



CROOK COUNTY WORK SESSION AGENDA

Wednesday, March 26, 2025 at 9:00 am

**Crook County Administration Conference Room I 203 NE Court St. I
Prineville OR**

Members of the public and media are welcome to attend in person or via Zoom: Phone: 1-253-215-8782; Meeting ID: 962 4214 4333; Passcode: 970900

PUBLIC COMMENT

Please note that each speaker is limited to a maximum of five (5) minutes. This guideline helps ensure that everyone has an equal opportunity to speak.

DISCUSSION

1. Crook County 401k Plan Overview

Requester: Kathy Puckett

Presenter: Nick Kralj, BCI (The Standard)

2. USDA Wildlife Services Presentation for Crook County Operations Expansion

Requester: Jacquie Davis

Presenters:

Jerad Mitchell, Wildlife Service Wolf Coordinator

Zach Perdue, Wildlife Specialist, Prineville

3. Consider approval of annual financial assurance update and recertification for Landfill

Requester: Christina Haron

Finance Director

4. Proposal to Allocate \$13,000 of Title III Funds for Continued Fire Prevention and Noxious Vegetation Control in Juniper Canyon under Firewise Communities Initiative

Requester: Christina Haron

Finance Director

5. Request to expend up to \$115,000 of Title III (Secure Rural Schools) Federal funds to purchase and upfit a one ton pickup for Search and Rescue

Requester: Christina Haron

Finance Director

6. Recommendation for Community Health Advisory Council Appointments

Requester: Katie Plumb
Health and Human Services Director

7. Community Mental Health Provider Contract 2025 Amendment with PacificSource

Requester: Katie Plumb
Health and Human Services Director

8. Consider approval of Amendment 1 to formative intergovernmental agreement creating the Crook County Road Agency

Requester: Eric Blaine
County Counsel

9. Community Development Monthly Update

Requester: John Eisler
Presenters: John Eisler / Randy Davis

MANAGER REPORT

COMMISSIONER UPDATES

10. Letter of Support - CORE3

Requester: Brian Barney
County Commissioner

EXECUTIVE SESSION

None Scheduled

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

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Additional Items

Additional items may be discussed that arise too late to be included as a part of this notice. For information about adding agenda items, please contact the County Administration office at 447-6555. Assistance to handicapped individuals is provided with advance notice.

Contact: Brian Barney (brian.barney@crookcountyor.gov (541) 447-6555) | Agenda published on 03/20/2025 at 2:43 PM

AGENDA ITEM REQUEST



Date:

Meeting date desired:

Subject:

Background and policy implications:

Budget/fiscal impacts:

Requested by:

Presenters:

Legal review (only if requested):

Elected official sponsor (if applicable):

CROOK COUNTY
Retirement Plan – Agenda
March 26, 2025 via Teams

1. Attending
 - a. Crook County
 - b. HUB International: Nick Kralj, Ras Smith

2. Prior Minutes

3. Corporate Update
 - a. Changes to Trustees/Fiduciaries
 - b. 20% or More Reduction in Population
 - c. Mergers and Acquisitions

4. Fiduciary Service Card
 - a. Market and Economic Review
 - b. Fiduciary Investment Review
 - c. Demographic Review
 - d. Fee Benchmark

5. Compliance and Administration
 - a. Provisions: 2025 Limits Increase (Super Catch Up); SecureAct 2.0
 - i. Participant Lost and Found – <https://lostandfound.dol.gov/>
 - b. Annual Testing, Compliance; Day-to-Day
 - c. Hub Contract Update

6. Employee Education
 - a. Channels, Content
 - b. Financial Wellness

7. Other Benefits

8. Next steps

a. Next Plan Review: Sept 2025

CROOK COUNTY
Retirement Plan – Minutes
September 19, 2024 via Teams

1. Attending
 - a. Crook County: Christina Haron, Kathy Puckett, Will VanVactor
 - b. HUB International: Nick Kralj, Ras Smith
2. Prior Minutes: Reviewed with no notes.
3. Corporate Update:
 - a. Changes to Trustees/Fiduciaries:
 - i. County Manager Position interim is currently Will VanVactor. The county is actively recruiting to fill the role.
4. Plan Service Card: Reviewed.
 - a. Market and Economic Review: Presented market data as of 09/06/2024.
 - b. Investment Review: Held a thorough review of the fund lineup as a whole and the benchmark data of the individual mutual funds within. Discussion was informed by the methodology outlined in the Investment Policy Statement, and the fund benchmarking data presented in the Fiduciary Investment Review report.
 - i. Watchlist: LCG MFS Growth R6 (MFEKX)
 - ii. Add/Delete: None.
 - c. IPS:
 - d. Demographic Review: see report
5. Compliance and Administration
 - a. Provisions: 2024 Limits Increase; SecureAct 2.0
 - b. Annual Testing, Compliance, Audit; Day-to-Day
 - c. Hub Contract Update
6. Employee Education

- a. Determine Date: during either Open Enrollment or Health/Financial Fair
 - b. Channels, Content
 - c. Financial Wellness
7. Other Benefits
- a. Health Insurance, P&C
8. Next steps
- a. 457 check in in January
 - b. Education: Ras to attend Benefits Fair
 - c. Next Plan Review: March 2025

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

Action Items	Reference Materials	Documentation	Requirements Met	Comments
Responsible Parties Education	Reference Guide: Section 2 All Education Modules	Education Module Checklist	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	3/26/25, 9/19/24, 4/8/24, 9/19/23, 2/3/23, 7/19/22, 10/7/21, 1/29,21, 7/16/20, 11/19/19, 4/1/19, 11/7/18, 5/15/18, 10/9/17, 3/15/17, 11/10/16, 6/2/16, 9/22/15, 9/25/14, 3/6/14, 9/19/13, 11/26/12, 3/14/12
Selecting and Monitoring Responsible Parties Identifying and Monitoring Parties in Interest	Reference Guide: Section 3 Education Modules 1, 2 & 3	Documenting Fiduciaries, Consultants and Service Provider Responsibilities	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Commissioners
	Reference Guide: Section 3 Education Modules 1, 2 & 3	408(b)2		Standard, Hub
Selecting and Monitoring Service Providers	Reference Guide: Section 3 Education Modules 4 & 5	Selecting and Monitoring: Consultants, Plan Providers, Auditors Vendor Analysis & Benchmarking Compensation Disclosure	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	3/26/25, 4/8/24, 2/3/23, 1/29/21, 11/19/19, 11/7/18, 10/9/17, 6/2/16, 9/22/15, 3/6/14, Spring 2010, w/ Standard since 5/03
Selecting and Monitoring Plan Investments	Education Module 6	Investment Policy Statement	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Standard
		Investment Scorecard or Monitoring	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Quarterly monitoring; reviewed 3/26/25, 9/19/24, 4/8/24, 9/19/23, 2/3/23, 7/19/22, 10/7/21, 1/29,21, 7/16/20, 11/19/19, 4/1/19, 11/7/18, 5/15/18, 10/9/17, 3/15/17, 11/10/16, 6/2/16, 9/22/15, 9/25/14, 9/19/13
§404(a) & §404(c) Compliance	Reference Guide: Section 4 Education Module 7	§404(a) & §404(c) Checklist	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	4/8/24, 7/16/20, 11/10/16, 9/22/15, 11/26/12
		§404(a)5 Fee Disclosures	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Optional for governmental plans
Maintaining a Fiduciary File	Reference Guide: Section 4 Education Module 8	Maintaining Your Fiduciary File Checklist	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	2/3/23, 4/1/19, 11/10/16, 9/22/15, 11/26/12
Investing in Employer Securities	Reference Guide: Section 5 Education Module 9	§404(c) Notice and Policy Statement Addendum	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A	Consider Hiring Outside Independent Fiduciary to Handle Securities
Minimizing Risk: Fidelity Bond and Fiduciary Insurance	Reference Guide: Section 6 Education Module 10	Copy of Bond	<input type="checkbox"/> Yes <input type="checkbox"/> No	NA
		Copy of Policy	<input type="checkbox"/> Yes <input type="checkbox"/> No	NA
Claims and Appeal Procedures	Reference Guide: Section 7 Education Module 11	Documentation of Claims and Appeals (actual events)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	9/19/23, 6/2/16, 9/25/14, 3/14/12
Plan Demographic and Document Review	Reference Guide: Section 7 Education Module 12	<u>Annual Plan Review</u> Sample Notices: ACAs, QACAs and EACAs, Initial QDIA, Annual QDIA , Safe Harbor and Summary Annual Report	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	3/26/25, 9/19/24, 4/8/24, 9/19/23, 2/3/23, 7/19/22, 1/29,21, 7/16/20, 11/19/19, 4/1/19, 11/7/18, 5/15/18, 10/9/17, 3/15/17, 6/2/16, 9/22/15, 9/25/14, 9/13/13, 3/14/12 4/8/24, 2/3/23, 6/2/16, 9/22/15, 9/25/14, 11/26/12

Prohibited Transactions	Reference Guide: Section 7 Education Module 13		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	9/19/23, 6/2/16, 9/25/14, 3/14/12
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Guide to the Markets[®]

U.S. | 1Q 2025
As of March 14, 2025



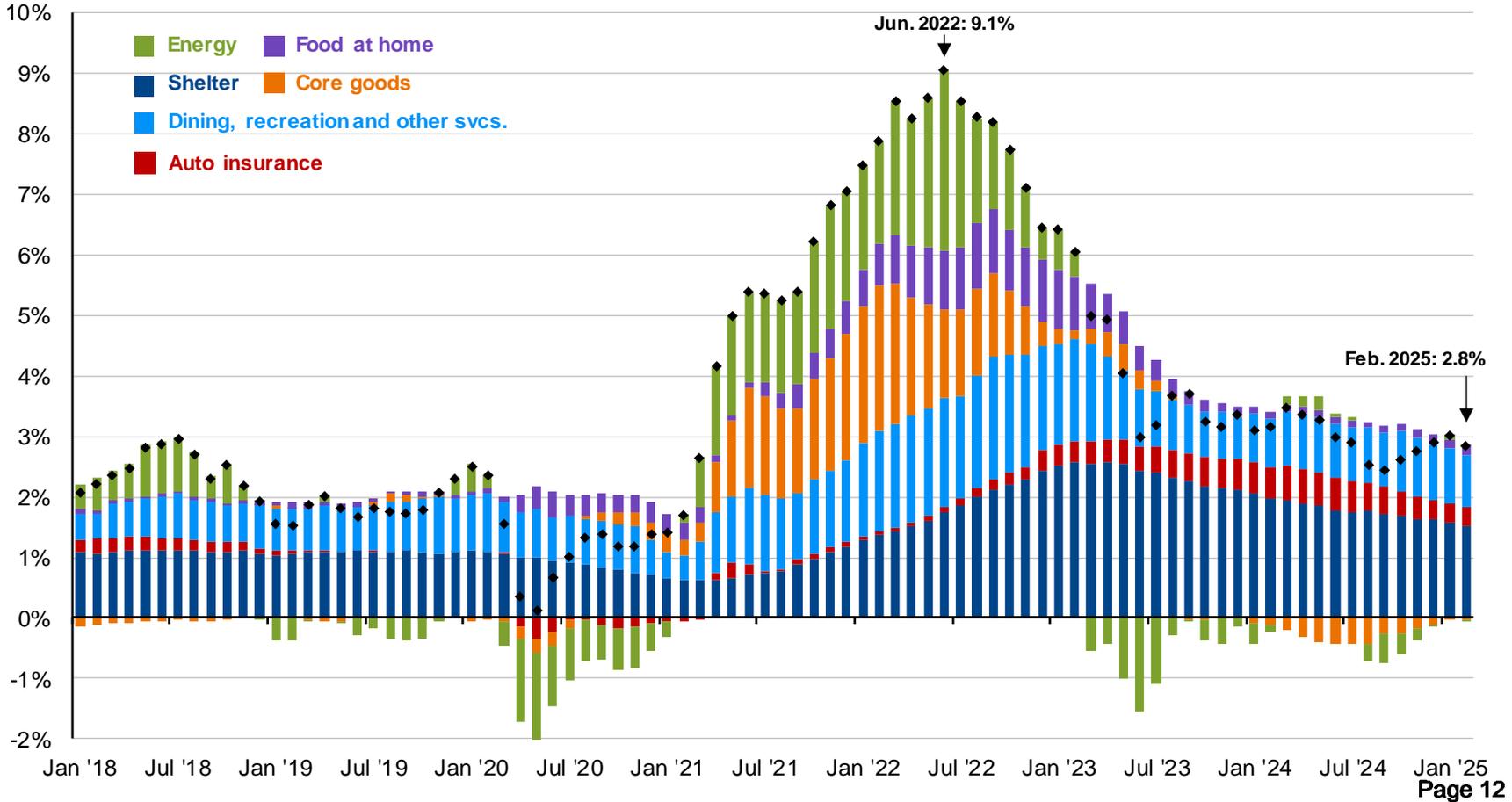


Inflation components

Economy

Contributors to headline CPI inflation

Contribution to y/y % change in CPI, non-seasonally adjusted



Source: BLS, FactSet, J.P. Morgan Asset Management. Contributions mirror the BLS methodology on Table 7 of the CPI report. Values may not sum to headline CPI figures due to rounding and underlying calculations. "Shelter" includes owners' equivalent rent, rent of primary residence and home insurance. "Food at home" includes alcoholic beverages.
 Guide to the Markets – U.S. Data are as of March 14, 2025.

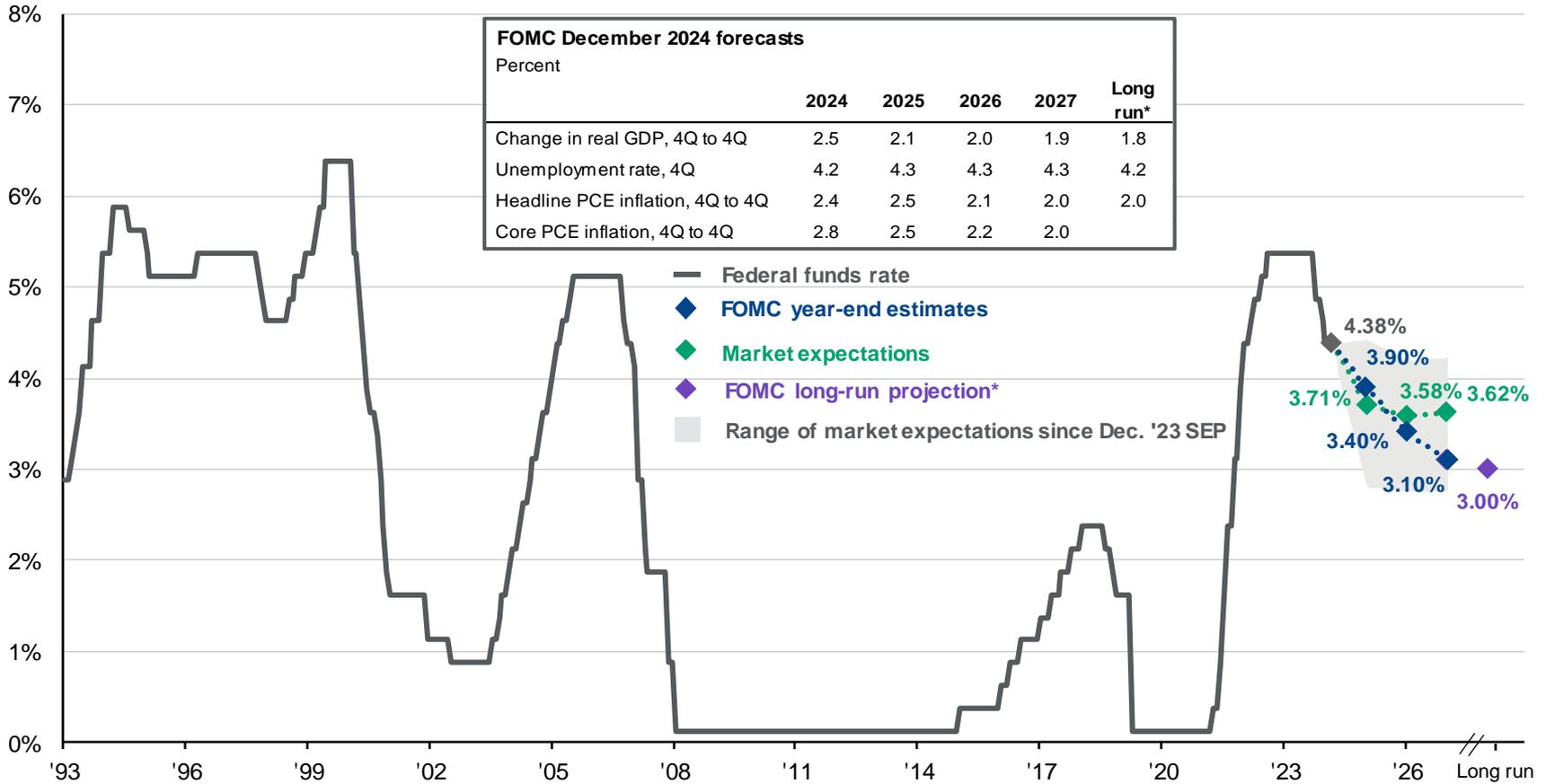


The Fed and interest rates

Fixed Income

Federal funds rate expectations

FOMC and market expectations for the federal funds rate



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

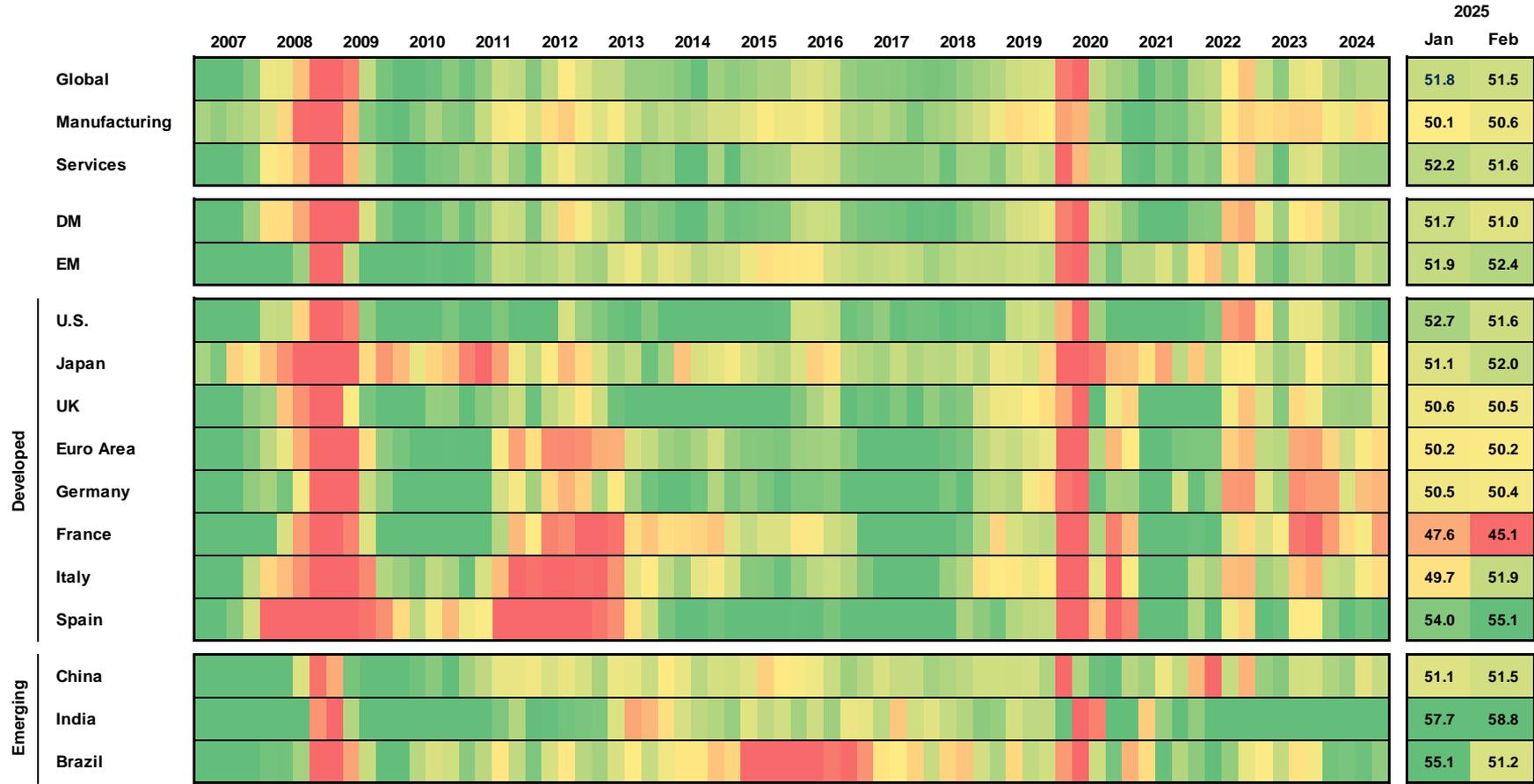
Market expectations are based off of USD Overnight Index Swaps. *Long-run projections are the rates of growth, unemployment and inflation to which a policymaker expects the economy to converge over the next five to six years in absence of further shocks and under appropriate monetary policy. Forecasts 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.

Guide to the Markets – U.S. Data are as of March 14, 2025.



Global economic activity momentum

Global Composite (manufacturing & services combined) Purchasing Managers' Index, quarterly



International

Developed
Emerging

Source: J.P. Morgan Economic Research, Standard & Poor's, J.P. Morgan Asset Management.
 The Composite PMI includes both manufacturing and services sub-indices. Heatmap colors are based on PMI relative to the 50 level, which indicates acceleration or deceleration of the sector, for the period shown. Heatmap is based on quarterly averages, except for the two most recent figures, which are single month readings. Data for the U.S. are back-tested and filled in for 2007-2009. Data for Japan are back-tested and filled in for the first two quarters of 2007. DM and EM represent developed markets and emerging markets, respectively.
 Guide to the Markets – U.S. Data are as of March 14, 2025.

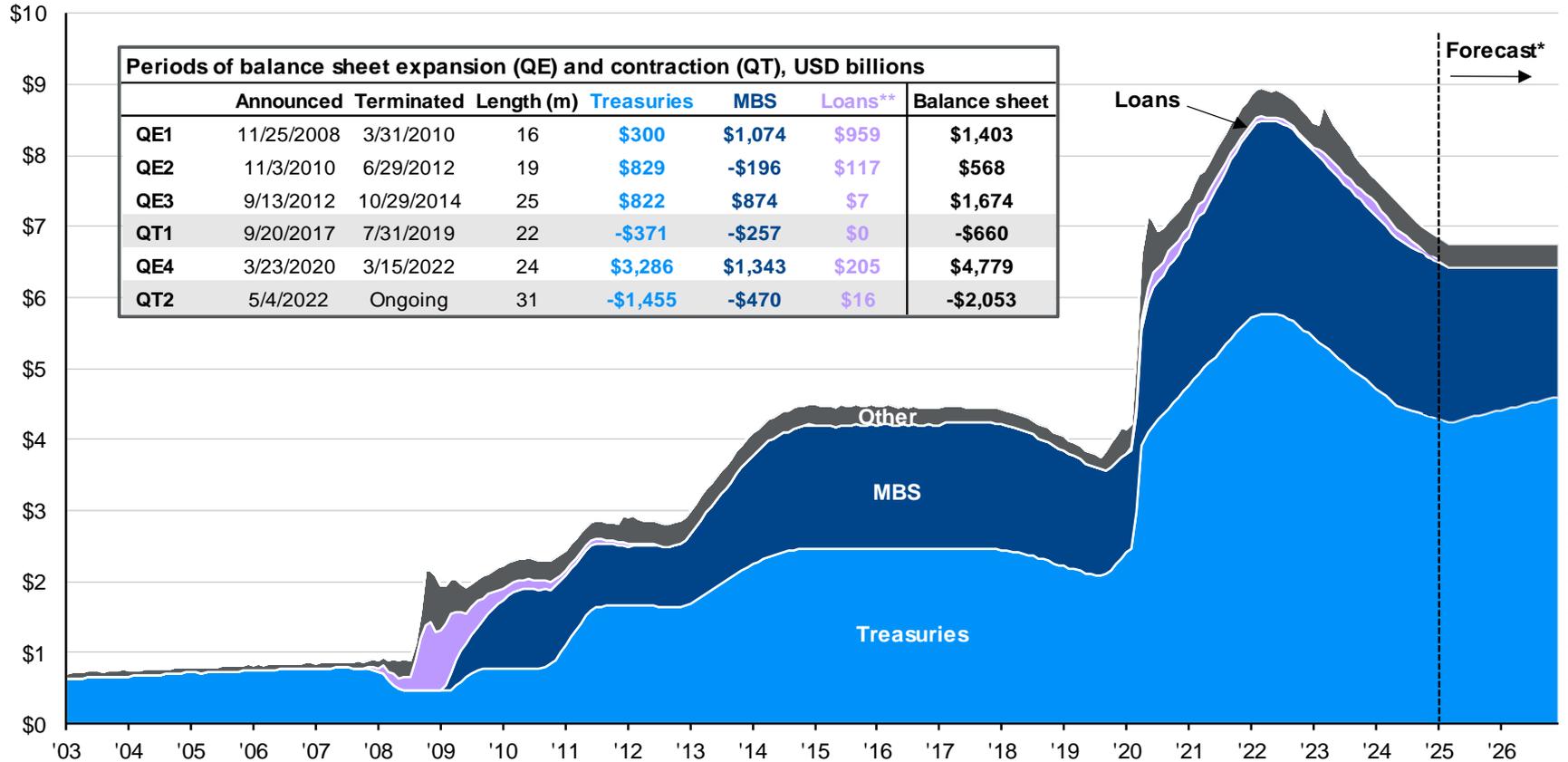


The Federal Reserve balance sheet

Fixed Income

The Federal Reserve balance sheet

USD trillions



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

Total Fed assets represents total assets on the Federal Reserve's balance sheet excluding eliminations from consolidation. *The Federal Reserve began balance sheet run-off (quantitative tightening) in June 2022. Beginning in June 2024, the committee slowed the pace of QT to a cap of \$25bn for Treasuries and \$35bn for MBS. The forecast assumes this pace is maintained through March 2025. Thereafter, we assume the committee will conclude QT and purchase securities in the amount to keep the balance sheet level. We also assume the committee will allow MBS securities to continue to mature and reinvest maturing MBS and Treasuries into Treasury only securities to maintain a stable balance sheet. The forecast does not include the active selling of securities from the committee.

**Loans include liquidity and credit extended through facilities established as a result of a financial or systemic crisis. Loan amount in the table represents the peak facility usage on the Fed's balance sheet during the defined periods of quantitative easing, the minimum facility usage during periods of quantitative tightening and facility usage at the most recent month-end for the current period. Other includes primary, secondary and seasonal loans, other credit extensions, repurchase agreements, foreign currency reserves, liquidity swaps, gold and other assets. 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. Analysis is based on month-end data.

Guide to the Markets – U.S. Data are as of March 14, 2025.



Annual returns and intra-year declines

GTM

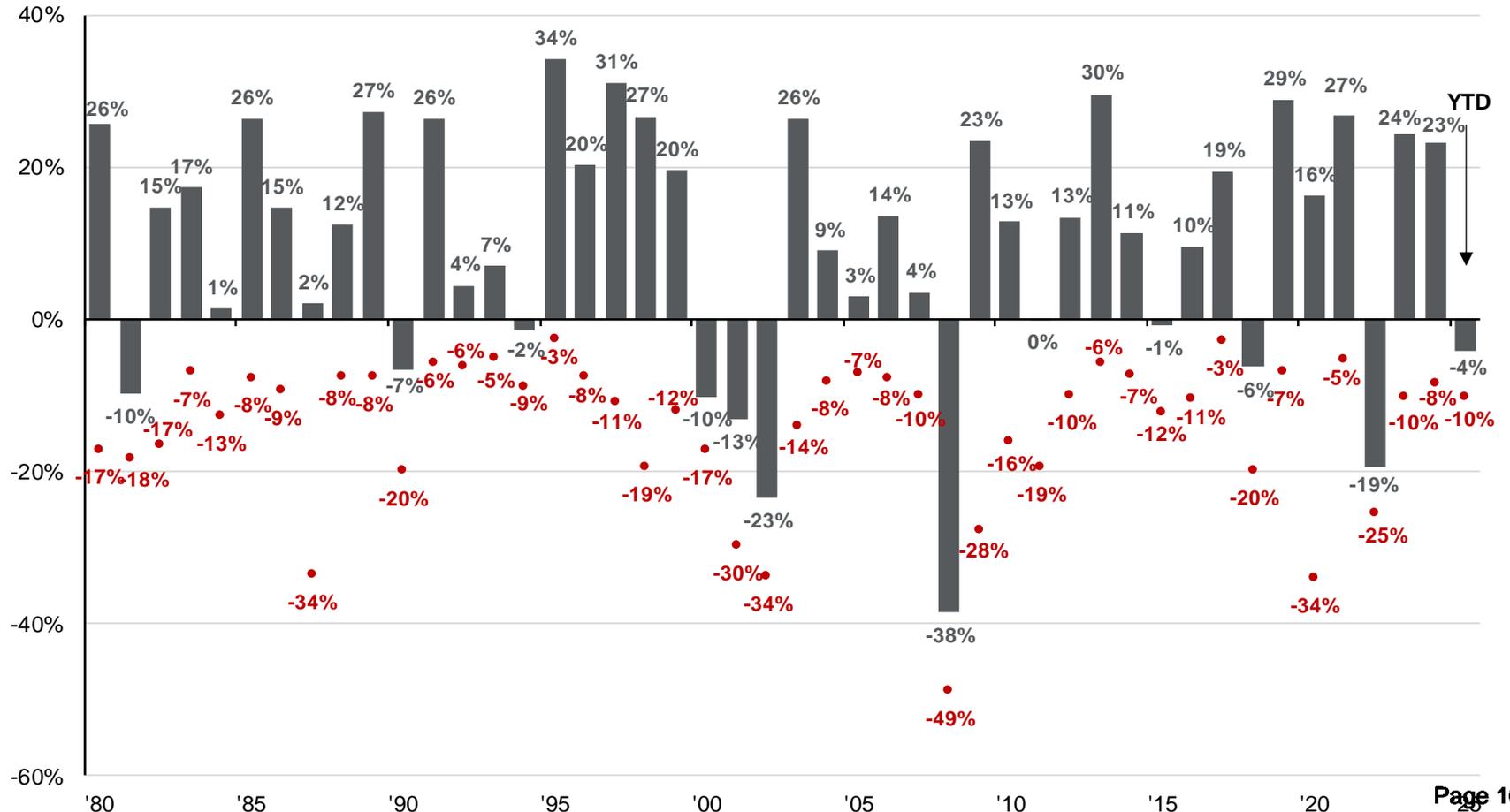
U.S.

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Equities

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

Despite average intra-year drops of 14.1%, annual returns were positive in 34 of 45 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 2024, over which time period the average annual return was 10.6%.

Guide to the Markets – U.S. Data are as of March 14, 2025.



Returns and valuations by style

GTM

U.S.

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10-year annualized

	Value	Blend	Growth
Large	8.7%	12.6%	15.5%
Mid	7.7%	8.9%	10.4%
Small	6.4%	6.6%	6.5%

YTD

	Value	Blend	Growth
Large	0.6%	-3.9%	-8.0%
Mid	-3.1%	-3.9%	-6.3%
Small	-6.9%	-8.1%	-9.2%

Since market peak (January 2022)

	Value	Blend	Growth
Large	18.1%	23.5%	23.2%
Mid	8.6%	7.8%	6.5%
Small	-2.6%	-5.8%	-9.7%

Since market low (October 2022)

	Value	Blend	Growth
Large	43.2%	63.6%	80.6%
Mid	35.3%	41.1%	53.8%
Small	22.5%	25.5%	28.1%

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

	Value	Blend	Growth
Large	16.1 / 13.8	20.3 / 15.9	25.9 / 19.4
Mid	14.9 / 14.5	16.6 / 16.4	25.8 / 20.9
Small	16.3 / 16.8	22.8 / 21.5	37.0 / 25.7

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

	Value	Blend	Growth
Large	116.5%	127.5%	133.4%
Mid	102.2%	101.2%	123.5%
Small	96.9%	105.8%	143.8%

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 January 3, 2022, to March 14, 2025. Since market low represents period from October 12, 2022, to March 14, 2025. 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 March 14, 2025.



Magnificent 7 performance and earnings dynamics

GTM

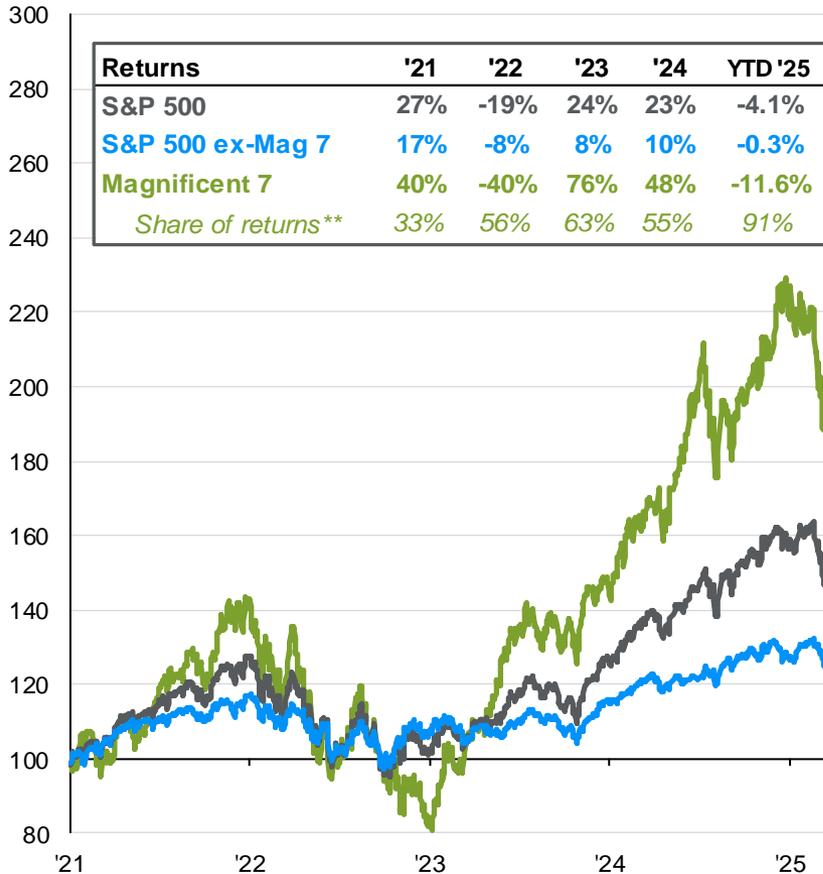
U.S.

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Equities

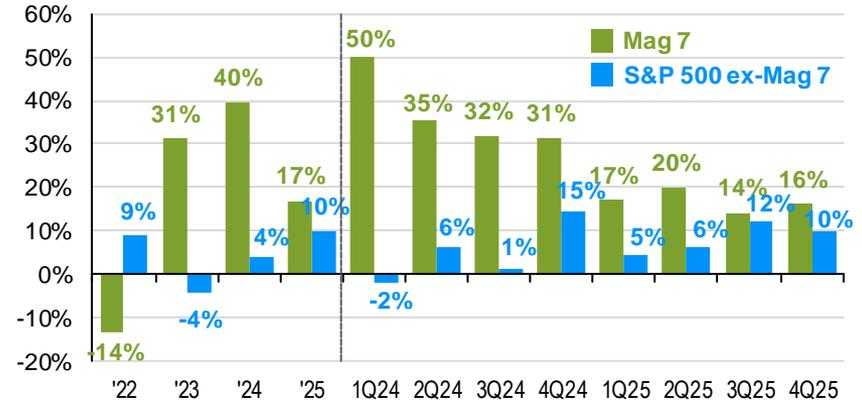
Performance of “Magnificent 7” stocks in S&P 500*

Indexed to 100 on 1/1/2021, price return



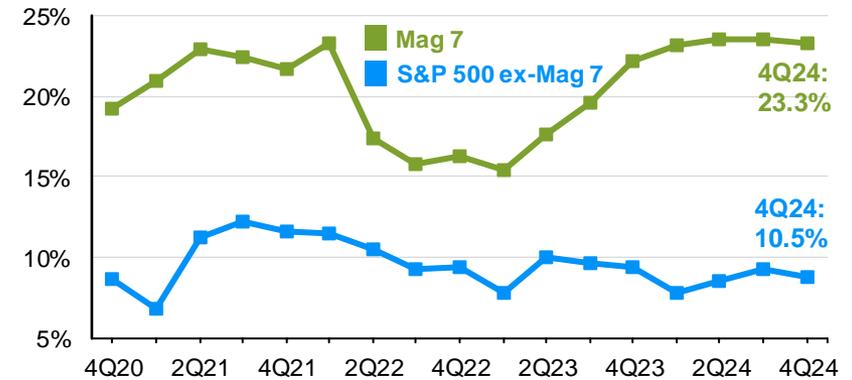
Earnings growth

Pro forma EPS, estimates 4Q24 onwards, y/y



Profit margins

Quarterly earnings/sales



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

*Magnificent 7 includes AAPL, AMZN, GOOG, GOOGL, META, MSFT, NVDA and TSLA. Earnings estimates for 2025 are forecasts based on consensus analyst expectations. **Share of returns represent how much each group contributed to the overall return.

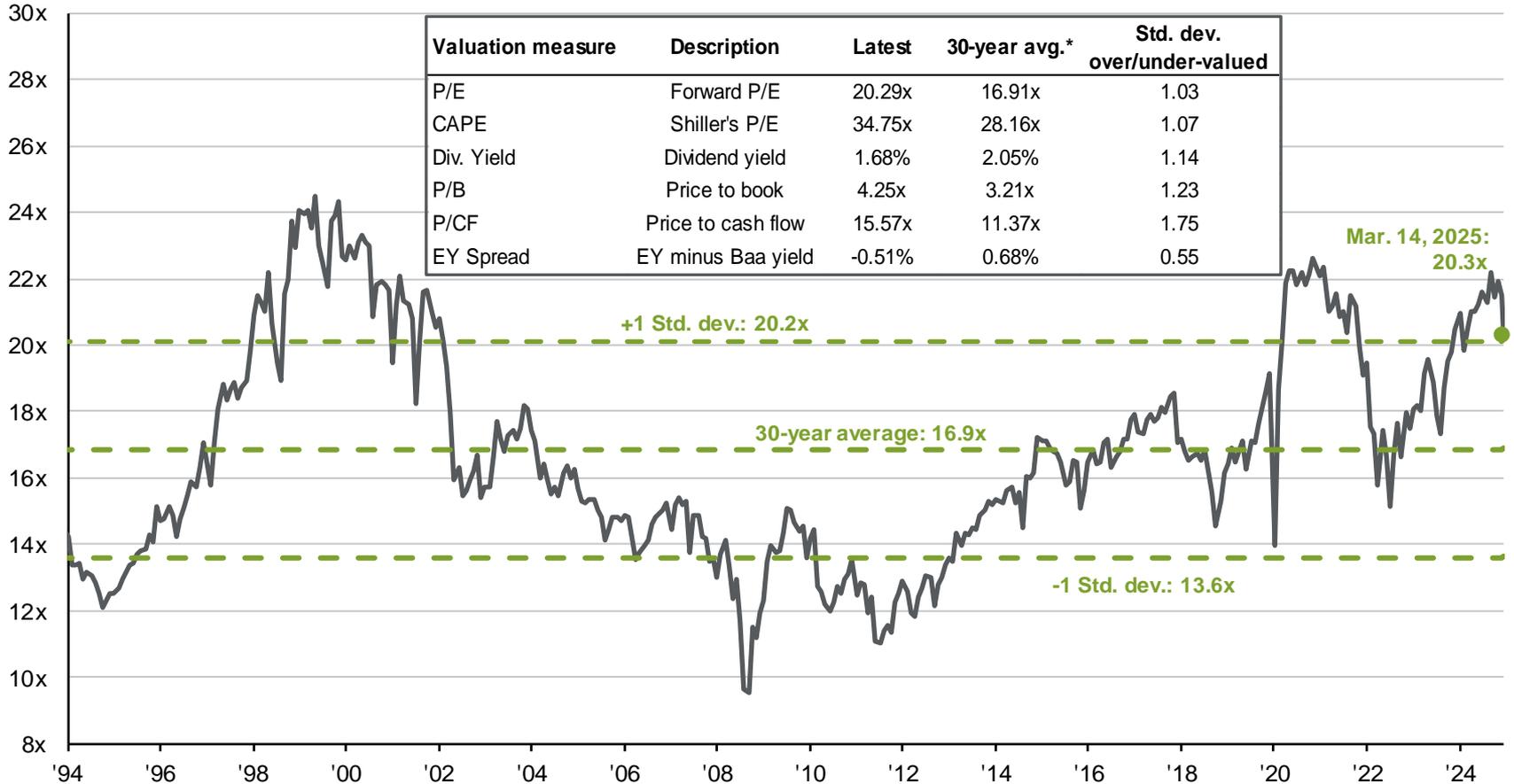
Guide to the Markets – U.S. Data are as of March 14, 2025.



S&P 500 valuation measures

Equities

S&P 500 Index: Forward P/E ratio



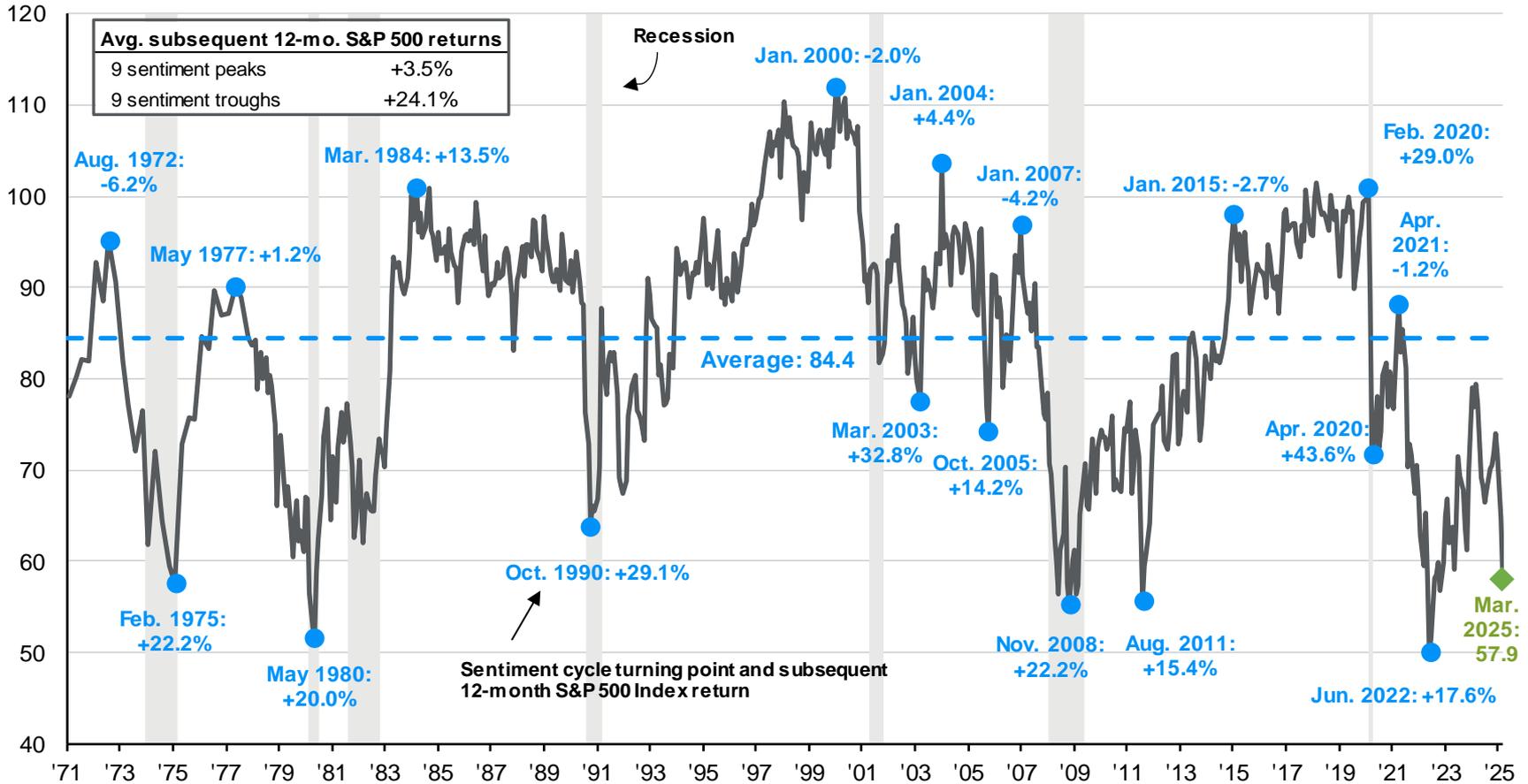
Source: FactSet, FRB, Refinitiv Datastream, Robert Shiller, Standard & Poor's, Thomson Reuters, J.P. Morgan Asset Management.
 Price-to-earnings is price divided by consensus analyst estimates of earnings per share for the next 12 months as provided by IBES since March 1994 and by FactSet since January 2022. Average P/E and standard deviations are calculated using 30 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 Bloomberg US corporate Baa yield since December 2008 and interpolated using the Moody's Baa seasoned corporate bond yield for values beforehand. Std. dev. over-/under-valued is calculated using the average and standard deviation over 30 years for each measure. *Averages and standard deviations for dividend yield and P/CF are since November 1995 due to data availability.
 Guide to the Markets – U.S. Data are as of March 14, 2025.



Consumer confidence and the stock market

Economy

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 starting from the end of the month and excluding dividends. Past performance is not a reliable indicator of current and future results.

Guide to the Markets – U.S. Data are as of March 14, 2025.

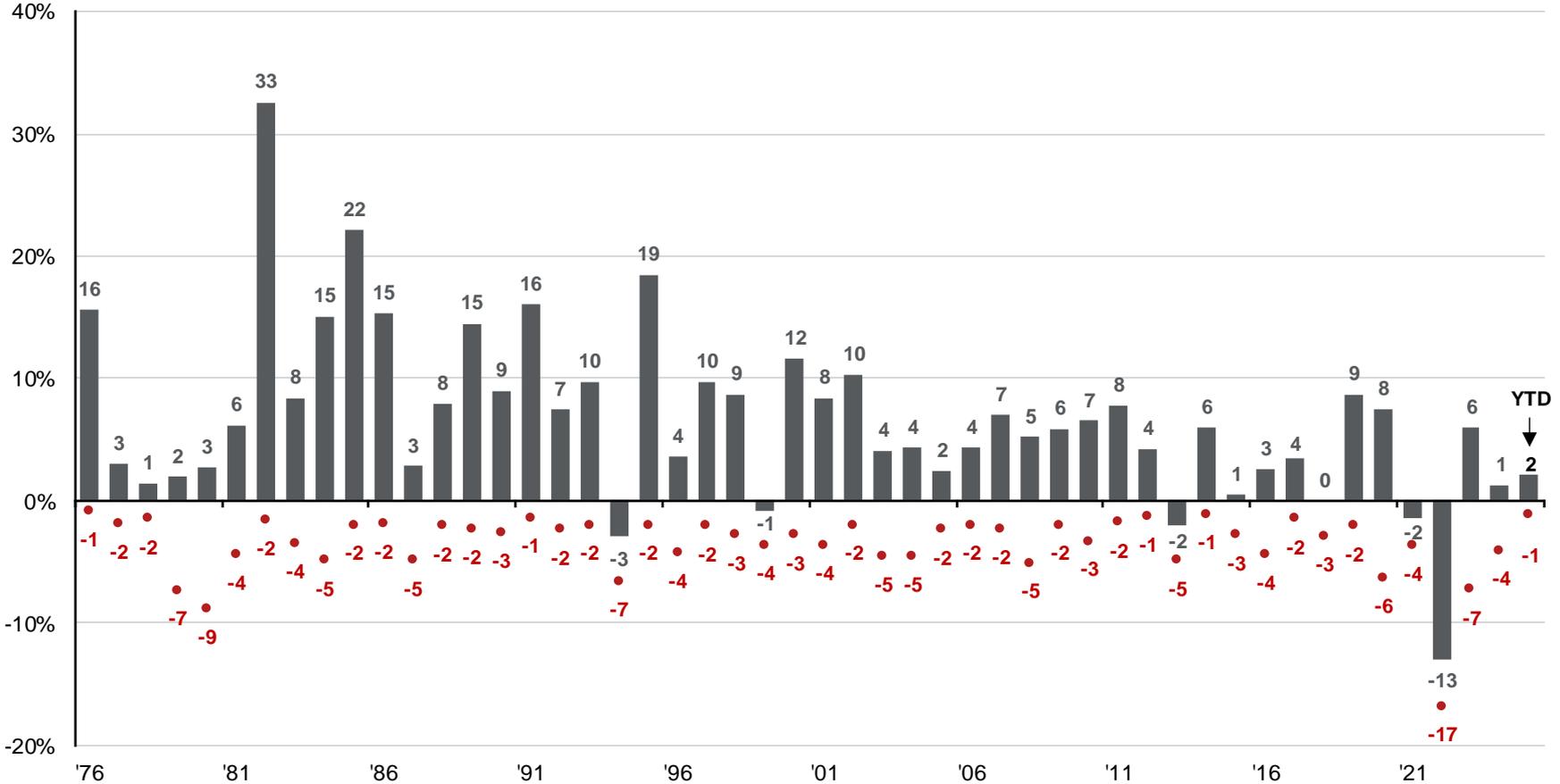


Bloomberg U.S. Agg. annual returns and intra-year declines

Fixed Income

Bloomberg U.S. Aggregate intra-year declines vs. calendar year returns

Despite average intra-year drops of 3.5%, annual returns were positive in 44 of 49 years



Source: Bloomberg, FactSet, J.P. Morgan Asset Management. Returns are based on total return. 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 1976 to 2024, over which time period the average annual return was 6.5%. Returns from 1976 to 1989 are calculated on a monthly basis; daily data are used afterward. *Guide to the Markets – U.S.* Data are as of March 14, 2025.



Fixed income market dynamics

GTM

U.S.

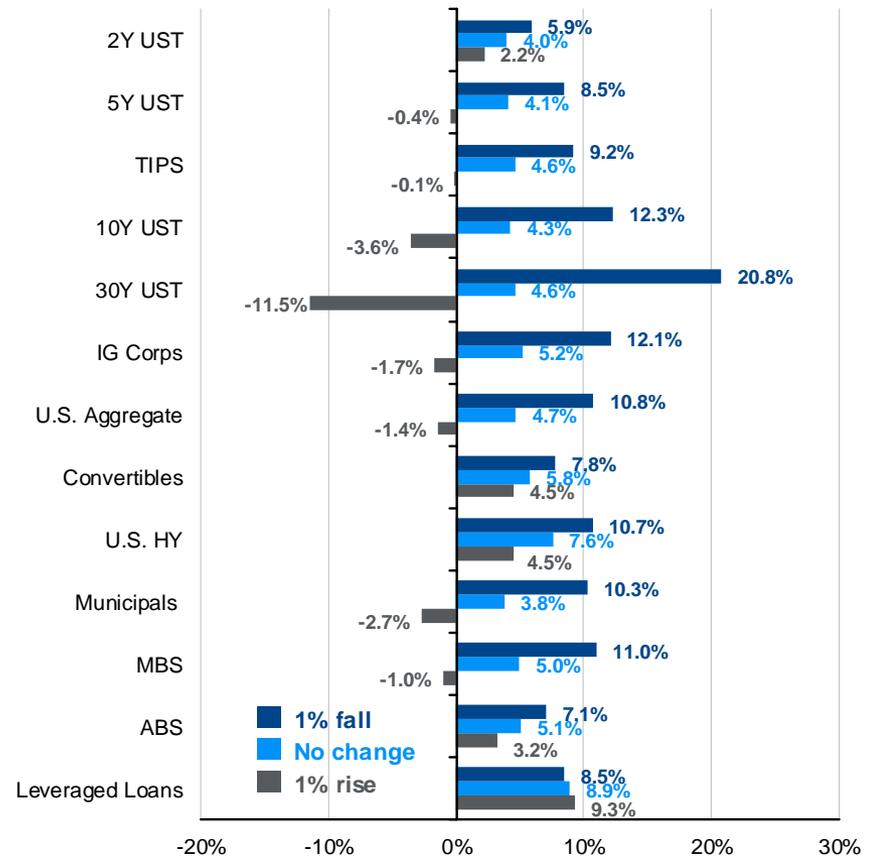
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Fixed Income

U.S. Treasuries	Yield		Return		Avg. Maturity	Correlation to 10-year	Correlation to S&P 500
	3/14/2025	12/31/2024	2025				
2-Year	4.02%	4.25%	1.21%	2 years	0.75	0.01	
5-Year	4.09%	4.38%	2.16%	5	0.94	-0.02	
TIPS	1.83%	2.13%	2.54%	7.3	0.73	0.34	
10-Year	4.31%	4.58%	2.95%	10	1.00	-0.07	
30-Year	4.62%	4.78%	3.43%	30	0.93	-0.11	
Sector							
U.S. Aggregate	4.70%	4.91%	2.08%	8.5	0.90	0.25	
IG Corps	5.24%	5.33%	1.66%	10.6	0.69	0.47	
Convertibles	5.81%	6.13%	-1.95%	-	-0.04	0.86	
U.S. HY	7.59%	7.49%	1.08%	4.7	0.09	0.79	
Municipals	3.77%	3.74%	0.07%	13.4	0.74	0.26	
MBS	5.00%	5.27%	2.34%	7.9	0.81	0.26	
ABS	5.13%	5.38%	1.41%	2.2	0.42	0.23	
Leveraged Loans	8.89%	8.68%	0.53%	4.7	-0.22	0.63	

Fixed income returns in different interest rate scenarios

Total return, assumes a parallel shift in the yield curve



Source: Bloomberg, FactSet, Federal Reserve Bank of Cleveland, Standard & Poor's, U.S. Treasury, J.P. Morgan Asset Management. Sectors shown above are provided by Bloomberg unless otherwise noted and are represented by – U.S. Aggregate; MBS: U.S. Aggregate Securitized - MBS; ABS: J.P. Morgan ABS Index; IG Corporates: U.S. Corporates; Municipals: Muni Bond; High Yield: Corporate High Yield; Leveraged Loans: J.P. Morgan Leveraged Loan Index; TIPS: Treasury Inflation-Protected Securities; Convertibles: U.S. Convertibles Composite. Convertibles yield is as of most recent month-end and is based on U.S. portion of Bloomberg Global Convertibles Index. Yield and return information based on bellwethers for Treasury securities. Yields shown for TIPS are real yields. TIPS returns consider the impact that inflation could have on returns by assuming the Cleveland Fed's 1-year inflation expectation forecasts are realized. Sector yields reflect yield-to-worst. Leveraged loan yields reflect the yield to 3Y takeout. Correlations are based on 15-years of monthly returns for all sectors. ABS returns prior to June 2012 are sourced from Bloomberg. Past performance is not indicative of future results. *Guide to the Markets – U.S.* Data are as of March 14, 2025.

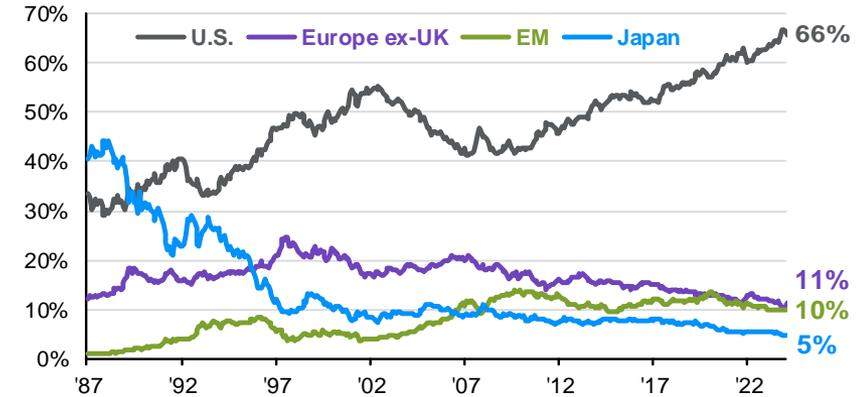


Global equity markets

Returns	YTD 2025		2024		15-years	
	Local	USD	Local	USD	Ann.	Beta
Regions						
U.S. (S&P 500)	-	-3.9	-	25.0	14.0	1.0
AC World ex-U.S.	4.2	7.2	13.2	6.1	5.9	1.0
EAFE	4.9	9.5	11.8	4.3	6.6	1.0
Europe ex-UK	9.5	14.7	8.1	1.0	7.4	1.1
Emerging markets	4.1	4.5	13.7	8.1	3.9	1.0
Selected Countries						
Japan	-3.2	2.5	21.2	8.7	6.1	0.7
United Kingdom	6.8	10.2	9.5	7.5	5.9	1.0
France	8.9	14.4	1.8	-4.6	7.2	1.2
Canada	-0.2	-0.2	23.0	12.7	6.3	1.1
Germany	14.9	20.7	18.4	11.0	7.4	1.3
China	19.9	20.1	19.8	19.7	3.8	0.9
Taiwan	-6.7	-7.3	44.3	35.1	12.7	1.0
India	-8.0	-9.5	15.7	12.4	6.3	0.9
Brazil	7.6	14.8	-11.4	-29.5	-1.6	1.3

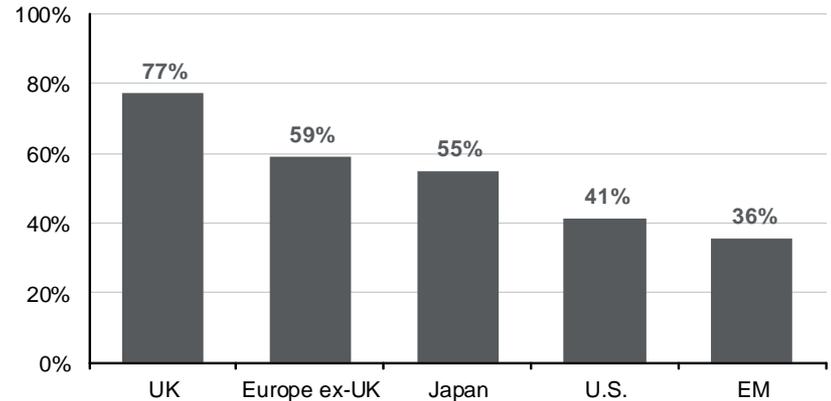
Share of global market capitalization

% weight in the MSCI All Country World Index, USD, monthly



Revenue exposure vs. country of listing

% of total revenue derived from foreign countries



Source: FactSet, MSCI, Standard & Poor's, J.P. Morgan Asset Management. (Left) All return values are MSCI Total Return Index (Gross) data. 15-year history based on USD returns. 15-year return and beta figures are calculated using a rolling 12-month time period ending with the previous month-end. Beta is for monthly returns relative to the MSCI All Country World Index. Annualized volatility is calculated as the standard deviation of quarterly returns multiplied by the square root of four. 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. (Bottom right) Revenue exposure data are as of the previous quarter-end. *Guide to the Markets* – U.S. Data are as of March 14, 2025.

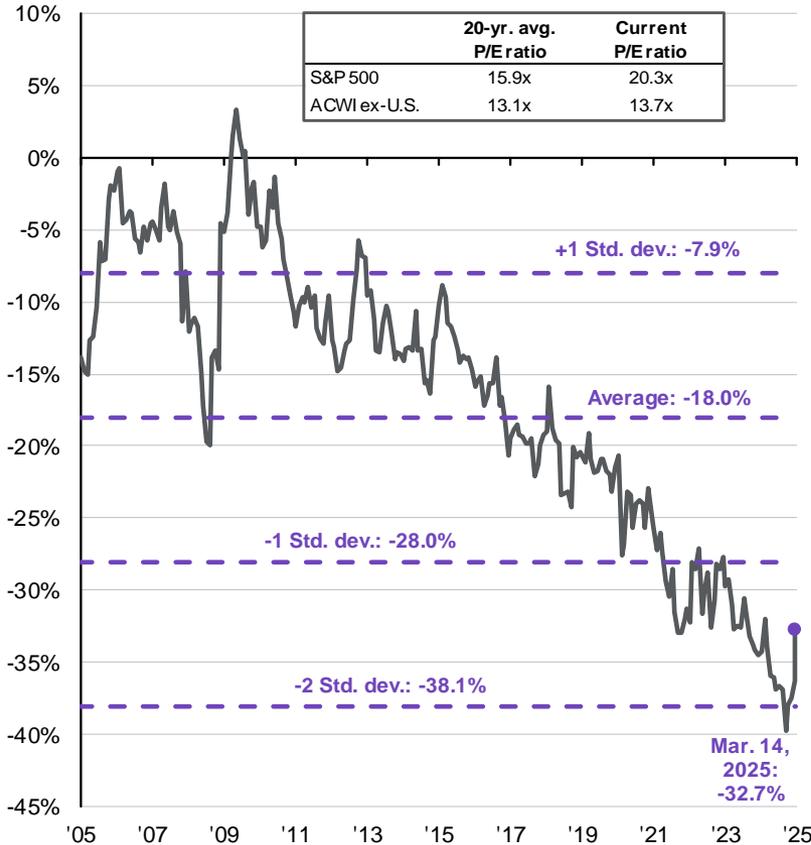


International valuations

International

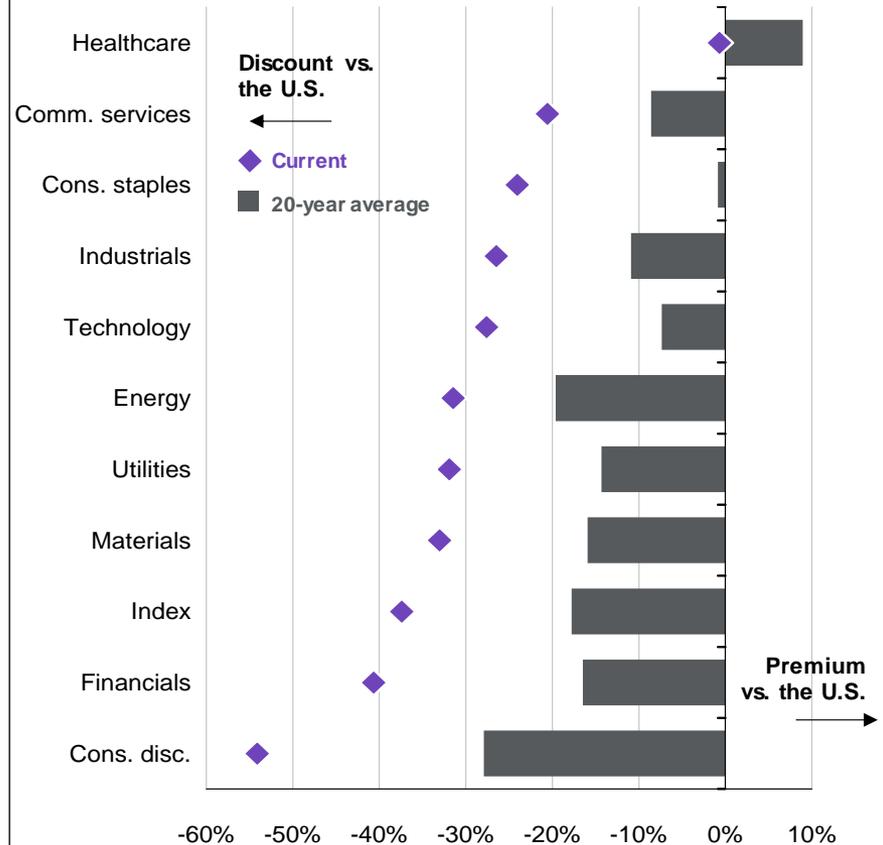
International: Price-to-earnings discount vs. U.S.

