments and is suitable only for sophisticated investors. Alternative investments involve greater risks than traditional investments and should not be deemed a complete investment program. They are not tax efficient and an investor should consult with his/her tax advisor prior to investing. Alternative investments have higher fees than traditional investments and they may also be highly leveraged and engage in speculative investment techniques, which can magnify the potential for investment loss or gain. The value of the investment may fall as well as rise and investors may get back less than they invested.

Bonds are subject to interest rate risks. Bond prices generally fall when interest rates rise.

Investments in **commodities** may have greater volatility than investments in traditional securities, particularly if the instruments involve leverage. The value of commodity-linked derivative instruments may be affected by changes in overall market movements, commodity index volatility, changes in interest rates, or factors affecting a particular industry or commodity, such as drought, floods, weather, livestock disease, embargoes, tariffs and international economic, political and regulatory developments. Use of leveraged commodity-linked derivatives creates an opportunity for increased return but, at the same time, creates the possibility for greater loss.

Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in losses that significantly exceed the original investment. The use of derivatives may not be successful, resulting in investment losses, and the cost of such strategies may reduce investment returns.

Distressed Restructuring Strategies employ an investment process focused on corporate fixed income instruments, primarily on corporate credit instruments of companies trading at significant discounts to their value at issuance or obliged (par value) at maturity as a result of either formal bankruptcy proceeding or financial market perception of near term proceedings.

Investments in **emerging markets** can be more volatile. The normal risks of investing in foreign countries are heightened when investing in emerging markets. In addition, the small size of securities markets and the low trading volume may lead to a lack of liquidity, which leads to increased volatility. Also, emerging markets may not provide adequate legal protection for private or foreign investment or private property.

The price of **equity** securities may rise, or fall because of changes in the broad market or changes in a company's financial condition, sometimes rapidly or unpredictably. These price movements may result from factors affecting individual companies, sectors or industries, or the securities market as a whole, such as changes in economic or political conditions. Equity securities are subject to "stock market risk" meaning that stock prices in general may decline over short or extended periods of time.

Equity market neutral strategies employ sophisticated quantitative techniques of analyzing price data to ascertain information about future price movement and relationships between securities, select securities for purchase and sale. Equity Market Neutral Strategies typically maintain characteristic net equity market exposure no greater than 10% long or short.

Global macro strategies trade a broad range of strategies in which the investment process is predicated on movements in underlying economic variables and the impact these have on equity, fixed income, hard currency and commodity markets.

International investing involves a greater degree of risk and increased volatility. Changes in currency exchange rates and differences in accounting and taxation policies outside the U.S. can raise or lower returns. Some overseas markets may not be as politically and economically stable as the United States and other nations.

There is no guarantee that the use of **long and short positions** will succeed in limiting an investor's exposure to domestic stock market movements, capitalization, sector swings or other risk factors. Using long and short selling strategies may have higher portfolio turnover rates. Short selling involves certain risks, including additional costs associated with covering short positions and a possibility of unlimited loss on certain short sale positions.

Merger arbitrage strategies which employ an investment process primarily focused on opportunities in equity and equity related instruments of companies which are currently engaged in a corporate transaction.

Mid-capitalization investing typically carries more risk than investing in well-established "blue-chip" companies. Historically, mid-cap companies' stock has experienced a greater degree of market volatility than the average stock.

Price to forward earnings is a measure of the price-to-earnings ratio (P/E) using forecasted earnings. **Price to book value** compares a stock's market value to its book value. **Price to cash flow** is a measure of the market's expectations of a firm's future financial health. **Price to dividends** is the ratio of the price of a share on a stock exchange to the dividends per share paid in the previous year, used as a measure of a company's potential as an investment.

Real estate investments may be subject to a higher degree of market risk because of concentration in a specific industry, sector or geographical sector. Real estate investments may be subject to risks including, but not limited to, declines in the value of real estate, risks related to general and economic conditions, changes in the value of the underlying property owned by the trust and defaults by borrower.

Relative Value Strategies maintain positions in which the investment thesis is predicated on realization of a valuation discrepancy in the relationship between multiple securities.

Small-capitalization investing typically carries more risk than investing in well-established "blue-chip" companies since smaller companies generally have a higher risk of failure. Historically, smaller companies' stock has experienced a greater degree of market volatility than the average stock.

J.P. Morgan Asset Management – Risks & disclosures

The Market Insights program provides comprehensive data and commentary on global markets without reference to products. Designed as a tool to help clients understand the markets and support investment decision-making, the program explores the implications of current economic data and changing market conditions.

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Unless otherwise stated, all data are as of February 4, 2021or most recently available.

Guide to the Markets – U.S.

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J.P.Morgan
Asset Management

Prepared by:

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Fiduciary Investment Review™

Prepared for:

Crook County

January 19, 2021

Presented by:
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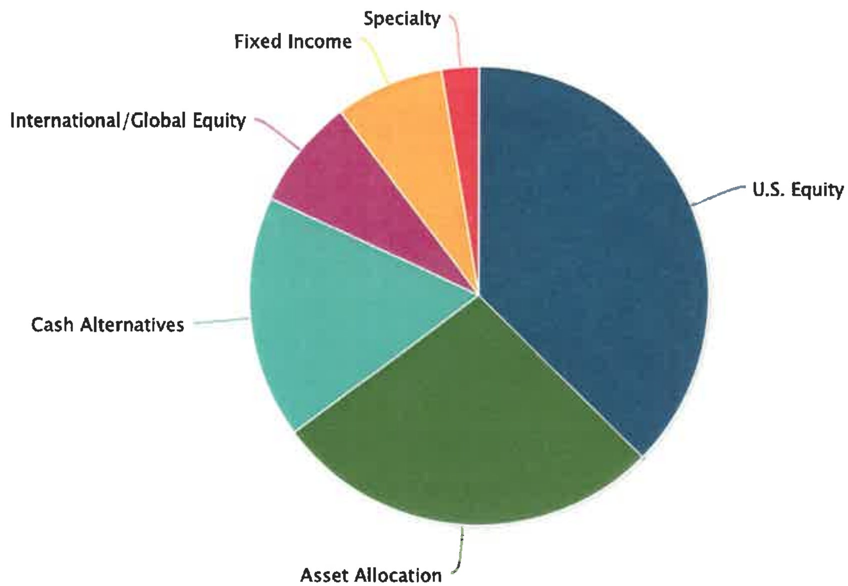
(503) 496-1906

Plan Allocation by Investment Type



	Investment Type	Assets	Percentage
	U.S. Equity	$4,656,343.93	37.4%
	Asset Allocation	$3,420,799.31	27.5%
	Cash Alternatives	$2,126,625.67	17.1%
	International/Global Equity	$972,706.40	7.8%
	Fixed Income	$951,310.93	7.6%
	Specialty	$331,465.86	2.7%
	Total	**$12,459,252.10**	**100%**

as of 12/31/2020

Plan Allocation by Investment Type

Investment Name	Asset Class	Amount	Percentage	Score
U.S. Equity		$4,656,344		
MFS Value R6	LCV	$455,116	3.7 %	10
Harbor Capital Appreciation Instl	LCG	$203,412	1.6 %	9
MFS Growth R6	LCG	$268,701	2.2 %	9
T. Rowe Price Growth Stock I	LCG	$850,343	6.8 %	7
MFS Mid Cap Value R6	MCV	$383,602	3.1 %	10
T. Rowe Price Mid-Cap Growth I	MCG	$425,907	3.4 %	8
Wells Fargo Special Small Cap Value Inst	SCV	$118,015	0.9 %	10
DFA US Small Cap I	SCB	$115,852	0.9 %	5
Vanguard Explorer Adm	SMCG	$376,303	3.0 %	7
Vanguard 500 Index Admiral	LCB-P	$1,023,984	8.2 %	10
Columbia Mid Cap Index Inst2	MCB-P	$424,919	3.4 %	8
Vanguard Small Cap Value Index Admiral	SCV-P	$10,190	0.1 %	9
Asset Allocation		$3,420,799		
Vanguard Wellington Admiral	MOD	$3,420,799	27.5 %	9
Cash Alternatives		$2,126,626		
Stable Asset Fund	SV	$2,126,626	17.1 %	
International/Global Equity		$972,706		
Hartford International Opportunities Y	IE	$894,075	7.2 %	10
Hartford International Growth R5	ILCG	$78,631	0.6 %	9
Fixed Income		$951,311		
Harbor Bond Retirement	CFI	$908,651	7.3 %	10
PGIM High Yield Z	HY	$42,660	0.3 %	10

Plan Allocation by Investment Type

Investment Name	Asset Class	Amount	Percentage	Score
Specialty		$331,466		
Nuveen Real Estate Securities I	REI	$169,942	1.4 %	9
Janus Henderson Global Life Sciences I	HC	$161,523	1.3 %	9
Total		$12,459,252	100.0 %	

Style Box

Asset Allocation Strategies

Strategy	Funds	Risk
Conservative		Low Risk
Moderate Conservative		
Moderate	Vanguard Wellington Admiral (9) $3,420,799.31	
Moderate Aggressive		
Aggressive		High Risk

Style Box

	Value	Blend	Growth
Large	MFS Value R6 (10) $455,116.10	Vanguard 500 Index Admiral (10) $1,023,984.29	Harbor Capital Appreciation Instl (9) $203,411.70 MFS Growth R6 (9) $268,700.53 T. Rowe Price Growth Stock I (7) $850,343.07
Mid	MFS Mid Cap Value R6 (10) $383,601.77	Columbia Mid Cap Index Inst2 (8) $424,919.13	T. Rowe Price Mid-Cap Growth I (8) $425,907.38 Vanguard Explorer Adm (7) $376,303.04
Small	Wells Fargo Special Small Cap Value Inst (10) $118,015.30 Vanguard Small Cap Value Index Admiral (9) $10,190.05	DFA US Small Cap I (5) $115,851.57	

Style Box

	International Value	International Blend	International Growth	
Large		Hartford International Opportunities Y (10) $894,075.35	Hartford International Growth R5 (9) $78,631.05	Large
Small-Mid				Small-Mid

Global	Specialty / Other
	Nuveen Real Estate Securities I (9) $169,942.49 Janus Henderson Global Life Sciences I (9) $161,523.37

Core Fixed Income	Fixed Income	Cash Alternatives
Harbor Bond Retirement (10) $908,650.82	PGIM High Yield Z (10) $42,660.11	Stable Asset Fund $2,126,625.67

Summary of Considerations

Watchlist	Asset Class	Fund	Score
	ILCG	Hartford International Growth R5	9

Add	Asset Class	Fund	Score
	SCB-P	Fidelity Small Cap Index	10

Eliminate	Asset Class	Fund	Score	Action	Asset Class	Fund	Score
	SCB	DFA US Small Cap I	5	map to	SCB-P	Fidelity Small Cap Index	10

Considerations: Add Delete Watchlist

Scorecard™

Total Plan Assets: $12,459,252.10 as of 12/31/2020

Core Lineup

Asset Allocation	Assets	Asset Class	Ticker/ ID	Style			Risk/Return			Peer Group		Qual	Score			
				Risk Level	Style Diversity	R^2	Risk/ Return	Up/ Down	Info Ratio	Return Rank	SR Rank	2pt Max	Q4 2020	Q3 2020	Q2 2020	Q1 2020
Vanguard Wellington Admiral	$3,420,799.31	MOD	VWENX	1	0	1	1	1	1	1	1	2	9	9	8	9
				9.8	61.5/ 38.6	96.4	9.8/ 10.8	100.7/ 97.6	0.19	5.0	5.0		MOD	MOD	MOD	MOD

Active	Assets	Asset Class	Ticker/ ID	Style			Risk/Return			Peer Group		Qual	Score			
				Style	Style Drift	R^2	Risk/ Return	Up/ Down	Info Ratio	Return Rank	Info Ratio Rank	2pt Max	Q4 2020	Q3 2020	Q2 2020	Q1 2020
MFS Value R6	$455,116.10	LCV	MEIKX	1	1	1	1	1	1	1	1	2	10	10	10	10
				-83.5/ 95.7	7.5	97.6	15.2/ 10.5	95.5/ 89.9	0.27	22.0	19.0		LCV	LCV	LCV	LCV
Harbor Capital Appreciation Instl	$203,411.70	LCG	HACAX	1	1	1	1	0	1	1	1	2	9	9	9	9
				100.0/ 91.7	5.7	94.5	18.8/ 22.5	113.2/ 116.5	0.3	14.0	16.0		LCG	LCG	LCG	LCG
MFS Growth R6	$268,700.53	LCG	MFEKX	1	1	1	1	1	0	1	1	2	9	10	10	10
				92.8/ 92.5	6.4	95.6	15.1/ 20.2	93.1/ 91.3	-0.24	14.0	13.0		LCG	LCG	LCG	LCG
T. Rowe Price Growth Stock I	$850,343.07	LCG	PRUFX	1	1	1	0	0	0	1	1	2	7	7	7	7
				97.0/ 85.9	8.6	94.9	17.0/ 19.3	98.0/ 105.9	-0.44	36.0	36.0		LCG	LCG	LCG	LCG
MFS Mid Cap Value R6	$383,601.77	MCV	MVCKX	1	1	1	1	1	1	1	1	2	10	10	10	10
				-84.7/ 4.4	8.9	98.9	18.3/ 9.9	98.0/ 96.9	0.07	13.0	7.0		MCV	MCV	MCV	MCV
T. Rowe Price Mid-Cap Growth I	$425,907.38	MCG	RPTIX	1	1	1	1	0	0	1	1	2	8	8	8	10
				40.0/ 13.3	15.3	96.6	17.2/ 16.4	90.8/ 96.1	-0.68	40.0	40.0		MCG	MCG	MCG	MCG

