



Guide to the Markets[®]

U.S. | 3Q 2022

As of July 14, 2022





The Fed and interest rates

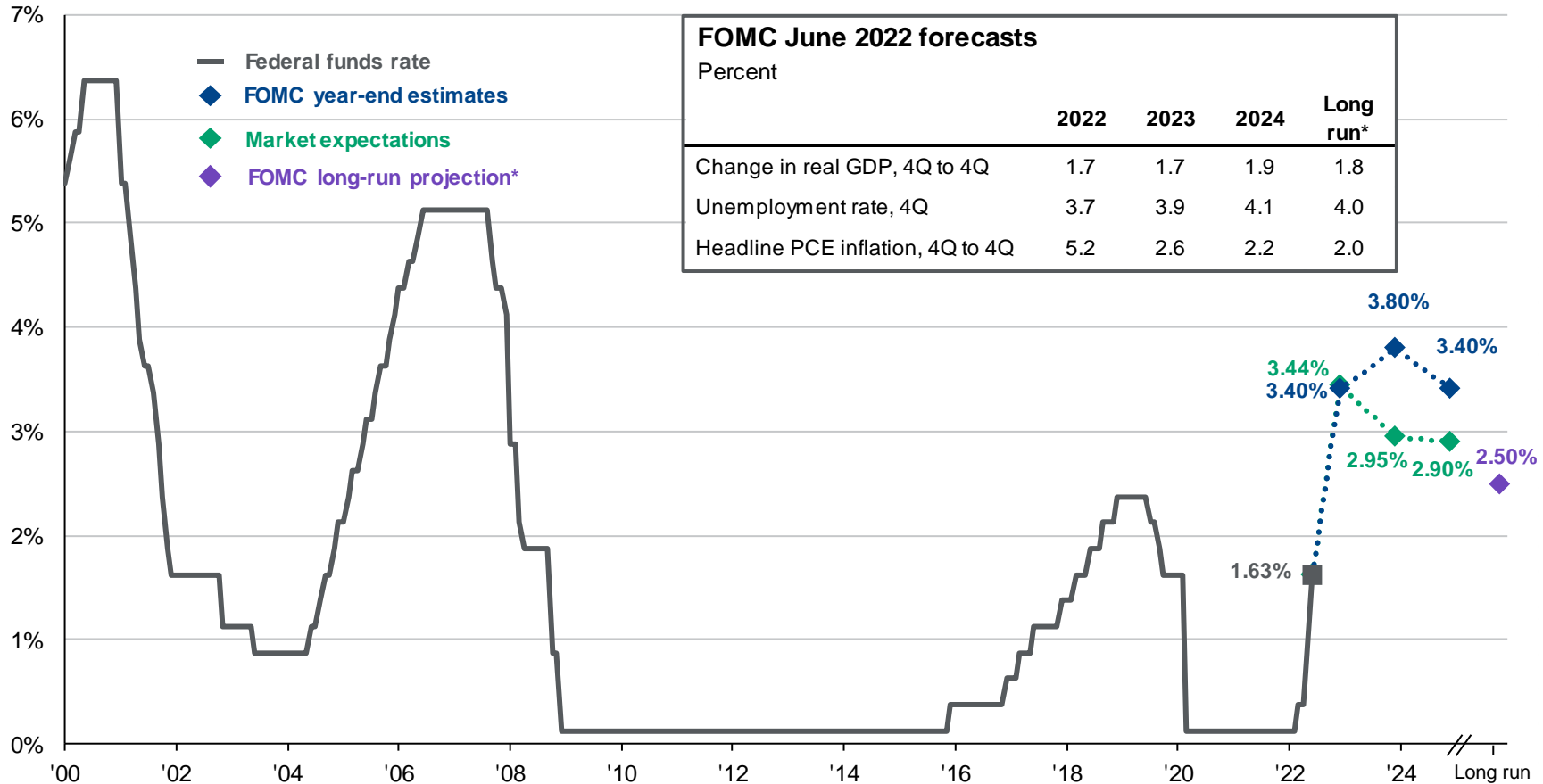
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Federal funds rate expectations

FOMC and market expectations for the federal funds rate



Source: Bloomberg, FactSet, Federal Reserve, J.P. Morgan Asset Management.

Market expectations are based off of the respective Federal Funds Futures contracts for December expiry. *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. Forecasts are not a reliable indicator of future performance. Forecasts, projections and other forward-looking statements are based upon current beliefs and expectations. They are for illustrative purposes only and serve as an indication of what may occur. Given the inherent uncertainties and risks associated with forecasts, projections or other forward-looking statements, actual events, results or performance may differ materially from those reflected or contemplated.

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Economic growth and the composition of GDP

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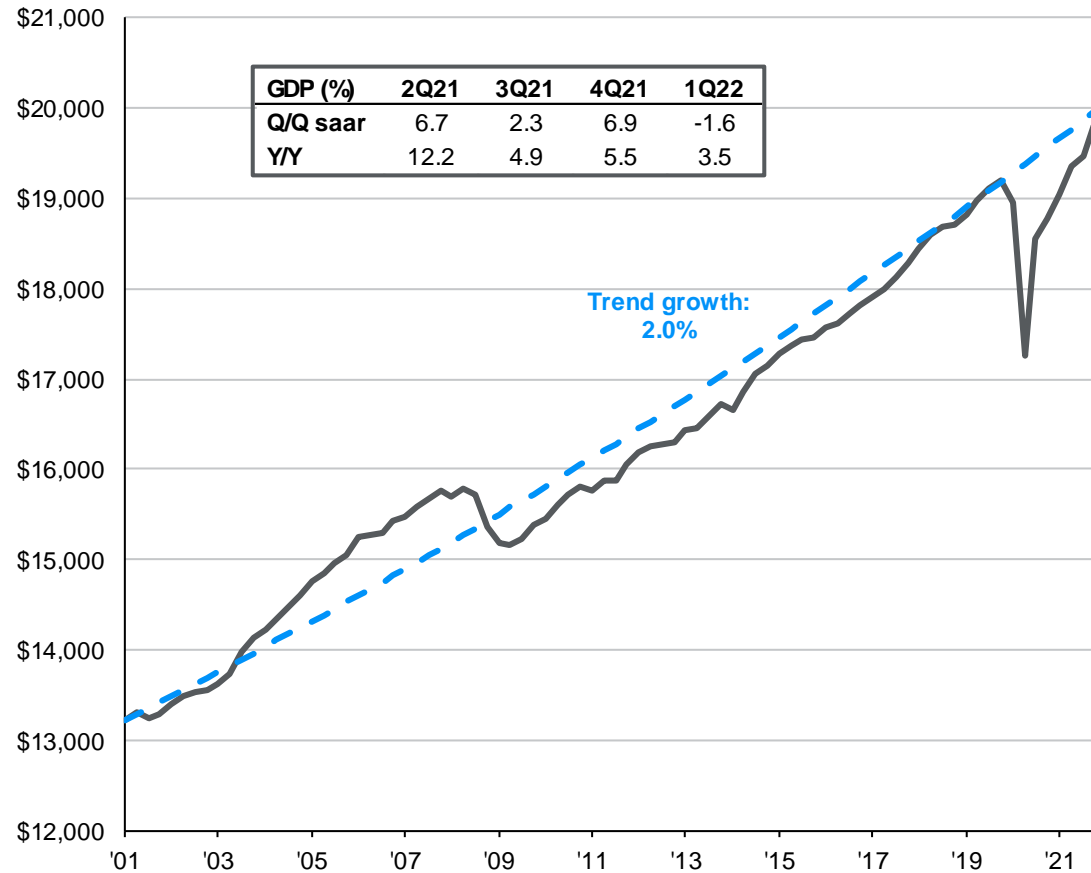
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Economy

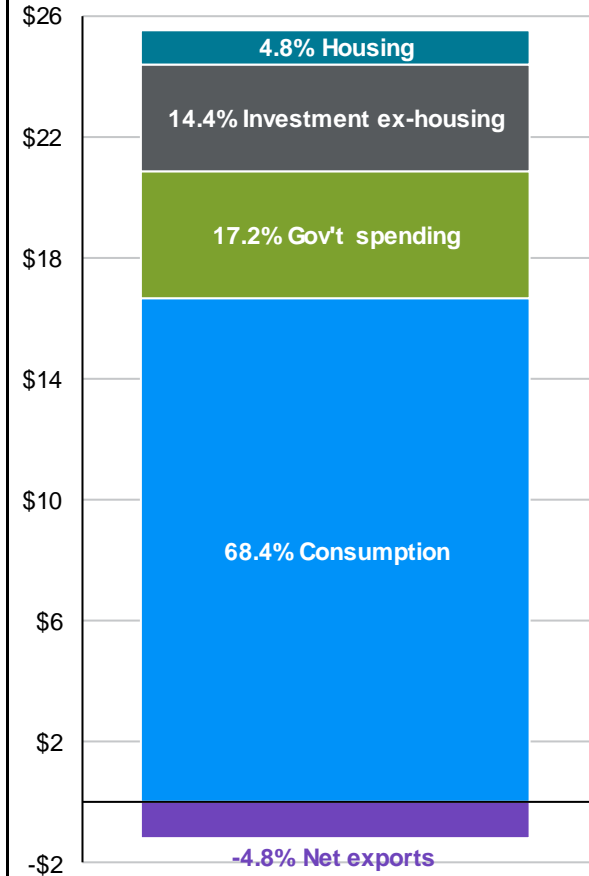
Real GDP

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



Components of GDP

1Q22 nominal GDP, USD trillions



Source: BEA, FactSet, J.P. Morgan Asset Management. Values may not sum to 100% due to rounding. Trend growth is measured as the average annual growth rate from business cycle peak 1Q01 to business cycle peak 4Q19.
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U.S. expansions and recessions

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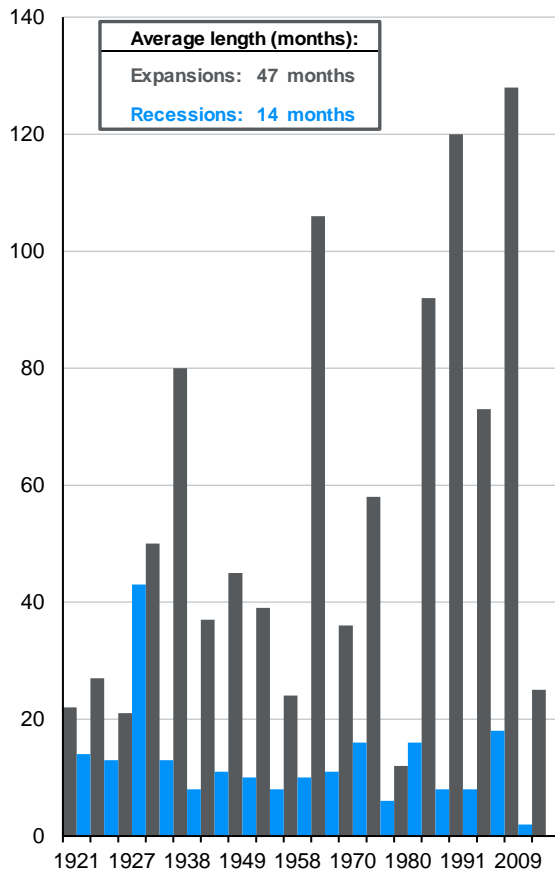
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Economy

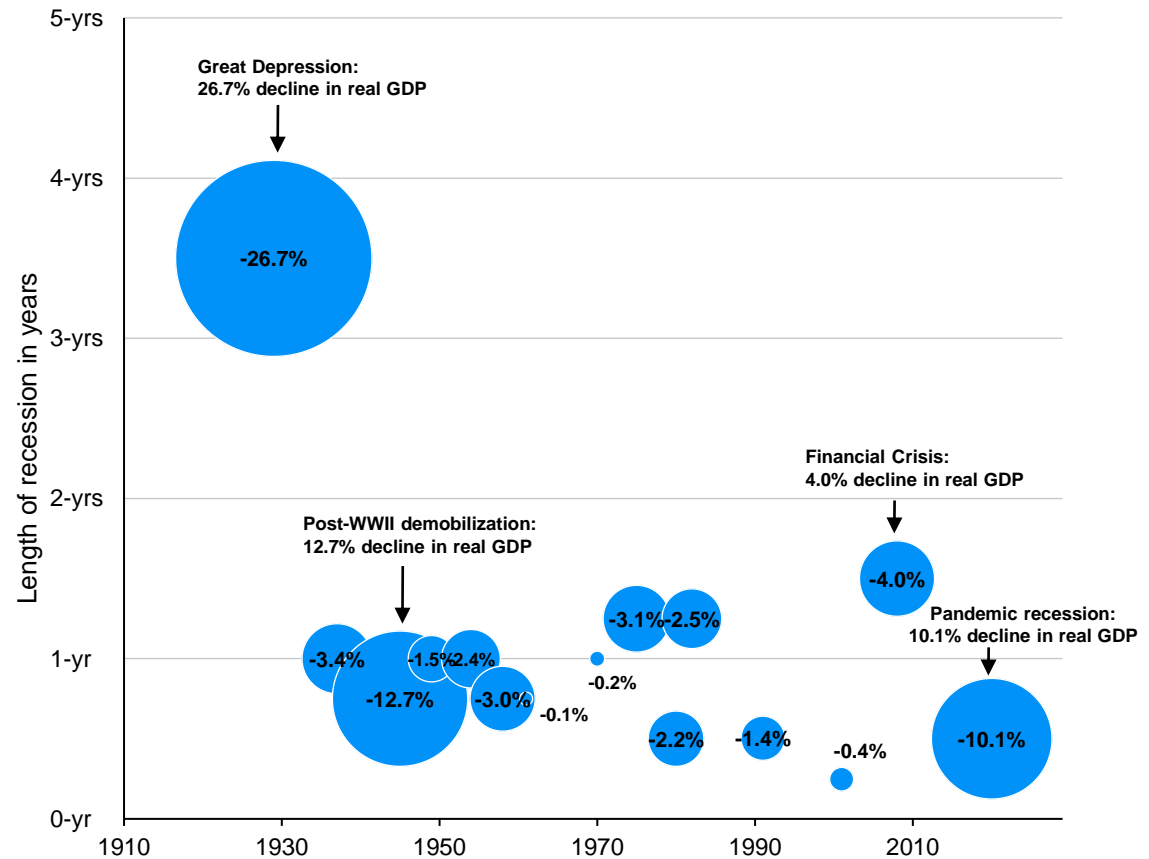
Length of expansions and recessions

Months



The Great Depression and post-war recessions

Length and severity of recession



Source: BEA, NBER, J.P. Morgan Asset Management.

Left-hand chart assumes the current expansion lasted until at least June 2022. Bubble size reflects the severity of the recession, which is calculated as the decline in real GDP from the peak quarter to the trough quarter except in the case of the Great Depression, where it is calculated from the peak year (1929) to the trough year (1933), due to a lack of available quarterly data. Data for length of economic expansions and recessions obtained from the National Bureau of Economic Research (NBER). Past performance is not a reliable indicator of current and future results.

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Cyclical sectors

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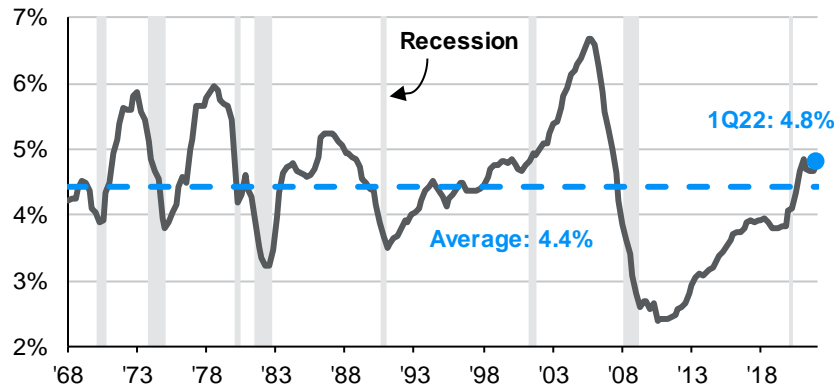
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Economy

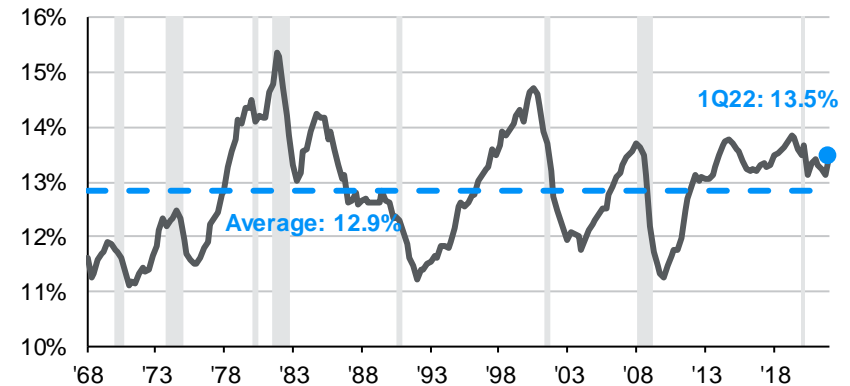
Residential investment as a % of GDP

Quarterly, seasonally adjusted



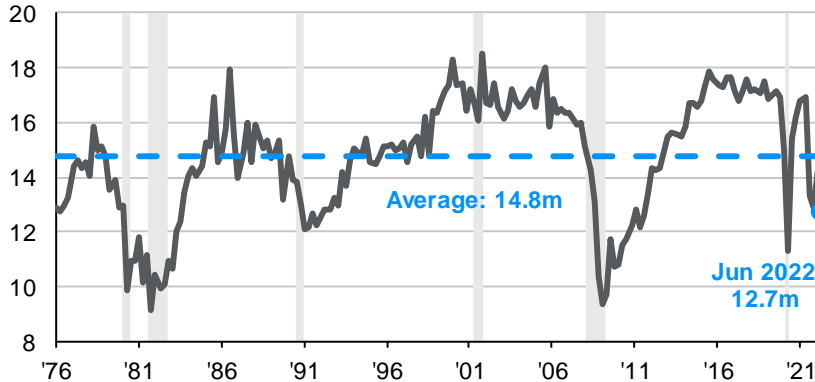
Business fixed investment as a % of GDP

Quarterly, seasonally adjusted



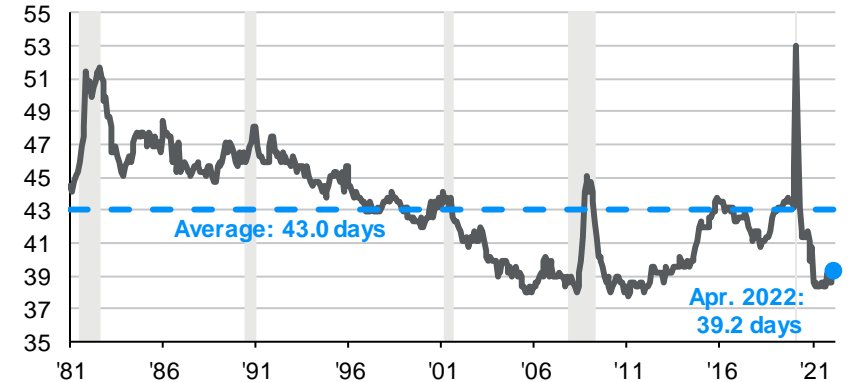
Light vehicle sales

Mil vehicles, seasonally adjusted ann. rate



Total business inventory/sales ratio

Days of sales, monthly, seasonally adjusted



Source: BEA, Census Bureau, FactSet, J.P. Morgan Asset Management. Data for light vehicle sales is quarterly apart from the latest monthly data point.
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Inflation

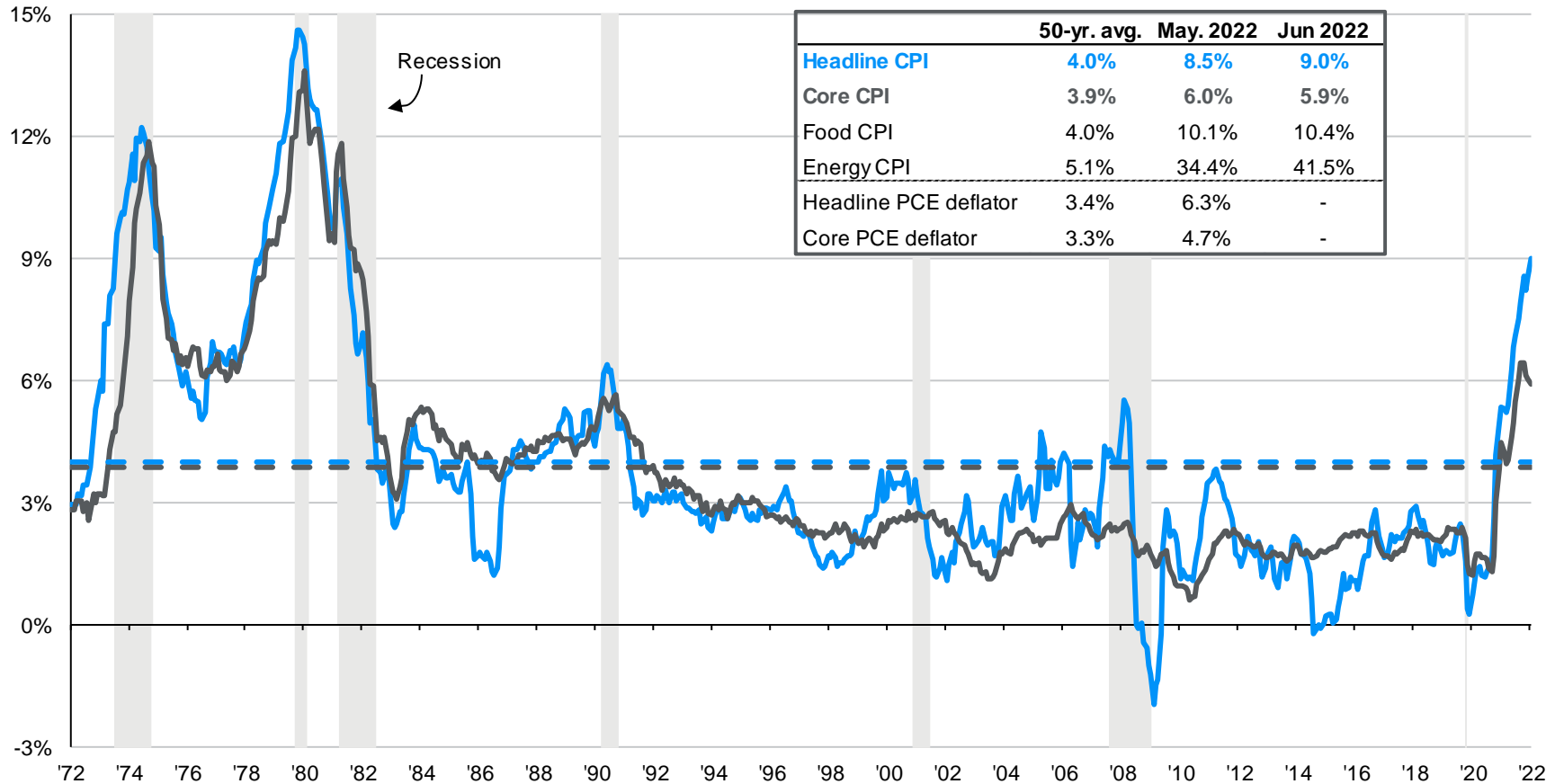
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CPI and core CPI

% change vs. prior year, seasonally adjusted



Source: BLS, FactSet, J.P. Morgan Asset Management.