MSCI All Country World ex-U.S. vs. S&P 500, next 12 months



International: Price-to-earnings discount vs. the U.S. by sector

MSCI All Country World ex-U.S. minus S&P 500, next 12 months



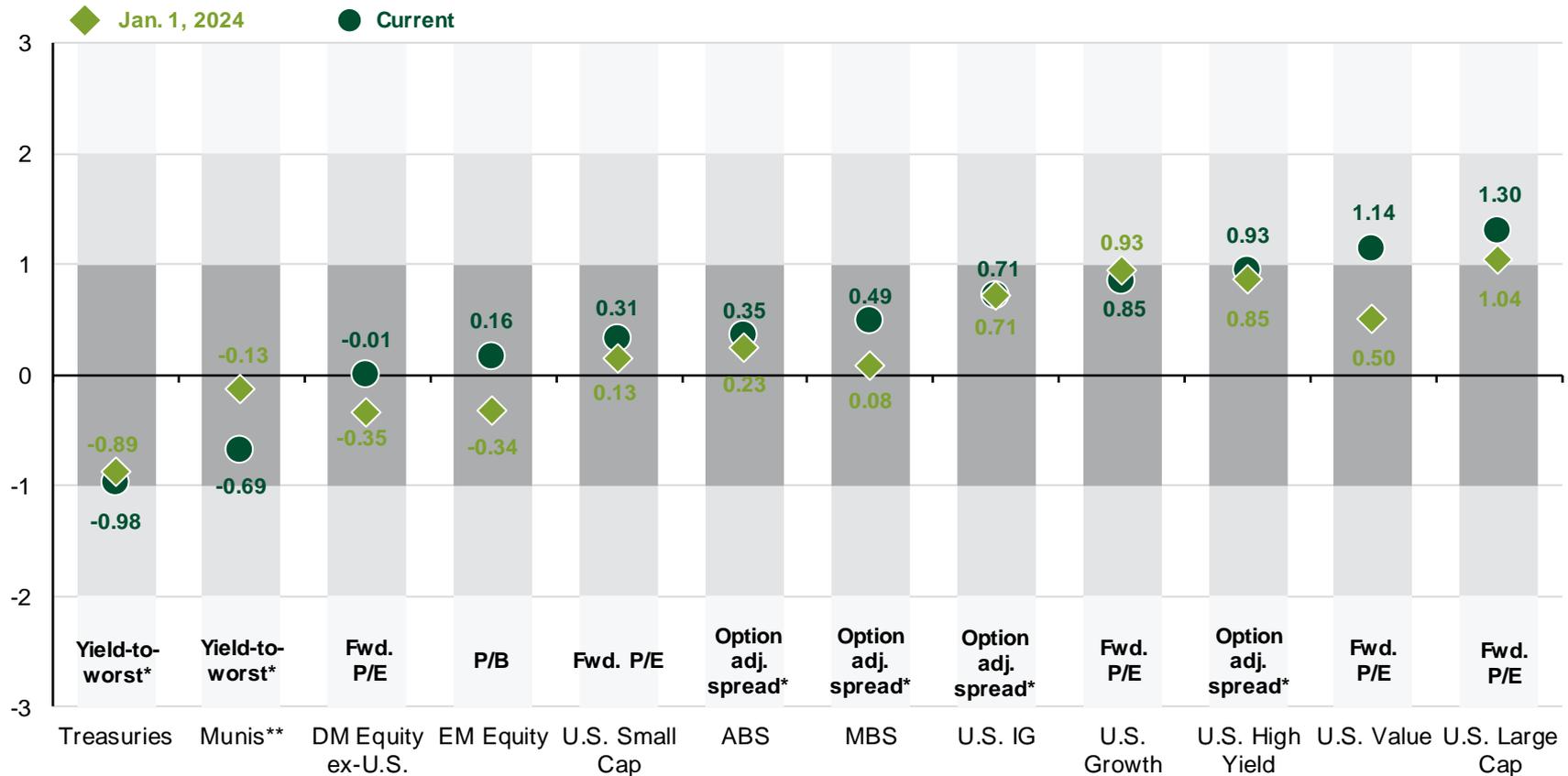
Source: FactSet, MSCI, Standard & Poor's, J.P. Morgan Asset Management. Guide to the Markets – U.S. Data are as of March 14, 2025.



Valuations monitor

Asset class valuations

Z-scores based on 25-year average valuation measures



Investing Principles

Source: Bloomberg, BLS, CME, FactSet, MSCI, Russell, Standard & Poor's, J.P. Morgan Asset Management.
 U.S. Large Cap: S&P 500, U.S. Small Cap: Russell 2000, EM Equity: MSCI EME, DM Equity: MSCI EAFE, U.S. Value: Russell 1000 Value, U.S. Growth: Russell 1000 Growth, U.S. High Yield: Bloomberg U.S. Aggregate Corporate High Yield Index, U.S. IG: Bloomberg U.S. Corporate Investment Grade Index, Treasuries: Bloomberg U.S. Aggregate Government – Treasury, Munis: Bloomberg Municipal Bond, ABS: Bloomberg U.S. Aggregate Securitized – ABS, MBS: Bloomberg U.S. Aggregate Securitized – MBS. *Yield-to-worst and option-adjusted spreads are inversely related to fixed income prices. **Munis yield-to-worst is based on the tax-equivalent yield-to-worst assuming a top-income tax bracket rate of 37% plus a Medicare tax rate of 3.8%.
 Guide to the Markets – U.S. Data are as of March 14, 2025.



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

GMTM

U.S.

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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

U.S.

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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 March 14, 2025 or most recently available.

Guide to the Markets – U.S.

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J.P.Morgan
ASSET MANAGEMENT

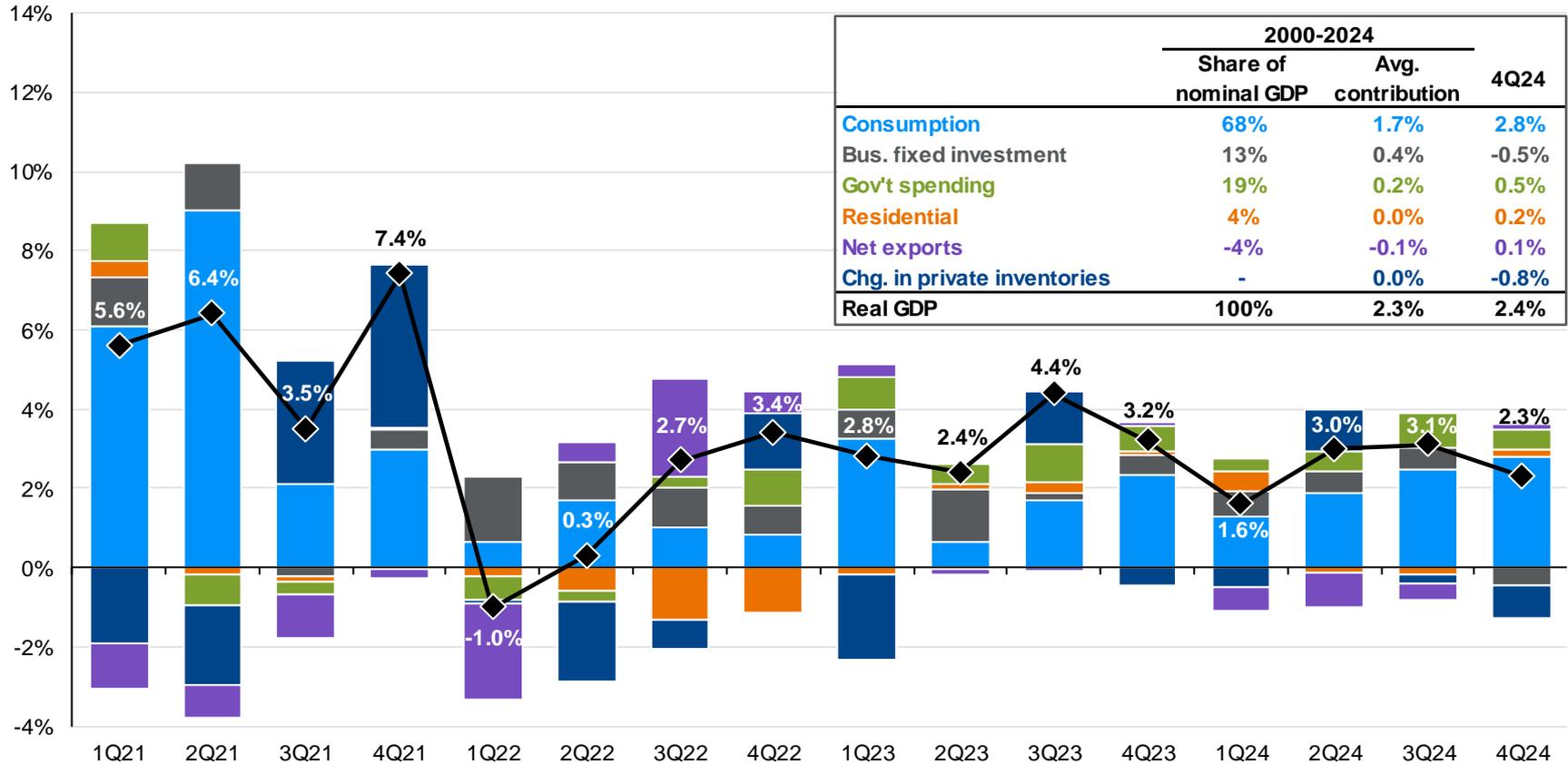


Components of GDP growth

Economy

Contributors to real GDP growth

Quarter-over-quarter, seasonally adjusted annualized rate



Source: BEA, FactSet, J.P. Morgan Asset Management. Guide to the Markets – U.S. Data are as of March 14, 2025.

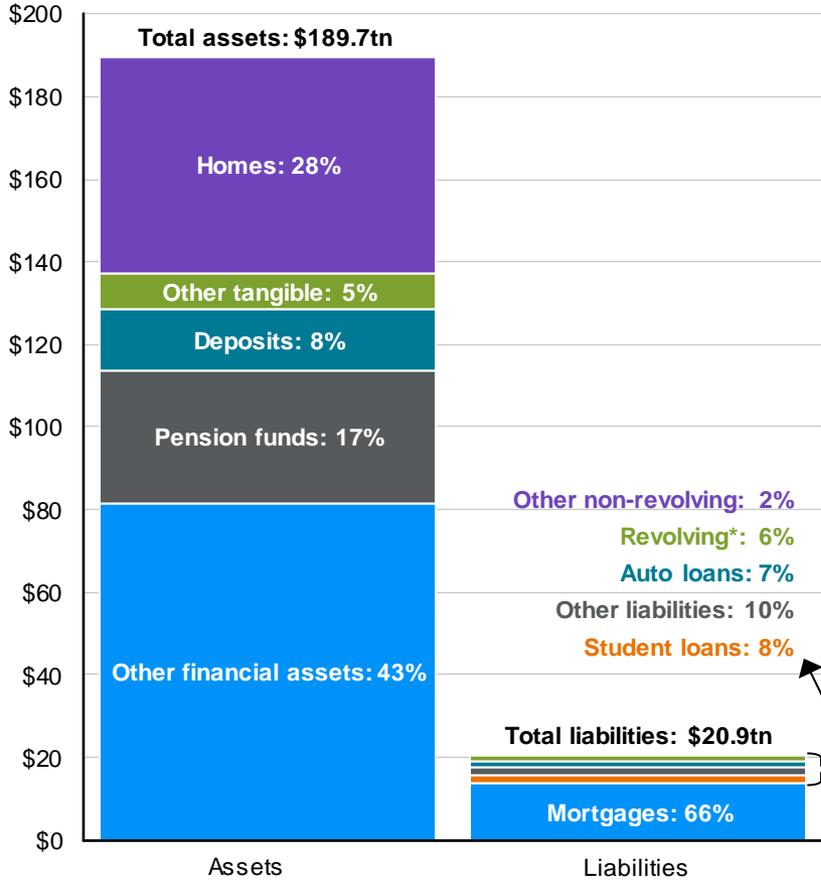


Consumer finances

Economy

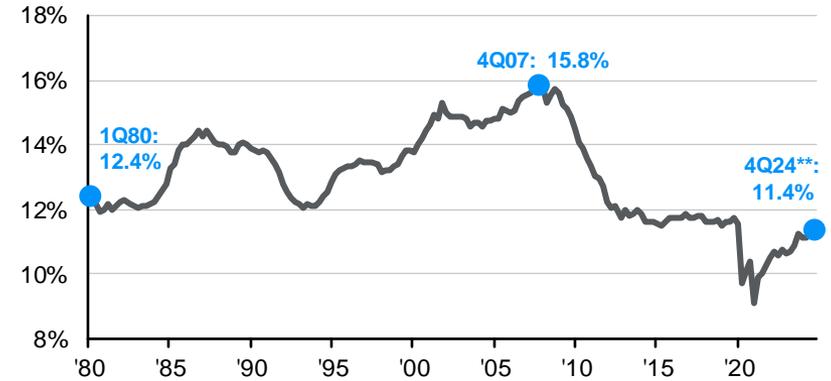
Consumer balance sheet

3Q24, USD trillions, not seasonally adjusted



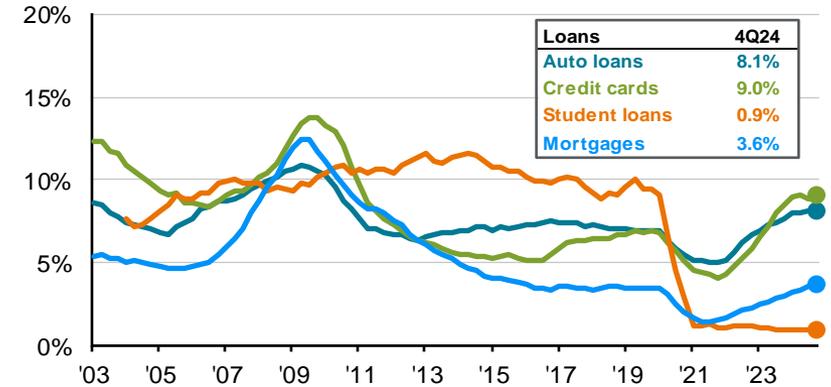
Household debt service ratio

Debt payments as % of disposable personal income, SA



Flows into early delinquencies

% of balance delinquent 30+ days



Source: FactSet, FRB, J.P. Morgan Asset Management; (Top and bottom right) BEA.
 Data include households and nonprofit organizations. SA – seasonally adjusted. *Revolving includes credit cards. Values may not sum to 100% due to rounding.
 **4Q24 figures for debt service ratio are J.P. Morgan Asset Management estimates. Household debt service ratio data from 1Q80 to 4Q04 are J.P. Morgan Asset Management estimates. Due to the moratorium on delinquent student loan payments being reported to credit bureaus, missed federal student loan payments were not reported until 4Q24.
 Guide to the Markets – U.S. Data are as of March 14, 2025.

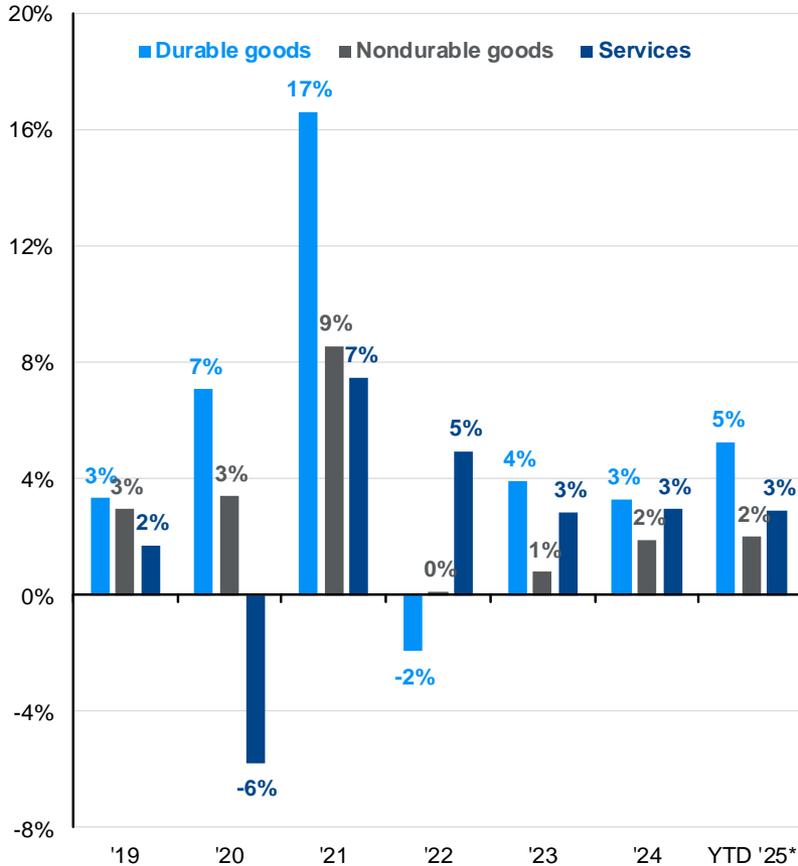


Consumer spending and saving

Economy

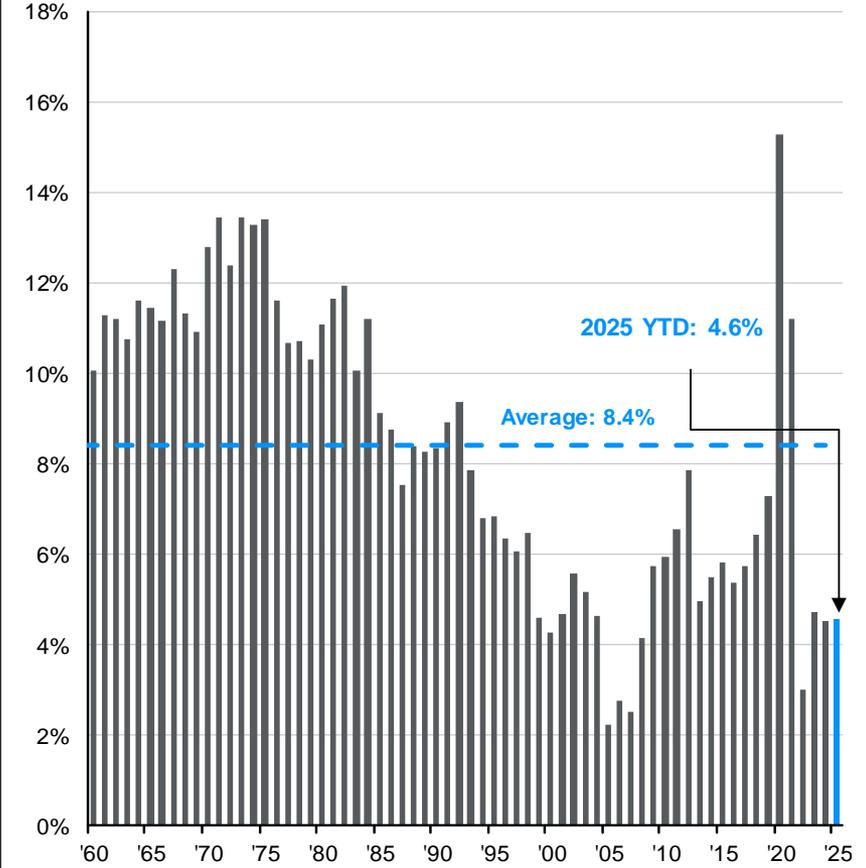
Real consumer spending by expenditure category

Y/y % change, average level of spending



Personal saving rate

Personal savings as a % of disposable personal income, annual



Source: BEA, Federal Reserve, J.P. Morgan Asset Management.
 *YTD figure for 2025 reflects the year-over-year % change in spending from January 2024 to January 2025.
 Guide to the Markets – U.S. Data are as of March 14, 2025.

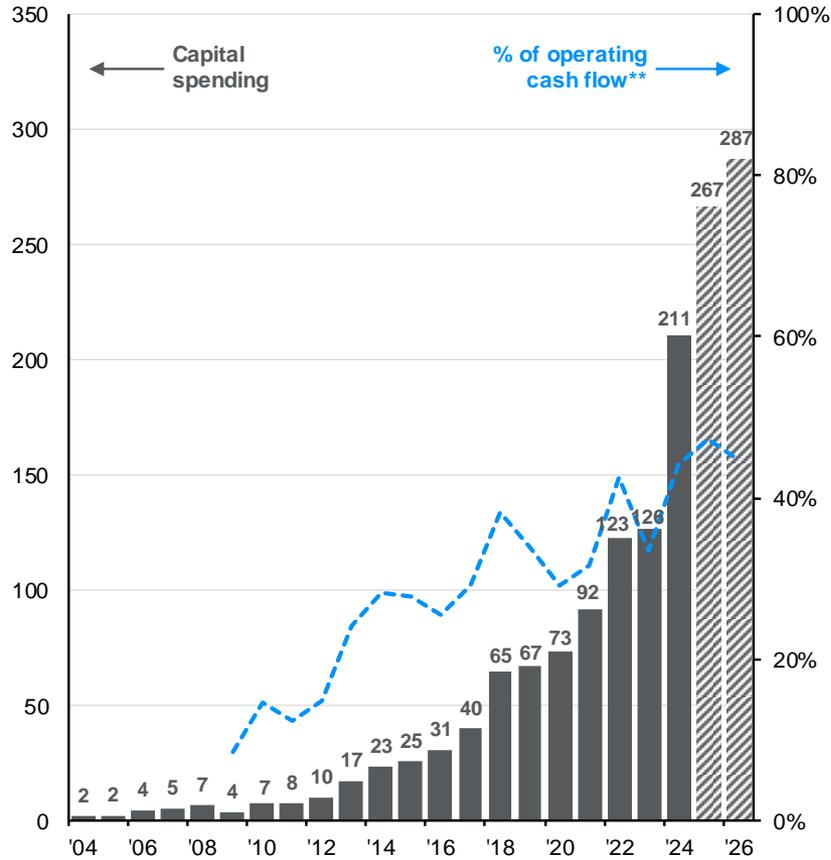


Tech-driven capital spending

Economy

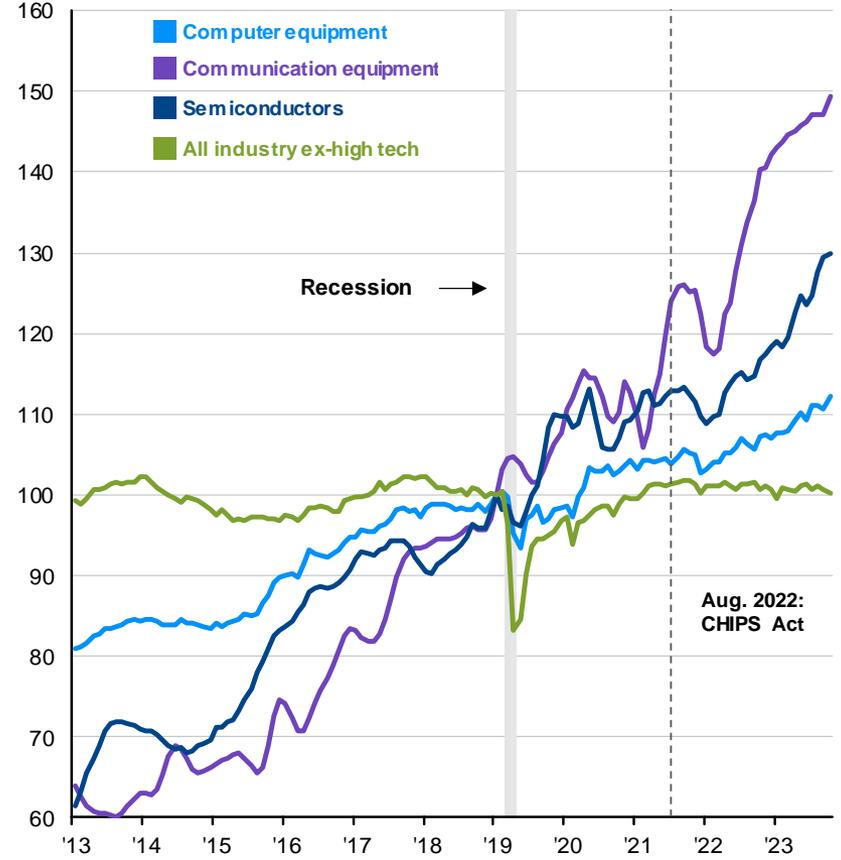
Capex from the major AI hyperscalers*

USD billions; Alphabet, Amazon (AWS), Meta, Microsoft, Oracle



U.S. industrial production of high tech industries

Indexed to 100 in Jan. 2020



Source: J.P. Morgan Asset Management; (Left) Bloomberg; (Right) Federal Reserve Board. Data for 2024, 2025 and 2026 reflects consensus estimates. Capex shown is company total, except for Amazon, which reflects an estimate for AWS spend (2004 to 2012 are J.P. Morgan Asset Management estimates and 2012 to current are Bloomberg consensus estimates). *Hyperscalers are the large cloud computing companies that own and operate data centers with horizontally linked servers that, along with cooling and data storage capabilities, enable them to house and operate AI workloads. **Reflects cash flow before capital expenditures in contrast to free cash flow, which subtracts out capital expenditures.
 Guide to the Markets – U.S. Data are as of March 14, 2025.

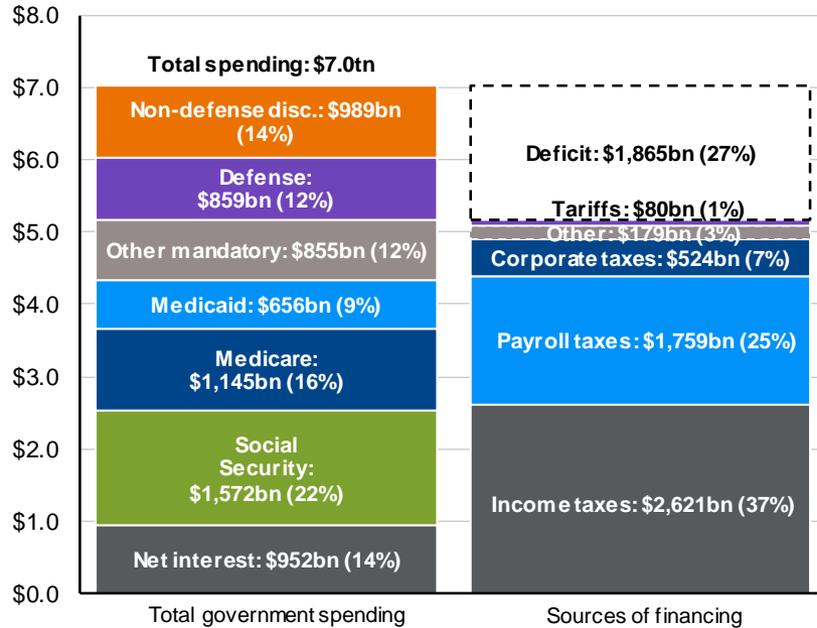


Federal finances

Economy

The 2025 federal budget

USD trillions

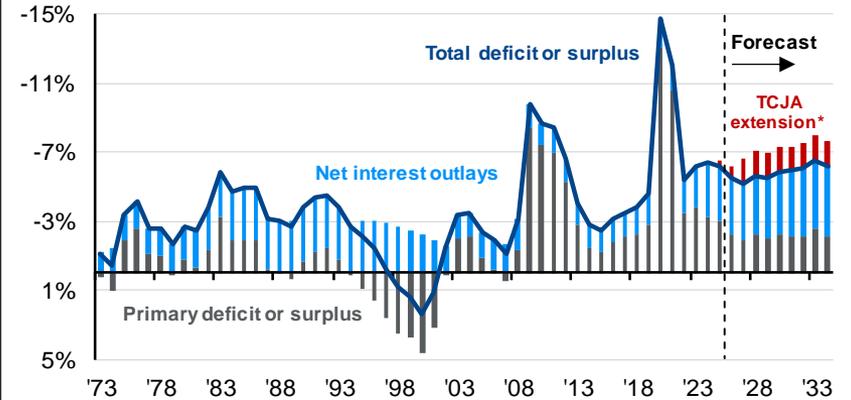


CBO's Baseline economic assumptions

	2025	'26-'27	'28-'29	'30-'35
Real GDP growth	2.2%	1.8%	1.8%	1.8%
10-year Treasury	4.1%	3.9%	3.9%	3.8%
Headline inflation (CPI)	2.3%	2.4%	2.3%	2.2%
Unemployment	4.2%	4.4%	4.4%	4.4%

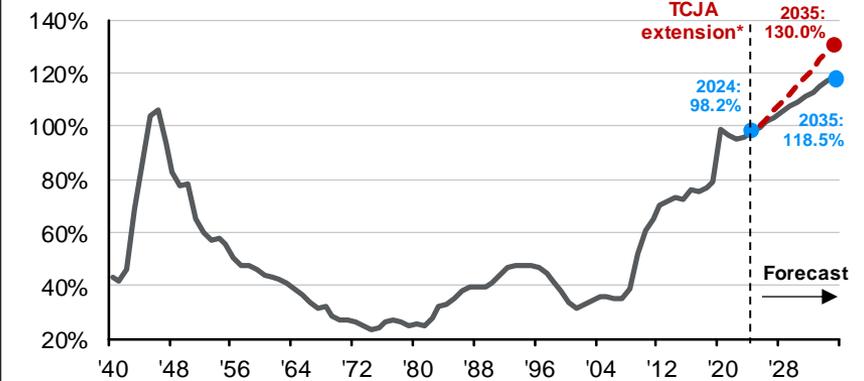
Federal deficit and net interest outlays

% of GDP, 1973-2034, CBO Baseline Forecast



Federal net debt (accumulated deficits)

% of GDP, 1940-2034, CBO Baseline Forecast, end of fiscal year



Source: CBO, J.P. Morgan Asset Management; (Left) Numbers may not sum to 100% due to rounding; (Top and bottom right) BEA, Treasury Department. Estimates are from the Congressional Budget Office (CBO) January 2025 An Update to the Budget Outlook: 2025 to 2035. "Other" spending includes, but is not limited to, health insurance subsidies, income security and federal civilian and military retirement. Years shown are fiscal years. All CBO estimates are adjusted by JPMAM to reflect GDP revisions resulting from the 2024 annual update of the National Economic Accounts. *Adjusted by JPMAM to include estimates from the CBO May 2024 report "Budgetary Outcomes Under Alternative Assumptions About Spending and Revenues" on the extension of TCJA provisions. 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.
 Guide to the Markets – U.S. Data are as of March 14, 2025.

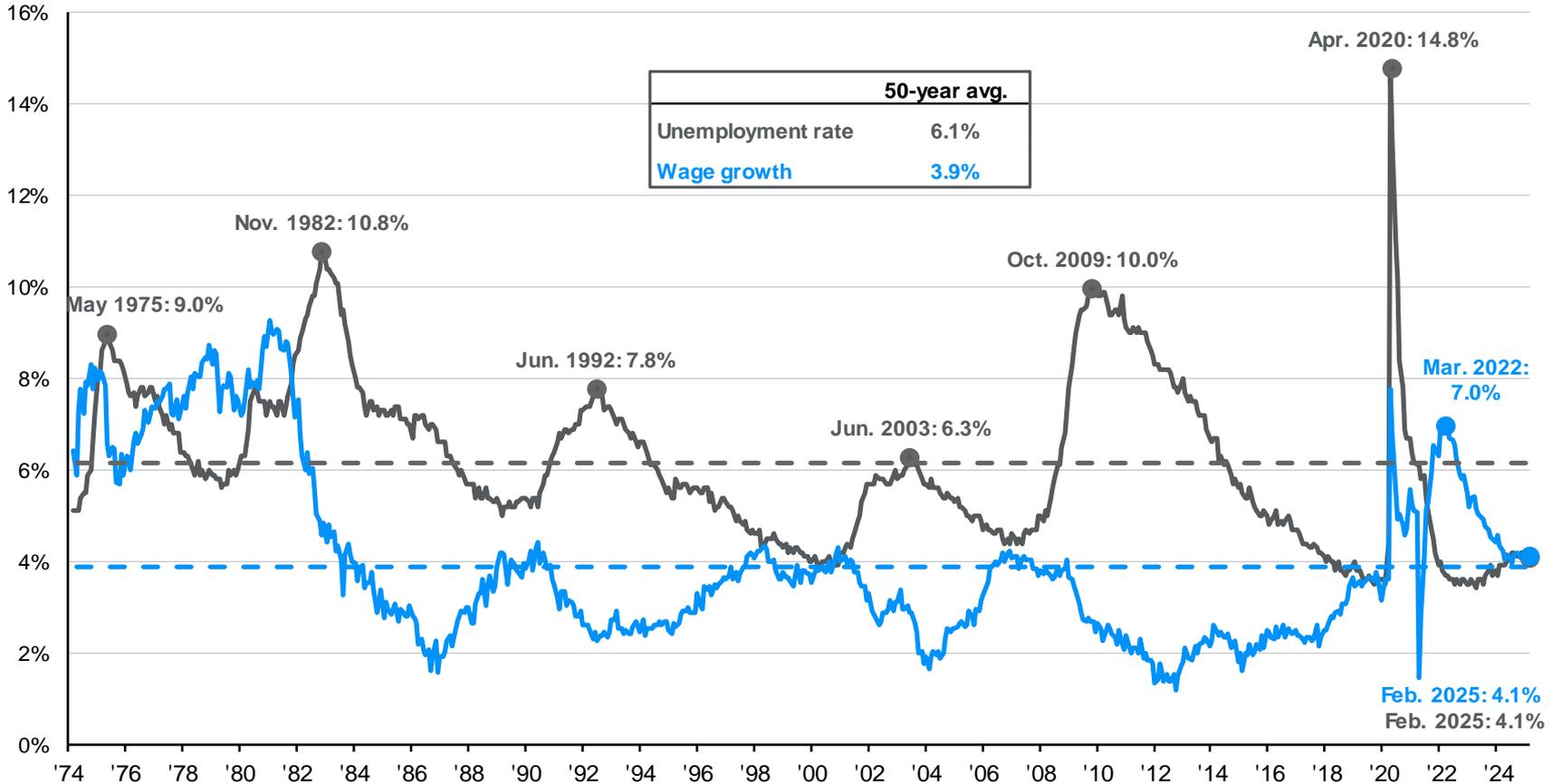


Unemployment and wages

Economy

Civilian unemployment rate and year-over-year wage growth

Private production and non-supervisory workers, seasonally adjusted, percent



Source: BLS, FactSet, J.P. Morgan Asset Management. Private production and non-supervisory jobs represent just over 80% of total private nonfarm jobs. Guide to the Markets – U.S. Data are as of March 14, 2025.



Labor demand

Economy

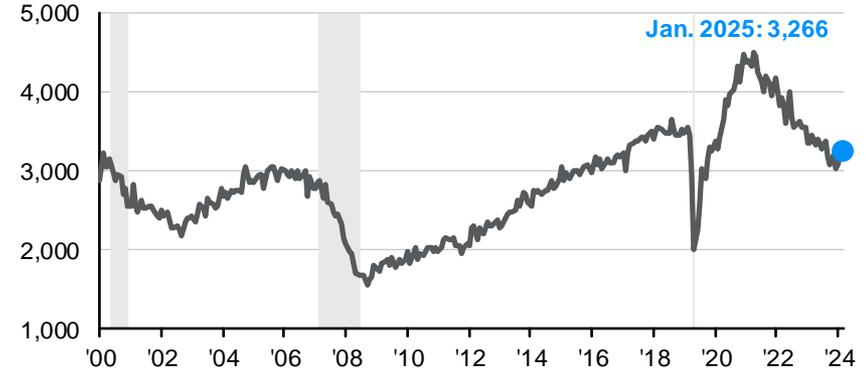
JOLTS job openings*

Total job openings, thousands, seasonally adjusted



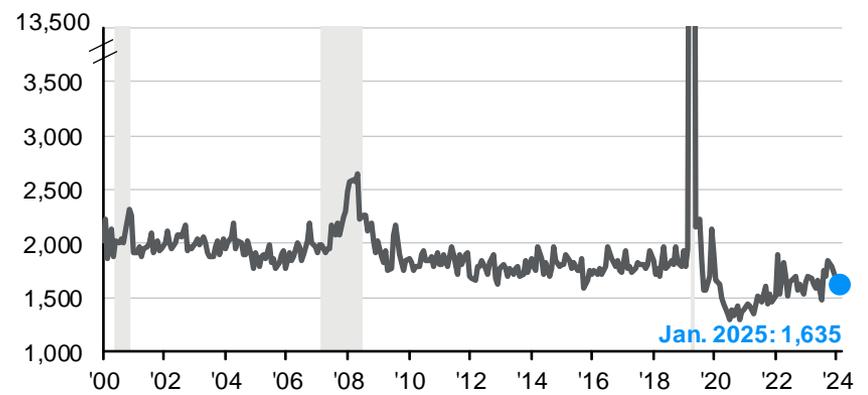
JOLTS quits

Total nonfarm quits, thousands, seasonally adjusted



JOLTS layoffs

Total nonfarm layoffs, thousands, seasonally adjusted



Source: U.S. Department of Labor, J.P. Morgan Asset Management. *JOLTS job openings from February 1974 to November 2000 are J.P. Morgan Asset Management estimates. Guide to the Markets – U.S. Data are as of March 14, 2025.

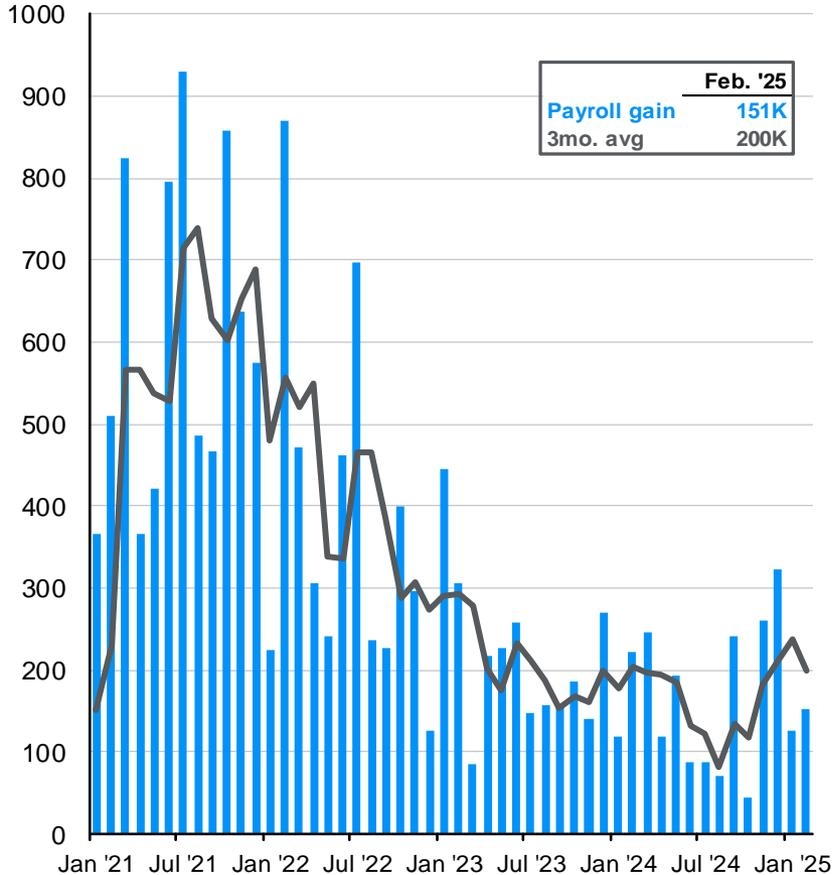


Labor supply

Economy

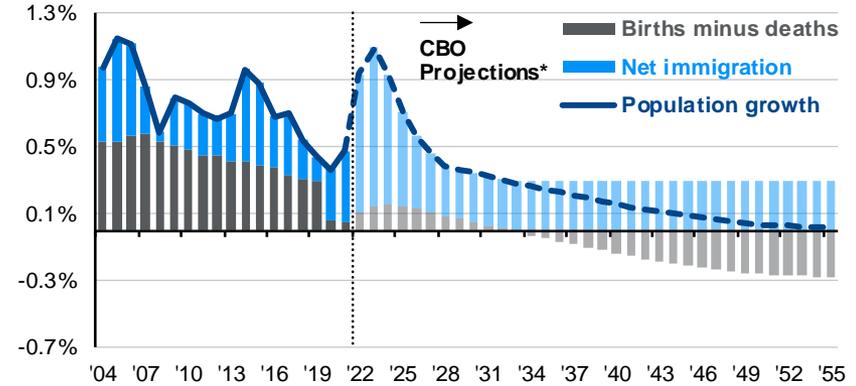
Nonfarm payroll gains

Month-over-month change and 3mo. moving average, SA



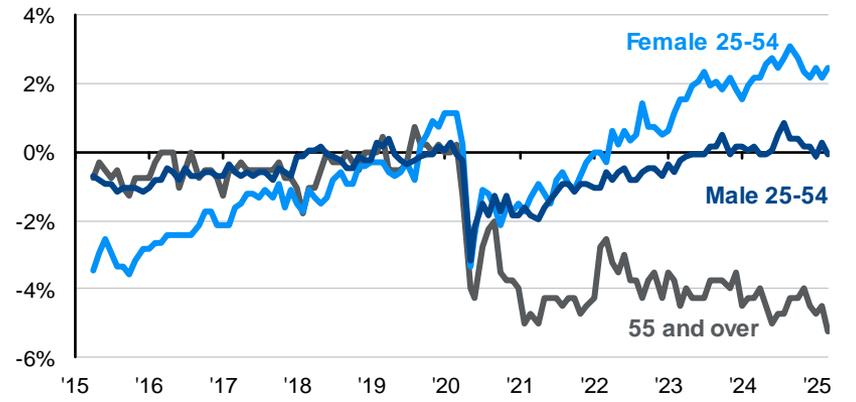
Sources of population growth

Contribution to annual percentage change



Labor force participation rate changes

% change since 2019 average, SA



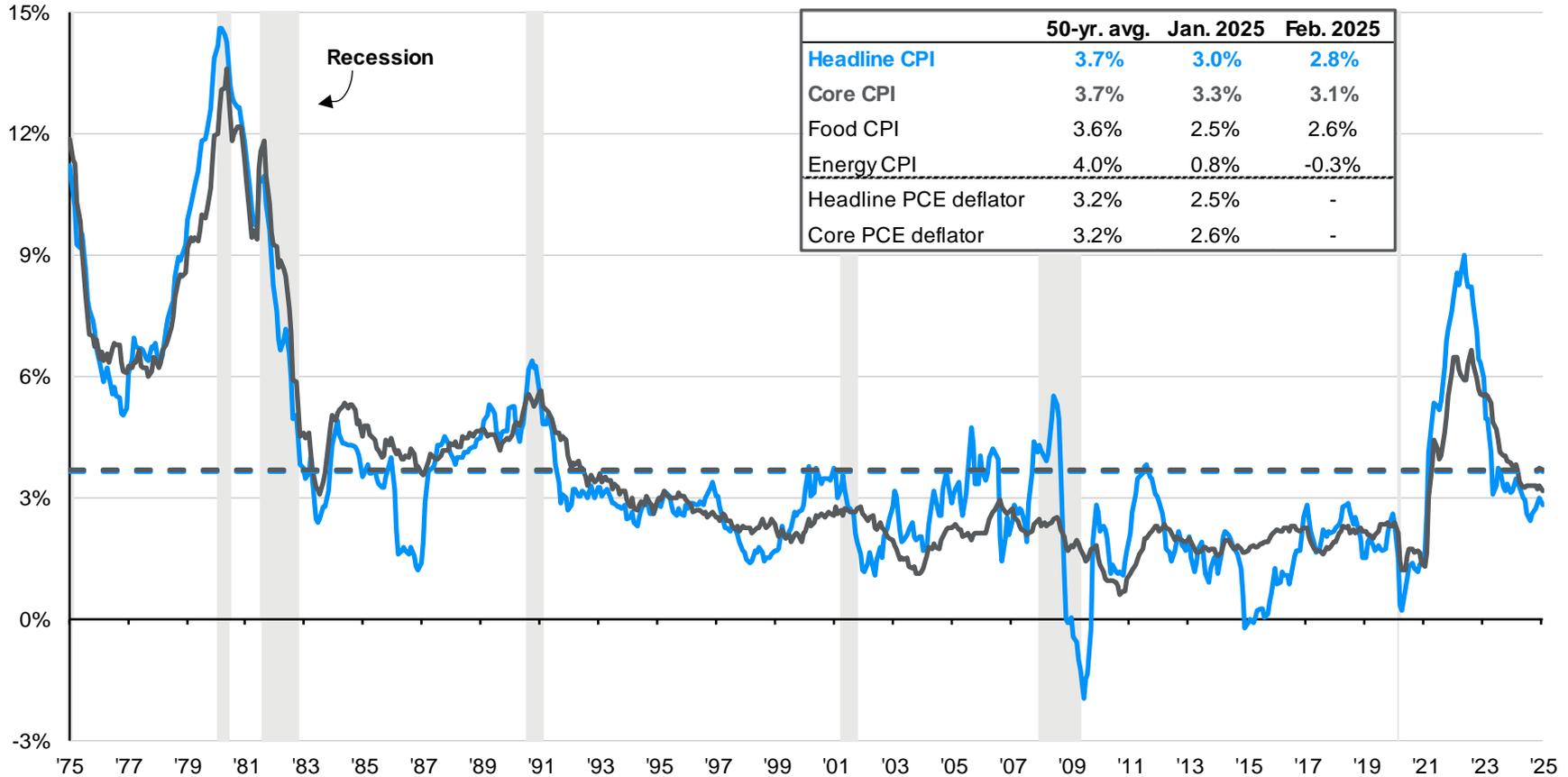
Source: BLS, CBO, FactSet, J.P. Morgan Asset Management.
 *Projections are from the Congressional Budget Office (CBO) Demographic Outlook: 2025 to 2055.
 Guide to the Markets – U.S. Data are as of March 14, 2025.



Inflation

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.

Guide to the Markets – U.S. Data are as of March 14, 2025.



Oil markets

Change in production and consumption of liquid fuels

Production, consumption and inventories, millions of barrels per day

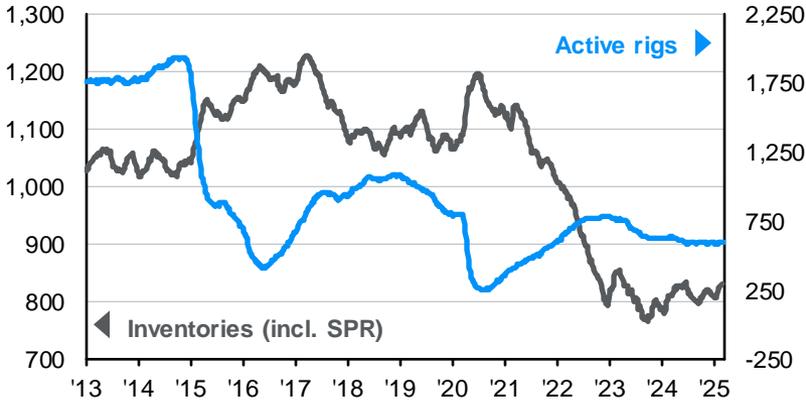
Production	'19	'20	'21	'22	'23	'24*	'25*	'19-'25
U.S.	19.5	18.6	19.0	20.4	22.0	22.7	23.3	19.2%
OPEC	33.1	29.4	30.4	32.9	32.4	32.4	32.7	-1.3%
Russia	11.5	10.5	10.8	11.0	10.9	10.5	10.5	-8.9%
Global	100.2	93.8	95.7	100.2	102.3	102.8	104.6	4.3%

Consumption	'19	'20	'21	'22	'23	'24*	'25*	'19-'25
U.S.	20.5	18.2	19.9	20.0	20.3	20.3	20.6	0.0%
China	14.0	14.1	15.1	15.1	16.2	16.3	16.5	18.3%
India	4.9	4.5	4.7	5.1	5.3	5.5	5.8	17.9%
Global	100.6	91.0	96.7	99.5	101.8	102.8	104.1	3.5%

Inventory Change	'19	'20	'21	'22	'23	'24*	'25*
	-0.4	2.8	-0.9	0.7	0.4	0.1	0.4

U.S. crude oil inventories and rig count**

Million barrels, number of active rigs



Price of oil

WTI crude, nominal prices, USD/barrel



Source: J.P. Morgan Asset Management; (Top and bottom left) EIA; (Right) FactSet; (Bottom left) Baker Hughes.

*Forecasts are from the February 2025 EIA Short-Term Energy Outlook and start in 2024. **U.S. crude oil inventories include the Strategic Petroleum Reserve (SPR). Liquid fuels include crude oil, natural gas, biodiesel and fuel ethanol. Active rig count includes both natural gas and oil rigs. WTI crude prices are continuous contract NYM prices in USD.

Guide to the Markets – U.S. Data are as of March 14, 2025.

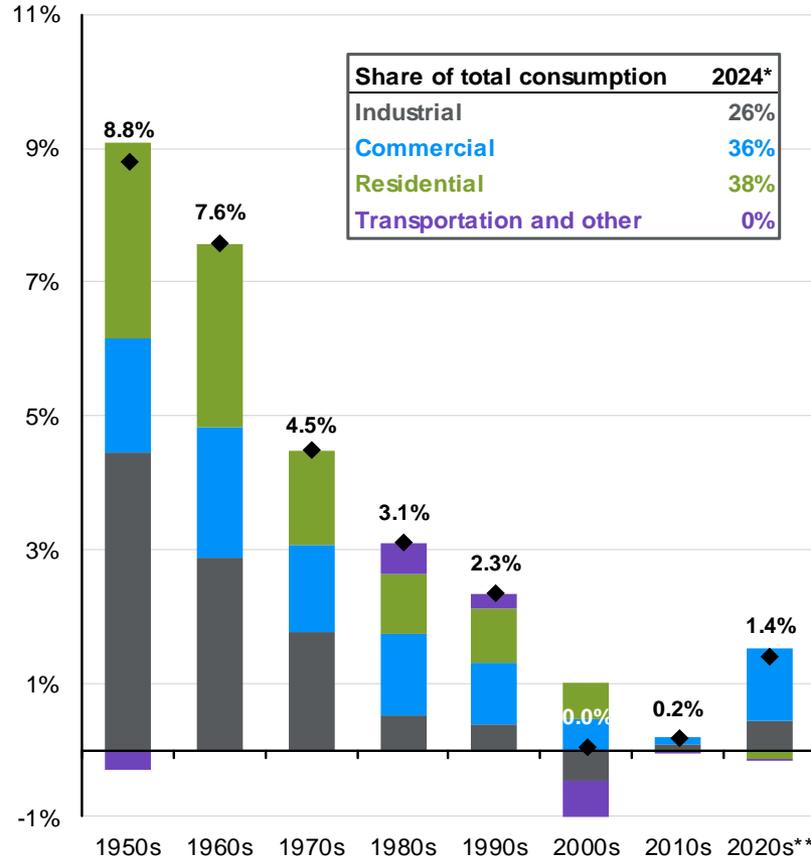


Electricity consumption

Economy

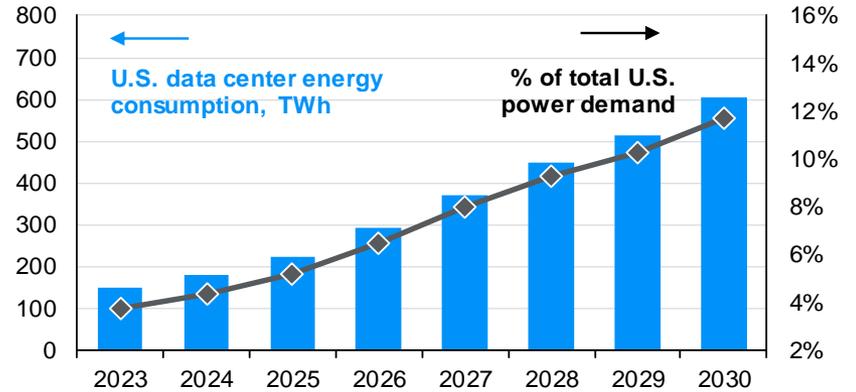
U.S. electricity consumption growth

10yr ann. growth rate, retail sales to major end-use sectors



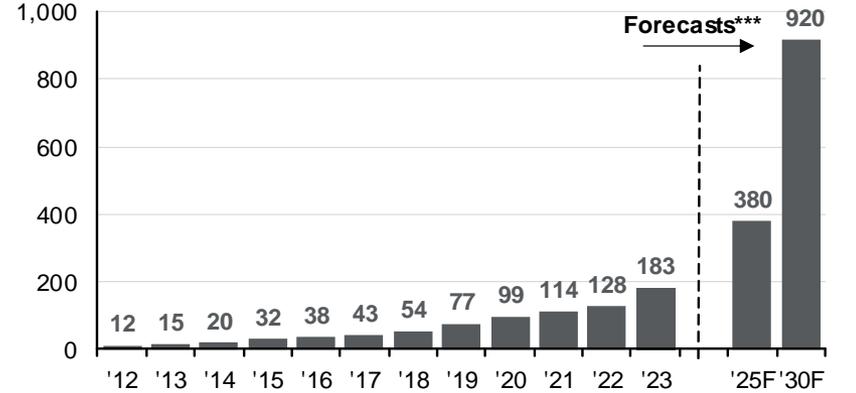
Data center expected growth in electricity demand

U.S. data center energy consumption, projections through 2030



Number of electric vehicle charging points in the U.S.

Thousands



Source: J.P. Morgan Asset Management; (Left and bottom right) EIA; (Top right) McKinsey & Company. The transportation, industrial, residential and commercial sectors are called end-use sectors because they consume electricity produced by and purchased from the electric power sector. The industrial sector primarily uses electricity to operate machinery and facilities (i.e. heat processing, cooling); the commercial sector primarily uses electricity for computers and office equipment, space heating, air conditioning and lighting; and residential usage is concentrated in air conditioning. Petroleum is the main U.S. transportation energy source, and electric vehicles are included in this data. End-use sector contribution to total consumption growth is calculated by taking each sector's annualized consumption growth multiplied by its average share of total consumption for each decade. **2020s electricity consumption growth is calculated through year-end 2023. Due to data availability, consumption growth for the 1950s is calculated from 12/31/1950 to 12/31/1959. ***Forecasts are from the International Energy Agency (IEA) – Global EV Outlook 2024 and are made assuming its "STEPS" outlook. The State Policies Scenario (STEPS) outlook from the IEA does not assume governments will meet announced policy goals and instead looks at what the IEA considers feasible given current progress.

Guide to the Markets – U.S. Data are as of March 14, 2025.



Dollar drivers

Economy

The U.S. dollar

U.S. Dollar Index



The U.S. trade balance

Current account balance, % of GDP



Developed markets interest rate differentials

Difference between U.S. and international 10-year yields*



Source: FactSet, J.P. Morgan Asset Management; (Left) ICE; (Top right) BEA; (Bottom right) BIS.

Currencies in the DXY Index are: British pound, Canadian dollar, euro, Japanese yen, Swedish krona and Swiss franc. *Interest rate differential is the difference between the 10-year U.S. Treasury yield and a basket of the 10-year yields of each major trading partner (Australia, Canada, Eurozone, Japan, Sweden, Switzerland and UK). Weights in the basket are calculated using the 10-year average of total government bonds outstanding in each region.

Guide to the Markets – U.S. Data are as of March 14, 2025.

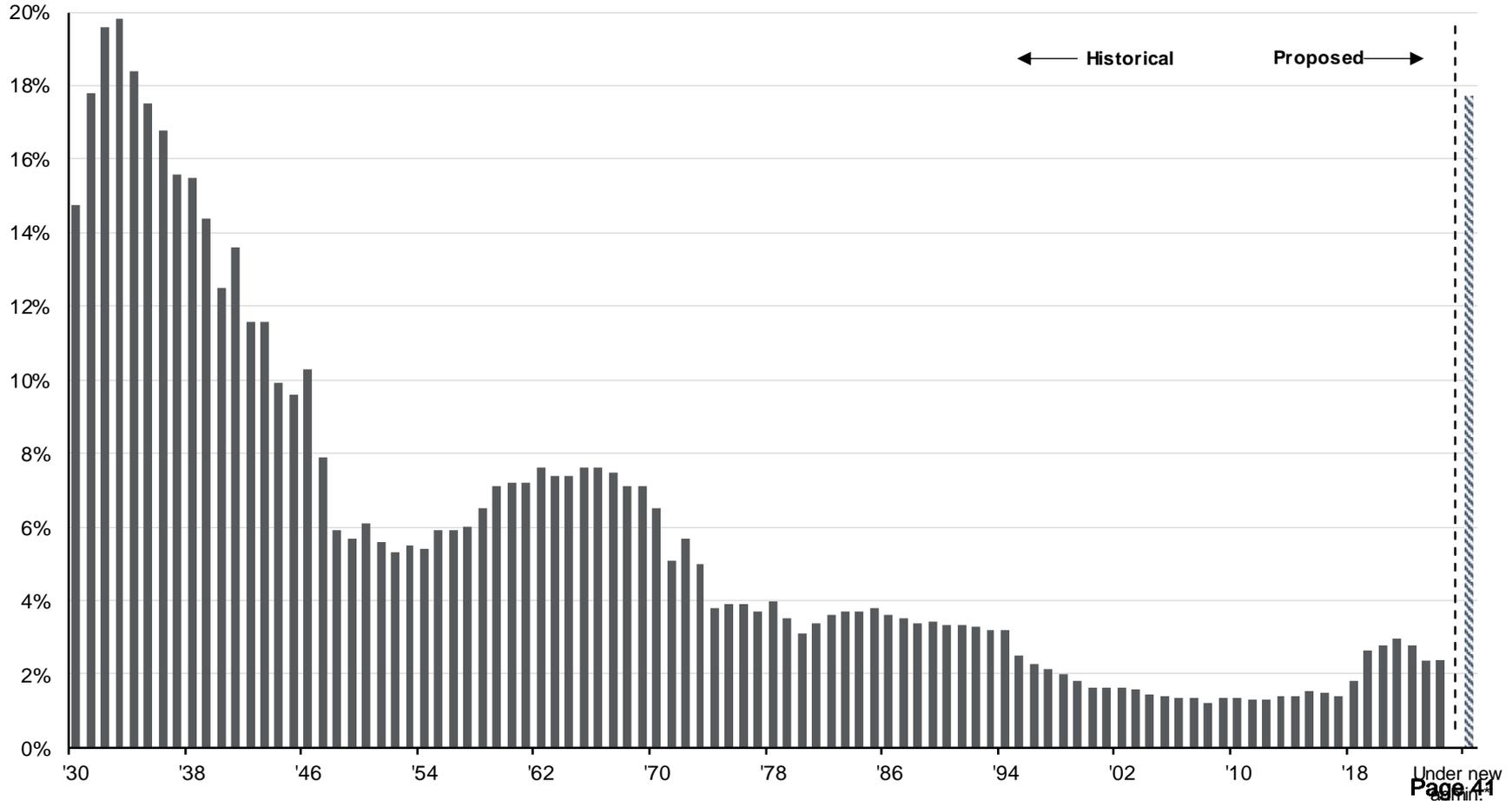


Tariffs on U.S. imports

Economy

Average tariff rate on U.S. goods imports for consumption

Duties collected / value of total goods imports for consumption



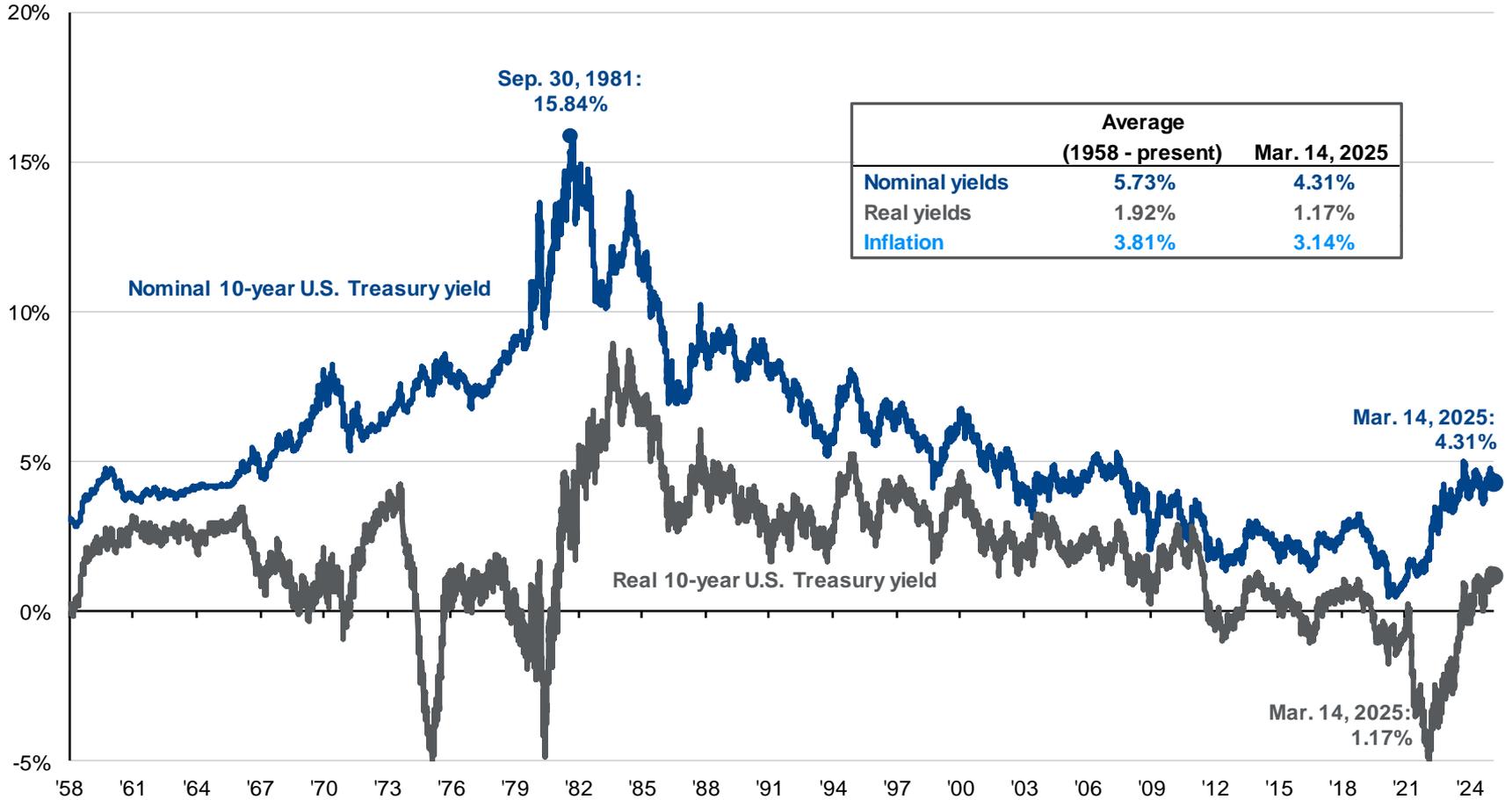
Source: Tax Foundation, United States International Trade Commission, U.S. Department of Commerce, J.P. Morgan Asset Management.
 Imports for consumption: goods brought into a country for direct use or sale in the domestic market. *Estimate is by the Tax Foundation as of October 2024 and assumes a 20% universal tariff as well as a 60% tariff on Chinese imports. May not be updated as of the latest announcements regarding tariffs and U.S. trade policy and is subject to change. Forecasts are based on current data and assumptions about future economic conditions. Actual results may differ materially due to changes in economic, market and other conditions.
 Guide to the Markets – U.S. Data are as of March 14, 2025.