Scorecard™

continued

Active	Assets	Asset Class	Ticker/ ID	Style: Style	Style: Style Drift	Style: R^2	Risk/Return: Risk/ Return	Risk/Return: Up/ Down	Risk/Return: Info Ratio	Peer Group: Return Rank	Peer Group: Info Ratio Rank	Qual: 2pt Max	Score: Q4 2020	Score: Q3 2020	Score: Q2 2020	Score: Q1 2020
Wells Fargo Special Small Cap Value Inst	$118,015.30	SCV	ESPNX	1	1	1	1	1	1	1	1	2	10	10	10	10
				-77.0/ -66.7	13.2	97.4	20.3/ 10.2	92.5/ 89.8	0.15	12.0	12.0		SCV	SCV	SCV	SCV
DFA US Small Cap I	$115,851.57	SCB	DFSTX	0	1	1	1	0	0	0	0	2	5	5	5	5
				-40.7/ -85.0	14.7	97.9	21.3/ 10.1	93.3/ 103.8	-1.01	56.0	76.0		SCB	SCB	SCB	SCB
Vanguard Explorer Adm	$376,303.04	SMCG	VEXRX	1	1	1	0	0	0	1	1	2	7	7	7	7
				85.1/ -66.1	11.4	98.4	20.6/ 18.5	99.1/ 99.5	-0.08	50.0	47.0		SMCG	SMCG	SMCG	SMCG
Hartford International Opportunities Y	$894,075.35	IE	HAOYX	1	1	1	1	1	1	1	1	2	10	8	8	7
				42.0/ 32.7	14.7	94.0	15.9/ 9.3	100.9/ 99.1	0.1	49.0	49.0		IE	IE	IE	IE
Hartford International Growth R5	$78,631.05	ILCG	HNCTX	1	1	1	1	1	1	1	1	1	9	8	7	6
				74.9/ 10.7	12.2	88.4	15.3/ 11.7	107.4/ 105.5	0.16	29.0	29.0	T	ILCG	ILCG	ILCG	ILCG
Harbor Bond Retirement	$908,650.82	CFI	HBFRX	1	1	1	1	1	1	1	1	2	10	10	9	7
				17.9/ 64.6	12.6	83.3	3.3/ 5.0	105.4/ 90.5	0.43	25.0	20.0		CFI	CFI	CFI	CFI
PGIM High Yield Z	$42,660.11	HY	PHYZX	1	1	1	1	1	1	1	1	2	10	10	10	10
				98.1/ -96.3	3.7	98.6	8.2/ 8.5	99.7/ 98.3	0.06	3.0	2.0		HY	HY	HY	HY
Stable Asset Fund	$2,126,625.67	SV	STASS.standard										-	-	-	-
													-	-	-	-
Nuveen Real Estate Securities I	$169,942.49	REI	FARCX	1	1	1	1	1	1	0	1	2	9	9	9	10
				-83.5/ 88.8	10.3	95.9	15.6/ 4.7	94.5/ 87.1	0.43	56.0	45.0		REI	REI	REI	REI

Scorecard™

continued

Active	Assets	Asset Class	Ticker/ ID	Style			Risk/Return			Peer Group		Qual	Score			
				Style	Style Drift	R^2	Risk/ Return	Up/ Down	Info Ratio	Return Rank	Info Ratio Rank	2pt Max	Q4 2020	Q3 2020	Q2 2020	Q1 2020
Janus Henderson Global Life Sciences I	$161,523.37	HC	JFNIX	1	1	1	1	0	1	1	1	2	9	7	7	7
				-96.2/ -64.0	11.0	85.5	17.2/ 12.8	109.8/ 110.3	0.1	38.0	44.0		HC	HC	HC	HC

Passive	Assets	Asset Class	Ticker/ ID	Style				Peer Group				Qual	Score			
				Style	Style Drift	R^2	Tracking Error	TE Rank	Expense Rank	Return Rank	SR Rank	2pt Max	Q4 2020	Q3 2020	Q2 2020	Q1 2020
Vanguard 500 Index Admiral	$1,023,984.29	LCB-P	VFIAX	1	1	1	1	1	1	1	1	2	10	10	10	10
				7.3/ 97.0	4.4	99.8	1.0	31.0	12.0	26.0	21.0		LCB-P	LCB-P	LCB-P	LCB-P
Columbia Mid Cap Index Inst2	$424,919.13	MCB-P	CPXRX	0	0	1	1	1	1	1	1	2	8	8	8	7
				-26.9/ -36.6	14.3	98.3	3.3	69.0	21.0	43.0	44.0		MCB-P	MCB-P	MCB-P	MCB-P
Vanguard Small Cap Value Index Admiral	$10,190.05	SCV-P	VSIAX	1	0	1	1	1	1	1	1	2	9	9	9	9
				-83.2/ -67.8	8.8	98.7	3.0	45.0	6.0	5.0	5.0		SCV-P	SCV-P	SCV-P	SCV-P
Fidelity Small Cap Index		SCB-P	FSSNX	1	1	1	1	1	1	1	1	2	10	10	10	10
				4.4/ -99.7	1.3	100.0	0.1	14.0	5.0	11.0	13.0		SCB-P	SCB-P	SCB-P	SCB-P

Returns Analysis

Performance as of 12/31/2020

Asset Allocation	Ticker/ ID	QTR	YTD	Annualized Returns				Since Incept.	Share Class Inception	Strategy Inception	Expense Ratio	
				1 Year	3 Year	5 Year	10 Year				Gross	Net
Asset Allocation												
Moderate												
Vanguard Wellington Admiral	VWENX	8.19	10.68	10.68	9.46	10.84	9.95	8.09	5/14/2001	7/1/1929	0.17	0.17
StyleBenchmark		9.35	14.77	14.77	10.13	10.49	9.01	-	-	-	-	-
Active	**Ticker/ ID**	**QTR**	**YTD**	**Annualized Returns**				**Since Incept.**	**Share Class Inception**	**Strategy Inception**	**Expense Ratio**	
				1 Year	**3 Year**	**5 Year**	**10 Year**				**Gross**	**Net**
U.S. Equity												
Large Cap Value												
MFS Value R6	MEIKX	12.60	4.03	4.03	6.91	10.47	11.13	8.11	5/1/2006	1/2/1996	0.47	0.47
Russell 1000 Value Index		16.25	2.80	2.80	6.07	9.74	10.50	-	-	-	-	-
Large Cap Growth												
MFS Growth R6	MFEKX	7.95	31.74	31.74	23.07	20.15	16.63	18.62	8/26/2011	12/29/1986	0.57	0.57
Harbor Capital Appreciation Instl	HACAX	12.60	54.43	54.43	26.76	22.45	18.33	13.05	12/29/1987	12/29/1987	0.72	0.67
T. Rowe Price Growth Stock I	PRUFX	12.03	37.09	37.09	21.18	19.33	16.95	18.70	8/28/2015	4/11/1950	0.52	0.52
Russell 1000 Growth Index		11.39	38.49	38.49	22.99	21.00	17.21	-	-	-	-	-
Mid Cap Value												
MFS Mid Cap Value R6	MVCKX	19.59	4.40	4.40	6.67	9.87	10.61	10.47	2/1/2013	8/31/2001	0.68	0.68
Russell Mid-Cap Value Index		20.43	4.96	4.96	5.37	9.73	10.49	-	-	-	-	-
Mid Cap Growth												
T. Rowe Price Mid-Cap Growth I	RPTIX	16.91	24.32	24.32	17.10	16.40	14.79	15.44	8/28/2015	6/30/1992	0.61	0.61
Russell Mid-Cap Growth Index		19.02	35.59	35.59	20.50	18.66	15.04	-	-	-	-	-

Returns Analysis

Performance as of 12/31/2020

Active	Ticker/ ID	QTR	YTD	Annualized Returns				Since Incept.	Share Class Inception	Strategy Inception	Expense Ratio	
				1 Year	3 Year	5 Year	10 Year				Gross	Net
U.S. Equity												
Small Cap Value												
Wells Fargo Special Small Cap Value Inst	ESPNX	28.23	1.46	1.46	4.12	10.24	10.07	11.40	7/30/2010	5/7/1993	0.95	0.95
Russell 2000 Value Index		33.36	4.63	4.63	3.72	9.65	8.66	-	-	-	-	-
Small Cap Blend												
DFA US Small Cap I	DFSTX	28.70	11.17	11.17	5.55	10.13	10.31	10.24	3/19/1992	3/19/1992	0.35	0.35
Russell 2000 Index		31.37	19.96	19.96	10.25	13.26	11.20	-	-	-	-	-
SMid Cap Growth												
Vanguard Explorer Adm	VEXRX	26.65	31.48	31.48	19.03	18.48	14.30	10.69	11/12/2001	12/11/1967	0.34	0.34
Russell 2500 Growth Index		25.89	40.47	40.47	19.91	18.68	15.00	-	-	-	-	-
International/Global Equity												
International Equity												
Hartford International Opportunities Y	HAOYX	17.22	20.62	20.62	7.36	9.31	6.66	6.38	7/22/1996	7/22/1996	0.81	0.77
MSCI ACWI ex USA NR		17.01	10.65	10.65	4.88	8.93	4.92	-	-	-	-	-
International Large Cap Growth												
Hartford International Growth R5	HNCTX	15.15	23.51	23.51	10.57	11.68	8.28	4.50	12/22/2006	4/30/2001	1.03	1.01
MSCI EAFE Large Growth ND USD		12.87	18.44	18.44	10.63	10.83	7.56	-	-	-	-	-
Fixed Income												
Core Fixed Income												
Harbor Bond Retirement	HBFRX	1.03	8.98	8.98	5.66	5.02	4.11	7.38	6/1/2018	12/29/1987	1.07	0.96
BB Aggregate Bond		0.67	7.51	7.51	5.34	4.44	3.84	-	-	-	-	-

Returns Analysis

Performance as of 12/31/2020

Active	Ticker/ ID	QTR	YTD	Annualized Returns				Since Incept.	Share Class Inception	Strategy Inception	Expense Ratio	
				1 Year	3 Year	5 Year	10 Year				Gross	Net
Fixed Income												
High Yield												
PGIM High Yield Z	PHYZX	5.82	5.59	5.59	6.56	8.49	6.83	6.62	3/1/1996	1/22/1990	0.54	0.54
BofA ML US High Yield Master II Index		6.48	6.17	6.17	5.89	8.43	6.62	-	-	-	-	-
Cash Alternatives												
Stable Value												
Stable Asset Fund	STASS.standard	-	-	-	-	-	-	-	-	-	-	-
No Benchmark Data		-	-	-	-	-	-	-	-	-	-	-
Specialty												
REIT												
Nuveen Real Estate Securities I	FARCX	7.76	-6.12	-6.12	3.66	4.67	8.25	10.71	6/30/1995	6/30/1995	1.06	1.06
DJUSslct REIT United States		12.92	-11.20	-11.20	1.54	3.00	7.56	-	-	-	-	-
HealthCare												
Janus Henderson Global Life Sciences I	JFNIX	14.09	25.60	25.60	19.24	12.78	18.75	18.89	7/6/2009	12/31/1998	0.77	0.77
S&P 1500 Health Care		8.91	14.55	14.55	13.89	12.12	16.16	-	-	-	-	-

Passive	Ticker/ ID	QTR	YTD	Annualized Returns				Since Incept.	Share Class Inception	Strategy Inception	Expense Ratio	
				1 Year	3 Year	5 Year	10 Year				Gross	Net
U.S. Equity												
Large Cap Blend												
Vanguard 500 Index Admiral	VFIAX	12.15	18.37	18.37	14.14	15.18	13.85	7.28	11/13/2000	8/31/1976	0.04	0.04
Russell 1000 Index		13.69	20.96	20.96	14.82	15.60	14.01	-	-	-	-	-

Returns Analysis

Performance as of 12/31/2020

Passive	Ticker/ ID	QTR	YTD	Annualized Returns				Since Incept.	Share Class Inception	Strategy Inception	Expense Ratio	
				1 Year	3 Year	5 Year	10 Year				Gross	Net
U.S. Equity												
Mid Cap Blend												
Columbia Mid Cap Index Inst2	CPXRX	24.30	13.36	13.36	8.18	12.09	11.27	12.79	11/8/2012	3/31/2000	0.27	0.20
Russell Mid-Cap Index		19.91	17.10	17.10	11.61	13.40	12.41	-	-	-	-	-
Small Cap Value												
Vanguard Small Cap Value Index Admiral	VSIAX	29.33	5.85	5.85	4.48	9.73	10.06	12.57	9/27/2011	5/21/1998	0.07	0.07
Russell 2000 Value Index		33.36	4.63	4.63	3.72	9.65	8.66	-	-	-	-	-
Small Cap Blend												
Fidelity Small Cap Index	FSSNX	31.28	19.99	19.99	10.36	13.43	-	13.59	9/8/2011	9/8/2011	0.03	0.03
Russell 2000 Index		31.37	19.96	19.96	10.25	13.26	11.20	-	-	-	-	-

Disclosure

Performance data quoted represents past performance and does not guarantee future results. The 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 performance data quoted.

The performance data quoted may not reflect the deduction of additional fees, if applicable. Additional fees would reduce the performance quoted.

Performance data is subject to change without prior notice. Expenses shown reflect the fund's prospectus Net and Gross expense ratios.

Some funds, accounts, or share classes may not be available for investment. Performance history prior to inception (if applicable) reflects another share class or account reflecting the manager's historical performance record.

Fund Inception Date - the date on which a fund commenced operations.

Share Class Inception Date - the date on which a fund's share class was introduced.

Contact HUB International Investment Services with any questions about this report or for the most current month-end performance at (805) 618-3760.

Fidelity Small Cap Index
Category: Small Cap Blend

FSSNX
12/31/2020

Fund Strategy

The investment seeks to provide investment results that correspond to the total return of stocks of small-capitalization United States companies. The fund invests normally at least 80% of its assets in securities included in the Russell 2000® Index. It lends securities to earn income.