CPI used is CPI-U and values shown are % change vs. one year ago. Core CPI is defined as CPI excluding food and energy prices. The Personal Consumption Expenditure (PCE) deflator employs an evolving chain-weighted basket of consumer expenditures instead of the fixed-weight basket used in CPI calculations.

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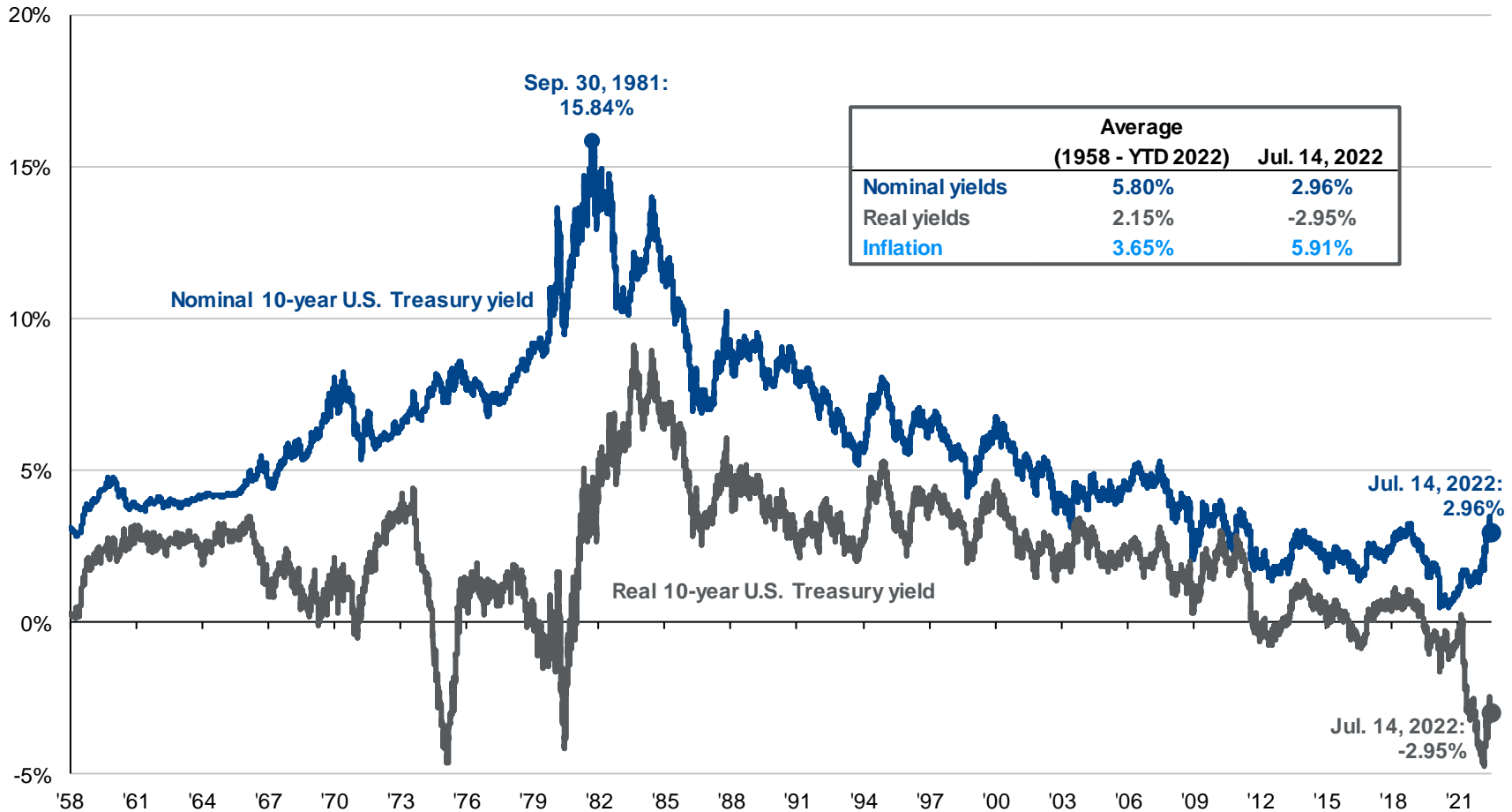
Interest rates and inflation

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Nominal and real U.S. 10-year Treasury yields



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. For the current month, we use the prior month's core CPI figures until the latest data is available.

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Annual returns and intra-year declines

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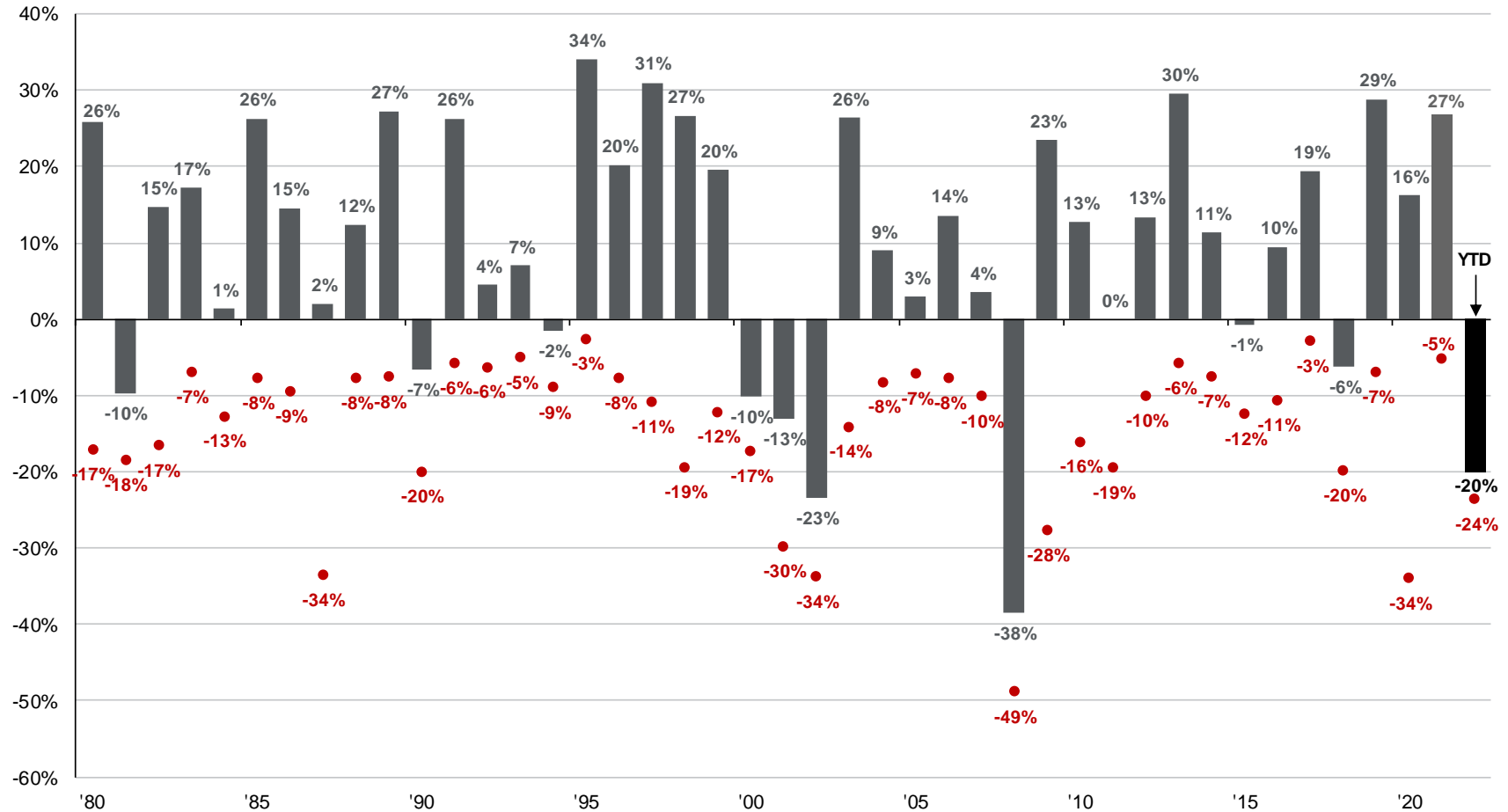
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Equities

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

Despite average intra-year drops of 14.0%, annual returns were positive in 32 of 42 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 2021, over which time period the average annual return was 9.4%.

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Returns and valuations by style

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Equities

10-year annualized

	Value	Blend	Growth
Large	10.4%	13.0%	15.0%
Mid	10.6%	11.3%	11.6%
Small	8.9%	9.3%	9.3%

YTD

	Value	Blend	Growth
Large	-14.0%	-19.8%	-26.9%
Mid	-17.0%	-21.9%	-30.7%
Small	-17.8%	-23.4%	-29.0%

Since market peak (February 2020)

	Value	Blend	Growth
Large	9.3%	16.3%	18.2%
Mid	9.9%	8.0%	-1.0%
Small	12.7%	3.9%	-6.5%

Since market low (March 2020)

	Value	Blend	Growth
Large	76.7%	75.6%	72.5%
Mid	94.4%	80.7%	53.9%
Small	98.2%	75.0%	51.9%

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

	Value	Blend	Growth
Large	12.6 / 13.7	15.8 / 15.5	21.4 / 18.5
Mid	12.3 / 14.4	14.1 / 16.3	19.7 / 20.3
Small	13.5 / 16.9	17.0 / 21.4	22.7 / 38.0

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

	Value	Blend	Growth
Large	92.0%	102.4%	115.3%
Mid	84.9%	86.5%	97.2%
Small	79.7%	79.4%	59.7%

Source: FactSet, Refinitiv Datastream, 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 July 14, 2022. Since Market Low represents period from March 23, 2020 to July 14, 2022. Returns are cumulative returns, not annualized. For all time periods, total return is based on Russell style indices except for 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 and J.P. Morgan Asset Management. *Guide to the Markets* – U.S. Data are as of July 14, 2022.



Corporate profits and sources of total return

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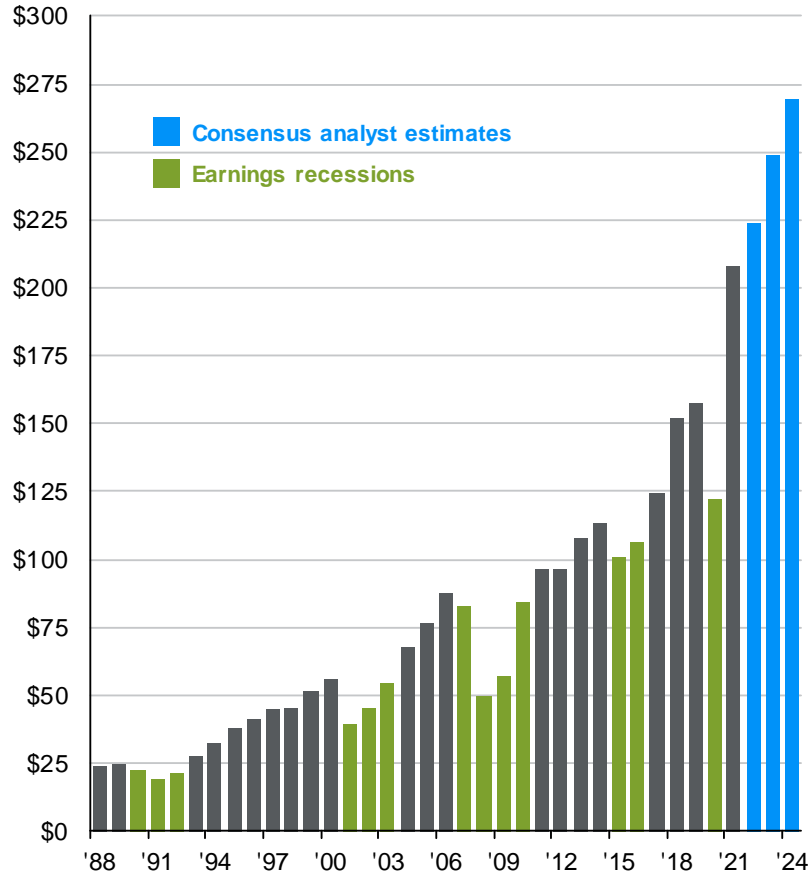
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Equities

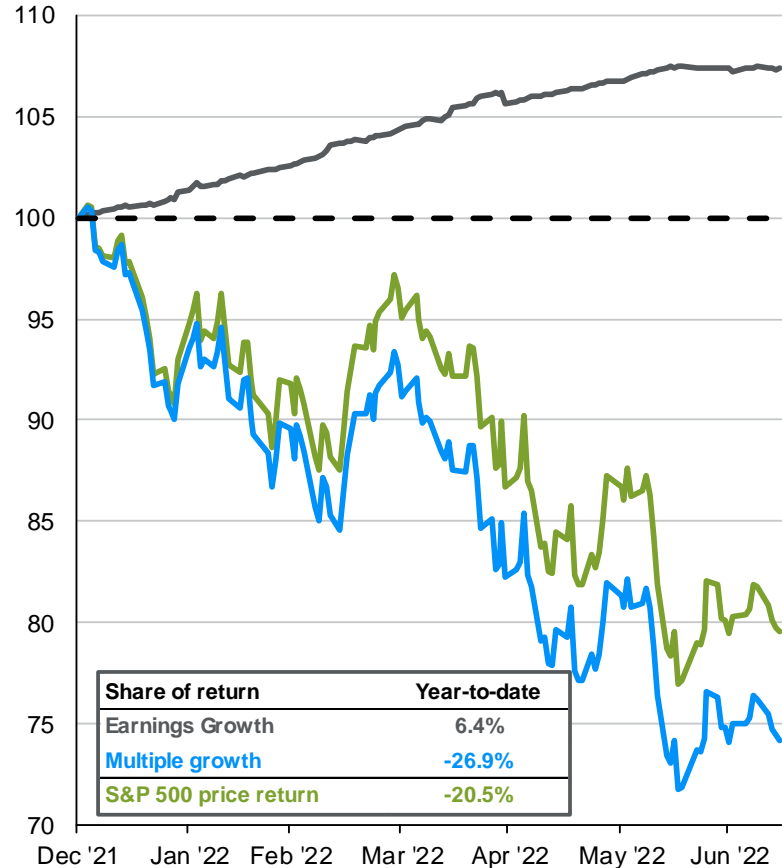
S&P 500 earnings per share

Index annual operating earnings



Percent change in S&P 500, earnings and valuations*

Year-to-date, indexed to 100



Source: Compustat, FactSet, Standard & Poor's, J.P. Morgan Asset Management.

Historical EPS levels are based on annual operating earnings per share. Earnings estimates are based on estimates from Standard & Poor's and FactSet Market Aggregates. *Earnings and multiple growth are both year-to-date percent changes of next twelve-month estimates. Past performance is not indicative of future returns.

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S&P 500 valuation measures

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Equities

S&P 500 Index: Forward P/E ratio



Source: FactSet, FRB, Refinitiv Datastream, 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 July 1997 and by FactSet since January 2022. Current next 12-months consensus earnings estimates are \$240. Average P/E and standard deviations are calculated using 25 years of 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. *P/CF is a 20-year average due to cash flow availability.

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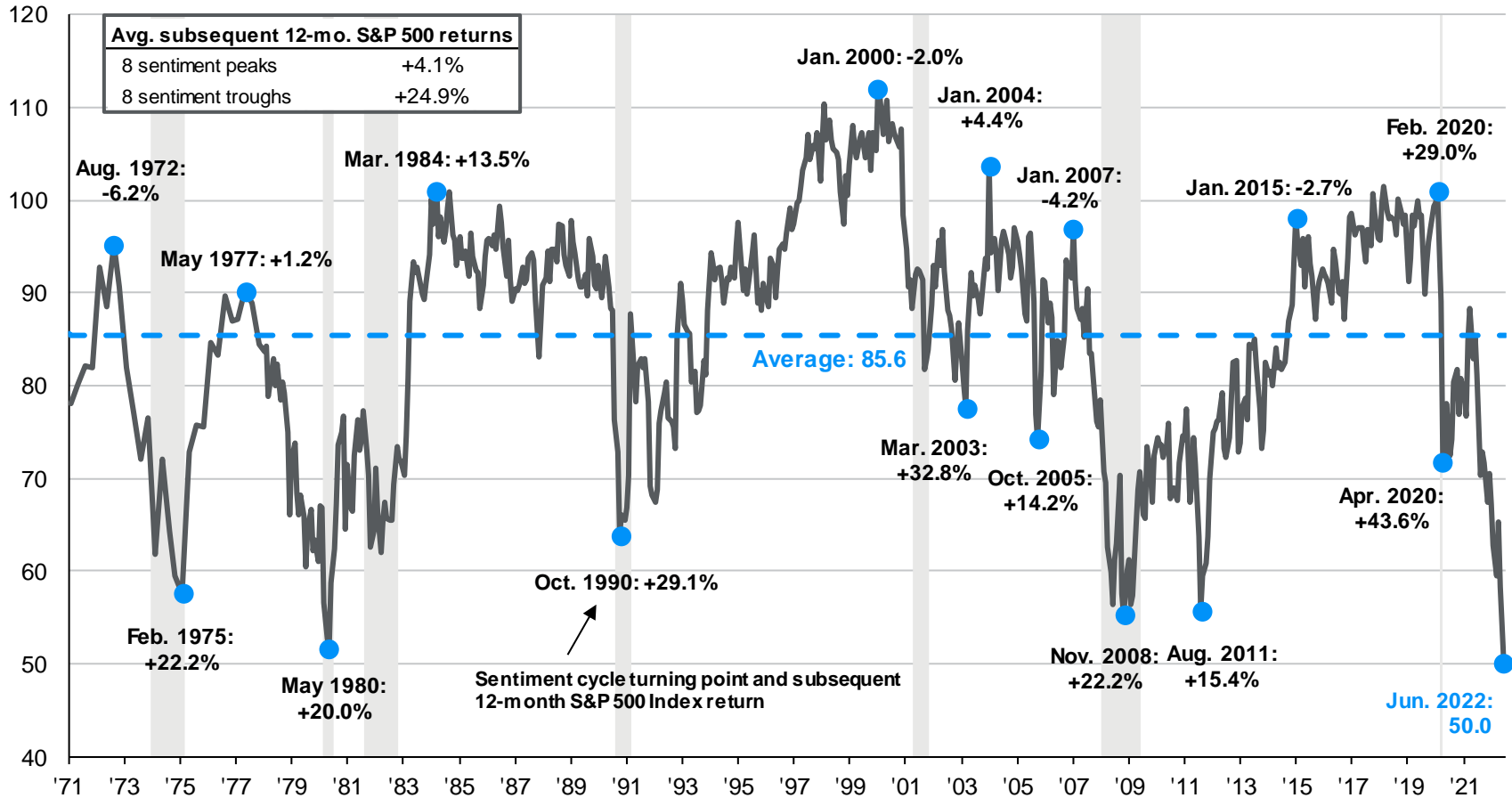
Consumer confidence and the stock market

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Consumer Sentiment Index and subsequent 12-month S&P 500 returns



Source: FactSet, Standard & Poor's, University of Michigan, J.P. Morgan Asset Management.

Peak is defined as the highest index value before a series of lower lows, while a trough is defined as the lowest index value before a series of higher highs.

Subsequent 12-month S&P 500 returns are price returns only, which excludes dividends. Past performance is not a reliable indicator of current and future results.

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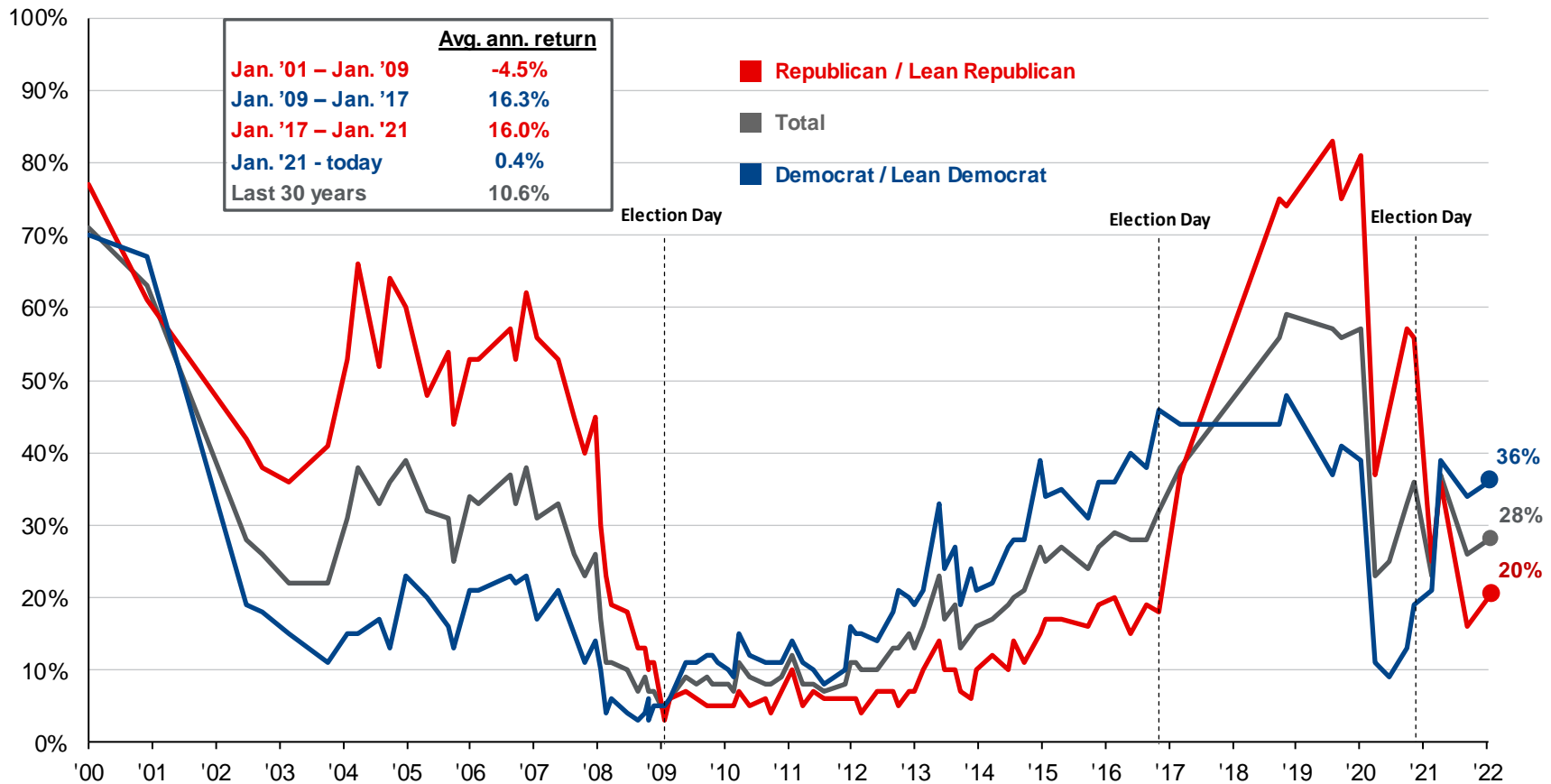
Consumer confidence by political affiliation

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Percent of Republicans and Democrats who rate national economic conditions as excellent or good
Percent



Source: Pew Research Center, J.P. Morgan Asset Management. Pew Research Center, June 2020, "Republicans, Democrats Move Even Further Apart in Coronavirus Concerns". Question: Thinking about the nation's economy, How would you rate economic conditions in this country today... as excellent, good, only fair, or poor? The survey was last conducted in January 2022.
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Global equity markets