Interest rates and inflation

Fixed Income

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 are available.

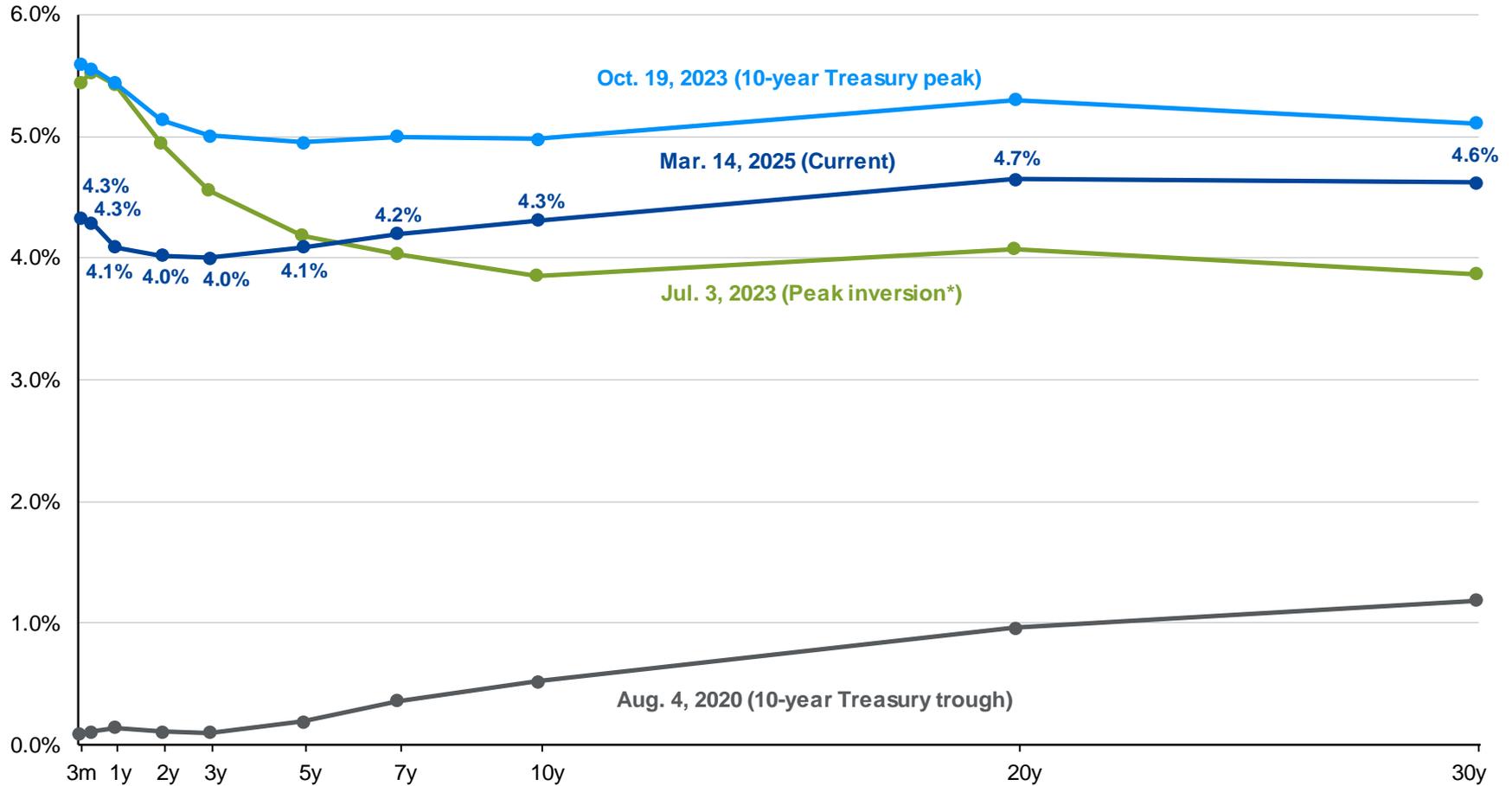
Guide to the Markets – U.S. Data are as of March 14, 2025.



Yield curve

Fixed Income

U.S. Treasury yield curve



Source: FactSet, Federal Reserve, J.P. Morgan Asset Management. Analysis references data back to 2020. *Peak inversion is measured by the spread between the yield on a 10-year Treasury and 2-year Treasury.
 Guide to the Markets – U.S. Data are as of March 14, 2025.

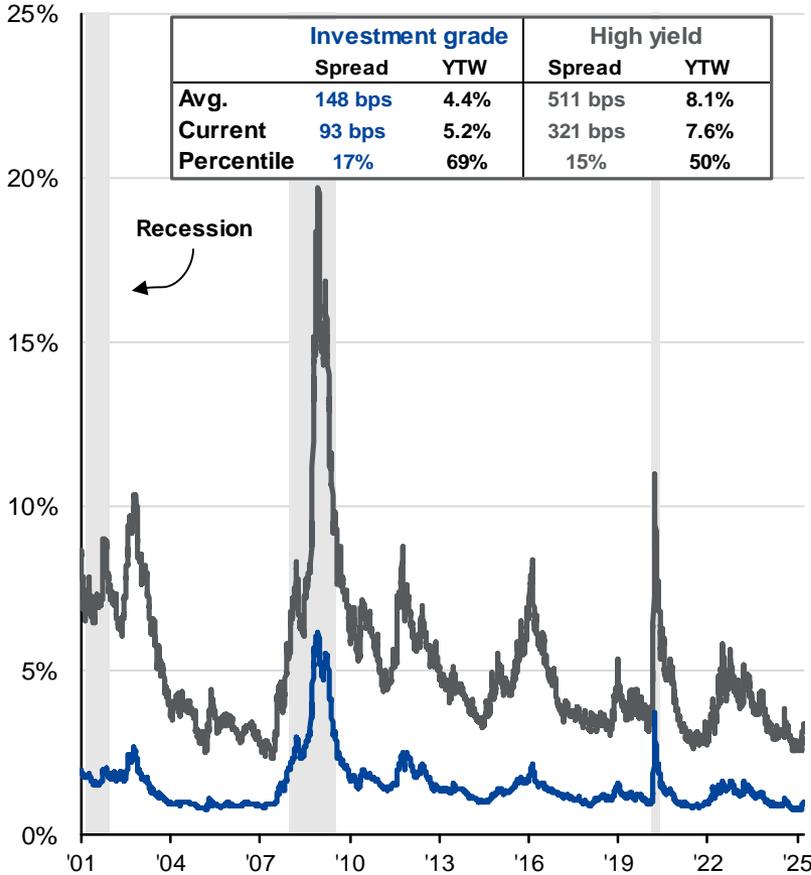


Credit market dynamics

Fixed Income

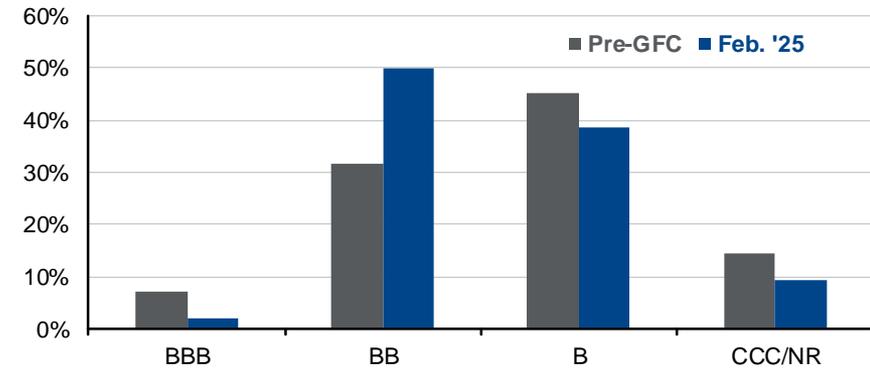
Corporate credit spreads

Option-adjusted spread, 2001 - present



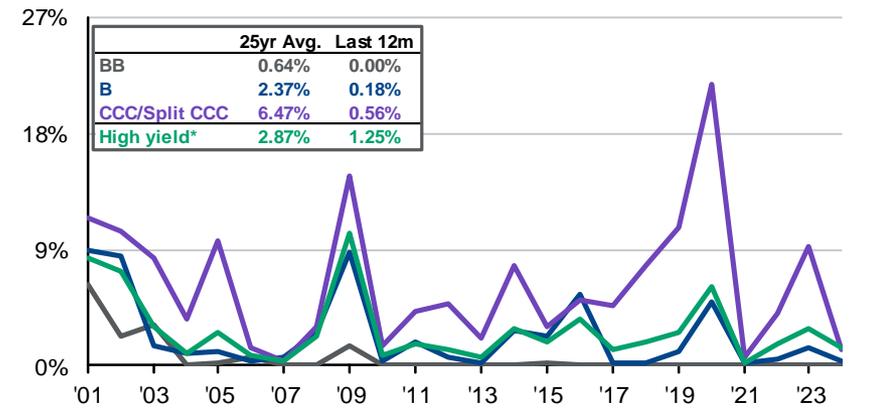
U.S. high yield by credit rating

%, J.P. Morgan Domestic High Yield Index



U.S. high yield default rates

By credit rating



Source: Bloomberg, J.P. Morgan Research, J.P. Morgan Asset Management.

(Left): U.S. Investment Grade: Bloomberg U.S. Corporate Investment Grade Index; U.S. High Yield: Bloomberg U.S. Aggregate Corporate High Yield Index. (Right): Last 12-month default rates are as of most recent month for which data are available. Default rates shown by crediting rating do not include distressed exchanges and are grouped by rating 12 months prior to default. Bond ratings include split ratings. "NR" stands for not rated. Pre-GFC reflects data as of December 2007. *Aggregate high yield default rate data do include distressed exchanges. *Guide to the Markets - U.S.* Data are as of March 14, 2025.

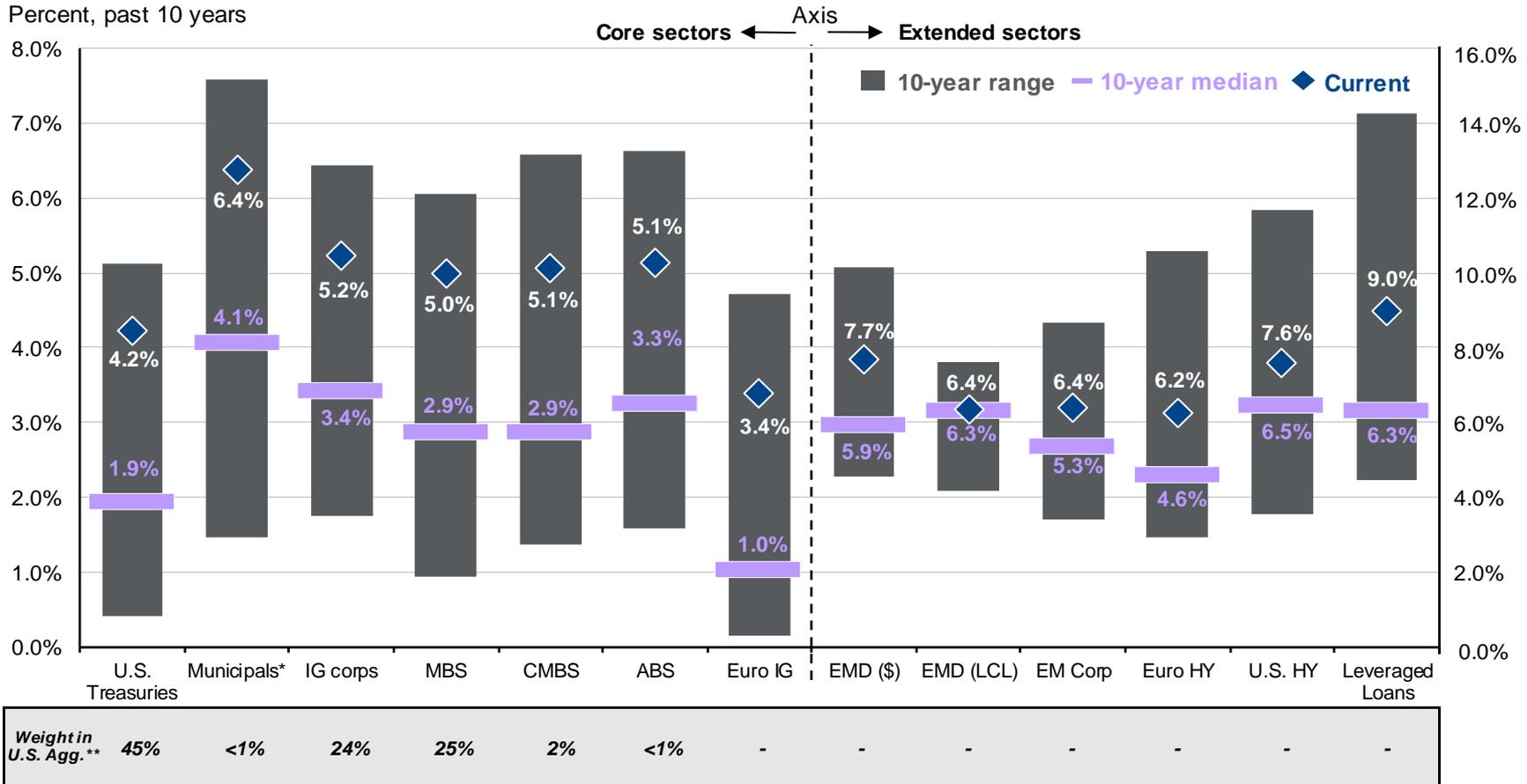


Fixed income yields

Fixed Income

Yield-to-worst across fixed income sectors

Percent, past 10 years



Source: Bloomberg, FactSet, J.P. Morgan Credit Research, J.P. Morgan Asset Management.

Indices used are Bloomberg except for ABS, emerging market debt and leveraged loans: ABS: J.P. Morgan ABS Index; CMBS: Bloomberg Investment Grade CMBS Index; EMD (USD): J.P. Morgan EMIGLOBAL Diversified Index; EMD (LCL): J.P. Morgan GBI-EM Global Diversified Index; EM Corp.: J.P. Morgan CEMBI Broad Diversified; Leveraged Loans: JPM Leveraged Loan Index; Euro IG: Bloomberg Euro Aggregate Corporate Index; Euro HY: Bloomberg Pan-European High Yield Index. Yield-to-worst is the lowest possible yield that can be received on a bond apart from the company defaulting and considers factors like call provisions, prepayments and other features that may affect the bonds' cash flows. *All sectors shown are yield-to-worst except for Municipals, which is based on the tax-equivalent yield-to-worst assuming a top-income tax bracket rate of 37% plus a Medicare tax rate of 3.8%. **Sectors shown may not exactly match all sectors represented in the Bloomberg U.S. Aggregate Index. Sector level weights are shown, and index constituents may not match.

Guide to the Markets – U.S. Data are as of March 14, 2025.



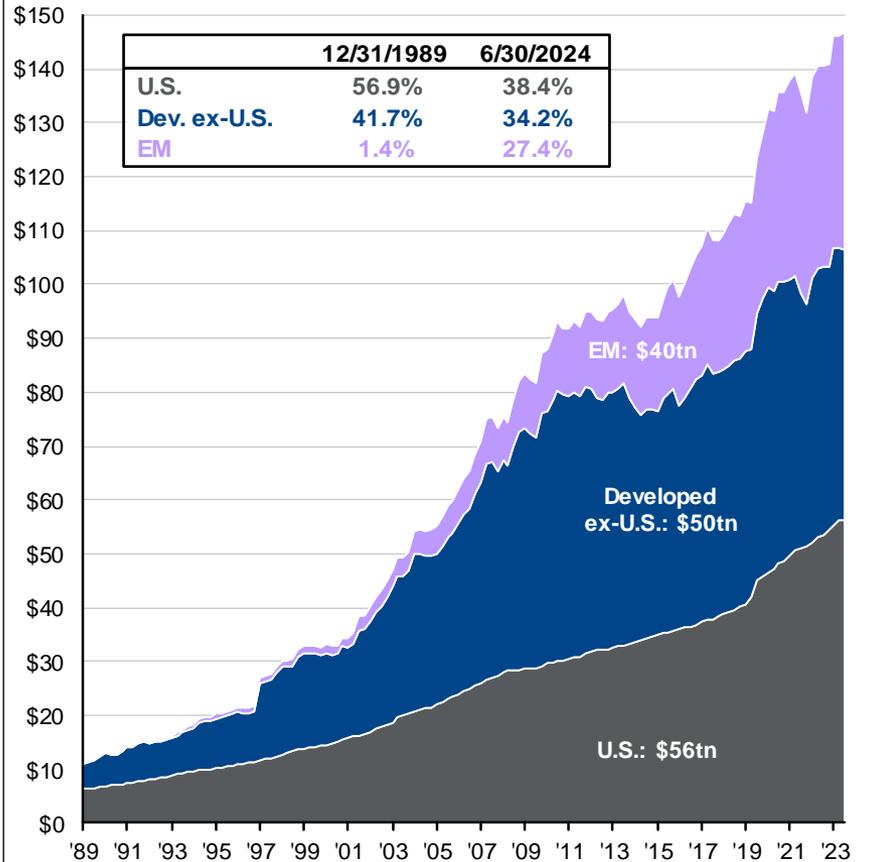
Global fixed income

Fixed Income

Aggregates	Yield		2025 Return		Duration	Correlation to U.S. 10yr
	3/14/2025	12/31/2024	Local	USD		
U.S.	4.70%	4.91%	2.08%	2.08%	6.1 years	0.93
Gbl. ex-U.S.	3.03%	2.85%	-	2.48%	6.8	0.69
Japan	1.58%	1.26%	-2.78%	2.88%	8.8	0.69
Germany	2.95%	2.70%	-2.16%	2.73%	6.1	0.65
UK	4.65%	4.66%	0.26%	3.39%	7.7	0.59
Italy	3.37%	3.11%	-1.62%	3.29%	6.2	0.52
China	1.91%	1.64%	-0.88%	0.08%	6.2	0.51
Sector						
Euro Corp.	3.40%	3.18%	-0.56%	4.41%	4.4 years	0.46
Euro HY	6.23%	6.03%	0.47%	5.49%	3.1	0.06
EMD (USD)	7.68%	7.86%	-	2.49%	6.0	0.40
EMD (LCL)	6.35%	6.39%	2.00%	4.95%	5.3	0.29
EM Corp.	6.39%	6.56%	-	2.19%	5.0	0.31

Global bond market

USD trillions



Source: J.P. Morgan Asset Management; (Left) Bloomberg, FactSet; (Right) BIS.

Fixed income sectors shown above are provided by Bloomberg and are represented by the global aggregate for each country except where noted. EMD sectors are represented by the J.P. Morgan EMBIG Diversified Index (USD), the J.P. Morgan GBI EM Global Diversified Index (LCL) and the J.P. Morgan CEMBI Broad Diversified Index (Corp). European Corporates are represented by the Bloomberg Euro Aggregate Corporate Index and the Bloomberg Pan-European High Yield Index. Sector yields reflect yield-to-worst. Correlations are based on 10-years of monthly returns for all sectors. Past performance is not indicative of future results. Countries included in the emerging market debt calculation are those represented in the J.P. Morgan EMB Index suite for which the BIS has data. Global bond market regional breakdown may not sum to 100% due to rounding.

Guide to the Markets – U.S. Data are as of March 14, 2025.



Municipal finance

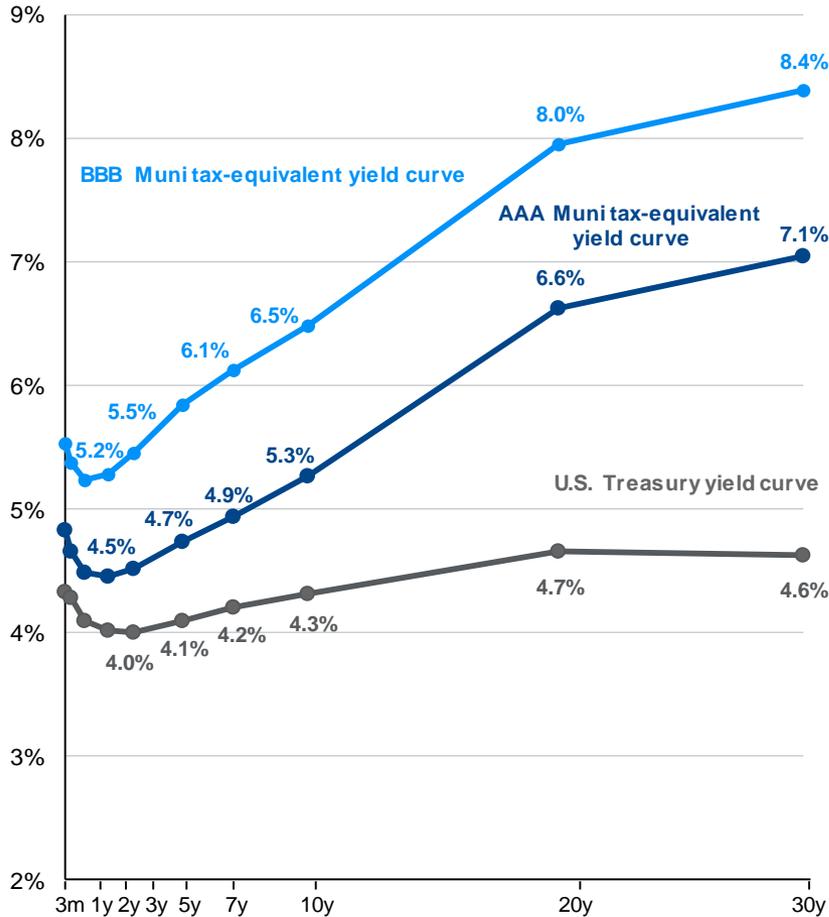
GTM

U.S.

40

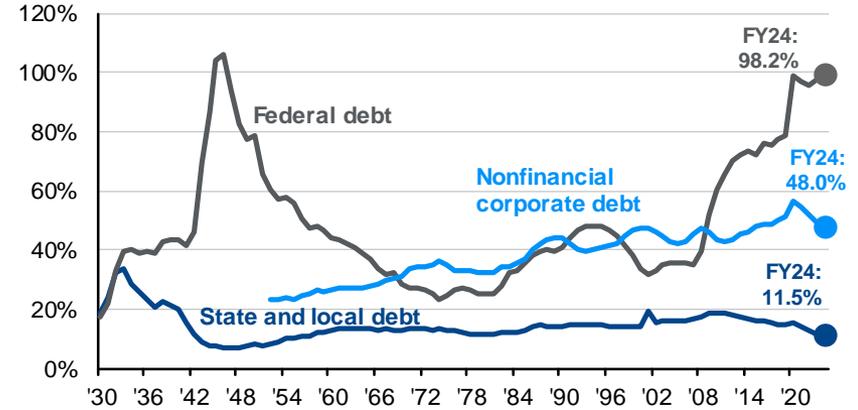
Fixed Income

Muni tax-equivalent and Treasury yield curves



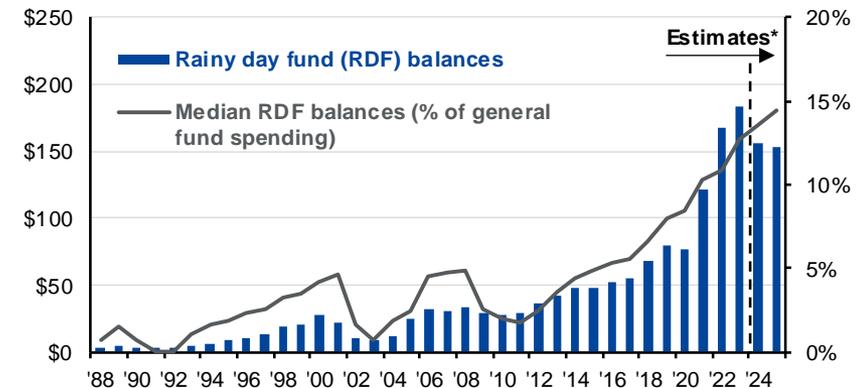
State and local, federal and corporate debt

% of GDP, 1930-2024, end of fiscal year



State Rainy Day Fund balances

USD billions, 1988-2025, fiscal year



Source: J.P. Morgan Asset Management; (Left) Bloomberg, FactSet, Federal Reserve, S&P Global; (Top right) Census Bureau, Congressional Budget Office (CBO), Federal Reserve; (Bottom right) NASBO Fiscal Survey of States Fall 2024. Municipal tax-equivalent yields are calculated based on municipal bond curves for each credit rating according to S&P Global and assume a top-income tax bracket rate of 37% plus a Medicare tax rate of 3.8% for a total tax rate of 40.8%. State and local debt are based on the Census Bureau's Annual Survey of State and Local Government Finances. A rainy day fund, also known as a budget stabilization fund or reserve fund, is a collection of funds that local governments use to prepare for financial emergencies and future stability. *Estimates are sourced from NASBO's Fall 2024 Fiscal Survey of States. Figures for FY 2024 are preliminary while figures for FY 2025 are projected based on states' enacted budgets. *Guide to the Markets* – U.S. Data are as of March 14, 2025.

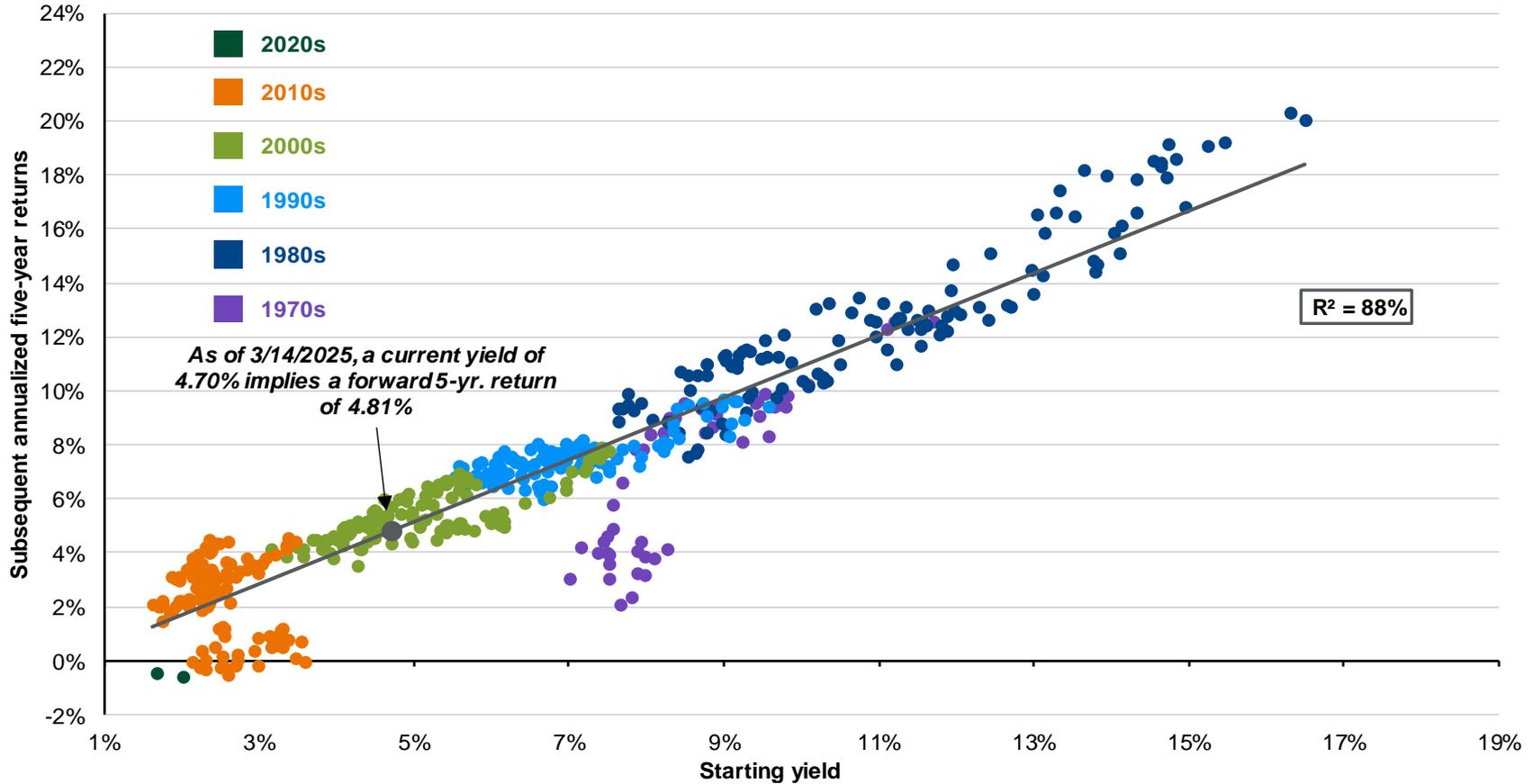


Fixed income yields and forward returns

Fixed Income

Yield-to-worst and subsequent 5-year annualized returns

Bloomberg U.S. Aggregate Total Return Index



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

Returns are 60-month annualized total returns, measured monthly, beginning 1/31/1976. R² represents the percent of total variation in total returns that can be explained by yields at the start of each period.

Guide to the Markets – U.S. Data are as of March 14, 2025.

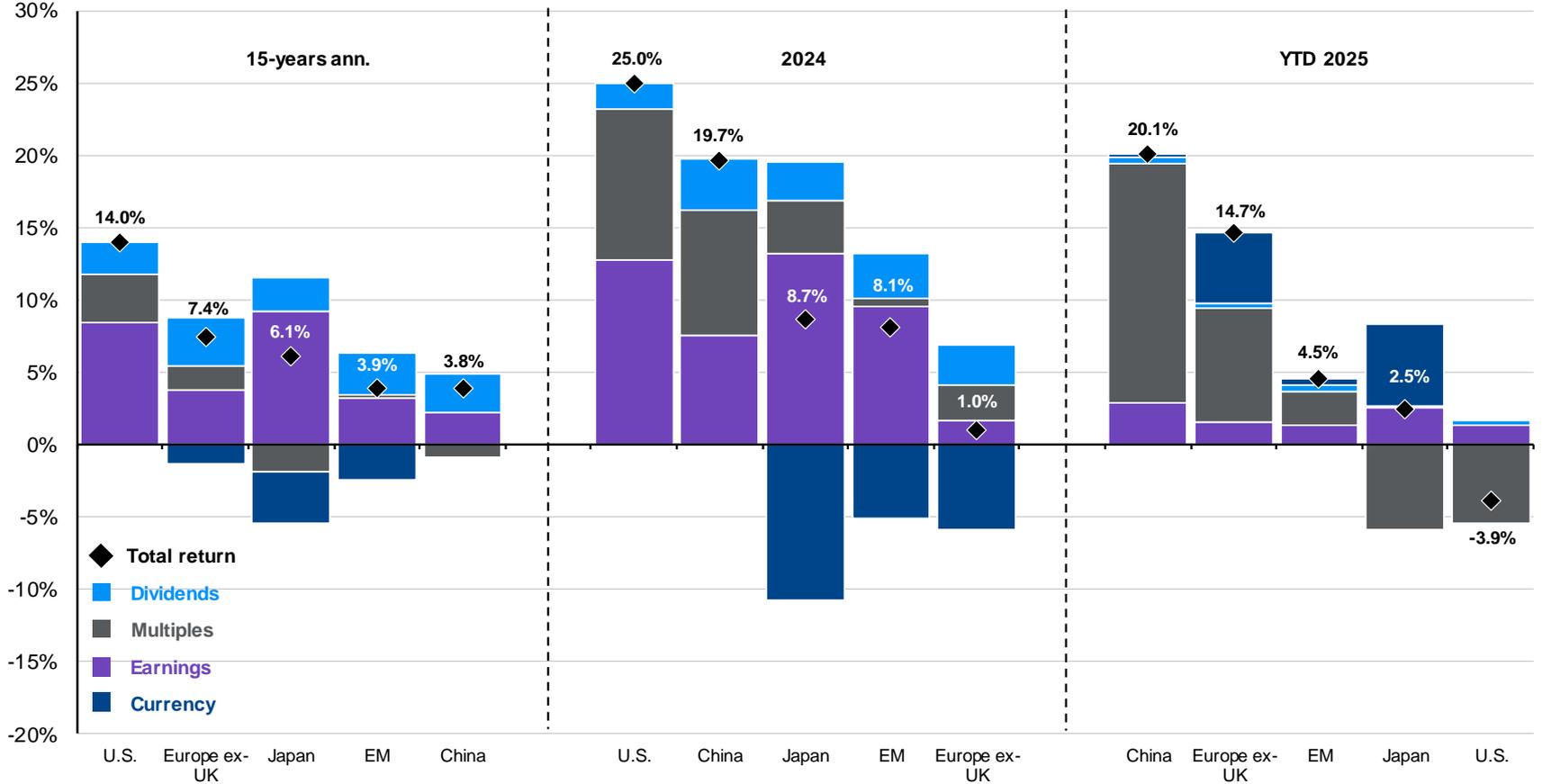


Global equity return composition

International

Sources of global equity returns*

Total return, USD



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

15-years ann. is a rolling 15-year period ending with the previous month-end. All return values are MSCI Gross Index data, except the U.S., which is the S&P 500.

*Multiple expansion is based on the forward P/E ratio, and EPS growth outlook is based on NTMA earnings estimates. Chart is for illustrative purposes only. Past performance is not indicative of future results.

Guide to the Markets – U.S. Data are as of March 14, 2025.

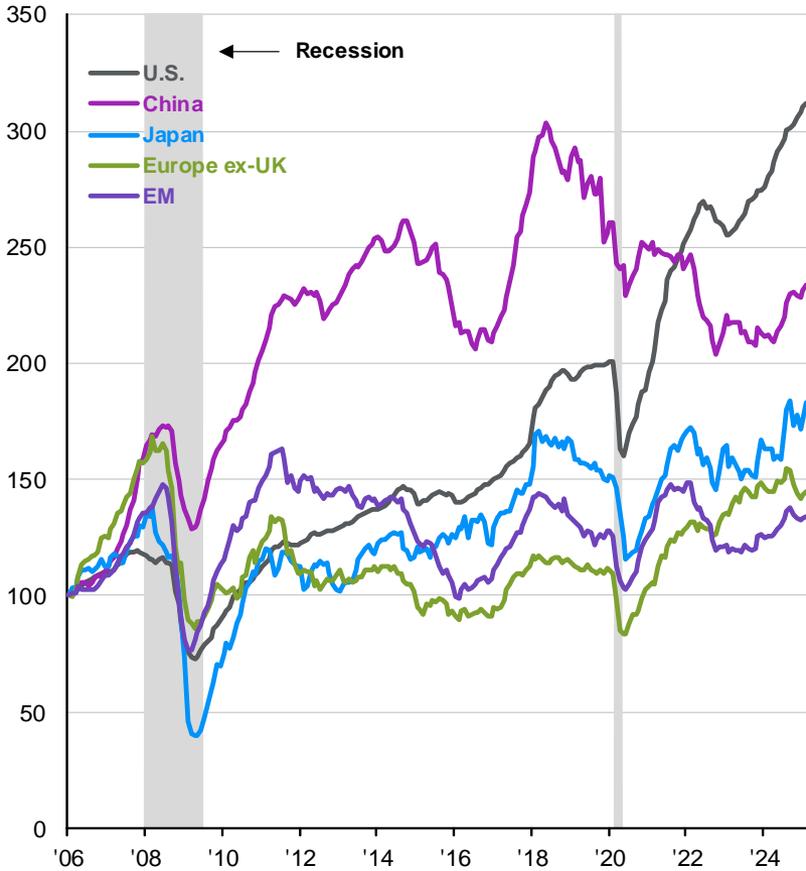


Global equity earnings and valuations

International

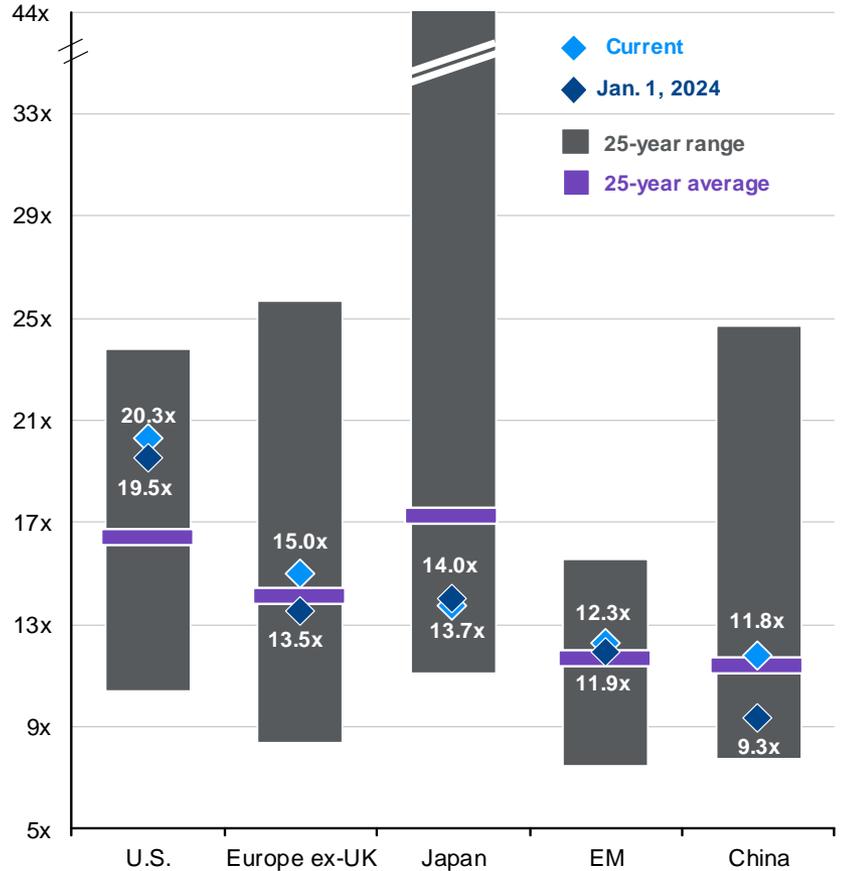
Global earnings estimates

Jan. 2006 = 100, next 12 months consensus estimates, U.S. dollars



Global valuations

Current and 25-year next 12 months price-to-earnings ratio



Source: FactSet, MSCI, Standard & Poor's, J.P. Morgan Asset Management. (Left) Next 12 months consensus estimates are based on pro-forma earnings and are in U.S. dollars. (Right) The purple bars for EM and China show 20-year averages due to a lack of available data. Past performance is not a reliable indicator of current and future results.

Guide to the Markets – U.S. Data are as of March 14, 2025.

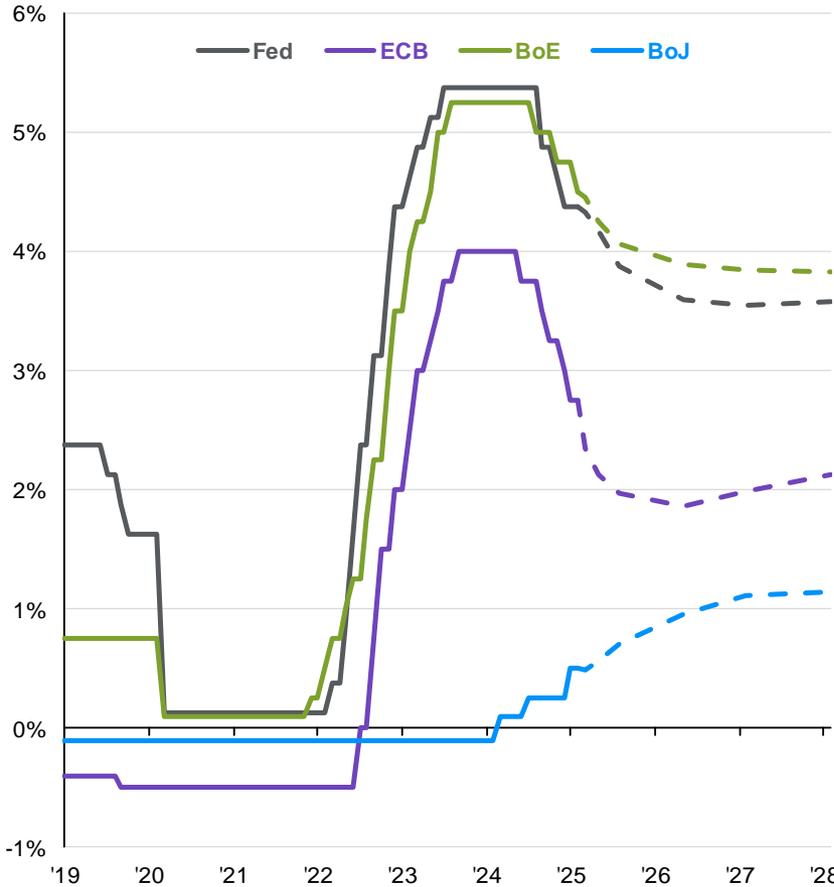


Interest rates and international developed markets

International

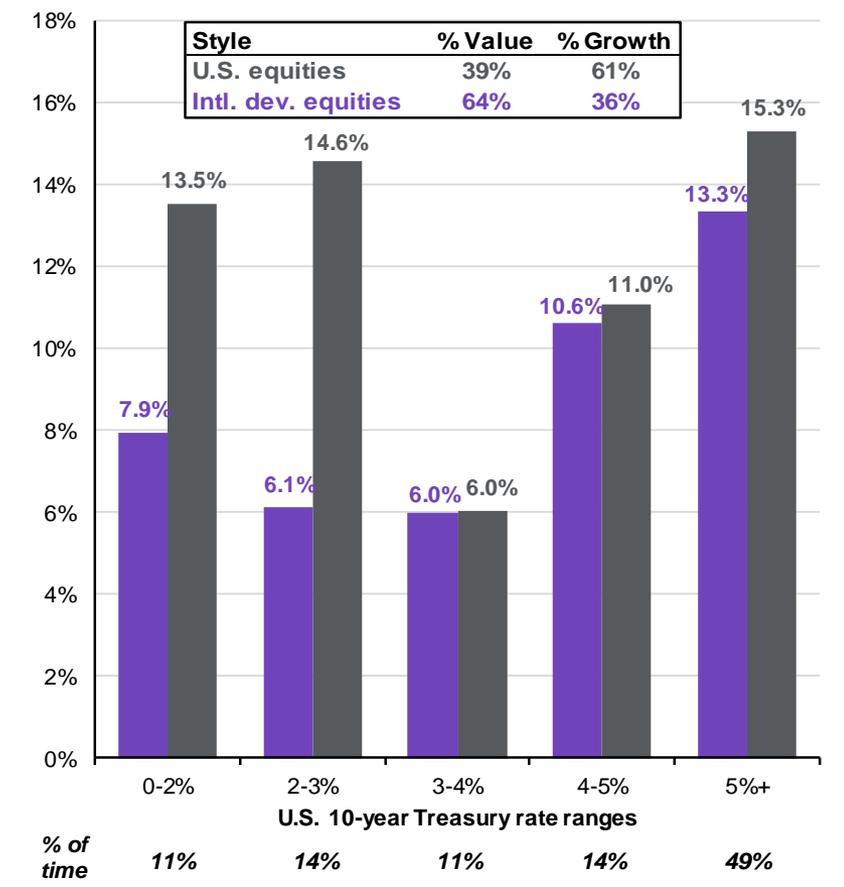
Historical policy rates and forward curves

Target policy rates and market implied forward rates



Equity performance in different interest rate environments

Annualized total return by 10-year Treasury rate ranges, USD, 1979 - present



Source: J.P. Morgan Asset Management. (Left) Bank of England (BoE), Bank of Japan (BoJ), BIS, Bloomberg, European Central Bank (ECB), Federal Reserve System (Fed), J.P. Morgan Global Economic Research. Implied policy rates are sourced from Bloomberg and are derived from Overnight Index Swaps. Forecasts, projections and other forward-looking statements are based upon current beliefs and expectations. They are for illustrative purposes only and are not a reliable indicator of future performance. 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. (Right) FactSet, MSCI, Standard & Poor's. U.S. = S&P 500 Index, Intl. dev. = MSCI EAFE Index. Growth includes Communication Services, Health Care, Information Technology and Consumer Discretionary. Value includes Financials, Industrials, Materials, Real Estate, Utilities, Energy and Consumer Staples. *Guide to the Markets* – U.S. Data are as of March 14, 2025.

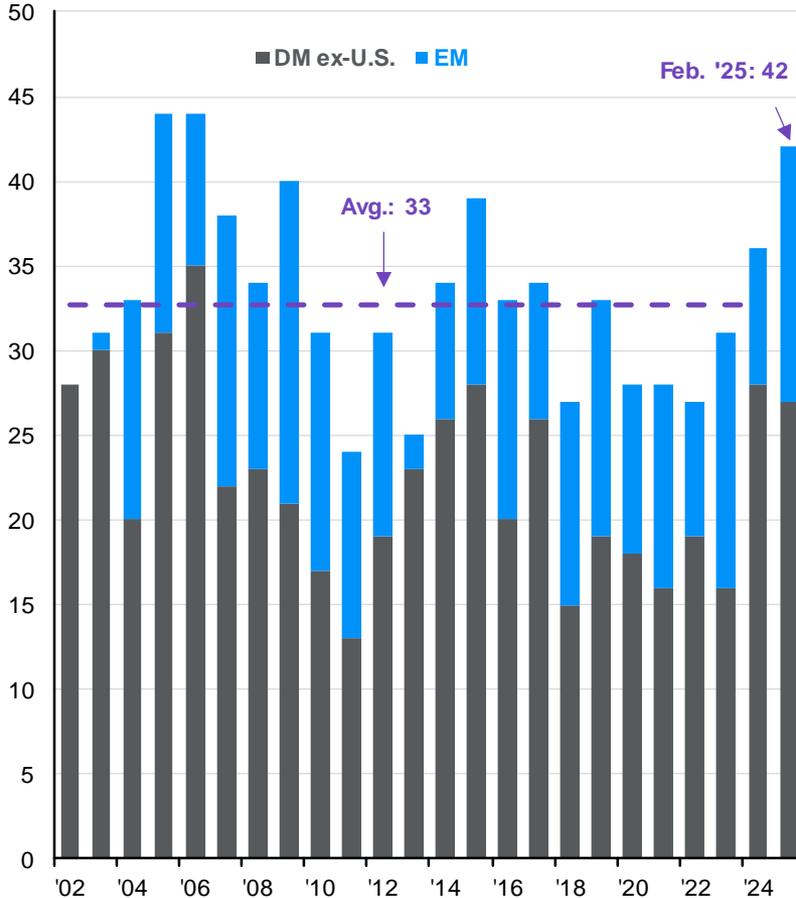


Global market performance and concentration

International

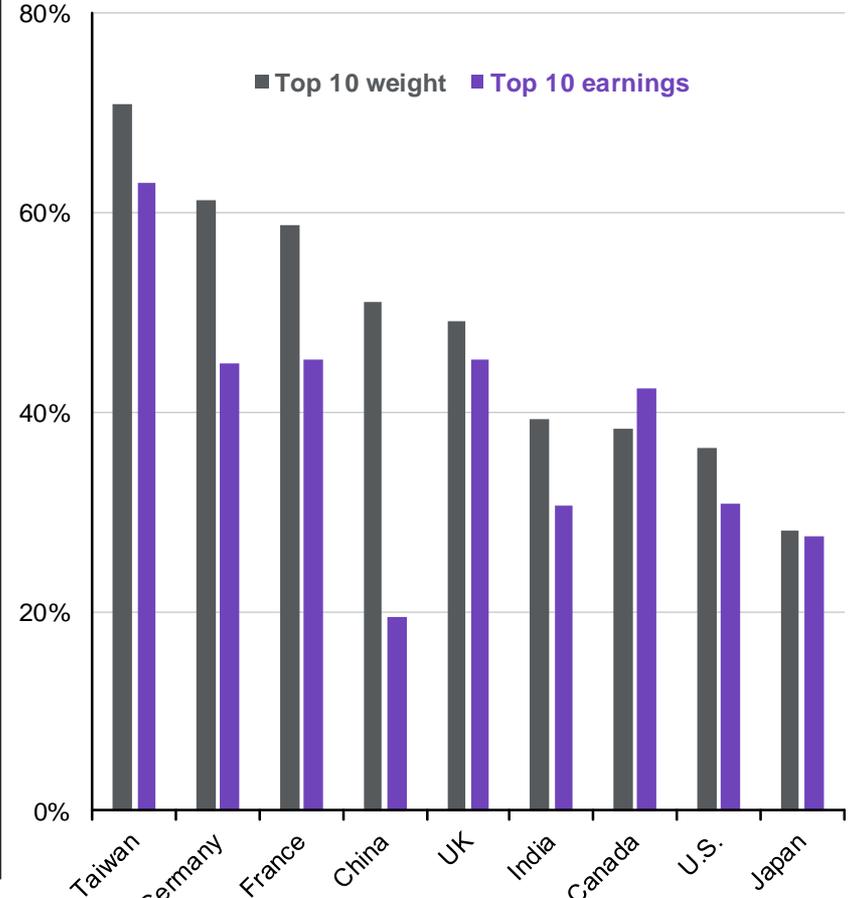
Top 50 performing companies globally

of companies listed internationally, MSCI All Country World Index



Weight of market cap and earnings for top 10 stocks

% of market capitalization, as of latest month-end, LTM earnings



Source: FactSet, MSCI, J.P. Morgan Asset Management. (Left) Graph was made by ranking all the companies in the MSCI All Country World Index by performance on a yearly basis and determining the top 50 performers using their total return in USD. Companies are listed in no particular order. Excluded companies whose market capitalization does not make up at least 0.01% of the MSCI All Country World Index in the year listed. (Right) Standard & Poor's. Uses last 12-month earnings. Different share classes for the same company are grouped together. Guide to the Markets – U.S. Data are as of March 14, 2025.

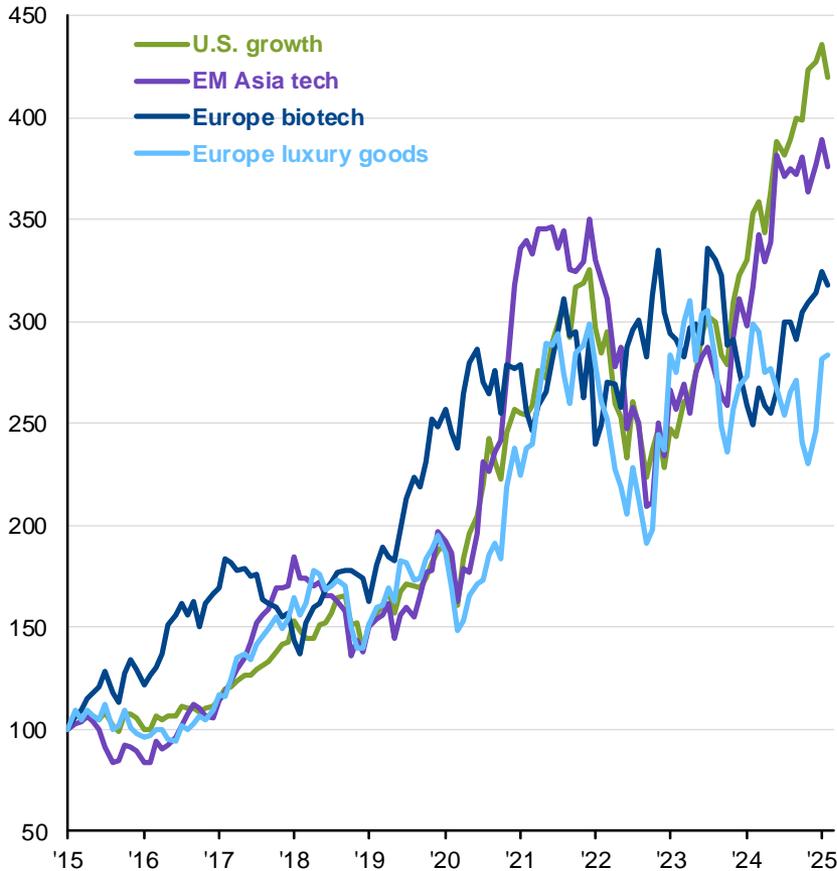


International market secular themes and trends

International

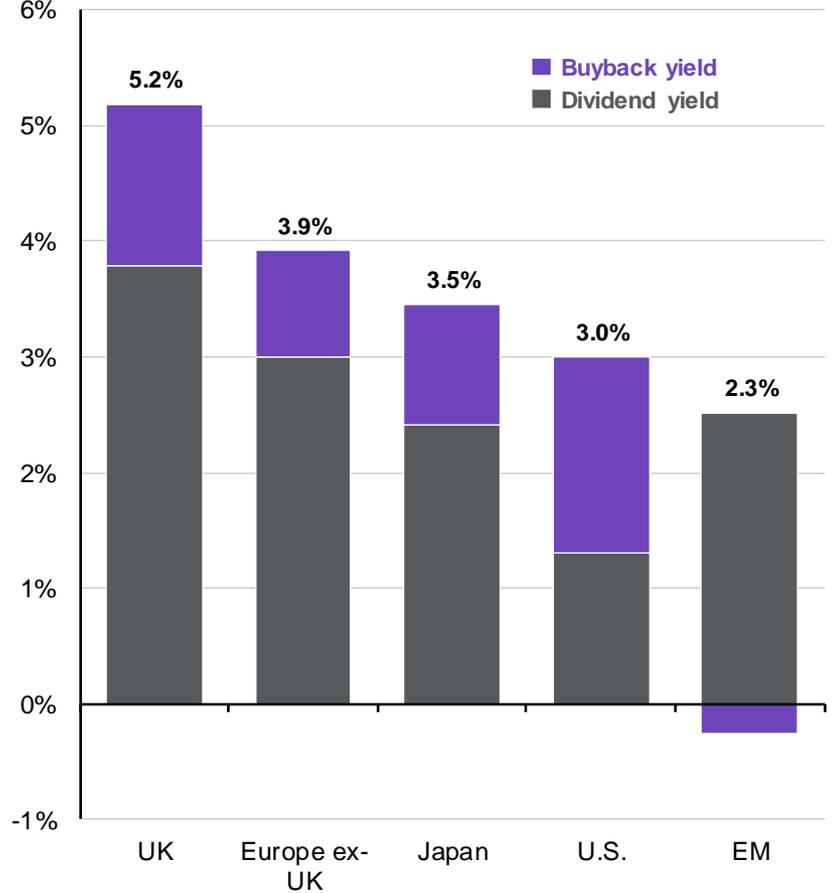
International growth sectors vs. U.S. growth

Jan. 2015 = 100, total return, U.S. dollars



Buyback and dividend yields

Previous quarter-end*



Source: MSCI, J.P. Morgan Asset Management. (Left) Bloomberg, Russell. EM Asia tech: MSCI EM Asia Information Technology Index, European Luxury Goods: MSCI Europe Textiles Apparel and Luxury Goods Index, U.S. growth: Russell 1000 Growth Index, Europe biotech: MSCI Europe Biotechnology Index. (Right) *Total yield for S&P 500 is as of the latest available. Bloomberg, FTSE, Standard & Poor's. U.S.: S&P 500, Europe ex-UK: MSCI Europe ex-UK, UK: FTSE 100, EM: MSCI EM, Japan: TOPIX. Net buyback yield adjusts for share issuance. Past performance is not a reliable indicator of current and future results. *Guide to the Markets – U.S.* Data are as of March 14, 2025.

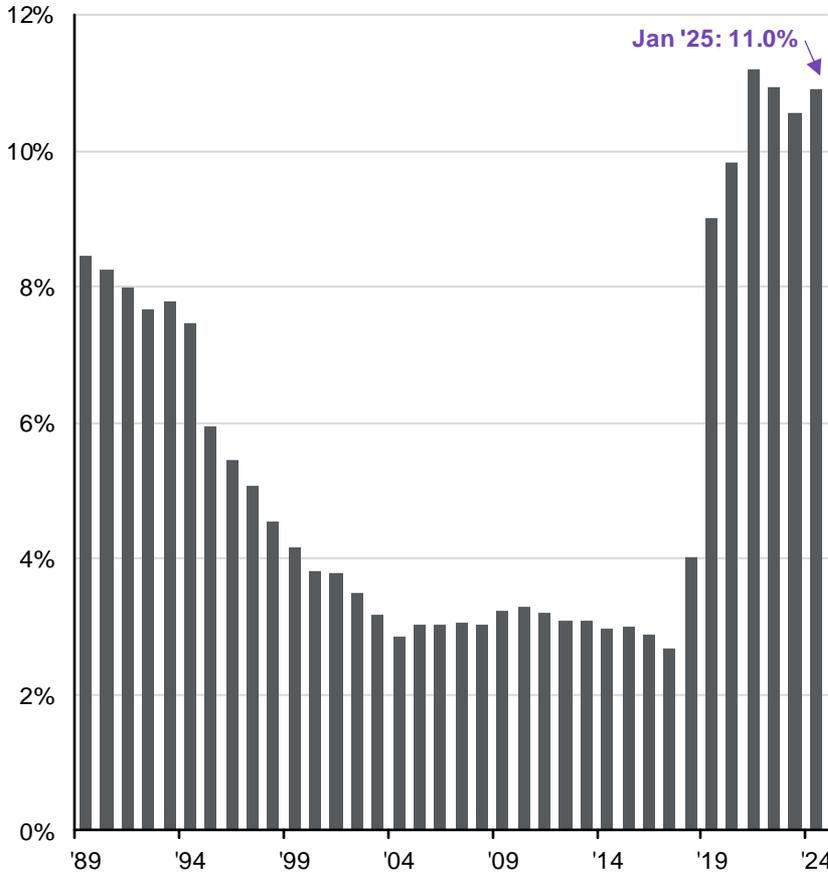


Global trade patterns

International

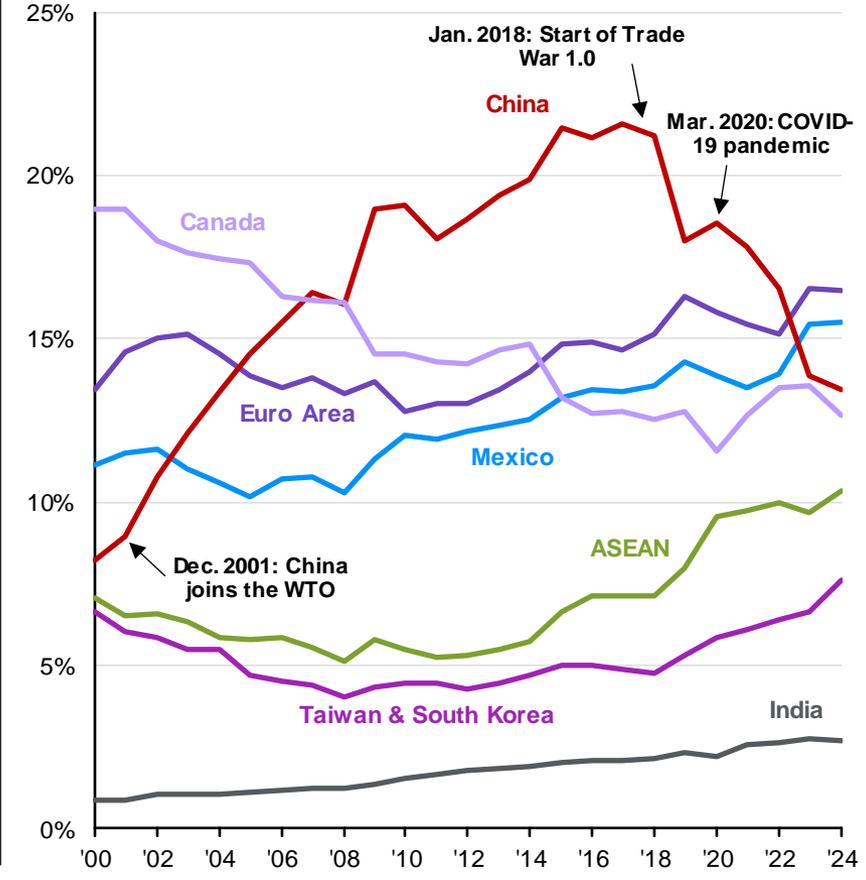
Average tariff rate on U.S. goods imports from China

Duties collected / value of total goods imports for consumption



U.S. goods imports by country

% of total U.S. goods imports, annual



Source: J.P. Morgan Asset Management. (Left) United States International Trade Commission. Imports for consumption: goods brought into a country for direct use or sale in the domestic market. YTD 2024 is through October 2024 (latest available). (Right) FactSet, U.S. Census Bureau. ASEAN: Indonesia, Malaysia, Philippines, Singapore, Thailand and Vietnam. Other ASEAN countries excluded due to a lack of available data. Annotations are approximate. *Guide to the Markets – U.S.* Data are as of March 14, 2025.