Fund Information

Strategy Asset ($ mm):	16443.00
Share Class Assets ($ mm):	16443.00
Manager:	Louis Bottari
Manager Tenure:	9 Years

Portfolio Statistics

Alpha*:	0.11	P/E:	17.30
Beta*:	1.00	P/B:	1.84
Std Dev:	25.62	SEC Yield (%):	-
R^2*:	100.00	Turnover:	17.00
as of date 10/31/2020		as of date 12/31/2020	

*Best fit index: Russell 2000 TR USD
*3-year statistic: Russell 2000 TR USD

Top 10 Holdings (%) as of 10/31/2020

MyoKardia Inc	0.59
Penn National Gaming Inc / PENN	0.43
Mirati Therapeutics Inc / MRTX	0.42
Sunrun Inc / RUN	0.40
Caesars Entertainment Inc / CZR	0.39
Deckers Outdoor Corp / DECK	0.37
Darling Ingredients Inc / DAR	0.36
LHC Group Inc / LHCG	0.34
Lithia Motors Inc Class A / LAD	0.30
iRhythm Technologies Inc / IRTC	0.30
% in Top 10 Holdings	3.90
# of Holdings	2018

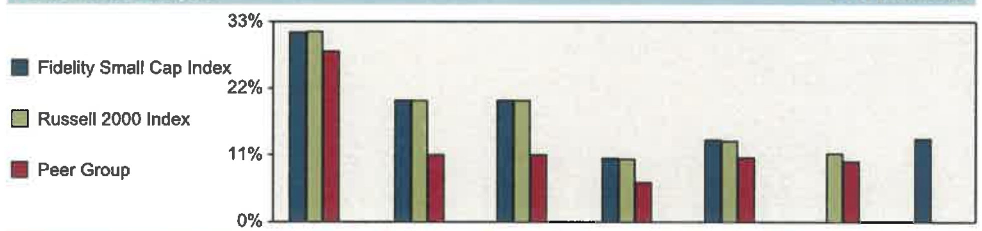
Scorecard System

Passive Strategies	Ticker	Style: Style	Style: Style Drift	Style: R^2	Peer Group: Tracking Error	Peer Group: TE Rank	Peer Group: Expense Rank	Peer Group: Return Rank	Peer Group: SR Ratio Rank	Qual. (2pt max)	Score 12/31/2020
Small Cap Blend											
Fidelity Small Cap Index	FSSNX	1	1	1	1	1	1	1	1	2	10
		4.40/ -99.67	1.30	100.00	0.08	14.00	5.00	11.00	13.00		SCB-P

Passive Strategies	Score 12/31/2020	Score 9/30/2020	Score 6/30/2020	Score 3/31/2020	Score 12/31/2019	Score 9/30/2019	Score 6/30/2019	Score 3/31/2019
Fidelity Small Cap Index	10	10	10	10	10	10	10	10
	SCB-P	SCB-P	SCB-P	SCB-P	SCB-P	SCB-P	SCB-P	SCB-P

The Scorecard System methodology incorporates both quantitative and qualitative factors into evaluating fund managers and their investment strategies. To be scored, there is a fund history requirement (5 years for active strategies and 3 years for passive strategies). The scoring system is built around pass/fail criteria, on a scale of 0-10 (with 10 being the best). 80% of the score is quantitative and 20% is qualitative. For Active and Asset Allocation Strategies, the scorecard factors are weighted 30% to style, 30% to risk/return, 20% to peer group rankings and 20% to qualitative factors (manager tenure, expense ratio relative to category average and strength of statistics). For Passive Strategies the scorecard factors are weighted 40% to style, 40% to peer group rankings and 20% to qualitative factors (expense ratio relative to category average, strength of statistics). For active, asset allocation and passive strategies, other significant factors may be considered into a fund's qualitative score. For further explanation of the Scorecard System, please refer to the Scorecard Tutorial.

Performance Analysis as of 12/31/2020



	Qtr	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fidelity Small Cap Index	31.28%	19.99%	19.99%	10.36%	13.43%	-	13.59%
Russell 2000 Index	31.37%	19.96%	19.96%	10.25%	13.26%	11.20%	-
Peer Group Performance*	28.06%	10.99%	10.99%	6.41%	10.50%	9.83%	-
Peer Group Rank*	23	14	14	13	8	-	-
Peer Group Size (funds)*	-	-	671	629	517	367	-

*Morningstar Peer Group: Small Blend

The performance analysis displayed is reflective of past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate over time. Current performance may differ from the performance displayed. Investing includes risk, including potential loss of principal. Carefully consider any and all investment objectives, risk factors and charges and expenses before investing. Contact your financial advisor or consultant for fund's current performance and a copy of the most recent prospectus. Contact (800) 959-0071 for most recent month end performance.

Sector Allocation as of 10/31/2020

Energy:	1.77
Comm:	2.40
Utilities:	3.31
Basic Materials:	3.86
Cons Defensive:	3.87
Real Estate:	7.51
Cons Cyclical:	12.08
Technology:	14.04
Financial Services:	14.59
Industrials:	15.46
Healthcare:	21.13

Asset Allocation (%) as of 10/31/2020

Domestic Eq:	99.15
Int'l Equity:	0.84
Domestic Bond:	0.00
Int'l Bond:	0.00
Convertibles:	0.00
Preferred:	0.00
Cash:	0.01
Other:	0.00

% Emerging Mkt: 0.12

Additional Information

Prospectus Net Exp. Ratio:	0.03
Prospectus Gross Exp. Ratio:	0.03
Avg Exp Ratio Morningstar (%):	1.11
12b-1 fees (%):	-
Closed - New Inv:	-
Closed - All Inv:	-
Min Investment:	$0
Waiver Amt:	0.10
Waiver Exp Date:	6/30/2017
Strategy Inception:	9/8/2011
Share Class Inception:	9/8/2011

Scorecard System Methodology™

The **Scorecard System Methodology** incorporates both quantitative and qualitative factors in evaluating fund managers and their investment strategies. The **Scorecard System** is built around pass/fail criteria, on a scale of 0 to 10 (with 10 being the best) and has the ability to measure active, passive and asset allocation investing strategies. Active and asset allocation strategies are evaluated over a five-year time period, and passive strategies are evaluated over a three-year time period.

Eighty percent of the fund's score is quantitative (made up of eight unique factors), incorporating modern portfolio theory statistics, quadratic optimization analysis, and peer group rankings (among a few of the quantitative factors). The other 20 percent of the score is qualitative, taking into account things such as manager tenure, the fund's expense ratio relative to the average fund expense ratio in that asset class category, and the fund's strength of statistics (statistical significance). Other criteria that may be considered in the qualitative score includes the viability of the firm managing the assets, management or personnel issues at the firm, and/or whether there has been a change in direction of the fund's stated investment strategy. The following pages detail the specific factors for each type of investing strategies.

Combined, these factors are a way of measuring the relative performance, characteristics, behavior and overall appropriateness of a fund for inclusion into a plan as an investment option. General fund guidelines are shown in the "Scorecard Point System" table below. The Scorecard Point System is meant to be used in conjunction with our sample Investment Policy Statement, in order to help identify what strategies need to be discussed as a "watch-list" or removal candidate; what strategies continue to meet some minimum standards and continue to be appropriate; and/or identify new top-ranked strategies for inclusion into a plan.

Scorecard Point System	
Good:	**9-10 Points**
Acceptable:	**7-8 Points**
Watch:	**5-6 Points**
Poor:	**0-4 Points**

Scorecard System Methodology™

Target Date Fund strategies are investment strategies that invest in a broad array of asset classes that may include U.S. equity, international equity, emerging markets, real estate, fixed income, high yield bonds and cash (to name a few asset classes). These strategies are managed to a retirement date or life expectancy date, typically growing more conservative as that date is approached). For this type of investment strategy, the **Scorecard System** is focused on how well these managers can add value from asset allocation. Asset allocation is measured using our **Asset allocation strategies methodology** and manager selection is measured using either our **Active and/or Passive strategies methodologies**, depending on the underlying fund options utilized within the Target Date Fund strategy.

Risk-based strategies follow the same evaluation criteria and are evaluated on both their asset allocation and security selection.

Weightings	Target Date Fund Strategies	Maximum Points
Asset Allocation Score (Average) 50%	The individual funds in this Score average require five years of time history to be included. See Asset Allocation strategies methodology for a detailed breakdown of the Scoring criteria. Funds without the required time history are not included in the Score average. The Funds included in this average are from the Conservative, Moderate Conservative, Moderate, Moderate Aggressive and Aggressive categories, where Funds (also referred to as "vintages") are individually Scored according to their standard deviation or risk bucket.	**5**
Selection Score (Average) 50%	**Active strategies:** The individual active funds in this Score average require five years of time history to be Scored. See Active strategies methodology for a detailed breakdown of the Scoring criteria. Funds without the required time history are not included in the Score average. **Passive strategies:** The individual passive funds in this Score average require three years of time history to be Scored. See Passive strategies methodology for a detailed breakdown of the Scoring criteria. Funds without the required time history are not included in the Score average.	**5**
	Total	10

Scorecard System Methodology™

Asset allocation strategies are investment strategies that invest in a broad array of asset classes that may include U.S. equity, international equity, emerging markets, real estate, fixed income, high yield bonds and cash (to name a few asset classes). These strategies are typically structured in either a risk-based format (the strategies are managed to a level of risk, e.g., conservative or aggressive) or, in an age-based format (these strategies are managed to a retirement date or life expectancy date, typically growing more conservative as that date is approached). For this type of investment strategy, the **Scorecard System** is focused on how well these managers can add value, with asset allocation being the primary driver of investment returns and the resulting Score. *Multisector Bond (MSB) asset class* follows the same evaluation criteria with some slightly different tolerance levels where noted. These managers are also evaluated on both their asset allocation and security selection.

Weightings	Asset Allocation Strategies	Maximum Points
Style Factors 30%	**Risk Level:** The fund's standard deviation is measured against the category it is being analyzed in. The fund passes if it falls within the range for that category.	1
	Style Diversity: Fund passes if it reflects appropriate style diversity (returns-based) among the four major asset classes (Cash, Fixed Income, U.S. & International Equity) for the given category. *MSB* funds pass if reflect some level of diversity among fixed income asset classes (Cash, U.S. Fixed Income, Non-U.S. Fixed Income and High Yield/Emerging Markets).	1
	R-Squared: Measures the percentage of a fund's returns that are explained by the benchmark. Fund passes with an R-squared greater than 90 percent. This statistic measures whether the benchmark used in the analysis is appropriate.	1
Risk/Return Factors 30%	**Risk/Return:** Fund passes if its risk is less than the benchmark or its return is greater than the benchmark. Favorable risk/return characteristics are desired.	1
	Up/Down Capture Analysis: Measures the behavior of a fund in up and down markets. Fund passes with an up capture greater than its down capture. This analysis measures the relative value by the manager in up and down markets.	1
	Information Ratio: Measures a fund's relative risk and return. Fund passes if ratio is greater than 0. This statistic measures the value added above the benchmark, adjusted for risk.	1
Peer Group Rankings 20%	**Returns Peer Group Ranking:** Fund passes if its median rank is above the 50th percentile.	1
	Sharpe Ratio Peer Group Ranking: Fund passes if its median rank is above the 50th percentile. This ranking ranks risk-adjusted excess return.	1
Qualitative Factors 20%	Two points may be awarded based on qualitative characteristics of the fund. Primary considerations are given to manager tenure, fund expenses and strength of statistics, however, other significant factors may be considered. It is important to take into account nonquantitative factors, which may impact future performance.	2
	Total	10

Scorecard System Methodology™

Active strategies are investment strategies where the fund manager is trying to add value and outperform the market averages (for that style of investing). Typically, these investment strategies have higher associated fees due to the active involvement in the portfolio management process by the fund manager(s). For this type of investment strategy, the **Scorecard System** is trying to identify those managers who can add value on a consistent basis within their own style of investing.

Weightings	Active Strategies	Maximum Points
Style Factors 30%	**Style Analysis:** Returns-based analysis to determine the style characteristics of a fund over a period of time. Fund passes if it reflects the appropriate style characteristics. Style analysis helps ensure proper diversification in the Plan.	1
	Style Drift: Returns-based analysis to determine the behavior of the fund/manager over multiple (rolling) time periods. Fund passes if the fund exhibits a consistent style pattern. Style consistency is desired so that funds can be effectively monitored within their designated asset class.	1
	R-Squared: Measures the percentage of a fund's returns that are explained by the benchmark. Fund passes with an R-squared greater than 80 percent. This statistic measures whether the benchmark used in the analysis is appropriate.	1
Risk/Return Factors 30%	**Risk/Return:** Fund passes if its risk is less than the benchmark or its return is greater than the benchmark. Favorable risk/return characteristics are desired.	1
	Up/Down Capture Analysis: Measures the behavior of a fund in up and down markets. Fund passes with an up capture greater than its down capture. This analysis measures the relative value by the manager in up and down markets.	1
	Information Ratio: Measures a fund's relative risk and return. Fund passes if ratio is greater than 0. This statistic measures the value added above the benchmark, adjusted for risk.	1
Peer Group Rankings 20%	**Returns Peer Group Ranking:** Fund passes if its median rank is above the 50th percentile.	1
	Information Ratio Peer Group Ranking: Fund passes if its median rank is above the 50th percentile. This ranking ranks risk-adjusted excess return.	1
Qualitative Factors 20%	Two points may be awarded based on qualitative characteristics of the fund. Primary considerations are given to manager tenure, fund expenses and strength of statistics, however, other significant factors may be considered. It is important to take into account nonquantitative factors, which may impact future performance.	2
	Total	**10**

Scorecard System Methodology™

Passive strategies are investment strategies where the fund manager is trying to track or replicate some area of the market. These types of strategies may be broad-based in nature (e.g., the fund manager is trying to track/replicate the entire U.S. equity market like the S&P 500) or may be more specific to a particular area of the market (e.g., the fund manager may be trying to track/replicate the technology sector). These investment strategies typically have lower fees than active investment strategies due to their passive nature of investing and are commonly referred to as index funds. For this type of investment strategy, the **Scorecard System** is focused on how well these managers track and/or replicate a particular area of the market with an emphasis on how they compare against their peers.