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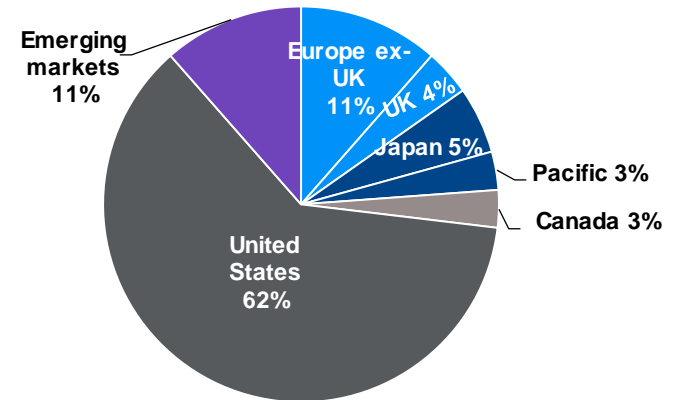
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Returns	2022 YTD		2021		15-years	
	Local	USD	Local	USD	Ann.	Beta
Regions						
U.S. (S&P 500)	-	-19.8	-	28.7	10.7	0.90
AC World ex-U.S.	-12.5	-20.9	13.5	8.3	4.2	1.07
EAFE	-11.1	-21.9	19.2	11.8	4.1	1.04
Europe ex-UK	-17.6	-26.9	24.4	16.5	4.8	1.18
Emerging markets	-15.3	-20.1	0.1	-2.2	4.8	1.18
Selected Countries						
United Kingdom	-0.1	-13.1	19.6	18.5	2.3	1.02
France	-14.5	-24.9	29.7	20.6	4.7	1.22
Germany	-23.8	-33.0	13.9	5.9	4.7	1.31
Japan	-4.5	-21.0	13.8	2.0	3.4	0.72
China	-14.1	-15.4	-21.6	-21.6	5.8	1.10
India	-7.9	-14.3	28.9	26.7	6.7	1.26
Brazil	-6.2	-4.0	-11.2	-17.2	0.9	1.50
Korea	-21.7	-29.1	0.8	-7.9	5.9	1.49

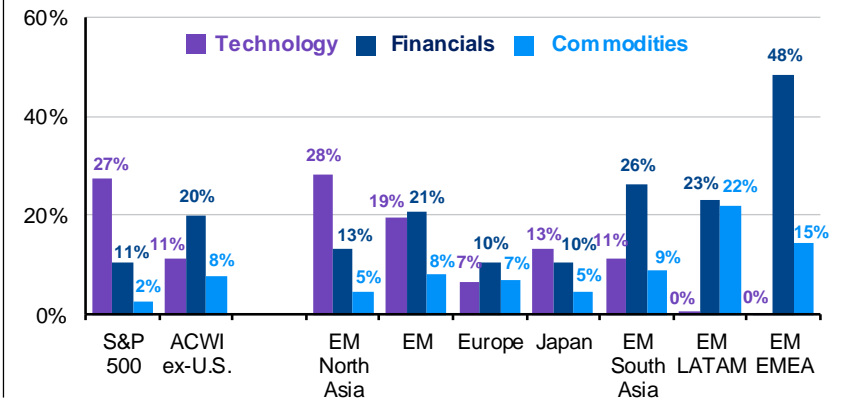
Weights in MSCI All Country World Index

% global market capitalization, float adjusted



Representation of key sectors in international markets

% of index market capitalization



Source: FactSet, Federal Reserve, MSCI, Standard & Poor's, J.P. Morgan Asset Management. All return values are MSCI Gross Index data. 15-year history based on USD returns. 15-year return and beta figures are calculated for the time period 12/31/2006 to 12/31/2021. 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. 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 July 14, 2022.



Cycles of U.S. equity outperformance

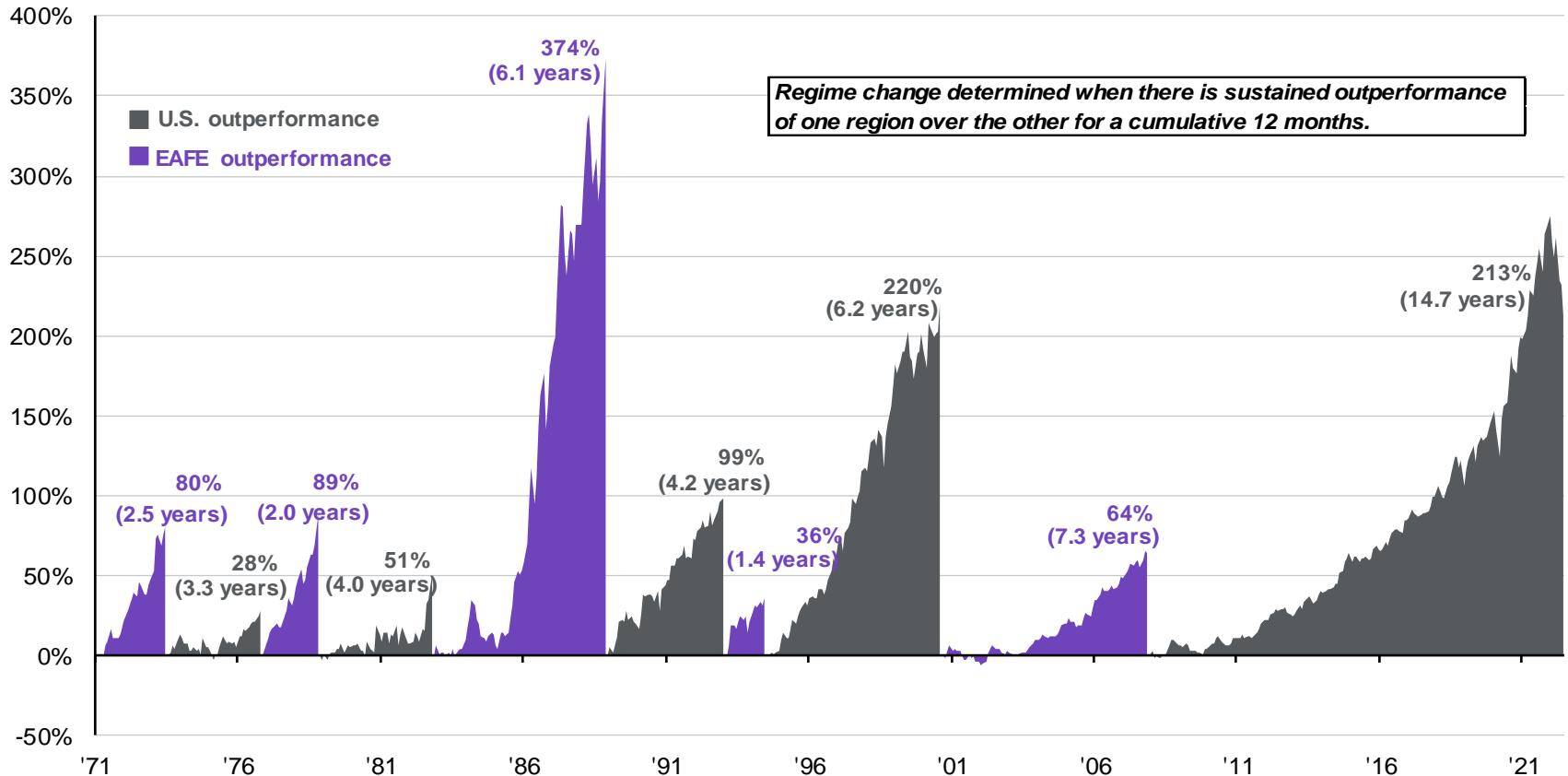
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MSCI EAFE and MSCI USA relative performance

U.S. dollar, total return, cumulative outperformance*



Source: FactSet, MSCI, J.P. Morgan Asset Management. *Cycles of outperformance include a qualitative component to determine turning points in leadership.
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International valuations and dividend yields

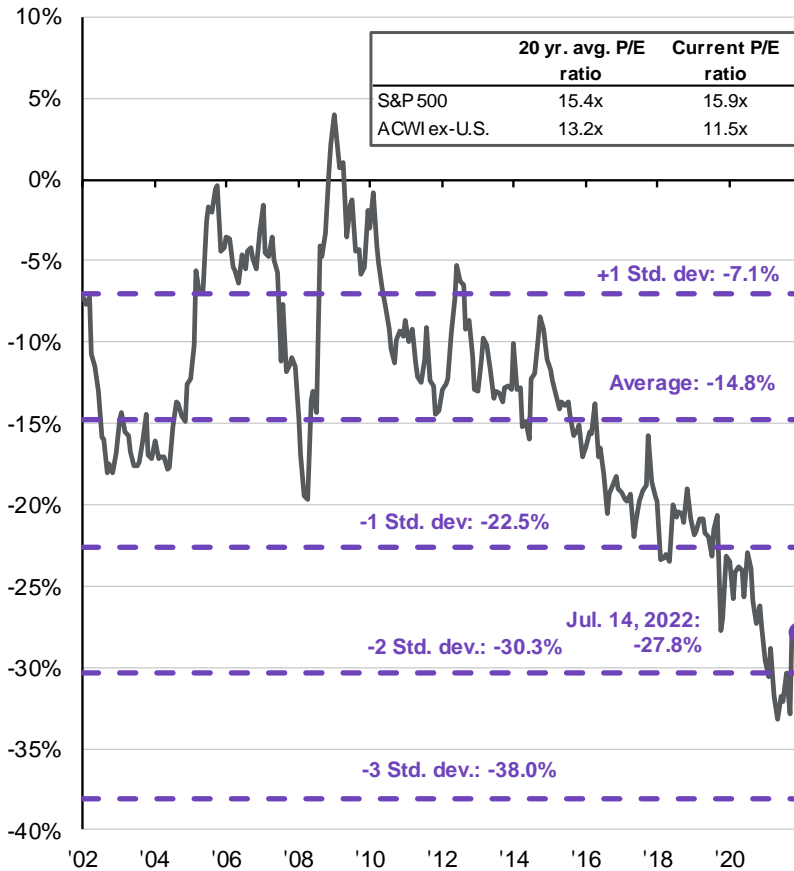
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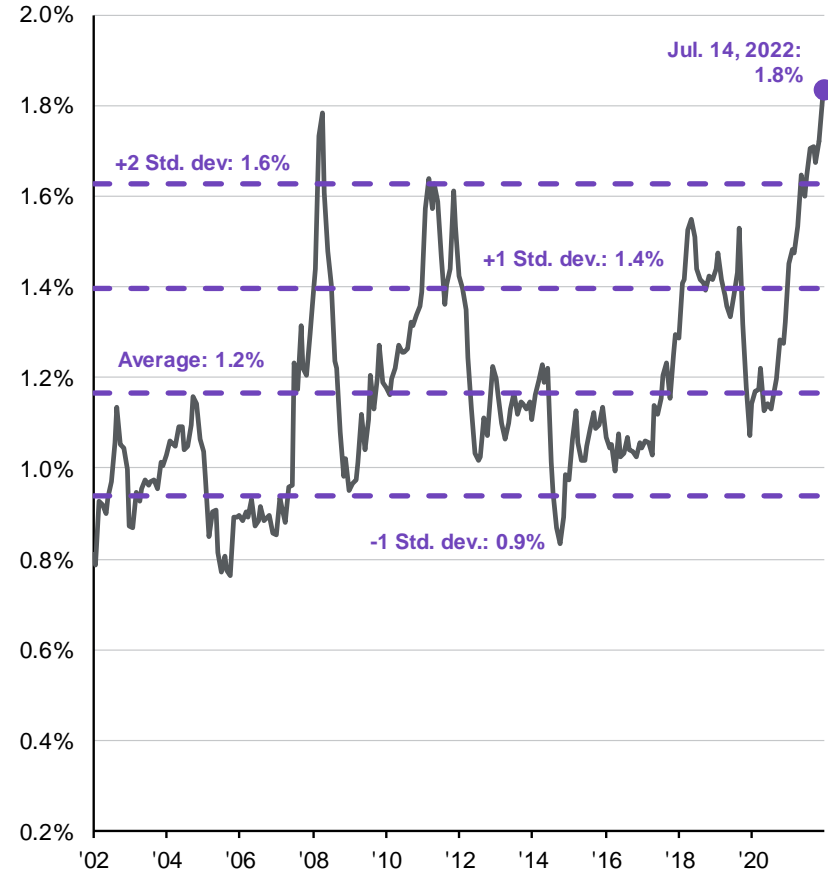
International: Price-to-earnings discount vs. U.S.

MSCI AC World ex-U.S. vs. S&P 500 Indices, next 12 months



International: Difference in dividend yields vs. U.S.

MSCI AC World ex-U.S. minus S&P 500 Indices, next 12 months



Source: FactSet, MSCI, Standard & Poor's, J.P. Morgan Asset Management.
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Time, diversification and the volatility of returns

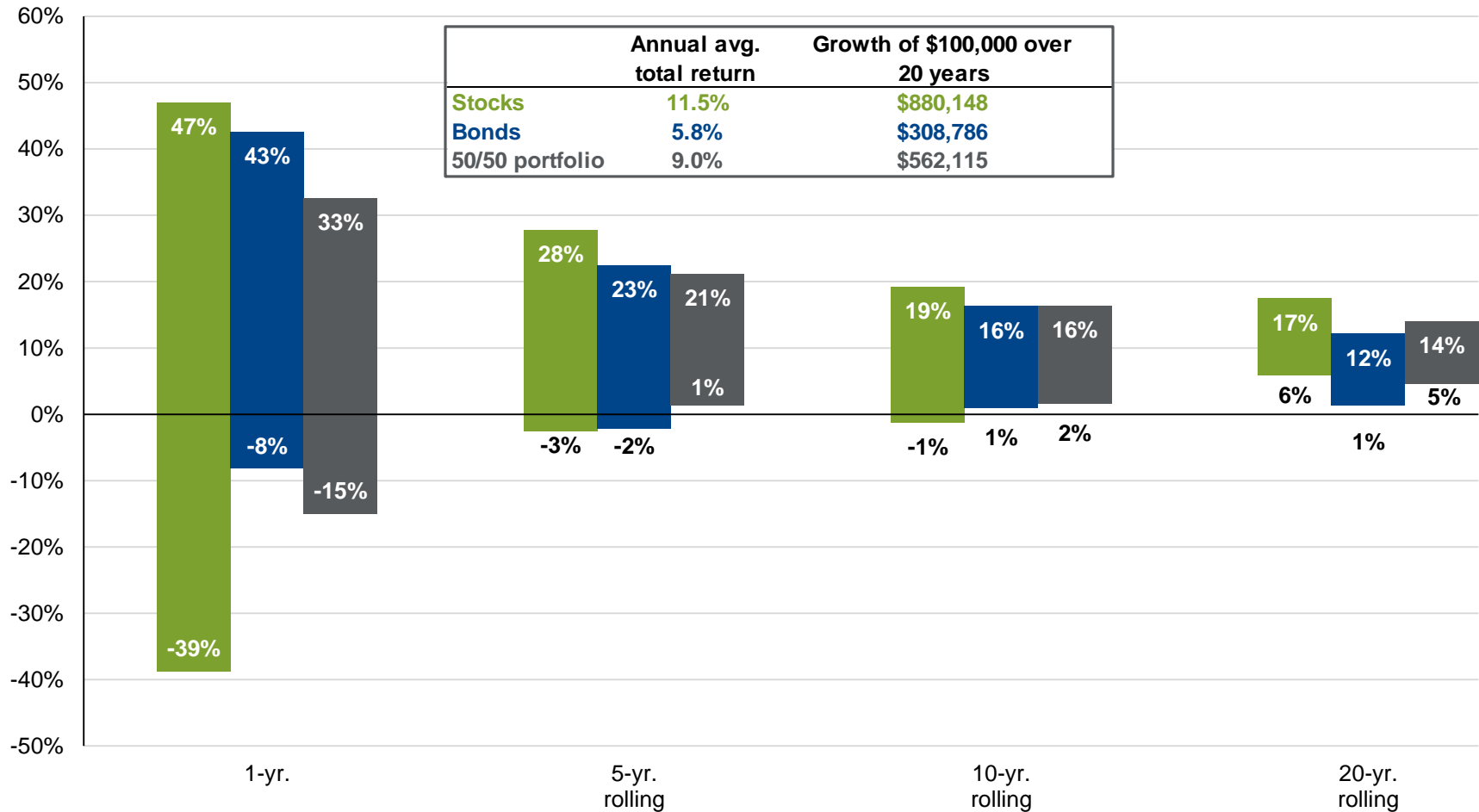
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Range of stock, bond and blended total returns

Annual total returns, 1950 - 2021



Source: Bloomberg, FactSet, Federal Reserve, Robert Shiller, Strategas/Ibbotson, J.P. Morgan Asset Management.

Returns shown are based on calendar year returns from 1950 to 2021. Stocks represent the S&P 500 Shiller Composite and Bonds represent Strategas/Ibbotson for periods from 1950 to 2010 and Bloomberg Aggregate thereafter. Growth of \$100,000 is based on annual average total returns from 1950 to 2021.

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J.P. Morgan Asset Management – Index definitions

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

The **Bloomberg 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 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 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 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 – Definitions

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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

GTM

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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 July 14, 2022 or most recently available.

Guide to the Markets – U.S.

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Fiduciary Investment Review™

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Crook County

Prepared by:



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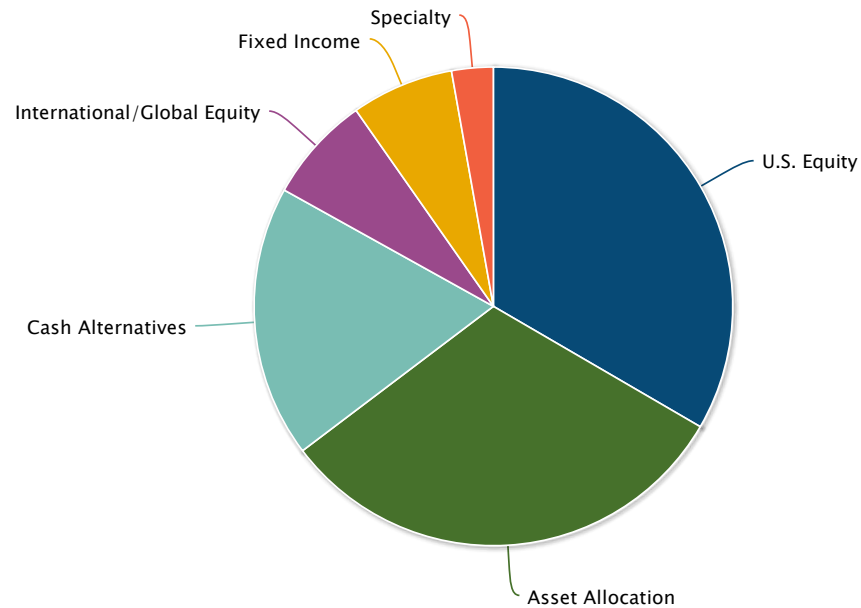
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Plan Allocation by Investment Type



Investment Type	Assets	Percentage
U.S. Equity	\$3,890,134.09	33.4%
Asset Allocation	\$3,647,070.35	31.3%
Cash Alternatives	\$2,141,717.41	18.4%
International/Global Equity	\$836,829.12	7.2%
Fixed Income	\$806,186.01	6.9%
Specialty	\$327,861	2.8%
Total as of 6/30/2022	\$11,649,797.98	100%

Plan Allocation by Investment Type

Investment Name	Asset Class	Amount	Percentage	Score
U.S. Equity		\$3,890,134		
MFS Value R6	LCV	\$419,598	3.6%	10
Vanguard 500 Index Admiral	LCB-P	\$979,147	8.4%	10
MFS Growth R6	LCG	\$248,513	2.1%	8
Harbor Capital Appreciation Instl	LCG	\$177,950	1.5%	7
T. Rowe Price Growth Stock I	LCG	\$560,387	4.8%	5
MFS Mid Cap Value R6	MCV	\$377,841	3.2%	10
Columbia Mid Cap Index Inst2	MCB-P	\$304,714	2.6%	7
T. Rowe Price Mid-Cap Growth I	MCG	\$337,017	2.9%	7
Allspring Special Small Cap Value Inst	SCV	\$78,544	0.7%	10
Vanguard Small Cap Value Index Admiral	SCV-P	\$12,243	0.1%	10
Fidelity Small Cap Index	SCB-P	\$88,754	0.8%	10
Vanguard Explorer Adm	SMCG	\$305,425	2.6%	10
Asset Allocation		\$3,647,070		
Vanguard Wellington Admiral	MOD	\$3,647,070	31.3%	10
Cash Alternatives		\$2,141,717		
Stable Asset Fund	SV	\$2,141,717	18.4%	
International/Global Equity		\$836,829		
Hartford International Opportunities Y	IE	\$748,203	6.4%	10
Fidelity Advisor Intl Capital App I	ILCG	\$88,626	0.8%	10
Fixed Income		\$806,186		
Dodge & Cox Income I	CFI	\$764,178	6.6%	9
PGIM High Yield Z	HY	\$42,008	0.4%	10




Plan Allocation by Investment Type

Investment Name	Asset Class	Amount	Percentage	Score
Specialty		\$327,861		
Cohen & Steers Instl Realty Shares	REI	\$190,536	1.6%	10
Janus Henderson Global Life Sciences I	HC	\$137,325	1.2%	7
Total		\$11,649,798	100.0%	

Style Box

Asset Allocation Strategies

Conservative		Low Risk
Moderate Conservative		
Moderate	Vanguard Wellington Admiral (10) \$3,647,070.35	
Moderate Aggressive		
Aggressive		High Risk

Considerations:  Add  Delete  Watchlist

Style Box

	Value	Blend	Growth	
Large	MFS Value R6 (10) \$419,598.06	Vanguard 500 Index Admiral (10) \$979,147.34	MFS Growth R6 (8) \$248,513.26 Harbor Capital Appreciation Instl (7) \$177,950.21 T. Rowe Price Growth Stock I (5) \$560,387.21 American Century Ultra R6 (10)	Large
Mid	MFS Mid Cap Value R6 (10) \$377,841.20	Columbia Mid Cap Index Inst2 (7) \$304,713.88	T. Rowe Price Mid-Cap Growth I (7) \$337,017.37 Carillon Eagle Mid Cap Growth R6 (10) Vanguard Explorer Adm (10) \$305,424.65	Mid
Small	Allspring Special Small Cap Value Inst (10) \$78,544.16 Vanguard Small Cap Value Index Admiral (10) \$12,243.12	Fidelity Small Cap Index (10) \$88,753.63		Small

Considerations: Add Delete Watchlist

Style Box

International Value		International Blend		International Growth	
Large		Hartford International Opportunities Y (10) \$748,202.79		Fidelity Advisor Intl Capital App I (10) \$88,626.33	
Small-Mid					

Global	Specialty / Other
	Cohen & Steers Instl Realty Shares (10) \$190,535.99 Janus Henderson Global Life Sciences I (7) \$137,325.01

Core Fixed Income	Fixed Income	Cash Alternatives
Dodge & Cox Income I (9) \$764,177.97	PGIM High Yield Z (10) \$42,008.04	Stable Asset Fund \$2,141,717.41

Considerations:  Add  Delete  Watchlist

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.