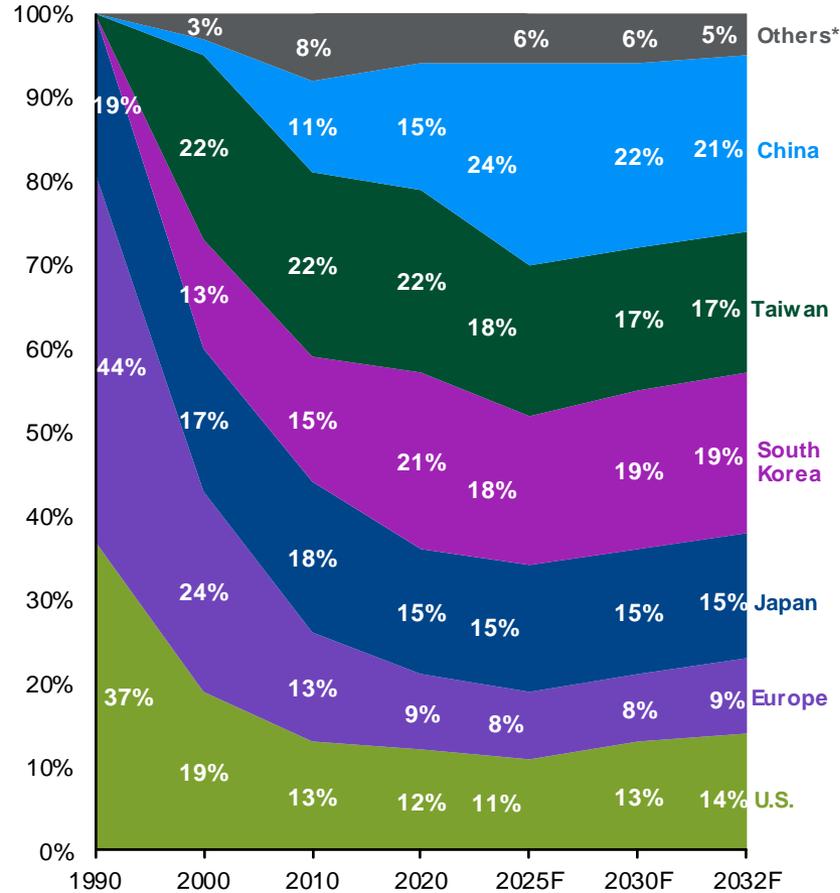


Global technology supply chains

International

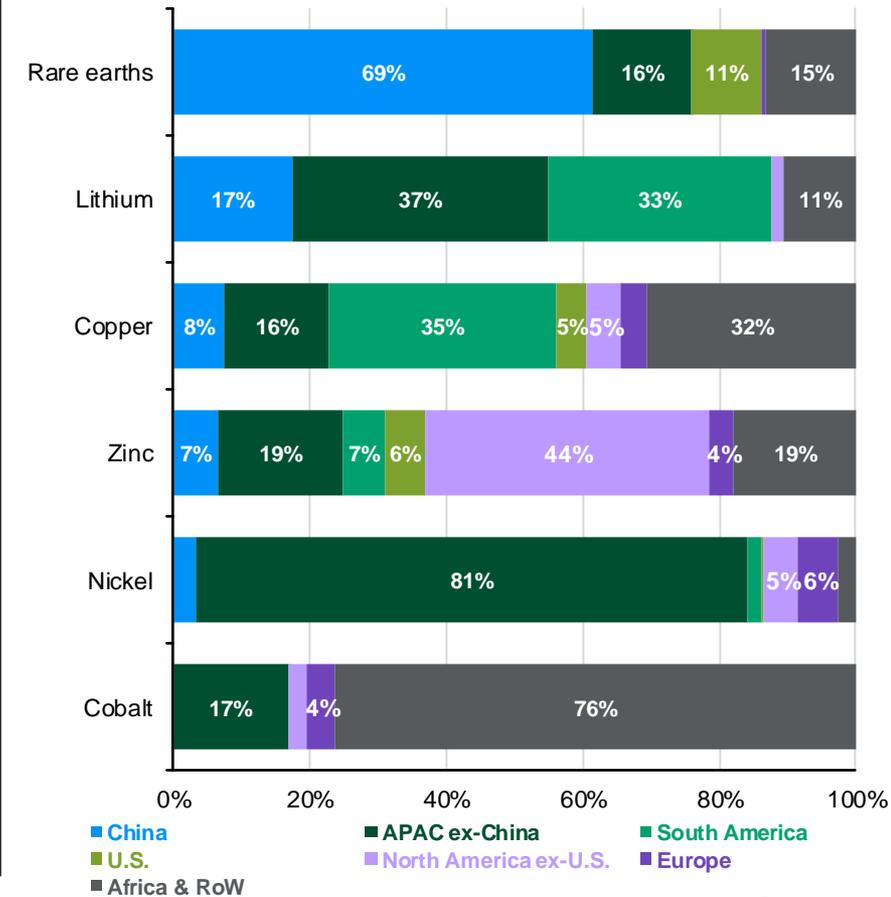
Semiconductor production by location

% global share



Mining production by location

% global share, 2024



Source: J.P. Morgan Asset Management. (Left) VLSI Research Projection, SEMI May 2024 update, BCG analysis. All values shown in 8" equivalents; excludes capacity below 5 kwpm or less than 8". *Others includes Israel, Singapore and the rest of the world. Numbers may not add up to 100 due to rounding. Forecasts are based on current data and assumptions about future economic conditions. Actual results may differ materially due to changes in economic, market and other conditions. (Right) Mineral Commodity Summaries 2025, U.S. Geological Survey. U.S. excluded from lithium mining production to protect company information. China's rare earths production shows the production quota and does not include undocumented production. *Guide to the Markets* – U.S. Data are as of March 14, 2025.



Correlations and volatility

Alternatives

	U.S. Large Cap	EAFE	EME	Bonds	Corp. HY	Munis	Currency	EMD	Cmdty.	REITs	Hedge funds	Private equity	Gold	Ann. Volatility
U.S. Large Cap	1.00	0.90	0.80	0.32	0.86	0.42	-0.47	0.75	0.40	0.77	0.82	0.76	0.24	16%
EAFE		1.00	0.90	0.35	0.86	0.50	-0.62	0.81	0.40	0.67	0.80	0.76	0.30	16%
EME			1.00	0.33	0.83	0.43	-0.70	0.80	0.45	0.56	0.75	0.75	0.41	18%
Bonds				1.00	0.44	0.88	-0.47	0.69	-0.29	0.54	-0.02	0.15	0.64	5%
Corp. HY					1.00	0.50	-0.53	0.89	0.43	0.71	0.76	0.72	0.35	9%
Munis						1.00	-0.51	0.75	-0.25	0.63	0.09	0.28	0.51	5%
Currencies							1.00	-0.65	-0.30	-0.34	-0.28	-0.56	-0.61	5%
EMD								1.00	0.17	0.68	0.54	0.59	0.55	8%
Commodities									1.00	0.23	0.64	0.59	0.13	17%
REITs										1.00	0.55	0.63	0.28	18%
Hedge funds											1.00	0.74	0.09	5%
Private equity												1.00	0.12	0%
Gold													1.00	13%

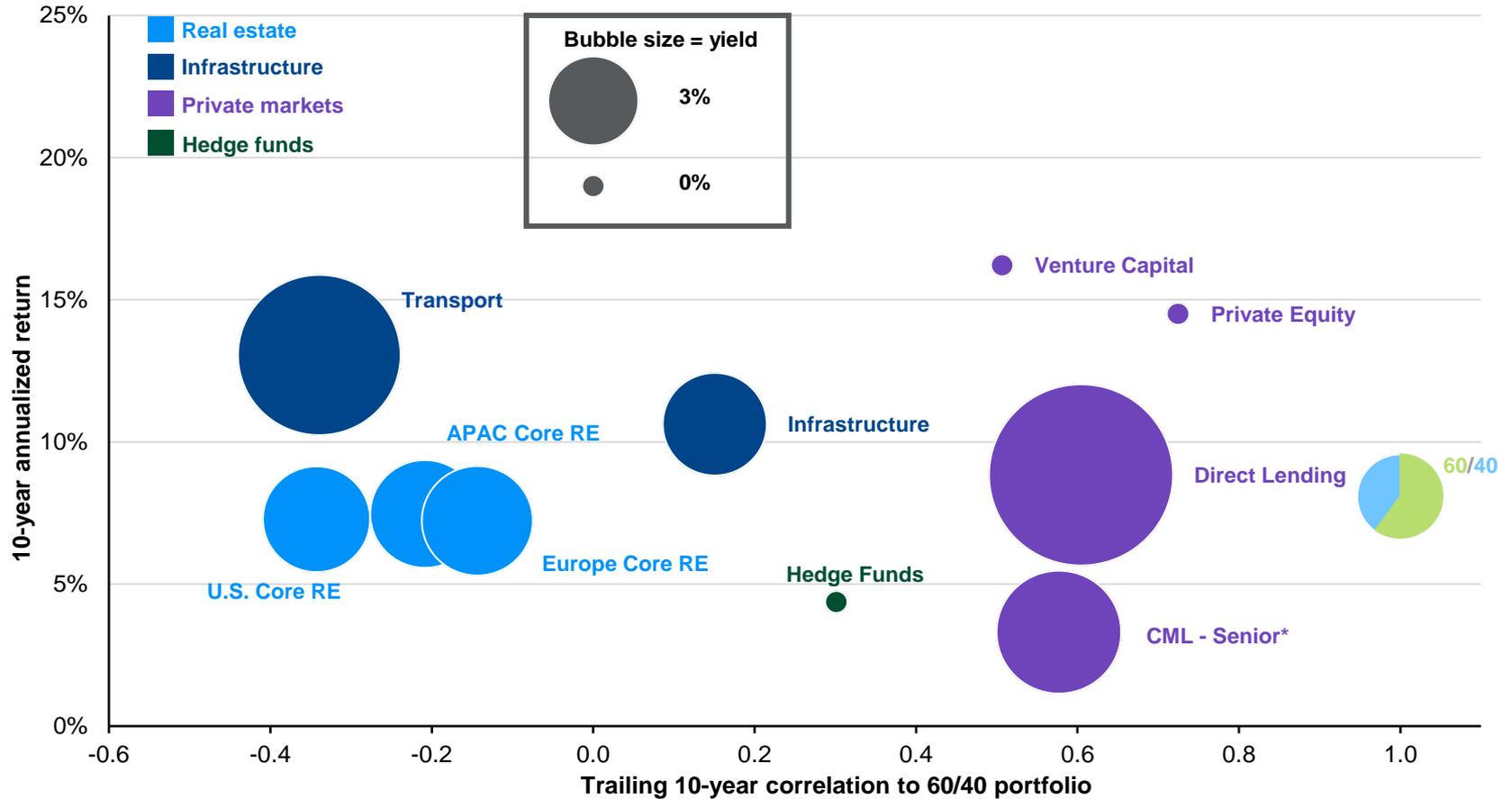
Source: Bloomberg, Burgiss, Credit Suisse/Tremont, FactSet, Federal Reserve, MSCI, Standard & Poor's, J.P. Morgan Asset Management. Indices used – Large Cap: S&P 500 Index; Currencies: Federal Reserve Trade-Weighted Dollar; EAFE: MSCI EAFE; EME: MSCI Emerging Markets; Bonds: Bloomberg Aggregate; Corp HY: Bloomberg Corporate High Yield; EMD: Bloomberg Emerging Market; Cmdty.: Bloomberg Commodity Index; REITs: NAREIT All Equity Index; Hedge funds: CS/Tremont Hedge Fund Index; Private equity: Time weighted returns from Burgiss; Gold: Gold continuous contract (\$/oz). Private equity data are reported on a one- to two-quarter lag. All correlation coefficients and annualized volatility are calculated based on quarterly total return data for period from 12/31/2014 to 9/30/2024, except for Private equity, which is based on the period from 9/30/2014 to 6/30/2024. This chart is for illustrative purposes only. *Guide to the Markets – U.S.* Data are as of March 14, 2025.



Alternatives: Correlations, returns and yields

Correlations, returns and yields

10-year correlations and 10-year annualized total returns, 3Q14 – 2Q24



Alternatives

Source: Burgiss, Cliffwater, FactSet, Gilberto-Levy, HFRI, MSCI, NCREIF, J.P. Morgan Asset Management. Correlations are based on quarterly returns over the past 10 years from 3Q14-2Q24. A 60/40 portfolio is comprised of 60% stocks and 40% bonds. Stocks are represented by the S&P 500 Total Return Index. Bonds are represented by the Bloomberg U.S. Aggregate Total Return Index. 10-year annualized returns are calculated from 1Q14-4Q23. Indices and data used for alternative asset class returns and yields are as described on pages 12, 13 and 17 of the *Guide to Alternatives*. Yields are based on latest available data as described on page 10 of the *Guide to Alternatives*. *CML is commercial mortgage loans.

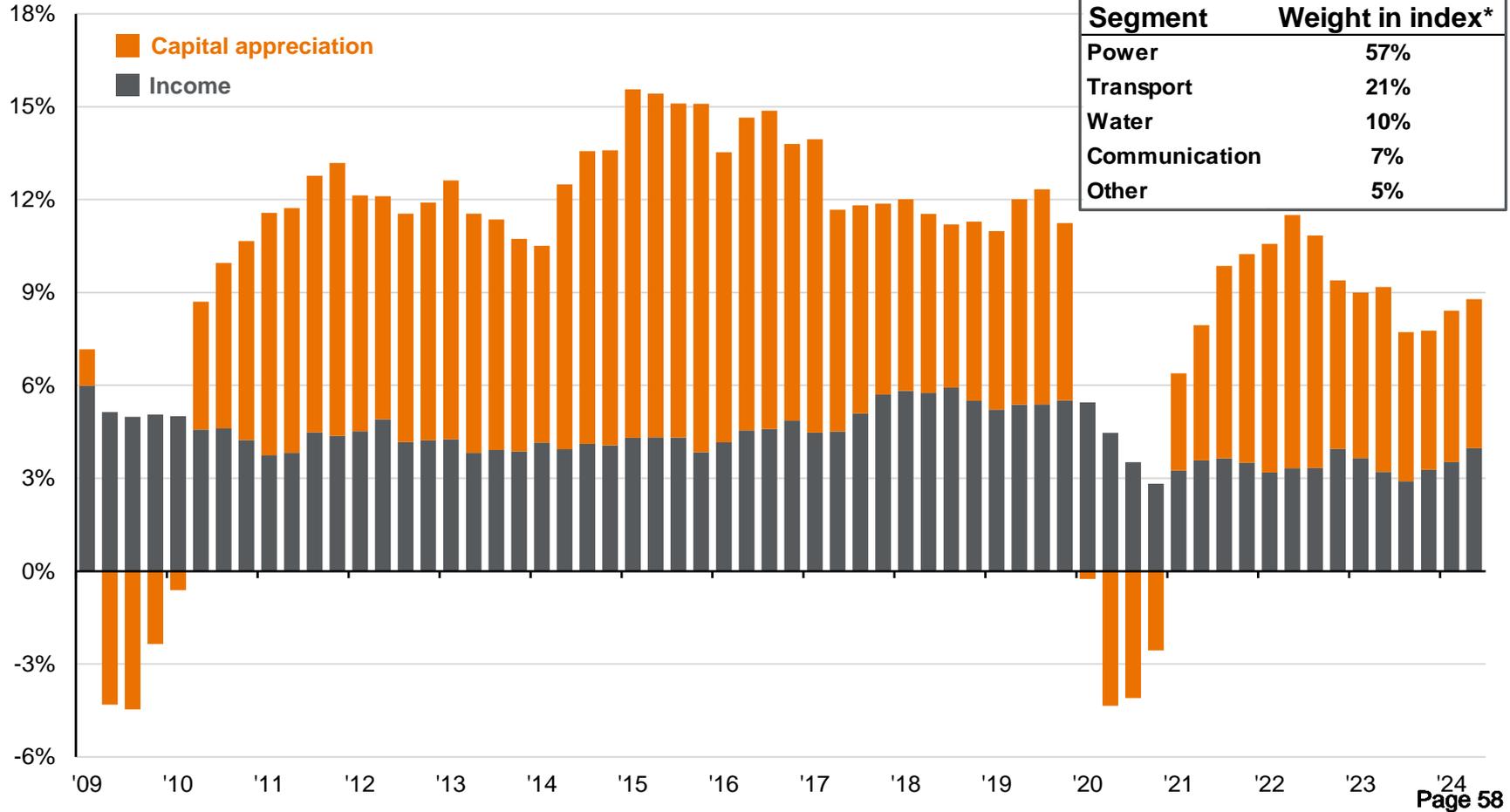
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Sources of global infrastructure returns

Global core infrastructure returns

1Q09-2Q24, rolling 4-quarter returns from income and capital appreciation



Alternatives

Source: MSCI, J.P. Morgan Asset Management.

Infrastructure returns represented by the MSCI Global Quarterly Infrastructure Asset Index. Data show rolling one-year returns from income and capital appreciation.

*Weights are based on enterprise value. Past performance is not indicative of future results. Alternative investments carry more risk than traditional investments and are recommended only for long-term investment. Some alternative investments may be highly leveraged and rely on speculative investments that can magnify the potential for loss or gain. Diversification does not guarantee investment returns or eliminate the risk of loss.

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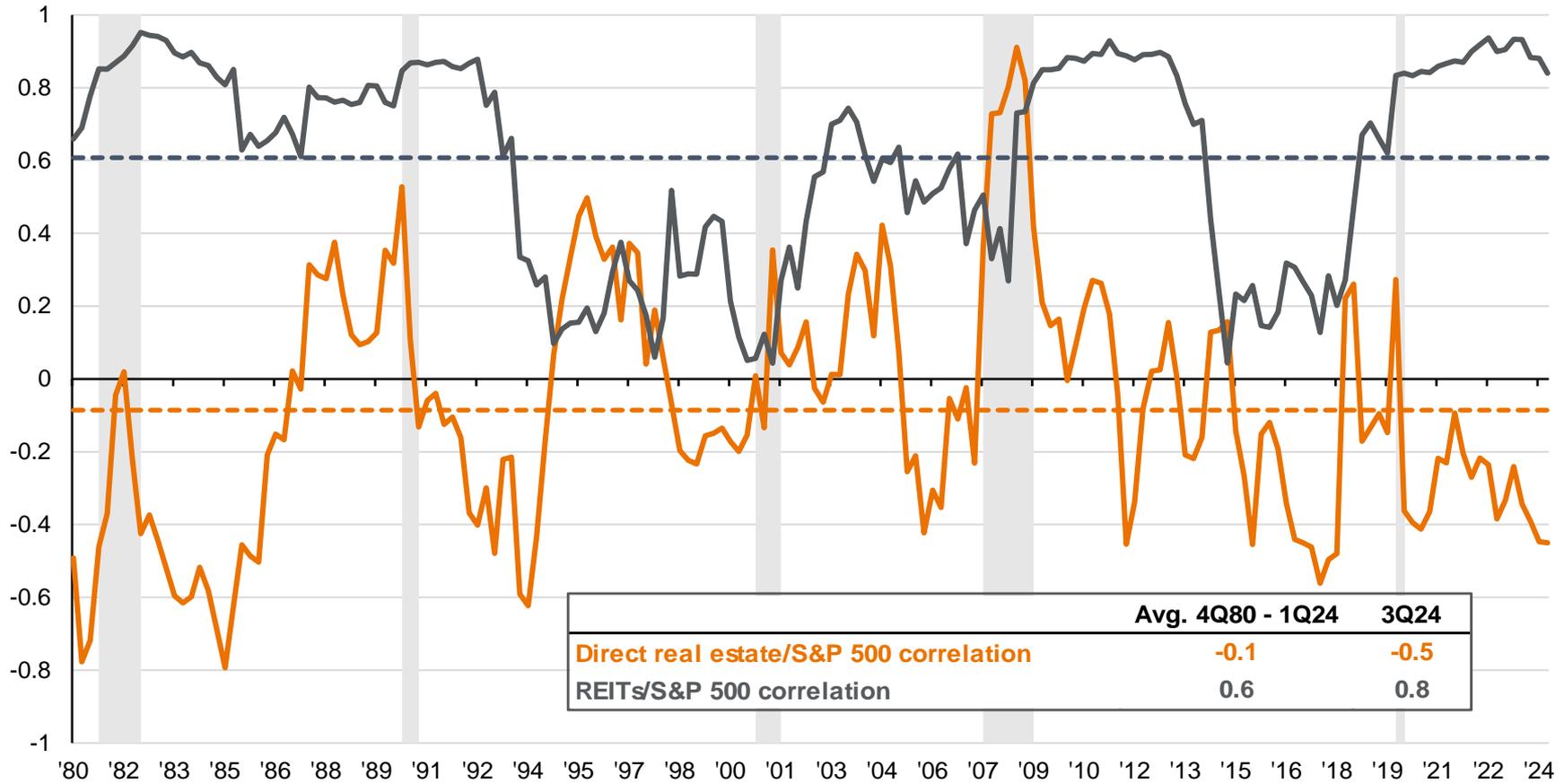
Guide to the Markets – U.S. Data are as of March 14, 2025.



U.S. REITs and direct real estate

U.S. REITs, direct real estate and equities

12-quarter rolling correlations, total return



Alternatives

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

Real estate investment trusts (REITs). Indices do not include fees or operating expenses and are not available for actual investment. Past performance is not necessarily a reliable indicator for current and future performance.

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U.S. public vs. private equity

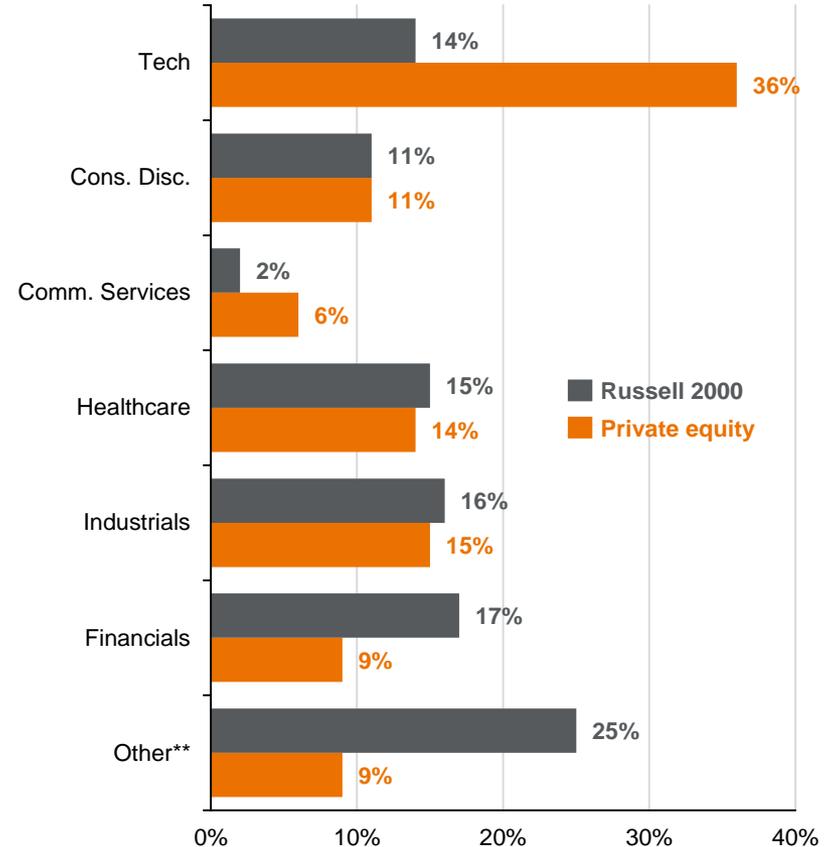
Number of listed U.S. companies* and market cap.

Number, S&P 500 market capitalization in USD trillions



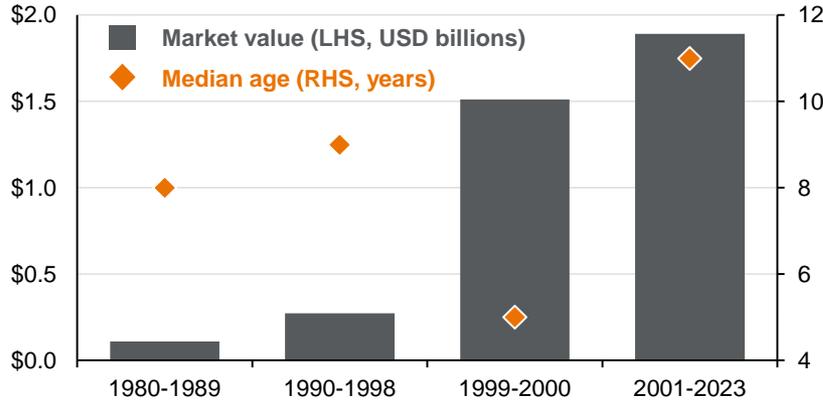
Private equity vs. small cap sector weights

2023



Alternatives

Average market value and median age at IPO



Sources: Cambridge Associates, Jay Ritter, Russell, University of Florida, World Federation of Exchanges, J.P. Morgan Asset Management.

(Top left) *Number of listed U.S. companies is represented by the sum of number of companies listed on the NYSE and the NASDAQ. (Bottom left) Average market value is calculated by dividing the total market value at first closing price by the total number of IPOs for each period. The sample is IPOs with an offer price of at least \$5, excluding ADRs, unit offers, closed-end funds, REITs, natural resource limited partnerships, small best efforts offers, banks and S&Ls and stocks not listed on CRSP (CRSP includes Amex, NYSE and NASDAQ stocks). (Right) **Other includes real estate, utilities and energy. Percentages may not sum due to rounding. Sector weights are as of December 31, 2023.

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Guide to the Markets – U.S. Data are as of March 14, 2025.

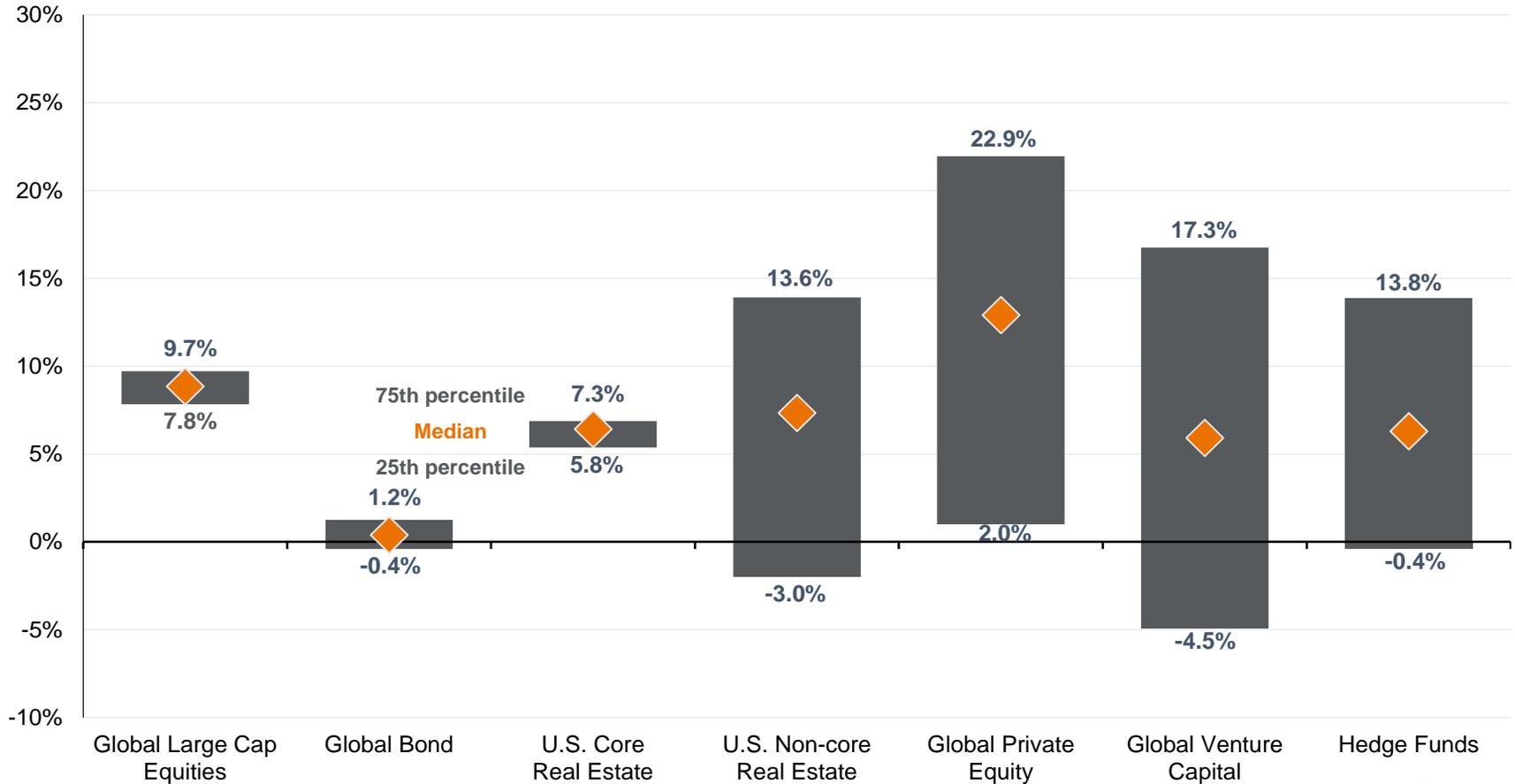


Alternatives and manager selection

Alternatives

Public and private manager dispersion

Based on returns from 4Q14 – 3Q24*



Source: Burgiss, Morningstar, NCREIF, PivotalPath, J.P. Morgan Asset Management.

Global large cap equities and global bond are based on the world large stock and world bond categories, respectively. *Manager dispersion is based on annual returns over a 10-year period ending 3Q 2024 for Hedge Funds, U.S. Core Real Estate, U.S. Fund Global Equities and U.S. Fund Global Bonds. Non-core Real Estate, Global Private Equity and Global Venture Capital are represented by the 10-year horizon internal rate of return (IRR) ending 2Q 2024. U.S. Fund Global Equities and Bonds are comprised of U.S.-domiciled mutual funds and ETFs.

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Guide to the Markets – U.S. Data are as of March 14, 2025.



Asset class returns

2010-2024		2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Ann.	Vol.																
Large Cap	Small Cap	REITs	REITs	REITs	Small Cap	REITs	REITs	Small Cap	EM Equity	Cash	Large Cap	Small Cap	REITs	Comdty.	Large Cap	Large Cap	DM Equity
13.9%	20.6%	27.9%	8.3%	19.7%	38.8%	28.0%	2.8%	21.3%	37.8%	1.8%	31.5%	20.0%	41.3%	16.1%	26.3%	25.0%	9.5%
Small Cap	EM Equity	Small Cap	Fixed Income	High Yield	Large Cap	Large Cap	Large Cap	High Yield	DM Equity	Fixed Income	REITs	EM Equity	Large Cap	Cash	DM Equity	Small Cap	Comdty.
10.3%	17.9%	26.9%	7.8%	19.6%	32.4%	13.7%	1.4%	14.3%	25.6%	0.0%	28.7%	18.7%	28.7%	1.5%	18.9%	11.5%	7.1%
REITs	REITs	EM Equity	High Yield	EM Equity	DM Equity	Fixed Income	Fixed Income	Large Cap	Large Cap	REITs	Small Cap	Large Cap	Comdty.	High Yield	Small Cap	Asset Alloc.	EM Equity
9.4%	16.8%	19.2%	3.1%	18.6%	23.3%	6.0%	0.5%	12.0%	21.8%	-4.0%	25.5%	18.4%	27.1%	-12.7%	16.9%	10.0%	4.5%
Asset Alloc.	DM Equity	Comdty.	Large Cap	DM Equity	Asset Alloc.	Asset Alloc.	Cash	Comdty.	Small Cap	High Yield	DM Equity	Asset Alloc.	Small Cap	Fixed Income	Asset Alloc.	High Yield	High Yield
7.2%	16.5%	16.8%	2.1%	17.9%	14.9%	5.2%	0.0%	11.8%	14.6%	-4.1%	22.7%	10.6%	14.8%	-13.0%	14.1%	9.2%	2.1%
High Yield	Comdty.	Large Cap	Cash	Small Cap	High Yield	Small Cap	DM Equity	EM Equity	Asset Alloc.	Large Cap	Asset Alloc.	DM Equity	Asset Alloc.	Asset Alloc.	High Yield	EM Equity	Fixed Income
5.9%	16.1%	15.1%	0.1%	16.3%	7.3%	4.9%	-0.4%	11.6%	14.6%	-4.4%	19.5%	8.3%	13.5%	-13.9%	14.0%	8.1%	2.1%
DM Equity	Large Cap	High Yield	Asset Alloc.	Large Cap	REITs	Cash	Asset Alloc.	REITs	High Yield	Asset Alloc.	EM Equity	Fixed Income	DM Equity	DM Equity	REITs	Comdty.	REITs
5.7%	15.1%	14.8%	-0.7%	16.0%	2.9%	0.0%	-2.0%	8.6%	10.4%	-5.8%	18.9%	7.5%	11.8%	-14.0%	11.4%	5.4%	1.3%
EM Equity	Asset Alloc.	Asset Alloc.	Small Cap	Asset Alloc.	Cash	High Yield	High Yield	Asset Alloc.	REITs	Small Cap	High Yield	High Yield	High Yield	Large Cap	EM Equity	Cash	Asset Alloc.
3.4%	10.4%	13.3%	-4.2%	12.2%	0.0%	0.0%	-2.7%	8.3%	8.7%	-11.0%	12.6%	7.0%	1.0%	-18.1%	10.3%	5.3%	1.0%
Fixed Income	High Yield	DM Equity	DM Equity	Fixed Income	Fixed Income	EM Equity	Small Cap	Fixed Income	Fixed Income	Comdty.	Fixed Income	Cash	Cash	EM Equity	Fixed Income	REITs	Cash
2.4%	9.4%	8.2%	-11.7%	4.2%	-2.0%	-1.8%	-4.4%	2.6%	3.5%	-11.2%	8.7%	0.5%	0.0%	-19.7%	5.5%	4.9%	0.9%
Cash	Fixed Income	Fixed Income	Comdty.	Cash	EM Equity	DM Equity	EM Equity	DM Equity	Comdty.	DM Equity	Comdty.	Comdty.	Fixed Income	Small Cap	Cash	DM Equity	Large Cap
1.2%	4.7%	6.5%	-13.3%	0.1%	-2.3%	-4.5%	-14.6%	1.5%	1.7%	-13.4%	7.7%	-3.1%	-1.5%	-20.4%	5.1%	4.3%	-3.9%
Comdty.	Cash	Cash	EM Equity	Comdty.	Comdty.	Comdty.	Comdty.	Cash	Cash	EM Equity	Cash	REITs	EM Equity	REITs	Comdty.	Fixed Income	Small Cap
-1.0%	0.9%	0.1%	-18.2%	-1.1%	-9.5%	-17.0%	-24.7%	0.3%	0.8%	-14.2%	2.2%	-5.1%	-2.2%	-24.9%	-7.9%	1.3%	-8.1%

Source: Bloomberg, FactSet, MSCI, NAREIT, Russell, Standard & Poor's, J.P. Morgan Asset Management.

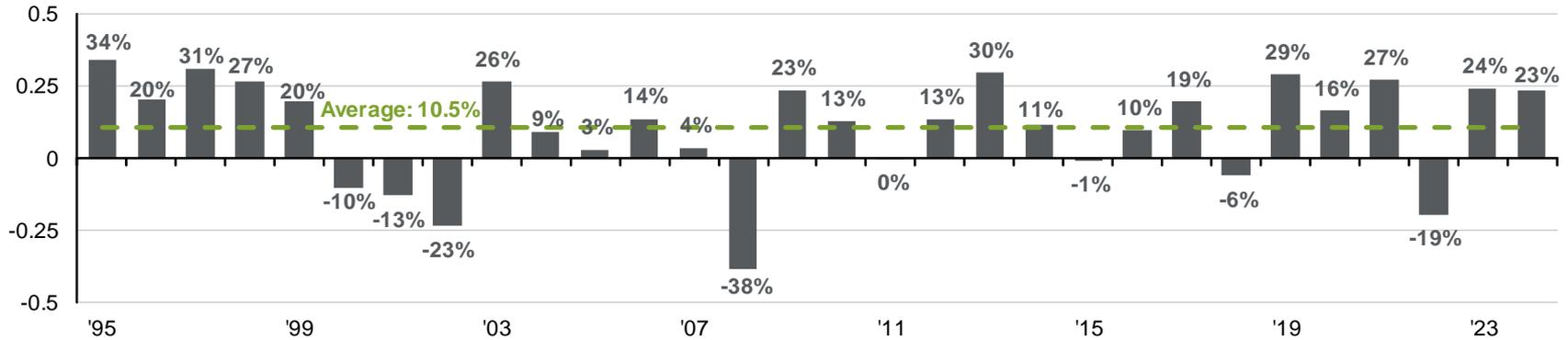
Large cap: S&P 500, Small cap: Russell 2000, EM Equity: MSCI EME, DM Equity: MSCI EAFE, Comdty: Bloomberg Commodity Index, High Yield: Bloomberg Global HY Index, Fixed Income: Bloomberg U.S. Aggregate, REITs: NAREIT Equity REIT Index, Cash: Bloomberg 1-3m Treasury. The "Asset Allocation" portfolio assumes the following weights: 25% in the S&P 500, 10% in the Russell 2000, 15% in the MSCI EAFE, 5% in the MSCI EME, 25% in the Bloomberg U.S. Aggregate, 5% in the Bloomberg 1-3m Treasury, 5% in the Bloomberg Global High Yield Index, 5% in the Bloomberg Commodity Index and 5% in the NAREIT Equity REIT Index. Balanced portfolio assumes annual rebalancing. Annualized (Ann.) return and volatility (Vol.) represents period from 12/31/2009 to 12/31/2024. Please see disclosure page at end for index definitions. All data represents total return for stated period. The "Asset Allocation" portfolio is for illustrative purposes only. Past performance is not indicative of future returns. *Guide to the Markets - U.S.* Data are as of March 14, 2025.



Single-stock volatility and equity market returns

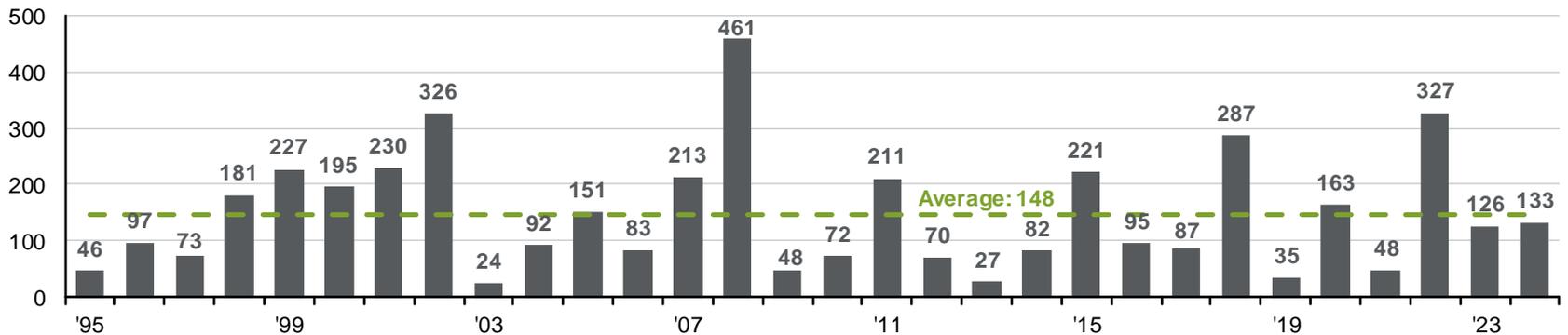
S&P 500 calendar year price returns

1995–2024



Number of S&P 500 stocks that ended the year down 5% or more

1995–2024



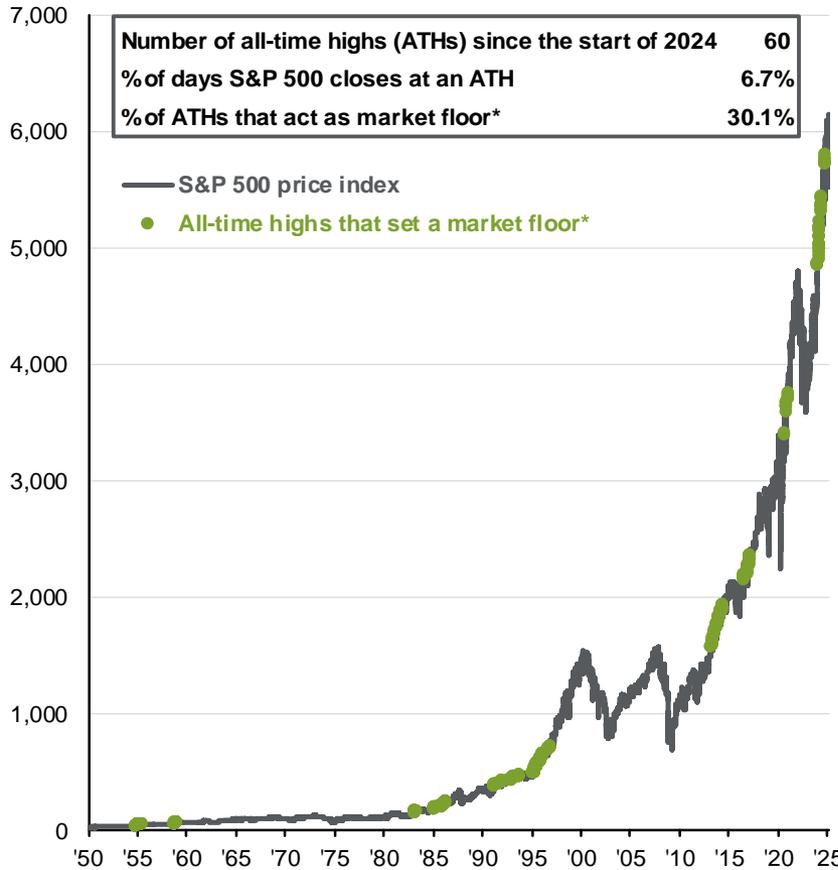
Source: FactSet, Standard & Poor's, J.P. Morgan Asset Management. Guide to the Markets – U.S. Data are as of March 14, 2025.



Investing at all-time highs

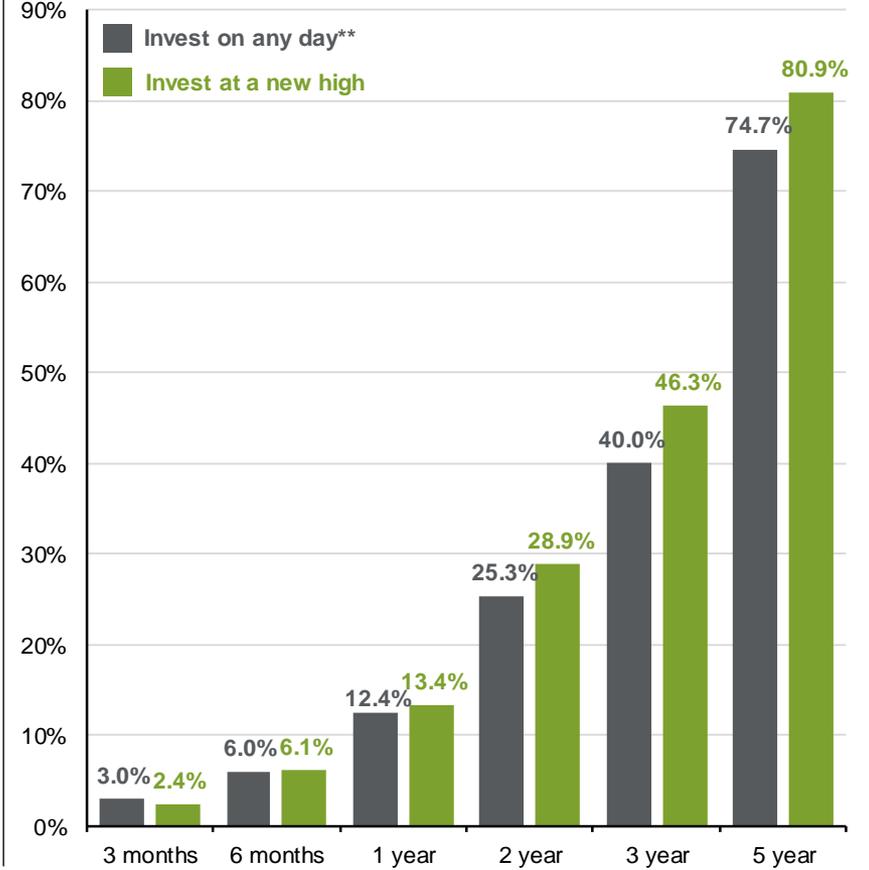
All-time highs and market floors

S&P 500 price index, daily, 1950–today



Average cumulative S&P 500 total returns

Jan. 1, 1988–Dec. 31, 2024



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

(Left) *Market floor is defined as an all-time high from which the market never fell more than 5%. (Right) ***"Invest on any day" represents average of forward returns for the entire time period whereas "Invest at a new high" represents average of rolling forward returns calculated from each new S&P 500 high for the subsequent 3-months, 6-months, 1-year, 2-year and 3-year intervals, with data starting 1/1/1988 through 12/31/2024.

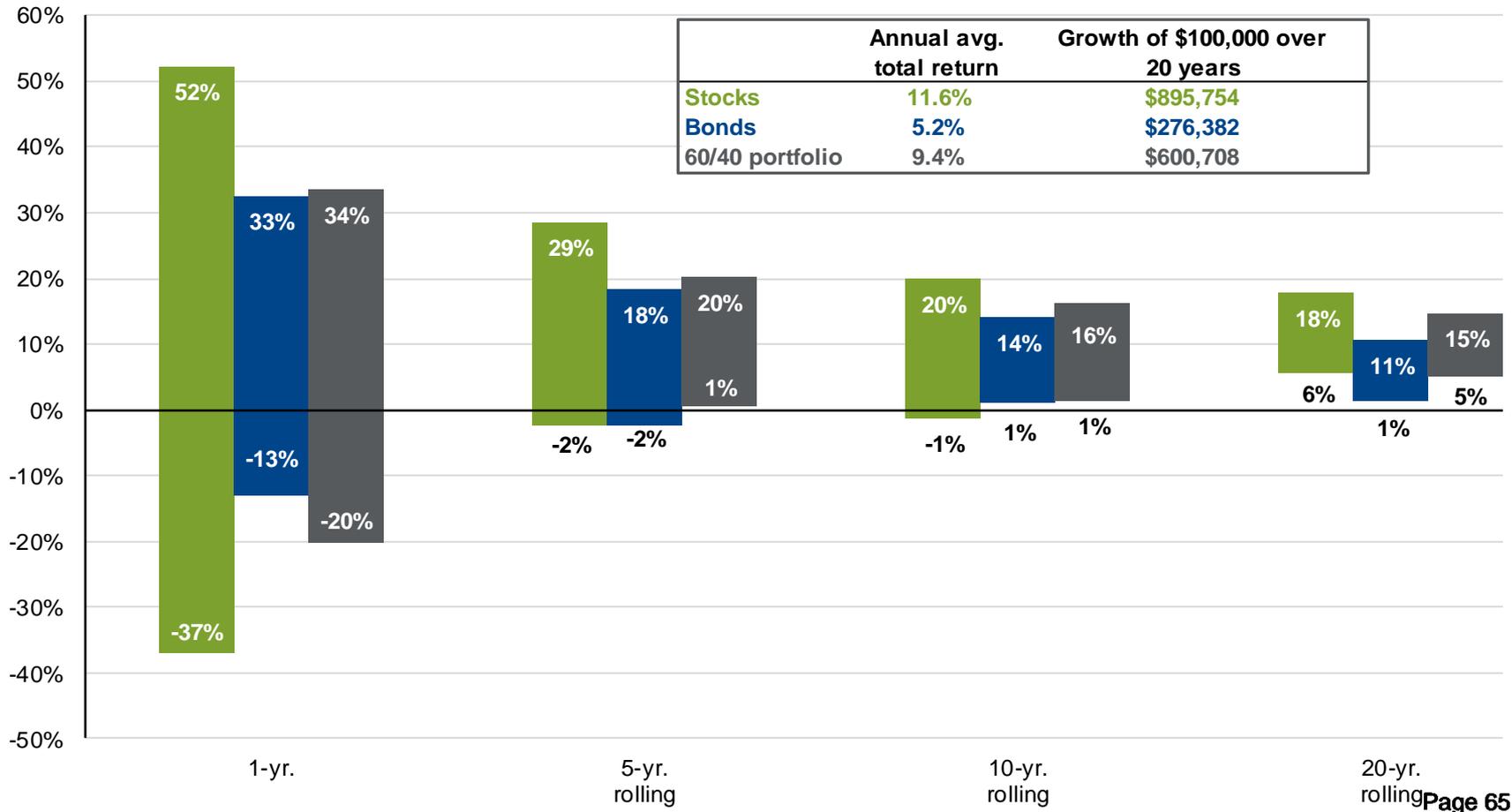
Guide to the Markets – U.S. Data are as of March 14, 2025.



Time, diversification and the volatility of returns

Range of stock, bond and blended total returns

Annual total returns, 1950–2024



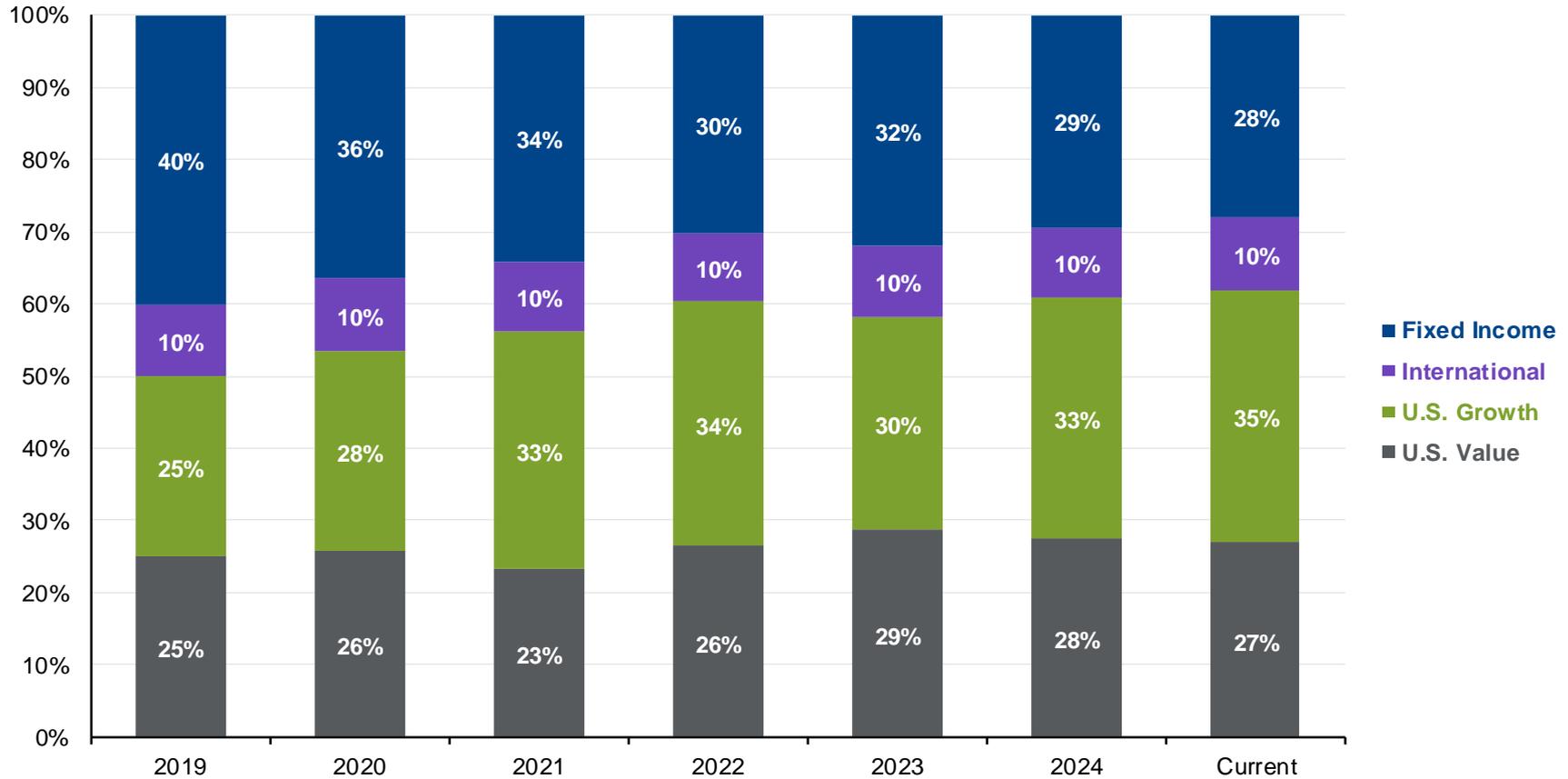
Source: Bloomberg, FactSet, Federal Reserve, Standard & Poor's, Strategas/Ibbotson, J.P. Morgan Asset Management. Returns shown are based on calendar year returns from 1950 to 2024. Bonds represent Strategas/Ibbotson for periods prior to 1976 and the Bloomberg Aggregate thereafter. Growth of \$100,000 is based on annual average total returns from 1950 to 2024. Guide to the Markets – U.S. Data are as of March 14, 2025.



60/40 portfolio drift

60/40 portfolio composition by asset class

Start of 2019 to current, no rebalancing



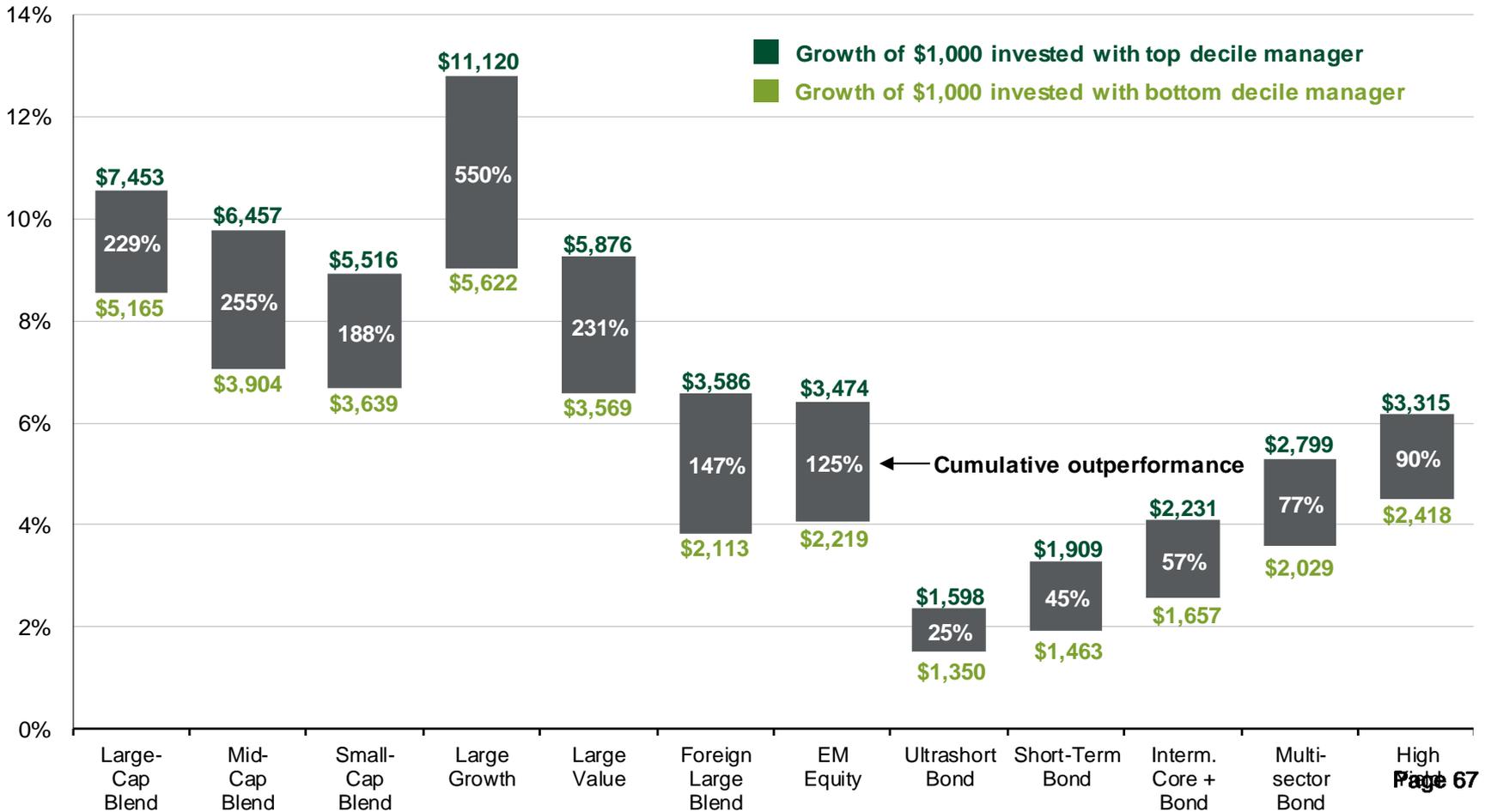
Source: Bloomberg, FactSet, MSCI, Russell, Standard & Poor's, J.P. Morgan Asset Management. Standard asset allocation at the start of 2019 assumes 60% weight to global equities and 40% to U.S. fixed Income. U.S. Value: Equal-weighted Russell 1000 Value and Russell 2000 Value, U.S. Growth: Equal-weighted Russell 2000 Value and Russell 2000 Growth, International: MSCI ACWI ex-US, Fixed Income: 10% Bloomberg Global HY Index and 30% Bloomberg U.S. Aggregate. Past performance is not indicative of future returns. *Guide to the Markets – U.S.* Data are as of March 14, 2025.



Manager dispersion

20-year manager return dispersion and growth of capital

By asset type, annualized total returns, growth of \$1,000 invested 20 years ago*



Source: Morningstar, J.P. Morgan Asset Management.

*Represents average annual portfolio return dispersion between the 10th and 90th percentile over a 20-year period for each Morningstar category, including mutual funds and ETFs. Returns are updated monthly and reflect data through 2/28/2025. This information is for illustrative purposes only, does not reflect actual investment results, is not a guarantee of future results and is not a recommendation.

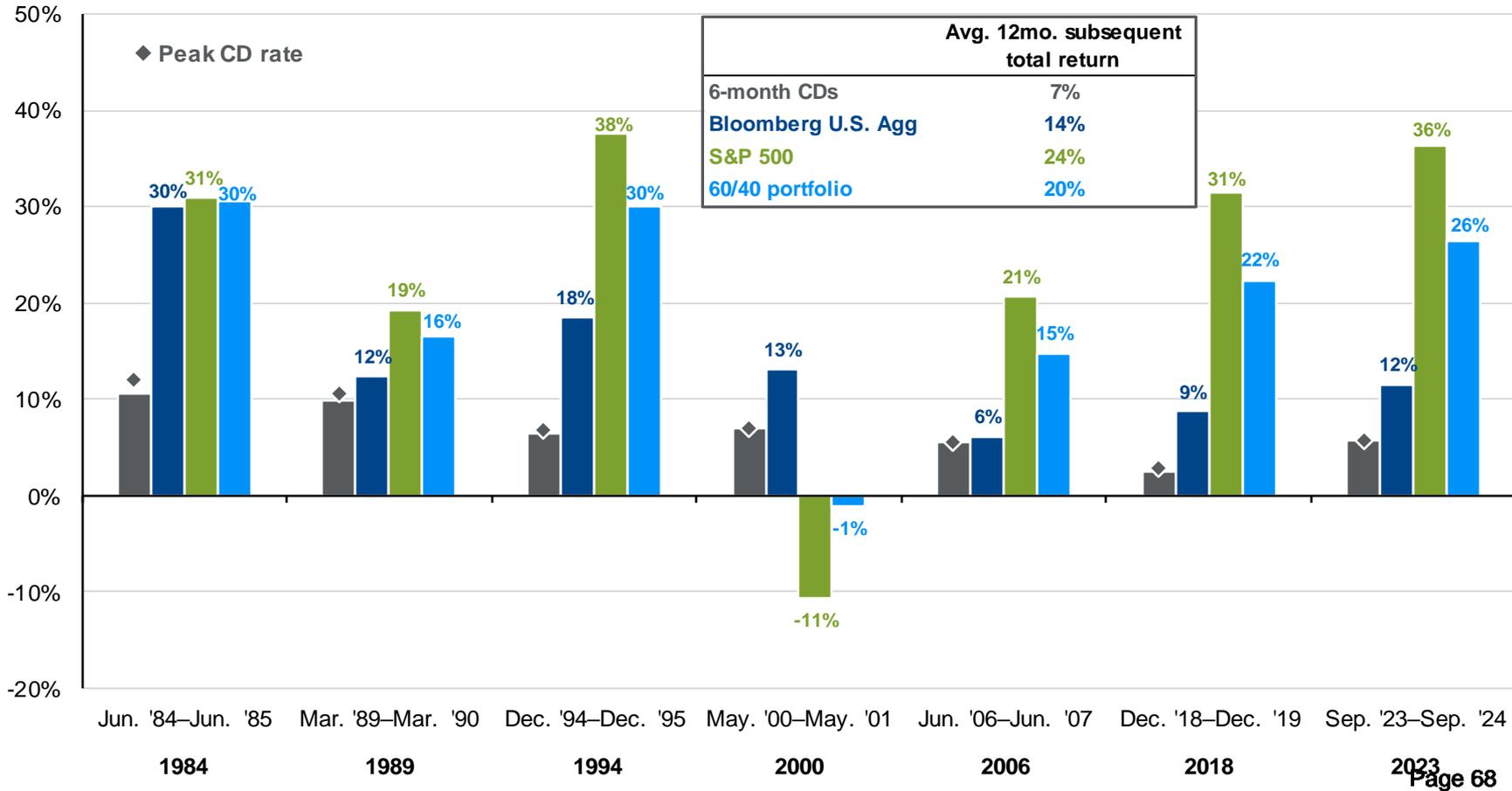
Guide to the Markets – U.S. Data are as of March 14, 2025.