Weightings	Passive Strategies	Maximum Points
Style & Tracking Factors 40%	**Style Analysis:** Returns-based analysis to determine the style characteristics of a fund over a period of time. Fund passes if it reflects the appropriate style characteristics. Style analysis helps ensure proper diversification in the Plan.	1
	Style Drift: Returns-based analysis to determine the behavior of the fund/manager over multiple (rolling) time periods. Fund passes if the fund exhibits a consistent style pattern. Style consistency is desired so that funds can be effectively monitored within their designated asset class.	1
	R-Squared: Measures the percentage of a fund's returns that are explained by the benchmark. Fund passes with an R-squared greater than 95 percent. This statistic measures whether the benchmark used in the analysis is appropriate.	1
	Tracking Error: Measures the percentage of a fund's excess return volatility relative to the benchmark. Fund passes with a tracking error less than 4. This statistic measures how well the fund tracks the benchmark.	1
Peer Group Rankings 40%	**Tracking Error Peer Group Ranking:** Fund passes if its median rank is above the 75th percentile.	1
	Expense Ratio Peer Group Ranking: Fund passes if its median rank is above the 75th percentile.	1
	Returns Peer Group Ranking: Fund passes if its median rank is above the 75th percentile.	1
	Sharpe Ratio Peer Group Ranking: Fund passes if its median rank is above the 75th percentile.	1
Qualitative Factors 20%	Two points may be awarded based on qualitative characteristics of the fund. Primary considerations are given to fund expenses and strength of statistics, however, other significant factors may be considered. It is important to take into account nonquantitative factors, which may impact future performance.	2
	Total	10

Manager Research Methodology

The **Scorecard System™** uses an institutional approach which is comprehensive, independent, and utilizes a process and methodology that strives to create successful outcomes for plan sponsors and participants. The **Scorecard** helps direct the additional research the Investment team conducts with fund managers throughout the year. Three of the primary factors that go into the fund manager research are people, process and philosophy.

PEOPLE

Key Factors:
- Fund manager and team experience
- Deep institutional expertise
- Organizational structure
- Ability to drive the process and performance

PROCESS

Key Factors:
- Clearly defined
- Consistent application
- Sound and established
- Clearly communicated
- Successfully executed process

PHILOSOPHY

Key Factors:
- Research and ideas must be coherent and persuasive
- Strong rationale
- Logical and compelling
- Focus on identifying skillful managers

Scorecard System Disclosures

Investment objectives and strategies vary among fund, and may not be similar for funds included in the same asset class.

All definitions are typical category representations. The specific share classes or accounts identified above may not be available or chosen by the Plan. Share class and account availability is unique to the client's specific circumstances. There may be multiple share classes or accounts available to the client from which to choose. All recommendations are subject to vendor/provider approval before implementation into the Plan. The performance data quoted may not reflect the deduction of additional fees, if applicable. If reflected, additional fees would reduce the performance quoted.

Performance data is subject to change without prior notice.

Performance of indexes reflects the unmanaged result for the market segment the selected stocks represent. Indexes are unmanaged and not available for direct investment.

The information used in the analysis has been taken from sources deemed to be reliable, including, third-party providers such as *Markov Processes International, Morningstar,* firms who manage the investments, and/or the retirement plan providers who offer the funds.

Every reasonable effort has been made to ensure completeness and accuracy; however, the final accuracy of the numbers and information is the responsibility of the investment manager(s) of each fund and/or the retirement plan providers offering these funds. Discrepancies between the figures reported in this analysis, and those reported by the actual investment managers and/or retirement plan providers, may be caused by a variety of factors, including: Inaccurate reporting by the manager/provider; Changes in reporting by the manager/provider from the time this report was prepared to a subsequent retro-active audit and corrected reporting; Differences in fees and share-classes impacting net investment return; and, Scriveners error by your advisor in preparing this report.

The enclosed Investment Due Diligence report, including the **Scorecard System**, is intended for plan sponsor and/or institutional use only. The materials are not intended for participant use.

The purpose of this report is to assist fiduciaries in selecting and monitoring investment options. A fund's score is meant to be used by the Plan sponsor and/or fiduciaries as a tool for selecting the most appropriate fund.

Fund scores will change as the performance of the funds change and as certain factors measured in the qualitative category change (e.g., manager tenure). Fund scores are not expected to change dramatically from each measured period, however, there is no guarantee this will be the case. Scores will change depending on the changes in the underlying pre-specified Scorecard™ factors.

Neither past performance nor statistics calculated using past performance are guarantees of a fund's future performance. Likewise, a fund's score using the **Scorecard System™** does not guarantee the future performance or style consistency of a fund.

This report was prepared with the belief that this information is relevant to the Plan sponsor as the Plan sponsor makes investment selections.

Fund selection is at the discretion of the investment fiduciaries, which are either the Plan sponsor or the Committee appointed to perform that function.

Cash Equivalents (e.g., money market fund) and some specialty funds are not scored by the **Scorecard System**.

The enclosed Investment Due Diligence report and Scorecard™ is not an offer to sell mutual funds. An offer to sell may be made only after the client has received and read the appropriate prospectus.

For the most current month-end performance, please contact your advisor.

The Strategy Review notes section is for informational purposes only. The views expressed here are those of your advisor and do not constitute an offer to sell an investment. An offer to sell may be made only after the client has received and read the appropriate prospectus.

Carefully consider the investment objectives, risk factors and charges and expenses of the investment company before investing. This and other information can be found in the fund's prospectus, which may be obtained by contacting your Investment Advisor/Consultant or Vendor/Provider. Read the prospectus carefully before investing.

For a copy of the most recent prospectus, please contact your Investment Advisor/Consultant or Vendor/Provider.

ACR#305988 02/19

Glossary

Active strategies: investment strategies where the fund manager is trying to add value and outperform the market averages (for that style of investing). Typically, these investment strategies have higher associated costs due to the active involvement in the portfolio management process by the fund manager(s). For this type of investment strategy, the **Scorecard System™** is trying to identify those managers who can add value on a consistent basis within their own style of investing.

Alpha: a measure used to quantify a fund manager's value added. Alpha measures the difference between a portfolio's actual returns and what it might be expected to deliver based on its level of risk. A positive alpha means the fund has beaten expectations and implies a skillful manager. A negative alpha means that the manager failed to match performance with the given risk level.

Asset allocation strategies: investment strategies that invest in a broad array of asset classes that may include U.S. equity, international equity, emerging markets, real estate, fixed income, high yield bonds and cash (to name a few asset classes). These strategies are typically structured in either a risk-based format (the strategies are managed to a level of risk, e.g., conservative or aggressive) or, in an age-based format (these strategies are managed to a retirement date or life expectancy date, typically growing more conservative as that date is approached). For this type of investment strategy, the Scorecard System is focused on how well these managers can add value from both asset allocation and manager selection.

Beta: a measure of risk that gauges the sensitivity of a manager to movements in the benchmark (market). If the market returns change by some amount x, then the manager returns can be expected to change by Beta times x. A Beta of 1 implies that you can expect the movement of a fund's return series to match that of the benchmark. A portfolio with a beta of 2 would move approximately twice as much as the benchmark.

Downside deviation: also referred to as downside risk. The downside standard deviation shows the average size of the deviations (from the mean) when the return is negative.

Excess return: the difference between the returns of a mutual fund and its benchmark.

Explained variance: the explained variance measures the variance of the fund that is explained by the benchmark (similar to the R-squared statistic).

Information ratio: a measure of the consistency of excess return. The ratio is calculated by taking the annualized excess return over a benchmark (numerator) and dividing it by the standard deviation of excess return (denominator). The result is a measure of the portfolio management's performance against risk and return relative to a benchmark. This is a straightforward way to evaluate the return a fund manger achieves, given the risk they take on.

Median rank: refers to the midpoint of the range numbers that are arranged in order of value (lowest to highest).

Passive strategies: investment strategies where the fund manager is trying to track or replicate some area of the market. These types of strategies may be broad-based in nature (e.g., the fund manager is trying to track/replicate the entire U.S. equity market like the S&P 500) or may be more specific to a particular area of the market (e.g., the fund manager may be trying to track/replicate the technology sector). These investment strategies typically have lower costs than active investment strategies due to their passive nature of investing and are commonly referred to as index funds. For this type of investment strategy, the Scorecard System is focused on how well these managers track and/or replicate a particular area of the market with an emphasis on how they compare against their peers.

R-squared: measures (on a scale of 0 t o100) the amount of movement of a fund's return that can be explained by that fund's benchmark. An R-squared of 100 means that all movements of a fund are completely explained by movements in the associated index (benchmark).

Returns-based style analysis: uses a fund's return series to help identify the style of the fund. This is done by comparing those returns across a specific time period to a series of index returns of various styles (Large Cap Growth, Small Cap Value, etc.) over the same period. Through quadratic optimization, the best fit style is calculated. Once the best fit is found, the fund's style can then be analyzed and weightings toward each asset class can be made.

Sharpe ratio: a ratio developed by Bill Sharpe to measure risk-adjusted performance. It is calculated by subtracting the risk-free rate from the rate of return for a portfolio and dividing the result by the standard deviation of the portfolio returns to measure reward on a per unit of risk basis. For example, if a bond fund returns 6% and has a standard deviation of 4% and the risk-free rate is 2% then the Sharpe Ratio for this fund will be 1. (6-2)/4=1.

Significance level: indicates the level of confidence (on a percentage basis) with which the statement "the manager's annualized excess return over the benchmark is positive" or "the manager's annualized excess return over the benchmark is negative," as the case may be, holds true.

Standard deviation: of return measures the average deviations of a return series from its mean (average) return. A large standard deviation implies that there have been large swings in the return series of the manager. The larger the swing, the more volatile the fund's returns and hence more implied risk. For smaller swings the opposite is true. Standard deviation helps us analyze risk by revealing how much the return on the fund is deviating.

Style drift: is the tendency of a fund to deviate from its investment style over time is style drift. This generally occurs because of a change in the fund's strategy, the manager's philosophy or even a portfolio manager change. During the 1990's dotcom boom, for example, many managers – regardless of the strategies they were initially bound by – were able to justify buying tech stocks for their portfolio, in hopes of capitalizing on the tech boom in the market at that time. Consequently, their styles "drifted" from their original strategy.

Tracking error: refers to the standard deviation of excess returns or the divergence between the return behavior of a portfolio and the return behavior of a benchmark. Tracking error is reported as a "standard deviation percentage" difference that accounts for the volatility between the return of a fund versus its benchmark.

Volatility of rank: is measured by taking the median of a series of numbers, or taking the absolute value of the distance of each individual number to that median, then finding the median of those distances. Volatility is used because it makes a better companion to the median than the standard deviation. Standard deviation is commonly used when measuring volatility around the mean (average), while volatility of rank is used for medians.

Up/Down capture: a measure of how well a manager was able to replicate or improve on periods of positive benchmark returns, and how badly the manager was affected by periods of negative benchmark returns. For example, if a fund has an up capture of 120 that means that the fund goes up 12% when the benchmark moves up 10%. The same fund has a down capture of 90 so that means the fund returns a -9% when the benchmark returns a -10%.

Asset Class Definitions

Conservative (CON): a diversified asset allocation strategy including equity with an emphasis on fixed income. Demonstrates a lower overall volatility (risk) level when compared to the other asset allocation categories.
Moderate Conservative (MC): a diversified asset allocation strategy including equity and fixed income. Demonstrates a higher overall volatility (risk) level when compared to CON, but lower volatility level when compared to MOD, MA and AGG.
Moderate (MOD): a diversified asset allocation strategy including equity and fixed income. Demonstrates a higher overall volatility (risk) level when compared to CON and MC, but lower volatility level when compared to MA and AGG.
Moderate Aggressive (MA): a diversified asset allocation strategy including equity and fixed income. Demonstrates a higher overall volatility (risk) level when compared to CON, MC and MOD, but lower volatility level when compared to AGG.
Aggressive (AGG): a diversified asset allocation strategy including fixed income with an emphasis on equity. Demonstrates a higher overall volatility (risk) level when compared to the other asset allocation categories.
Large Cap Value (LCV): large capitalization companies who have lower prices in relation to their earnings or book value.
Large Cap Blend (LCB): large capitalization companies who display both value and growth-like characteristics.
Large Cap Growth (LCG): large capitalization companies who have higher prices relative to their earnings or book value, generally due to a higher forecasted or expected growth rate.
Mid Cap Value (MCV): mid-capitalization companies who have lower prices in relation to their earnings or book value.
Mid Cap Blend (MCB): mid-capitalization companies who display both value and growth-like characteristics.
Mid Cap Growth (MCG): mid-capitalization companies who have higher prices relative to their earnings or book value, generally due to a higher expected growth rate.
Small Cap Value (SCV): small capitalization companies who have lower prices in relation to their earnings or book value.
Small Cap Blend (SCB): small capitalization companies who display both value and growth-like characteristics.
Small Cap Growth (SCG): small capitalization companies who have higher prices relative to their earnings or book value, generally due to a higher forecasted or expected growth rate.
SMid Value (SMCV): includes any fund categorized as SCV or MCV within Morningstar and whose primary prospectus benchmark is the Russell 2500 Value, which consists primarily of small and mid-capitalization companies who have lower prices in relation to their earnings or book value.
SMid Growth (SMCG): includes any fund categorized as SCG or MCG within Morningstar and whose primary prospectus benchmark is the Russell 2500 Growth, which consists primarily of small and mid-capitalization companies who have higher prices in relation to their earnings or book value, generally due to a higher forecasted or expected growth rate.
SMid Blend (SMCB): includes any fund categorized as SCB or MCB within Morningstar and whose primary prospectus benchmark is the Russell 2500, which consists primarily of small and mid-capitalization companies who display both value and growth-like characteristics.
Bank Loans (BL): an array of loans to corporations made by banks and other financial outfits that do not pay a fixed interest rate, but rather an adjustable one and are therefore often referred to as floating rate loans.
International Equity (IE): includes any fund whose primary prospectus benchmark is the MSCI ACWI ex USA, which includes both developed and emerging markets, and is intended to provide a broad measure of stock performance throughout the world, with the exception of U.S. based companies.