<i>Scorecard Point System</i>	
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%	<p>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.</p> <p>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.</p>	5
Selection Score (Average) 50%	<p>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.</p> <p>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.</p>	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. <i>MSB</i> 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 50 th percentile.	1
	Sharpe Ratio Peer Group Ranking: Fund passes if its median rank is above the 50 th 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 50 th percentile.	1
	Information Ratio Peer Group Ranking: Fund passes if its median rank is above the 50 th 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 75 th percentile.	1
	Expense Ratio Peer Group Ranking: Fund passes if its median rank is above the 75 th percentile.	1
	Returns Peer Group Ranking: Fund passes if its median rank is above the 75 th percentile.	1
	Sharpe Ratio Peer Group Ranking: Fund passes if its median rank is above the 75 th 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#3514743 03/21

Summary of Considerations

Add	Asset Class	Fund	Ticker/ ID	Assets	Score
	LCG	American Century Ultra R6	AULDX	\$560,387.21	10
	MCG	Carillon Eagle Mid Cap Growth R6	HRAUX	\$337,017.37	10

Eliminate	Asset Class	Fund	Ticker/ ID	Assets	Score	Action	Asset Class	Fund	Ticker/ ID	Score
	LCG	T. Rowe Price Growth Stock I	PRUFX	\$560,387.21	5	map to	LCG	American Century Ultra R6	AULDX	10
	MCG	T. Rowe Price Mid-Cap Growth I	RPTIX	\$337,017.37	7	map to	MCG	Carillon Eagle Mid Cap Growth R6	HRAUX	10

Considerations: Add Delete Watchlist

Scorecard™

Total Plan Assets: \$11,649,797.98 as of 6/30/2022



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		Q2 2022	Q1 2022	Q4 2021	Q3 2021
Vanguard Wellington Admiral	\$3,647,070.35	MOD	VWENX	1	1	1	1	1	1	1	1	2	10	10	9	10
				11.2	62.3/ 37.7	95.8	11.2/ 7.2	104.8/ 101.4	0.28	3.0	7.0		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		Q2 2022	Q1 2022	Q4 2021	Q3 2021
MFS Value R6	\$419,598.06	LCV	MEIKX	1	1	1	1	1	1	1	1	2	10	10	10	10
				-77.5/ 93.6	3.1	97.2	16.5/ 7.6	98.7/ 96.9	0.13	24.0	20.0		LCV	LCV	LCV	LCV
MFS Growth R6	\$248,513.26	LCG	MFEKX	1	1	1	1	0	0	1	1	2	8	8	9	9
				90.7/ 91.5	3.4	96.9	18.0/ 12.8	90.4/ 93.5	-0.44	34.0	38.0		LCG	LCG	LCG	LCG
Harbor Capital Appreciation Instl	\$177,950.21	LCG	HACAX	1	1	1	0	0	0	1	1	2	7	7	9	10
				100.0/ 80.7	1.9	94.6	22.0/ 12.1	103.7/ 113.3	-0.4	11.0	11.0		LCG	LCG	LCG	LCG
T. Rowe Price Growth Stock I	\$560,387.21	LCG	PRUFY	1	1	1	0	0	0	0	0	2	5	7	7	8
				98.3/ 64.6	6.3	95.2	20.0/ 8.7	86.9/ 105.3	-1.28	51.0	53.0		LCG	LCG	LCG	LCG
American Century Ultra R6		LCG	AULDX	1	1	1	1	1	1	1	1	2	10	10	10	10
				100.0/ 89.7	5.3	98.5	20.8/ 14.8	107.5/ 107.4	0.17	6.0	3.0		LCG	LCG	LCG	LCG
MFS Mid Cap Value R6	\$377,841.20	MCV	MVCKX	1	1	1	1	1	1	1	1	2	10	10	10	10
				-93.7/ 8.7	5.8	98.4	19.3/ 7.8	100.6/ 94.6	0.6	14.0	7.0		MCV	MCV	MCV	MCV

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		Q2 2022	Q1 2022	Q4 2021	Q3 2021
T. Rowe Price Mid-Cap Growth I 	\$337,017.37	MCG	RPTIX	1	1	1	1	1	0	0	0	2	7	6	7	6
				35.0/ 5.1	10.3	94.9	18.4/ 8.5	85.0/ 84.7	-0.07	75.0	78.0		MCG	MCG	MCG	MCG
Carillon Eagle Mid Cap Growth R6 		MCG	HRAUX	1	1	1	1	1	1	1	1	2	10	10	10	10
				89.5/ -1.3	9.1	97.2	21.1/ 10.3	104.4/ 99.5	0.39	38.0	35.0		MCG	MCG	MCG	MCG
Allspring Special Small Cap Value Inst	\$78,544.16	SCV	ESPNX	1	1	1	1	1	1	1	1	2	10	10	10	9
				-90.9/ -62.7	7.5	97.1	21.0/ 6.0	94.9/ 91.8	0.28	26.0	27.0		SCV	SCV	SCV	SCV
Vanguard Explorer Adm	\$305,424.65	SMCG	VEXRX	1	1	1	1	1	1	1	1	2	10	10	9	10
				53.2/ -48.4	16.3	96.6	21.5/ 9.9	98.6/ 90.6	0.59	46.0	46.0		SMCG	SMCG	SMCG	SMCG
Hartford International Opportunities Y	\$748,202.79	IE	HAOYX	1	1	1	1	1	1	1	1	2	10	10	10	10
				36.1/ 29.1	10.4	94.3	16.7/ 2.8	102.4/ 100.9	0.07	29.0	28.0		IE	IE	IE	IE
Fidelity Advisor Intl Capital App I	\$88,626.33	ILCG	FCPIX	1	1	1	1	1	1	1	1	2	10	10	10	10
				87.7/ 24.0	19.6	90.1	15.9/ 4.8	105.5/ 103.7	0.08	9.0	9.0		ILCG	ILCG	ILCG	ILCG
Dodge & Cox Income I	\$764,177.97	CFI	DODIX	1	1	0	1	1	1	1	1	2	9	9	9	9
				-39.7/ 11.9	12.0	75.0	4.0/ 1.7	100.2/ 83.1	0.41	16.0	16.0		CFI	CFI	CFI	CFI
PGIM High Yield Z	\$42,008.04	HY	PHYZX	1	1	1	1	1	1	1	1	2	10	10	10	10
				98.9/ -98.9	1.6	98.8	8.7/ 2.6	104.5/ 97.2	0.7	4.0	2.0		HY	HY	HY	HY
Stable Asset Fund	\$2,141,717.41	SV	STASS.standard										-	-	-	-
													-	-	-	-

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		Q2 2022	Q1 2022	Q4 2021	Q3 2021
Cohen & Steers Instl Realty Shares	\$190,535.99	REI	CSRIX	1	1	1	1	1	1	1	1	2	10	10	10	10
				-86.9/ 87.0	4.1	95.2	17.1/ 8.3	97.9/ 81.9	0.9	7.0	10.0		REI	REI	REI	REI
Janus Henderson Global Life Sciences I	\$137,325.01	HC	JFNIX	1	1	1	0	0	0	1	1	2	7	7	7	10
				-84.7/ -62.0	14.1	80.7	16.4/ 10.0	92.1/ 99.2	-0.27	30.0	24.0		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		Q2 2022	Q1 2022	Q4 2021	Q3 2021
Vanguard 500 Index Admiral	\$979,147.34	LCB-P	VFIAX	1	1	1	1	1	1	1	1	2	10	10	10	10
				2.9/ 98.0	2.3	99.7	1.2	30.0	12.0	14.0	13.0		LCB- P	LCB- P	LCB- P	LCB- P
Columbia Mid Cap Index Inst2	\$304,713.88	MCB-P	CPXRX	0	0	1	1	0	1	1	1	2	7	7	8	8
				-56.0/ -24.2	14.0	97.2	3.8	85.0	22.0	23.0	31.0		MCB- P	MCB- P	MCB- P	MCB- P
Vanguard Small Cap Value Index Admiral	\$12,243.12	SCV-P	VSIAX	1	1	1	1	1	1	1	1	2	10	10	10	9
				-98.3/ -55.0	4.1	97.7	3.9	66.0	8.0	19.0	18.0		SCV- P	SCV- P	SCV- P	SCV- P
Fidelity Small Cap Index	\$88,753.63	SCB-P	FSSNX	1	1	1	1	1	1	1	1	2	10	10	10	10
				-0.5/ -99.1	1.9	100.0	0.1	18.0	5.0	46.0	46.0		SCB- P	SCB- P	SCB- P	SCB- P

Returns Analysis

Performance as of 6/30/2022

Core Lineup

Asset Allocation	Ticker/ I D	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	-10.39	-16.09	-9.19	6.30	7.23	8.83	7.49	5/14/2001	7/1/1929	0.16	0.16	
StyleBenchmark		-11.65	-16.07	-11.95	5.50	6.58	7.86	-	-	-	-	-	
Active	Ticker/ I D	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	-9.88	-13.13	-5.03	7.60	7.55	11.23	7.91	5/1/2006	1/2/1996	0.45	0.45	
Russell 1000 Value Index		-12.21	-12.86	-6.82	6.87	7.17	10.50	-	-	-	-	-	
Large Cap Growth													
MFS Growth R6	MFEKX	-19.36	-29.30	-22.60	8.17	12.79	14.20	14.44	8/26/2011	12/29/1986	0.50	0.49	
Harbor Capital Appreciation Instl	HACAX	-25.49	-35.62	-32.12	8.16	12.05	13.64	11.49	12/29/1987	12/29/1987	0.71	0.65	
T. Rowe Price Growth Stock I 	PRUFY	-25.40	-36.60	-34.11	4.36	8.70	12.52	9.88	8/28/2015	4/11/1950	0.51	0.51	
American Century Ultra R6 	AULDX	-23.64	-30.82	-24.06	12.86	14.80	15.19	14.37	7/26/2013	11/2/1981	0.60	0.59	
Russell 1000 Growth Index		-20.92	-28.07	-18.77	12.58	14.29	14.80	-	-	-	-	-	
Mid Cap Value													
MFS Mid Cap Value R6	MVCKX	-12.40	-14.62	-6.13	8.47	7.80	11.30	10.04	2/1/2013	8/31/2001	0.64	0.64	
Russell Mid-Cap Value Index		-14.68	-16.23	-10.00	6.70	6.27	10.62	-	-	-	-	-	
Mid Cap Growth													
T. Rowe Price Mid-Cap Growth I 	RPTIX	-15.92	-25.36	-21.75	4.23	8.52	12.37	9.43	8/28/2015	6/30/1992	0.61	0.61	
Carillon Eagle Mid Cap Growth R6 	HRAUX	-18.67	-27.13	-24.63	6.70	10.27	13.06	12.57	8/15/2011	8/20/1998	0.63	0.63	
Russell Mid-Cap Growth Index		-21.07	-31.00	-29.57	4.25	8.88	11.50	-	-	-	-	-	
Small Cap Value													
Allspring Special Small Cap Value Inst	ESPNX	-12.01	-15.57	-12.24	6.23	6.04	10.31	10.63	7/30/2010	5/7/1993	0.95	0.95	
Russell 2000 Value Index		-15.28	-17.31	-16.28	6.18	4.89	9.05	-	-	-	-	-	
SMid Cap Growth													
Vanguard Explorer Adm	VEXRX	-18.46	-26.19	-24.04	6.61	9.92	12.00	9.07	11/12/2001	12/11/1967	0.29	0.29	
Russell 2500 Growth Index		-19.55	-29.45	-31.81	3.68	7.53	10.88	-	-	-	-	-	
International/Global Equity													
International Equity													
Hartford International Opportunities Y	HAOYX	-14.09	-20.99	-19.66	2.93	2.79	5.76	5.34	7/22/1996	7/22/1996	0.79	0.77	
MSCI ACWI ex USA NR		-13.73	-18.42	-19.42	1.35	2.50	4.83	-	-	-	-	-	

Returns Analysis

Performance as of 6/30/2022

Active	Ticker/ I D	QTR	YTD	Annualized Returns				Since Incept.	Share Class Inception	Strategy Inception	Expense Ratio		
				1 Year	3 Year	5 Year	10 Year				Gross	Net	
International Large Cap Growth													
Fidelity Advisor Intl Capital App I	FCPIX	-18.92	-29.44	-25.27	1.51	4.78	8.07	6.54	11/3/1997	11/3/1997	0.97	0.97	
MSCI EAFE Large Growth ND USD		-16.34	-25.90	-22.03	2.00	4.39	6.57	-	-	-	-	-	
Fixed Income													
Core Fixed Income													
Dodge & Cox Income I	DODIX	-4.70	-9.65	-9.95	0.29	1.72	2.58	6.08	1/3/1989	1/3/1989	0.41	0.41	
BB Aggregate Bond		-4.69	-10.35	-10.29	-0.93	0.88	1.54	-	-	-	-	-	
High Yield													
PGIM High Yield Z	PHYZX	-9.25	-13.51	-12.00	0.55	2.62	4.77	5.90	3/1/1996	1/22/1990	0.50	0.50	
BofA ML US High Yield Master II Index		-9.97	-14.04	-12.66	-0.04	1.95	4.41	-	-	-	-	-	
Cash Alternatives													
Stable Value													
Stable Asset Fund	STASS.standard	-	-	-	-	-	-	-	-	-	-	-	
No Benchmark Data		-	-	-	-	-	-	-	-	-	-	-	
Specialty													
REIT													
Cohen & Steers Instl Realty Shares	CSRIX	-13.41	-18.56	-4.56	7.45	8.28	9.05	11.34	2/14/2000	2/14/2000	0.76	0.75	
DJUSslct REIT United States		-18.10	-21.14	-6.41	2.54	4.28	6.61	-	-	-	-	-	
HealthCare													
Janus Henderson Global Life Sciences I	JFNIX	-8.24	-13.03	-10.87	9.05	10.01	15.43	15.88	7/6/2009	12/31/1998	0.75	0.75	
S&P 1500 Health Care		-6.40	-9.17	1.42	13.14	11.99	15.06	-	-	-	-	-	
Passive	Ticker/ I D	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	-16.11	-19.98	-10.66	10.56	11.27	12.92	6.90	11/13/2000	8/31/1976	0.04	0.04	
Russell 1000 Index		-16.67	-20.94	-13.04	10.17	11.00	12.82	-	-	-	-	-	
Mid Cap Blend													
Columbia Mid Cap Index Inst2	CPXRX	-15.42	-19.60	-14.81	6.63	6.79	10.67	10.71	11/8/2012	3/31/2000	0.28	0.20	
Russell Mid-Cap Index		-16.85	-21.57	-17.30	6.59	7.96	11.29	-	-	-	-	-	
Small Cap Value													
Vanguard Small Cap Value Index Admiral	VSIAX	-14.45	-15.48	-12.07	6.76	6.15	10.49	11.55	9/27/2011	5/21/1998	0.07	0.07	
Russell 2000 Value Index		-15.28	-17.31	-16.28	6.18	4.89	9.05	-	-	-	-	-	
Small Cap Blend													
Fidelity Small Cap Index	FSSNX	-17.18	-23.37	-25.20	4.26	5.25	9.51	10.28	9/8/2011	9/8/2011	0.03	0.03	
Russell 2000 Index		-17.20	-23.43	-25.20	4.21	5.17	9.35	-	-	-	-	-	

Returns Analysis

Performance as of 6/30/2022

Disclosure

For use by Plan Sponsors or Institutional Investors Only- not intended for distribution to Retail Investors

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. Expenses for mutual funds reflect the fund's prospectus Net and Gross expense ratios. In the case of Collective Investment Trust Funds, expenses generally reflect the CIT fund fact sheet and/ or Trust agreement

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) 879-9576.

T. Rowe Price Growth Stock I

Category: Large Cap Growth

PRUFX
6/30/2022

Fund Strategy

The investment seeks long-term capital growth through investments in stocks. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in the common stocks of a diversified group of growth companies. While most assets will typically be invested in U.S. common stocks, the fund may invest in foreign stocks in keeping with the fund's objective. The fund is non-diversified.

Fund Information

Strategy Asset (\$ mm):	46,760.00	Alpha*:	-5.51	P/E:	34.11
Share Class Assets (\$ mm):	14,150.00	Beta*:	1.02	P/B:	9.14
Manager:	Joseph B. Fath	as of date 3/31/2022	SEC Yield (%):	-	
Manager Tenure:	8 Years	as of date 6/30/2022	Turnover:	22.70	
			*Best fit index: Morningstar US Large Mid Brd Grt TR USD		
			*3-year statistic: Morningstar US Large Mid Brd Grt TR USD		

Scorecard

Active Strategies	Ticker	Style			Risk / Return			Peer Group		Qual. (2pt max)	Score
		Style	Style Drift	R ²	Risk / Return	Up / Down	Info Ratio	Return Rank	Info Ratio Rank		Q2 2022
Large Cap Growth											
T. Rowe Price Growth Stock I	PRUFX	1	1	1	0	0	0	0	0	2	5
		98.32/64.59	6.26	95.23	19.95/8.70	86.88/105.28	-1.28	51.00	53.00	-	LCG
Active Strategies	Score 6/30/2022	Score 3/31/2022	Score 12/31/2021	Score 9/30/2021	Score 6/30/2021	Score 3/31/2021	Score 12/31/2020	Score 9/30/2020			
T. Rowe Price Growth Stock I	5	7	7	8	10	10	7	7			
	LCG	LCG	LCG	LCG	LCG	LCG	LCG	LCG			

The Scorecard Methodology incorporates both quantitative and qualitative factors into evaluating fund managers and their investment strategies (80% of the score is quantitative and 20% is qualitative). The scoring system is built around pass/fail criteria, on a scale of 0-10 (with 10 being the best) and there is a fund history requirement (5 years for active strategies and 3 years for passive strategies). 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.

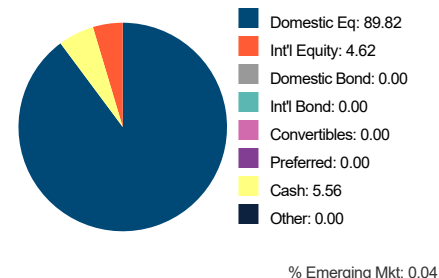
Top 10 Holdings (%) as of 3/31/2022

Amazon.com Inc / AMZN	11.49	Prospectus Net Exp. Ratio:	0.51
Microsoft Corp / MSFT	11.19	Prospectus Gross Exp. Ratio:	0.51
Apple Inc / AAPL	7.38	Avg Exp Ratio Morningstar (%):	0.97
Alphabet Inc Class C / GOOG	4.49		
Alphabet Inc Class A / GOOGL	4.44	12b-1 fees (%):	-
Rivian Automotive Inc Class A / RIVN	3.62	Closed - New Inv:	-
NVIDIA Corp / NVDA	2.63	Closed - All Inv:	-
Meta Platforms Inc Class A / META	2.57	Min Investment:	\$500,000
Tesla Inc / TSLA	2.07	Waiver Amt:	-
Intuit Inc / INTU	2.04	Waiver Exp Date:	-
% in Top 10 Holdings	51.90	Strategy Inception:	4/11/1950
# of Holdings	82	Share Class Inception:	8/28/2015

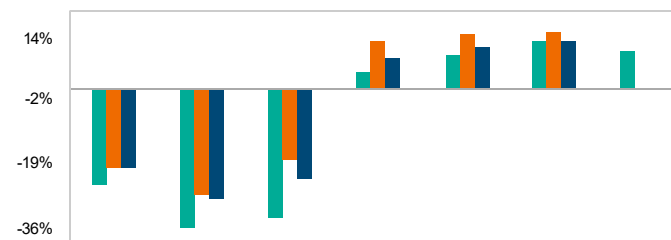
Sector Allocation as of 3/31/2022

Cons Defensive:	0.00
Real Estate:	0.00
Energy:	0.00
Utilities:	0.00
Basic Materials:	0.49
Financial Services:	4.21
Industrials:	4.41
Healthcare:	7.93
Comm:	18.54
Cons Cyclical:	26.23
Technology:	38.19

Asset Allocation (%) as of 3/31/2022



Performance Analysis as of 6/30/2022



■ T. Rowe Price Growth Stock I
■ Russell 1000 Growth Index
■ Peer Group*

	QTR	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Peer Group Rank*	86	90	87	85	83	55	-
Peer Group Size (funds)*	-	-	1,248	1,138	1,052	787	-

*Morningstar Peer Group: Large Growth

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 funds current performance and a copy of the most recent prospectus.

Contact (805) 879-9576 for most recent month end performance.

American Century Ultra R6

Category: Large Cap Growth

AULDX
6/30/2022

Fund Strategy

The investment seeks long-term capital growth. The fund normally invests in stocks of companies that the adviser believes will increase in value over time. The portfolio managers make their investment decisions based primarily on their analysis of individual companies, rather than on broad economic forecasts. The portfolio managers use a variety of analytical research tools and techniques to identify the stocks of larger-sized companies that meet their investment criteria. Under normal market conditions, the portfolio managers seek securities of companies whose earnings or revenues are not only growing, but growing at an accelerated pace.

Fund Information

Strategy Asset (\$ mm):	15,073.00
Share Class Assets (\$ mm):	673.00
Manager:	Keith Lee
Manager Tenure:	14 Years

Portfolio Statistics

Alpha*:	1.96	P/E:	32.01
Beta*:	1.07	P/B:	9.73
as of date 3/31/2022		SEC Yield (%):	-
		Turnover:	8.00
		as of date 6/30/2022	
*Best fit index: Morningstar US Large Mid Brd Grt TR USD			
*3-year statistic: Morningstar US Large Mid Brd Grt TR USD			

Scorecard

Active Strategies	Ticker	Style			Risk / Return			Peer Group		Qual. (2pt max)	Score Q2 2022
		Style	Style Drift	R ²	Risk / Return	Up / Down	Info Ratio	Return Rank	Info Ratio Rank		
Large Cap Growth											
American Century Ultra R6	AULDX	1	1	1	1	1	1	1	1	2	10
		100.00/89.69	5.25	98.47	20.77/14.80	107.50/107.39	0.17	6.00	3.00	-	LCG

Active Strategies	Score 6/30/2022	Score 3/31/2022	Score 12/31/2021	Score 9/30/2021	Score 6/30/2021	Score 3/31/2021	Score 12/31/2020	Score 9/30/2020
American Century Ultra R6	10	10	10	10	10	10	10	10
	LCG	LCG	LCG	LCG	LCG	LCG	LCG	LCG

The Scorecard Methodology incorporates both quantitative and qualitative factors into evaluating fund managers and their investment strategies (80% of the score is quantitative and 20% is qualitative). The scoring system is built around pass/fail criteria, on a scale of 0-10 (with 10 being the best) and there is a fund history requirement (5 years for active strategies and 3 years for passive strategies). 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.