CD rates and other investment opportunities

Investment opportunities outside of CDs

Peak 6-month certificate of deposit (CD) rate during previous rate hiking cycles and subsequent 12-month total returns



Source: Bloomberg, FactSet, Federal Reserve, Standard & Poor's, J.P. Morgan Asset Management. The 60/40 portfolio is 60% invested in S&P 500 Total Return Index and 40% invested in Bloomberg U.S. Aggregate Total Return Index. The analysis references the month in which the month-end 6-month CD rate peaked during previous rate hiking cycles. CD rate data prior to 2013 are sourced from the Federal Reserve, whereas data from 2013 onward are sourced from Bloomberg. CD subsequent 12-month return calculation assumes reinvestment at the prevailing 6-month rate when the initial CD matures.

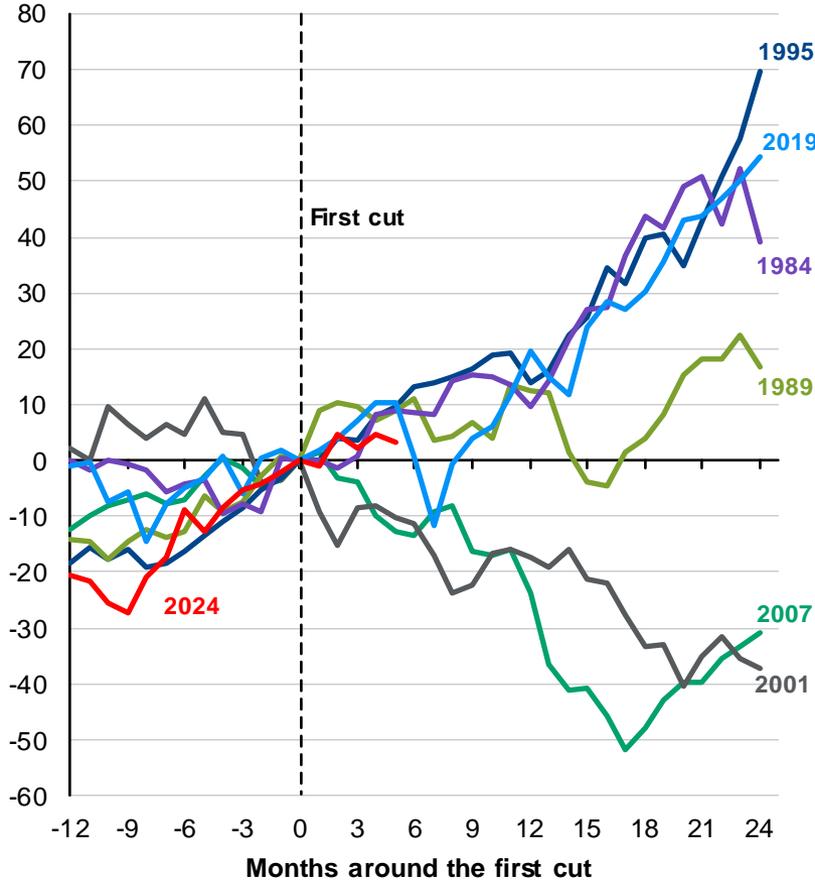
Guide to the Markets – U.S. Data are as of March 14, 2025.



Market returns around the start of Fed cutting cycles

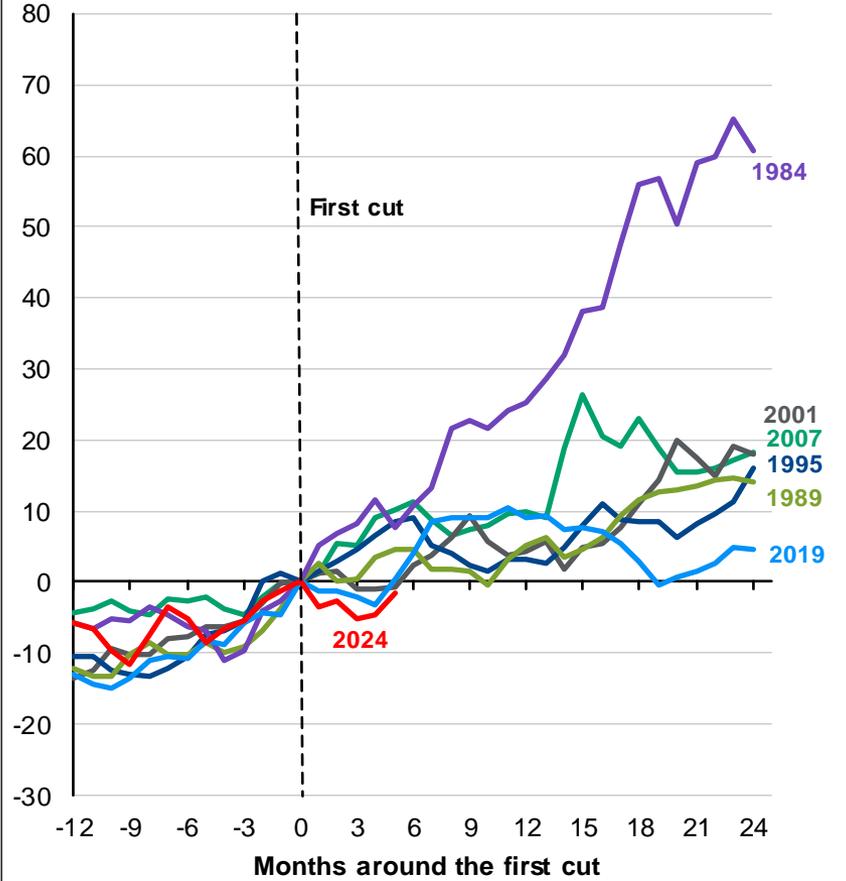
S&P 500 returns around the start of Fed cutting cycles

%, price return, indexed to zero at the first cut



U.S. 10-yr returns around the start of Fed cutting cycles

%, total return, indexed to zero at the first cut

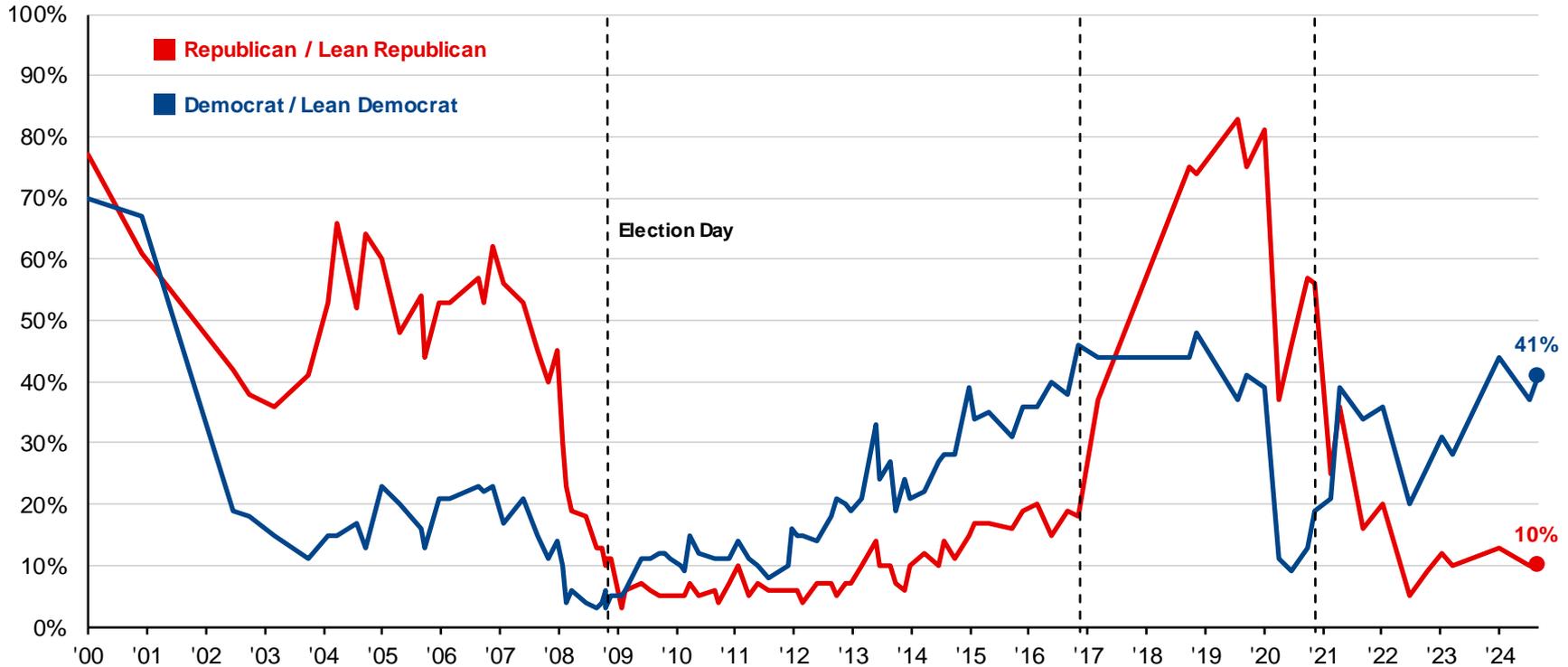


Source: FactSet, Federal Reserve, LSEG Datastream, S&P Global, J.P. Morgan Asset Management. Past performance is not a reliable indicator of current and future results. Excludes 1998 episode due to the short length of the cutting cycle and economic context for the cuts. Guide to the Markets – U.S. Data are as of March 14, 2025.



Consumer confidence by political affiliation

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



Administration	Bush	Obama	Trump	Biden
Dates in office	Jan. '01–Jan. '09	Jan. '09–Jan. '17	Jan. '17–Jan. '21	Jan. '21–Jan. '25
S&P 500 return	-4.5%	16.3%	16.0%	13.4%
Real GDP growth	1.9%	2.2%	1.8%	3.0%

Source: Pew Research Center, J.P. Morgan Asset Management. The survey was last conducted in September 2024. Pew Research Center asks the question: "Thinking about the nation's economy, How would you rate economic conditions in this country today... as excellent, good, only fair, or poor?" S&P 500 returns are average annualized total returns between presidential inauguration dates and are updated monthly. *Guide to the Markets* – U.S. Data are as of March 14, 2025.

Fiduciary Investment Review™

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Crook County

Prepared by:



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Presented by:
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Retirement Plan Advisor

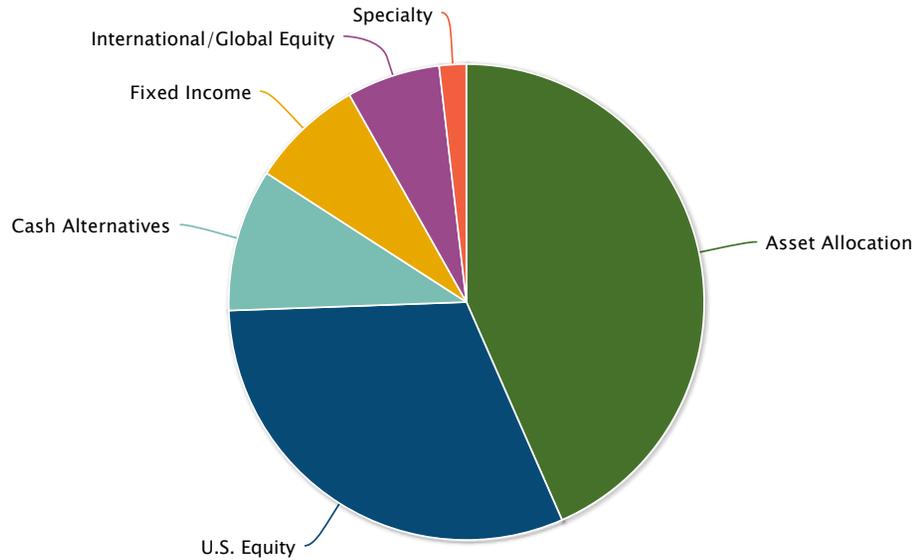
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Plan Allocation by Investment Type



Investment Type	Assets	Percentage
Asset Allocation	\$7,154,158.54	43.4%
U.S. Equity	\$5,111,840.85	31.0%
Cash Alternatives	\$1,595,487.03	9.7%
Fixed Income	\$1,268,320.01	7.7%
International/Global Equity	\$1,048,400.50	6.4%
Specialty	\$301,683.05	1.8%
Total	\$16,479,889.98	100%

as of 3/20/2025

Plan Allocation by Investment Type

Investment Name	Asset Class	Amount	Percentage	Score
Asset Allocation		\$7,154,159	43.4%	
Vanguard Wellington Admiral	MOD	\$7,154,159	43.4%	10
U.S. Equity		\$5,111,841	31.0%	
MFS Value R6	LCV	\$590,667	3.6%	6
American Century Ultra R6	LCG	\$821,598	5.0%	7
MFS Growth R6	LCG	\$317,263	1.9%	7
Harbor Capital Appreciation Instl	LCG	\$449,356	2.7%	6
MFS Mid Cap Value R6	MCV	\$375,327	2.3%	10
Carillon Eagle Mid Cap Growth R6	MCG	\$371,005	2.3%	8
Allspring Special Small Cap Value Inst	SCV	\$110,370	0.7%	7
Vanguard Explorer Adm	SMCG	\$319,934	1.9%	10
Vanguard 500 Index Admiral	LCB-P	\$1,356,793	8.2%	10
Columbia Mid Cap Index Inst2	MCB-P	\$288,941	1.8%	7
Vanguard Small Cap Value Index Admiral	SCV-P	\$34,992	0.2%	9
Fidelity Small Cap Index	SCB-P	\$75,596	0.5%	10
Cash Alternatives		\$1,595,487	9.7%	
Stable Asset Fund	SV	\$1,595,487	9.7%	
Fixed Income		\$1,268,320	7.7%	
Dodge & Cox Income I	CFI	\$1,201,818	7.3%	10
PGIM High Yield Z	HY	\$66,502	0.4%	7
International/Global Equity		\$1,048,401	6.4%	
Hartford International Opportunities Y	IE	\$911,528	5.5%	8
Fidelity Advisor Intl Cap App I	ILCG	\$136,873	0.8%	10

Plan Allocation by Investment Type

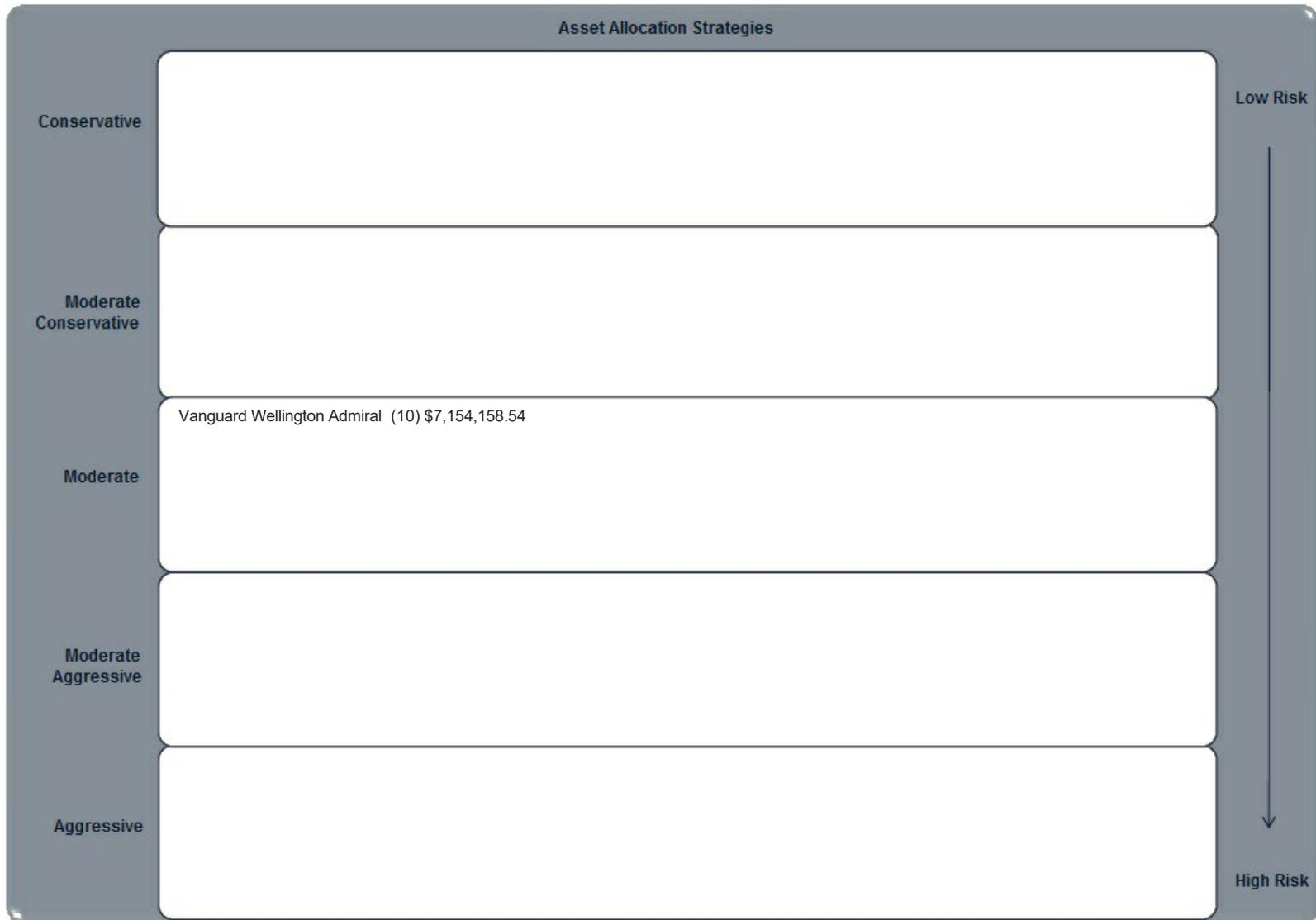
Investment Name	Asset Class	Amount	Percentage	Score
Specialty		\$301,683	1.8%	
Cohen & Steers Instl Realty Shares	REI	\$204,755	1.2%	10
Janus Henderson Global Life Sciences I	HC	\$96,928	0.6%	10
Total		\$16,479,890	100.0%	

Disclosure

*Strategy Equivalent Score

The CIT exclusively available to RPAG utilizes the same manager and strategy as the Scored fund equivalent, which is highlighted and shown below the CIT option. The Scored fund equivalent generally has a higher fee and is shown for CIT investment due diligence purposes only. The average score includes Strategy Equivalent scores where utilized. For Group Series funds, if Strategy Equivalents are included, the specific Strategy Equivalent(s) within each given series will be indicated in the Allocation (Series Funds) and/or Selection (Underlying Funds) section(s) within the detailed report. Non-scoring funds will be assigned a letter.; The letter definitions are HIS= fund does not have enough performance history to Score; SPC= fund is in a specialty category that does not Score; OTH= fund may no longer be active, not in database or available to Score. ACR#5821538 07/23

Style Box



Considerations: Add Delete Watchlist

Style Box

	Value	Blend	Growth	
Large	MFS Value R6 (6) \$590,667.49	Vanguard 500 Index Admiral (10) \$1,356,792.90	American Century Ultra R6 (7) \$821,598.20 MFS Growth R6 (7) \$317,263.11 Harbor Capital Appreciation Instl (6) \$449,356.03	Large
Mid	MFS Mid Cap Value R6 (10) \$375,326.78	Columbia Mid Cap Index Inst2 (7) \$288,940.66	Carillon Eagle Mid Cap Growth R6 (8) \$371,005.02 Vanguard Explorer Adm (10) \$319,933.50	Mid
Small	Allspring Special Small Cap Value Inst (7) \$110,369.76 Vanguard Small Cap Value Index Admiral (9) \$34,991.79	Fidelity Small Cap Index (10) \$75,595.61		Small

Considerations: Add Delete Watchlist

Style Box

International Value		International Blend	International Growth
Large		Hartford International Opportunities Y (8) \$911,527.91	Fidelity Advisor Intl Cap App I (10) \$136,872.59
Small-Mid			

Global	Specialty / Other
	Cohen & Steers Instl Realty Shares (10) \$204,755.30 Janus Henderson Global Life Sciences I (10) \$96,927.75

Core Fixed Income	Fixed Income	Cash Alternatives
Dodge & Cox Income I (10) \$1,201,817.71	PGIM High Yield Z (7) \$66,502.30	Stable Asset Fund (-) \$1,595,487.03

Considerations:  Add  Delete  Watchlist

Style Box

Disclosure

*Strategy Equivalent Score. Non-scoring funds will be assigned a letter.; The letter definitions are HIS= fund does not have enough performance history to Score; SPC= fund is in a specialty category that does not Score; OTH= fund may no longer be active, not in database or available to Score.

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. The scorecard system establishes the procedural process fiduciaries can follow.

Scorecard Point System

Acceptable: 7-10 Points

Watchlist¹: 5-6 Points

Review²: 0-4 Points

Eighty percent of the fund's score is quantitative (consisting 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 manager tenure, the fund's expense ratio relative to the average fund expense ratio in that asset class, and the fund's strength of statistics (statistical significance).

Combined, these factors measure relative performance, characteristics, behavior and overall appropriateness of a fund for a plan as an investment option. General fund guidelines are shown in the "Scorecard Point System" table above. The Scorecard Point System is integrated into the Investment Policy Statement to help establish procedural prudence in fund selection and monitoring. Non-scored funds are evaluated using qualitative criteria, detailed in the Investment Policy Statement.

¹ Funds that receive a watchlist score four consecutive quarters or five of the last eight quarters should be placed under review status.

² Review status necessitates documenting why the fund/strategy remains appropriate or documenting the course of action for removal as an investment option.

Scorecard System Methodology

Target Date Fund Strategies

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>	5
	<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>	
Total		10

Scorecard System Methodology

Asset Allocation Strategies

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 Page 82

Scorecard System Methodology

Active Strategies

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

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

Qualitative Factors: an in-depth look

The letters T, E, and S in the qualitative section of the Scorecard are indicating why a fund was docked qualitative points.

- T = manager tenure
- E = expenses
- S = strength of statistics

Active & Allocation Strategies: All investments start with 2 points, with potential deductions if the following criteria are not met:

- Manager tenure

Tenure	Years	Deduct
Less than	1.5	2 points
Less than	3.5	1 point

- Fund expense: if greater than RPAG Peer Group Average (for that style), deduct 0.5 point.

- Strength of statistics

Condition	Average Style	R-Squared	Deduct
If	Fails	<75%	1 point
If	Fails	<60%	2 points
If	Passes	<50%	1 point
Condition	IR	Sig. Level	Deduct
If	Positive	<65%	0.5 point

The total qualitative score is rounded to the nearest whole number. For example, a score of 1.5 will be rounded to 2.

Passive Strategies: All funds start with 2 points, with potential deductions if the following criteria are not met:

- Fund expense: if expenses rank in the 90% or below, 1 point impact.
- Strength of statistics: if the tracking error is greater than 6, 1 point impact. If tracking error is greater than 7, 2-point impact.

Unique events or conditions that warrant modifying this framework to capture the same intent are rare, but are noted when they occur.

Manager Research Methodology

Qualitative Factors Beyond the Scorecard

The Scorecard System establishes a process and methodology that is both comprehensive and independent. It strives to create successful outcomes for plan sponsors and participants. It also helps direct the additional qualitative research conducted on managers throughout the year. Going beyond the Scorecard incorporates the following three important categories below.

PEOPLE

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

PROCESS

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

PHILOSOPHY

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

Scorecard Disclosures

Investment objectives and strategies vary among funds 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.

For funds that do not have a score, one of the following will be shown: HIS, SPC, or OTH.

HIS- fund does not have enough performance history to Score.

SPC- fund is in a specialty category that does not Score.

OTH- fund may no longer be active, not in database or available to Score

Qualitative legend: T= Manager tenure; E= Expenses; S= Strength of statistics

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# 6338459 02/24

Summary of Considerations

Watchlist	Asset Class	Fund	Ticker/ ID	Assets	Score
	LCV	MFS Value R6	MEIKX	\$590,667.49	6
	LCG	MFS Growth R6	MFEKX	\$317,263.11	7
	LCG	Harbor Capital Appreciation Instl	HACAX	\$449,356.03	6

Considerations:  Add  Delete  Watchlist

* Strategy Equivalent Score. Non-scoring funds will be assigned a letter. The letter definitions are HIS= fund does not have enough performance history to Score; SPC= fund is in a specialty category that does not Score; OTH= fund may no longer be active, not in database or available to Score.

Score History

Core Lineup

Asset Allocation	Asset Class	Ticker/ ID	Score							
			Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
Vanguard Wellington Admiral	MOD	VWENX	10	7	10	10	10	10	10	10
			MOD							

Active	Asset Class	Ticker/ ID	Score							
			Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
MFS Value R6 	LCV	MEIKX	6	7	9	10	10	10	10	10
			LCV							
American Century Ultra R6	LCG	AULDX	7	9	9	7	9	7	9	10
			LCG							
MFS Growth R6 	LCG	MFEKX	7	6	7	6	6	6	7	7
			LCG							
Harbor Capital Appreciation Instl 	LCG	HACAX	6	6	7	7	7	7	7	7
			LCG							
MFS Mid Cap Value R6	MCV	MVCKX	10	10	10	10	10	10	10	10
			MCV							
Carillon Eagle Mid Cap Growth R6	MCG	HRAUX	8	8	8	10	7	7	7	7
			MCG							

Score History

continued

Active	Asset Class	Ticker/ ID	Score							
			Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
Allspring Special Small Cap Value Inst	SCV	ESPNX	7	7	8	8	8	8	8	8
			SCV							
Vanguard Explorer Adm	SMCG	VEXRX	10	10	10	10	10	10	10	10
			SMCG							
Hartford International Opportunities Y	IE	HAOYX	8	8	10	10	10	10	10	10
			IE							
Fidelity Advisor Intl Cap App I	ILCG	FCPIX	10	10	10	9	9	9	9	6
			ILCG							
Dodge & Cox Income I	CFI	DODIX	10	10	10	10	10	10	10	10
			CFI							
PGIM High Yield Z	HY	PHYZX	7	7	7	7	7	10	10	10
			HY							
Stable Asset Fund	SV	STASS.standard	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-
Cohen & Steers Instl Realty Shares	REI	CSRIX	10	10	10	10	10	10	10	10
			REI							
Janus Henderson Global Life Sciences I	HC	JFNIX	10	10	10	9	10	10	7	7
			HC							

Score History

Passive	Asset Class	Ticker/ ID	Score							
			Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
Vanguard 500 Index Admiral	LCB-P	VFIAX	10	10	10	10	10	10	10	10
			LCB-P							
Columbia Mid Cap Index Inst2	MCB-P	CPXRX	7	7	8	8	8	8	8	8
			MCB-P							
Vanguard Small Cap Value Index Admiral	SCV-P	VSIAX	9	8	9	8	8	8	9	9
			SCV-P							
Fidelity Small Cap Index	SCB-P	FSSNX	10	10	10	10	10	10	10	10
			SCB-P							

Disclosure

*Strategy Equivalent Score

The CIT exclusively available to RPAG utilizes the same manager and strategy as the Scored fund equivalent, which is highlighted and shown below the CIT option. The Scored fund equivalent generally has a higher fee and is shown for CIT investment due diligence purposes only. The average score includes Strategy Equivalent scores where utilized. For Group Series funds, if Strategy Equivalents are included, the specific Strategy Equivalent(s) within each given series will be indicated in the Allocation (Series Funds) and/or Selection (Underlying Funds) section(s) within the detailed report. Non-scoring funds will be assigned a letter.; The letter definitions are HIS= fund does not have enough performance history to Score; SPC= fund is in a specialty category that does not Score; OTH= fund may no longer be active, not in database or available to Score.

ACR#5821538 07/23

Scorecard™

Total Plan Assets: \$16,479,889.98 as of 3/20/2025

Core Lineup

Asset Allocation	Assets	Asset Class	Ticker/ ID	Style			Risk/Return			Peer Group		Qual	Score			
				Risk Level	Style Diversity	R ²	Risk/Return	Up/Down	Info Ratio	Return Rank	SR Rank		2pt Max/Expense	Q4 2024	Q3 2024	Q2 2024
Vanguard Wellington Admiral	\$7,154,158.54	MOD	VWENX	1	1	1	1	1	1	1	1	2	10	7	10	10
				12.7	61.9/ 38.1	96.78	12.7/ 8.2	104.0/ 103.8	0.10	7	8	- 0.18	MOD	MOD	MOD	MOD

Active	Assets	Asset Class	Ticker/ ID	Style			Risk/Return			Peer Group		Qual	Score			
				Style	Style Drift	R ²	Risk/Return	Up/Down	Info Ratio	Return Rank	Info Ratio Rank		2pt Max/Expense	Q4 2024	Q3 2024	Q2 2024
MFS Value R6	\$590,667.49	LCV	MEIKX	1	1	1	1	0	0	0	0	2	6	7	9	10
				-88.8/ 91.7	3.7	97.71	17.4/ 8.3	93.8/ 94.6	-0.11	61	64	- 0.44	LCV	LCV	LCV	LCV
American Century Ultra R6	\$821,598.20	LCG	AULDX	1	1	1	0	0	0	1	1	2	7	9	9	7
				100.0/ 99.4	0.8	98.69	22.6/ 18.7	106.4/ 109.3	-0.09	22	34	- 0.54	LCG	LCG	LCG	LCG
MFS Growth R6	\$317,263.11	LCG	MFEKX	1	1	1	1	0	0	1	0	2	7	6	7	6
				89.9/ 97.2	2.5	97.09	19.7/ 15.1	89.5/ 99.5	-1.09	44	60	- 0.51	LCG	LCG	LCG	LCG
Harbor Capital Appreciation Instl	\$449,356.03	LCG	HACAX	1	1	1	0	0	0	0	1	2	6	6	7	7
				100.0/ 95.9	5.2	95.45	23.7/ 17.4	106.2/ 113.3	-0.28	55	36	- 0.68	LCG	LCG	LCG	LCG
MFS Mid Cap Value R6	\$375,326.78	MCV	MVCKX	1	1	1	1	1	1	1	1	2	10	10	10	10
				-95.6/ 9.0	3.8	98.66	21.1/ 10.0	96.4/ 92.2	0.51	29	17	- 0.62	MCV	MCV	MCV	MCV
Carillon Eagle Mid Cap Growth R6	\$371,005.02	MCG	HRAUX	1	1	1	1	0	0	1	1	2	8	8	8	10
				81.1/ 7.2	11.5	97.68	22.4/ 9.7	94.7/ 100.1	-0.52	37	40	- 0.64	MCG	MCG	MCG	MCG

Scorecard™

continued

Active	Assets	Asset Class	Ticker/ ID	Style			Risk/Return			Peer Group		Qual	Score			
				Style	Style Drift	R ²	Risk/ Return	Up/ Down	Info Ratio	Return Rank	Info Ratio Rank		2pt Max/ Expense	Q4 2024	Q3 2024	Q2 2024
Allspring Special Small Cap Value Inst	\$110,369.76	SCV	ESPNX	1	1	1	1	0	1	0	0	2	7	7	8	8
				-90.3/ -56.5	8.2	96.61	23.2/ 7.4	89.8/ 90.7	0.02	54	58	- 1.09	SCV	SCV	SCV	SCV
Vanguard Explorer Adm	\$319,933.50	SMCG	VEXRX	1	1	1	1	1	1	1	1	2	10	10	10	10
				33.6/ -36.9	13.7	96.45	22.9/ 9.2	96.1/ 92.9	0.26	5	3	- 0.34	SMCG	SMCG	SMCG	SMCG
Hartford International Opportunities Y	\$911,527.91	IE	HAOYX	1	1	1	1	1	1	0	0	2	8	8	10	10
				32.9/ 52.2	8.9	94.45	17.7/ 5.2	102.1/ 97.4	0.27	56	59	- 0.80	IE	IE	IE	IE
Fidelity Advisor Intl Cap App I	\$136,872.59	ILCG	FCPIX	1	1	1	1	1	1	1	1	2	10	10	10	9
				99.2/ 94.5	7.8	90.48	19.4/ 6.8	107.5/ 98.9	0.36	16	16	- 0.87	ILCG	ILCG	ILCG	ILCG
Dodge & Cox Income I	\$1,201,817.71	CFI	DODIX	1	1	1	1	1	1	1	1	2	10	10	10	10
				-73.0/ -11.7	13.5	92.50	6.7/ 1.3	112.4/ 94.0	0.86	3	0	- 0.41	CFI	CFI	CFI	CFI
PGIM High Yield Z	\$66,502.30	HY	PHYZX	1	1	1	0	0	0	1	1	2	7	7	7	7
				88.8/ -94.6	4.5	98.73	9.6/ 3.8	99.2/ 103.0	-0.36	38	45	- 0.51	HY	HY	HY	HY
Stable Asset Fund	\$1,595,487.03	SV	STASS.standard									-	-	-	-	
														-	-	-
Cohen & Steers Instl Realty Shares	\$204,755.30	REI	CSRIX	1	1	1	1	1	1	1	1	2	10	10	10	10
				-94.9/ 93.9	4.3	96.78	21.0/ 4.6	98.9/ 95.0	0.37	11	13	- 0.75	REI	REI	REI	REI
Janus Henderson Global Life Sciences I	\$96,927.75	HC	JFNIX	1	1	1	1	1	1	1	1	2	10	10	10	9
				-81.2/ -81.5	10.1	82.95	16.0/ 7.8	92.2/ 90.7	0.02	5	4	- 0.77	HC	HC	HC	HC

Scorecard™

Passive	Assets	Asset Class	Ticker/ ID	Style				Peer Group				Qual	Score			
				Style	Style Drift	R ²	Tracking Error	TE Rank	Expense Rank	Return Rank	SR Rank		2pt Max/ Expense	Q4 2024	Q3 2024	Q2 2024
Vanguard 500 Index Admiral	\$1,356,792.90	LCB-P	VFIAX	1	1	1	1	1	1	1	1	2	10	10	10	10
				10.7/ 97.5	3.7	99.75	0.9	37.0	15.0	14	16	- 0.04	LCB- P	LCB- P	LCB- P	LCB- P
Columbia Mid Cap Index Inst2	\$288,940.66	MCB-P	CPXRX	0	0	1	1	0	1	1	1	2	7	7	8	8
				-45.3/ -26.8	15.0	97.69	3.3	83.0	27.0	16	17	- 0.20	MCB- P	MCB- P	MCB- P	MCB- P
Vanguard Small Cap Value Index Admiral	\$34,991.79	SCV-P	VSIAX	1	1	1	0	1	1	1	1	2	9	8	9	8
				-99.9/ -42.1	4.5	96.65	4.6	44.0	9.0	9	11	- 0.07	SCV- P	SCV- P	SCV- P	SCV- P
Fidelity Small Cap Index	\$75,595.61	SCB-P	FSSNX	1	1	1	1	1	1	1	1	2	10	10	10	10
				-0.7/ -99.5	0.5	100.00	0.1	28.0	7.0	30	29	- 0.03	SCB- P	SCB- P	SCB- P	SCB- P

Disclosure

*Strategy Equivalent Score

The CIT exclusively available to RPAG utilizes the same manager and strategy as the Scored fund equivalent, which is highlighted and shown below the CIT option. The Scored fund equivalent generally has a higher fee and is shown for CIT investment due diligence purposes only. The average score includes Strategy Equivalent scores where utilized. For Group Series funds, if Strategy Equivalents are included, the specific Strategy Equivalent(s) within each given series will be indicated in the Allocation (Series Funds) and/or Selection (Underlying Funds) section(s) within the detailed report. Non-scoring funds will be assigned a letter.; The letter definitions are HIS= fund does not have enough performance history to Score; SPC= fund is in a specialty category that does not Score; OTH= fund may no longer be active, not in database or available to Score.

ACR#5821538 07/23

Returns Analysis

Core Lineup

Performance as of 12/31/2024

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	0.87	14.86	14.86	4.06	8.24	8.44	8.01	5/14/2001	7/1/1929	0.18	0.18
StyleBenchmark		-0.07	13.57	13.57	4.20	8.02	7.76					
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	-3.07	12.02	12.02	4.55	8.34	8.92	8.40	5/1/2006	1/2/1996	0.45	0.44
Russell 1000 Value Index		-1.98	14.37	14.37	5.63	8.68	8.49					
Large Cap Growth												
MFS Growth R6	MFEKX	4.73	31.79	31.79	7.36	15.07	15.22	16.36	8/26/2011	12/29/1986	0.52	0.51
American Century Ultra R6	AULDX	6.01	29.99	29.99	8.21	18.68	16.85	17.09	7/26/2013	11/2/1981	0.60	0.54
Harbor Capital Appreciation Instl	HACAX	6.22	30.46	30.46	7.70	17.40	16.00	12.68	12/29/1987	12/29/1987	0.72	0.68
Russell 1000 Growth Index		7.07	33.36	33.36	10.47	18.96	16.78					
Mid Cap Value												
MFS Mid Cap Value R6	MVCKX	-2.30	14.11	14.11	5.59	9.99	9.22	10.79	2/1/2013	8/31/2001	0.63	0.62
Russell Mid-Cap Value Index		-1.75	13.07	13.07	3.88	8.59	8.10					
Mid Cap Growth												
Carillon Eagle Mid Cap Growth R6	HRAUX	5.60	13.21	13.21	0.41	9.70	11.21	12.84	8/15/2011	8/20/1998	0.64	0.64
Russell Mid-Cap Growth Index		8.14	22.10	22.10	4.04	11.47	11.54					
Small Cap Value												
Allspring Special Small Cap Value Inst	ESPNX	-1.18	6.88	6.88	3.21	7.40	8.19	10.87	7/30/2010	5/7/1993	1.09	1.09
Russell 2000 Value Index		-1.06	8.05	8.05	1.94	7.29	7.14					
SMid Cap Growth												
Vanguard Explorer Adm	VERX	-0.44	10.37	10.37	0.56	9.24	10.22	9.56	11/12/2001	12/11/1967	0.34	0.34
Russell 2500 Growth Index		2.43	13.90	13.90	-0.02	8.08	9.45					
International/Global Equity												
International Equity												
Hartford International Opportunities Y	HAOYX	-5.45	8.40	8.40	-0.19	5.24	5.43	5.71	7/22/1996	7/22/1996	0.80	0.80
MSCI ACWI ex USA NR		-7.60	5.53	5.53	0.82	4.10	4.80					

Returns Analysis

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 Cap App I	FCPIX	-5.04	8.02	8.02	0.42	6.81	8.11	7.34	11/3/1997	11/3/1997	0.87	0.87
MSCI EAFE Large Growth ND USD		-9.38	2.06	2.06	-1.97	4.66	6.24					
Fixed Income												
Core Fixed Income												
Dodge & Cox Income I	DODIX	-3.33	2.26	2.26	-0.61	1.26	2.47	5.89	1/3/1989	1/3/1989	0.41	0.41
BB Aggregate Bond		-3.06	1.25	1.25	-2.41	-0.33	1.35					
High Yield												
PGIM High Yield Z	PHYZX	-0.17	8.32	8.32	2.39	3.81	5.27	6.16	3/1/1996	1/22/1990	0.51	0.51
BB US HY 2% Issuer Cap		0.17	8.19	8.19	2.92	4.20	5.16					
Cash Alternatives												
Stable Value												
Stable Asset Fund	STASS.standard											
Specialty												
REIT												
Cohen & Steers Instl Realty Shares	CSRIX	-8.59	6.24	6.24	-3.40	4.58	6.70	10.59	2/14/2000	2/14/2000	0.76	0.75
MSCI US REIT		-6.39	7.49	7.49	-3.43	3.10	4.38					
HealthCare												
Janus Henderson Global Life Sciences I	JFNIX	-11.16	3.63	3.63	2.75	7.81	8.65	14.78	7/6/2009	12/31/1998	0.77	0.77
S&P 1500 Health Care		-9.82	2.81	2.81	0.44	7.70	9.18					
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	2.40	24.97	24.97	8.89	14.48	13.06	8.29	11/13/2000	8/31/1976	0.04	0.04
Russell 1000 Index		2.75	24.51	24.51	8.41	14.28	12.87					
Mid Cap Blend												
Columbia Mid Cap Index Inst2	CPXRX	0.30	13.70	13.70	4.67	10.11	9.45	11.63	11/8/2012	3/31/2000	0.28	0.20
Russell Mid-Cap Index		0.62	15.34	15.34	3.79	9.92	9.63					
Small Cap Value												
Vanguard Small Cap Value Index Admiral	VSIAX	-0.77	12.39	12.39	5.74	9.90	8.67	12.07	9/27/2011	5/21/1998	0.07	0.07
Russell 2000 Value Index		-1.06	8.05	8.05	1.94	7.29	7.14					

Returns Analysis

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
Small Cap Blend												
Fidelity Small Cap Index	FSSNX	0.43	11.69	11.69	1.41	7.50	7.96	10.80	9/8/2011	9/8/2011	0.03	0.03
Russell 2000 Index		0.33	11.54	11.54	1.24	7.40	7.82					

Disclosure

* Strategy Equivalent Score

SE = Strategy Equivalent

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.

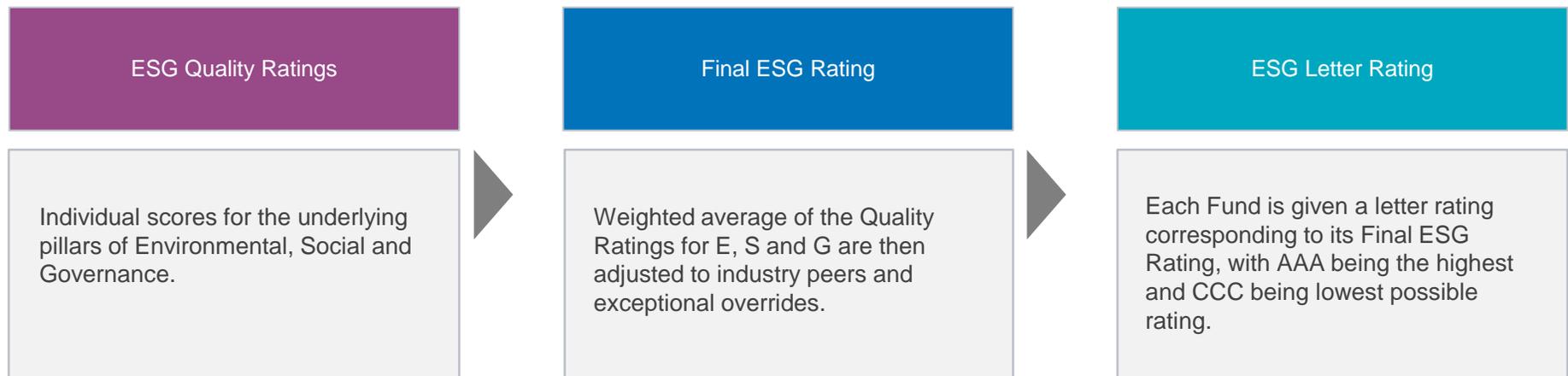
Share Class Inception Date - the date on which a fund's share class was introduced.

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Contact RPAG with any questions about this report or for the most current month-end performance at (877)-360-2480.

ESG Rating Methodology

ESG Ratings are designed to measure the Environmental, Social and Governance (ESG) characteristics of a fund's underlying holdings, making it possible to screen investments using a AAA to CCC ratings scale. ESG Ratings are available for over 8,500 companies (approximately 14,000 total issuers including subsidiaries) and more than 680,000 equity and fixed income securities globally, with ESG Ratings and metrics for approximately 53,000 multi-asset class investments globally.



ESG Rating Methodology

Fund ESG Quality Rating	Fund ESG Rating	What it means	
8.6 - 10.0	AAA	Leader	The companies that the fund invests in show strong and/or improving management of financially relevant environmental, social and governance issues. These companies may be more resilient to disruptions arising from ESG events.
7.1 – 8.6	AA		
5.7 – 7.1	A	Average	The fund invests in companies that show average management of ESG issues, or in a mix of companies with both above-average and below-average ESG risk management.
4.3 – 5.7	BBB		
2.9 – 4.3	BB		
1.4 – 2.9	B	Laggard	The fund is exposed to companies that do not demonstrate adequate management of the ESG risks that they face or show worsening management of these issues. These companies may be more vulnerable to disruptions arising from ESG events.
0.0 – 1.4	CCC		

ESG Rating

Fund	Asset Class	Ticker ID	ESG Pillars			ESG Rating		Score
			Env	Soc	Gov	Q4 2024		Q4 2024
Vanguard Wellington Admiral	MOD	VWENX	6.1	5.1	5.7	6.7	A	10
MFS Value R6	LCV	MEIKX	6.0	5.0	6.0	6.9	A	6
American Century Ultra R6	LCG	AULDX	6.2	5.2	5.2	6.7	A	7
MFS Growth R6	LCG	MFEKX	6.5	5.1	5.1	6.6	A	7
Harbor Capital Appreciation Instl	LCG	HACAX	6.4	4.9	5.2	6.5	A	6
MFS Mid Cap Value R6	MCV	MVCKX	5.3	4.9	6.4	6.7	A	10
Carillon Eagle Mid Cap Growth R6	MCG	HRAUX	5.2	5.0	6.2	6.4	A	8
Allspring Special Small Cap Value Inst	SCV	ESPNX	3.7	4.4	6.2	5.2	BBB	7
Vanguard Explorer Adm	SMCG	VEXRX	4.6	4.8	6.1	6.0	A	10
Hartford International Opportunities Y	IE	HAOYX	6.2	5.4	6.2	7.4	AA	8
Fidelity Advisor Intl Cap App I	ILCG	FCPIX	6.3	5.3	6.5	7.5	AA	10
Dodge & Cox Income I	CFI	DODIX	6.3	4.8	5.8	6.0	A	10
PGIM High Yield Z	HY	PHYZX	4.3	4.8	5.7	5.2	BBB	7
Stable Asset Fund	SV	STASS.standard	-	-	-	-	-	

ESG Rating

Fund	Asset Class	Ticker ID	ESG Pillars			ESG Rating		Score
			Env	Soc	Gov	Q4 2024		Q4 2024
Cohen & Steers Instl Realty Shares	REI	CSRIX	6.0	5.5	6.4	6.6	A	10
Janus Henderson Global Life Sciences I	HC	JFNIX	6.2	4.6	6.0	6.4	A	10
Vanguard 500 Index Admiral	LCB	VFIAX	6.1	5.0	5.5	6.6	A	10
Columbia Mid Cap Index Inst2	MCB	CPXRX	4.6	4.8	6.3	6.1	A	7
Vanguard Small Cap Value Index Admiral	SCV	VSIAX	4.8	4.7	6.3	6.1	A	9
Fidelity Small Cap Index	SCB	FSSNX	4.2	4.4	6.1	5.4	BBB	10

Disclosures

SE= Strategy Equivalent

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Non-scoring funds will be assigned a letter.; The letter definitions are HIS= fund does not have enough performance history to Score; SPC= fund is in a specialty category that does not Score; OTH= fund may no longer be active, not in database or available to Score.

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MFS Value R6

Category: Large Cap Value

MEIKX
12/31/2024

Fund Strategy

The investment seeks capital appreciation. The fund normally invests the fund's assets primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. MFS focuses on investing the fund's assets in the stocks of companies the advisor believes are undervalued compared to their perceived worth (value companies).

Fund Information

Strategy Asset (\$ mm):	56,833.00
Share Class Assets (\$ mm):	19,853.00
Manager:	Nevin P. Chitkara
Manager Tenure:	19 Years

Portfolio Statistics

Alpha*:	-1.00	P/E:	20.97
Beta*:	0.91	P/B:	2.89
as of date 12/31/2024		SEC Yield (%):	
		1.76	
		Turnover:	
		13.00	
as of date 12/31/2024			
*Best fit index: Russell 1000 Value TR USD			
*3-year statistic: Russell 1000 Value 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		
MFS Value R6	MEIKX	-88.83/ 91.68	3.73	97.7 1	17.41/ 8.34	93.80/ 94.64	-0.11	61.00	64.00	- 0.44	6 LCV

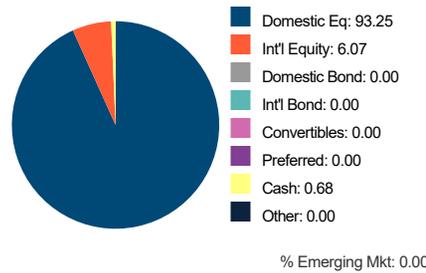
Active Strategies	Score 12/31/2024	Score 9/30/2024	Score 6/30/2024	Score 3/31/2024	Score 12/31/2023	Score 9/30/2023	Score 6/30/2023	Score 3/31/2023
MFS Value R6	6	7	9	10	10	10	10	10
	LCV	LCV	LCV	LCV	LCV	LCV	LCV	LCV

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 12/31/2024

JPMorgan Chase & Co / JPM	4.90
Progressive Corp / PGR	3.86
The Cigna Group / CI	2.78
McKesson Corp / MCK	2.69
Aon PLC Class A / AON	2.60
American Express Co / AXP	2.53
Marsh & McLennan Companies Inc / MMC	2.36
Morgan Stanley / MS	2.26
Boeing Co / BA	2.19
Lowes's Companies Inc / LOW	2.11
% in Top 10 Holdings	28.28
# of Holdings	71

Asset Allocation (%) as of 12/31/2024



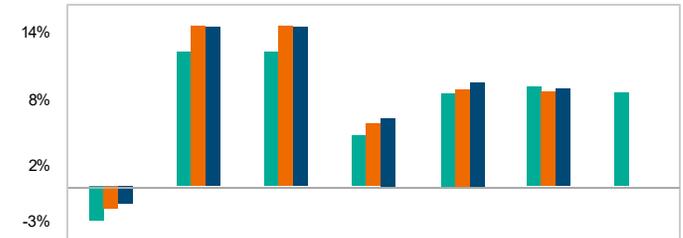
Sector Allocation as of 12/31/2024

Comm:	0.21
Real Estate:	1.87
Basic Materials:	2.26
Cons Cyclical:	3.61
Energy:	6.10
Cons Defensive:	7.78
Technology:	7.96
Utilities:	9.06
Healthcare:	14.30
Industrials:	17.02
Financial Services:	29.83

Additional Information

Prospectus Net Exp. Ratio:	0.44
Prospectus Gross Exp. Ratio:	0.45
Avg Exp Ratio Morningstar (%):	0.89
% < Average Morningstar Exp Ratio:	0.45
12b-1 fees (%):	-
Closed - New Inv:	-
Closed - All Inv:	-
Min Investment:	\$0
Waiver Amt:	-
Waiver Exp Date:	-
Strategy Inception:	1/2/1996
Share Class Inception:	5/1/2006

Performance Analysis as of 12/31/2024



	QTR	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
MFS Value R6	-3.07%	12.02%	12.02%	4.55%	8.34%	8.92%	8.40%
Russell 1000 Value Index	-1.98%	14.37%	14.37%	5.63%	8.68%	8.49%	
Peer Group*	-1.54%	14.28%	14.28%	6.10%	9.31%	8.72%	

	82	74	74	77	72	42	-
Peer Group Rank*							
Peer Group Size (funds)*	-	-	1,170	1,095	1,036	808	-

*Morningstar Peer Group: Large Value

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.

MFS Growth R6

Category: Large Cap Growth

MFEKX
12/31/2024

Fund Strategy

The investment seeks capital appreciation. The fund normally invests the fund's assets primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The adviser focuses on investing the fund's assets in the stocks of companies the adviser believes to have above average earnings growth potential compared to other companies (growth companies).

Fund Information

Strategy Asset (\$ mm):	46,847.00	Alpha*:	-2.68	P/E:	38.45
Share Class Assets (\$ mm):	18,280.00	Beta*:	0.97	P/B:	9.97
Manager:	Eric B. Fischman	as of date 12/31/2024	SEC Yield (%):	-	
Manager Tenure:	23 Years	Turnover:	25.00	as of date 12/31/2024	
		*Best fit index: Russell 1000 Growth TR USD			
		*3-year statistic: Russell 1000 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		
MFS Growth R6	MFEKX	1	1	1	1	0	0	1	0	2	7
		89.91/97.24	2.46	97.09	19.72/15.07	89.53/99.49	-1.09	44.00	60.00	-0.51	LCG

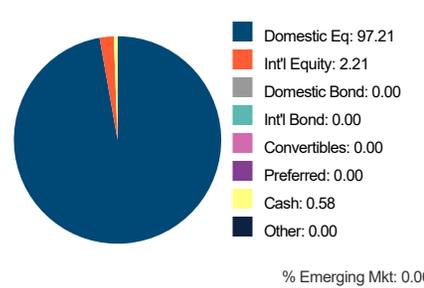
Active Strategies	Score 12/31/2024	Score 9/30/2024	Score 6/30/2024	Score 3/31/2024	Score 12/31/2023	Score 9/30/2023	Score 6/30/2023	Score 3/31/2023
MFS Growth R6	7	6	7	6	6	6	7	7
	LCG	LCG	LCG	LCG	LCG	LCG	LCG	LCG

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 12/31/2024

Microsoft Corp / MSFT	11.40
NVIDIA Corp / NVDA	8.45
Amazon.com Inc / AMZN	7.79
Meta Platforms Inc Class A / META	6.40
Apple Inc / AAPL	5.99
Alphabet Inc Class A / GOOGL	5.65
Tesla Inc / TSLA	3.46
Mastercard Inc Class A / MA	3.31
KKR & Co Inc Ordinary Shares / KKR	1.85
Visa Inc Class A / V	1.61
% in Top 10 Holdings	55.91
# of Holdings	70

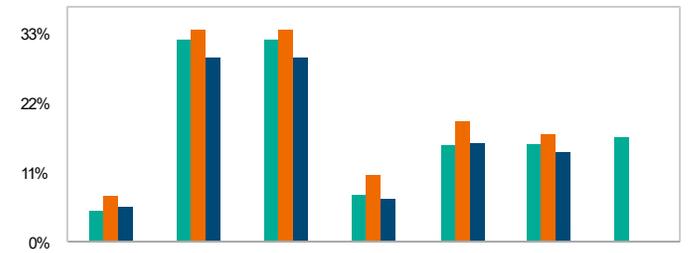
Asset Allocation (%) as of 12/31/2024



Sector Allocation as of 12/31/2024

Real Estate:	0.44	Prospectus Net Exp. Ratio:	0.51
Energy:	0.78	Prospectus Gross Exp. Ratio:	0.52
Cons Defensive:	1.41	Avg Exp Ratio Morningstar (%):	0.94
Utilities:	1.47	% < Average Morningstar Exp Ratio:	0.43
Basic Materials:	2.01	12b-1 fees (%):	-
Industrials:	5.74	Closed - New Inv:	-
Healthcare:	6.74	Closed - All Inv:	-
Financial Services:	11.60	Min Investment:	\$0
Cons Cyclical:	13.72	Waiver Amt:	-
Comm:	15.43	Waiver Exp Date:	-
Technology:	40.67	Strategy Inception:	12/29/1986
		Share Class Inception:	8/26/2011

Performance Analysis as of 12/31/2024



	QTR	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
MFS Growth R6	4.73%	31.79%	31.79%	7.36%	15.07%	15.22%	16.36%
Russell 1000 Growth Index	7.07%	33.36%	33.36%	10.47%	18.96%	16.78%	
Peer Group*	5.39%	28.96%	28.96%	6.74%	15.42%	14.02%	

	Peer Group Rank*	Peer Group Size (funds)*
QTR	57	-
YTD	38	-
1 Year	38	1,088
3 Years	52	1,020
5 Years	58	952
10 Years	28	748
Since Inception	-	-

*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.

Harbor Capital Appreciation Instl

Category: Large Cap Growth

HACAX
12/31/2024

Fund Strategy

The investment seeks long-term growth of capital. The fund invests primarily in equity securities, principally common and preferred stocks, of U.S. companies with market capitalizations of at least \$1 billion at the time of purchase and that the Subadvisor considers to have above average prospects for growth. The stocks of mid and large cap companies in the fund's portfolio are those the Subadvisor expects to maintain or achieve above average earnings growth. The fund may invest up to 20% of its total assets in the securities of foreign issuers, including issuers located or doing business in emerging markets.

Fund Information

Strategy Asset (\$ mm):	29,049.00	Alpha*:	-2.92	P/E:	41.03
Share Class Assets (\$ mm):	17,359.00	Beta*:	1.12	P/B:	10.94
Manager:	Kathleen A. McCarragher	as of date 12/31/2024	SEC Yield (%):	-	
Manager Tenure:	12 Years	Turnover:	28.00		
		as of date 12/31/2024			
		*Best fit index: Russell 1000 Growth TR USD			
		*3-year statistic: Russell 1000 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		
Harbor Capital Appreciation Instl	HACAX	1	1	1	0	0	0	0	1	2	6
		100.00/ 95.91	5.21	95. 45	23.69/ 17.40	106.15/ 113.30	-0.28	55.00	36.00	-	LCG
		0.68									

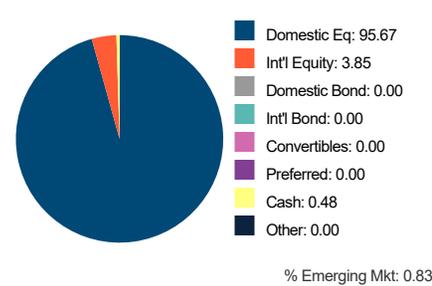
Active Strategies	Score 12/31/2024	Score 9/30/2024	Score 6/30/2024	Score 3/31/2024	Score 12/31/2023	Score 9/30/2023	Score 6/30/2023	Score 3/31/2023
Harbor Capital Appreciation Instl	6	6	7	7	7	7	7	7
	LCG	LCG	LCG	LCG	LCG	LCG	LCG	LCG

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 12/31/2024

NVIDIA Corp / NVDA	9.97
Amazon.com Inc / AMZN	8.96
Microsoft Corp / MSFT	6.69
Apple Inc / AAPL	6.40
Meta Platforms Inc Class A / META	5.87
Broadcom Inc / AVGO	5.65
Netflix Inc / NFLX	4.01
Tesla Inc / TSLA	3.14
Mastercard Inc Class A / MA	2.61
Eli Lilly and Co / LLY	2.52
% in Top 10 Holdings	55.81
# of Holdings	55

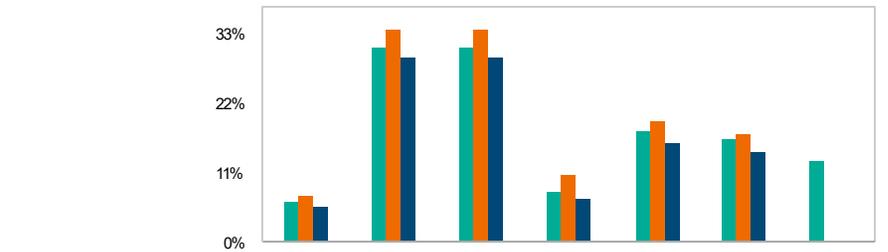
Asset Allocation (%) as of 12/31/2024



Sector Allocation as of 12/31/2024

Basic Materials:	0.00	Prospectus Net Exp. Ratio:	0.68
Real Estate:	0.00	Prospectus Gross Exp. Ratio:	0.72
Energy:	0.00	Avg Exp Ratio Morningstar (%):	0.94
Utilities:	0.00	% < Average Morningstar Exp Ratio:	0.26
Cons Defensive:	3.41	12b-1 fees (%):	-
Industrials:	4.31	Closed - New Inv:	-
Financial Services:	6.90	Closed - All Inv:	-
Healthcare:	8.13	Min Investment:	\$50,000
Comm:	17.09	Waiver Amt:	-
Cons Cyclical:	18.40	Waiver Exp Date:	-
Technology:	41.76	Strategy Inception:	12/29/1987
		Share Class Inception:	12/29/1987

Performance Analysis as of 12/31/2024



	QTR	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Harbor Capital Appreciation Instl	6.22%	30.46%	30.46%	7.70%	17.40%	16.00%	12.68%
Russell 1000 Growth Index	7.07%	33.36%	33.36%	10.47%	18.96%	16.78%	
Peer Group*	5.39%	28.96%	28.96%	6.74%	15.42%	14.02%	

Peer Group Rank*	33	46	46	46	26	16	-
Peer Group Size (funds)*	-	-	1,088	1,020	952	748	-

*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.



Crook County Employees 401(k) Plan

Plan Profile



As of March 20, 2025

801271

Firms and Contacts

This Overview is provided as a quick reference to certain key provisions of the retirement plan. Since the plan is based on a complex legal document, the Overview does not attempt to describe every aspect of the plan or to detail all of its terms. For a more complete description of plan provisions, refer to the Summary Plan Description. If there is a conflict between this Overview and the plan, the plan's provisions will prevail.