International Large Cap Value (ILCV): primarily large capitalization foreign companies displaying both value-like characteristics.
International Large Cap Blend (ILCB): primarily large capitalization foreign companies displaying both value and growth-like characteristics.
International Large Cap Growth (ILCG): primarily large capitalization foreign companies displaying growth-like characteristics.
International Small-Mid Cap Value (ISMCP): primarily small and mid-capitalization foreign companies displaying both value-like characteristics.
International Small-Mid Cap Growth (ISMG): primarily small and mid-capitalization foreign companies displaying both growth-like characteristics.
Emerging Market Equity (EME): foreign companies in countries that are not considered to have fully developed markets or economies.
Global Equity (GE): large capitalization domestic and foreign companies displaying both value and growth-like characteristics.
Core Fixed Income (CFI): domestic fixed income securities representing a broad array of fixed income securities including government, credit and mortgage-backed securities.
Intermediate Government (IG): domestic Government or Government-backed fixed income securities.
U.S. Government TIPS (UGT): treasury inflation protected securities which are Government securities designed to offer inflation protection by adjusting the principal based on changes in the Consumer Price Index.
Short-Term Bond (STB): a broad array of fixed income securities that have short durations and/or maturities (typically 1-3 years).
High Yield (HY): below investment grade domestic fixed income securities, which have a higher likelihood of default.
Global Fixed Income (GFI): a broad array of fixed income securities across many different countries.
Multisector Bond (MB): a broad array of fixed income securities across many different sectors including domestic government, corporate, sovereign and emerging markets debt. They generally have a few limitations when it comes to domicile, sectors, maturities or credit ratings.
Specialty Fixed Income (SFI): a particular segment of the stock market focused on utility companies.
Stable Value (SV): a conservative fixed income strategy that is designed to preserve capital.
Money Market (MM): conservative, short-term oriented money market securities.
Guaranteed Investment Contract (GIC): products that have some type of guarantee from the issuer or provider.
REIT (RE): real estate securities traded on a stock exchange.
Technology (TEC): a particular segment of the stock market focused on technology related companies.
Natural Resources (NR): a particular segment of the stock market focused on natural resource related companies.
HealthCare (HC): a particular segment of the stock market focused on healthcare related companies.
Communication (COM): a particular segment of the stock market focused on communications related companies.
Financial Services (FS): a particular segment of the stock market focused on financial services related companies.
Utilities (UTI): a particular segment of the stock market focused on utility companies.
Specialty (SPC): a unique area of the market
-P: Asset class abbreviations with a "-P" after the abbreviation indicate that the strategy was classified as passively managed. When not indicated, all other strategies are classified as actively managed an/or asset allocation.

Fund Fact Sheet Disclosures

Performance data quoted represents past performance and does not guarantee future results. The 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 performance data quoted.

The performance data quoted may not reflect the deduction of additional fees, if applicable. Additional fees would reduce the performance quoted.

Performance data is subject to change without prior notice.

Performance of indexes reflects the unmanaged result for the market segment the selected stocks represent. Indexes are unmanaged and not available for direct investment.

The information used in the analysis has been taken from sources deemed to be reliable, including, third-party providers such as Markov Processes International, Morningstar, firms who manage the investments, and/or the retirement plan providers who offer the funds.

Every reasonable effort has been made to insure completeness and accuracy; however, the final accuracy of the numbers and information is the responsibility of the investment manager(s) of each fund and/or the retirement plan providers offering these funds. Discrepancies between the figures reported in this analysis, and those reported by the actual investment managers and/or retirement plan providers, may be caused by a variety of factors, including: inaccurate reporting by the manager/provider; changes in reporting by the manager/provider from the time this report was prepared to a subsequent retroactive audit and corrected reporting; differences in fees and share classes impacting net investment return; and, Scriverners error by your advisor preparing this report.

Fund scores will change as the performance of the funds change and as certain factors measured in the qualitative category change (e.g., manger tenure). Fund scores are not expected to change dramatically from each measured period, however, there is no guarantee this will be the case. Scores will change depending on the changes in the underlying pre-specified Scorecard factors.

Neither past performance or statistics calculated using past performance are a guarantee of a fund's future performance. Likewise, a fund's score using the Scorecard System does not guarantee the future performance or style consistency of a fund.

The purpose of this report is to assist fiduciaries in selecting and monitoring investment options. A fund's score is meant to be used by the plan sponsor and/or fiduciaries as a tool for selecting the most appropriate fund.

Fund selection is at the discretion of the investment fiduciaries, which are either the plan sponsor or the committee appointed to perform the function.

This report is provided solely for information purposes only and therefore not an offer to buy or sell a security. An offer to buy or sell a security may be made only after the client has received and read the appropriate prospectus.

For a copy of the most recent prospectus, please contact your investment advisor/consultant.

Index Disclosures

Performance of indexes reflects the unmanaged result for the market segment the selected stocks represent. Indexes are unmanaged and not available for direct investment.

Citigroup Corporate Bond is an index which serves as a benchmark for corporate bond performance. You cannot invest directly in an index.

Citigroup Mortgage Master is an index which serves as a benchmark for U.S. mortgage-backed securities performance.

Citigroup WGBI Index is an index which serves as a benchmark for global bond performance, including 22 different government bond markets.

Credit Suisse High Yield Index is an unmanaged, trader priced index constructed to mirror the characteristics of the high yield bond market.

Bloomberg Barclays U.S. Aggregate Bond (BB Aggregate Bond) represents securities that are U.S., domestic, 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.

BC Credit Bond Index includes publicly issued U.S. corporate and specified foreign debentures and secured notes that meet the specified maturity, liquidity, and quality requirements. To qualify, bonds must be SEC-registered.

BC U.S. Corporate Investment Grade represents investment grade corporate securities that are U.S., domestic, taxable, and dollar denominated.

BC High Yield Corporate Bond represents below investment grade corporate securities that are U.D., domestic, taxable, and dollar denominated.

BC TIPS Index includes publicly issued U.S. government treasury inflation protected securities that meet the specified maturity, liquidity and other requirements.

BC Mortgage-Backed Securities covers agency mortgage-backed pass-through securities (both fixed-rate and hybrid ARMs) issued by Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC).

BC Muni Bond covers the USD-denominated long term tax exempt bond market with four main sectors: state and local general obligation bonds, revenue bonds, insured bonds, and pre-refunded bonds.

BC Government Index includes publicly issued U.S. government securities that meet the specified maturity, liquidity and other requirements.

BarCap U.S. Aggregate 1-3 Yr. TR USD Index represents securities in the BC U.S. Aggregate Index that have maturity dates over the next 1-3 years.

BarCap U.S. Aggregate 3-5 Yr. TR USD Index represents securities in the BC U.S. Aggregate Index that have maturity dates over the next 3-5 years.

BarCap U.S. Aggregate 5-7 Yr. TR USD Index represents securities in the BC U.S. Aggregate Index that have maturity dates over the next 5-7 years.

BarCap U.S. Aggregate 7-10 Yr. TR USD Index represents securities in the BC U.S. Aggregate Index that have maturity dates over the next 7-10 years.

BarCap U.S. Aggregate 10+ Yr. TR USD Index represents securities in the BC U.S. Aggregate Index that have maturity dates over 10 years.

DJW 5000 (Full Cap) Index measures the performance of all U.S. common equity securities, and serves as an index of all stock trades in the U.S.

MSCI FI Emerging Markets is a rules-based index which serves as a benchmark for emerging country fixed income performance.

MSCI FI EAFE International is a rules-based index which serves as a benchmark for developed international country fixed income performance.

MSCI EAFE Index is listed for foreign stock funds (EAFE refers to Europe, Australia and Far East). Widely accepted as a benchmark for international stock performance, it is an aggregate of 21 individual country indexes.

MSCI EAFE Large Value represents the large cap value stocks within the MSCI EAFE Index.

MSCI EAFE Large Growth represents the large cap growth stocks within the MSCI EAFE Index.

MSCI EAFE Mid Value represents the mid cap value stocks within the MSCI EAFE Index.

MSCI EAFE Mid Growth represents the mid cap growth stocks within the MSCI EAFE Index.

MSCI EAFE Small Value represents the small cap value stocks within the MSCI EAFE Index.

MSCI EAFE Small Growth represents the small cap growth stocks within the MSCI EAFE Index.

MSCI EM (Emerging Markets) Index serves as a benchmark for each emerging country. The average size of these companies is (U.S.) $400 million, as compared with $300 billion for those companies in the World index.

MSCI World Index is a rules-based index that serves as a benchmark for the developed global equity markets.

MSCI Europe ex UK Index is a rules-based index that serves as a benchmark for Europe's equity markets, excluding the United Kingdom.

MSCI Pacific ex Japan Index is a rules-based index that serves as a benchmark for Asia Pacific's equity markets, excluding Japan.

MSCI United Kingdom Index is a rules-based index that serves as a benchmark for the United Kingdom's equity markets.

MSCI Japan is a rules-based index that serves as a benchmark for Japan's equity markets.

NAREIT All REIT Index includes all tax-qualified REITs with common shares that trade on the New York Stock Exchange the American Stock Exchange or the NASDAQ National Market List.

3-Month T-Bills (90 Day T-Bill Index) are government-backed, short-term investments considered to be risk-free and as good as cash because the maturity is only three months.

Russell 1000 Growth Index is a market-capitalization weighted index of those firms in the Russell 1000 with higher price-to-book ratios and higher forecasted growth values.

Russell 1000 Value Index is a market-capitalization weighted index of those firms in the Russell 1000 with lower price-to-book ratios and lower forecasted growth values.

Russell Top 200 Growth Index is a market-capitalization weighted index of those firms in the Russell Top 200 with higher price-to-book ratios and higher forecasted growth values.

Russell Top 200 Value Index is a market-capitalization weighted index of those firms in the Russell Top 200 with lower price-to-book ratios and lower forecasted growth values.

Russell 2000 Growth Index is a market-weighted total return index that measures the performance of companies within the Russell 2000 Index having higher price-to-book ratio and higher forecasted growth values.

Russell 2000 Index consists of the smallest 2000 companies in the Russell 3000 Index, representing approximately 7% of the Russell 3000 total market capitalization.

Russell 2000 Value Index is a market-weighted total return index that measures the performance of companies within the Russell 2000 Index having lower price-to-book ratio and lower forecasted growth values.

Index Disclosures

Russell MidCap Growth Index is a market-weighted total return index that measures the performance of companies within the Russell MidCap Index having higher price-to-book ratio and higher forecasted growth values.

Russell MidCap Index includes firms 201 through 1000, based on market capitalization, from the Russell 3000 Index.

Russell MidCap Value Index is a market-weighted total return index that measures the performance of companies within the Russell MidCap Index having lower price-to-book ratio and lower forecasted growth values.

Russell Top 200 Index consists of the 200 largest securities in the Russell 3000 Index.

Russell 3000 Index is a market capitalization weighted index, consisting of 3,000 U.S. common equity securities, reflective of the broad U.S. equity market.

Salomon 1-10 Yr. Governments is an index which serves as a benchmark for U.S. Government bonds with maturities ranging from 1 to 10 years.

S&P 500 Index measures the performance of the largest 500 U.S. common equity securities, and serves as an index of large cap stocks traded in the U.S.

S&P 500 Energy Index measures the performance of the energy sector in the S&P 500 Index.

S&P 500 Industrials measures the performance of the industrial sector in the S&P 500 Index.

S&P 500 Financials measures the performance of the financials sector in the S&P 500 Index.

S&P 500 Utilities measures the performance of the utilities sector in the S&P 500 Index.

S&P 500 Consumer Discretionary Index measures the performance of the consumer discretionary sector in the S&P 500 Index.

S&P 500 Consumer Staples Index measures the performance of the consumer staples sector in the S&P 500 Index.

S&P 500 Information Technology measures the performance of the information technology sector in the S&P 500 Index.

S&P 500 Materials measures the performance of the materials sector in the S&P 500 Index.

S&P 500 Health Care measures the performance of the health care sector in the S&P 500 Index.

S&P 500 Telecommunications Services Index measures the performance of the telecommunications services sector in the S&P 500 Index.

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Scorecard Disclosures

Investment objectives and strategies vary among fund, and may not be similar for funds included in the same asset class.

All definitions are typical category representations. The specific share classes or accounts identified above may not be available or chosen by the plan. Share class and account availability is unique to the client's specific circumstances. There may be multiple share classes or accounts available to the client from which to choose. All recommendations are subject to vendor/provider approval before implementation into the plan

The performance data quoted may not reflect the deduction of additional fees, if applicable. If reflected, additional fees would reduce the performance quoted.

Performance data is subject to change without prior notice.

Performance of indexes reflects the unmanaged result for the market segment the selected stocks represent. Indexes are unmanaged and not available for direct investment.

The information used in the analysis has been taken from sources deemed to be reliable, including, third-party providers such as Markov Processes International, Morningstar, firms who manage the investments, and/or the retirement plan providers who offer the funds.

Every reasonable effort has been made to ensure completeness and accuracy; however, the final accuracy of the numbers and information is the responsibility of the investment manager(s) of each fund and/or the retirement plan providers offering these funds. Discrepancies between the figures reported in this analysis, and those reported by the actual investment managers and/or retirement plan providers, may be caused by a variety of factors, including: Inaccurate reporting by the manager/provider; Changes in reporting by the manager/provider from the time this report was prepared to a subsequent retro-active audit and corrected reporting; Differences in fees and share-classes impacting net investment return; and, Scriveners error by your advisor in preparing this report.

The enclosed Investment Due Diligence report, including the Scorecard System, is intended for plan sponsor and/or institutional use only. The materials are not intended for participant use.

The purpose of this report is to assist fiduciaries in selecting and monitoring investment options. A fund's score is meant to be used by the plan sponsor and/or fiduciaries as a tool for selecting the most appropriate fund.