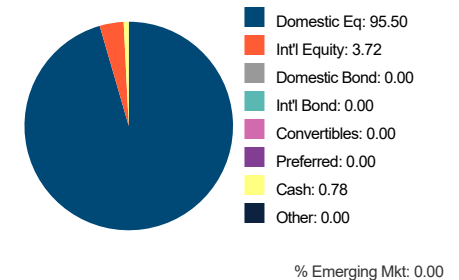
Top 10 Holdings(%) as of 3/31/2022

Apple Inc / AAPL	14.97	Prospectus Net Exp. Ratio:	0.59
Amazon.com Inc / AMZN	7.15	Prospectus Gross Exp. Ratio:	0.60
Microsoft Corp / MSFT	6.91	Avg Exp Ratio Morningstar (%):	0.97
Tesla Inc / TSLA	5.66		
Alphabet Inc Class C / GOOG	4.45	12b-1 fees (%):	-
Mastercard Inc Class A / MA	4.05	Closed - New Inv:	-
Alphabet Inc Class A / GOOGL	4.04	Closed - All Inv:	-
Visa Inc Class A / V	3.83	Min Investment:	\$0
UnitedHealth Group Inc / UNH	3.42	Waiver Amt:	-
Intuitive Surgical Inc / ISRG	2.77	Waiver Exp Date:	-
% in Top 10 Holdings	57.25	Strategy Inception:	11/2/1981
# of Holdings	63	Share Class Inception:	7/26/2013

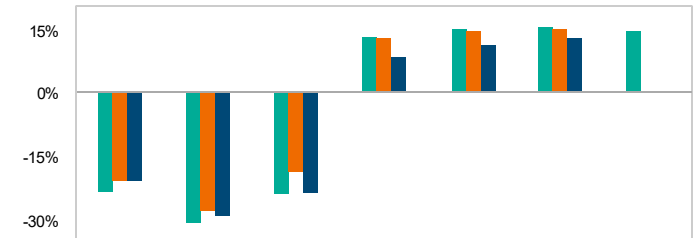
Sector Allocation as of 3/31/2022

Real Estate:	0.00
Utilities:	0.00
Basic Materials:	0.21
Energy:	0.91
Industrials:	3.59
Cons Defensive:	4.47
Financial Services:	10.73
Comm:	12.44
Healthcare:	12.75
Cons Cyclical:	18.66
Technology:	36.24

Asset Allocation (%) as of 3/31/2022



Performance Analysis as of 6/30/2022



	QTR	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
American Century Ultra R6	-23.64%	-30.82%	-24.06%	12.86%	14.80%	15.19%	14.37%
Russell 1000 Growth Index	-20.92%	-28.07%	-18.77%	12.58%	14.29%	14.80%	
Peer Group*	-20.82%	-29.12%	-23.86%	8.10%	11.01%	12.51%	
Peer Group Rank*	77	67	61	9	8	7	-
Peer Group Size (funds)*	-	-	1,248	1,138	1,052	787	-

*Morningstar Peer Group: Large Growth

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Contact (805) 879-9576 for most recent month end performance.

T. Rowe Price Mid-Cap Growth I

Category: Mid Cap Growth

RPTIX
6/30/2022

Fund Strategy

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets (including any borrowings for investment purposes) in a diversified portfolio of common stocks of mid-cap companies whose earnings T. Rowe Price expects to grow at a faster rate than the average company. The advisor defines mid-cap companies as those whose market capitalization falls within the range of either the S&P MidCap 400® Index or the Russell Midcap® Growth Index.

Fund Information

Strategy Asset (\$ mm):	27,415.00	Alpha*:	-1.96	P/E:	27.29
Share Class Assets (\$ mm):	10,653.00	Beta*:	0.93	P/B:	4.16
Manager:	Brian W.H. Berghuis	as of date 3/31/2022	SEC Yield (%):	-	
Manager Tenure:	30 Years	Turnover:	13.90	as of date 6/30/2022	
		*Best fit index: Morningstar US Mid Cap Brd Grt TR USD			
		*3-year statistic: Morningstar US Mid Cap Brd Grt TR USD			

Scorecard

Active Strategies	Ticker	Style			Risk / Return			Peer Group		Qual. (2pt max)	Score
		Style	Style Drift	R ²	Risk / Return	Up / Down	Info Ratio	Return Rank	Info Ratio Rank		Q2 2022
Mid Cap Growth											
T. Rowe Price Mid-Cap Growth I	RPTIX	1	1	1	1	1	0	0	0	2	7
		35.04/5.08	10.32	94.94	18.36/8.52	85.02/84.74	-0.07	75.00	78.00	-	MCG
Active Strategies	Score 6/30/2022	Score 3/31/2022	Score 12/31/2021	Score 9/30/2021	Score 6/30/2021	Score 3/31/2021	Score 12/31/2020	Score 9/30/2020			
T. Rowe Price Mid-Cap Growth I	7	6	7	6	6	7	8	8			
	MCG	MCG	MCG	MCG	MCG	MCG	MCG	MCG			

The Scorecard Methodology incorporates both quantitative and qualitative factors into evaluating fund managers and their investment strategies (80% of the score is quantitative and 20% is qualitative). The scoring system is built around pass/fail criteria, on a scale of 0-10 (with 10 being the best) and there is a fund history requirement (5 years for active strategies and 3 years for passive strategies). 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.

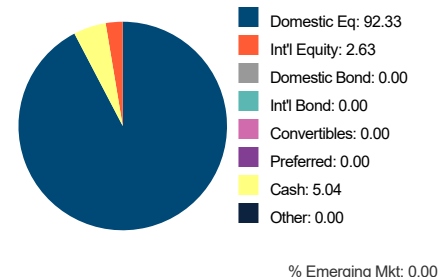
Top 10 Holdings(%) as of 3/31/2022

Reserve Inv Fds	4.23	Prospectus Net Exp. Ratio:	0.61
Hologic Inc / HOLX	3.06	Prospectus Gross Exp. Ratio:	0.61
Textron Inc / TXT	2.61	Avg Exp Ratio Morningstar (%):	1.06
Microchip Technology Inc / MCHP	2.56		
Catalent Inc / CTLT	2.43	12b-1 fees (%):	-
Ball Corp / BALL	2.40	Closed - New Inv:	Yes
Teleflex Inc / TFX	2.31	Closed - All Inv:	-
Marvell Technology Inc / MRVL	2.20	Min Investment:	\$1,000,000
Ingersoll Rand Inc / IR	2.07	Waiver Amt:	-
Agilent Technologies Inc / A	1.78	Waiver Exp Date:	-
% in Top 10 Holdings	25.66	Strategy Inception:	6/30/1992
# of Holdings	136	Share Class Inception:	8/28/2015

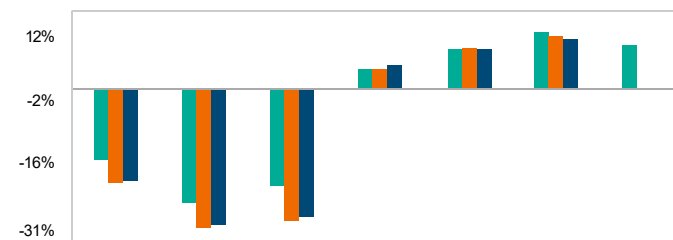
Sector Allocation as of 3/31/2022

Energy:	0.00
Utilities:	0.00
Real Estate:	0.93
Comm:	2.66
Basic Materials:	3.13
Cons Defensive:	3.29
Financial Services:	6.21
Industrials:	16.35
Cons Cyclical:	18.16
Technology:	24.00
Healthcare:	25.28

Asset Allocation (%) as of 3/31/2022



Performance Analysis as of 6/30/2022



	QTR	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
T. Rowe Price Mid-Cap Growth I	-15.92%	-25.36%	-21.75%	4.23%	8.52%	12.37%	9.43%
Russell Mid-Cap Growth Index	-21.07%	-31.00%	-29.57%	4.25%	8.88%	11.50%	
Peer Group*	-20.56%	-30.28%	-28.58%	5.04%	8.69%	10.82%	
Peer Group Rank*	15	19	22	62	53	17	-
Peer Group Size (funds)*	-	-	586	532	493	380	-

*Morningstar Peer Group: Mid-Cap Growth

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Contact (805) 879-9576 for most recent month end performance.

Carillon Eagle Mid Cap Growth R6

Category: Mid Cap Growth

HRAUX
6/30/2022

Fund Strategy

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in the equity securities of mid-capitalization companies. The fund will invest primarily in the equity securities of companies that the portfolio managers believe have the potential for above-average earnings or sales growth, reasonable valuations and acceptable debt levels.

Fund Information

Strategy Asset (\$ mm):	5,716.00	Alpha*:	2.39	P/E:	35.78
Share Class Assets (\$ mm):	3,021.00	Beta*:	1.00	P/B:	6.39
Manager:	Bert L. Boksen	as of date 3/31/2022	SEC Yield (%):	-	
Manager Tenure:	24 Years	as of date 6/30/2022	Turnover:	-	
		*Best fit index: Russell Mid Cap Growth TR USD			
		*3-year statistic: Russell Mid Cap Growth TR USD			

Scorecard

Active Strategies	Ticker	Style			Risk / Return			Peer Group		Qual. (2pt max)	Score
		Style	Style Drift	R ²	Risk / Return	Up / Down	Info Ratio	Return Rank	Info Ratio Rank		Q3 2022
Mid Cap Growth											
Carillon Eagle Mid Cap Growth R6	HRAUX	1	1	1	1	1	1	1	1	2	10
		89.46/-1.27	9.14	97.21	21.10/10.27	104.39/99.52	0.39	38.00	35.00	-	MCG

Active Strategies	Score 6/30/2022	Score 3/31/2022	Score 12/31/2021	Score 9/30/2021	Score 6/30/2021	Score 3/31/2021	Score 12/31/2020	Score 9/30/2020
Carillon Eagle Mid Cap Growth R6	10	10	10	10	10	10	10	10
	MCG	MCG	MCG	MCG	MCG	MCG	MCG	MCG

The Scorecard Methodology incorporates both quantitative and qualitative factors into evaluating fund managers and their investment strategies (80% of the score is quantitative and 20% is qualitative). The scoring system is built around pass/fail criteria, on a scale of 0-10 (with 10 being the best) and there is a fund history requirement (5 years for active strategies and 3 years for passive strategies). 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.

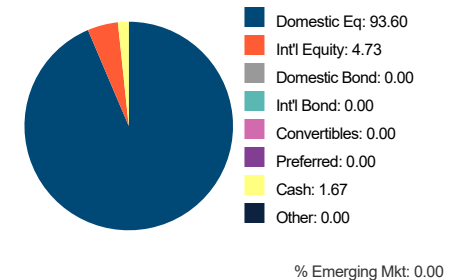
Top 10 Holdings(%) as of 3/31/2022

Synopsis Inc / SNPS	3.23	Prospectus Net Exp. Ratio:	0.63
CrowdStrike Holdings Inc Class A / CRWD	3.01	Prospectus Gross Exp. Ratio:	0.63
Waste Connections Inc / WCN	2.89	Avg Exp Ratio Morningstar (%):	1.06
LPL Financial Holdings Inc / LPLA	2.81		
Baker Hughes Co Class A / BKR	2.25	12b-1 fees (%):	-
Tyler Technologies Inc / TYL	2.13	Closed - New Inv:	-
AutoZone Inc / AZO	2.04	Closed - All Inv:	-
SBA Communications Corp / SBAC	2.00	Min Investment:	\$0
Pool Corp / POOL	1.84	Waiver Amt:	-
Marvell Technology Inc / MRVL	1.73	Waiver Exp Date:	-
% in Top 10 Holdings	23.93	Strategy Inception:	8/20/1998
# of Holdings	92	Share Class Inception:	8/15/2011

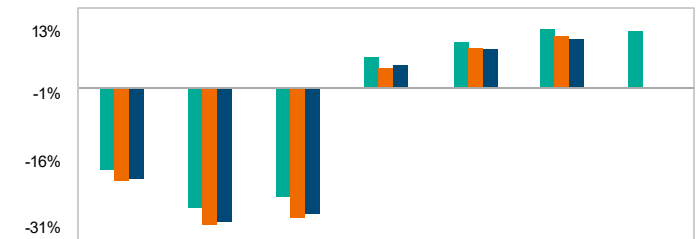
Sector Allocation as of 3/31/2022

Utilities:	0.00
Comm:	0.98
Cons Defensive:	1.66
Real Estate:	2.03
Energy:	2.29
Basic Materials:	5.96
Financial Services:	6.51
Cons Cyclical:	15.38
Healthcare:	16.17
Industrials:	16.38
Technology:	32.63

Asset Allocation (%) as of 3/31/2022



Performance Analysis as of 6/30/2022



	QTR	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Carillon Eagle Mid Cap Growth R6	-18.67%	-27.13%	-24.63%	6.70%	10.27%	13.06%	12.57%
Russell Mid-Cap Growth Index	-21.07%	-31.00%	-29.57%	4.25%	8.88%	11.50%	
Peer Group*	-20.56%	-30.28%	-28.58%	5.04%	8.69%	10.82%	
Peer Group Rank*	32	29	32	28	23	10	-
Peer Group Size (funds)*	-	-	586	532	493	380	-

*Morningstar Peer Group: Mid-Cap Growth

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Contact (805) 879-9576 for most recent month end performance.

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 manager 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 to 100) 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 and/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.

General Disclosure

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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.

Data provided by Morningstar, Inc. The information in this report is (1) proprietary to MPI, Retirement Plan Advisory Group, and/or its content providers; (2) may not be copied or redistributed; and (3) is not warranted to be accurate, complete or timely.

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.

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.



Crook County Employees 401(k) Plan

Plan Review



As of Jun 30, 2022

Table of Contents

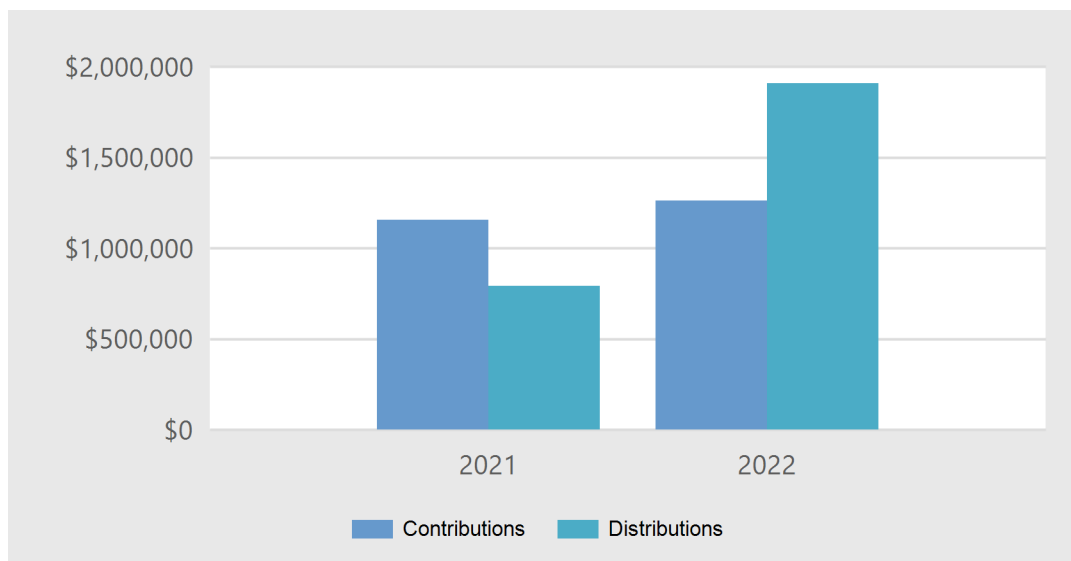
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Plan Flow

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*
2021	\$1,154,432	\$793,383	\$2,874,307	\$14,192,020
2022	\$1,260,354	\$1,909,458	-\$1,553,495	\$11,956,762



*Includes any plan loan balances

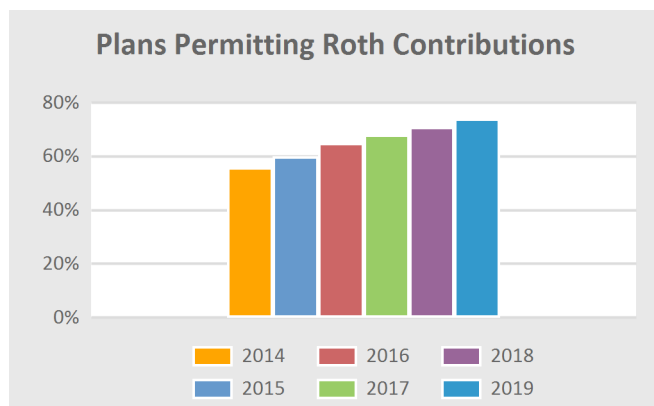
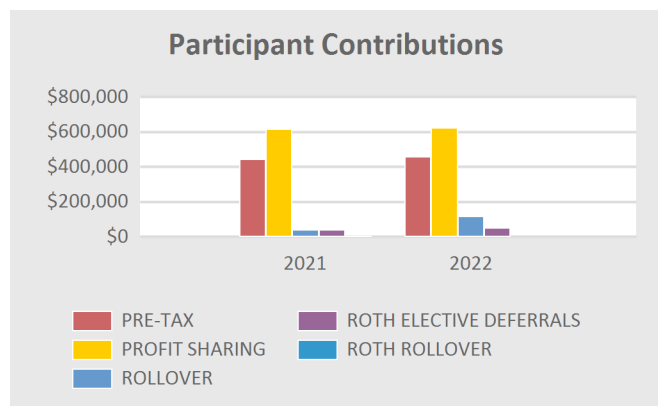
Contributions and Distributions

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

	2021	2022
PRE-TAX	\$446,512	\$461,395
PROFIT SHARING	\$619,500	\$626,570
ROLLOVER	\$42,674	\$118,320
ROTH ELECTIVE DEFERRALS	\$39,926	\$54,069
ROTH ROLLOVER	\$5,820	\$0



Plan Distribution Detail

	2021	2022
LUMP SUM	\$37,362	\$125,258
ROLLOVER	\$425,825	\$1,603,560
IN-SERVICE	\$11,274	\$3,881
FORCE OUT	\$16,324	\$9,025
OTHER	\$302,598	\$167,734

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

	2021	2022
Participation rate	79%	81%
National average*	84%	N/A
National average by number of employees*	82%	N/A

Participation by Age Range**

Range	≤ 30	31 to 40	41 to 50	51 to 60	61+
# Contributing	17	25	37	36	29
# Eligible	21	36	42	48	35
% Contributing	81%	69%	88%	75%	83%

Participation by Salary Range**

Range	< \$30k	\$30 - \$50k	\$50 - \$75k	\$75 - \$100k	\$100 - \$125k	\$125k +
# Contributing	8	59	56	17	4	0
# Eligible	30	64	66	18	4	0
% Contributing	27%	92%	85%	94%	100%	0%

*From Vanguard's *How America Saves 2021* survey

**As of last day of prior plan 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?

	2021	Benchmark*	2022
Average savings rate	5.66%	7.20%	5.02%
Average amount contributed	\$2,658	N/A	\$2,880
# Contributing***	145	N/A	145
# of Eligible***	183	N/A	179

Average Savings Rate by Age**	≤ 30	31 - 40	41 - 50	51 - 60	61+
Plan	3.08%	6.87%	4.53%	5.23%	7.96%

Average Savings Rate by Salary**	< \$30k	\$30 - \$50k	\$50 - \$75k	\$75 - \$100k	\$100 - \$125k	\$125k+
Plan	9.20%	4.32%	5.12%	9.31%	3.88%	0.00%

*From Vanguard's *How America Saves 2021* survey

**As of last day of prior plan 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?

	2021	2022
Average account balance	\$60,392	\$47,447
Median account balance	\$29,477	\$23,742
National average*	\$129,157	N/A

Average Account Balance by Age**

Range	≤ 30	31 - 40	41 - 50	51 - 60	61+
Average account balance	\$11,475	\$29,300	\$38,422	\$75,190	\$113,663
% Contributing	81%	69%	88%	75%	83%

Average Account Balance by Salary**

Range	< \$30k	\$30 - \$50k	\$50 - \$75k	\$75 - \$100k	\$100 - \$125k	\$125k +
Average account balance	\$2,421	\$31,957	\$83,064	\$88,697	\$70,917	\$0
% Contributing	27%	92%	85%	94%	100%	0%

*From Vanguard's *How America Saves 2021* survey

**As of last day of prior plan 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 participants have chosen the Asset Allocator Portfolios over another investment mix as well as those leveraging the Automatic Rebalancer.

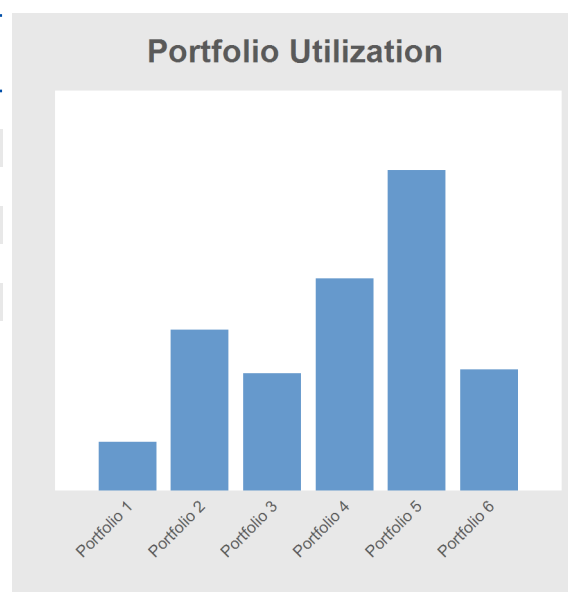
Do your employees find these tools a valuable resource for helping them manage their accounts?

	Average Beginning Balance*	Average Ending Balance*	Percentage Change
Portfolio investors	\$67,036	\$61,321	-8.53%
Independent investors	\$54,295	\$44,830	-17.43%

252 Participants with a Balance				
	Number of Participants	% of Participants	# Using Rebalancer	% Using Rebalancer
Portfolio investors	40	16%	32	13%
Independent investors	212	84%	44	17%

Portfolio	Market Value	% of Plan Assets	# of Participants
Portfolio 1	\$122,305	1.05%	2
Portfolio 2	\$402,714	3.46%	4
Portfolio 3	\$292,973	2.51%	5
Portfolio 4	\$529,951	4.55%	11
Portfolio 5	\$801,891	6.88%	11
Portfolio 6	\$303,001	2.60%	7
Total	\$2,452,835	21.05%	40

*Beginning balances as of 07/01/2021, ending 06/30/2022



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	74	\$2,141,717	18%
Dodge & Cox Income I	X	51	\$764,178	7%
Vanguard Wellington Adm		178	\$3,647,070	31%
MFS Value R6	X	62	\$419,598	4%
Vanguard 500 Index Admiral	X	73	\$979,147	8%
MFS Growth R6		9	\$248,513	2%
T.Rowe Price Growth Stock I	X	64	\$560,387	5%
Harbor Capital Appreciation I		15	\$177,950	2%
MFS Mid Cap Value R6	X	64	\$377,841	3%
Columbia Mid Cap Idx Instl 2		26	\$304,714	3%
T.Rowe Price Mid-Cap Gr I	X	63	\$337,017	3%
Allspring Specl SmCp Val Ins		7	\$78,544	1%
Vanguard Sm Cap Val Idx Adm		3	\$12,243	0%
Fidelity Small Cap Index		8	\$88,754	1%
Vanguard Explorer Adm	X	62	\$305,425	3%
Fidelity Adv Intl Cap Appr I		12	\$88,626	1%
Hartford Intl Opportun Y	X	69	\$748,203	6%
PGIM High Yield Z		5	\$42,008	0%
Cohen & Steers Instl Realty		11	\$190,536	2%
Janus Henderson GblLifeSci I		14	\$137,325	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. **Figures below represent terminated participants still in the plan.**

What can The Standard do to ease the administrative burden?