Sponsor Information

Full Legal Name and Address of Plan Sponsor (Employer)

Crook County, Oregon
 200 NE Second St.
 Suite 100
 Prineville OR 97754

Phone: 541 447-4160
 Fax: 541 416-2140

Plan Sponsor Name for Reports: Crook County, Oregon
 (30 character limit)

Sponsor Information

EIN Number: 93-6002290
 Fiscal Year-End: 06/30
 Primary State of Business: OR
 Form of Organization: Government - State or Local
 Type of Business: Administrative and Support, Waste Management and Remediation

Contact Information - Plan

Will Van Vactor
 Interim County Manager
 Crook County, Oregon
 200 NE Second St.
 Suite 100
 Prineville OR 97754

Phone: 541 447-3211
 Fax: 541 416-2140
 Email: Will.Vanvactor@crookcountyor.gov

Roles

Plan Sponsor Designee - Person designated to act on behalf of the employer.
 PlanNet Access - Allows a person to access plan or participant information via PlanNet.

Document

Participant Reports Online Access - Original

Christina Haron
 Accounting Manager
 Crook County, Oregon
 200 NE Second St.
 Suite 100
 Prineville OR 97754

Phone: 541 447-6554
 Fax: 541 416-2140
 Email: christina.haron@crookcountyor.gov

Roles

Plan Administrator - Person with Fiduciary responsibility who manages and controls operation of the plan.
 Administrative Contact - Additional day-to-day contact (e.g., for a specific location).
 PlanNet Access - Allows a person to access plan or participant information via PlanNet.
 Participant Data Management Access - Allows a person to upload payroll data online.

Documents

EFT Approval Designee - Original	Banking Designee - Original
CDR Access - Original	Participant Reports Online Access - Original
CDR Census Packet Submit - Original	GOLD Loans and Distributions Emails - Original
	Annual Notice Email - Original
GOLD Access - Original	
Participant Email - Original	

Kathy Puckett
 Chief Deputy Treasurer
 Crook County, Oregon
 200 NE Second St.
 Suite 100
 Prineville OR 97754

Phone: 541 447-4160
 Fax: 541 416-2140
 Email: kathy.puckett@co.crook.or.us

Roles

Primary Administrative Contact - Primary day-to-day contact for plan administration.
 Administrative Contact - Additional day-to-day contact (e.g., for a specific location).
 Authorized Signer(s) - Person designated to sign off on plan-related documents, which may include distribution requests, amendments and invoices.

Contact Information - Plan (continued)

Payroll Contact - Client contact for ongoing payroll and data issues.
 PlanNet Access - Allows a person to access plan or participant information via PlanNet.
 Participant Data Management Access - Allows a person to upload payroll data online.

Documents

EFT Approval Designee - Original	Participant Information - Original
CDR Access - Original	Banking Designee - Original
CDR Census Packet Submit - Original	Participant Reports Online Access - Original
GOLD Access - Original	GOLD Loans and Distributions Emails - Original
Fee Invoice - Original	Annual Notice Email - Original
Participant Email - Original	Mailing Address Discrepancy contact - Original

Jamie Berger	Phone: 541 447-6554
Budget Analyst	Fax: 541 416-2140
Crook County, Oregon	Email: Jamie.berger@crookcountyor.gov
200 NE Second St.	
Suite 100	
Prineville OR 97754	

Roles

Administrative Contact - Additional day-to-day contact (e.g., for a specific location).
 PlanNet Access - Allows a person to access plan or participant information via PlanNet.
 Participant Data Management Access - Allows a person to upload payroll data online.

Documents

EFT Approval Designee - Original	Participant Email - Original
GOLD Access - Original	GOLD Loans and Distributions Emails - Original

Lisa Neuberger	Phone: 541 447-6554
Finance Manager	Fax: 541 416-2140
Crook County, Oregon	Email: lisa.neuberger@crookcountyor.gov
200 NE Second St.	
Suite 100	
Prineville OR 97754	

Roles

Administrative Contact - Additional day-to-day contact (e.g., for a specific location).
 PlanNet Access - Allows a person to access plan or participant information via PlanNet.
 Participant Data Management Access - Allows a person to upload payroll data online.

Documents

EFT Approval Designee - Original	Participant Email - Original
Payroll Integration - Original	GOLD Loans and Distributions Emails - Original

Contact Information - Plan (continued)

Brian Barney
 Crook County Commissioner
 Crook County, Oregon
 200 NE Second St.
 Suite 100
 Prineville OR 97754

Phone: 541 447-6555
 Fax: 541 416-2140
 Email: brian.barney@co.crook.or.us

Roles

Plan Trustee(s) - Person or institution who manages and controls the plan and is a Fiduciary.
 PlanNet Access - Allows a person to access plan or participant information via PlanNet.

Document

Participant Reports Online Access - Original

John G Crawford
 Crook County Judge
 Crook County, Oregon
 200 NE Second St.
 Suite 100
 Prineville OR 97754

Phone: 541 447-6555
 Fax: 541 416-2140
 Email: seth.crawford@crookcountyor.us

Roles

Plan Trustee(s) - Person or institution who manages and controls the plan and is a Fiduciary.
 PlanNet Access - Allows a person to access plan or participant information via PlanNet.

Document

Participant Reports Online Access - Original

Susan Hermreck
 Crook County Commissioner
 Crook County, Oregon
 200 NE Second St.
 Suite 100
 Prineville OR 97754

Phone: 541 447-4160
 Fax: 541 416-2140
 Email: Susan.Hermreck@crookcountyor.gov

Roles

Plan Trustee(s) - Person or institution who manages and controls the plan and is a Fiduciary.
 PlanNet Access - Allows a person to access plan or participant information via PlanNet.

Document

Participant Reports Online Access - Original

Nick Kralj
 VP of Retirement Plan Services
 BCI Group, Inc.
 6979 SE Lake Rd
 Portland OR 97267

Phone: 503 496-1906
 Fax: 503 225-9173
 Email: nick.kralj@hubinternational.com

Roles

Advisor - A person who is independent from your service provider or advisor and partners with The Standard to provide additional guidance and oversight for your plan.

PlanNet Access - Allows a person to access plan or participant information via PlanNet.

Documents

Fund Change Contact - Original
 Investment Communication - Original
 Participant Reports Online Access - Original

Advisor Communication Preview - Original
 Fund Fee Change Notification - Original

Contact Information - The Standard

Debbie Vanderpool
Standard Retirement Services, Inc.
1100 SW Sixth Avenue
Portland OR 97204-1093

Phone: 833 571-1193
Fax: 971 321-7998
Email: Debbie.Vanderpool@standard.com

Role

Account Manager - A resource for answers to daily and plan administration questions. Distributions, plan operations, and transaction processing are only a few areas in which your account manager can help you.

Document

GOLD Loans and Distributions Emails - Original

Mark LaMontagne
1100 SW Sixth Avenue
Portland OR 97204-1093

Phone: 971 321-7159
Email: Mark.LaMontagne@standard.com

Role

Relationship Manager - Strategic partner who supports you and your plan's advisor. This person will work with your key stakeholders to report on your plan's investments and participant retirement readiness and recommend actions to improve both.

Plan Information

General

Plan Information

Full Legal Plan Name: Crook County Employees 401(k) Plan
Plan Name for Reports: Crook County Employees 401(k)
Plan: Plan
Plan Number: 001
Trust Name for Reports: Crook County
Type of Plan: Profit Sharing with 401(k) and Roth
Original Plan Effective Date: 01/01/1985
Plan Year Ends: 6/30

Document

Client will use The Standard's pre-approved Plan Document.
Document Type: Cycle_3_DC

Contract Information

Contract Effective Date: 05/01/2003

Custodian Information

Custodian: Standard Insurance
Paying Agent: Standard Insurance

Compliance Information

Plan intends to comply with 404(c).

Eligibility

Eligible Employees

All employees are eligible to participate in the plan *except* for the following:

- Leased employees
- Non-resident aliens with no US source income
- Individuals not eligible based on written agreement

Plan has two sets of eligibility requirements.

First applies to contribution sources: Elective Contributions

Second applies to contribution sources: Profit Sharing

	First	Second
Service Requirements:	3 months	6 months
Minimum Hours (per period):	None	500 hours
Minimum Age:	0 years of age	0 years of age
Entry Dates:	Monthly	Monthly

Eligibility will be based on: The equivalency of 45 hours per week

Collective Bargaining Agreement:

Benefits are not based on a collective bargaining agreement.

Compensation

Definition: All W-2 wages (Box 1, W-2)

Including: Elective Contributions (401(k), 403(b), and 457)
Cafeteria Plan payments

Excluding: Bonuses
Car Allowances And Any Other Non-Cash Remuneration

FICA (Social Security Income): Yes

Contributions

Elective Contributions

Minimum Permitted: 1% of compensation
Maximum Permitted: Legal maximum
Participants are automatically enrolled, and will have 3% withheld as elective contributions.
Contribution rate may change: Monthly
Contributions may recommence: Monthly
Catch up contributions are allowed for participants who: Are at least 50 years old

Profit Sharing

The Profit Sharing Contribution is: Discretionary each year, but allocated as a uniform dollar amount to each participant
Contribution requires: 120 hours of service per year*
**Contribution is made at the end of the plan year.*
Contributions are sent in: Monthly
Compensation is applied: [Information not available]
Contributions are calculated by: Plan Sponsor

Participant must complete 120 or more hours of service in a month to share in the allocation for that month

Rollovers

Permit rollover contributions by employees who have not satisfied minimum service or age requirements

plan allows for rollovers from terminated participants as well.

Forfeitures

Apply to offset expenses and employer contributions

Vesting

Vesting Schedules

Vesting Schedules are indicated for each type of Employer Contribution:

Years of Service	Profit Sharing
0	100%

A year of service is defined as: 1000 hours of service

An hour of service is based on: Actual hours

Participant account will immediately vest at 100% upon:

Death
Total and permanent disability
Early retirement
Normal retirement

Retirement and Termination Benefits

Retirement Dates

Normal Retirement: Age 65
Date is first of month following

Early Retirement Age 55
And
Years of Vesting required: 5
Date is first of month following

Benefit Forms

Terminated participants can take a distribution if they have not attained retirement age.

Optional Form(s) of Benefit: Lump sum
Installment payments
Partial Distributions Minimum amount: \$1,000

In-Service Distributions

Hardship distributions from certain contributions are allowed.

In-service distributions are allowed from certain contribution sources after age 59½.

Qualified Domestic Relations Order

Plan has a qualified domestic relations order provision.

Automatic Cashout Amount

\$7,000.00 or less

Loans

Loans are allowed.

Conditions: Replacement loans required
Maximum number of loans allowed to be initiated in a calendar year: 2
Number of concurrent loans allowed: 1
Loan balance defaults upon termination
Maximum allowed repayment period for principal residence loans: 10 years
Additional outstanding loan is allowed for principal residence.
Minimum loan allowed: \$1,000
Period to cure default: IRS default

Payroll frequencies for loan repayment:

Twice a Month

Interest rate % above/below Prime: 0%

Administrative and Fiduciary Services

Fiduciary/Flexible Services

Service	The Standard is Providing Fiduciary Services		
Compliance Testing	No	Compliance Testing performed by:	The Standard
Enrollment Alert	No	Enrollment Alert prepared by:	The Standard
Manager of Approval Process	No	MAP - Loans/Distributions:	The Standard
		MAP - QDRO:	Employer
Required Notices	No	Annual Notices Content provided by:	The Standard
		Required Notices mailed by:	The Standard
3(21) Investment Advisory Services	Yes		
3(38) Investment Management Services	Yes		
Independent non-Fiduciary Services		MAP - Rollover:	The Standard

Online Services

Plan has access to phone voice response system
 Plan has access to PlanNet and Personal Savings Center
 Plan has online participant distribution initiation
 Plan has online participant loan initiation
 Plan allows participant updates via email
 Plan offers financial wellness through Enrich

Email addresses for:

Distributions	Jamie.berger@crookcountyor.gov christina.haron@crookcountyor.gov dvanderp@standard.com kathy.puckett@co.crook.or.us lisa.neuberger@crookcountyor.gov
Loans	Jamie.berger@crookcountyor.gov christina.haron@crookcountyor.gov dvanderp@standard.com kathy.puckett@co.crook.or.us lisa.neuberger@crookcountyor.gov
Participant Updates	Jamie.berger@crookcountyor.gov christina.haron@crookcountyor.gov kathy.puckett@co.crook.or.us lisa.neuberger@crookcountyor.gov

Administrative Services

Participant statements are mailed directly to participants

Default statement delivery is Paper
Registered Investment Advisor Consent Agreement is in effect, with
Pre-mixed Portfolio for Participants

Fund Information

Investments are entirely participant directed.

These are the funds currently selected as available investment options at The Standard.

- *Stable Asset Fund
- *Dodge & Cox Income I
Vanguard Wellington Adm
- *MFS Value R6
- *Vanguard 500 Index Admiral
MFS Growth R6
- *American Century Ultra R6
Harbor Capital Appreciation I
- *MFS Mid Cap Value R6
Columbia Mid Cap Idx Instl 2
- *Carillon Eagle MC Growth R6
Allspring Specl SmCp Val Ins
Vanguard Sm Cap Val Idx Adm
- Fidelity Small Cap Index
- *Vanguard Explorer Adm
Fidelity Adv Intl Cap Appr I
- *Hartford Intl Opportun Y
PGIM High Yield Z
Cohen & Steers Instl Realty
Janus Henderson GlbLifeSci I

*Denotes fund is included in portfolio

Default Investment Option

The plan offers a Qualified Default Investment Alternative (QDIA).

The following default investment will be used for contributions received in the absence of participant-selected investment directives.

Investment	Default Directive Percent
Vanguard Wellington Adm	100%

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

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

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

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

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

Your contact person at The Standard is:

Debbie Vanderpool
 1100 SW Sixth Avenue
 Portland, OR 97204-1093
 dvanderp@standard.com
 (833) 571-1193

The Standard's Home Office
 1100 SW 6th Avenue
 Portland, OR 97204
 1.800.858.5420

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

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

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

Indirect Compensation

The service providers listed below reasonably expect to receive the following compensation for their services to the plan. Details of the services they provide are set forth in their agreement with you.

Advisory Service Fees, if applicable

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

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

Invoicing Cycle: Quarterly

All fees are displayed with their Annual rate unless otherwise noted.

Plan Based Charges:

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

Participant Charges:

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

Asset Based Charges:

Description	Amount	Collection Method
Third Party Partner	0.20%	Deduct

Additional Services Charges:

Description	Amount	Collection Method
Hourly Rate	\$100.00	At Event Bill

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

Asset Based Fees and Credits

Separate Account A

Financial Service Fee

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

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

Fund Fees¹

Fund Name	Financial Service Fee²	Record-Keeping Fee³	The Standard's Asset Fee⁴ (SUBTOTAL)	Mutual Fund Expense	TOTAL	Foreign Tax Credit⁵	Total With Foreign Tax Credit
Hartford Intl Opportun Y	0.11%	0.15%	0.26%	0.80%	1.0600%	0.1500%	0.9100%
Harbor Capital Appreciation I	0.11%	0.15%	0.26%	0.68%	0.9400%	0.0000%	0.9400%
Dodge & Cox Income I	0.11%	0.17%	0.28%	0.41%	0.6900%	0.0000%	0.6900%
Carillon Eagle MC Growth R6	0.11%	0.25%	0.36%	0.64%	1.0000%	0.0000%	1.0000%
MFS Growth R6	0.11%	0.25%	0.36%	0.51%	0.8700%	0.0000%	0.8700%
Vanguard Wellington Adm	0.11%	0.25%	0.36%	0.18%	0.5400%	0.0000%	0.5400%
Allspring Specl SmCp Val Ins	0.11%	0.10%	0.21%	1.09%	1.3000%	0.0000%	1.3000%
MFS Value R6	0.11%	0.25%	0.36%	0.44%	0.8000%	0.0000%	0.8000%
Columbia Mid Cap Idx Instl 2	0.11%	0.15%	0.26%	0.20%	0.4600%	0.0000%	0.4600%
Cohen & Steers Instl Realty	0.11%	0.15%	0.26%	0.75%	1.0100%	0.0000%	1.0100%
Vanguard Sm Cap Val Idx Adm	0.11%	0.25%	0.36%	0.07%	0.4300%	0.0000%	0.4300%
Janus Henderson GblLifeSci I	0.11%	0.15%	0.26%	0.77%	1.0300%	0.0000%	1.0300%
Vanguard Explorer Adm	0.11%	0.25%	0.36%	0.34%	0.7000%	0.0000%	0.7000%

Fund Fees¹

Fund Name	Financial Service Fee ²	Record-Keeping Fee ³	The Standard's Asset Fee ⁴ (SUBTOTAL)	Mutual Fund Expense	TOTAL	Foreign Tax Credit ⁵	Total With Foreign Tax Credit
Fidelity Small Cap Index	0.11%	0.25%	0.36%	0.02%	0.3800%	0.0000%	0.3800%
PGIM High Yield Z	0.11%	0.00%	0.11%	0.51%	0.6200%	0.0000%	0.6200%
MFS Mid Cap Value R6	0.11%	0.25%	0.36%	0.62%	0.9800%	0.0000%	0.9800%
Fidelity Adv Intl Cap Appr I	0.11%	0.00%	0.11%	0.87%	0.9800%	0.0500%	0.9300%
American Century Ultra R6	0.11%	0.25%	0.36%	0.54%	0.9000%	0.0000%	0.9000%
Vanguard 500 Index Admiral	0.11%	0.25%	0.36%	0.04%	0.4000%	0.0000%	0.4000%

Values are rounded to the nearest ten thousandth.

- This information was reported by a third party. In providing this information, The Standard makes no representation as to the completeness and accuracy of the current disclosure materials of the issuer of designated investment options or information replicated from such materials.
- The Financial Service Fee above is based on the plan asset balance as of the prior business day. If plan assets increase or decrease, the rate may be different from what appears above.
- The annual recordkeeping fee is 0.25 percent. Certain fund managers pay plan administration allowances called sub transfer agency fees (Sub-TA), a form of Revenue Sharing, to The Standard. Sub-TA fees compensate intermediaries for performing shareholder record-maintenance activities for plans on behalf of the fund. These activities include providing participant-level accounting of transactions and fund positions. Sub-TA fees are paid under negotiated agreements between the fund company and intermediary. Sub-TA fees are typically paid monthly or quarterly. The Standard passes all of the Sub-TA fees to the plan to offset our record keeping charges. Current allowances are reflected in the recordkeeping fee; allowances are subject to change under The Standard's agreement with the fund managers. The annual recordkeeping fee, adjusted for the current allowance, is divided by the number of days in the calendar year, and the resulting daily rate is applied to the value of assets in that fund as of the prior business day.
- The asset fee may include commissions paid to your broker. These concessions were disclosed to you at the point of sale on your commission disclosure form.
- A foreign tax credit is a tax credit available to certain mutual funds that paid taxes to foreign governments based on investment in foreign stocks and bonds. Investments noted above are eligible to receive this Foreign Tax Credit, which Standard Insurance Company is passing back to shareholders through daily additions to the calculated unit value.

The foreign tax credit daily rate is calculated annually after the total dollar tax credit is received. Standard then determine what the daily payback rate is to effectively return the entire tax credit to the fund through its daily unit value. The payback rate is reviewed and adjusted monthly to ensure all dollars of the foreign tax credit are returned to the fund.

The amounts represented this this table are subject to change monthly based on our calculation and represent the current rate being added back to the fund.

General Account

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

Market Value Adjustment (MVA)

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

Prism Report

Retirement Plan Fee Benchmarking Analysis

Prepared For:

Crook County

Prepared By:

Ras Smith



Prism Fee Benchmarking Analysis

PLAN INFO

Your Plan: Crook County

Recordkeeper: The Standard

Plan Assets: \$16,479,890

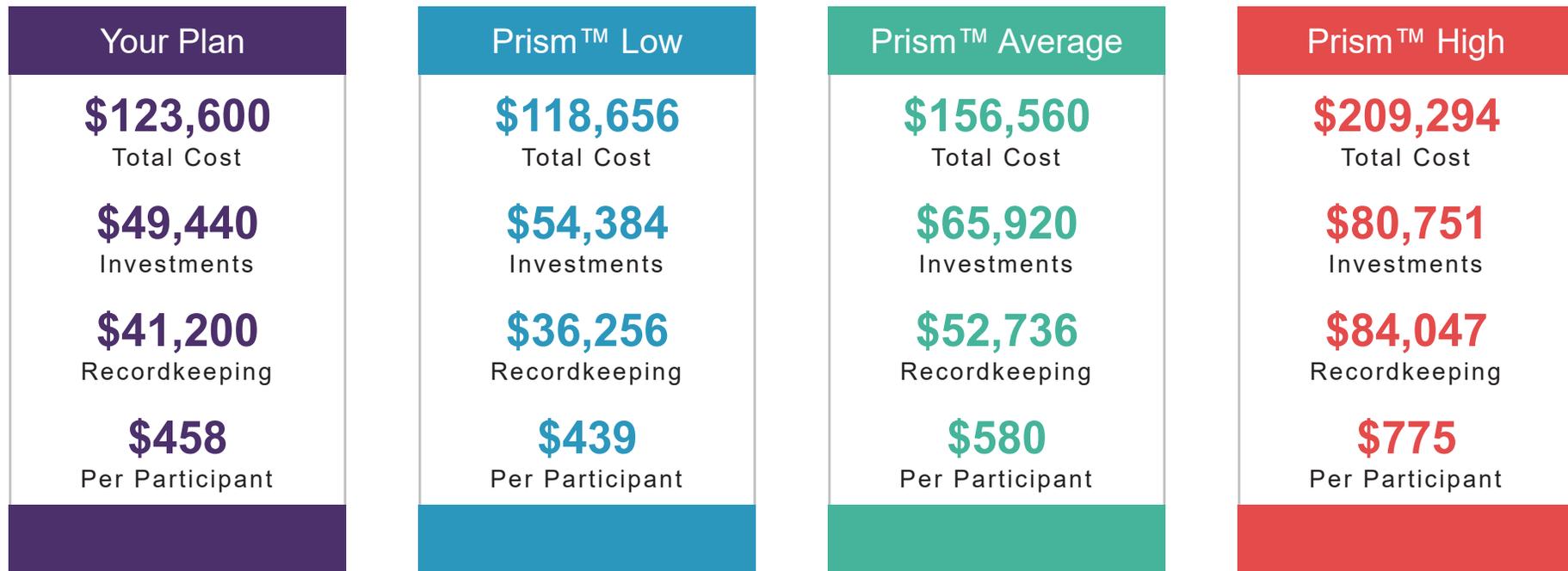
Participant Band: 190 to 350

BENCHMARK INFO

Universe: 376

Plan Asset Band: \$11,540,000 to \$21,420,000

Total Participants: 270



Prism Fee Benchmarking Analysis

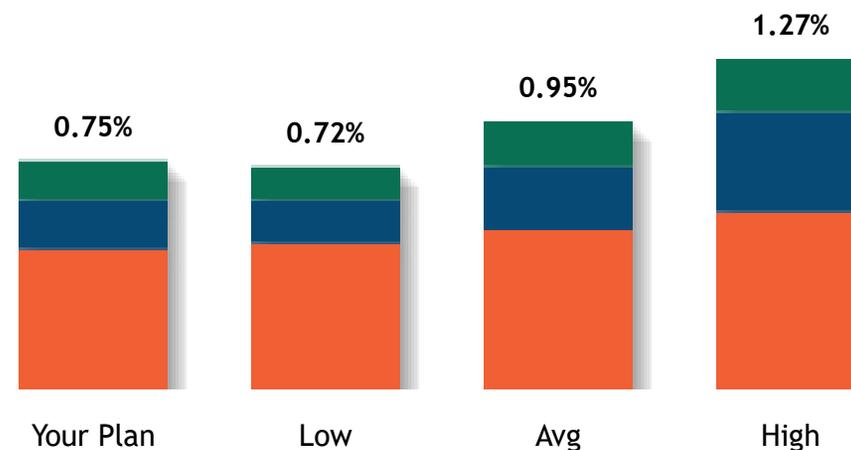
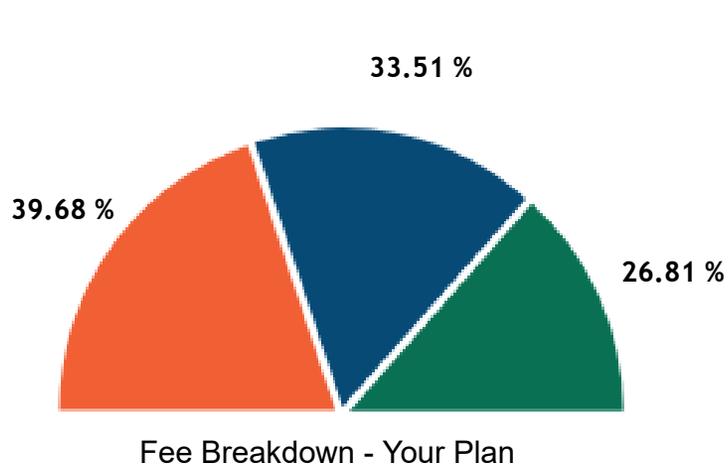
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 Plan Assets: \$16,479,890
 Participant Band: 190 to 350

BENCHMARK INFO

Universe: 376
 Plan Asset Band: \$11,540,000 to \$21,420,000
 Total Participants: 270

Fee Types	Your Plan		Prism™ Low		Prism™ Average		Prism™ High	
Investments	0.30%	\$49,440	0.33%	\$54,384	0.40%	\$65,920	0.49%	\$80,751
Recordkeeping	0.25%	\$41,200	0.22%	\$36,256	0.32%	\$52,736	0.51%	\$84,047
Advisory	0.20%	\$32,960	0.17%	\$28,016	0.23%	\$37,904	0.27%	\$44,496
Total Fees	0.75%	\$123,600	0.72% (-0.03%)	\$118,656 (-\$4,944)	0.95% (+0.20%)	\$156,560 (+\$32,960)	1.27% (+0.52%)	\$209,294 (+\$85,694)
Per Participant	\$458		\$439		\$580		\$775	



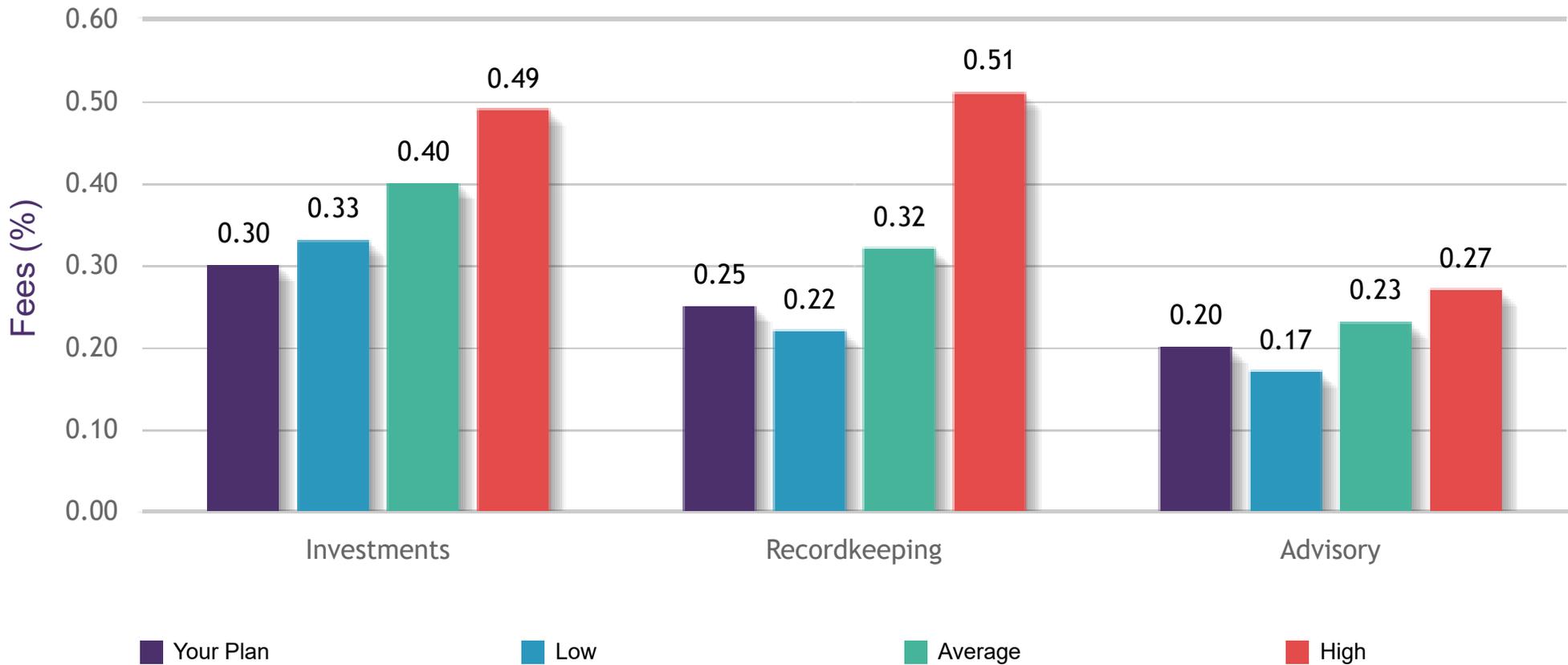
Prism Fee Benchmarking Analysis

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Prism Fee Benchmarking Analysis

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Prism Fee Benchmarking Analysis

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Crook County Employees 401(k) Plan

Plan Review

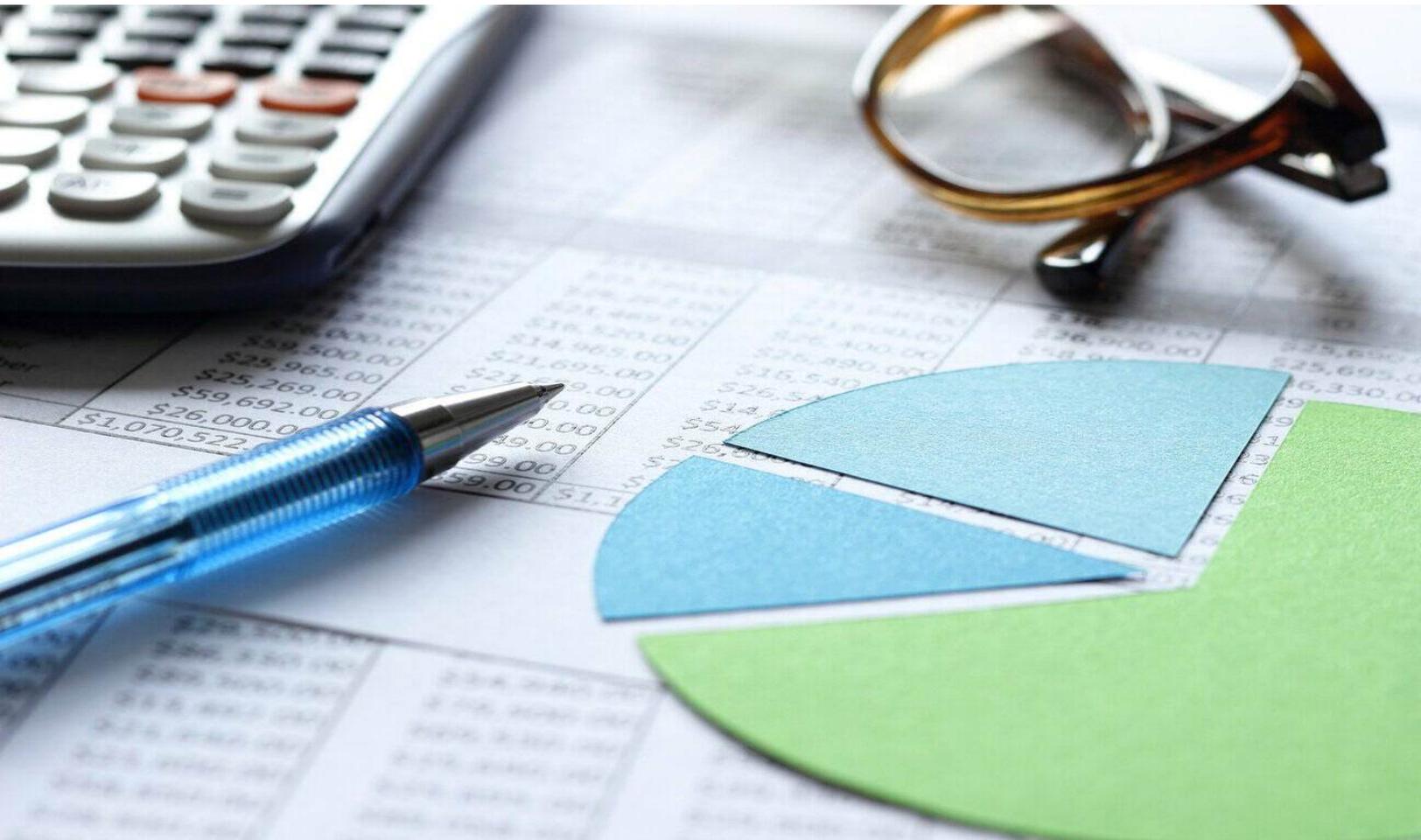


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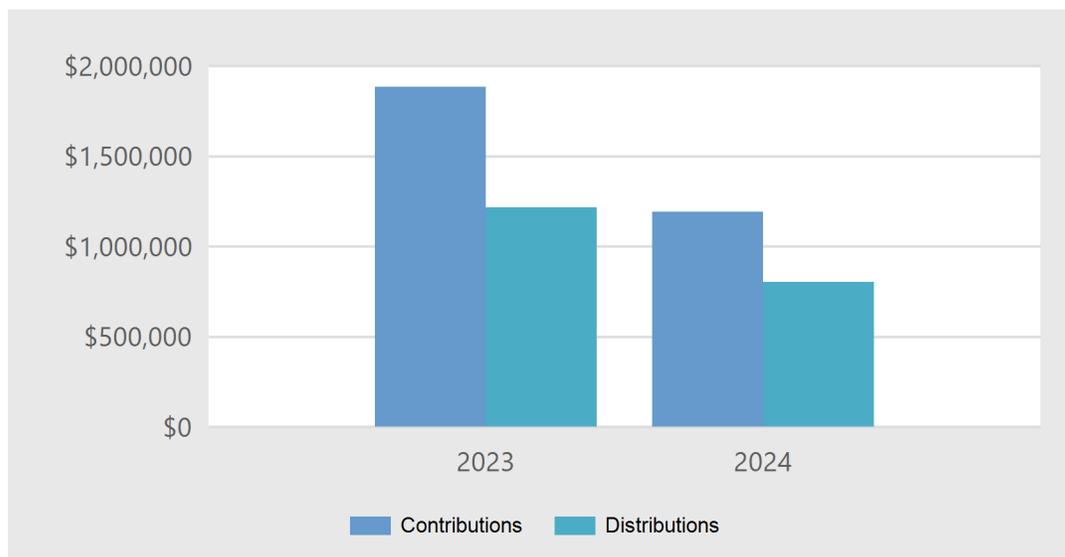
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Plan Flow

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*
2023	\$1,883,696	\$1,215,638	\$1,865,022	\$15,491,798
2024	\$1,191,195	\$803,303	\$818,120	\$16,680,755



*Includes any plan loan balances

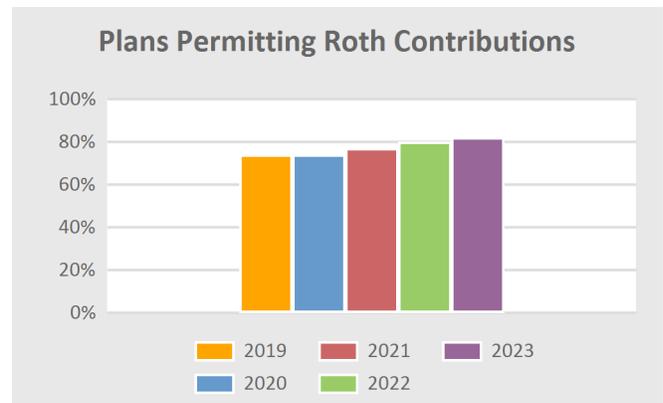
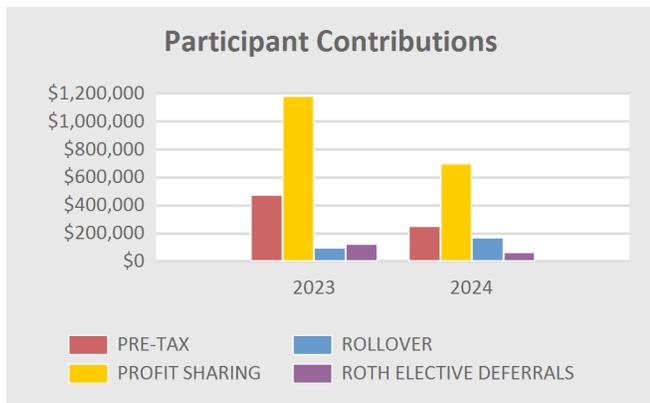
Contributions and Distributions

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

	2023	2024
PRE-TAX	\$477,906	\$252,095
PROFIT SHARING	\$1,183,809	\$702,106
ROLLOVER	\$98,545	\$170,658
ROTH ELECTIVE DEFERRALS	\$123,437	\$66,335



Plan Distribution Detail

	2023		2024	
LUMP SUM	\$182,768	13	\$88,548	10
ROLLOVER	\$865,131	22	\$302,337	9
IN-SERVICE	\$32,728	5	\$0	0
FORCE OUT	\$5,784	5	\$8,024	3
OTHER	\$129,227	63	\$404,394	38

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

	2023	2024
Participation rate	73%	69%
National average*	85%	N/A
National average by number of employees*	83%	N/A

Participation by Age Range**

Range	≤ 30	31 to 40	41 to 50	51 to 60	61+
# Contributing	14	36	36	35	19
# Eligible	20	55	42	48	27
% Contributing	70%	65%	86%	73%	70%

Participation by Salary Range**

Range	< \$30k	\$30 - \$50k	\$50 - \$75k	\$75 - \$100k	\$100 - \$125k	\$125k +
# Contributing	9	26	54	36	8	7
# Eligible	28	36	73	40	8	7
% Contributing	32%	72%	74%	90%	100%	100%

*From Vanguard's *How America Saves 2024* 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?

	2023	Benchmark*	2024
Average savings rate	5.04%	7.40%	5.37%
Average amount contributed	\$3,132	N/A	\$1,616
# Contributing***	140	N/A	135
# of Eligible***	192	N/A	197

Average Savings Rate by Age**

Range	≤ 30	31 - 40	41 - 50	51- 60	61+
Plan	4.90%	3.93%	14.64%	4.29%	9.02%

Average Savings Rate by Salary**

Range	< \$30k	\$30 - \$50k	\$50 - \$75k	\$75 - \$100k	\$100 - \$125k	\$125k+
Plan	27.45%	3.03%	5.55%	5.97%	4.93%	6.11%

*From Vanguard's *How America Saves 2024* 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?

	2023	2024
Average account balance	\$57,590	\$61,781
Median account balance	\$29,432	\$32,433
National average*	\$134,128	N/A

Average Account Balance by Age**

Range	≤ 30	31 - 40	41 - 50	51 - 60	61+
Average account balance	\$15,429	\$21,344	\$49,631	\$73,808	\$113,469
% Contributing	70%	65%	86%	73%	70%

Average Account Balance by Salary**

Range	< \$30k	\$30 - \$50k	\$50 - \$75k	\$75 - \$100k	\$100 - \$125k	\$125k +
Average account balance	\$591	\$21,897	\$59,173	\$71,946	\$81,753	\$93,964
% Contributing	32%	72%	74%	90%	100%	100%

*From Vanguard's *How America Saves 2024* 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?

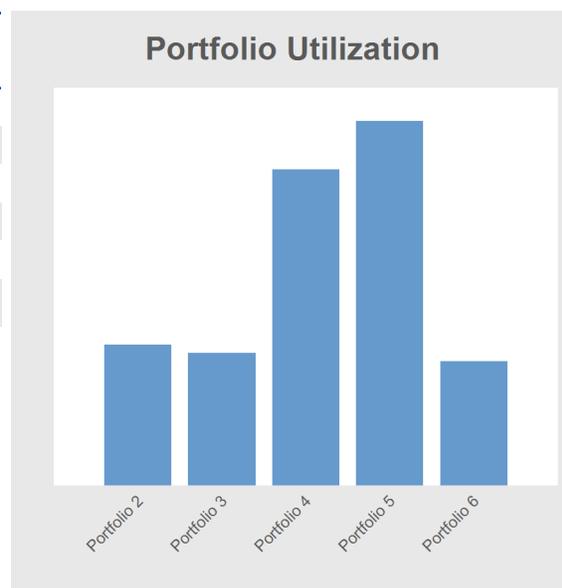
	Average Beginning Balance*	Average Ending Balance*	Percentage Change
Portfolio investors	\$73,006	\$79,423	8.79%
Independent investors	\$54,579	\$58,622	7.41%

270 Participants with a Balance

	Number of Participants	% of Participants	# Using Rebalancer	% Using Rebalancer
Portfolio investors	41	15%	29	71%
Independent investors	229	85%	35	15%

Portfolio	Market Value	% of Plan Assets	# of Participants
Portfolio 2	\$425,223	2.61%	3
Portfolio 3	\$400,462	2.45%	4
Portfolio 4	\$954,724	5.85%	13
Portfolio 5	\$1,101,102	6.75%	15
Portfolio 6	\$374,847	2.30%	6
Total	\$3,256,357	19.95%	41

*Beginning balances as of 07/01/2024, ending 12/31/2024



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	69	\$1,557,080	10%
Dodge & Cox Income I	X	53	\$1,166,177	7%
Vanguard Wellington Adm		201	\$7,039,022	43%
MFS Value R6	X	57	\$562,650	3%
Vanguard 500 Index Admiral	X	70	\$1,371,616	8%
American Century Ultra R6	X	63	\$878,960	5%
MFS Growth R6		7	\$321,106	2%
Harbor Capital Appreciation I		13	\$464,996	3%
MFS Mid Cap Value R6	X	62	\$376,688	2%
Columbia Mid Cap Idx Instl 2		19	\$300,432	2%
Carillon Eagle MC Growth R6	X	58	\$396,735	2%
Allspring Specl SmCp Val Ins		8	\$114,271	1%
Vanguard Sm Cap Val Idx Adm		3	\$34,527	0%
Fidelity Small Cap Index		8	\$85,876	1%
Vanguard Explorer Adm	X	56	\$334,624	2%
Fidelity Adv Intl Cap Appr I		12	\$125,744	1%
Hartford Intl Opportun Y	X	63	\$842,565	5%
PGIM High Yield Z		4	\$64,783	0%
Cohen & Steers Instl Realty		7	\$194,254	1%
Janus Henderson GblLifeSci I		10	\$91,007	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 - \$7000	>\$7000
2024	0	1	0	19
2023	0	0	0	13
2022	0	0	0	7
2021	0	0	0	15
< 2021	0	0	0	42
Total	0	1	0	96

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, \$1,000, \$5,000, or \$7,000. 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

Force Out Threshold

\$7,000

IRA Custodian

Centier Bank

2023*

5

2024*

3

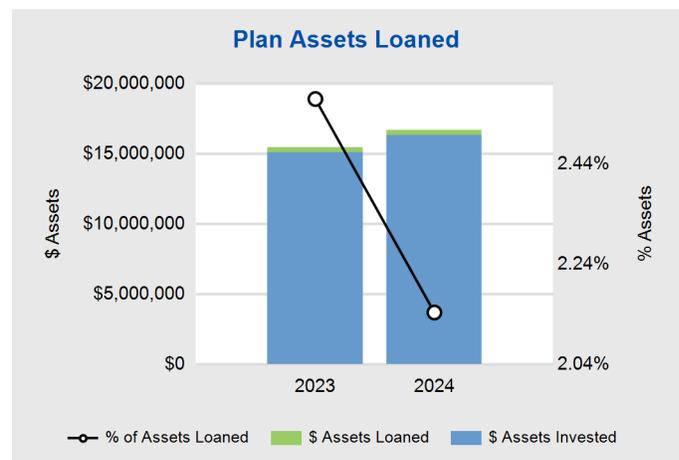
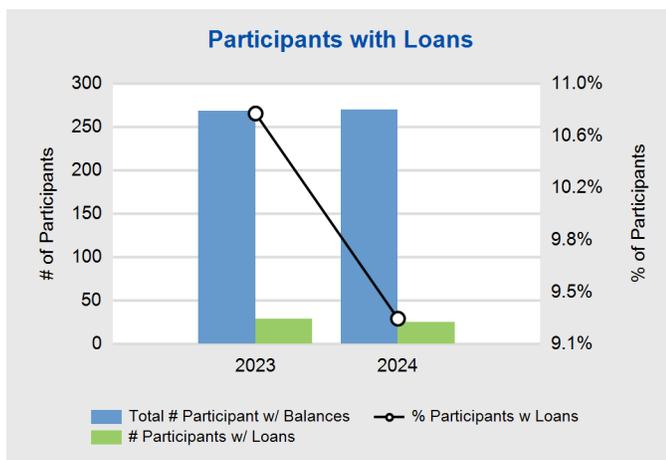
*Number of force outs processed

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?

	2023	2024
# of loans	29	25
Total assets loaned	\$398,118	\$357,642
Percent of assets loaned	3%	2%
# of new loans	15	6
\$ of new loans	\$319,459	\$126,463
Participants w/ multiple loans	0	0
Average loan amount	\$13,728	\$14,306
Percent of eligible participants with Loans	11%	9%
National average loan amount*	\$10,708	N/A
National average of participants w/ loans*	13%	N/A



*From Vanguard's *How America Saves 2024* 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 Defaulted to Electronic Statements*	Number of Participants Registered Online	Total Number of Plan Participants	% of Participants that have Registered Online	% of Participants that have Multi-Factor Authentication
162	180	294	61%	53%

Online Transfer and Rebalance Activity

	2023	2024
Directives updated online	9	8
Rebalance requests initiated online	14	9

	Number Requested Online	Total Number Requested	% Requested Online
Distribution activity	17	18	94%
Loan activity	6	6	100%

These figures include participants that have terminated employment but continue to have a balance invested in the plan.

*Paper statements will be sent if no participant email address is on file.

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	2023	2024
Ending balance	\$15,491,798	\$16,680,755
Total Plan Contributions	\$1,883,696	\$1,191,195
Deferrals	\$601,343	\$318,431
Employer	\$1,183,809	\$702,106
Rollover	\$98,545	\$170,658
Market impact	\$1,865,022	\$818,120
Distribution \$	\$1,215,638	\$803,303
Distribution #	108	60

Participant Information	2023	2024
Contributing participants	140	135
Eligible participants	192	197
Participants w/ balance	269	270

Executive Summary

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

Participant Utilization	2023	2024
Participation rate*	73%	69%
Savings rate*	5%	5%
Average account balance	\$57,590.33	\$61,780.57
Median account balance	\$29,431.87	\$32,433.06
Average deferral	\$3,131.99	\$1,616.40

Web Utilization	2023	2024
% Registered	59%	61%
% of Participants that have Multi-Factor Authentication	51%	53%
Directives updated online	9	8
Rebalance requests initiated online	14	9
Distributions initiated online	29	17
Loans initiated online	21	6

*Terminated participants are excluded



2025 Cost of Living Adjustments



Indexed Figures for 2025

The IRS and other relevant agencies have released 2025 indexed amounts, adjusted for inflation, for health savings account contribution limits and deductibles, out-of-pocket (OOP) maximums for high-deductible health plans (HDHPs), Healthcare Spending Accounts (health FSAs) and others. Please use these figures to prepare benefit guides and other employee communication materials and to determine benefit plan designs.

	2024	2025
Employee Benefits		
401(k) & 403(b) Limit	\$23,000	\$23,500
457(b)(2) Limit	\$23,000	\$23,500
401(k), 403(b), 457(b) Catch-up for those turning 50-59 or 64+	\$ 7,500	\$ 7,500
401(k) & 403(b) Catch-up for those turning age 60-63	\$ 7,500	\$11,250
SIMPLE Deferral Limit	\$16,000	\$16,500
SIMPLE Catch-Up for those turning 50-59 or 64+	\$ 3,500	\$ 3,500
SIMPLE Catch-Up for those turning 60-63	\$ 3,500	\$ 5,250
Annual Compensation Limit	\$345,000	\$350,000
Highly Compensated Employee Salary Amount	\$155,000	\$160,000
Annual Compensation for Key Employee	\$220,000	\$230,000
Defined Benefit Plan Limit	\$275,000	\$280,000
Defined Contribution Plan Limit	\$ 69,000	\$ 70,000
Qualified Transportation Fringe Benefits		
Parking (monthly)	\$315	\$325
Mass Transit Passes (monthly)	\$315	\$325
FICA Taxable Wage Base		
Social Security	\$168,600	\$176,100
Medicare	Unlimited	Unlimited
FICA Tax Rate		
Social Security	6.20%	6.20%
Medicare	1.45%	1.45%
Health Care Flexible Spending Account Maximum	\$ 3,200	\$ 3,300
Health Care FSA Carryover Maximum (for following year)	\$ 640	\$ 660
Dependent Care Spending Account Maximum	\$ 5,000	\$ 5,000
Adoption Assistance Plans	\$16,810	\$17,280
Non-grandfathered Plan Out-of-Pocket Limits		
Self-only Coverage	\$ 9,450	\$ 9,200
Family Coverage	\$18,900	\$18,400
Health Savings Account		
Maximum Individual Contribution	\$ 4,150	\$ 4,300
Maximum Family Contribution	\$ 8,300	\$ 8,550
Catch-up Contribution	\$ 1,000	\$ 1,000
High Deductible Health Plans		
Minimum Annual Deductible (Individual)	\$ 1,600	\$ 1,650
Minimum Annual Deductible (Family)	\$ 3,200	\$ 3,300
Maximum Out-of-Pocket Limit (Individual)	\$ 8,050	\$ 8,300
Maximum Out-of-Pocket Limit (Family)	\$16,100	\$16,600
Individual Mandate Penalty		
	\$0	\$0
Employer Shared Responsibility Penalty		
Failure to offer MEC to 95% of FT employees (IRC 4980H(a))	\$2,970	\$2,900
Failure to offer MEC that is affordable and/or minimum value	\$4,460	\$4,350
Affordability threshold for employee only coverage	8.39%	9.02%
Standard mileage rate	Deduction suspended until 2026	Deduction suspended until 2026

SECURE 2.0 At-a-Glance

2023-24 KEY PROVISIONS FOR PLAN SPONSORS TO CONSIDER

Below is a high-level summary of key provisions that Plan Sponsors may want to consider right now. While many of the provisions contained in Secure Act 2.0 will be available for implementation over the next several years, these particular provisions have been designated for implementation during the 2023 and 2024 plan years. Please note the following:

- Not all changes are mandatory and retirement plans may differ.
- Although SECURE 2.0 has passed, the interpretation of the legislation is left to government agencies for clarification. It is expected that for many provisions, the regulators will need to issue rules regarding each aspect, which is common with such legislation.
- It is anticipated that the technical, operational and compliant execution of the majority of these provisions, such as new RMD rules, will fall within the responsibilities of plan recordkeepers and TPAs, as will the plan participant communications required.

2023

MANDATORY

- New exclusions to the 10% early withdrawal penalty for these three situations; in addition, under certain circumstances, employees are permitted to self-certify that they have had an event that constitutes a hardship for purposes of taking any hardship withdrawal.
 - Qualified disaster
 - Qualified birth or adoption
 - Terminal illness
- RMDs increased to age 73; thereafter, gradually increased until capped at age 75 in 2033.
- RMD excise tax for failure to take an RMD reduced from 50% to 25%.
- Small business retirement plan start-up tax credit increased to 100% if less than 50 employees.
- Additional small business retirement plan start-up tax credit increased to max of \$1,000 per employee and gradually reduces over 5 years; full credit available for employers with less than 50 employees.
- Certain disclosures, notices and plan documents no longer have to be provided to unenrolled employees if they are given an annual reminder of their eligibility, with election deadlines and any document they request to which they are entitled to receive otherwise. They must be given a summary plan description.

OPTIONAL

- Employers may allow employees to select to receive employer matching contributions on either a pre-tax or Roth (after-tax) basis.

2024

MANDATORY

- If earning more than \$145,000, employee catch-up contributions must be made on a Roth basis.
- No more RMD requirement for Roth 401(k)s and 403(b)s.
- Department of Labor must create a central data repository (the “Retirement Savings Lost and Found”) by December 29, 2024, to assist participants and beneficiaries in identifying retirement benefits and contacting plan administrators.
- New exclusions to the 10% early withdrawal penalty for these two situations:
 - Emergency distribution (up to \$1,000 may be withdrawn by an employee in a year for personal or family emergencies; no other such emergency distribution may be made within three years unless the initial distribution is repaid).
 - Domestic abuse (up to the lesser of \$10,000 or 50% of account balance; income taxes will be refunded to the participant for distributions repaid within three years).

OPTIONAL

- Employers may offer individuals the option to pay down a student loan instead of contributing to a 401(k) plan and still receive an employer match in their retirement plan. Plan sponsors may conduct separate non-discrimination testing for these individuals.
- Employers may offer de minimis, immediate financial incentives (such as gift cards) to encourage employees to join retirement plans.
- Employers may offer non-highly compensated employees an emergency savings account. Employers may auto-enroll employees at no more than 3% of compensation. Contributions are capped at \$2,500, after which time contributions must be stopped or directed to an employee’s Roth account (if they have one) until the balance falls below the cap.
- Employers may increase their plan’s participant account cash-out threshold from \$5,000 to \$7,000.

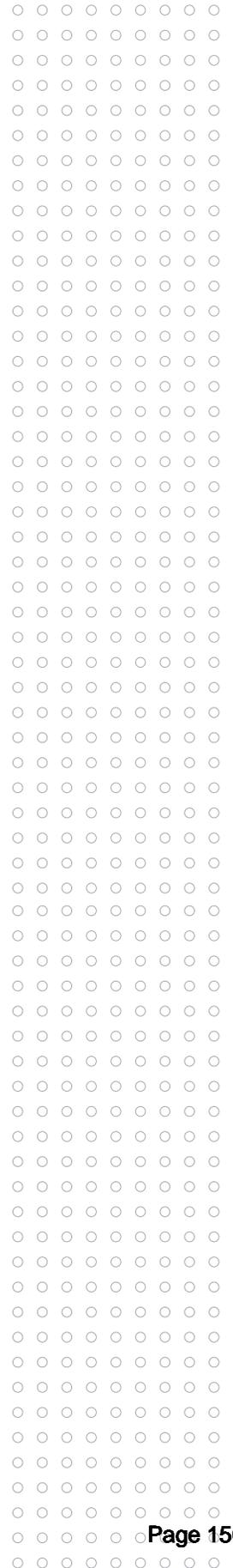
Your HUB advisor is always available to discuss these provisions in greater detail, along with the implications for your plan and employees. In addition, please consult with your recordkeeper partner for more information on how they plan to address implementation in their systems and communicate with participants.

Sources: <https://www.congress.gov/bill/117th-congress/house-bill/2954/text>
<https://www.shrm.org/ResourcesAndTools/hr-topics/benefits/pages/house-passes-secure-act-2-to-promote-retirement-savings.aspx>

This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational material.

HUB Retirement and Private Wealth offers institutional and retirement services to for-profit and not-for-profit organizations and customized private wealth management services to individuals and families. HUB Retirement and Private Wealth employees are Registered Representatives of and offer Securities and Advisory services through various Broker Dealers and Registered Investment Advisers, which may or may not be affiliated with HUB International. Insurance services are offered through HUB International, an affiliate.

RPW-235-0123 (Exp. 12/23)



AGENDA ITEM REQUEST



Date:

Meeting date desired:

Subject:

Background and policy implications:

Budget/fiscal impacts:

Requested by:

Presenters:

Legal review (only if requested):

Elected official sponsor (if applicable):



United States
Department of
Agriculture

Wildlife Services

6035 NE 78th Ct.
Suite 100
Portland, OR 97218

Date: March 12, 2025

Crook County Court
300 NE 3rd St.
Prineville, OR 97554

Subject: FY 2025-2026 Wildlife Services County Budget Request

Dear Crook County,

USDA-APHIS Wildlife Services Oregon (WS Oregon) was asked by Jacquie Davis, Crook County Landfill Manger to provide the County with a cost estimate for our comprehensive services. As you may remember from our previous years serving Crook County that our program responds to diverse types of requests from county residents as well as county staff addressing complex wildlife damage management issues. WS-Oregon assists with bear, cougar, wolf, coyote, skunk, fox, starling, marmot, and beaver conflicts as well as many other species to address damage to agriculture, property, human safety, and to protect natural resources. Additional, with wolves dispersing more around Oregon we are also able to assist with potential wolf conflicts including investigating livestock depredation events. WS Oregon has been working closely with USFWS, ODFW, NRCS, Western Landowner Alliance, and others around the state to reduce conflicts between livestock producers and wolves and we want to continue the great collaboration.

Per Jacquie's request, our proposed estimated budget request for the county (see attachment) for July 1, 2025 – June 30, 2026, is **\$86,000.00 (which includes \$10,000.00 for aerial services)**. The attached budget sheet identifies our estimated costs for one **half time** specialist which would be shared with Wheeler County.

WS-Oregon is grateful for the collective support of the Association of Oregon Counties (AOC), state agencies, cooperators, and other partners who support our service delivery across the state.

Thank you for the opportunity to share this request with Crook County. Should you have any questions please contact District Supervisor Shane Koyle at (541) 963-7947 or Oregon State Director Kevin Christensen at (503) 820-2751.

Sincerely,

Shane Koyle
WS-Oregon, East District Supervisor

Attachments: Financial Plan Crook County

CC: Branden Pursinger, AOC Legislative Manager

FINANCIAL PLAN
 For the Disbursement of Funds From
CROOK COUNTY
 to
 USDA APHIS Wildlife Services
 for
 General Wildlife Damage Management
 from
 July 1, 2025
 to
 June 30, 2026
 Half Time Employee

Cost Element	Full Cost
Personnel Compensation	\$ 42,920.02
Travel	\$ -
Vehicles	\$ 8,629.73
Other Services	\$ 5,920.42
Supplies and Materials	\$ 1,801.76
Equipment	\$ 500.00

Subtotal (Direct Charges)	\$ 59,771.92
Pooled Job Costs	11.00% \$ 6,574.91
Indirect Costs	16.15% \$ 9,653.17
Aviation Flat Rate Collection	\$ 10,000.00
Agreement Total	\$ 86,000.00

The distribution of the budget from this Financial Plan may vary as necessary to accomplish the purpose of this agreement, but may not exceed: \$86,000.00

USDA Wildlife Services average one year take data from three fulltime Counties

Coyotes	Lion	Bears	Ravens	Marmots	Raccon	Skunk	Fox	Total Animals Removed	Types of Species Worked
189	12	11	37	60	12	7	10	6279	18



Agenda Item Request

Date:

March 18, 2025

Meeting date desired:

March 26, 2025 – Work Session & April 2, 2025 Regular Meeting

Subject:

Consider approval of annual financial assurance update and recertification for Landfill

Background and policy implications:

This reporting is required annually by DEQ and requires a notarized signature by the County Board of Commissioners Chair.

Budget/fiscal impacts:

NA

Requested by:

Christina Haron, CPA, Crook County Finance Director

Presenters:

Christina Haron, CPA, Crook County Finance Director

Legal review (only if requested):

Legal has prepared the letter requiring notarization



Crook County

300 NE 3rd Street • Prineville, Oregon 97754
Phone (541) 416-6555 • FAX (541) 416-3891

April 2, 2025

SENT VIA EMAIL ALSO: Todd.HESSE@deq.oregon.gov

Manager
DEQ Eastern Region
400 E. Scenic Drive Ste 307
The Dalles, OR 97058

**Re: Annual Financial Assurance Update & Recertification – Crook County Landfill
DEQ Solid Waste Disposal Site Permit No. 74 (Crook County)
Our File No: Landfill 38(B)**

Dear Sir or Madam:

I am the Chair of the Crook County Board of Commissioners, 300 NE 3rd Street, Prineville, OR 97754 (hereinafter “Permittee”). By this letter I certify that Permittee continues to assure payment of all costs associated with closure and post-closure care (together hereinafter “costs”) of the Crook County Landfill specified in DEQ Permit No. 74, as required by OAR 340-94-0140 and 0145. As the Board of Commissioners Chair, I possess the requisite authority to commit Permittee to this certification and acknowledge that this certification is an ongoing, continuing, and binding obligation of Permittee.

Permittee certifies that all costs have been derived using the best procedures available, that all factors affecting costs have been reviewed within the past twelve (12) months and that all required changes or modifications to costs have been made. If any future costs have been discounted to present value, the discount rate applied is less than or equal to the DEQ Reference Rate for the current year, and all other discounting requirements contained in OAR 340 have been met.

Permittee has chosen to assure payment of costs through use of the Local Government Financial Test. Permittee certifies that the Local Government Financial Test is adequate in amount to cover costs, including any required changes or additions thereto, is in the exact format specified and in all other respects continues to meet the requirements of OAR 340. Permittee certifies that it continues to meet all Federal and State of Oregon requirements of whatever nature to assure the payment of costs.

///

I swear (or attest) that the foregoing statement is true, accurate, and complete.

Brian Barney
Crook County Commissioner

DATE

STATE OF OREGON)
) ss.
County of Crook)

On this _____ day of March 2025, the above-named Brian Barney, on behalf of Crook County, appeared and acknowledged the foregoing instrument to be his voluntary act and deed.

NOTARY PUBLIC FOR OREGON

Encls.:

- Annual Recertification of Financial Assurance for the Crook County Landfill issued by Christina Haron, Finance Director
- Independent Accountant’s Report (Agreed-Upon Procedures) Clear Trail CPAs

Cc: Jacquie Davis, Landfill (w/encl.)
Christina Haron, Finance (w/encl.)
County Board of Commissioners (w/encl.)