Fund scores will change as the performance of the funds change and as certain factors measured in the qualitative category change (e.g., manager tenure). Fund scores are not expected to change dramatically from each measured period, however, there is no guarantee this will be the case. Scores will change depending on the changes in the underlying pre-specified Scorecard factors.

Neither past performance nor statistics calculated using past performance are guarantees of a fund's future performance. Likewise, a fund's score using the Scorecard System does not guarantee the future performance or style consistency of a fund.

This report was prepared with the belief that this information is relevant to the plan sponsor as the plan sponsor makes investment selections.

Fund selection is at the discretion of the investment fiduciaries, which are either the plan sponsor or the committee appointed to perform that function.

Cash Alternatives (e.g., money market fund) and some specialty funds are not scored by the Scorecard System.

The enclosed Investment Due Diligence report and Scorecard is not an offer to sell mutual funds. An offer to sell may be made only after the client has received and read the appropriate prospectus.

For the most current month-end performance, please contact your advisor.

The Strategy Review notes section is for informational purposes only. The views expressed here are those of your advisor and do not constitute an offer to sell an investment. An offer to sell may be made only after the client has received and read the appropriate prospectus.

Carefully consider the investment objectives, risk factors and charges and expenses of the investment company before investing. This and other information can be found in the fund's prospectus, which may be obtained by contacting your Investment Advisor/Consultant or Vendor/Provider. Read the prospectus carefully before investing.

For a copy of the most recent prospectus, please contact your Investment Advisor/Consultant or Vendor/Provider.

Investment Risk Disclosures

Consider the investment objectives, risks and charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. Please contact your advisor for the most recent prospectus. Prospectus should be read carefully before investing.

International/Emerging Markets: The investor should note that funds that invest in international securities involve special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

Sector Funds: The investor should note that funds that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

Non-Diversified Funds: The investor should note that funds that invest more of their assets in a single issuer involve additional risks, including share price fluctuations, because of the increased concentration of investments.

Small-Cap Stocks: The investor should note that funds that invest in stocks of small cap companies involve additional risks. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

Mid-Cap Stocks: The investor should note that funds that invest in companies with market capitalization below $10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

High-Yield Bonds: The investor should note that funds that invest in lower- rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.

Bond/Fixed Income Funds: The investor should note that funds that invest in bonds (fixed income securities), including government, corporate and mortgage- backed securities, involve additional risks. Interest rate risk may cause bonds to lose their value. The investor should be aware that it is possible in a rising rate environment for investment grade bond strategies to lose value and experience negative returns over certain time periods.

Stable Value Funds: The investor should note that these funds invest in short to intermediate term securities that can and may lose value. These funds, while managed to protect principal, do not guarantee the investor's principal, nor are they insured or guaranteed by the FDIC or any other government agency.

Money Market Funds: The investor should note that these funds invest in short term securities that can and may lose value. These funds, while managed to protect principal, do not guarantee the investor's principal, nor are they insured or guaranteed by the FDIC or any other government agency.

Guaranteed Investment Contract (GIC): Contract that guarantees the repayment of principal and a fixed or floating rate over a specified period of time. The guarantee is backed by the provider, typically an insurance company.

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Contact your advisor with any questions about this report or for the most current month-end performance.

The information presented within this market commentary is intended for informational purposes only and cannot be guaranteed. Please direct all questions and comments concerning this report to your advisor.

Prism Report

Retirement Plan Fee Benchmarking Analysis

Prepared For:

Crook County Employees 401(k) Plan

Prepared By:

Nicholas Kralj

HUB

Prism Fee Benchmarking Analysis

PLAN INFO		BENCHMARK INFO	
Your Plan:	Crook County Employees 401(k) Plan	Universe:	455
Plan Assets:	$12,526,739	Plan Asset Band:	$8,770,000 to $16,280,000
Total Participants:	233	Participant Band:	160 to 300

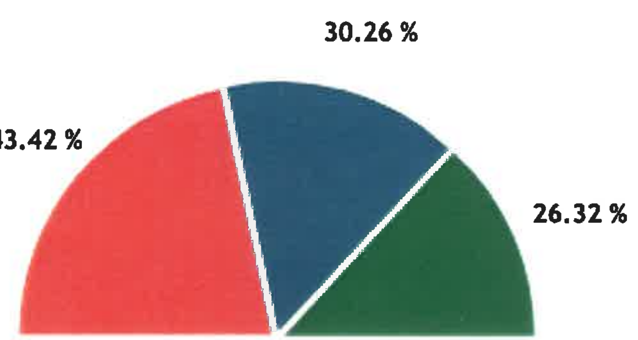
Your Plan	Prism™ Low	Prism™ Average	Prism™ High
$95,202 Total Cost	$95,203 Total Cost	$127,773 Total Cost	$167,858 Total Cost
$41,338 Investments	$41,338 Investments	$50,107 Investments	$62,634 Investments
$28,811 Recordkeeping	$30,064 Recordkeeping	$46,349 Recordkeeping	$71,402 Recordkeeping
$409 Per Participant	$409 Per Participant	$548 Per Participant	$720 Per Participant

Powered By PLANFEES

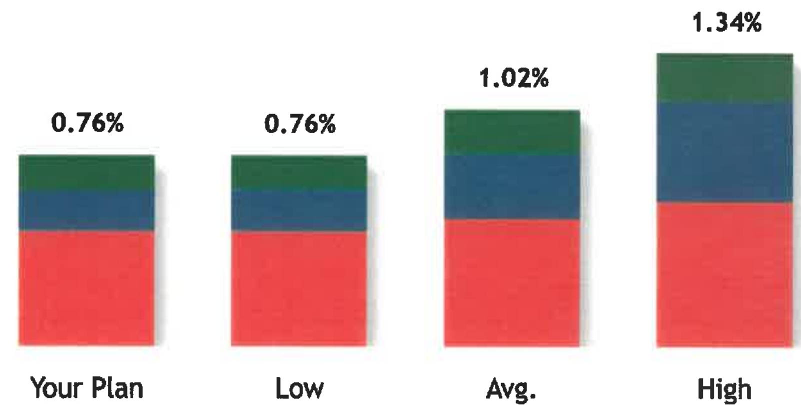
Prism Fee Benchmarking Analysis

PLAN INFO		BENCHMARK INFO	
Your Plan:	Crook County Employees 401(k) Plan	Universe:	455
Plan Assets:	$12,526,739	Plan Asset Band:	$8,770,000 to $16,280,000
Total Participants:	233	Participant Band:	160 to 300

Fee Types	Your Plan		Prism™ Low		Prism™ Average		Prism™ High	
Investments	0.33%	$41,338	0.33%	$41,338	0.40%	$50,107	0.50%	$62,634
Recordkeeping	0.23%	$28,811	0.24%	$30,064	0.37%	$46,349	0.57%	$71,402
Advisory	0.20%	$25,053	0.19%	$23,801	0.25%	$31,317	0.27%	$33,822
Total Fees	**0.76%**	**$95,202**	**0.76%** (0.00%)	**$95,203** (+$1)	**1.02%** (+0.26%)	**$127,773** (+$32,571)	**1.34%** (+0.58%)	**$167,858** (+$72,656)
Per Participant		**$409**		**$409**		**$548**		**$720**



Fee Breakdown - Your Plan



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Prism Fee Benchmarking Analysis

PLAN INFO		**BENCHMARK INFO**	
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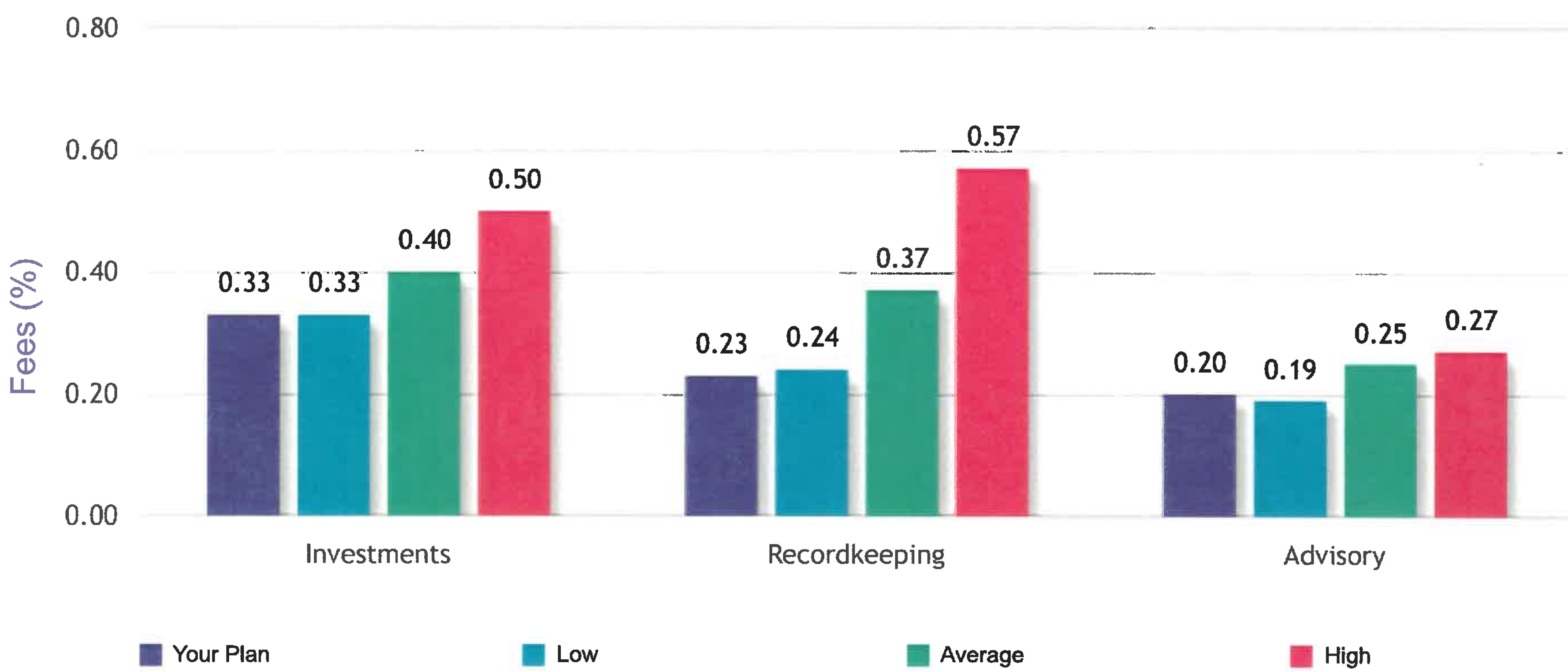

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Cambridge and Hub International are not affiliated.

Service Provider Fee Summary, including a synopsis of ERISA 408(b)(2) requirements where applicable for Crook County Employees 401(k) Plan

The information included in this Summary is also enclosed in your service agreement(s) with The Standard, but for your convenience we have compiled the information into this concise document. If there is a conflict between this document and the service agreement(s), the terms in the service agreement(s) will prevail.

Information in this document is regarding assets administered by The Standard. If your plan includes assets held elsewhere, that information is not included below.

The following subsidiaries of The Standard provide services to your plan:

- Standard Insurance Company
- StanCorp Investment Advisers, Inc.
- Standard Retirement Services, Inc.

Your contact person at The Standard is:

Debbie Vanderpool 1100 SW 6th Ave. Portland, OR 97204 dvanderp@standard.com (800) 262-7111	The Standard's Home Office 1100 SW 6th Avenue Portland, OR 97204 1.800.858.5420

The Standard or a subcontractor will (or reasonably expects to) perform the following services pursuant to the applicable contract with you:

- Financial and recordkeeping services to the Plan as enumerated in your Group Annuity Contract with Standard Insurance Company.
- Administrative and Compliance services to the Plan as enumerated in your Administrative Services Agreement with Standard Retirement Services, Inc.
- Manager of the Approval Process for Loans and Distributions if selected by you in your contract.
- Investment Advisory Services to the Plan as enumerated in your Investment Advisory Agreement with StanCorp Investment Advisers, Inc. For these specific purposes, if the plan is subject to ERISA, StanCorp Investment Advisers is a fiduciary within the meaning of ERISA § 3(21) with respect to the enumerated services.

Information regarding Plan termination fees can be found under "Plan Deconversion" in the Direct Compensation Fee Information pages, below.

Indirect Compensation

The following subcontractors reasonably expect to receive the following compensation for services performed as a subcontractor under the Adminstrative Services Agreement.

Advisory Service Fees, if applicable

StanCorp Investment Advisers, Inc.	Pursuant to an inter-company agreement, Standard Retirement Services, Inc., (SRS) collects fees on behalf of StanCorp Investment Advisers, Inc., (SIA). SRS is contractually obligated to pay SIA a fixed annual fee for providing investment advisory services to all clients who elect to receive such services. Any amount over what SRS collects from these plans for advisory services and what SRS is obligated to pay SIA is revenue to SRS for making advisory services available on its retirement services platform. Any shortfall is paid by SRS from its revenue.

Direct Compensation Fee Information

Your service contract(s) are between you and one of the subsidiaries of The Standard. Direct compensation details can be found in your contract(s). For your convenience we have listed the fees below. If there are discrepancies between the fees listed below and those listed in the contract, the fees shown in the contract will govern. Investment options, including all their fees and charges, can be found on PlanNet (https://connection.standard.com). Additional information regarding specific fund fees can also be found in individual fund prospectuses. Prospectuses are available via PlanNet or on individual fund websites. Information regarding The Standard's stable asset funds can be found in this disclosure below under General Accounts, or on PlanNet.

Invoicing Cycle: Quarterly
All fees are displayed with their Annual rate unless otherwise noted.