Year of Termination	< \$1000	\$1000 - \$5000	>\$5000
2022	1	1	8
2021	0	0	22
2020	0	0	7
2019	0	0	8
< 2019	0	0	41
Total	1	1	86

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

Your forfeiture balance is:
\$0.00

Forfeiture Handling

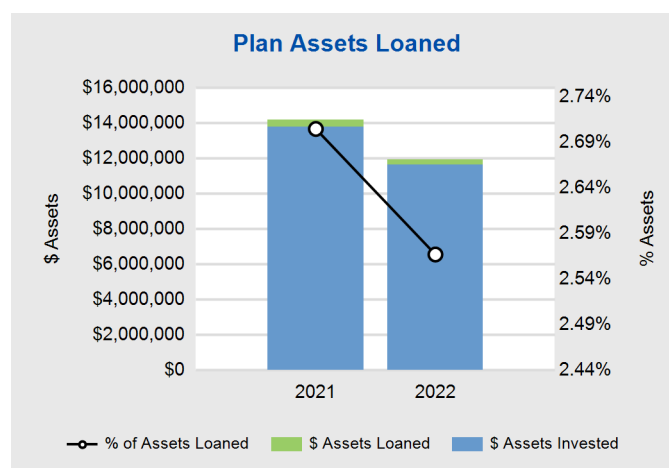
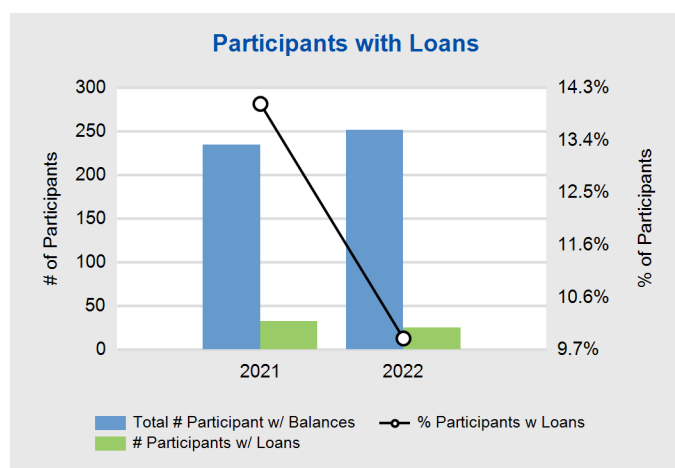
Apply to offset expenses and employer contributions

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?

	2021	2022
# of loans	33	25
Total assets loaned	\$383,912	\$306,964
Percent of assets loaned	3%	3%
# of new loans	16	11
\$ of new loans	\$257,748	\$197,060
Participants w/ multiple loans	1	0
Average loan amount	\$11,292	\$12,279
Percent of eligible participants with Loans	14%	10%
National average loan amount*	\$10,400	N/A
National average of participants w/ loans*	13%	N/A



*From Vanguard's *How America Saves 2021* 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
154	175	265	66%	57%

Online Transfer and Rebalance Activity

	2021	2022
Directives updated online	4	13
Rebalance requests initiated online	10	23

	Number Requested Online	Total Number Requested	% Requested Online
Distribution activity	30	41	73%
Loan activity	15	16	94%

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.
Portfolios	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.
Participant Notices	Yes	The Standard distributes certain required notices to participants.
Customer Protection Program	Yes	This program can help protect participants in the event of unauthorized access.

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	2021	2022
Ending balance	\$14,192,020	\$11,956,762
Total Plan Contributions	\$1,154,432	\$1,260,354
Deferrals	\$486,439	\$515,464
Employer	\$619,500	\$626,570
Rollover	\$48,494	\$118,320
Market impact	\$2,874,307	-\$1,553,495
Distribution \$	\$793,383	\$1,909,458
Distribution #	83	103

Participant Information	2021	2022
Contributing participants	145	145
Eligible participants	183	179
Participants w/ balance	235	252

Executive Summary

This page provides a high-level summary. More information is available inside the full Plan Review.

Participant Utilization	2021	2022
Participation rate*	79%	81%
Savings rate*	6%	5%
Average account balance	\$60,391.58	\$47,447.47
Median account balance	\$29,477.38	\$23,741.54
Average deferral	\$2,658.13	\$2,879.69

Web Utilization	2021	2022
% Registered	63%	66%
% of Participants that have Multi-Factor Authentication	85%	57%
Directives updated online	4	13
Rebalance requests initiated online	10	23
Distributions initiated online	22	30
Loans initiated online	21	15

*Terminated participants are excluded

Presentation to
Crook County
Court

August, 2022



Downtown Redmond Office

8

405 SW 6th Street
Redmond, OR 97756
(541) 923-1018



We know the way home.

8

HOUSING WORKS



We know the way home.

- Central Oregon Regional Housing Authority (CORHA)-
Re-branded as Housing Works in 2006
- ORS 456 – Public Corporation
- Established in 1977 by Deschutes and Jefferson Counties,
Crook County Joined in 2001
- We are one of the largest landlords in the region
- We help house about 2.5% of the households in the
region

HOUSING CHOICE VOUCHER PROGRAM



Housing Choice Voucher Program

- Over 97% of the Vouchers issued are currently leased
- 75% of the Vouchers are targeted towards households earning 30% of the Area Median Income
- “Specialty” vouchers include those targeting Veterans receive services from VA, Families reuniting from foster care and disabled households at risk of homelessness
- Typically, 10% of Voucher holder rent in Prineville

Housing
Choice
Voucher
Program

1,430
Households
Served,
More than
\$10 M in
Rental
Assistance



RESIDENT SERVICES



Resident Programs

Families Forward
501(c)(3)
Over 2000
people
served

- The Environmental Center - recycling and waste management education and initiatives
- Parks and Recreation Departments - expanded youth program participation
- Additional partnerships: eviction prevention, employment services, recreational opportunities, resource acquisition, and family support services.
- Thrive Central Oregon providing in-house social services to HCV participants and residents of our communities
- Latino Community Association of Central Oregon

FAMILY SELF-SUFFICIENCY



PATHWorks/Family Self-Sufficiency Program

- Served 120 households through Family Self-Sufficiency (FSS) Program
- Assisted 7 families in purchasing homes utilizing HCV vouchers, Individual Development Accounts, ground lease and down payment assistance programs
- Assisted 50 new households with security deposit loans or grants and six households with credit builder loans

FAMILY SELF-SUFFICIENCY



Jeremy and Heather Church Family of 7

- Jeremy works fulltime for Great Northern Window
- Heather works part-time for T-Mobile-Opening new store in Prineville
- Jeremy earned AA and Heather Bachelor's degree in 2018
- Enrolled in Tutor Home program 2020 and Family Self-Sufficiency program in 2021
- Opened 3 to 1 saving account (IDA) for homeownership in 2021
- Goal to become homeowner in next 2 to 3 years

HOUSING WORKS NEW PROGRAMS



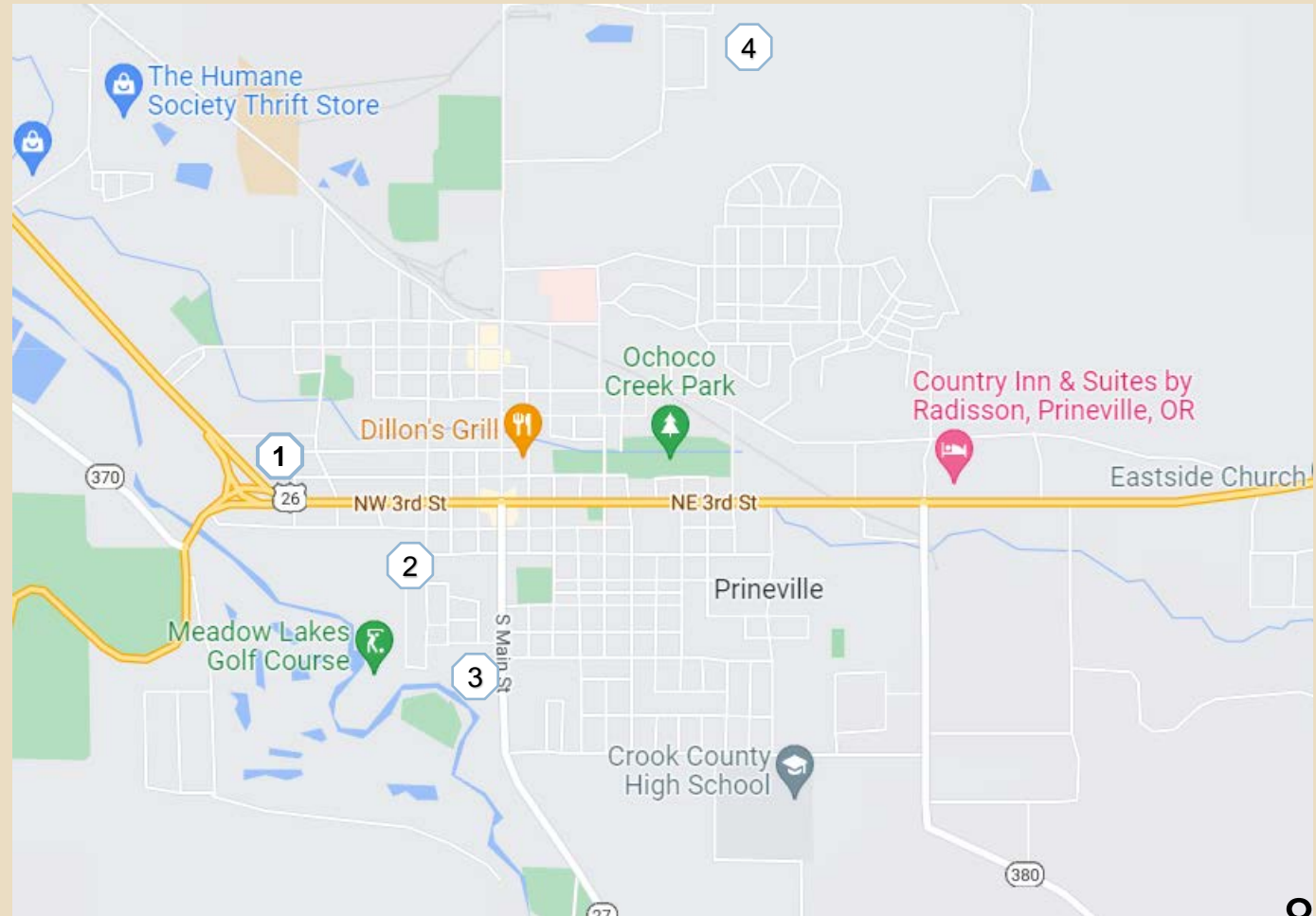
Brand New Programs

- Landlord Compensation Fund Program –Administering over \$7 million in funds compensating landlords for losses incurred due to COVID-19.
- Awarded 96 Emergency Housing Vouchers in 2021 should all be leased by August of this year. EHV's are designed to support Homeless, Domestic Violence Survivors and Victims of Human trafficking.
- Barrier Busting – Programs designed to support voucher holders overcome leasing barriers like high security deposits and multiple application fees.

INVESTING IN COMMUNITY



1. Ochoco School Crossing
(29 Units)
2. Prairie House
(8 Units Special Needs)
3. Riverside Apartments
(40 Units Senior)
4. Barnes Butte Vista
(44 family/workforce)



HOUSING WORKS' LARGER CROOK COUNTY COMMUNITIES



Ochoco School Crossing

29 unit family community with an Early Learning Hub and CCRPD Gym

Acquired and repurposed in 2018

Riverside Apartments

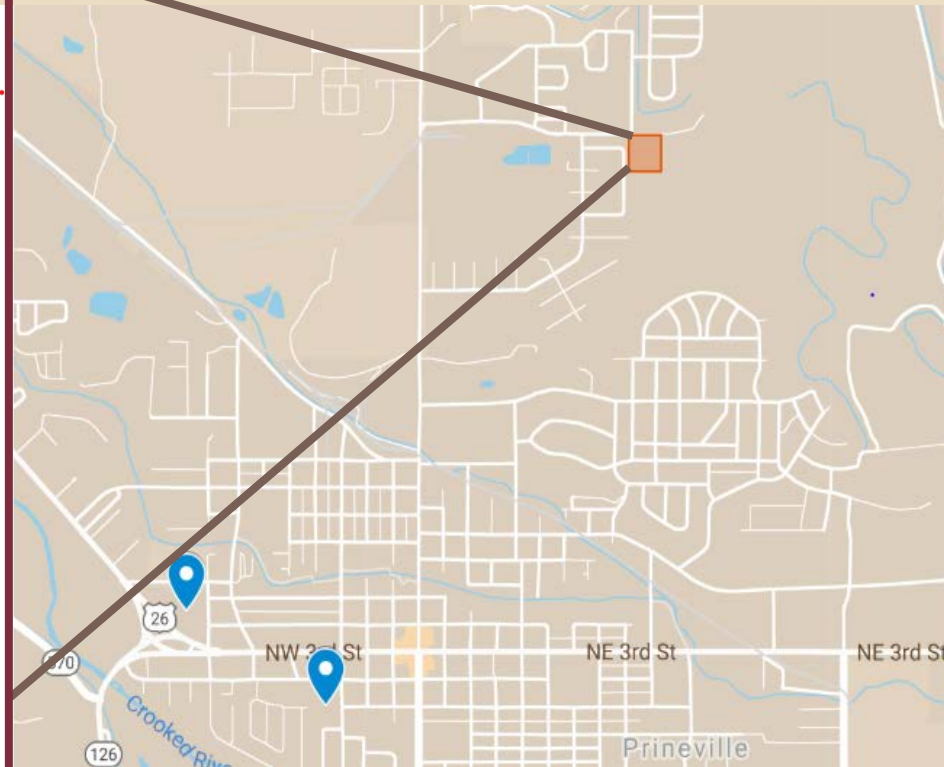
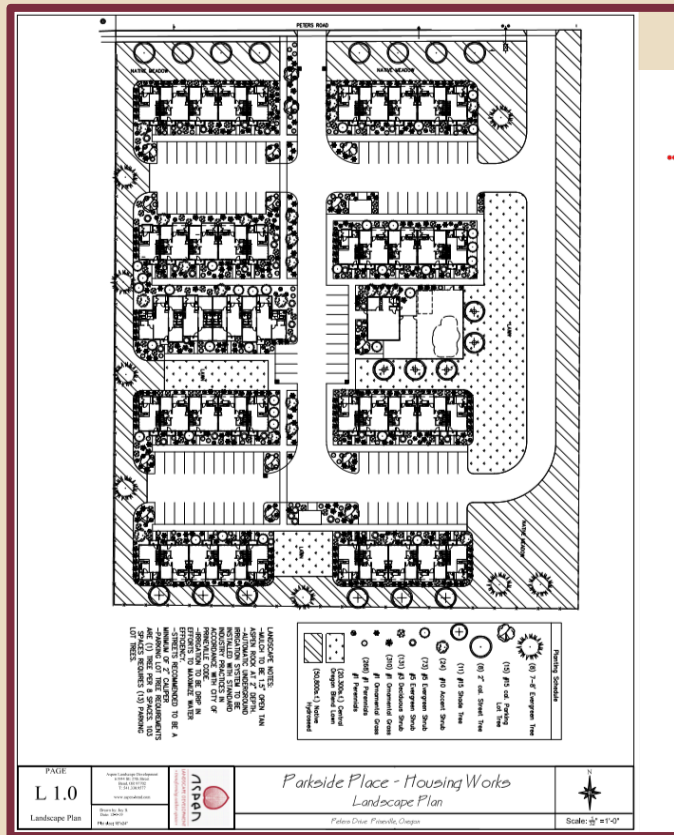
40 unit senior community

Acquired and rehabbed in 2013



NEWEST PLANNED COMMUNITY IN PRINEVILLE

Barnes Butte Vista



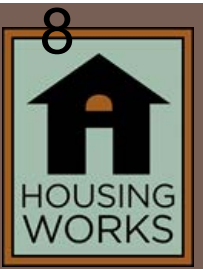
- Spring 2022
- 9.7 Acres
- 44 units of townhome style family housing
- 4.5 acre park dedication

PRINEVILLE HOUSING REALITIES



- The rental vacancy rate in Prineville in 2019 was 2.6%
- Prineville was the 12th fastest growing city in Oregon between 2014 and 2019
- 59% of Prineville renters paid more than 30% of their incomes on rent in 2019. That percentage has probably increased.
- 2019 median rents were \$837 vs \$616 in 2014.
- There were 40 homeless in Crook County in 2020 and that number is down from 67 in 2018

THINGS TO CONSIDER...



- Establish a construction excise tax to support affordable housing development.
- Establish areas zoned within the City for multifamily development “by right” at 20 du/acre or more.
- Make surplus City property within City UGB available for development of deed restricted affordable housing development.

THE IMPACT OF AFFORDABLE HOUSING



THANK YOU! QUESTIONS?



Crook County Counsel's Office

Mailing: 300 NE Third St., Prineville, OR 97754

• Phone: 541-416-3919

Physical: 301 NE 3rd St., Ste 200, Prineville, OR 97754

• Fax: 541-447-6705



MEMO

TO: Crook County Court

FROM: Eric Blaine, County Counsel

DATE: July 12, 2022

RE: Proposed social gathering, "PBR Challenge Series," for August, 2022

The County has received an application for a social gathering, to be held from Friday, August 19 through Sunday, August 21, 2022. The proposed event would include approximately 2,000 per day, with an expected maximum attendance of 4,000.

A social gathering is an event of more than 100 persons attending but fewer than 3,000 persons which occur continuously over at least a 12-hour period. This is in contrast to a mass gathering, defined as a gathering of people reasonably anticipated to number more than 3,000 for a continuous period of 24 hours or more, more than 10 percent of which will assemble outdoors or in temporary structures specially constructed, erected, or assembled for the gathering, whether or not an admission fee is charged. In either event, the presence of many hundreds or thousands of persons on one outdoor location for a lengthy period of time presents hazards and risks that ought to be addressed, such as the need for adequate sanitation facilities, the availability of potable water, how to manage event traffic, and public safety.

The County has adopted provisions in code sections 5.04.200 to .270 to address these issues, and help prevent the possibility of harm to the general public. These requirements are more flexible than those for mass gatherings, though there are many parallels.

Under CCC 5.04.240(5)(d), the County Court will hold a public hearing to consider approving the social gathering. This hearing is scheduled for July 20's meeting.

Attached are several documents for the County Court's consideration.

- A detailed staff report from Katie McDonald, examining the requirements of the Social Gathering code provisions and making recommendations as to completeness.
- The social gathering application itself.
- The site plan submitted along with the application.
- The compiled comments of environmental health, road, public safety, and other public agencies regarding this application.
- A draft permit with approval conditions.

You will note that a number of blanks remain to be filled in before the permit is ready to be issued, such as the contact information for certain safety roles, and the hours during which amplified sound may be used.

One issue that I foresee needing to be addressed is the identity of the permittee. The application was submitted under the name of one Mickie Mortimore, rather than a business entity. However, the proof of insurance form submitted lists the name of Cow Puncher Productions, LLC. The County requires an insurance certificate naming the County as an additional insured – the name on the certificate should match the identity of the permittee. Further, Cow Puncher Productions, LLC, is not registered with the Oregon Secretary of State's office, raising the question whether it is authorized by law to conduct business in Oregon.

After receiving such public testimony as may be provided on July 20, the County can decide to grant a permit and establish conditions, deny the application, or ask the applicant to modify the proposed plan before granting the permit. The County could also decide to hold additional hearings before making any decision. The burden is on the applicant to convince the County that the applicant's plans are adequate – the County's decision should be based on a good faith review of the evidence submitted before it, including any public testimony.

Please let me know if you have any questions.

Please place this memo and the attached document(s) on the Wednesday, July 20, 2022 County Court Agenda as a DISCUSSION ITEM.

COMPILED APPLICATION COMMENTS

- The application was submitted in accordance with the deadlines in the County Code.
- Crook County Fire and Rescue has reviewed the site plan as it relates to fire access, and has no objections.
- The Road Department has reviewed the traffic plan, and has no objections.
- Environmental Health would like someone to provide it a list of food vendors.
- The Sheriff's Office does not have objections to the security at the event, so long as the security personnel are licensed by the State of Oregon. The SO will not be providing on-site security, but will respond to calls for service.
- The proposed source of drinking water is for the food vendors to be responsible for providing drinking water.
 - Under OAR 333-039-0015 (which applies to Mass Gatherings, but which the County's Social Gathering Ordinance establishes as a basis for considering approval or denial), there should be a minimum of 12 gallons of potable water per person per day.
 - Of this, the usual rule is that at least 5 gallons per person per day would be in on-site storage.
 - There must also be at least one suitable faucet with 25 feet from each food service facility and each emergency medical facility.
 - The draft permit proposes that the event must have a minimum of 5 gallons of potable water per attendee per day, plus a storage tank of 10,000 gallons of potable water.



Crook County Community Development
300 NE 3rd Street, Prineville, OR 97754
(541)447-3211

Staff Report for County Court Social Gathering

July 12, 2022

Property Owner: Paul Terrell
19221 NE O'Neil Hwy
Prineville, OR 97754

Applicant: Mickie Mortimore
O'Neil Arena LLC
19221 NE O'Neil Hwy
Prineville, OR 97754

Proposal: Pro Bull Riding (PBR) event, August 19th and 20th. The event will start at noon on August 19th for cattle sorting and concert to follow. August 20th is the PBR event. It will start around 1000 and doors open at 1700 for the PBR event. Both nights proposed ending time is 2200.

Date and Time of Event: August 19th and August 20th from 5pm – 10pm

Attendees Expected per Day: 2,500 persons

Date for setup: August 19th and August 20th

Date or clean-up: Sunday August 21st

Gathering Name: PBR Challenger Series @ O'Neil Arena

Address: TBD Lone Pine Rd.

Notice: To adjacent landowners and departments/agency was sent on July 13th, seven days prior to the scheduled County Court Hearing, in accordance with the Crook County Code.

Hearing Date: July 20, 2022

Applicable Code: Crook County Code Chapter 5.04

*The following pages are responses to the criteria in CCC 5.04

Sincerely,

Will Van Vactor, Community Development Director

5.04.200 Administration.

(1) Application. CCC 5.04.200 et seq. is intended to regulate event gatherings of more than 100 persons but fewer than 3,000 persons which occur continuously over at least a 12-hour period. All events subject to the terms of this chapter must comply with all other requirements imposed by state and local law.

Response: The Application is for a Pro Bull Riding (PBR) event, August 19th and 20th. The event will start at noon on August 19th for cattle sorting and concert to follow. August 20th is the PBR event. It will start around 1000 and doors open at 1700 for the PBR event. Both nights the ending time is 2200.

(2) Exceptions to Social Gatherings Permit Requirements. The requirements of CCC 5.04.200 et seq. do not apply to:

(a) Gatherings of 100 Individuals or Less. "Outdoor gatherings" of 100 individuals or less are not regulated by the Crook County Code. Outdoor gatherings of 100 individuals or less are not exempt from other local, state or federal law requirements and the landowner and/or organizer of said event is responsible for the cost of any public services that are used in the event of an emergency (i.e., fire, sheriff, etc.);

(b) Any regularly organized and supervised school district gathering that takes place on school property;

(c) Gatherings occurring at any Crook County park or fairgrounds; and

(d) Any gathering of a municipal corporation or government agency.

Response: The proposal does not meet any of the above exceptions.

5.04.210 Definitions.

As used in CCC 5.04.200 et seq.:

(1) "Health department" means the Crook County health department.

(2) "Organizer" includes any person who holds, stages or sponsors a social gathering and the owner, lessee, or possessor of the real property upon which the social gathering is to take place.

(3) "Sheriff" means the Crook County sheriff or his or her designee.

(4) "Social gathering" has the following meanings:

(a) An event, activity or assembly:

(i) That continues or can reasonably be expected to continue for more than 12 consecutive hours, but less than 120 consecutive hours within any six-month period; and

(ii) Continuously has more than 100 persons but fewer than 3,000 persons on the gathering site for which a permit has been granted. Gatherings with more than 3,000 persons are considered mass gatherings and are subject to CCC 5.04.010 through 5.04.120.