CROOK COUNTY

Treasurer-Finance-Tax Department

200 NE Second Street • Prineville, OR 97754 • Phone: 541.447.6554 • Fax 541.447.3069



March 14, 2025

Solid Waste Program Manager
DEQ Eastern Region
400 E Scenic Drive, Suite 307
The Dalles, OR 97058

Re: *ANNUAL RECERTIFICATION OF FINANCIAL ASSURANCE FOR THE CROOK COUNTY LANDFILL*

I am the Finance Director of Crook County, Oregon and am authorized to commit Crook County to the terms of this letter. This letter is in support of Crook County's use of the Local Government Financial Test to demonstrate financial assurance for the closure or post-closure plan permit financial requirements or required corrective action report at the Crook County Landfill, DEQ Permit No. 74.

Crook County prepares its financial statement according to generally accepted accounting principles. Crook County is not in default on any of its general obligation bonds and has no general obligation bonds outstanding rated at less than investment grade by Moody's Investor Service or Standard and Poor's Ratings Group.

Crook County will disclose the existence and estimated amount of closure and post-closure costs assured in the Comprehensive Annual Financial Report covering the current fiscal year and in each subsequent Comprehensive Annual Financial Report. If at any time Crook County cannot meet any requirement of this financial test, or if it receives a qualified audit from its outside auditor, it will immediately notify the Administrator and will provide an alternate financial assurance mechanism acceptable to the Administrator within 210 days of the end of the fiscal year in which such notice is given.

The estimated total current cost of the landfill closure and post-closure care reported in the Comprehensive Annual Financial Report covering the 2022 fiscal year of \$2,924,613 is based upon 74 percent usage as of the end of the 2022 fiscal year. The actual estimated closure and post closure cost adjusted for inflation is higher than that number at \$4,105,948 due to 0 percent of the landfill being under final cover at the end of the 2022 fiscal year. That difference does not have an effect on Crook County meeting the required tests as discussed in this document and the agreed upon procedures letter.

Crook County has not had an operating deficit greater than 5% of revenue in more than one of the two fiscal years immediately passed.

OPERATING (SURPLUS)/DEFICIT	FISCAL YEAR	FISCAL YEAR
	<u>2023-2024</u>	<u>2022-2023</u>
	(\$9,103,132)	(\$9,548,242)

TOTAL CASH	FISCAL YEAR	FISCAL YEAR
	<u>2023-2024</u>	<u>2022-2023</u>
	\$78,874,806	\$96,236,761

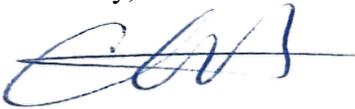
Crook County is adequately liquid in that its liquid assets (cash plus marketable securities) are equal to or greater than 5% of expenditures for fiscal year 2023-2024, cash plus marketable securities totaled \$18,690,069, expenditures totaled \$40,690,069, resulting in a total percentage of cash plus marketable securities over total expenditures of 46.02%.

Crook County is not excessively burdened with debt. Annual debt service payments are no more than 20% of total expenditures. For fiscal year 2023-2024, annual debt service totaled \$1,169,874; total expenditures equal \$40,608,711 for a total percentage of annual debt service over total expenditure of 2.88%.

Environmental obligations do not consume a disproportionate share of Crook County revenues. All Crook County environmental obligations, including guarantees of third-party obligations, do not exceed 43% of revenues. Environmental obligations total \$4,086,892. Revenues for fiscal year 2023-2024 total \$49,711,843, resulting in environmental obligations over total revenues of 8.22%.

The agreed upon procedures letter shall be prepared in accordance with standards established by the American Institute of Certified Public Accountants and shall specify that the figures used in determining that the local government meets the local government financial test requirements are the same as the figures in the local governments referenced Comprehensive Annual Financial Report.

Sincerely,



Christina Haron, CPA
Crook County Acting Finance Director

The Crook County FY24 Audited Financial Statements are available at the following link:

https://co.crook.or.us/sites/default/files/fileattachments/treasurer_amp_finance/page/8622/crook_co_unty_financial_report_2024_-_final.pdf

If you require a paper copy of the audited financial statements, please contact our office at 541-447-6554 or christina.haron@crookcountyor.gov.



February 14, 2025

INDEPENDENT ACCOUNTANTS' REPORT
ON APPLYING AGREED-UPON PROCEDURES

Crook County
Prineville, Oregon

We have performed the procedures enumerated below, solely to assist the specified parties in evaluating Crook County's compliance with Oregon Department of Environmental Quality OAR 340-094-0145(6)(g) and Federal Environmental Protection Agency 40 CFR part 258 regulations for financial assurance of closure and post-closure care activities of the municipal solid waste landfills operated by Crook County during the year ended June 30, 2024. Crook County's management is responsible for their compliance with those requirements.

Crook County has agreed to and acknowledged that the procedures performed are appropriate to meet the intended purpose of assistance in the evaluation of Crook County's compliance with the requirements noted above. This report may not be suitable for any other purpose. The procedures performed may not address all the items of interest to a user of this report and may not meet the needs of all users of this report and, as such, users are responsible for determining whether the procedures performed are appropriate for their purposes.

The procedures and associated findings are as follows:

We compared amounts used by Crook County to calculate the local government financial test, to demonstrate financial assurance, to Crook County's audited financial statements as of and for the year ended June 30, 2024. Our findings are as follows:

Crook County has not operated at a deficit of greater than 5% of annual revenue in either of the past 2 years. Crook County had an operating surplus of 19.33% in fiscal year 2022-2023 and 18.31% in fiscal year 2023-2024.

Table 1	2024	2023
Operating surplus (deficit)	\$ 9,103,132	\$ 9,548,242
Operating surplus (deficit) percentage	18.31%	19.33%
Total revenue (see Exhibit A for 2024)	\$ 49,711,843	\$ 49,400,942
Total expenditures (see Exhibit B for 2024)	\$ 40,608,711	\$ 39,852,700

Crook County has a ratio of available cash plus marketable securities to total expenditures of greater than 5%. As of June 30, 2024, Crook County has a ratio of available cash and marketable securities, defined as general fund and landfill fund cash and marketable securities to total expenditures, (See Exhibit B) of 46.02%.

Table 2	2024
Available cash and marketable securities	\$ 18,690,069
Total Expenditures	\$ 40,608,711
Ratio of cash and marketable securities to total expenditures	46.02%

Crook County has a ratio of annual debt service to total expenditures less than or equal to 20%. As of June 30, 2024 Crook County has a ratio of debt service to total expenditures (See Exhibit B) of 2.88%.

Table 3	2024
Annual debt service payments	\$ 1,169,874
Total Expenditures	\$ 40,608,711
Ratio of annual debt service payments to total expenditures	2.88%

The total environmental obligations to be assured with the local government financial test do not exceed 43% of Crook County’s annual revenue. As of June 30, 2024, the total environmental obligations of Crook County were 8.22% of annual revenue (see Exhibit A).

Table 4	2024
Total Environmental obligations	\$ 4,086,892
Total revenue	\$ 49,711,843
Ratio of total environmental obligations to total revenue	8.22%

Total Revenues were calculated as follows:

EXHIBIT A - Total Revenue	2024
Governmental Funds Total Revenue	\$ 52,347,695
Less: Internal Service Charges	(6,742,167)
Less: Fed Pass Through	(2,223,796)
Business-Type Funds Operating Revenue	6,330,111
Total Revenue	\$ 49,711,843

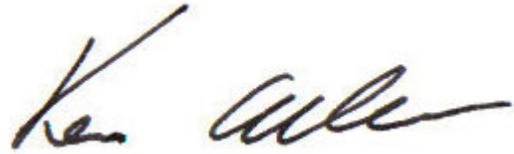
Total Expenditures were calculated as follows:

EXHIBIT B - Total Expenditures	2024
Governmental Fund Total Expenditures	\$ 74,436,128
Less: Governmental Fund Capital Outlay	(31,209,979)
Less: Governmental Fund Debt Service	(595,600)
Business-Type Funds Expenditures	5,294,603
Less: Business-Type Funds Debt Service	(574,274)
Less: Internal Service Charges	(6,742,167)
	\$ 40,608,711

We were engaged by Crook County to perform this agreed-upon procedures engagement and conducted our engagement in accordance with attestation standards established by the American Institute of Certified Public Accountants. We were not engaged to and did not conduct an audit or review engagement, the objective of which would be the expression of an opinion or conclusion, respectively, on the specified elements, accounts or items. Accordingly, we do not express such an opinion or conclusion. Had we performed additional procedures, other matters might have come to our attention that would have been reported to you.

We are required to be independent of Crook County and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements related to our agreed-upon procedures engagement.

This report is intended solely for the use of Crook County and the Oregon Department of Environmental Quality, and is not intended to be and should not be used by anyone other than those specified parties.

A handwritten signature in black ink, appearing to read "Kenny Allen". The signature is fluid and cursive, with a large initial "K" and a long, sweeping underline.

KENNY ALLEN, CPA
CLEAR TRAIL CPAs

CROOK COUNTY LANDFILL

Estimated Cost for Closure

A closure cost estimate completed in March 2013 was \$1,886,938. The scope of work, design, and facility conditions have NOT changed since this cost estimate was completed.

The inflation-adjusted cost for June 2024 (Q-II) is calculated as follows utilizing the GDP Implicit Price Deflator:

Implicit price deflator value for 2024 Quarter II value = 126.318

Implicit price deflator value for 2013 Quarter II value = 101.428

Inflation-adjusted cost estimate as of June 2024 = \$2,349,985

$\$1,886,938 \times (126.318/101.428) = \$2,349,984$

Estimated Cost for Post-Closure

A post-closure cost estimate completed in March 2013 was \$1,394,663. The scope of work, design, and facility conditions have NOT changed since this cost estimate was completed.

The inflation-adjusted cost for June 2024 (Q-II) is calculated as follows utilizing the GDP Implicit Price Deflator:

Implicit price deflator value for 2024 Quarter II value = 126.318

Implicit price deflator value for 2013 Quarter II value = 101.428

Inflation-adjusted cost estimate as of June 2024 = \$1,736,907

$\$1,394,663 \times (126.318/101.428) = \$1,736,906$

CROOK COUNTY, OREGON
STATEMENT OF NET POSITION
AT JUNE 30, 2024

	<u>GOVERNMENTAL ACTIVITIES</u>	<u>BUSINESS-TYPE ACTIVITIES</u>	<u>TOTAL</u>
ASSETS			
Current assets:			
Cash and investments	\$ 69,622,833	\$ 9,251,973	\$ 78,874,806
Accounts receivable	2,343,802	724,990	3,068,792
Property taxes receivable	619,680	-	619,680
Prepaid	9,628	-	9,628
Inventories	1,535,049	-	1,535,049
Lease receivable	6,470,341	5,970,560	12,440,901
Total current assets	<u>80,601,333</u>	<u>15,947,523</u>	<u>96,548,856</u>
Noncurrent assets:			
Capital assets			
Subscription Assets (net)	205,132	-	205,132
Lease assets (net)	281,510	-	281,510
Nondepreciable	50,399,796	965,652	51,365,448
Depreciable, net	30,072,696	18,067,125	48,139,821
Total noncurrent assets	<u>80,959,134</u>	<u>19,032,777</u>	<u>99,991,911</u>
TOTAL ASSETS	<u>161,560,467</u>	<u>34,980,300</u>	<u>196,540,767</u>
DEFERRED OUTFLOWS OF RESOURCES			
Pension related deferrals - Net pension liability	3,582,154	-	3,582,154
Pension related deferrals - OPEB liability GASB 75	71,420	-	71,420
TOTAL DEFERRED OUTFLOWS OF RESOURCES	<u>3,653,574</u>	<u>-</u>	<u>3,653,574</u>
LIABILITIES			
Current liabilities:			
Accounts payable and other current liabilities	6,888,605	141,525	7,030,130
Deferred revenue	8,476,569	-	8,476,569
Accrued interest payable	24,492	56,837	81,329
Current portion of subscription liability	81,600	-	81,600
Current portion of lease liability	115,302	-	115,302
Current portion of bonds payable (net of premium)	602,129	158,095	760,224
Current portion of notes payable	-	11,698	11,698
Accrued compensated absences	1,170,342	45,748	1,216,090
Total current liabilities	<u>17,359,039</u>	<u>413,903</u>	<u>17,772,942</u>
Noncurrent liabilities:			
Landfill postclosure costs	-	4,086,892	4,086,892
Noncurrent portion of subscription liability	70,007	-	70,007
Noncurrent portion of lease liability	170,231	-	170,231
Noncurrent portion of bonds payable (net of premium)	54,742,692	5,290,004	60,032,696
Noncurrent portion of note payable	380,000	368,352	748,352
Other post employment liability	575,182	-	575,182
Net pension liability	6,557,574	-	6,557,574
Total noncurrent liabilities	<u>62,495,686</u>	<u>9,745,248</u>	<u>72,240,934</u>
TOTAL LIABILITIES	<u>79,854,725</u>	<u>10,159,151</u>	<u>90,013,876</u>
DEFERRED INFLOWS OF RESOURCES			
Pension related deferrals - Net pension liability	541,712	-	541,712
Pension related deferrals - OPEB liability GASB 75	148,643	-	148,643
Leases	6,146,564	6,733,457	12,880,021
TOTAL DEFERRED INFLOWS OF RESOURCES	<u>6,836,919</u>	<u>6,733,457</u>	<u>13,570,376</u>
NET POSITION			
Net investment in capital assets	20,500,855	13,584,678	34,085,533
Restricted for:			
Highways and streets	16,680,187	-	16,680,187
Debt service	51,304	-	51,304
Grant programs	3,446,296	-	3,446,296
Unrestricted	37,843,755	4,503,014	42,346,769
NET POSITION	<u>\$ 78,522,397</u>	<u>\$ 18,087,692</u>	<u>\$ 96,610,089</u>

The accompanying notes are an integral part of this statement.

CROOK COUNTY, OREGON
STATEMENT OF NET POSITION
AT JUNE 30, 2024

	GOVERNMENTAL ACTIVITIES	BUSINESS-TYPE ACTIVITIES	TOTAL
ASSETS			
Current assets:			
Cash and investments	\$ 87,733,037	\$ 8,503,724	\$ 96,236,761
Accounts receivable	2,425,562	386,522	2,812,084
Property taxes receivable	453,237	-	453,237
Prepaid	27,225	-	27,225
Inventories	1,769,016	-	1,769,016
Lease receivable	6,550,500	5,803,126	12,353,626
Total current assets	<u>98,958,577</u>	<u>14,693,372</u>	<u>113,651,949</u>
Noncurrent assets:			
Capital assets			
Subscription Assets (net)	203,024	-	203,024
Lease assets (net)	399,950	463	400,413
Nondepreciable	21,280,890	420,370	21,701,260
Depreciable, net	30,084,361	18,014,800	48,099,161
Total noncurrent assets	<u>51,968,225</u>	<u>18,435,633</u>	<u>70,403,858</u>
TOTAL ASSETS	<u>150,926,802</u>	<u>33,129,005</u>	<u>184,055,807</u>
DEFERRED OUTFLOWS OF RESOURCES			
Pension related deferrals	<u>2,880,577</u>	<u>-</u>	<u>2,880,577</u>
LIABILITIES			
Current liabilities:			
Accounts payable and other current liabilities	1,623,359	43,781	1,667,140
Deferred revenue	8,364,515	-	8,364,515
Accrued interest payable	24,775	58,193	82,968
Current portion of subscription liability	143,259	-	143,259
Current portion of lease liability	119,603	513	120,116
Current portion of bonds payable (net of premium)	582,129	153,095	735,224
Accrued compensated absences	953,260	54,713	1,007,973
Total current liabilities	<u>11,810,900</u>	<u>310,295</u>	<u>12,121,195</u>
Noncurrent liabilities:			
Landfill postclosure costs	-	4,282,537	4,282,537
Noncurrent portion of subscription liability	22,769	-	22,769
Noncurrent portion of lease liability	285,384	-	285,384
Noncurrent portion of bonds payable (net of premium)	55,344,820	5,448,099	60,792,919
Other post employment liability	522,649	-	522,649
Net pension liability	4,399,605	-	4,399,605
Total noncurrent liabilities	<u>60,575,227</u>	<u>9,730,636</u>	<u>70,305,863</u>
TOTAL LIABILITIES	<u>72,386,127</u>	<u>10,040,931</u>	<u>82,427,058</u>
DEFERRED INFLOWS OF RESOURCES			
Pension related deferrals	1,492,855	-	1,492,855
Leases	<u>6,339,098</u>	<u>6,645,916</u>	<u>12,985,014</u>
TOTAL LIABILITIES	<u>7,831,953</u>	<u>6,645,916</u>	<u>14,477,869</u>
NET POSITION			
Net investment in capital assets	-	12,833,926	12,833,926
Restricted for:			
Highways and streets	15,707,528	-	15,707,528
Debt service	24,718	-	24,718
Grant programs	4,369,043	-	4,369,043
Unrestricted	<u>53,488,010</u>	<u>3,608,232</u>	<u>57,096,242</u>
NET POSITION	<u>\$ 73,589,299</u>	<u>\$ 16,442,158</u>	<u>\$ 90,031,457</u>

(9) Defined Contribution Retirement Plan

The County sponsors a 401 (k) plan for all eligible employees except in the Sheriff's department, which are covered by the Public Employees Retirement System (Note 7). The Plan is known as the Crook County Employees 401 (k) Plan. The County contributed a flat amount of \$325 per month for each eligible employee until January 1, 2023 when contributions were updated to the greater of a flat amount of \$325 per month or 10% of gross wages for each eligible employee. In January 1, 2024, the contribution percentage was increased to 12% or \$325. The County Commissioners established the Plan and have the authority to amend the Plan as may be necessary. Employees are eligible after 500 hours of service in a six month consecutive period. Employees may also make voluntary contributions to their plan accounts within limits established by the Internal Revenue Service. Total employer and employee contributions for the year ended June 30, 2024, were \$1,196,470 and \$601,343, respectively.

(10) Risk management

The County is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; injuries to employees; and natural disasters. The County purchases commercial insurance for coverage of its various risks. The costs of insurance are allocated to all departments/operations throughout the County based upon estimated premium coverage for that/those particular activity or activities. Amounts of settlements have not exceeded insurance coverage in the past three years.

(11) Landfill Closure and Post-closure Care Costs

State and Federal laws and regulations require that the County Landfill place a final cover on its landfill sites and perform certain maintenance and monitoring functions at the landfill sites for a minimum of 30 years after closure. In addition to operating expenses related to current activities of the landfill sites, an expense provision and related liability are being recognized based on the future closure and post-closure care costs that will be incurred near or after the date the landfills no longer accept waste. The recognition of these landfill closure and post-closure care costs is based on the amount of the landfills used (capacity) during the year. The estimated liability for landfill closure and post-closure care costs is \$2,349,895 as of June 30, 2024, which is based on 0% under final cover. It is estimated that an additional \$1,736,907 will be recognized as closure and post-closure care expenses between the date of the balance sheet and the date the landfills are currently expected to be filled to capacity (the year 2031). The estimated total current cost of the landfill closure and post-closure care of \$4,086,892 is based on the amount that would be paid if all equipment, facilities and services required to close, monitor and maintain the landfills were acquired as of June 30, 2024. However, the actual cost of closure and post-closure care may be higher due to inflation, changes in technology or changes in landfill laws and regulations. In addition, the County is required by State and Federal laws and regulations to make annual contributions to finance closure and post-closure care. For the past several years, the County has designated resources for future closure and post-closure care and it anticipates continuing to do so. The County meets the "Local Government Financial Test" which provides financial assurance as to the County's ability to meet its financial obligations for closure and post-closure. The County is in compliance with these requirements, and at June 30, 2024, cash and investments of \$6,555,186 in the Landfill Fund are part of the pooled funds held by the County Treasurer.

(12) Commitment and Contingencies

The County is contingently liable with respect to lawsuits and other claims incidental to the ordinary course of its operations. Claims are reviewed and losses are accrued based on the judgment of County management. According to County management, based on advice of legal counsel with respect to such litigation and claims, ultimate disposition of these matters will not have a material adverse effect on the financial position or results of County operations.

CROOK COUNTY, OREGON
BALANCE SHEET
GOVERNMENTAL FUNDS
AT JUNE 30, 2024

	General Fund	Road Fund	Community Development	Sheriff's Office	Health Fund	Reserve Fund	Capital Projects Fund	Other Governmental Funds	Total
ASSETS									
Cash and investments	\$ 12,134,883	\$ 17,214,851	\$ 9,672,948	7,482,976	\$ 3,397,477	\$ 727,126	\$ 10,407,852	\$ 6,960,878	\$ 67,998,991
Accounts receivable (net of allowance for uncollectibles)	1,128,204	120,450	83,809	200,425	148,567	63,965	-	587,771	2,333,191
Property taxes receivable	564,079	-	-	-	-	-	-	55,601	619,680
Prepaid	-	-	-	-	7,128	-	-	2,500	9,628
Lease receivable	-	-	-	-	-	6,150,477	-	-	6,150,477
Inventories	-	1,535,049	-	-	-	-	-	-	1,535,049
Total Assets	\$ 13,827,166	\$ 18,870,350	\$ 9,756,757	\$ 7,683,401	\$ 3,553,172	\$ 6,941,568	\$ 10,407,852	\$ 7,606,750	\$ 78,647,016
LIABILITIES									
Accounts payable and other current liabilities	\$ 664,884	\$ 655,114	138,760	\$ 546,465	\$ 129,910	\$ -	\$ 4,296,320	\$ 372,572	\$ 6,804,025
Deferred Revenue	2,921,895	-	-	2,753,450	1,684,417	-	419,827	696,980	8,476,569
Total Liabilities	3,586,779	655,114	138,760	3,299,915	1,814,327	-	4,716,147	1,069,552	15,280,594
DEFERRED INFLOWS OF RESOURCES									
Unavailable property tax revenue	551,336	-	-	-	-	-	-	50,310	601,646
Leases	-	-	-	-	-	5,848,307	-	-	5,848,307
Total Deferred Inflows of Resources	551,336	-	-	-	-	5,848,307	-	50,310	6,449,953
FUND BALANCES									
Non-spendable									
Prepaid	-	-	-	-	7,128	-	-	2,500	9,628
Inventory	-	1,535,049	-	-	-	-	-	-	1,535,049
Restricted for state and federal program:									
Restricted for capital projects	-	16,680,187	-	-	1,731,717	-	-	1,707,451	20,119,355
Restricted for debt service	-	-	-	-	-	-	5,691,705	-	5,691,705
Assigned	-	-	9,617,997	4,383,486	-	1,093,261	-	51,304	19,820,377
Unassigned	9,689,051	-	-	-	-	-	-	4,725,633	9,689,051
TOTAL FUND BALANCES	9,689,051	18,215,236	9,617,997	4,383,486	1,738,845	1,093,261	5,691,705	6,486,888	56,916,469
Total liabilities, deferred inflows of resources and fund balances	\$ 13,827,166	\$ 18,870,350	\$ 9,756,757	\$ 7,683,401	\$ 3,553,172	\$ 6,941,568	\$ 10,407,852	\$ 7,606,750	\$ 78,647,016

The accompanying notes are an integral part of this statement.

CROOK COUNTY, OREGON
STATEMENT OF NET POSITION
PROPRIETARY FUNDS
AT JUNE 30, 2023

	Business-Type Activities - Enterprise Funds				Internal Service Fund
	Landfill	Weed Control	Airport	TOTAL	Facilities
ASSETS					
Current assets:					
Cash and investments	\$ 6,555,186	\$ 231,441	\$ 2,465,346	\$ 9,251,973	\$ 1,623,842
Accounts receivable	310,739	1,365	412,886	724,990	10,611
Lease receivable	29,960	-	5,940,600	5,970,560	319,864
Total current assets	<u>6,895,885</u>	<u>232,806</u>	<u>8,818,832</u>	<u>15,947,523</u>	<u>1,954,317</u>
Noncurrent assets:					
Capital assets:					
Leased assets (net of amortization)	-	-	-	-	251,968
Nondepreciable	420,370	-	545,282	965,652	-
Depreciable, Net	<u>2,747,281</u>	<u>50,500</u>	<u>15,269,344</u>	<u>18,067,125</u>	<u>25,032</u>
Total noncurrent assets	<u>3,167,651</u>	<u>50,500</u>	<u>15,814,626</u>	<u>19,032,777</u>	<u>277,000</u>
TOTAL ASSETS	<u>10,063,536</u>	<u>283,306</u>	<u>24,633,458</u>	<u>34,980,300</u>	<u>2,231,317</u>
LIABILITIES					
Current liabilities:					
Accounts payable and other current liabilities	72,576	5,901	63,048	141,525	84,580
Accrued compensated absences	43,834	1,914	-	45,748	6,562
Interest payable	-	-	56,837	56,837	-
Current portion of lease liabilities	-	-	-	-	101,254
Current portion discount on bonds	-	-	(1,905)	(1,905)	-
Current portion of bonds payable	-	-	160,000	160,000	-
Current portion of note payable	-	-	11,698	11,698	-
Total current liabilities	<u>116,410</u>	<u>7,815</u>	<u>289,678</u>	<u>413,903</u>	<u>192,396</u>
Noncurrent liabilities					
Lease liability	-	-	-	-	154,450
Bonds payable	-	-	5,330,000	5,330,000	-
Note payable	-	-	368,352	368,352	-
Discounts on bonds payable	-	-	(39,996)	(39,996)	-
Deferred revenue	-	-	-	-	-
Landfill postclosure costs	4,086,892	-	-	4,086,892	-
Total noncurrent liabilities	<u>4,086,892</u>	<u>-</u>	<u>5,658,356</u>	<u>9,745,248</u>	<u>154,450</u>
TOTAL LIABILITIES	<u>4,203,302</u>	<u>7,815</u>	<u>5,948,034</u>	<u>10,159,151</u>	<u>346,846</u>
DEFERRED INFLOWS OF RESOURCES					
Leases	29,768	-	6,703,689	6,733,457	298,257
Total deferred inflows of resources	<u>29,768</u>	<u>-</u>	<u>6,703,689</u>	<u>6,733,457</u>	<u>298,257</u>
NET POSITION					
Net investment in capital assets	3,167,651	50,500	10,366,527	13,584,678	302,032
Unrestricted	<u>2,662,815</u>	<u>224,991</u>	<u>1,615,208</u>	<u>4,503,014</u>	<u>1,284,182</u>
NET POSITION	<u>\$ 5,830,466</u>	<u>\$ 275,491</u>	<u>\$ 11,981,735</u>	<u>\$ 18,087,692</u>	<u>\$ 1,586,214</u>

The accompanying notes are an integral part of this statement.

CROOK COUNTY, OREGON
STATEMENT OF REVENUES, EXPENDITURES AND
CHANGES IN FUND BALANCES
GOVERNMENTAL FUNDS
FOR THE YEAR ENDED JUNE 30, 2024

	General Fund	Road Fund	Community Development	Sheriff's Office	Health Fund	Reserve Fund	Capital Project Fund	Other Governmental Funds	Total
REVENUES									
Taxes									
Property taxes	\$ 3,198,768	\$ -	\$ -	\$ 8,008,225	\$ -	\$ -	\$ -	\$ 2,955,669	\$ 14,162,662
Other taxes	2,426,001	-	-	-	-	-	-	524,160	2,950,161
Interest	876,845	622,887	396,619	264,451	152,764	433,395	634,674	276,979	3,658,614
Licenses, permits and fees	510,564	18,651	2,246,022	121,412	87,770	-	-	115,758	3,100,177
Charges for services	4,816,546	39,584	-	581,301	320,761	-	-	366,886	6,125,078
Miscellaneous	201,320	-	15,338	32,090	120,736	446,144	-	46,727	862,355
Donations/contributions	-	-	-	-	60	-	-	118,220	118,280
Intergovernmental	3,607,374	4,739,051	-	3,848,792	5,839,210	23,446	34,652	3,277,843	21,370,368
Total Revenues	15,637,418	5,420,173	2,657,979	12,856,271	6,521,301	902,985	669,326	7,682,242	52,347,695
EXPENDITURES									
Current									
General government	9,813,569	-	3,634,183	-	-	-	-	319,385	13,767,137
Highways and streets	-	4,531,481	-	-	-	-	-	-	4,531,481
Public safety	1,019,312	-	-	11,830,354	-	-	-	103,043	12,952,709
Health and welfare	-	-	-	-	7,740,657	-	-	-	7,740,657
Culture and education	-	-	-	-	-	-	-	3,638,565	3,638,565
Debt service									
Principal	-	-	-	-	-	-	-	135,000	135,000
Interest	-	-	-	-	-	-	-	460,600	460,600
Capital outlay	219,147	-	104,430	653,992	-	-	29,390,383	842,027	31,209,979
Total Expenditures	11,052,028	4,531,481	3,738,613	12,484,346	7,740,657	-	29,390,383	5,498,620	74,436,128
Excess (Deficiency) of revenues over expenditures	4,585,390	888,692	(1,080,634)	371,925	(1,219,356)	902,985	(28,721,057)	2,183,622	(22,088,433)
Other financing sources (uses)									
Subscription proceeds	162,377	-	-	-	-	-	-	-	162,377
Transfers in	314,727	-	150,000	239,000	512,695	-	8,500,000	877,926	10,594,348
Transfers out	(1,300,000)	(150,000)	-	-	(11,000)	(8,500,000)	-	(633,348)	(10,594,348)
Bonds proceeds, net	-	-	-	-	-	-	-	-	-
Special Payments	(937,999)	-	-	-	-	-	-	(1,285,797)	(2,223,796)
Total other financing sources and uses	(1,760,895)	(150,000)	150,000	239,000	501,695	(8,500,000)	8,500,000	(1,041,219)	(2,061,419)
Net change in fund balances	2,824,495	738,692	(930,634)	610,925	(717,661)	(7,597,015)	(20,221,057)	1,142,403	(24,149,852)
Fund Balances - beginning	6,864,556	17,476,544	10,548,631	3,772,561	2,456,506	8,690,276	25,912,762	5,344,485	81,066,321
Fund Balances - ending	\$ 9,689,051	\$ 18,215,236	\$ 9,617,997	\$ 4,383,486	\$ 1,738,845	\$ 1,093,261	\$ 5,691,705	\$ 6,486,888	\$ 56,916,469

The accompanying notes are an integral part of this statement.

CROOK COUNTY, OREGON
STATEMENT OF REVENUES, EXPENSES AND
CHANGES IN FUND NET POSITION
PROPRIETARY FUNDS
FOR THE YEAR ENDED JUNE 30, 2024

	Business-Type Activities - Enterprise Funds				Internal Service Fund
	Landfill	Weed Control	Airport	Totals	Facilities
OPERATING REVENUES					
Charges for services	\$ 2,931,066	\$ 236,058	\$ 577,753	\$ 3,744,877	\$ 2,157,066
Intergovernmental	-	23,903	396,555	420,458	7,710
Total operating revenues	<u>2,931,066</u>	<u>259,961</u>	<u>974,308</u>	<u>4,165,335</u>	<u>2,164,776</u>
OPERATING EXPENSES					
Salaries and wages	813,650	164,513	-	978,163	376,501
Materials and services	628,433	111,806	321,052	1,061,291	1,113,884
Depreciation and Amortization	312,129	8,681	362,631	683,441	108,813
Total operating expenses	<u>1,754,212</u>	<u>285,000</u>	<u>683,683</u>	<u>2,722,895</u>	<u>1,599,198</u>
Operating income (loss)	<u>1,176,854</u>	<u>(25,039)</u>	<u>290,625</u>	<u>1,442,440</u>	<u>565,578</u>
NONOPERATING REVENUES/EXPENSES					
Investment earnings	227,718	7,145	190,251	425,114	58,009
Interest expense	-	-	(222,020)	(222,020)	(186,500)
Total nonoperating revenues/expenses	<u>227,718</u>	<u>7,145</u>	<u>(31,769)</u>	<u>203,094</u>	<u>(128,491)</u>
Income before transfers	<u>1,404,572</u>	<u>(17,894)</u>	<u>258,856</u>	<u>1,645,534</u>	<u>437,087</u>
Transfers out	-	-	-	-	-
Total nonoperating transfers	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Changes in net position	1,404,572	(17,894)	258,856	1,645,534	437,087
Net Position - beginning	<u>4,425,894</u>	<u>293,385</u>	<u>11,722,879</u>	<u>16,442,158</u>	<u>1,149,127</u>
Net Position - ending	<u>\$ 5,830,466</u>	<u>\$ 275,491</u>	<u>\$ 11,981,735</u>	<u>\$ 18,087,692</u>	<u>\$ 1,586,214</u>

The accompanying notes are an integral part of this statement.

CROOK COUNTY, OREGON
STATEMENT OF CASH FLOWS
PROPRIETARY FUNDS
FOR THE YEAR ENDED JUNE 30, 2024

	Business-Type Activities - Enterprise Funds				Internal
	Landfill	Weed Control	Airport	Total	Service Fund
					Facilities
Cash flows from operating activities					
Receipts from customers	\$ 2,838,838	\$ 259,548	\$ 708,105	\$ 3,806,491	\$ 2,173,288
Payments to suppliers	(842,662)	(114,556)	(262,004)	(1,219,222)	(1,174,820)
Payments to employees	(804,815)	(182,313)	-	(987,128)	(372,091)
Net cash (used) by operating activities	<u>1,191,361</u>	<u>(37,321)</u>	<u>446,101</u>	<u>1,600,141</u>	<u>626,377</u>
Cash flows from noncapital financing activities					
Transfers from (to) other funds	-	-	-	-	-
Cash flows from capital and related financing activities					
Purchase of capital assets	(85,909)	-	(805,764)	(891,673)	-
Net cash provided (used) by capital and related financing activities	<u>(85,909)</u>	<u>-</u>	<u>(805,764)</u>	<u>(891,673)</u>	<u>-</u>
Cash flows from investing activities					
Payment of note and bond principal	-	-	(166,303)	(166,303)	-
Interest received	227,722	7,145	190,251	425,118	58,009
Interest paid	-	-	(219,034)	(219,034)	(186,500)
Net cash provided (used) by investing activities	<u>227,722</u>	<u>7,145</u>	<u>(195,086)</u>	<u>39,781</u>	<u>(128,491)</u>
Net increase (decrease) in cash	<u>1,333,174</u>	<u>(30,176)</u>	<u>(554,749)</u>	<u>748,249</u>	<u>497,886</u>
Cash and cash equivalents - beginning	<u>5,222,012</u>	<u>261,617</u>	<u>3,020,095</u>	<u>8,503,724</u>	<u>1,125,956</u>
Cash and cash equivalents - ending	<u>\$ 6,555,186</u>	<u>\$ 231,441</u>	<u>\$ 2,465,346</u>	<u>\$ 9,251,973</u>	<u>1,623,842</u>
Reconciliation of operating income to net cash provided by operating activities					
Operating income (loss)	<u>1,176,854</u>	<u>(25,039)</u>	<u>290,625</u>	<u>1,442,440</u>	<u>565,578</u>
Adjustments to reconcile operating income to net cash provided by operating					
Depreciation	312,129	8,681	362,631	683,441	108,813
Change in lease receivable	59,715	-	(227,149)	(167,434)	12,912
Change in accounts receivable	(151,943)	(413)	(186,112)	(338,468)	(4,400)
Change in accounts payable	41,446	(2,750)	59,048	97,744	57,233
Change in deferred leases	(59,517)	-	147,058	87,541	(17,624)
Change in lease liabilities	(513)	-	-	(513)	(100,545)
Change in accrued compensated absences	8,835	(17,800)	-	(8,965)	4,410
Change in closure/postclosure	(195,645)	-	-	(195,645)	-
Total adjustments	<u>14,507</u>	<u>(12,282)</u>	<u>155,476</u>	<u>157,701</u>	<u>60,799</u>
Net cash provided by operating activities	<u>\$ 1,191,361</u>	<u>\$ (37,321)</u>	<u>\$ 446,101</u>	<u>\$ 1,600,141</u>	<u>\$ 626,377</u>

The accompanying notes are an integral part of this statement.



G. Friesen Associates, Inc.

4088 Orchard Drive
Lake Oswego, Oregon 97035
Tel: (503) 635-1233
Fax: (866) 533-5543

March 14, 2013

Leroy Gray
Crook County Courthouse
300 NE Third Street, Room 10
Prineville, Oregon 97754

**Estimated Cost for Closure/Post-Closure Care
Crook County Landfill
Prineville, Oregon**

Dear Mr. Gray:

In accordance with the requirements of RCRA Subtitle D (40 CFR, Part 258.71 and 258.72), attached are cost estimates for closure and post-closure care of the Crook County Landfill.

The total estimated cost for closure of the Crook County Landfill is \$1,886,938 (see Table 1). Under this "worst case" condition, it is assumed that a third party will close the 32.4 acres on the site that have been used for municipal solid waste (MSW) and construction and demolition (C&D) debris disposal which have not been previously closed. In accordance with the requirements of Oregon Department of Environmental Quality Solid Waste Permit No. 74, the closure cost estimate assumes that the site will be closed with a 4-foot thick alternative earthen monolithic cover that is constructed from on-site soils. A geotechnical report showing an inventory of the soils that will be used and its location on the landfill site is shown in Attachment A.

The total estimated cost for 30 years of post-closure care of the Crook County Landfill is \$1,394,663 (\$46,489 per year). A detailed breakdown of the costs is shown on Table 2.

Please let me know if you need additional information.

Sincerely,
G. FRIESEN ASSOCIATES, INC.

**Gerald Friesen P.E.
Principal Engineer**

Enclosures:



EXPIRES: 12/31/2013

**Table 1: Estimated Cost for Closure of Crook County Landfill
Crook County, Oregon**

Item No.	Item Description	Unit	Price per Unit	Estimated Quantity per Acre	Estimated Cost
(in Yr 2013 \$'s)					
1	Mobilization	LS		Lump Sum	\$ 5,000
2	Excavation	cy	\$2.10	10,000	\$ 21,000
3	Embankment	cy	\$0.55	2,000	\$ 1,100
4	4-foot Alternative Final Cover	cy	\$0.85	7,100	\$ 6,035
5	Finish Grading	acre	\$1,250.00	1	\$ 1,250
6	Seed, Soil Amendment and Mulch	sf	\$0.02	43,560	\$ 871
7	Storm Water Facilities and Improvements	LS		Lump Sum	\$ 5,000
8	Contingency	%	15%		\$ 6,038
Subtotal					\$ 46,295
9	Alternative Final Cover Equivalency Analysis	LS			\$ 5,000
10	Construction Plans and Specifications	LS	8%		\$ 3,704
11	Contract Administration/ CQA/ Surveying	LS	7%		\$ 3,241
Total Cost - per Acre					\$ 58,239
Closure of MSW Landfill Area (20 acres)					\$ 1,164,776
Closure of C & D Landfill Area (12.4 acres)					\$ 722,161
Total Closure Costs					\$ 1,886,938

**Table 2: Estimated Cost for Post-Closure Care of Crook County Landfill
Crook County, Oregon**

Item No.	Item Description	Frequency of Occurrence	Unit	Quantity	Unit Cost	Annual Cost
						(in Yr 2013 \$'s)
1	Groundwater/ Leachate Monitoring	Semi-Annual	Event	2	\$6,180.00	\$ 12,360
2	Monitoring of Landfill Gas Probes	Quarterly	Event	4	\$2,060.00	\$ 8,240
3	Maintenance/Monitoring of Final Cover	Quarterly	Acre	32	\$260.00	\$ 8,320
	a. Inspect cover integrity and vegetation					
	b. Repair any cracking, settlement and erosion					
	c. Remove large vegetation					
	d. Repair drainage features					
4	Maintenance and Operation of Leachate System	Annual	Lump Sum	1	\$6,180.00	\$6,180
5	Annual Environmental Monitoring Report	Annual	Lump Sum	1	\$5,150.00	\$5,150
6	Administration and Overhead (5%)		Lump Sum			\$2,013
7	Contingency (10%)		Lump Sum			\$ 4,226
	Total Annual Cost					\$ 46,489
	Total Estimated Cost for 30 Years of Post-Closure Care					\$ 1,394,663



Agenda Item Request

Date:

March 17, 2025

Meeting date desired:

March 26, 2025 work session & April 2, 2025 Commissioner meeting

Subject:

Request to expend up to \$13,000 of Title III (Secure Rural Schools) Federal funds (split 50% between the Crooked River Cooperative Weed Management Area and Crook County Weed Control) for the purpose of continuing the fire prevention and noxious vegetation control program in Juniper Canyon that was in place from 2021-2024, as part of the Firewise Communities projects in a partnership between the Crooked River Cooperative Weed Management Area and Crook County Weed Control

Background and policy implications:

The intention of said program is for fire prevention and FEMA Hazardous Fuels Treatment to protect our National Forest lands and neighboring subdivisions/light business areas from new infestations that would produce additional fuel for fires in accordance with Title III of P.L. 106-393, Secure Rural Schools and Self Determination Act, as required under Section 302 (5)(b) of the same reauthorized in 2014

Budget/fiscal impacts:

This request was anticipated in our FY2025 budget, no budget adjustments are necessary. This spends the remaining "Old" Title III Funds.

Requested by:

Christina Haron, CPA, Crook County Finance Director

christina.haron@crookcountyor.gov

Presenters:

Christina Haron, CPA, Crook County Finance Director

Legal review (only if requested):

NA

**PUBLIC NOTICE
NOTICE OF PUBLIC COMMENT PERIOD**

Crook County hereby gives notice that it intends to expend funds in accordance with Title III of P.L. 106-393, Secure Rural Schools and Self Determination Act, as required under Section 302 (5)(b) of the same reauthorized in 2014. The county intends to expend no more than \$13,000 in federal funds (split 50% between the Crooked River Cooperative Weed Management Area and Crook County Weed Control) for the purpose of fire prevention and noxious vegetation control program in Juniper Canyon, in a partnership between the Crooked River Cooperative Weed Management Area and Crook County Weed Control. The intention of said program is for fire prevention and FEMA Hazardous Fuels Treatment to protect our National Forest lands and neighboring subdivisions/light business areas from new infestations that would produce additional fuel for fires. Public comments regarding this project are requested and may be submitted in writing to County Commissioner Chair Brian Barney, 300 NE Third St., Prineville, OR 97754 by May 16, 2025, at 5pm Pacific Time.

February 4, 2021

Honorable Seth Crawford
Crook County Judge

Honorable Jerry Brummer
Crook County Commissioner

Honorable Brian Barney
Crook County Commissioner

Gentleman:

In regards to reserved funds from 2020, we would like to propose a new project to be funded through Title III, County Projects, Section 302 (1) "To carry out activities under the Firewise Communities program to provide to homeowners in fire-sensitive ecosystems education on, and assistance with implementing, techniques in home siting, home construction, and home landscaping that can increase the protection of people and property from wildfires.

The Crooked River Cooperative Weed Management Area (CRWMA) and Crook County Weed Control (CCWC) have, jointly, initiated a fire prevention/noxious vegetation control program in 2013 funded by Title III. This program provides for the education of property owners as to the potential detriment associated with noxious vegetation, the control of noxious vegetation, and to promote the establishment of native, less combustible grasses and forbs on private lands adjacent to Federal lands. Of mutual benefit to Crook County and the Bureau of Land Management is the destruction of noxious vegetation which improves the quality of private lands and protects Forest lands in fire-sensitive areas.

This project is designed to control as much as 40 acres of spotted knapweed in an area of 350 acres bordered by County road 214 (Juniper Canyon), Cimarron Hills sub division, County road 334 (Upper Davis), and a private road to the west. This area is best characterized by sage, annual grasses and noxious vegetation and is surrounded by residential dwellings as well as light business. Removing invasive, combustible, vegetation of this scale will help to foster a good relationship with the private property owners involved as it has in the past with other projects in similar situations. What the CRWMA and CCWC propose to do is to conduct a treatment program beginning in late spring of 2021 and continue that program through 2024. Controlling weeds and educating land owners on private lands protects Federal lands from new invasions and reduces the threat of fire. This program also provides for a more comprehensive control of noxious vegetation in Crook County and gives our agencies the latitude to tackle an infestation which is rapidly expanding.

~~To fund this project for four years we wish to request as sum of \$20,000.00/year for a total of \$80,000.00. CCWC and the CRWMA would each expend a total of \$10,000.00/year.~~

Sincerely,

Kev Alexanian Crook County Weedmaster
Debbie Wood CRWMA Director

This request would continue this program as presented in this letter within the confines of the remaining "Old" Title III funds of approximately \$13,000. Split 50/50 as described above.

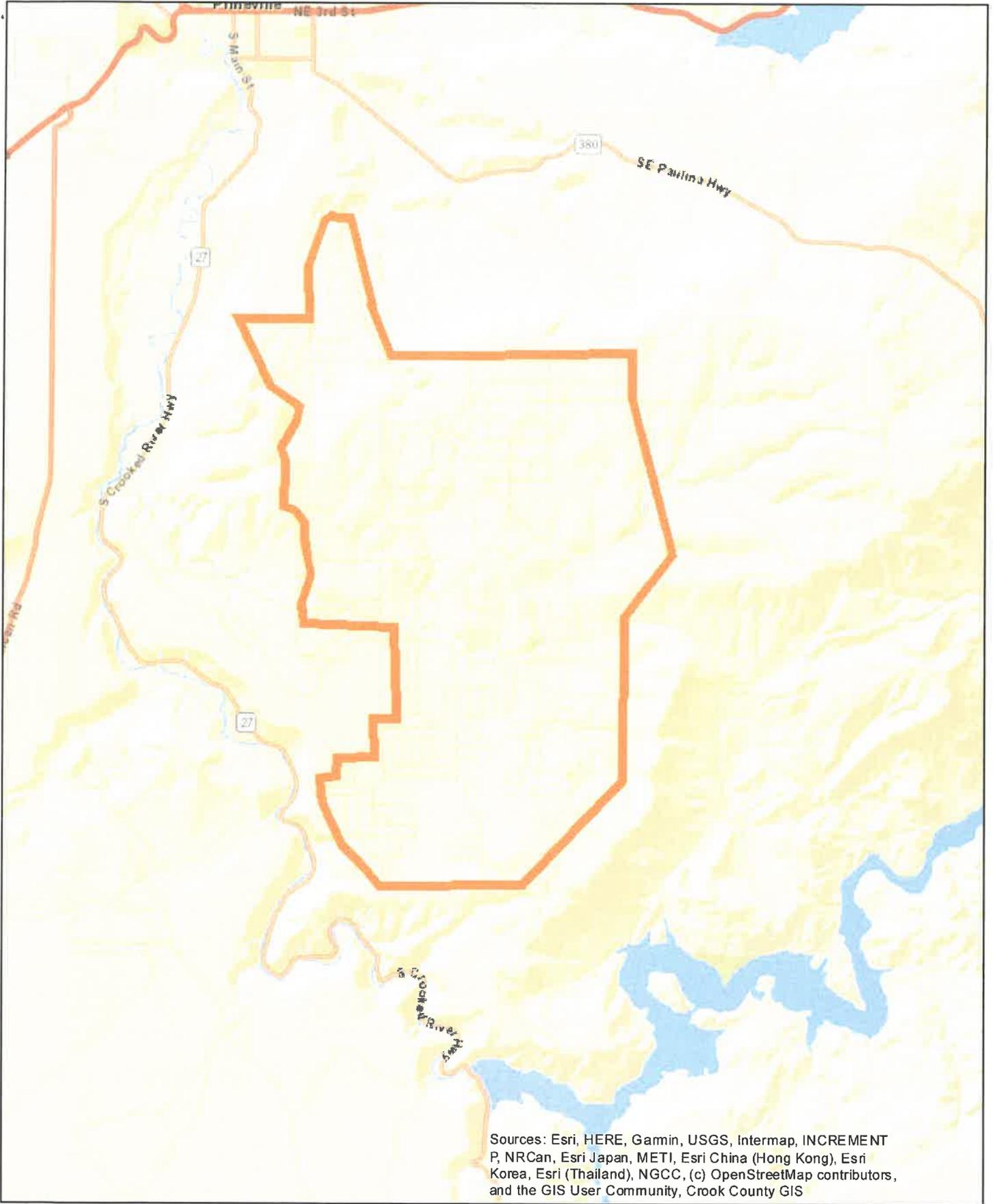
Proposed Juniper Canyon/Upper Davis Area Title III Project

2021-2024

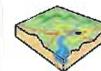
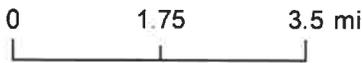
This Proposal Coincides with the Crook County, Oregon Strategic Plan;

- Goal #4 Demonstrate wise use and stewardship of our natural resources
 - Objective 4.1b: Develop partnerships with diverse agencies
 - Support efforts to address invasive species that impact agriculture
 - Support maintaining the county's rural character and natural resources
 - Objective 4.1c: Work in collaboration with other public agencies to share planning and management
 - Consultation on noxious weed programs
 - Address environmental issues that have an adverse effect on citizen's quality of life.
 - Objective 4.4 Maintain and Promote wildfire fuel reduction techniques.

Juniper Canyon/ Upper Davis Title III Project



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Crook County GIS
GEOGRAPHIC INFORMATION SYSTEMS





**PUBLIC NOTICE
NOTICE OF PUBLIC COMMENT PERIOD**

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Agenda Item Request

Date:

March 17, 2025

Meeting date desired:

March 26, 2025 – Work Session & April 2, 2025 Board of Commissioners Meeting

Subject:

Request to expend up to \$115,000 of Title III (Secure Rural Schools) Federal funds to purchase and upfit a one ton pickup for Search and Rescue.

Background and policy implications:

Current vehicles available for CCSOSAR are aging and high mileage, leading to increased maintenance costs, risk of failure, and operational downtime. A one-ton truck will significantly improve the efficiency, safety, and success of CCSO SAR missions while ensuring personnel and equipment reach those in need without unnecessary delay. The one-ton truck will enhance our response capabilities specifically to search and rescue missions, wildfires, flooding, other natural disasters, and medical emergencies and effectively provide a vital resource to mitigate the risk of human injury/death or damage to property on authorized federal land.

P.L. 115-141, section 302(a)(2) provides that Title III funds may be used to reimburse counties for search and rescue and other emergency response activities, including firefighting and law enforcement patrols, performed on national forests and the specified BLM lands in western Oregon and paid for by the county. Purchase of capital equipment such as a fire engine, or other emergency response equipment is specifically listed as eligible for reimbursement in proportion to the amount attributable to response on national forest or BLM lands. This vehicle would be attributed 100% to emergency response on public lands.

Budget/fiscal impacts:

Anticipated spending of no more than \$115,000 in FY25 would require a supplemental budget to move funds from currently budgeted Materials and Services to Capital Outlay. This request would spend the entirety of the current Title III funds the County has on hand.

Discussion of anticipated future costs and maintenance is also included in attached proposal.

Requested by:

Christina Haron, CPA, Crook County Finance Director

Mitch Madden, Lieutenant, Crook County Sheriff's Office

Presenters:

Christina Haron, CPA, Crook County Finance Director

Legal review (only if requested):

NA

**PUBLIC NOTICE
NOTICE OF PUBLIC COMMENT PERIOD**

Crook County hereby gives notice that it intends to expend funds in accordance with Title III of P.L. 106-393, Secure Rural Schools and Self Determination Act, as required under Section 302 (5)(b) of the same reauthorized.

The county intends to expend up to \$115,000 in federal funds for the purpose of purchasing and upfitting a one-ton pickup to be used for emergency response on public lands.

Current vehicles available for Crook County Search and Rescue are aging and high mileage, leading to increased maintenance costs, risk of failure, and operational downtime. A one-ton truck will significantly improve the efficiency, safety, and success of CCSO SAR missions while ensuring personnel and equipment reach those in need without unnecessary delay.

The one-ton truck will enhance our response capabilities specifically to search and rescue missions, wildfires, flooding, other natural disasters, and medical emergencies and effectively provide a vital resource to mitigate the risk of human injury/death or damage to property on authorized federal land.

Public comments regarding this project are requested and may be submitted in writing to County Commissioner Board Chair Brian Barney, 300 NE Third St., Prineville, OR 97754 by Friday, May 16, 2025, at 5pm Pacific Time.



CROOK COUNTY SHERIFF'S OFFICE

SHERIFF JOHN GAUTNEY

Crook County Search and Rescue Title III – One-ton truck acquisition





CROOK COUNTY SHERIFF'S OFFICE

SHERIFF JOHN GAUTNEY

PROPOSAL

Date: 3/6/2025

To: Commissioner Seth Crawford, Commissioner Brian Barney, Commissioner Susan Hermreck

From: Lieutenant Mitch Madden

Subject: Request for Title III money for CCSO SAR truck

Cc: Sheriff John Gautney, Undersheriff Bill Elliott, Emergency Manager AJ Crawford, Crook County Finance Director Christina Haron

DESCRIPTION:

The Crook County Sheriff's Office (CCSO) is dedicated to providing the highest quality of emergency services to our community. Our organization believes in embracing change and adopting innovative ideas that will help improve our effectiveness in the community.

The Crook County Sheriff's Office provides emergency services to an area of 2,991 square miles with approximately 1,500 square miles of public/federal land (Ochoco National Forest)/BLM protected land). Within the county's jurisdiction, there are hundreds of miles of Forest Service and/or BLM roads, campgrounds, trailheads, OHV trails, mining claims, lakes, and rivers, all of which attract visitors/hunters numbering in the tens of thousands each year.

The Crook County Sheriff's Office is responsible for the operation of Search and Rescue (CCSOSAR) as required by the Oregon Revised Statute and falls under the Emergency Management Division. CCSOSAR is a 501(c)3 organization and currently has 55 SAR volunteers with no paid/employed members.

To ensure we uphold our mission statement and values and maintain our unwavering commitment to the community, the Crook County Sheriff's Office Search and Rescue needs a new one-ton truck for search and rescue operations.

Current vehicles available for CCSOSAR are aging and high mileage, leading to increased maintenance costs, risk of failure, and operational downtime. A one-ton truck will significantly improve the efficiency, safety, and success of CCSO SAR missions while ensuring personnel and equipment reach those in need without unnecessary delay.

The one-ton truck will enhance our response capabilities specifically to search and rescue missions, wildfires, flooding, other natural disasters, and medical emergencies and effectively



CROOK COUNTY SHERIFF'S OFFICE

SHERIFF JOHN GAUTNEY

provide a vital resource to mitigate the risk of human injury/death or damage to property on authorized federal land.

The anticipated total cost of purchasing the vehicle, equipment, and upfit would be no more than \$105,000. Federal Title III funds would allow this purchase to be made with no cost to the taxpayers of Crook County other than minimal ongoing maintenance estimated at less than \$2,200/year paid by the Sheriff's Office fund via the Emergency Management Division.





CROOK COUNTY SHERIFF'S OFFICE

SHERIFF JOHN GAUTNEY

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CROOK COUNTY SHERIFF'S OFFICE

SHERIFF JOHN GAUTNEY

INTRODUCTION:

The Crook County Sheriff's Office Search and Rescue team is a vital emergency response unit responsible for locating and assisting lost or injured individuals in challenging terrain and extreme conditions. To enhance operational efficiency and safety, CCSO SAR requires a new one-ton truck to meet the increasing demands of its mission.

The unprecedented nature of SAR operations demands specialized equipment capable of handling extreme conditions. Current vehicles are aging, leading to increased maintenance costs, risk of failure, and operational downtime. A one-ton truck will significantly improve efficiency, safety and success of CCSO SAR missions while ensuring personnel and equipment reach those in need without unnecessary delay.

Currently, CCSO SAR faces limitations in towing heavy equipment such as trailers carrying ATV's, snowmobiles, and boats, as well as safely transporting personnel into remote and rugged environments. The addition of a one-ton truck will provide:

- **Increased Towing Capacity:** Ensures safe and reliable transport of mission-critical equipment over difficult terrain on public lands.
- **Enhanced Off-Road Capability:** A heavy-duty four-wheel-drive system will allow SAR teams to access remote locations on public lands more effectively.
- **Improved Personnel Transport:** Allows for the safe and efficient movement of SAR volunteers and deputies, reducing response time in emergencies.
- **Greater reliability and Durability:** A new vehicle reduces maintenance costs and enhances dependability in life-saving missions.

By investing in this resource, Crook County can better serve its citizens and visitors, reinforcing the Sheriff's Office commitment to public safety and emergency preparedness.



CROOK COUNTY SHERIFF'S OFFICE

SHERIFF JOHN GAUTNEY

DEMONSTRATED NEED:

As previously discussed in this proposal, the Crook County Sheriff's Office is responsible for emergency response to incidents on Federal (public) Lands. Many times, our response is also in coordination with Crook County Fire & Rescue as the Federal Lands (USFS and BLM) are within the Crook County Fire & Rescue Ambulance Service Area (ASA).

CCSO's response to emergencies in these areas, or even other areas of the county, range from minor to major incidents with multiple agencies within Crook County responding. CCSO has also responded to Search and Rescue missions outside of Crook County to assist other agencies such as the Wheeler County Sheriff's Office, Jefferson County Sheriff's Office, and the Grant County Sheriff's Office.

On average, between eight and fifteen Search and Rescue volunteers respond to a Search and Rescue incident (Rescue, Fire, or other natural disaster) along with two or three CCSO patrol deputies.

With the large number of personnel and equipment responding to an incident, it is imperative that the resources arrive in a timely fashion with all the equipment they need to include specialized equipment such as ATV's, UTV's, snowmobiles, mobile repeater, and boats.

In 2024, CCSO SAR responded to 38 Search and Rescue missions, of which 29 occurred on Federally controlled land/water. The Search and Rescue missions consisted of overdue/stuck motorist typically with more than one adult sometimes accompanied by a child, lost/injured recreationalist (hunter, ATV, hiker), and 13 wildfire evacuations.

Additional 2024 CCSO SAR statistics:

- **1,724 hours expended by responders.**
- **25 rescued adults**
- **1 rescued child**
- **3 rescued animals**
- **5 SOS cell calls/GPS fixes**
- **1 assist to patrol – search warrant operation**



CROOK COUNTY SHERIFF'S OFFICE

SHERIFF JOHN GAUTNEY

AGING EQUIPMENT:

The Crook County Sheriff's Office Search and Rescue fleet is severely outdated, consisting primarily of retired patrol vehicles with over 100,000 miles (law enforcement miles). These aging vehicles, while once reliable, are now struggling to meet the demands of SAR operations due to wear and tear, frequent mechanical failures, and limited capability in off-road and extreme conditions while deployed on public lands.

The last time CCSO SAR purchased a new vehicle was over 20 years ago, forcing the team to rely on repurposed law enforcement vehicles that were not originally designed for the rigorous demands of search and rescue missions. The aging fleet consists of a 2005 Ford F250 (purchased new), a 2004 Ford Excursion (purchased new), a 2010 Chevy Tahoe (patrol), a 2017 Ford F150 (patrol), and a 2008 Chevy 2500 (patrol). This fleet has aged significantly and needs replacement.

Without reliable vehicles, the CCSO SAR team face increasing challenges in towing equipment, transporting personnel, and accessing remote or rugged terrain on public lands. Breakdowns during missions pose a significant risk to both rescuers and those in need of assistance. Investing in a new one-ton truck will provide CCSO SAR with the durability, power, and reliability necessary to perform life-saving operations effectively and safely.





CROOK COUNTY SHERIFF'S OFFICE

SHERIFF JOHN GAUTNEY

PROPOSED PROJECT DETAILS:

Project consists of purchasing the following for a total cost not to exceed \$115,000.

- Vehicle - 2020 or newer Ford F350 gas engine or 2020 or newer Chevrolet 3500 gas engine crew cab long bed pickup estimated at \$56,500
 - o See attached quotes for three pickups and associated travel costs
- IT Equipment (Starlink, radio, iPad for MDT) – Purchased through City of Prineville estimated at \$15,000
 - o No competitive process required due to purchase through a government entity via an Intergovernmental Agreement for the Sheriff's Office IT needs.
- Other Equipment, Labor, and Upfit – estimated at \$42,000
 - o Of the three quotes received (attached), Performance and Repair Specialties were chosen because they are a local business to Crook County so the project can be easily monitored, the timeliness of the possible start date, the business has familiarity with police/emergency vehicle upfit, and the flexibility to remove items in the build quote to ensure the project remains within budget.
- Graphics – RiqQ – estimated at \$1,500
 - o No competitive process required due to amount under \$10,000

A Ford F350 or Chevy 3500 was chosen for this project because either pickup provides the optimal equipment platform, quality, and reliability to ensure the vehicle has a long service life with a lower cost of ownership.

The truck would be assigned to the Emergency Management Division of the Crook County Sheriff's Office, similar to all other vehicles used for CCSOSAR. It would be made available for Search and Rescue to tow equipment trailers and transport personnel in a coordinated response to the circumstances listed earlier.

The ongoing maintenance for this vehicle, including equipment inspections, will be the primary responsibility of the Emergency Manager and Patrol Lieutenant. The new truck will be parked/housed at the Crook County Sheriff's Office Emergency Operations Center. Ongoing maintenance consists of, but is not limited to: Starlink subscription, oil, lube, coolant, tires, and miscellaneous office supplies that should cost approximately \$2,200/year. The Crook County Sheriff's Office will cover this cost from the Emergency Management Division.



CROOK COUNTY SHERIFF'S OFFICE

SHERIFF JOHN GAUTNEY

FUNDING RESOURCES:

Title III-County Projects:

The Secure Rural Schools Act (SRS) provides critical funding for schools, roads, and other municipal services to more than 700 counties across the United States and Puerto Rico and requires reauthorization by Congress every two years.

SRS Payments are divided into three distinct categories, or Titles: Title I for roads and schools, Title II retained by the Federal Government for projects on Federal lands, and Title III for eligible County projects.

Under P.L. 115-141, section 302(a)(2) Title III funds may be used to reimburse counties for search and rescue and other emergency response activities, including firefighting and law enforcement patrols, performed on national forests and the specified BLM lands in western Oregon and paid for by the county. Specifically, the following expenses paid for by the county may be reimbursed in proportion to the amount attributable to these emergency response services performed on a national forest or the specified BLM lands. This project fits under the following areas eligible for reimbursement:

- Purchase of capital equipment such as the purchase of a fire engine, a search-and-rescue snowmobile, or other emergency response equipment.
- Expenses of equipment and supplies to be kept on hand for response to emergencies on national forests.

Due to the anticipated usage of this vehicle for 100% on public lands, Title III funds would be used to fund 100% of the project purchase.