Plan Based Charges:

Description	Amount		Collection Method
Reallocation of Forfeitures Plan	$100.00	At Event	Bill
Deferred Installation Charge	$1,500.00	At Event	Bill
Excess Lists Charge	$25.00	At Event	Bill
Plan Amendment	$100.00	At Event	Bill
Plan Document Restatement	$200.00 per hour, $1,000.00 minimum	At Event	Bill
Plan Deconversion	$500.00	At Event	Bill
Charge for terminating a plan or contract including submitting data to new provider.			
Takeover Loan Fee	$125.00	At Event	Bill

Participant Charges:

Description	Amount		Collection Method
Eligible Participants with no Balance	applies	Quarterly	Waived
An "eligible participant" is an individual who has entered the plan and remains eligible to participate but has no account balance.			
Distribution-Death/Disability/Ret-Paper	$50.00	At Event	Deduct
Distribution-Death/Disability/Ret-Online	$50.00	At Event	Deduct
Distribution- Paper	$50.00	At Event	Deduct
Distribution- Online	$50.00	At Event	Deduct
Loan Set-up- Paper	$125.00	At Event	Deduct
Loan Set-up- Online	$125.00	At Event	Deduct
Overnight Delivery	$30.00	At Event	Deduct
Qualified Domestic Relations Order	$200.00	At Event	Deduct
Reallocation of Forfeitures Participant	$2.00	At Event	Bill

Asset Based Charges:

Description	Amount		Collection Method
Third Party Partner	0.20%		Deduct

Additional Services Charges:

Description	Amount		Collection Method
Hourly Rate	$100.00	At Event	Bill

Per Hour Charge consistent with time and expense for administrative services requested or required in addition to those stated above or based on reasonable estimates.

Asset Based Fees and Credits

Separate Account A

Financial Service Fee

The daily Financial Service Fee is determined by applying a daily rate to all assets held in Separate Account A each day. The daily rate is the applicable Annual Financial Service Fee from the table below divided by the number of days in the calendar year. The applicable Annual Financial Service Fee is based on total assets in the Contract (and any other contracts identified in Schedule B of the Contract) at the end of the prior business day.

Asset Balance Range (in millions)	Annual Financial Service Fee
$0.00 - $2.50	0.69%
$2.50 - $5.00	0.47%
$5.00 - $8.00	0.37%
$8.00 - $12.00	0.16%
$12.00 and greater	0.11%

Fund Fees[1]

Fund Name	Financial Service Fee[2]	Record-Keeping Fee[3]	The Standard's Asset Fee[4] (SUBTOTAL)	Mutual Fund Expense	TOTAL
Harbor Bond Retirement	0.11%	0.25%	0.36%	0.96%	1.32%
Vanguard Wellington Adm	0.11%	0.25%	0.36%	0.17%	0.53%
MFS Value R6	0.11%	0.25%	0.36%	0.47%	0.83%
Vanguard 500 Index Admiral	0.11%	0.25%	0.36%	0.04%	0.40%
MFS Growth R6	0.11%	0.25%	0.36%	0.57%	0.93%
T.Rowe Price Growth Stock I	0.11%	0.25%	0.36%	0.52%	0.88%
Harbor Capital Appreciation I	0.11%	0.15%	0.26%	0.67%	0.93%
MFS Mid Cap Value R6	0.11%	0.25%	0.36%	0.68%	1.04%
Columbia Mid Cap Idx Instl 2	0.11%	0.15%	0.26%	0.20%	0.46%
T.Rowe Price Mid-Cap Gr I	0.11%	0.25%	0.36%	0.61%	0.97%
Wells Fargo Spec Sm Cp Val I	0.11%	0.10%	0.21%	0.95%	1.16%
Vanguard Sm Cap Val Idx Adm	0.11%	0.25%	0.36%	0.07%	0.43%
DFA US Small Cap I	0.11%	0.25%	0.36%	0.35%	0.71%
Vanguard Explorer Adm	0.11%	0.25%	0.36%	0.34%	0.70%
Hartford Intl Growth R5	0.11%	0.00%	0.11%	1.01%	1.12%
Hartford Intl Opportun Y	0.11%	0.15%	0.26%	0.77%	1.03%
PGIM High Yield Z	0.11%	0.00%	0.11%	0.54%	0.65%
Nuveen Real Estate Sec I	0.11%	0.00%	0.11%	1.06%	1.17%
Janus Henderson GlbLifeSci I	0.11%	0.15%	0.26%	0.77%	1.03%

1 This information was reported by a third party. In providing this information, The Standard makes no representation as to the completeness and accuracy of the current disclosure materials of the issuer of designated investment options or information replicated from such materials.

2 The Financial Service Fee above is based on the plan asset balance as of the prior business day. If plan assets increase or decrease, the rate may be different from what appears above.

3 The annual recordkeeping fee is 0.25 percent. Certain fund managers pay plan administration allowances called sub transfer agency fees (Sub-TA), a form of Revenue Sharing, to The Standard. Sub-TA fees compensate intermediaries for performing shareholder record-maintenance activities for plans on behalf of the fund. These activities include providing participant-level accounting of transactions and fund positions. Sub-TA fees are paid under negotiated agreements between the fund company and intermediary. Sub-TA fees are typically paid monthly or quarterly. The Standard passes all of the Sub-TA fees to the plan to offset our record keeping charges. Current allowances are reflected in the recordkeeping fee; allowances are subject to change under The Standard's agreement with the fund managers. The annual recordkeeping fee, adjusted for the current allowance, is divided by the number of days in the calendar year, and the resulting daily rate is applied to the value of assets in that fund as of the prior business day.

4 The asset fee may include commissions paid to your broker. These concessions were disclosed to you at the point of sale on your commission disclosure form.

General Account

No asset-based fees or credits apply to General Account assets, except as described in the applicable Investment Fund rider of the Group Annuity Contract.

Market Value Adjustment (MVA)

An MVA may apply on any General Account funds withdrawn by the contractowner.

Crook County Employees 401(k) Plan

Plan Review

As of Dec 31, 2020

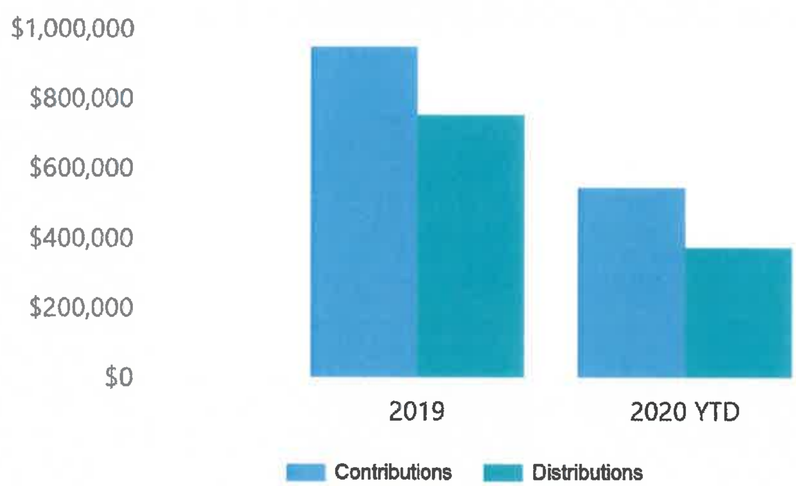
Table of Contents

Plan Flow

Plan flow information shows the key factors that can influence your plan's assets, such as contributions, distributions and the market performance.

What has the greatest effect on your plan's assets?

	Contributions	Distributions	Market Impact	Ending Balance*
2019	$949,596	$753,605	$377,151	$10,984,902
2020 YTD	$547,125	$373,494	$1,692,933	$12,838,344



*Includes any plan loan balances

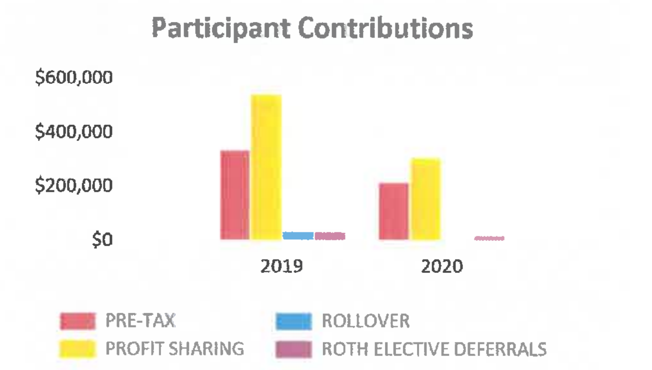
Contributions and Distributions

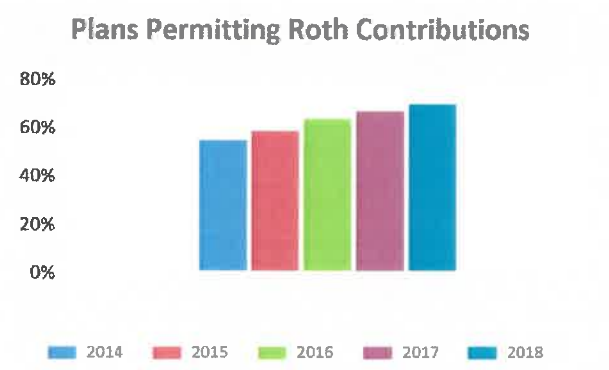
This section can help you understand the flow of assets within your plan, both incoming and outgoing.

Have there been significant changes year over year? Are there steps that can be taken to improve plan flow?

Plan Contribution Detail

	2019	2020
PRE-TAX	$339,152	$220,034
PROFIT SHARING	$543,613	$308,538
ROLLOVER	$34,700	$612
ROTH ELECTIVE DEFERRALS	$32,131	$17,942





Plan Distribution Detail

	2019		2020	
LUMP SUM	$182,368	13	$30,000	3
ROLLOVER	$397,548	8	$164,187	6
IN-SERVICE	$20,465	6	$3,332	3
FORCE OUT	$174	1	$12,428	6
OTHER	$153,050	48	$163,547	26

Participation

Participation is a key indicator of your plan's overall health. By evaluating your plan against the national average, you can quickly see how your plan compares and if any plan design changes may further increase engagement. *Please note terminated participants are excluded from the data below.*

What steps can be taken to increase participation and encourage replacement of 70 to 80 percent of pre-retirement income?

Plan Contribution Detail

	2019	2020
Participation rate	80%	79%
National average*	82%	N/A
National average by number of employees*	80%	N/A

Participation by Age Range**

Range	≤ 30	31 to 40	41 to 50	51 to 60	61+
# Contributing	14	31	34	35	28
# Eligible	17	39	40	46	35
% Contributing	82%	79%	85%	76%	80%

Participation by Salary Range**

Range	< $30k	$30 - $50k	$50 - $75k	$75 - $100k	$100 - $125k	$125k +
# Contributing	18	54	49	18	3	0
# Eligible	35	60	60	18	4	0
% Contributing	51%	90%	82%	100%	75%	0%

*From Vanguard's *How America Saves 2019* survey

**As of last day of prior year

Participant Contributions

The amount your participants save has a greater effect on retirement readiness than the investments they select.

This section can help you better understand how your employees are contributing to this important benefit by salary and age.

Does this information show a need for targeted education?

	2019	Benchmark*	2020
Average savings rate	4.71%	6.90%	5.73%
Average amount contributed	$2,098	N/A	$1,337
# Contributing* **	142	N/A	140
# of Eligible* **	177	N/A	178

Average Savings Rate by Age**	≤ 30	31 - 40	41 - 50	51- 60	61+
Plan	3.20%	5.34%	3.01%	5.02%	5.49%

Average Savings Rate by Salary**	< $30k	$30 - $50k	$50 - $75k	$75 - $100k	$100 - $125k	$125k+
Plan	5.26%	3.39%	4.73%	5.98%	6.50%	0.00%

*From Vanguard's *How America Saves 2019* survey

**As of last day of prior year

***Terminated participants are excluded

Average Account Balance

How confident are you that your workforce is ready to retire? Participants may need to replace more than 80 percent of their income in retirement. This information allows you to analyze the year-over-year growth in your plan as compared to national averages.

What steps can be taken to increase the health of the plan, such as targeted educational campaigns, online tools or other resources?

	2019	2020
Average account balance	$46,744	$55,100
Median account balance	$21,389	$25,960
National average*	$92,148	N/A

Average Account Balance by Age**

Range	≤ 30	31 - 40	41 - 50	51 - 60	61+
Average account balance	$6,643	$23,656	$27,722	$56,526	$89,192
% Contributing	82%	79%	85%	76%	80%

Average Account Balance by Salary**

Range	< $30k	$30 - $50k	$50 - $75k	$75 - $100k	$100 - $125k	$125k +
Average account balance	$4,054	$23,958	$74,959	$46,979	$69,739	$0
% Contributing	51%	90%	82%	100%	75%	0%

*From Vanguard's *How America Saves 2019* survey

**As of last day of prior year

Asset Allocator Portfolios

Pre-mixed portfolios make it easier for employees to diversify their investments. A portfolio is recommended after an employee takes a quiz considering risk tolerance and time horizon.

The Automatic Rebalancer option can help ensure employees maintain their current investment allocation and risk tolerance.

This information outlines how many have chosen the Guided Portfolios over their own investment mix as well as those leveraging the Automatic Rebalancer.

Do your employees find these tools a valuable resource for helping them manage their accounts?

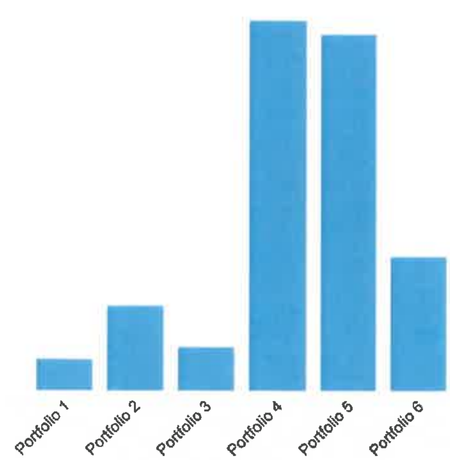
	Beginning Balance	Ending Balance
Portfolio investors	$42,589	$53,112
Independent investors	$48,297	$55,603

	233 Participants with a Balance			
	Number of Participants	% of Participants	# Using Rebalancer	% Using Rebalancer
Portfolio investors	47	20%	37	16%
Independent investors	186	80%	41	18%

Portfolio	Market Value	% of Plan Assets	# of Participants
Portfolio 1	$76,569	1%	1
Portfolio 2	$208,472	2%	3
Portfolio 3	$106,535	1%	7
Portfolio 4	$904,286	7%	15
Portfolio 5	$871,637	7%	14
Portfolio 6	$328,761	3%	7

*Beginning balances as of 07/01/2020, ending 12/31/2020

Portfolio Utilization



Participation by Fund

Below is a breakout of the funds within your plan and the number of participants invested in them.