Response: The proposal does not meet any of the above exceptions.

(5) "Planning director" means the Crook County community development director or his or her designee.

(6) "Person in charge of the property" means an agent, occupant, lessee, contract purchaser, or person other than the owner, having possession or control of property. (Ord. 290 § 2 (Exh. A), 2016)

Response: The application includes the O'Neil Arena LLC member and property owner signature.

5.04.220 Basic clause.

It shall be unlawful for any organizer, sponsor, owner of property, or person in charge of property to initiate, promote, permit, conduct, or cause to be advertised a social gathering, unless a permit has been obtained pursuant to this chapter. Issuance of a permit under CCC 5.04.200 et seq. is not a land use decision.

5.04.230 Permit requirements.

No social gathering may be held in the unincorporated areas of Crook County, unless the event's organizer, the owner of property, and the person in charge of property upon which the gathering will be conducted jointly apply for and are granted a permit as herein provided.

(1) No permit shall be available for a period of more than 120 hours' duration unless the application specifically asked for and the permit specifically grants an allowance for an extension of that period.

(2) The applicant(s) must be at least 18 years of age.

(3) No permit may be transferred or assigned.

(4) In case of dispute over the number of people reasonably anticipated to attend a social gathering the determination of the county court shall control.

(5) A permit issued under this section does not entitle the organizer to make any permanent physical alterations to or on the real property or to erect any permanent structures on the site of the mass gathering. (Ord. 290 § 2 (Exh. A), 2016)

5.04.240 Application.

(1) Written application for each social gathering shall be made to the county court for Crook County 60 days or more prior to the first day upon which the mass gathering is to commence. The application must be accompanied by each of the following:

- (a) The application fee described in subsection (4) of this section.
- (b) The refundable cash deposit described in subsection (6)(e) of this section.
- (c) The insurance coverage described in subsection (2)(n) of this section.

RESPONSE: The Applicant has met the above requirements.

(2) Application shall be made on forms specified by Crook County and shall contain at least the following information:

- (a) The full legal names and addresses, and phone numbers of all event sponsors;
- (b) The full legal name and address of the owner and person in charge of the property to be utilized for the mass gathering;
- (c) If the sponsor-applicant is a partnership or joint venture then all parties thereto shall sign as applicants;
- (d) The location, address and the description of the property to be utilized for the mass gathering, including the assessor's map and tax lot number;

Response: The application includes the O'Neil Arena LLC member and property owner signature.

- (e) Beginning and end dates of the proposed gathering, including the dates of set-up and clean-up;
- (f) Hours of operation of the gathering;
- (g) The estimated attendance of the proposed gathering;
- (h) Description of planned activities at the gathering, including the program for the mass gathering, or if no program is prepared, a narrative statement as to the purpose for which the gathering is to be conducted;

Response: The application includes the above information.

- (i) A narrative describing the nature of the event, the sponsor, the hours it will be open to the public, a traffic control plan describing how traffic is to be handled, the provisions to be made for on-site waste and solid waste disposal, including recycling of materials, potable water, refuse removal, safety measures and any other information that may be requested by the planning director;

Response: The application includes information which describes the event, identifies the sponsor and hours it is open to the public. The applicant has also included information from Oregon Department of Transportation and the County Roadmaster regarding an approved traffic control plan.

(j) A detailed site plan map showing existing structures on the property, proposed temporary structures, activity areas, stages, driveway access, parking and circulation areas;

Response: The submitted materials include a site plan, that shows the existing structures, temporary structures, activity areas, stage, driveway access, parking and circulation. The site plan is included in this report.

(k) If facilities are to be constructed, assembled or erected on the premises in preparation of the event or future events, or food services are to be provided, a written, legible and comprehensive plan of the location and manner of construction, assembly or erection of said facilities;

Response: No facilities are to be constructed, bleachers are assembled on site, and food services are in self-contained food trucks. The site plan included shows the location of bleachers and food trucks.

(l) Evidence that all permits and licenses as required by state statutes and rules and regulations enacted thereunder have been obtained;

Response: The Applicant has provided a certificate of insurance and OLCC permits.

(m) Applicants' statement that they shall abide by the terms and provisions of this chapter, and all laws, rules and regulations of the state of Oregon and Crook County;

Response: The application is signed by the property owner and managing member of the O'Neil Arena LLC. This is also a condition of approval.

(n) The applicant must provide evidence of casualty insurance to cover claims relating to the event including but not limited to set-up, the gathering and gathering clean-up, in an amount not less than the limits of the Oregon Tort Claims Act (Chapter 30.272 ORS) which insurance must name Crook County as an additional insured.

Response: The Applicant has provided a certificate of insurance naming Crook County as an additional insured.

(3) The event permit shall be kept posted in a conspicuous place upon the premises of the gathering.

Response: This is a condition of approval.

(4) Each permit application shall be accompanied with a fee to cover the cost of inspection, investigation, issuance, and processing of the permit. The amount of the fees will be set by the county court in accordance with the terms of Chapter 203.115 ORS.

(a) Until the fees are established by court order, said fees shall be provided by this section. Upon establishment of fees by court order, the fees established by this section will no longer be effective. The application fee shall be:

(b) Incomplete applications shall be denied and the application fee, less county costs, shall be returned to the permit applicant.

Response: The Applicant has paid the application fee and the deposit will be set by the County Court.

(5) Notice Requirements – Public Hearing.

(a) The planning director shall send notice of the application to the sheriff and other interested law enforcement agencies, the county roadmaster, the county health department, the county building official, the county administrative office and the chief of the fire district in which the gathering is to be held. The planning director may request such cooperation and assistance from other state and local agencies as may be deemed necessary.

(b) Each county official receiving notice of the application under subsection (5)(a) of this section shall submit comments or responses in writing to the planning director within 14 days after the date the notice was mailed. The comments may include recommendations whether to approve or deny the permit and conditions that should be imposed.

(i) Sheriff's Department. Upon receipt of an application for a social gathering permit, the sheriff shall consider, before approving or denying the permit, the requirements of OAR 333-039-0050, Security Personnel, and 333-039-0055, Parking; whether a permit is needed and, if so, has been obtained by OLCC; and whether a noise variance is needed and, if so, has been obtained. The sheriff may consider the public health, safety, and welfare, in this determination, and the rationale for the determination shall be stated in the sheriff's approval or denial of the application.

(ii) Crook County Public Health Official. The county health official shall recommend whether to approve or deny the permit considering the requirements of OAR 333-039-0015, Water Supply, OAR 333-039-0020, Drainage, OAR 333-039-0025, Sewerage Facilities, OAR 333-039-0030, Refuse Storage and Disposal, OAR 333-039-0035, Food and Sanitary Food Service, and in addition to the fire chief, OAR 333-039-0040, Emergency Medical Facilities, and also considering the public health, safety, and welfare, and the rationale for the county health official's recommendations.

(iii) Local Fire District. The fire chief shall consider, before approving or denying the permit, the requirements of OAR 333-039-0040, Emergency Medical Facilities, and 333-039-0045, Fire Protection. The fire chief may consider the public health, safety, and welfare in this determination, and the rationale for the determination shall be stated in the fire chief's approval or denial of the application.

(iv) Crook County Road Department. Crook County will require the applicant to submit a traffic control plan ("TCP") to the county for approval. This plan will show how traffic will enter the county road system and exit the county road system without substantial interruption to surrounding properties. This may require flaggers and advance temporary signing. The cost of such a plan and the execution of the plan will be the responsibility of the applicant. Modifications to the plan during the event may be necessary to ensure that the traffic needs of the county road system are protected.

Response: The above have been noticed and provided comments.

"Based on the fact they will have their own security, IF they are licensed by the State, then I don't see any issue. This would be the same as any other group that puts on major events in the county. We will not be there providing security, but will respond as normal if there is any issue."
Sheriff Gautney

Russ DeBoodt, Crook County Fire and Rescue, provided verbal comment that he had talked with the Applicants, they have CMT on site, and proposing to have open access for any emergency personnel. He also stated that the property is in the Redmond response area and encouraged the applicants to reach out to Redmond and make them aware of the event. He also asked that an address off of Lone Pine be assigned for the arena as the address associated with the property is on O'Neal.

The applicants have applied for electrical permits for the arena and planning staff has stated that they could be given an address for the electrical service at the arena and be assigned a Lone Pine address, which would be shared with Emergency Responders. The arena entrance would also be given a green fire marker sign for easier identification.

"I have reviewed the traffic control for this event and am good with it. They have also coordinated with ODOT because of the proximity to the O'Neill Hwy. I believe ODOT is OK also"
Thanks
Robert E. O'Neal
Road Master
Crook County Road Department

(c) The planning director shall make a recommendation on the application to the Crook County court.

Response: It is the Community Development Directors opinion that the application meets the social gathering standards as laid out in this chapter.

(d) The Crook County court shall hold a public hearing on the issue of the application's compliance with all of the requirements of this chapter. Notice of the time and place of such hearing, including a general explanation of the matter to be considered, shall be published at least seven calendar days before the hearing in a newspaper of general circulation in the county.

Notice shall also be sent to property owners within 750 feet of the property upon which the social gathering will be held.

Response: Notice was sent out on July 13th, seven days prior to the County Court hearing.

(6) Permit Conditions. The Crook County court may, as conditions for the permit, require:

- (a) County officers to inspect the social gathering for compliance with the law as often as is necessary at the sole discretion of the county;
- (b) Inspection by the fire chief or designee for compliance with fire safety regulations as often as is necessary at the sole discretion of the fire district;
- (c) Inspection of the social gathering site by the county sheriff or other law enforcement for compliance with the conditions of the clearance concerning crowd control, traffic management and compliance with applicable laws;
- (d) If the inspections described above reveal deficiencies in compliance with local, state, or federal law, the inspectors may return as often as needed until the deficiencies are cured. If the deficiencies are not cured or cannot be cured, the county sheriff may terminate the social gathering as provided in subsection (5) of this section;
- (e) A cash deposit of up to \$5,000 to cover county costs associated with the gathering (e.g., county personnel costs associated with crowd control, traffic control, and site clean-up).

Response: The County Court may include the above as conditions of approval for the event permit.

(7) Authority of the Sheriff to Regulate Social Gatherings.

- (a) The county sheriff has the authority to order the crowd to disperse and leave the social gathering site if the permit holder cannot maintain order and compliance with all applicable state and local laws, or refuses to maintain order and compliance with state and local laws or refuses or is unable to adhere to the terms and conditions of the permit.
- (b) If at any time during the social gathering the number of individuals or vehicles attending the gathering exceeds the number of individuals or vehicles estimated in the permit application and creates, in the judgment of the sheriff, an unreasonable threat to the health, safety and welfare of the public, the county sheriff has the authority to require the permit holder to limit further admissions until a sufficient number of individuals or vehicles have left the site to eliminate the health, safety or welfare threat to the public.

RESPONSE: Applicant is responsible for adherence to the above.

5.04.250 Operation of social gatherings.

(1) Sale of Intoxicating Liquor Prohibited. No organizer shall permit any person to sell intoxicating liquor at a social gathering nor permit intoxicating liquor to be sold on the premises without first obtaining appropriate licenses from the Oregon Liquor Control Commission, copies of which shall be submitted to the planning director.

RESPONSE: The Applicant has submitted the OLCC license approval.

(2) Illegal Drugs Prohibited. No organizer of a social gathering shall permit any person to bring controlled substances into a social gathering, nor permit controlled substances to be used on the premises.

RESPONSE: Applicant is responsible for adherence to the above.

5.04.260 Enforcement and penalties.

Any person who initiates, organizes, promotes, permits, conducts, or causes to be advertised a social gathering or the owner of property, or person in charge of property upon which a social gathering is conducted, without obtaining the permit provided in this chapter, or who conducts or allows a social gathering with a permit but in violation of the terms and provisions of this chapter and of the permit granted, or who shall counsel, aid, or abet such violation or failure to comply, shall be punished, upon conviction, by a fine of up to \$2,500 per day. A failure from day to day to comply with this chapter shall be a separate offense for each such day.

In addition to levying penalties, the county reserves the right to employ other enforcement as necessary including, but not limited to, the right to seek an injunction to prohibit the gathering. Actions will be reviewable by the circuit court. The county can recover all attorney fees and any and all enforcement costs.

RESPONSE: Applicant is responsible for adherence to the above.

5.04.270 Conformance with other law.

This chapter shall in no way be a substitute for, nor eliminate the necessity of, conforming to any and all state laws, rules and regulations, and other county ordinances which are now, or may be in the future, in effect which pertain to the conduct of social gatherings.

RESPONSE: Applicant is responsible for adherence to the above.



APPLICATION FOR PERMIT TO CONDUCT AN OUTDOOR SOCIAL GATHERING

Name of Gathering:

PBR Challenge Series O'Neil Arena

Date Application Submitted:

Crook County

JUN 20 2022

Community Development

I. General Information.

It is unlawful for any sponsor, owner of property, or person in charge of property to initiate, organize promote, permit, conduct or cause to be advertised a social gathering, unless a permit has been obtained pursuant to Crook County Code Chapter 5.04.

The application with all attachments shall be submitted to Crook County Community Development, 300 NE 3rd Street, Prineville, Oregon as soon as possible, but no less than 60 days prior to the date of the social gathering.

Fees are as follows:

101 to 250 participants	\$200.00
251 to 500 participants	\$500.00
501 to 1000 participants	\$1,000.00
1001 to 3000 participants	\$1,500.00

II. Organizer Information.

The Organizer includes any person who holds, stages or sponsors an outdoor social gathering. The Organizer shall establish a headquarters at the gathering site and the Organizer or Organizer's designee shall be present at the gathering at all times during operating hours.

Organizer Name: Mickie Mortimore

Organizer's Address: 4211 SW Highland Ave

City State ZIP Code Redmond, OR 97756

Organizer's Phone Number: 541-419-4884 FAX Number: _____

Organizer's E-mail Address: oneilarena1@gmail.com

Contact Person (Person-in-charge): Mickie Mortimore

Contact Person's Phone Number: _____

Contact Person's Phone Number While at the Event: 541-419-4884

An Organizer who is not the owner of the property shall provide a signed authorization form from the property owner (Attachment A)

III. Property Owner Information

Owner refers to any person, who alone or severally with others, has legal title to the premises where the social gathering will take place. This can be a person or group who has charge or control of the property such as the owner's agent or lessee.

Owner Name: Paul Terrell
 Owner Address: 19221 NE ONEIL Hwy
 City State ZIP Code Redmond OR 97756
 Owner Phone Number: 503 867-9820 FAX Number: _____
 Owner E-mail Address: Paul Terrell@hotmail.com

IV. Site Information

Site Address: 19221 NE ONEIL Hwy Redmond OR 97756
 Tax Account Number(s): _____
 Description of site (fields, forest, meadow, etc., including the identification of any ponds, lakes, creeks, streams, rivers, or wetlands): fields, Crooked River
Near By

V. Gathering Information

Date(s) Gathering Will Be Held: August 19th and 20th
 Date(s) for Set-up: 19th & 20th
 Date(s) for Clean-Up: Sunday 21st
 Gathering Name: PRR Challenger Series
 Gathering Site Name: O'Neil Arena
 Purpose of Gathering (run, walk, fair, concert, etc.) [provide details]:
Bull riding, ~~motorcycle racing~~ and concert

Describe the planned activities at the gathering (or attach a program of events)

Bull riding, and concert

Hours of Operation: 5 pm - 10 pm
 Maximum Number of Attendees at Any Given Time: 2000

How long is an attendee likely to be on the site? (Hours): 5 hrs
Maximum Number of Attendees Expected Each Day: 3000
Maximum Number of Attendees Over the Entire Gathering: 4,000
How will attendance be verified (e.g., wrist bands, ticket sales)?
Ticket Sales

Will there be overnight camping? Yes No

VI. Event Information.

Food Booths

Will food booths be present? X Yes No

Food Booth Coordinator's Name: Mickie Montimore

Food Booth Coordinator's Phone Number: 541-419-4884

Food Booth Coordinator's E-mail Address: oneilarenall@gmail.com

Food Booth Coordinator's Phone Number While at the Event same

Will the Food Booth Coordinator provide the food booths?

 Yes No

If no, who will provide the food booths? Food Vendors/Food trucks

[Food booths may be provided by the event Organizer, the food vendor, or other person(s).]

Will the Food Booth Coordinator provide the electricity for the food booths?

___ Yes X No

If no, who will provide the electricity? Vendor w/ generators

Will the Food Booth Coordinator provide hand wash stations IN the food booths? ___ Yes X No

If no, who will provide the hand wash stations IN the food booths?

Food truck owners

Will the Food Booth Coordinator provide refrigerated trucks?

 Yes X No

Alcohol

Will alcoholic beverages be sold on the premises?

X Yes _____ No

If yes, has the Oregon Liquor Control Commission granted approval?

_____ Yes _____ No

In the process**Sound System**

Will amplified sound system or a public address system be used?

X Yes _____ No

What hours will the amplified sound system/public address system be used:

5-10 pm**Restrooms**

Will restrooms/portable toilets be provided?

X Yes _____ No

If yes, how many facilities will be provided?

16

Who is the contractor responsible for handling wastewater management (e.g., providing and servicing portable toilets)?

Company Name: Cascade Medical Transport Ranch Country
Contact Name: Nik Tjarks 541-408-6058 Nathan Portapotties
Phone Number: 541-408-2855 541-480-9058**Drinking Water**What will be the source of the required water supply? Food Carts

[The Organizer shall provide and strategically located drinking water stations, complying with OAR 333-039-0015, to effectively meet the drinking water needs of attendees, participants, and staff.]

First Aid/Medical ServicesHow many first aid stations will be provided? 1

Who is the r responsible for providing first aid/medical services?

Company Name: Cascade Medical TransportContact Name: Nik TjarksPhone Number: 541-408-2855

[Each event shall have Emergency Medical Facilities as defined in OAR 333-039-0040. Additional facilities may be required by the County Health Department, due to the nature of the event, time of year, number of attendees and participants, risk of injuries, or other public health and safety needs.]

Lighting

Will the event be held after daylight hours? X Yes _____ No

[If the temporary event will be held after daylight, there must be adequate lighting to ensure the comfort and safety of the attendees, participants, and staff. Lighting is required in the parking areas as well as on the event site.]

What type of lighting source and number of lighting fixtures will be used? _____

6 light towers

What electrical source will be used? Generators

Solid Waste Management

How many, and what type, trash containers will be on site? 15 trash cans

Will the Organizer handle solid waste management and site clean-up?

X Yes _____ No

If yes, who will be responsible for the solid waste management and site clean-up?

Name: O'Neil Arena Personnel

When will the clean-up take place? Sunday and during the events

If no, who is the contractor, under written contract with the Organizer that will handle the solid waste and site clean-up?

Company Name: Hauling to dump

Contact Name: _____

Phone Number: _____

When will the clean-up take place? During event and the 21st

How will the waste be collected and where will it finally be disposed? in a

Trailer Then Hauled to Prineville Dump

Crowd Control

Describe the type of crowd control/security personnel that will be on-site during the event. Detail the number of personnel on site and their responsibilities.

Describe who will be in charge of security for the gathering:

Alpha Security will be in charge w/10 people

Who is the contractor, under written contract with the Organizer that will handle the crowd control and security?

Company Name: Alpha Security

Contact Name: Jeremy

Phone Number: 541-214-8319

Other

Will there be fireworks? Yes X No
If yes, what time? How long?

Will animals be present? X Yes No
If yes, how will the animals be involved? the event is a
bull riding so around 35

VII. Traffic Control Plan

The applicant is required to submit a Traffic Control Plan to the County for approval. The plan will show how traffic will enter the county Road System and exit the County Road system without substantial interruption to surrounding properties. The plan should include a description of any flaggers that might be required and any advance temporary signing.

VIII. Site Plan and Directional Signs

- A. Sufficient signage shall be required for identifying and directing attendees, participants and staff to: all entrance and exit locations, the Organizer's headquarters, first aid station(s), restrooms, and free drinking water facilities. All lettering shall be in a color and design that is in high contrast with the background and of an appropriate font size to be clearly visible and easily read from anywhere on the gathering site. Signage on the first aid station(s) shall be posted in all directions for everyone to clearly identify. All signage shall be in compliance with local fire and building codes. If a gathering is held at night time, all exit signs and exit markings

shall be illuminated. Additionally, within an enclosed building, illuminated low level exit signs and directional markings shall be required.

B. A detailed site plan of the area where the gathering will take place, including the following details, shall be submitted with this Application. (A hand drawn map of reasonable scale is acceptable.) The site plan shall show existing structures on the property and proposed temporary structures.

- 1) Show parking areas available and designate areas for handicapped, attendees, participants, and staff both those under the control of the Organizer and others which may be used off site for the gathering. Include an estimate of the size of the area and the number of parking spots that will be provided;
- 2) Location of the entrances and exits designated for attendees, participants, and staff, including placements of directional signs leading to these locations, as well as any interior walks and roadways (Please detail emergency vehicle access and mark in which direction traffic will flow on the interior roadways);
- 3) Location of the Organizer's headquarters, including the placement of directional signage showing this location;
- 4) Location of any trails, tracks, runs, roadways and the like;
- 5) Location of food booths;
- 6) Location of restrooms, indicating which are handicap accessible, and hand wash stations, both permanent and portable, including placement of directional signs leading to these facilities;
- 7) Location of solid waste receptacles;
- 8) Location of waste water tanks, if unable to directly connect to the sanitary sewer system;
- 9) Location of free drinking water stations including placement of directional signs leading to these stations;
- 10) Location of lighting, if event takes place after daylight hours;
- 11) Location of electrical power sources;

- 12) Location of stage and sound equipment, indicating the direction they are pointing; and
- 13) Location of the first aid station(s), including the placement of directional signage showing this facility, emergency vehicle parking, and emergency vehicle ingress and egress routes.
- 14) Location of camping area (if provided)

IX. INSURANCE

Has the applicant provided proof of casualty insurance? X Yes
 _____ No

Has the applicant provided the cash deposit as required by Crook County Code 5.04.060(2)? X Yes X No
Mass Social 5.04

The applicant agrees to meet the terms and provisions of Crook County Code chapter 5.04 and all laws, rules and regulations of the state of Oregon and Crook County.

Tom Kovic

Applicant Signature

5/25/22

Date

PBR Event August 19th and 20th
O'neil Arena
19221 NE O'Neil Hwy, Redmond

Set up for the event will start around noon of the 19th. This will be for the cattle sorting at 3 and a concert to follow.

The 20th set up will start with volunteer around 10 am. Food carts will start arriving around noon. This will be very light traffic. Doors will open around 5 PM for the PBR event. We will have traffic control out for the hour prior to the event as required by ODOT and Bob Oneal from the county. The event will end no later than 10 PM on both nights.

Sunday will consist of breakdown and clean up. This is again with volunteers and will have very light traffic.

From: Russ Deboodt rdeboodt@ccf-r.com
Subject: RE: SITE PLAN for O'neil Hwy and Lone pine
Date: June 17, 2022 at 1:41 PM
To: Mac Even mac@evenbetterhomes.com, Katie McDonald Katie.McDonald@co.crook.or.us
Cc: micci mortimore mmicci2002@yahoo.com, Shannon Fuller shannonafuller@gmail.com

Good afternoon Katie,

I have reviewed the site plan for the bull riding event on Lone Pine Road. I am good with the plan submitted. Please let me know if you need anything additional from us.