Are there ways to make your fund lineup more effective? For example, what does the fund use look like compared to the number of funds offered?

	In Portfolio	# of Participants in Fund	Balance	Percentage of Assets
Stable Asset Fund	X	82	$2,126,626	17%
Harbor Bond Retirement	X	56	$908,651	7%
Vanguard Wellington Adm		150	$3,420,799	27%
MFS Value R6	X	67	$455,116	4%
Vanguard 500 Index Admiral	X	79	$1,023,984	8%
MFS Growth R6		9	$268,701	2%
T.Rowe Price Growth Stock I	X	71	$850,343	7%
Harbor Capital Appreciation I		13	$203,412	2%
MFS Mid Cap Value R6	X	69	$383,602	3%
Columbia Mid Cap Idx Instl 2		34	$424,919	3%
T.Rowe Price Mid-Cap Gr I	X	68	$425,907	3%
Wells Fargo Spec Sm Cp Val I		8	$118,015	1%
Vanguard Sm Cap Val Idx Adm		3	$10,190	0%
DFA US Small Cap I		10	$115,852	1%
Vanguard Explorer Adm	X	66	$376,303	3%
Hartford Intl Growth R5		9	$78,631	1%
Hartford Intl Opportun Y	X	77	$894,075	7%
PGIM High Yield Z		5	$42,660	0%
Nuveen Real Estate Sec I		13	$169,942	1%
Janus Henderson GlbLifeSci I		17	$161,523	1%

Terminated Participants

When employment ends for a retirement plan participant, you continue to be a fiduciary to the participant's retirement plan assets and held to compliance as long as these assets remain in the plan. Ongoing administrative tasks, such as tracking former employees to deliver required notices, can prove difficult and you may be paying ongoing plan expenses.

What can The Standard do to ease the administrative burden?

Year of Termination	< $1000	$1000 - $5000	>$5000
2020	1	1	9
2019	0	1	9
2018	0	0	9
2017	0	0	10
< 2017	0	0	28
Total	1	2	65

Our Sweep Process Reduces Your Burden

Our sweep process helps move terminated participants out of the retirement plan when their balance is below a designated amount, either $1,000 or $5,000. This process is run semi-annually and is designed to help reduce your burden by minimizing the number of potential lost participants and notices to be mailed. In addition, this process may help reduce any asset or per-participant expenses.

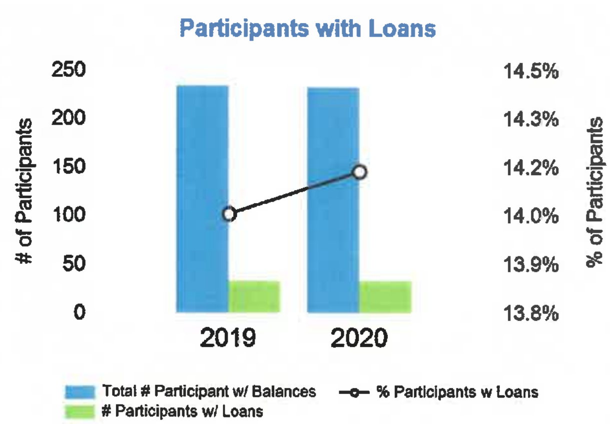
Forfeiture Balance	Forfeiture Handling
Your forfeiture balance is: $0.00	Apply to offset expenses and employer contributions

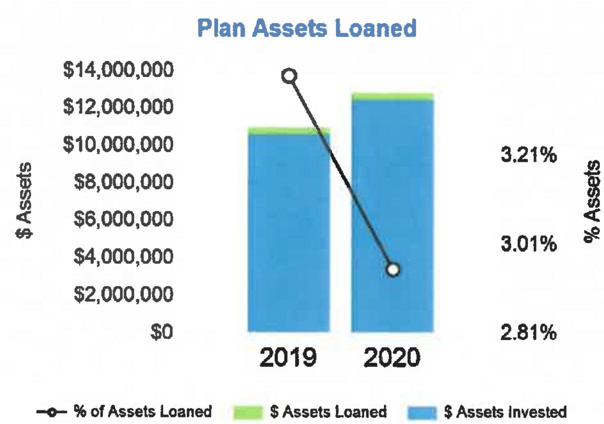
Loans

There are many factors to consider with loans, including the potential negative affect on retirement income savings. This information may provide insight into your plan's loan usage versus national averages.

Are loans affecting your participants' retirement readiness? Are there plan design opportunities that can better align loans to your plan's goals?

	2019	2020
# of loans	33	33
Total assets loaned	$372,308	$379,092
Percent of assets loaned	3%	3%
# of new loans	19	10
$ of new loans	$277,335	$141,961
Participants w/ multiple loans	1	1
Average loan amount	$10,950	$11,150
Percent of eligible participants with Loans	14%	14%
National average loan amount*	$9,861	N/A
National average of participants w/ loans*	13%	N/A





*From Vanguard's *How America Saves 2019* survey

Web Usage

When participants access their accounts online, not only do they save time, but they also have the chance to engage in their account by making changes or evaluating current investment selections.

Are your participants aware of the suite of online tools and resources available to them?

Participants Receiving Online Statements	Number of Participants Registered Online	Total Number of Plan Participants	% of Participants that have Registered Online	% of Participants that have Multi-Factor Authentication
130	150	245	61%	49%

Online Transfer and Rebalance Activity

	2019	2020
Directives updated online	11	0
Rebalance requests initiated online	7	3

	Number Requested Online	Total Number Requested	% Requested Online
Distribution activity	12	14	86%
Loan activity	9	10	90%

These figures include participants that have terminated employment but continue to have a balance invested in the plan.

Leveraging Plan Services

A plan's services can affect your fiduciary protection as well as help participants save for their retirement income. Below are your currently selected services along with other options to consider.

Are there other available services that can help reduce your fiduciary risk, administrative burden and support participant retirement readiness?

Service	Used in Plan	Description
ERISA 3(21) Investment Advisory Fiduciary	Yes	Plan level investment fiduciary services.
ERISA 3(38) Investment Management Fiduciary	Yes	Investment management fiduciary services with discretionary transactional authority over investments.
Auto Enrollment	Yes	Form of enrollment that makes opting out an affirmative election.
Qualified Default Investment Alternative	Yes	Default investment election for any participants that do not actively select investments. Reduces plan sponsor liability.
Mainspring Managed	No	Participant managed service that provides an investment and savings recommendation based on a gap analysis.
MAP	Yes	The Standard can approve loans and distributions on behalf of the plan sponsor.
GOLD	Yes	Online loans and distribution processing.
Portfolio	Yes	Participants can choose from predetermined portfolio options based on a simple quiz.
Online Enrollment	Yes	Provides participants the opportunity to enroll from anywhere they are able to connect online.
Paperless Statements	No	When a plan sponsor chooses paperless quarterly account statements for the plan, participants will receive their statements online by default. Participants then receive quarterly emails letting them know their statement is available on Personal Savings Center. If preferred, they can alternately choose paper delivery at any time.

ERISA 3(16) Services

Service	Used in Plan	Description
Compliance Testing	No	When providing full service administration the Standard can act as a fiduciary for certain key plan administration responsibilities when performing compliance testing.
Manager of the Approval Process	No	The Standard takes on a fiduciary role with the approval of loans, distributions and withdrawals.
Participant Notices	No	The Standard takes on a fiduciary role by distributing certain required notices to participants.
Enrollment Alerts	No	The Standard takes on a fiduciary role in determining initial participant plan eligibility and notifying them accordingly.

Executive Summary

This page provides a high-level summary. More information is available inside the full Plan Review.

Plan Flow	2019	2020
Ending balance	$10,984,902	$12,838,344
Total Plan Contributions	$949,596	$547,125
Deferrals	$371,283	$237,976
Employer	$543,613	$308,538
Rollover	$34,700	$612
Market impact	$377,151	$1,692,933
Distribution $	$753,605	$373,494
Distribution #	76	44

Participant Information	2019	2020
Contributing participants	142	140
Eligible participants	177	181
Participants w/ balance	235	233

Executive Summary

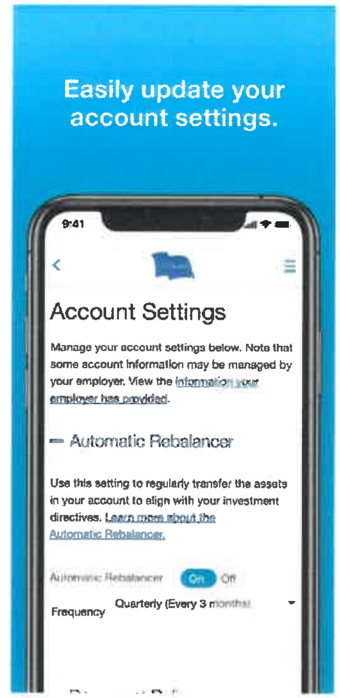
This page provides a high-level summary. More information is available inside the full Plan Review.

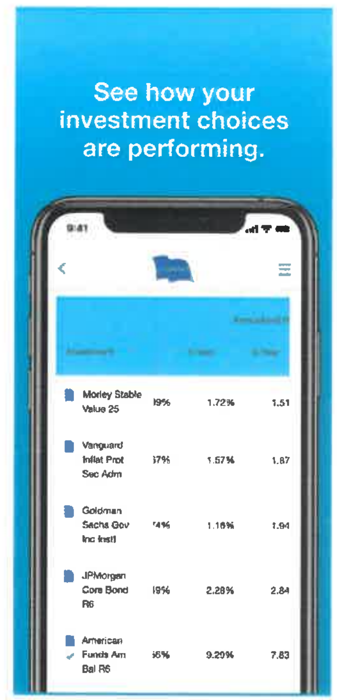
Participant Utilization	2019	2020
Participation rate*	80%	77%
Savings rate*	5%	6%
Average account balance	$46,744.26	$55,100.19
Median account balance	$21,388.88	$25,959.92
Average deferral	$2,097.65	$1,314.78

Web Utilization	2019	2020
% Registered	57%	61%
% of Participants that have Multi-Factor Authentication	51%	49%
Directives updated online	11	0
Rebalance requests initiated online	7	3
Distributions initiated online	20	12
Loans initiated online	19	9

*Terminated participants are excluded

Personal Savings Center – App





Download on the App Store

The Standard

Accessing Your Retirement Account

Personal Savings Center lets you manage your retirement plan account online. You can enroll, view your account balance, change your contributions, rebalance your investments, get help rolling over funds from another plan, make online transactions, check your investments, access helpful information and tools — and more!

Online

1. Visit Personal Savings Center at standard.com/login.
2. Click Create an Account.
3. Click on My Retirement Plan. Under I Have a Retirement Plan Through Work, select Create an Account.
4. Fill in your personal information, then create a username and password.
5. You will receive an email from verify@standard.com to activate your online account (you'll need to do this within 24 hours).
6. Log into your new account with your username and password.
7. Read and agree to the Terms of Consent.
8. Select how you'd like to receive verification codes. On the new page, enter the six-digit code within 60 minutes of receiving it. If you are going to use the same device or computer again and prefer not to receive a code, select Trust this Browser.
9. When prompted to connect your account, choose yes. Then select Retirement Account. Enter the requested information, then click Add Services.
10. Choose Continue to My Home, then Go to My Account.

Need help? Call 800.858.5420.

Phone

- Call 800.858.5420.
- Follow the voice prompts to get your account information.

Keep Your Account Secure

- Create an account on Personal Savings Center and activate multifactor authentication (a second layer of security requiring a one-time PIN with your login).
- Review your account information and activity at least monthly.
- Have up-to-date contact information on your account.
- Don't share your account username, password or security questions with others.
- Let us know as soon as possible if you notice or suspect your account is compromised, or if you see any unauthorized transaction or activity in your account.

Learn more about keeping your account safe and our Customer Protection for Retirement Plan Accounts at The Standard by visiting Personal Savings Center and choosing Planning Tools, Common Questions from the menu and scrolling down to Account Information and Settings.

The Standard, 1100 SW Sixth Avenue, Portland, OR 97204 | **standard.com**

RP 10051 (7/20)

Keeping Your Retirement Plan Account Secure

Keeping your retirement plan account secure is important – it helps reduce the risk of unauthorized access.

These two simple steps below can help.

Step 1: If you haven't yet, create an account on Personal Savings Center

While creating an online account may seem like an invitation to fraudsters, it's the best way to safeguard your personal information *and* secure your account because you will be notified of changes to your account.

You can get instructions for setting up your online account via the URLs below:

- English: https://www.standard.com/eforms/10051.pdf
- Spanish: https://www.standard.com/eforms/10051sp.pdf

Step 2: Set up Multifactor Authentication

This second layer of security requires a one-time PIN with your login.

- **If you create an account now,** MFA is part of that process.
- **If you created an account before 2018** and haven't logged in yet, it's a good idea to log in to activate that feature now.

The Customer Protection for Retirement Plan Accounts at The Standard can help protect you in the event of unauthorized access. To be eligible for the program, you'll need to take a few more steps in addition to the ones on the left. Learn more about it by visiting Personal Savings Center and choosing Planning Tools, Common Questions from the menu and scrolling down to Account Information and Settings.

The Standard considers the security of your account a top priority. More information and guidance can also be found on the Protect Your Identity page of The Standard's website at https://www.standard.com/protect-your-identity.

If you have questions or need further assistance, please contact us at 800.858.5420 or savings@standard.com.

RP **21652** (7/20)