Regards,

Russell Deboodt
 Division Chief - Fire and Life Safety
 W-541-447-5011
 C-541-280-0911
 F-541-447-2705
rdeboodt@ccf-r.com

From: Mac Even <mac@evenbetterhomes.com>
Sent: Friday, June 17, 2022 8:37 AM
To: Russ Deboodt <rdeboodt@ccf-r.com>
Cc: micci mortimore <mmicci2002@yahoo.com>; Shannon Fuller <shannonafuller@gmail.com>
Subject: Re: SITE PLAN for O'neil Hwy and Lone pine

1. Yes
 2. Yes
 3. Absolutely
 4. Correct
 5. Yes, we will have a water truck working before the show and it will be there on standby during the event.
 We will have the access open the entire event. We have not talked too Redmond fire but we will definitely reach out to them.
 Do you think you could write a quick letter about this so I can give it to the county planners.
 I appreciate your help. Thanks, Mac
 If you have any questions for me you can reach me at 503-348-5602

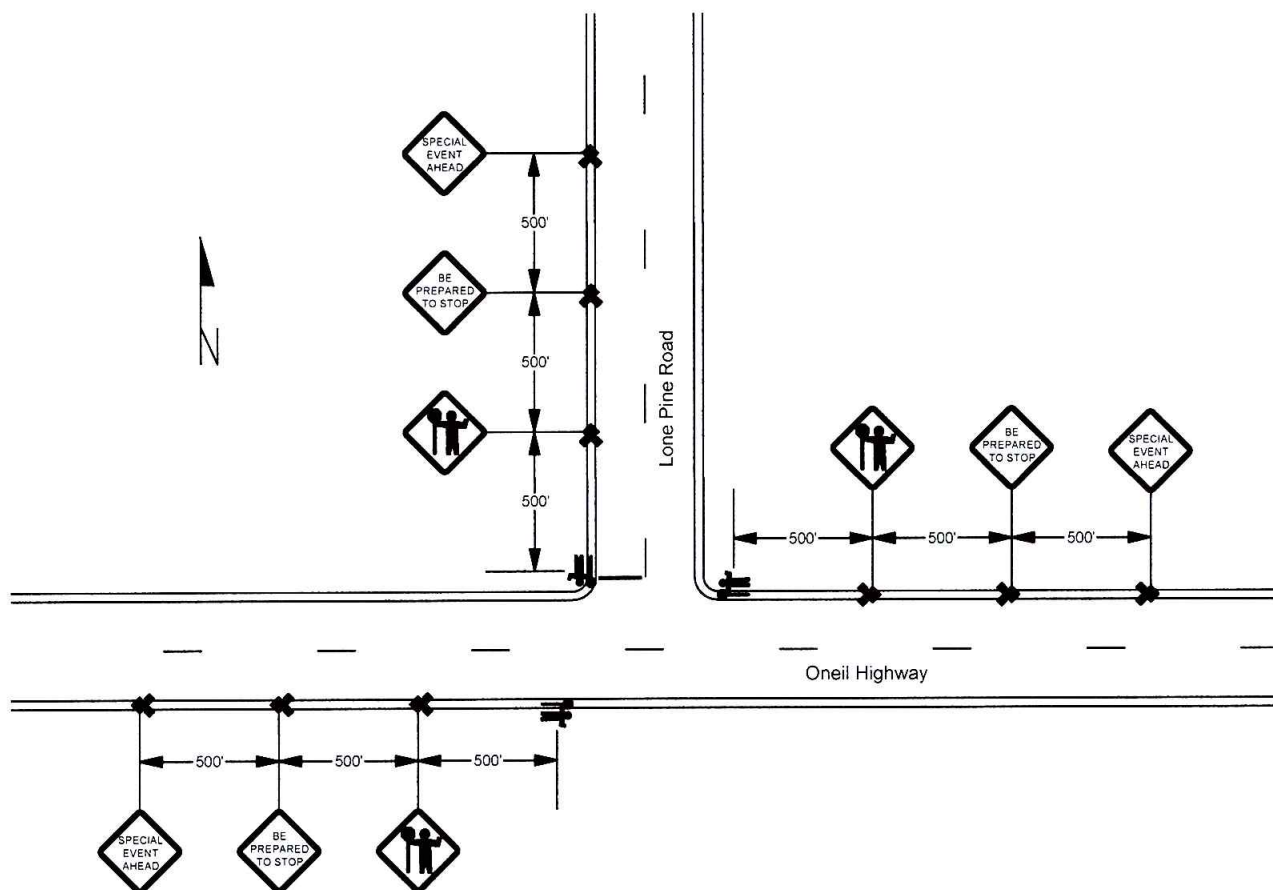
On Jun 16, 2022, at 2:14 PM, Russ Deboodt <rdeboodt@ccf-r.com> wrote:

Hey Mac,

Thank you for the site plan. Just so I can confirm a few things:

1. EMS standby is being provided by CMT.
2. Primary Access to the event is off Lone Pine Road, and there will be flaggers during the event.
3. Food carts are self-contained and have the appropriate fire extinguishers for what they are cooking

Traffic Control Plan: Oneil Highway at Lone Pine Road
August 20, 2022, 6:00 to 7:00 PM (1 hour prior to event start)



Notes:

- 1) Provide one flagger on each intersection approach (3 total).
- 2) Provide signage on each approach conforming with the spacing requirements as shown.
- 3) The primary purpose of event flagging at this event is to ensure that the eastbound lane does not develop significant queues which obstruct highway traffic flow on Oneil Highway. Flaggers shall interrupt westbound traffic flows as needed to serve eastbound left-turning and through traffic, and to safely clear any southbound queues approaching Oneil Highway on Lone Pine Road.

CROOK COUNTY
PERMIT FOR SOCIAL GATHERING

<DATE of permit>

Application Number: N/A

Permit Number: 2022-01

A. Event Information

Gathering Title: "PBR Challenge Series, O'Neil Arena," also known as "US Shoot Out Tour"
(hereinafter "the event.")

Gathering Dates: August 19 – August 21, 2022

Opening Time: 12:00 PM

Closing Time: 10:00 PM

Pre-opening set-up dates: Friday, August 19, 2022

Post-closing clean-up dates: Sunday, August 21, 2022

Maximum number of attendees (guests, vendors, staff, all others): 4,000 over the entire event.

B. Permittee Information

Permittee: Mickie Mortimore, for O'Neil Arena, LLC, an Oregon limited liability company.

Address: (No PO Boxes) 4200 SW Highland Avenue

City, State, ZIP: Redmond, OR 97756

Regular business phone: 541-419-4884

24-hour contact phone: 541-419-4884

Regular business email: oneilarenallc@gmail.com

24-hour contact email: oneilarenallc@gmail.com

Fax:

This Permit is **not effective** unless signed and notarized by the Permittee named above.

Signature / Date

Print Name and Title

STATE OF _____, County of _____) ss.

This instrument was acknowledged before me on _____, 20____,

By_____.

Notary Public – State of _____

PBR Challenge Series, O'Neil Arena

Conditions of Approval

Page 1 of 7

C. Property Information

Address of Event: 19221 NE O'Neil Highway, Redmond, OR 97756
 Tax Lots of Event: 14 14 29 000 0200
 Owner of Property: Paul Terrell
 Owner's Address: (No PO Boxes) 3673 NW 18TH AVE
 City, State, ZIP: OAKLAND PARK, FL 33309
 Owner's Phone: 503-267-8820
 Owner's email: paulterrell@hotmail.com
 Fax:

D. OLCC Management Contact

Name of Point of Contact: Mickie Mortimore (license no. 576362)
 Contact's Address: (No PO Boxes) 4200 SW Highland Avenue
 City, State, ZIP: Redmond, OR 97756
 Regular business phone: 541-419-4884
 24-hour contact phone: 541-419-4884
 Regular business email: oneilarenallc@gmail.com
 24-hour contact email: oneilarenallc@gmail.com
 Fax:

E. Drinking Water Contact

Name of Point of Contact: Mickie Mortimore, an individual.
 Address: (No PO Boxes) 4200 SW Highland Avenue
 City, State, ZIP: Redmond, OR 97756
 Regular business phone: 541-419-4884
 24-hour contact phone: 541-419-4884
 Regular business email: oneilarenallc@gmail.com
 24-hour contact email: oneilarenallc@gmail.com
 Fax:

F. Medical / Mental Health / First Aid Contact

Name of Point of Contact: Nick Tjarks, Cascade Medical Transport
 Contact's Address: (No PO Boxes)
 City, State, ZIP:
 Regular business phone: 541-408-2855
 24-hour contact phone:
 Regular business email:
 24-hour contact email:
 Fax:

G. Security Contact

Name of Point of Contact: Jeremy [REDACTED], Alpha Security
 Contact's Address: (No PO Boxes) [REDACTED]
 City, State, ZIP: [REDACTED]
 Regular business phone: 541-214-8319

24-hour contact phone: _____
 Regular business email: _____
 24-hour contact email: _____
 Fax: _____

H. Traffic Contact

Name of Point of Contact: Mickie Mortimore, an individual.
 Address: (No PO Boxes) 4200 SW Highland Avenue
 City, State, ZIP: Redmond, OR 97756
 Regular business phone: 541-419-4884
 24-hour contact phone: 541-419-4884
 Regular business email: oneilarenallc@gmail.com
 24-hour contact email: oneilarenallc@gmail.com
 Fax:

I. Fire Control Contact

Name of Point of Contact: Mickie Mortimore, an individual.
 Address: (No PO Boxes) 4200 SW Highland Avenue
 City, State, ZIP: Redmond, OR 97756
 Regular business phone: 541-419-4884
 24-hour contact phone: 541-419-4884
 Regular business email: oneilarenallc@gmail.com
 24-hour contact email: oneilarenallc@gmail.com
 Fax:

J. Conditions of Approval

The County approves this permit subject to these conditions being continuously met during the entirety of the Event.

1. Approval of the Event is specifically conditioned upon Permittee's acceptance of and agreement to comply with the terms of Crook County Code chapter 5.04, ORS Chapter 433.735 to .770, and OAR Chapter 333-039 which by this reference are incorporated into and made a part hereof. In the event of any conflict between these authorities, the Permittee will immediately notify the County and abide by the provision most restrictive of Permittee's actions and/or most protective of the general public until otherwise informed by the County.
2. Hours of Operation: Permittee will not allow the event to begin before or extend later than the dates and times described above.
3. Noise: No amplified sound will be used during the following hours:
 -
 -
 -
4. Attendee notification: Each day at _____ o'clock AM/PM, Permittee will provide accurate, contemporaneous information on the number of attendees at the gathering as of that date and time. This information will be provided to the Crook County Sheriff's Office at michael.ryan@crookcountysheriff.org.

5. Permittee will allow the Crook County Sheriff and his/her designees to enter upon and inspect the Property at all hours.
6. Permittee will maintain the points of contact listed above at every hour of the event, and those persons will respond immediately to calls or contacts from the County or designees.
7. Permittee will maintain all licenses and permits required for their activities not otherwise specifically described herein.
8. No condition or provision of this Permit may be modified, amended, or waived by any statement or document, including documents required to be submitted by these conditions, unless these conditions are amended in writing signed by the County and attached hereunto.
9. Alcohol Service:
 - Every person serving alcohol has and maintains a valid and current OLCC server license during the event.
 - Every server will present their license to OLCC, County officials, and each of their designees, immediately upon demand.
 - The hours of alcohol service will be no earlier than 1:00 PM and no later than 10:00 PM.
10. Wastewater:
 - Permittee will maintain not fewer than 6 restrooms during the entirety of the event.
11. Drinking water:
 - Permittee will maintain five (5) gallons of potable water per attendee per day separate from and in addition to any other water source described herein.
 - Permittee will maintain a reserve tank or tanks totaling an amount of potable water equal to 10,000 gallons. The water in these reserve tank(s) will not be used unless the Crook County Sheriff's Office is notified immediately.
 - All water distribution lines, if any, will be installed at a minimum depth of 12 inches in the soil and shall be covered.
 - A minimum pressure of 20 pounds per square inch will be maintained at all times and at all points within the water distribution system.
12. Fire and fire suppression:
 - Permittee will allow the Fire Chief of Crook County Fire and Rescue and his/her designees to enter upon and inspect the Property at all hours of the event.
 - Permittee will allow the Oregon State Fire Marshal and his/her designees to enter upon and inspect the Property at all hours of the event.
 - Each camping space shall be a minimum of 1,000 square feet or large enough to accommodate a parked camping vehicle, tent vehicle or tent, as the case may be, and to maintain at least 15 feet separation from any other camping vehicle, tent vehicle or tent, building, structure, or property line.
 - Permittee will not use or allow attendees to use fireworks during the event.
13. Medical, mental health, and first aid services:
 - At all hours, Permittee will maintain not fewer than one (1) active duty licensed healthcare professional on the property.

- At all hours, not fewer than **one (1)** ambulance shall be provided for emergency evacuation of sick and injured persons.
- Facilities shall be provided in which the healthcare professionals can provide patient care and treatment. The facility shall be enclosed, protected from the elements, and shall have chairs, and locked cabinets for equipment and medicine. All necessary medicine and instruments for conducting first aid and examinations shall be available.
- Lighting within the emergency medical facilities shall be provided and shall be not less than 200 foot candles in areas where treatment and minor surgery are conducted.
- Attending healthcare professionals shall keep accurate records of patients and treatment, and shall immediately notify the Crook County Health Department contact and Sheriff's Office contact of all cases involving a communicable disease.

14. Security and crowd control:

- The Permittee shall maintain an accurate count of persons attending the event and shall provide adequate security arrangements to limit further admissions to the event when the permitted number of attendees has been admitted.
- The Permittee will provide accurate count of attendees to the County immediately upon request.
- The Permittee will ensure that no security or crowd control personnel have been convicted of a felony.
- The Permittee will provide security personnel, numbering not fewer than 1 per 250 attendees, who shall be duly certified as required by law.
- The Permittee will provide all certifications and documentation related to the security personnel as may be required by the Sheriff's Office.

15. Traffic control:

- The Permittee shall provide easily accessible roads of all-weather construction at the event. All roads shall be graded so as to be self-draining and shall be maintained in such condition that emergency and other required vehicles can move upon them unencumbered and can carry out their functions at all times.
- The Permittee will abide by the provisions of the Traffic Control Plan approved by the County.
- An ungraveled dirt road shall not be considered as being an all-weather road.
- Permittee will not allow that any public roadway in the County to experience transit delays of **minutes**.
- The motor vehicle parking spaces shall be arranged to eliminate blockage of parked vehicles and allow vehicles free access to exits at all times.
- The Permittee will maintain parking space reserved for County or State vehicles immediately adjacent to each of the following locations, of at least ten feet wide by twenty feet long: :
 - i. The command/operations center.
 - ii. Each medical/first aid center.
- Each motor vehicle parking space shall have a minimum width of ten feet and a minimum length of twenty feet and shall be clearly marked.

- Permittee will maintain not fewer than ____ flaggers, licensed and certified per Oregon law, at each entrance and each exit during all hours of the event.
16. During all days and hours of the event, and for not less than ninety days thereafter, Permittee will maintain casualty insurance to cover claims relating to the event including but not limited to pre-event setup, the event itself, and post-event clean up activities.
 - The insurance policy will include limits of \$1,000,000.00.
 - The insurance policy must be on a “per occurrence” basis and provide for the payment of claims within 180-days after the scheduled termination of the event.
 - The Permittee will provide current copies of the policy to the County at no charge immediately upon request.
 - The insurance policy must contain the complete statement “Crook County is named as an additional insured.”
 - The insurance policy may not be cancellable and must provide coverage against liability for death, injury, or disability of any person and for damage to property arising out of the event.
 17. The Permittee agrees that it 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 the outdoor social gathering, including any claims, demands, or judgments alleged by the permittee due to violations of the conditions of approval or this Chapter, to the extent such damage, injury or death, is caused by the negligence or intentional wrongful act of the permittee, for its employees, servants, agents, or attendees.
 18. Periodic meetings: The Permittee will meet with County staff and their designees, wherein the property and all event facilities may be inspected:
 - At such times as the County may require due to conditions discovered at or before the Event.
 19. The Permittee consents to the personal jurisdiction of Oregon state courts for any matter related to the conduct of the social gathering.
 20. Conflict: In the event of conflict between this Permit and the terms of any other referenced document, including those incorporated herein, the provisions of this Permit will control. Permittee will immediately notify the County upon discovery of any such conflict.
 21. Any attachment specified by this Permit may be subject to future revisions as the County may reasonably require due to changed circumstances since this Permit was originally issued.
 22. Within ten (10) days before the first day of the event, Permittee will have paid over to the County a deposit as required by Section 5.04.070(15) of the Crook County Code, in the amount of \$5,000.00.
 23. The business entity constituting the Permittee must remain registered and in good standing with the Oregon Secretary of State’s office throughout the term of this Permit, including any post-event periods as described herein or in Chapter 5.04 of the Crook County Code.

24. This Permit immediately becomes void in the event that Permittee (i) applies for or consents to the appointment of, or taking of possession by, a receiver, custodian, trustee, or liquidator of itself or all of its property, (ii) admits in writing its inability, or is generally unable, to pay its debts as they become due, (iii) makes a general assignment for the benefit of its creditors, (iv) is adjudicated as bankrupt or insolvent, (v) commences a voluntary case under the federal Bankruptcy Code (as now or hereafter in effect), (vi) files a petition seeking to take advantage of any other law relating to bankruptcy, insolvency, reorganization, winding-up, or composition or adjustment of debts, (vii) fails to controvert in a timely and appropriate manner, or acquiesces in writing to, any petition filed against it in an involuntary case under the Bankruptcy Code, or (viii) takes any action for the purpose of effecting any of the foregoing; or a proceeding or case is commenced, without the application or consent of Permittee, in any court of competent jurisdiction, seeking any of the foregoing, or an order for relief against Permittee is entered in an involuntary case under the federal Bankruptcy Code (as now or hereafter in effect).
25. If the Permittee fails to meet any of the conditions of this Permit or applicable law, the County may terminate this Permit immediately upon notice to the Permittee, person in charge of the property, and/or the Property Owner, or their successors or assigns.

Issued by the Crook County Court on this ____ day of _____, 2022.

For Crook County

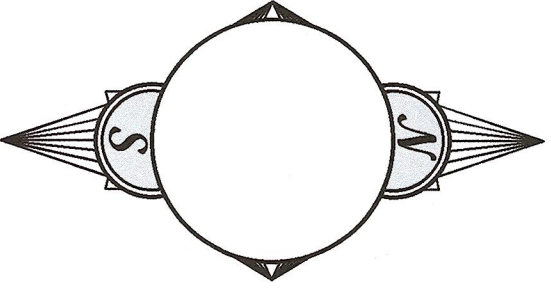
Seth Crawford, County Judge

Jerry Brummer, County Commissioner

Brian Barney, County Commissioner

OVERALL SITE PLAN

19221 Northwest Oneil Highway, Redmond, OR



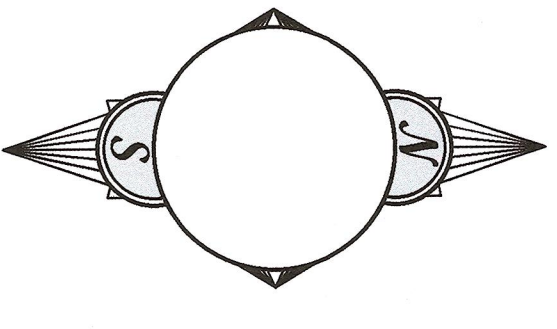
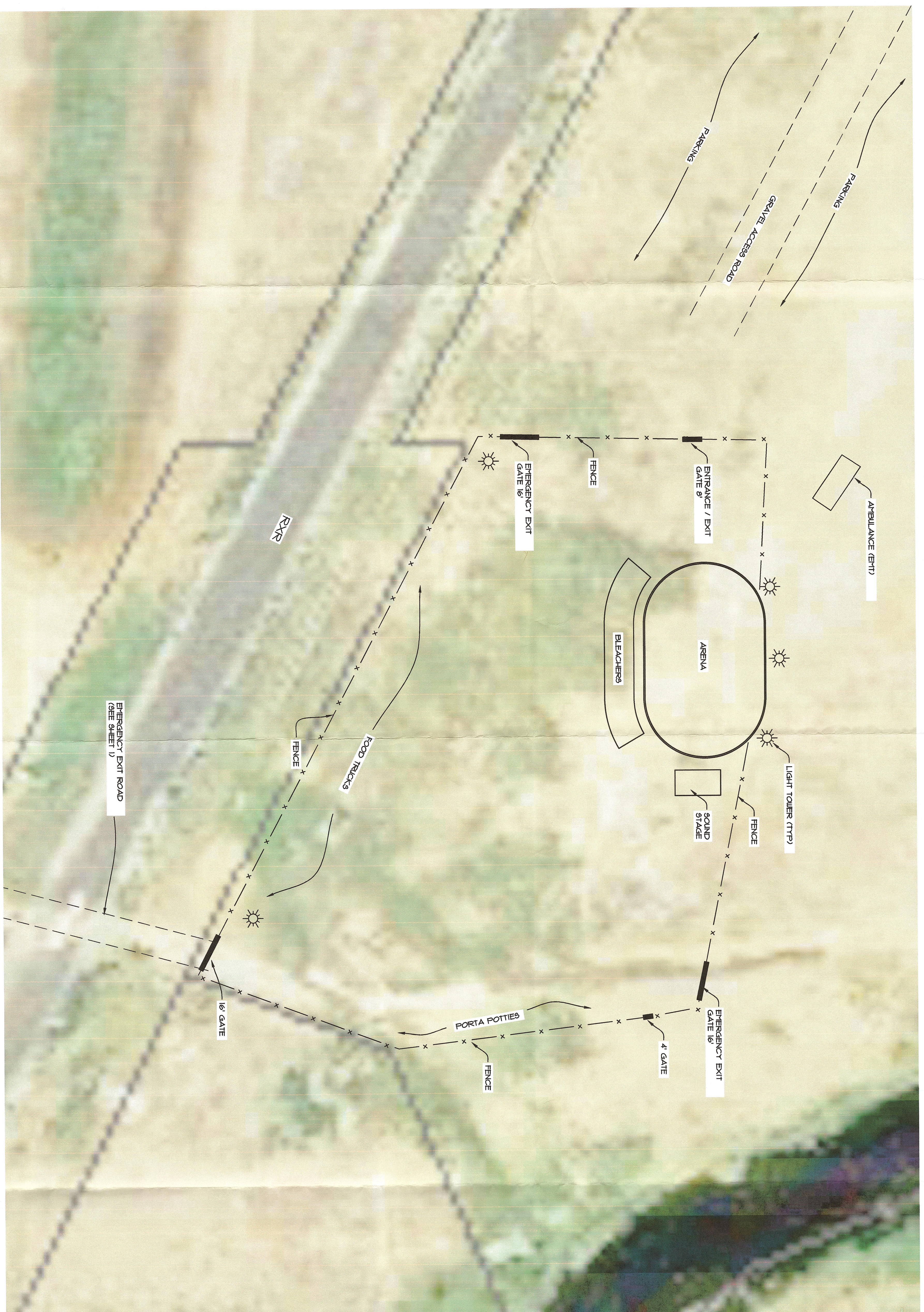
SCALE: 1" = 100'

0 50' 100' 200'


FILE: 22-121 - SITE PLAN.dwg

SHEET 1 OF 2

19221 Northwest Oneil Highway, Redmond, OR DETAILED SITE PLAN



SCALE: 1" = 20'



0 10' 20' 40'

FILE: 22-121 - SITE PLAN.dwg
SHEET 2 OF 2