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(<https://www.davesmith.com/sell-your-vehicle.htm>)

New 2025 Chevrolet

Silverado 3500 HD Double Cab WT Truck

69 views in the past 7 days

Track Price Save

MSRP	\$54,525
Save	-\$9,537
DSM Price	\$44,988
DSM Price Detailed Pricing	\$44,988

Exterior Color

Summit White

Engine

6.6L V8 Gas engine

Dave Smith Chevrolet GMC

Interior Color

Jet Black, Cloth seat

VIN

1GC5KSE74SF224258

210 N Division St

Kellogg ID 83837

trim

Stock Number

SF224258

Unlock LOW Prices!!!

Automatic

Drivetrain:

4WD

Detailed Specifications

- + **Warranty**
- + **Seats And Trim**
- + **Powertrain**
- + **Specs And Dimensions**
- + **Entertainment**
- + **Exterior**
- + **Interior**
- + **Mechanical**
- + **Package**
- + **Processing-Other**
- + **Safety-Exterior**
- + **Safety-Interior**
- + **Safety-Mechanical**

Dealer Notes

Equipment: Apple CarPlay: Seamless smartphone integration for the Chevrolet Silverado - stay connected and entertained on the go! The Chevrolet Silverado's Lane Departure Warning helps keep you in your lane. The vehicle features a hands-free Bluetooth phone system. This unit comes equipped with Android Auto for seamless smartphone integration on the road. See what's behind you with the back up camera on this model. This 1 ton pickup has a V8, 6.6L high output engine. Quickly unlock it with keyless entry. This unit has four wheel drive capabilities. Greater towing safety becomes standard with the installed trailer brake. This Chevrolet Silverado is outfitted with an OnStar communication system. This 2025 Chevrolet Silverado 3500 embodies class and sophistication with its refined white exterior. Easily get your speed in this unit with a state of the art cruise control system. In Specials use velocity with the touch of a button. Enjoy the tried and true gasoline engine in this model. Packages: WT Convenience Package: EZ Lift Power Lock and Release

Tailgate; Deep-Tinted Glass; Outside Power-Adjustable Mirrors; Electric Rear-Window Defogger. Preferred Equipment Group 1WT: HD I Bench Seat (folds Up); Durabed Pickup Bed; Blue Amp Alternator; Black Rear Bumper; High-Visibility Molded in Black Outside Mirrors; Compass Located in Instrument Cluster; 3.5" Diagonal Monochromatic Display DIC; Rubberized-Vinyl Floor Covering; Standard Tailgate; Suspension Package; Chevrolet Connected Access Capable; OnStar Services Capable; Remote Keyless Entry; 2-Speed Electronic Shift Transfer Case; Solar Absorbing Tinted Glass; 6.6L V8 Engine; 18" Painted Steel Wheels; Steering Wheel Mounted Electronic Cruise Control; Power Rear Windows with Express Down; Manual Tailgate Function with No EZ Lift; Allison 10-Speed Automatic Transmission; Manual Tilt-Wheel Steering Column; Power Front Windows with Driver Express Up/down; Wi-Fi Hotspot Capable; Push Button Start; Locking Tailgate; Black Mirror Caps; Power Door Locks. Chevytec Spray-On Black Bedliner. Spare LT275/70R18 AT BW Tire. Electric Rear-Window Defogger. Deep-Tinted Glass. **Equipment listed is based on original vehicle build and subject to change. Please confirm the accuracy of the included equipment by calling the dealer prior to purchase.** Additional Information: **Vehicle Options listed are when the unit was originally built. Please confirm the accuracy of the included equipment by calling the dealer prior to purchase.

2025 CHEVROLET 3500 SILVERADO DBL CAB WT 4X4



1 AT THIS PRICE 6TK6-SF224258
VIN: 1CC8G3E746F224258

Accessories Included: Tint

MSRP Included Accessories.....	\$54,775
Dave Smith Discount	\$8,787
Consumer Cash.....	\$1,000

Your Price
\$44,988

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Pre-Owned 2021 Ford F-350SD XL

VIN: 1FT8X3BNXMEC62741
Stock: W5360A

Exterior: Oxford White
Drivetrain: 4WD
Engine: 7.3L V8 PFI SOHC 16V Federal 385hp
Fueltype: Gasoline Fuel

Interior: Medium Earth Gray
Transmission: 10-Speed Automatic
Mileage: 36,762



Kendall Ford of Bend

2100 N. E. Third Street
Bend, OR 97701
(541) 516-7597

Vehicle Details:

- 5th Wheel/Gooseneck Hitch Prep Package
- Power Equipment Group
- STX Appearance Package
- AM/FM radio
- SYNC Communications & Entertainment System
- Power Front & Rear Seat Windows
- Power steering
- Steering wheel mounted audio controls
- Traction control
- ABS brakes
- Dual front impact airbags
- Emergency communication system
- Low tire pressure warning
- Passenger cancellable airbag
- Tough Bed Spray-In Bedliner
- Electronic Stability Control
- Delay-off headlights
- Advanced Security Pack
- Bright Chrome Grille
- LED Roof Clearance Lights
- Rear step bumper
- Front reading lights
- Overhead console
- Tachometer
- Tilt steering wheel
- Upfitter Switches (6)
- HD Vinyl 40/20/40 Split Bench Seat
- Trailer Tow Mirrors w/Power Heated Glass
- Bright Chrome Hub Covers & Center Ornaments
- Fixed Rear-Window w/Defrost
- Variably intermittent wipers
- Electronic-Locking w/4.30 Axle Ratio
- Order Code 610A
- Snow Plow/Camper Package
- 4 Speakers
- AM/FM Stereo w/MP3 Player
- Air Conditioning
- Power Locks
- Remote Keyless Entry
- Rear Stabilizer Bar
- 4-Wheel Disc Brakes
- Chrome Front Bumper
- Dual front side impact airbags
- Front anti-roll bar
- Overhead airbag
- Power Tailgate Lock
- Brake assist
- Exterior Parking Camera Rear
- Fully automatic headlights
- Steering Wheel-Mounted Cruise Control
- Chrome Rear Step Bumper
- Platform Running Boards
- Compass
- Outside temperature display
- Passenger vanity mirror
- Telescoping steering wheel
- Trip computer
- Front Center Armrest
- Split folding rear seat
- 17" Argent Painted Steel Wheels
- Wheels: 18" Sparkle Silver Painted Cast Aluminum
- Privacy Glass
- 3.73 Axle Ratio

Final Price \$44,995

Disclaimer:

*Price listed does not include a \$215 Documentation fee or \$35 electronic filing fee for titling (custom plates do not apply). Price listed does not include, tax, title, license, registration or state emission fees. While every reasonable effort is made to ensure the accuracy of the vehicle description displayed on this page, dealer makes no warranties, express or implied, with regard to the vehicle or vehicle description. Please verify all vehicle information before entering into a purchase agreement. If the vehicle being purchased is to be financed, the annual percentage rate may be negotiated with the dealer. The dealer may receive a fee or other compensation for processing or arranging financing for the sale. Call or email for complete, specific vehicle information. ** Our multi-point inspection does not guarantee a recall free vehicle. For more recall information see <http://www.nhtsa.gov>

New 2024 Ford F-350 XL V8 176" Wheelbase

MSRP¹ \$63,940

TS&S Price **\$63,940**

TS&S Price Detailed Pricing **\$63,940**

Exterior Color	Engine
Oxford White	6.8L V8
Interior Color	VIN
Medium Dark Slate	1FT8W3BA3RED92626
Transmission	Stock Number
10-Speed Automatic	F73303
Drivetrain	
4WD	



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- ⊞ FULLY AUTOMATIC HEADLIGHTS
- ✓ SECURITY SYSTEM

Included Packages & Accessories

Electronic-Locking w/3.73 Axle Ratio

17" Argent Painted Steel Wheels

AM/FM Stereo w/MP3 Player

Pro Power Onboard - 2kW

Dual 68 AH/65 AGM Batteries

5th Wheel/Cooseneck Hitch Prep Package

Form Running Boards

Tough Bed Spray-In Bedliner

Interior Work Surface

Upfitter Switches (6)

Front License Plate Bracket

SYNC 4

Emergency communication system: SYNC 4 911 Assist

Internet access capable: FordPass Connect 5G

4-Wheel Disc Brakes

6 Speakers

Air Conditioning

Electronic Stability Control

Tachometer

ABS brakes

AM/FM radio

Brake assist

Delay-off headlights

Dual front impact airbags

Dual front side impact airbags

Front anti-roll bar

Front reading lights

Fully automatic headlights

Heated door mirrors

Illuminated entry

Low tire pressure warning

Outside temperature display

Overhead airbag

Overhead console

Panic alarm

Passenger vanity mirror

Power door mirrors

Power steering

 Power windows

Rear reading lights
Rear step bumper
Remote keyless entry
Speed control
Split folding rear seat
Steering wheel mounted audio controls
Telescoping steering wheel
Tilt steering wheel
Traction control
Trip computer
Turn signal indicator mirrors
Variably intermittent wipers
Compass
Front Center Armrest w/Storage
Exterior Parking Camera Rear
Order Code 610A
3.73 Axle Ratio
Wheels: 18" Ebony Black Painted Aluminum
HD Vinyl 40/20/40 Split Bench Seat
Cloth 40/20/40 Split Bench Seat
STX Appearance Package
FX4 Off-Road Package
XL Driver Assist Package
LED Box Lighting
Body-Color Front Bumper
Color-Coordinated Full Carpet w/Floor Mats
Painted Grille
Body-Color Rear Bumper
Unique FX4 Off-Road Box Decal
Hill Descent Control
Off-Road Specifically Tuned Shock Absorbers

 Transfer Case & Fuel Tank Skid Plates

Automatic High Beam

LED Fog Lamps

Pre-Collision Assist

Included Packages & Options

STX Appearance Package

\$5,115

Automatic High Beam

Pre-Collision Assist

Body-Color Front Bumper

Show All Package Items

XL Driver Assist Package

\$730

Automatic High Beam

Pre-Collision Assist

FX4 Off-Road Package

\$495

Hill Descent Control

Off-Road Specifically Tuned Shock Absorbers

Transfer Case & Fuel Tank Skid Plates

Unique FX4 Off-Road Box Decal

Detailed Specifications

+ **Warranty**

+ **Exterior**

+ **Functional**

+ **Interior**

+ **Safety**

+ **Standard Features**



Dealer Notes

2024 Ford F-350SD XL 4WD Oxford White 6.8L V8 10-Speed Automatic

4WD, 17" Argent Painted Steel Wheels, 3.73 Axle Ratio, 4-Wheel Disc Brakes, 5th Wheel/Gooseneck Hitch Prep Package, 6 Speakers, ABS brakes, Air Conditioning, AM/FM radio, AM/FM Stereo w/MP3 Player, Automatic High Beam, Body-Color Front Bumper, Body-Color Rear Bumper, Brake assist, Cloth 40/20/40 Split Bench Seat, Color-Coordinated Full Carpet w/Floor Mats, Compass, Delay-off headlights, Dual 68 AH/65 AGM Batteries, Dual front impact airbags, Dual front side impact airbags, Electronic Stability Control, Electronic-Locking w/3.73 Axle Ratio, Emergency communication system: SYNC 4 911 Assist, Exterior Parking Camera Rear, Front anti-roll bar, Front Center Armrest w/Storage, Front License Plate Bracket, Front reading lights, Fully automatic headlights, FX4 Off-Road Package, HD Vinyl 40/20/40 Split Bench Seat, Heated door mirrors, Hill Descent Control, Illuminated entry, Interior Work Surface, LED Box Lighting, LED Fog Lamps, Low tire pressure warning, Off-Road Specifically Tuned Shock Absorbers, Order Code 610A, Outside temperature display, Overhead airbag, Overhead console, Painted Grille, Panic alarm, Passenger vanity mirror, Platform Running Boards, Power door mirrors, Power steering, Power windows, Pre-Collision Assist, Pro Power Onboard - 2kW, Rear reading lights, Rear step bumper, Remote keyless entry, Speed control, Split folding rear seat, Steering wheel mounted audio controls, STX Appearance Package, SYNC 4, Tachometer, Telescoping steering wheel, Tilt steering wheel, Tough Bed Spray-In Bedliner, Traction control, Trip computer, Turn signal indicator mirrors, Unique FX4 Off-Road Box Decal, Upfitter Switches (6), Variably intermittent wipers, Wheels: 18" Ebony Black Painted Aluminum, XL Driver Assist Package, 4WD.

KBB.com Consumer Reviews



Overall

5

Out of 5

Exelent Truck

5.0

By Moises | Sunday, November 19, 2023

Exelent work truck, we towing a heavy machinery and works perfect the truck with the heavy-duty trailer

F350 Regular Cab Long Bed

5.0

By James | Thursday, December 26, 2024

This truck is fantastic. Wanted it for the 7.3 Godzilla with the 10 speed, 4x4, and the highest capacity on a single rear wheel truck. Was tired of the shorter beds,...

[Read More](#)

Based on 2 consumer ratings for 2023-2025 models. [Privacy](#)
(<https://www.kbb.com/company/privacy-policy/>)

TS&S Ford offers the best selection of New & Pre Owned vehicles in Madras, Redmond, Bend, and all of Central Oregon. Looking for a Special Edition Vehicle that will get your heart racing? Visit us at 1733 SW Highway 97 in Madras and take a test drive in one our our special edition ROUSH Mustangs or Trucks today or call our sales line at 888-471-4217.

REMARKETING CODE BELOW. PLEASE PLACE ON EACH PAGE OF THE SITE.



Lisa Neuberger

From: James Wilson <jwilson@cityofprineville.com>
Sent: Thursday, March 13, 2025 12:24 PM
To: Mitch Madden
Subject: SAR Truck Technology Needs

Motorola APX All Band Radio with diplexer and high gain VHF antennas, \$10,545
Ham Radio with antenna \$645
MDT – IPAD pro with GDS cradle, pass through and port emulation - \$2475
HPUE Kit for ATT First Net Cellular Data - \$1750
Star Link PRO Mobile While in Use - \$2500
PepWave Router Comissioned on VZW Network with 10 in 1 antenna \$3800

No console faceplates for equipment included, IPAD mounting with GDS Ram Arm flat plate mount provided for attachment to console supplied by others. No vehicle equipment installation charges quoted, but commissioning and IT setup included. No Power Distribution included; each item supplied with blunt cut power cabling to connect to power distribution by others.

Total: \$21,715

James Wilson | Public Safety IT Manager

1251 NE Elm St Prineville, OR 97754
Tel: 541.447.2374 | Mobile: 541-480-4532
Email: jwilson@cityofprineville.com



Where the Future Meets the Frontier

cityofprineville.com

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Quote #QO64051

Customer ID: 5852

Day Management Corp.
 Day Wireless Systems
 2240 Judson Street SE
 Salem OR 97302
 United States

Date 01/30/2025
 Terms NET 30
 Expires 03/01/2025
 Representative Cox, Todd R
 Direct Phone (541) 797-3085
 E-Mail tcx@daywireless.com
 Shop Phone (503) 581-2932
 Customer Contact Mitch Madden
 Contact Phone (541) 880-4258
 Project Name CCSO - 2025 Ford F350 XLT SAR

Bill To
Crook County Sheriff 308 North East 2nd Prineville OR 97754 United States

Ship To
Crook County Sheriff 308 North East 2nd Prineville OR 97754 United States

Quantity	Description	Rate	Amount
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	Crook County SO - 2025 Ford F350 XLT Search and Rescue ***Vehicle Power***		
1	BluePrint Ready- Ch27, ready for Smart Start timer, with 20 foot output wires & Dual Siren	\$850.00	\$850.00
1	Mounts the Ch8, Ch15, or Ch27 under the driver's seat or the front passenger's seat	\$0.00	\$0.00
1	Blue Sea 7851001 Sure Eject for 20A 120VAC Systems	\$581.61	\$581.61
1	Blue Sea 7823 Sure Eject Cover Plate White	\$53.24	\$53.24
	Front of Vehicle		
1	Trail Ready - FullGuard Front Bumper Included Features: Hidden winch mount - 16,500lbs, Standard 4"x10" bolt pattern Winch access cover door Recessed Light Mounts for one pair of 6" and one pair of 4" lights Clevis Shackle Mounts License plate mount Air inlets - especially for diesel cooling Black Mini-tex Powder coat finish *includes front proximity sensors	\$3,453.00	\$3,453.00
1	WARN ZEON Winch 14K lbs capacity - permanent mount in bumper Part#WAR110014	\$1,827.49	\$1,827.49
1	RIGID 360 Series 6" Round LED Off-Road Drive Beam White (Pair) Part#RIG36204	\$638.59	\$638.59
1	RIGID 360 Series 4" Round LED Off-Road Spot Beam White (Pair) Part#RIG36113	\$411.99	\$411.99
1	100 Watt Siren Speaker w/Bracket	\$225.00	\$225.00
2	MPOWER 4" STUD MNT SAE 18 LED(RBW) *Mount to push bumper	\$155.00	\$310.00
1	RIGID E-Series Pro 30" Spot/Flood Combo Part#RIG130313	\$1,132.99	\$1,132.99
1	RIGID - 2X2 D-SERIES PRO FLOOD SURFACE MOUNT BLACK 2 LIGHTS *45 degree angle off corners of front bumper	\$236.89	\$236.89
1	SoundOff Signal - nFORCE Front Facing Visor Light Red/Blue/White Part#ENFWB01H4J	\$1,159.54	\$1,159.54



Quantity	Description	Rate	Amount
Side of Vehicle			
4	SoundOff Undercover Inserts - White *mount in wheel wells as "rock lights" on with scene and solo steady burn	\$133.76	\$535.04
2	Intersector LED Under Mirror Light- Tri Color (RBW)	\$193.54	\$387.08
2	MPOWER 4" STUD MNT SAE 18 LED(RBW) *mount vertical to headache rack	\$280.00	\$560.00
1	RIGID - 2X2 D-SERIES PRO FLOOD SURFACE MOUNT BLACK 2 LIGHTS *mount to headache rack point out sideways	\$236.89	\$236.89
Rear of Vehicle			
1	Trail Ready - Rear Bumper Included Features: Light Openings for one pair of flush mount for Rigid D series or equivalent Corner step pockets Reverse Sensor Mounts or Block-offs Aluminum Diamond Tread Plate License plate mount Provisions for OEM License Plate Lights and Trailer Plug Black Mini-tex Powder coat finish	\$1,759.00	\$1,759.00
1	SoundOff Signal - 39" 6 Head Rear mPOWER Traffic Controller (R/B/A) Part#EMPTC01REH	\$980.40	\$980.40
1	D-Series Pro Flood FM/2 *mount flush in rear bumper	\$267.79	\$267.79
1	Misc Upfitting Supplies - 4 gauge wire and connector for winch in the rear bumper	\$150.00	\$150.00
1	Booster Cable Assembly 30FT Kit Complete With 4Ft Battery Harness (Harness for winch connection)	\$265.00	\$265.00
2	MPOWER 4" STUD MNT SAE 18 LED(RBW) *Mount to rear bumper with white scene	\$155.00	\$310.00
Roof of Vehicle			
2	0-960 MHz, 3/4" Brass Mt/NoConnector (2) Total radios - (1) APX and (1) YEASU FT-2800 *customer will provide antennas	\$29.95	\$59.90
1	TRIO FLATOUNT - STARLINK Mobile Flat High Performance Speedmount w/permanent mount hardware (White)	\$400.00	\$400.00
Rear Cargo Area			
1	ProTech Cab Guard Headache Rack	\$750.00	\$750.00
2	Molle Panel & Truck Bed Mounts Compatible with Quick Fist Clamps *to hold shovel and pulaski	\$58.99	\$117.98
1	Molle Panel - Go Rhino 5950020T XRS/SRM Accessory Gear Plate Kit * mount to headache rack to hold shovel and pulaski	\$89.99	\$89.99
1	B&W Gooseneck Hitch - Turnover Ball Part#BNWGNRK1123	\$699.00	\$699.00
1	Dee Zee Fuel Transfer Tank 40 GAL NARROW RECTANGLE 56IN X 9.6IN X 19IN Part#DZEDZ92556N	\$1,062.03	\$1,062.03
1	FILL-RITE 15 Gallon Per Minute Fuel Transfer Pump Part#FILFR1210H	\$495.99	\$495.99
Misc Exterior Equipment			
1	WARN WINCH - ZEON 10-S 10,000 LBS MULTI MOUNT WINCH KIT W/SPYDURA SYNTHETIC ROPE	\$2,013.00	\$2,013.00



Quote #QO64051

Customer ID: 5852

Quantity	Description	Rate	Amount
1	WARN Heavy Duty Recovery Kit - includes: snatch block, tree trunk protector, 3/4 inch D-shackle, 30 feet recovery strap, 10 feet choker chain, pair of gloves and gear bag.	\$642.39	\$642.39
1	Airlift - 23-C F250/F350 4WD LOAD LIFTER 5000 AIR SPRING KIT Part#57354	\$899.99	\$899.99
1	Airbag Compressor Kit Part#25980 ***Officer Area***	\$875.00	\$875.00
1	Tiger Tough Seat Cover - 2025 Ford F350 Front Buckets Tactical Part#T0511045	\$357.00	\$357.00
1	Tiger Tough Seat Cover - 2025 Ford F350 Rear Seat part#W0555062	\$347.00	\$347.00
1	TROY UNIVERSAL WIDE-BODY 25 SLOPED CONSOLE	\$638.40	\$638.40
1	2015 F-150 FLOORPLATE	\$0.00	\$0.00
1	FACEPLATE FOR XTL2500	\$0.00	\$0.00
1	FACEPLATE FOR Vertex - 2200 Dash Mount 2" Part# Troy FP-VX2200	\$0.00	\$0.00
1	18" LED gooseneck map light	\$94.00	\$94.00
1	Troy Products- Face Plate (SoundOff 500 Series Siren Conrtroller/Remote Mount)	\$0.00	\$0.00
1	DUAL CUP HOLDER	\$52.50	\$52.50
3	1" BLANK Filler Plate	\$0.00	\$0.00
1	Faceplate - USB And 12volt	\$21.25	\$21.25
2	12V POWER SOCKET WATER RESISTANT W/COVER	\$7.00	\$14.00
1	Type C+ USB 3.0 Fast Charger	\$22.74	\$22.74
1	6 Internal Lockable Lidded Storage Box	\$141.75	\$141.75
1	3000 Watt Inverter	\$679.63	\$679.63
2	Pelican 8060 Flashlight with Charging base	\$315.00	\$630.00
1	BulletPoint Mounting Solution - RubiGrid® 2023+ Ford Super Duty Dash Mount Phone + Device Holder	\$125.00	\$125.00
1	BulletPoint Mounting Solution - Universal Tablet Mount	\$125.00	\$125.00
1	Bulletpoint Metal 4-Hole AMPS Base Mount with 20mm (0.787 inches) Mounting Ball	\$15.00	\$15.00
	Shipping, Upfit Supplies and Labor		
1	Shipping	\$750.00	\$750.00
1	Misc Upfitting Supplies	\$400.00	\$400.00
1	2111 UPFITTING LABOR	\$9,800.00	\$9,800.00

Subtotal	\$38,650.08
Total	\$38,650.08



Quote #QO64051

Customer ID: 5852

LEGAL NAME OF PURCHASER

P.O. NUMBER

AUTHORIZED SIGNATURE

DATE

By approving this quotation, the customer is agreeing to purchase the items listed in the quote. The customer will be invoiced for the items as they arrive at a DWS facility and is expected to pay according to the terms of the quote or Net30. If the customer cancels any part of the order, the equipment must be picked up from the DWS facility. Normally stocked items may be returned for a 20% restocking fee, but non-stock items are not eligible for return and must be picked up and paid for in full at the DWS facility. Shipping and handling charges, as well as any applicable sales tax, may be included on the invoices. The terms of the order are subject to credit review. This quote is subject to review by management for completeness and accuracy, and prices are firm for 30 days unless otherwise stated. If paying by card the processing fee will be charged up to 3.5% of the transaction.

* Customers should reference the quotation number on any correspondence or purchase orders. *
* There may be a \$25 charge for insufficient funds and a 1.5% late fee may apply. *



Sales Quote

Page: 1

3925 Fairview Industrial Dr SE, Ste 150 Salem, OR 97302
 Phone: 503-393-3910 Fax: 503-393-7265

Quote Number: 51288
 Document Date: 1/14/2025
 Terms: Net 30
 Payment Method:

Sell To: Crook County Sheriff's Office
 Michael Ryan
 308 NE 2nd St.
 Prineville, OR 97754
 Phone: 541-447-6398

Ship To: Crook County Sheriff's Office
 Michael Ryan
 308 NE 2nd St.
 Prineville, OR 97754
 Phone:

Ship Via
 Tax Ident. Type Legal Entity

Customer ID 81137
 SalesPerson Quinten Pearson

Vehicle Information:

Item No.	Description	Quantity	Unit Price	Total Price
	2025 F350 SAR			
	Front End Equipment			
F230SCL	Misc, Buckstop Classic Bumper F-250/350	1	3,420.00	3,420.00
75920	Cole Hersee, Master Battery Disconnect	2	60.64	121.28
AA-DCSO-RAM-BAT-SW-B	Misc, Battery Shutoff Switch Bracket for Ram Pickup	2	34.95	69.90
UN0002	Patrol Power, 04-0108 Universal 19" Harness	1	798.40	798.40
36204	Rigid, 360 Series 6" Drive/Fog LED White w/White Backlight	1	619.99	619.99
212113	Rigid, D-Series Pro Flush Mount Flood, Pair	1	259.99	259.99
CEM16	Whelen Core WCX 16 Output Expansion Module	1	175.20	175.20
I2SMJ	Whelen, ION Duo LED Surface Mount - Red/Blue Grill Lights	2	128.85	257.70
AA-ION-90-BRKT	Autoaddit, 90Deg Ion Bracket	2	19.95	39.90
AACGRGRILLITEBRKT	Autoaddit, Speaker Grille Light Bracket	1	34.95	34.95
I2SMJ	Whelen, ION Duo LED Surface Mount - Red/Blue Side Bumper Lights	2	128.85	257.70
920314	Rigid, SR-Series Pro 20" Spot/Flood Combo	1	556.99	556.99
SA315P	Whelen Siren Speaker 100W	1	199.99	199.99
SAK1	Whelen, Speaker Bracket Universal	1		
SSFPOS	Whelen, Solid State HeadLight Flasher Universal	1	60.60	60.60
TSA/STC903-4	Superior, Jump PlugConnector w/ 4GA Pins - Gray	1	19.90	19.90
TSA/STC905	Superior, Dust Cover	1	7.20	7.20
AA-ODOT-IR-BRKR	Autoaddit, 4-Breaker Bracket	1	40.00	40.00
090-0150-0	Kussmaul, 150A Circuit Breaker, Waterproof	2	48.60	97.20
L	Labor Charges	17.5	140.00	2,450.00
	Side Equipment			
325PL-0002	Unity, Halogen 6" Spotlight Black (S04)	1	200.05	200.05
189	Unity, 189 Installation Kit	1	51.66	51.66
I2J	Whelen ION Duo Series Linear Red/Blue Blk Housing	2	128.85	257.70



Sales Quote

Page: 2

3925 Fairview Industrial Dr SE, Ste 150 Salem, OR 97302
 Phone: 503-393-3910 Fax: 503-393-7265

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 To: Michael Ryan
 308 NE 2nd St.
 Prineville, OR 97754
 Phone: 541-447-6398

Ship Crook County Sheriff's Office
 To: Michael Ryan
 308 NE 2nd St.
 Prineville, OR 97754
 Phone:

Ship Via
 Tax Ident. Type Legal Entity

Customer ID 81137
 SalesPerson Quinten Pearson

Vehicle Information:

Item No.	Description	Quantity	Unit Price	Total Price
	Side Window Lights			
LINSV2R	Whelen LINZ V-Series LED Red Under Surface Mount	1	185.40	185.40
LINSV2B	Whelen, LINZ V-Series LED Blue Under Surface Mount	1	185.40	185.40
VTX609B	Whelen Vertex Super-LED Omni Directional Lighthouse Blue Rear Side Bumper	1	87.99	87.99
VTX609R	Whelen, Vertex Super-LED Omni Directional Lighthouse Red Rear Side Bumper	1	87.99	87.99
L	Labor Charges	13	140.00	1,820.00
	Roof Equipment			
NMOKHFUD25	Radio, Coax Cable	5	35.64	178.20
AP-MMF-CCWGQSMARP3BL	Airgain Antenna Plus, MULTIMAX Antenna 2 LTE, WIFI (RP) and GPS	1	308.00	308.00
MMGSK	Seal Gaskets Fit Around 3/4 Mount Nut	1	5.76	5.76
470254	Wilsonlec, Drive Reach Fleet Cel Booster Kit	1	524.99	524.99
MRC	Rain Cap NMO Antenna Mounts	1	14.95	14.95
L	Labor Charges	1.5	140.00	210.00
	Drivers Compartment Equipment			
BW47UFX	Whelen, I-E XLP Series Lightbar, Ford F150, 2015-2019	1	2,254.00	2,254.00
52326BLK	40/20/40 SEAT COVERS FOR 2023 FORD F-250 BLACK	1	357.00	357.00
AA-MCSO-BA-2	Autoaddit, Custom Console	1		
425-6101	Jottodesk, Jotto, 4" Face Plate, Fits Whelen Cencom, Mpc-03, 295Sda/Ssa	1		
CCTL7	Whelen Core WCX 21 Push-Buttons & 4-Position Slide Control Head	1		
C399K5	Whelen, OBDII Canport Cable Kit Ford	1		
E-123	Misc, Relay 30A	2	9.95	19.90
AA-XTL-2500	Autoaddit, Face Plate Xtl Rem Hd	1		
MMSU-1	Mag Mic Magnetic Mic Kit	1	39.95	39.95
RPN-9009	RAPTOR Dual Position AR/40MM Rack Electric Locks	1	606.74	606.74
RPN1055	Misc, Magazine Holder Ar-15	1	14.95	14.95
AA-USB-R-CIG-1.5	Autoaddit, 1.5" 1 Usb 2Pwr	3	14.00	42.00



Sales Quote

Page: 3

3925 Fairview Industrial Dr SE, Ste 150 Salem, OR 97302
 Phone: 503-393-3910 Fax: 503-393-7265

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 308 NE 2nd St.
 Prineville, OR 97754
 Phone: 541-447-6398

Ship Crook County Sheriff's Office
 To: Michael Ryan
 308 NE 2nd St.
 Prineville, OR 97754
 Phone:

Ship Via Customer ID 81137
 Tax Ident. Type Legal Entity SalesPerson Quinten Pearson

Vehicle Information:

Item No.	Description	Quantity	Unit Price	Total Price
C-LPO	Havis, Lighter Plug Socket and Cap	1	7.50	7.50
USBR12V2	Dual 2.1A Output USB Charger w/LED and CAP	1	26.00	26.00
425-6048-TAB	Misc, .5" No Hole Filler Plate w/Holding Tab	1	18.50	18.50
425-6050	Jottodesk, Jotto, 1.5" Face Plate	1		
425-6033	Jottodesk, Dual Cup Holder	1	44.62	44.62
425-1485	Jottodesk, 4" Fp Mount Utility Pocket 2.75" Deep	1	57.36	57.36
C-ARM-102	Havis, Side Mount Armrest 2.75" Wide Pad	2	65.80	131.60
14.0553	Able 2, Triple Outlet Box	1	32.62	32.62
6404	Misc, Red LED Rocker - 1 for Rigid Back up lights & 1 for HI/LO Siren	2	17.95	35.90
20702	Strmlight, SI-20L LED Flash Light Nimh Dc Kit	1	160.48	160.48
75712	Streamlight, Stinger C4 LED Rechargeable Flashlight, 12V DC Charger - Black	1	136.69	136.69
AA-MCSO-8060	Autoaddit, Pelican 8060 Flashlight Mounting Bracket	1	17.50	17.50
C-HDM-204	Havis HD Telescoping Pole, Side Mount, Short Handle	1	161.00	161.00
C-HDM-401	Havis Heavy-Duty Stability Side Arm	1	55.30	55.30
C-MD-119	Havis, 11" Slide Out Locking Swing Arm w/ Low Profile Motion Device Adapter	1	256.90	256.90
C-KBM-202	Havis, Rugged Keyboard Mount and Adapter Combination	1	118.30	118.30
AA-KBM-DCSO	Autoaddit, Keyboard Adapter for Motorola	1	105.00	105.00
C-ADP-110	Havis, C-MD-100 Series to C-UMM Bracket Assembly	1	28.70	28.70
C-UMM-103	Havis, Universal Monitor Mount Assembly	1	82.60	82.60
C-MM-218	Havis, Monitor Adapter Plate Assembly	1	37.10	37.10
B00I8VVFVQ	It Misc, Cat5E 25' Black	1	29.95	29.95
AA-ZEBRA-520-PG	Misc, Zebra 520 Printer Mount for Pro-Gard Partition	1	35.00	35.00
60CREGCS	Whelen, 12 Diode Interior Light, 6" Round Surface Mount Split Red/White	1	154.80	154.80
L	Labor Charges	21	140.00	2,940.00
<hr/>				
Back End Equipment				
<hr/>				
C399	Whelen Cencom Core WCX Remote Siren & Control Center	1	1,079.00	1,079.00
CEM16	Whelen Core WCX 16 Output Expansion Module	1	175.20	175.20
CPI2500W	Misc, 2500W Inverter	1	299.95	299.95
CPIALCDG1	Misc, Remote Inverter On/Off Switch w/2 Quick Charge Ports	1	59.95	59.95
UL603CB-6	Misc, Pwr Strip 4Plug	1	34.95	34.95



Sales Quote

Page: 4

3925 Fairview Industrial Dr SE, Ste 150 Salem, OR 97302
 Phone: 503-393-3910 Fax: 503-393-7265

Quote Number: 51288
 Document Date: 1/14/2025
 Terms: Net 30
 Payment Method:

Sell To: Crook County Sheriff's Office
 Michael Ryan
 308 NE 2nd St.
 Prineville, OR 97754
 Phone: 541-447-6398

Ship To: Crook County Sheriff's Office
 Michael Ryan
 308 NE 2nd St.
 Prineville, OR 97754
 Phone:

Ship Via
 Tax Ident. Type Legal Entity

Customer ID 81137
 SalesPerson Quinten Pearson

Vehicle Information:

Item No.	Description	Quantity	Unit Price	Total Price
090-0150-0	Kussmaul, 150A Circuit Breaker, Waterproof	1	48.60	48.60
VTX609R	Whelen, Vertex Super-LED Omni Directional Lighthouse Red Reverse Housing	2	87.99	175.98
I3SMJA	Whelen, SURFACE MT TRIO ION R/B W/AMB Upper Rear Window	4	145.80	583.20
AA-ION-FLAT-BRKT	Autoaddit, Ionsm Flat Bracket	4	19.95	79.80
MCRNSR	Whelen, Micron Series, Surface Mount - Red	2	108.25	216.50
MCRNSB	Whelen, Micron Series, Surface Mount - Blue	2	108.25	216.50
202113	Rigid, D-Series Pro Driving/Flood Pair Black	1	229.99	229.99
E-123	Misc, Relay 30A - For Rigid Lights	1	9.95	9.95
XS3	Decked, Bed Drawer; 2000 Pound Load Capacity Full Bed Deck Unit 6'9" Bed	1	2,204.73	2,204.73
AD8WIDEX2	Keystone, Drawer Dividers - Wide Qty. 2	1	15.43	15.43
AD5-DTAN	Misc, Decked Lrg Tool Drawer - Tan	1	59.63	59.63
AD6-DTAN	Keystone, Decked Small Tool Drawer - Tan	1	49.35	49.35
L	Labor Charges	19	140.00	2,660.00
INSTALL	Install Materials	1	604.80	604.80
F	Shipping Charges	1	250.00	250.00

Amount Subject to Sales Tax 0
 Amount Exempt from Sales Tax 30,666.45

Subtotal: 30,666.45
 Total Sales Tax: 0.00

Total: 30,666.45 **Page 215**

P&RS

Crook County Sheriffs SAR Build
 2025 F250/350 - any difference w/ Chevy?

Item	Description	Qty	Price	Extended	Labor hrs	labor	
Buckstop front Winch bumper	F23Fstk	1	\$2,908.00	\$2,908.00	2	\$110.00	\$220.00
7" dual patter LED lights	Scope combo pair	1	\$598.00	\$598.00	0.5	\$110.00	\$55.00
4" single pattern LED lights	30W LED Cube pair	1	\$175.00	\$175.00	0.5	\$110.00	\$55.00
40" LED light bar	Single row	1	\$299.00	\$299.00	0.5	\$110.00	\$55.00
Cube LED back up lights	30W LED Cube pair	1	\$175.00	\$175.00	0.5	\$110.00	\$55.00
Buckstop Rear bumper	RF23	1	\$1,680.00	\$1,680.00	2	\$110.00	\$220.00
12000lb. Warn winch front	Zeon 12000	1	\$1,214.00	\$1,214.00	1	\$110.00	\$110.00
Rear cargo LED lights	10W work light pair	1	\$119.00	\$119.00	1	\$110.00	\$110.00
Side work LED lights	10W work light pair	1	\$119.00	\$119.00	1	\$110.00	\$110.00
Headache rack w/winch and Starlink	Custome made w/powder coat	1	\$4,500.00	\$4,500.00	12	\$110.00	\$1,320.00
4500lb winch for headache rack		1	\$210.00	\$210.00	1	\$110.00	\$110.00
Turn over Goose neck hitch	1123	1	\$597.14	\$597.14	6	\$110.00	\$660.00
Skld plates	N/A as of 1/6/25			\$0.00	3	\$110.00	\$330.00
Amp Research running boards		1	\$1,385.99	\$1,385.99	4	\$110.00	\$440.00
Inverter	Red Arc R-12-1000RS-NA	1	\$490.00	\$490.00	1	\$110.00	\$110.00
Inverter Remote	Red Arc REMOTE-RS	1	\$45.00	\$45.00	1	\$110.00	\$110.00
Lithiom charger	AC-DC 30amp	1	\$310.25	\$310.25	2	\$110.00	\$220.00
E360 battery	Lithiom 240ah	1	\$2,081.00	\$2,081.00	1	\$110.00	\$110.00
Dc to Dc battery charger	Victron ORI121217040	1	\$328.10	\$328.10	1	\$110.00	\$110.00
Battery monitor	E360 w/shunt Expion360	1	\$223.47	\$223.47	1	\$110.00	\$110.00
Start Battery charger	Norco GENIUS10	1	\$99.95	\$99.95	1	\$110.00	\$110.00
Garmin Tread Gps	Tread XL Overland 10'	1	\$1,499.99	\$1,499.99		\$110.00	\$0.00
Garmin Tread mount	Tread XL Dock	1	\$469.99	\$469.99	1	\$110.00	\$110.00
Switch Pros switch pannle	8 Switch	1	\$649.00	\$649.00	1	\$110.00	\$110.00
In Bed tool box and Fuel tank	Dee Zee box and tank	1	\$1,806.00	\$1,806.00	2	\$110.00	\$220.00
Fuel tank pump	Fill Rite 1204H	1	\$510.00	\$510.00	2	\$110.00	\$220.00
Remote wiring front and rear for Jump start/winch		1	\$450.00	\$450.00	4	\$110.00	\$440.00
Brite Litz flasher	ZF-F150-2024	1	\$449.99	\$449.99	1	\$110.00	\$110.00
Rock lights		6	\$21.00	\$126.00	3	\$110.00	\$330.00
Recovery kit		1	\$499.00	\$499.00		\$110.00	\$0.00
Molle Pannles in bed sides	Adictive Dessert	2	\$499.95	\$999.90	1	\$110.00	\$110.00
Shovel and mount		1	\$149.95	\$149.95	1	\$110.00	\$110.00
Axe mount		1	\$84.95	\$84.95	1	\$110.00	\$110.00
LEO Items				\$0.00		\$110.00	\$0.00
Remote Spot light	Remote light/controler/mount	1	\$642.55	\$642.55	3	\$110.00	\$330.00
2x4 r/b/w led		2	\$163.10	\$326.20	2	\$110.00	\$220.00
1x4 r/b/w		6	\$120.00	\$720.00	4	\$110.00	\$440.00
Whelen controler		1	\$1,210.00	\$1,210.00	6	\$110.00	\$660.00
Siren		1	\$205.00	\$205.00	2	\$110.00	\$220.00
Center consoule	Havis console/comp mount/keyboard mount.	1	\$2,215.00	\$2,215.00	4	\$110.00	\$440.00
Star link mini				\$0.00	2	\$110.00	\$220.00
Radio antenas		2	\$69.00	\$138.00	2	\$110.00	\$220.00
Misc cabling		1	\$400.00	\$400.00	6	\$110.00	\$660.00
Misc.				\$0.00			
Interior dome lights		2	\$42.00	\$84.00	4	\$110.00	\$440.00
totals			\$29,714.37	\$31,193.42	95		\$10,450.00
Grand Total							\$41,643.42

Not included in this quote are LEO specific electronics ie. Radios and computer system.
 To start this project we will require Payment for parts and supplies up front.

Lisa Neuberger

From: info@ripq.net
Sent: Thursday, January 9, 2025 12:29 PM
To: Mitch Madden
Subject: Re: New CCSO Search & Rescue truck

Hey Mitch,

Price for reflective is listed below.

\$688.67 (search and rescue on bedrail)
\$662.24

Thanks,
Matt

From: Mitch Madden <mitch.madden@crookcountysheriff.org>
Sent: Thursday, January 9, 2025 12:17 PM
To: info@ripq.net <info@ripq.net>
Subject: Re: New CCSO Search & Rescue truck

Okay sounds good....if you could make it reflective that would be great! I would also like to have "Search and Rescue on the tailgate.

Lieutenant Mitch Madden
Crook County Sheriff's Office
Patrol Division



From: info@ripq.net <info@ripq.net>
Sent: Thursday, January 9, 2025 12:16 PM
To: Mitch Madden <mitch.madden@crookcountysheriff.org>
Subject: Re: New CCSO Search & Rescue truck

Hey Mitch,

The layout with the search and rescue on the bed rail runs \$482.67 and the one with it on the front fender is \$456.75. If you want to add info to the tailgate you're usually right around \$75-\$100. This quote is for our standard high-performance vinyl. Let me know if this needs to be reflective and I will re-quote it.

Thanks,
Matt

From: Mitch Madden <mitch.madden@crookcountysheriff.org>
Sent: Monday, January 6, 2025 3:29 PM
To: info@ripq.net <info@ripq.net>
Subject: Re: New CCSO Search & Rescue truck

Matt,

They look great. I am sending it out to our SAR members to vote on what they would like. Are you able to provide me with a rough estimate as to how much this will be?

Lieutenant Mitch Madden
Crook County Sheriff's Office
Patrol Division



From: info@ripq.net <info@ripq.net>
Sent: Friday, January 3, 2025 10:27 AM
To: Mitch Madden <mitch.madden@crookcountysheriff.org>
Subject: Re: New CCSO Search & Rescue truck

Hey Mitch,

Sorry for the delay in getting this over to you. Attached are a couple of mockups for the F350. I did one with the search and rescue on the front fender and one on the bed, along with the search and rescue logo having a white background compared to a black background. Let me know if any of these were what you were wanting.

Thanks,
Matt

From: Mitch Madden <mitch.madden@crookcountysheriff.org>
Sent: Wednesday, December 18, 2024 6:26 AM
To: info@ripq.net <info@ripq.net>
Subject: Re: New CCSO Search & Rescue truck

Ford F350

**Lieutenant Mitch Madden
Crook County Sheriff's Office
Patrol Division**



From: info@ripq.net <info@ripq.net>
Sent: Tuesday, December 17, 2024 2:54 PM
To: Mitch Madden <mitch.madden@crookcountysheriff.org>
Subject: Re: New CCSO Search & Rescue truck

Hey Mitch,

I can do that, what make, and model is the truck?

Thanks,

Matt

From: Mitch Madden <mitch.madden@crookcountysheriff.org>
Sent: Monday, December 16, 2024 3:23 PM
To: info@ripq.net <info@ripq.net>
Subject: New CCSO Search & Rescue truck

Matt,

I am working on getting Search & Rescue a new truck. I want to use our new graphics package that you have with a couple of changes. Rather than having our shoulder patch on the front fender, just in front of the front driver and passenger doors, I would like to replace it with the Search & Rescue patch (see attached). Also, on the front fender up high and on the tailgate, I would like it to say **Search and Rescue**.

If you wouldn't mind working up a quote for me that would be awesome!

Thank you!

**Lieutenant Mitch Madden
Crook County Sheriff's Office
Patrol Division**



**PUBLIC NOTICE
NOTICE OF PUBLIC COMMENT PERIOD**

Crook County hereby gives notice that it intends to expend funds in accordance with Title III of P.L. 106-393, Secure Rural Schools and Self Determination Act, as required under Section 302 (5)(b) of the same reauthorized.

The county intends to expend up to \$115,000 in federal funds for the purpose of purchasing and upfitting a one-ton pickup to be used for emergency response on public lands.

Current vehicles available for Crook County Search and Rescue are aging and high mileage, leading to increased maintenance costs, risk of failure, and operational downtime. A one-ton truck will significantly improve the efficiency, safety, and success of CCSO SAR missions while ensuring personnel and equipment reach those in need without unnecessary delay.

The one-ton truck will enhance our response capabilities specifically to search and rescue missions, wildfires, flooding, other natural disasters, and medical emergencies and effectively provide a vital resource to mitigate the risk of human injury/death or damage to property on authorized federal land.

Public comments regarding this project are requested and may be submitted in writing to County Commissioner Board Chair Brian Barney, 300 NE Third St., Prineville, OR 97754 by Friday, May 16, 2025, at 5pm Pacific Time.

AGENDA ITEM REQUEST



Date:

3/18/2025

Meeting date desired:

3/26

Subject:

Recommendation for Community Health Advisory Council Appointments

Background and policy implications:

The Community Health Advisory Council (CHAC) is a legislatively mandated advisory body to the Crook County Board of Commissioners regarding behavioral and public health issues.

Budget/fiscal impacts:

None

Requested by:

Katie Plumb, Health & Human Services Director
kplumb@crookpublichealthor.gov 541-447-5165

Presenters:

Katie Plumb, Health & Human Services Director

Legal review (only if requested):

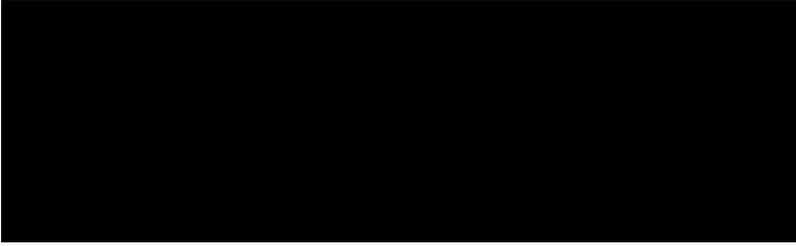
Elected official sponsor (if applicable):

GENERAL APPLICATION TO SERVE ON A CROOK COUNTY COURT-APPOINTED BOARD OR COMMITTEE

Position applied for:

Name:

Address:
Phone Number:
Email:



Please list any relevant experience you may have that would make you effective in the position:

I have lived in this community my entire life and have over 20 years of experience in healthcare. My deep connection to this area, combined with my extensive background in the field, allows me to understand and address the unique needs of our community effectively.

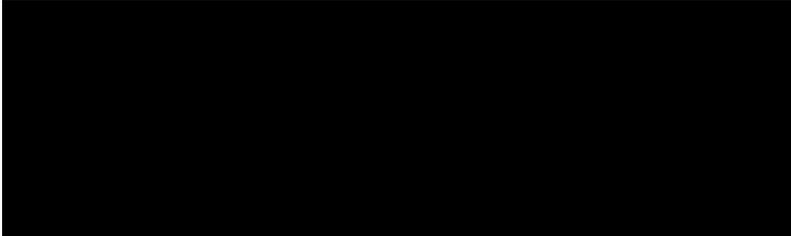
Why do you wish to serve in this position?

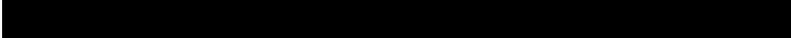
I want to serve on this committee because I am deeply committed to the well-being of our community. I understand the challenges we face and see opportunities to make a meaningful impact. I believe my experience and dedication can contribute to positive changes that benefit everyone.

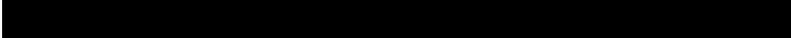
GENERAL APPLICATION TO SERVE ON A CROOK COUNTY COURT-APPOINTED BOARD OR COMMITTEE

Position applied for:

Name:

Address: 

Phone Number: 

Email: 

Please list any relevant experience you may have that would make you effective in the position:

Historically the Sheriff's Office has always been represented on this committee and we deal with the same people and information.

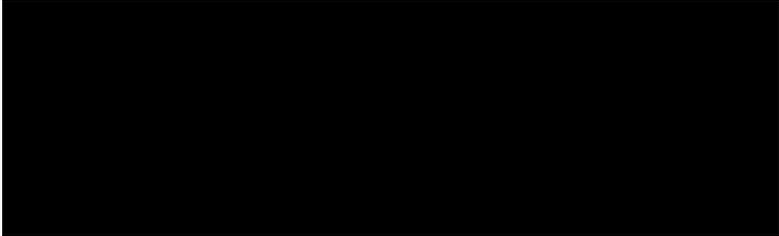
Why do you wish to serve in this position?

GENERAL APPLICATION TO SERVE ON A CROOK COUNTY COURT-APPOINTED BOARD OR COMMITTEE

Position applied for:

Name:

Address:
Phone Number:
Email:



Please list any relevant experience you may have that would make you effective in the position:

I am currently the Director of the Crook County Juvenile Department and past member of the CHAC Board. My department works closely with community partners, including Best Care, the current contracted mental health provider. I have the unique position to speak on matters related to youth in the community and the needs and barriers they and their families face when accessing support through this system. Justice involved youth are more likely to be involved in multiple systems and require a higher level of care to address their risk factors.

Why do you wish to serve in this position?

Advocate and support systems that our youth and families access for mental health needs. Help alleviate any barriers and build resources for youth and their families in Crook County.

GENERAL APPLICATION TO SERVE ON A CROOK COUNTY COURT-APPOINTED BOARD OR COMMITTEE

Position applied for: Board Member of the Community Health Advisory

Name: Kimberli Munn

Address:
Phone Number:
Email:

Please list any relevant experience you may have that would make you effective in the position:

Current Chief Nursing Officer at St Charles over Prineville and Madras. I have been in nursing for many years and recieved my Doctorate in Nursing Practice and Leadership in 2023. I have worked at critical access hospitals and feel it is important to work with the community to provide the best care for the patient in the community.

Why do you wish to serve in this position?

I am looking to be involved in the Crook County community and be a partner on the community advisory board to work through challenges and provide opportunity to seek healthcare in the local community. As a representative of St Charles and the local Prineville hospital, I hope to bring my nursing expertise to assist in collaborating with other agencies to provide high quality care for our community.

AGENDA ITEM REQUEST



Date:

3/19/2025

Meeting date desired:

3/26, 4/2

Subject:

Community Mental Health Provider Contract 2025 Amendment with PacificSource

Background and policy implications:

Amendment for FY26 for Crook County Community Mental Health Provider, BestCare

Budget/fiscal impacts:

Minimal to BestCare

Requested by:

Katie Plumb, Health & Human Services Director
kplumb@crookpublichealthor.gov 541-447-5165

Presenters:

Rick Treleaven, BestCare CEO (if requested)
Katie Plumb, Health & Human Services Director

Legal review (only if requested):

Elected official sponsor (if applicable):



**2025 AMENDMENT
to the
PARTICIPATING PROVIDER AGREEMENT**

Effective January 1, 2025, the Participating Provider Agreement (the “Agreement”) between PacificSource Community Solutions (“Health Plan”) and Central Oregon Community Mental Health Programs (“CMHPs” or “Provider”) is amended to include the following:

1. New Attachments G and H.
2. New Attachment – Wraparound Addendum
3. Inclusion of **Oregon Health Plan (Oregon Health Authority) Contract Exhibit.**

Except for the changes described herein, the Participating Provider Agreement, and all other Exhibits, remain unchanged.

IN WITNESS WHEREOF, the Parties have entered into this Agreement as of the date first set forth above.

PACIFICSOURCE COMMUNITY SOLUTIONS

DESCHUTES COUNTY HEALTH SERVICES

By: _____
PETER MCGARRY

By: _____
ANTHONY DEBONE, CHAIR

PATTI ADAIR, VICE CHAIR

PHIL CHANG, COMMISSIONER

Title: VP PROVIDER NETWORK

Title: BOARD OF DESCHUTES COUNTY COMMISSIONERS

Date: _____

Date: _____

Address: PO Box 7469
Bend, OR 97701

Address: 2577 NE Courtney Drive
Bend, OR 97701

**JEFFERSON COUNTY HEALTH SERVICES
BOARD OF COUNTY COMMISSIONERS**

**JEFFERSON COUNTY HEALTH SERVICES
BOARD OF COUNTY COMMISSIONERS**

By: _____

By: _____

Name: WAYNE FORDING

Name: KELLY SIMMELINK

Title: COMMISSIONER

Title: COMMISSIONER

Date: _____

Date: _____

**JEFFERSON COUNTY HEALTH SERVICES
BOARD OF COUNTY COMMISSIONERS**

By: _____

Name: MARK WUNSCH

Title: COMMISSIONER

Date: _____

PACIFICSOURCE COMMUNITY SOLUTIONS

By: _____

Name: PETER MCGARRY

Title: VP PROVIDER NETWORK

Date: _____

**CROOK COUNTY HEALTH SERVICES
BOARD OF COUNTY COMMISIONERS**

By: _____

Name: SETH CRAWFORD

Title: COUNTY COMMISSIONER

Date: _____

**CROOK COUNTY HEALTH SERVICES
BOARD OF COUNTY COMMISIONERS**

By: _____

Name: SUSAN HERMRECK

Title: COUNTY COMMISSIONER

Date: _____

**CROOK COUNTY HEALTH SERVICES
BOARD OF COUNTY COMMISIONERS**

By: _____

Name: BRIAN BARNEY

Title: COUNTY COMMISSIONER

Date: _____

PACIFICSOURCE COMMUNITY SOLUTIONS

By: _____

Name: PETER MCGARRY

Title: VP PROVIDER NETWORK

Date: _____

ATTACHMENT G

RISK MODEL

1.0 RISK MODEL.

The 2025 Risk model agreed upon by Health Plan, various primary care providers of St. Charles Medical Group, Mosaic Medical Group, Praxis Medical Group, COIPA, and the Central Oregon Community Mental Health Programs (“CMHP(s)”) shall contain the following:

- (A) A construct involving two (2) main Coordinated Care Organization (CCO) territories (Central Oregon CCO and Columbia Gorge CCO) and settlements within each CCO for OHP Members, as well as the potential for settlement impacts for CMHPs should CMHPs provide services to OHP Members from the Lane, Marion/Polk, or Portland area CCOs. In the Central Oregon CCO, the separate Health Care Budget (HCB) settlements shall be for those OHP Members who are assigned to primary care providers of (i) St. Charles Medical Group (SCMG) combined with the primary care providers of Mosaic Medical Group (Mosaic), (ii) COIPA, and (iii) Praxis Medical Group. In the Central Oregon CCO, there are some OHP Members who are assigned to primary care providers other than SCMG, Mosaic Medical Group, COIPA, and Praxis, for whom there may be no HCB, and/or no settlement involving CMHPs.
- (B) A Hospital Capitation Payment to St. Charles Health System (SCHS) for certain hospital services in the Central Oregon CCO as a component of the separate HCBs, and for which there is a Hospital Capitation Withhold (HCW) which shall be settled for SCMG/Mosaic and SCHS.
- (C) Capitated payment for primary care providers of SCMG, Mosaic, COIPA, and Praxis Medical Group for certain primary care services provided to any assigned OHP Members from any CCO, for which there will be no withhold and no independent settlement.
- (D) Fee-for-service payment for all other professional services provided by SCMG, Mosaic, COIPA, and Praxis Medical Group for any CCO members not designated as capitated primary care services per (C) above.
- (E) Capitated and fee-for-service payment to the CMHPs for services provided as detailed in Attachment H. Fee-for-service payments shall have a Claims Risk Withhold.
- (F) Patient-Centered Primary Care Home (PCPCH) and Behavioral Health Integration (BHI) per member per month payments for which primary care providers may qualify.
- (G) Payment allocations for (B), (C), (D), (E), and (F) above, and separate HCB settlements for health care expenses to determine Claims Risk Withhold and Surplus returns for SCMG, Mosaic, COIPA, Praxis Medical Group, other providers, Community Mental Health Programs (CMHPs) and Health Plan.

- (H) Separate risk models which feature Revenue and Expenses for physical health, behavioral health/Substance Abuse Disorder (SUD), Alcohol/Drug – Residential, and Behavioral Health – Residential services under OHP, paid by the state of Oregon to Health Plan as a global capitation payment, and not otherwise designated as revenue contingent on innovation grants, and the exclusion of Revenue and Expenses in the following OHP categories:
- “Dental Care” premium allocation and expenses.
 - “Non-Emergent Medical Transportation” premium allocation and expenses.
 - Payments to Central Oregon Health Council (COHC), taxes, adjustments, and premium transfers.

If there are significant fluctuations (+/-10%) in the revenue allocations/adjustments for Dental, NEMT, or taxes/adjustments/premium transfers, Health Plan will discuss such fluctuations with CMHPs as soon as possible to gain a mutual understanding of the fluctuation, and whether it was due to membership fluctuation by benefit category, or some other cause.

- (I) Contract terms that are consistent with the Joint Management Agreement (JMA) and JMA budget signed between Health Plan and the COHC which specifies the rules, duties, obligation, limitations on Health Plan margin, “Health Services” allocations, and other obligations and expenses for Health Plan as a CCO for Central Oregon.
- (J) Utilization and Process Metrics which specify the return of any HCW, and metrics which specify the return of part of the Surplus and Claims Risk Withhold which may result from health care costs measured against any HCB.

2.0 CAPITATION.

2.1 Hospital Capitation Rate (HCR) paid to SCHS: The HCR shall be **negotiated as a variable** per member, per month (PMPM) for OHP members with physical health benefits and will fluctuate with membership fluctuations in each Rate Category, consistent with the revenue components listed in Section 1,H above. The HCR and the resulting Hospital Capitation Payment to SCHS may vary as Estimated Earned Net Premium Revenue payments from the state of Oregon to Health Plan increase or decrease, and is a weighted average of the following Central Oregon CCO membership in various benefit categories (which will change each month with membership) and PMPM Capitation Rates specific to each Rate Category as indicated below:

Rate Category		
Aid to Blind/Disabled & OAA with Medicare		
Aid to Blind/Disabled & OAA without Medicare		
CAF Children		
ACA Ages 19-44		
ACA Ages 45-54		
ACA Ages 55-64		
PLM, TANF and CHIP Children age < 1		

2.2

PLM, TANF and CHIP Children age 1-5		
PLM, TANF and CHIP Children age 6-18		
Poverty Level Medical Adults (includes pregnancy)		
TANF (Adults only)		
BCCP		

2.2 Hospital Capitation Withhold (HCW): The Hospital Capitation Payment will have an eight percent (8%) Hospital Capitation Withhold.

2.3 Hospital Capitation Services: The following hospital services provided to Central Oregon CCO OHP members will be reimbursed via the Hospital Capitation Payment paid to SCHS for services provided at St. Charles Medical Center – Bend, St. Charles Medical Center – Redmond, St. Charles Medical Center – Prineville, and St. Charles Medical Center – Madras:

- Hospital Inpatient Services, including swing beds and rehabilitation.
- Hospital Outpatient Services, including therapies.
- Home Health/Hospice Services billed by St. Charles Medical Center or its owned entities.

In the event of a significant shift in central Oregon community patterns-of-care that increase or decrease by more than five percent (5%) for inpatient care, outpatient surgery, outpatient care, or the proportion of hospital care provided by out-of-area providers for any twelve-month period compared to a prior twelve-month period, the hospital capitation rate may, upon mutual agreement by SCMG, Mosaic, SCHS, COIPA, CMHPs, and Health Plan, be adjusted to account for such shifts in community patterns-of-care.

Both parties acknowledge the Hospital Capitation Payment is not intended to include reimbursement for behavioral health services funded via behavioral health/SUD Residential or other OHP revenue. In the event of a duplicate payment to SCHS for such services paid under the Hospital Capitation Payment, Health Plan will present such information to all risk model entities to adjust for such duplicate payment.

2.4 Other Hospital Services: The following hospital services provided to Central Oregon CCO OHP members will be reimbursed via methods other than the Hospital Capitation Payment:

- Professional Services billed by SCHS professional and hospital-based providers and billed on a CMS 1500 form or UB-04 or other form, which, unless covered under a separate agreement.
- Services provided by and billed under St. Charles Medical Group and St. Charles Family Care.
- Services provided by and billed under Sageview Behavioral Health.

- Inpatient and outpatient Behavioral Health/SUD, Alcohol/Drug – Residential, or Behavioral Health – Residential services funded via OHP’s Behavioral Health/SUD, Alcohol/Drug - Residential or Behavioral Health – Residential revenue.
- Inpatient and outpatient Dental Services funded as the Oregon Health Plan and OHA’s Dental revenue via dental care providers and Dental Care Organizations (DCOs).

2.5 Primary Care Capitation Rate. For services provided by SCMG, Mosaic Medical, COIPA, and Praxis Medical Group who is providing certain primary care services for SCMG, Mosaic, COIPA, and Praxis Medical Group-assigned OHP Members, reimbursement will be made on or around the 15th of every month and shall be negotiated as a variable per member per month.

This Primary Care Capitation rate will be made as a per member per month amount for any Federally Qualified Health Centers or Rural Health Centers, upon identification as such by Health Plan.

This Primary Care Capitation Rate will be applied to the following PCP Adjustment Factors attributed to the individual rate categories, which are:

Rate Category	
Aid to Blind/Disabled & OAA with Medicare	
Aid to Blind/Disabled & OAA without Medicare	
CAF Children	
ACA Ages 19-44	
ACA Ages 45-54	
ACA Ages 55-64	
PLM, TANF and CHIP Children age < 1	
PLM, TANF and CHIP Children age 1-5	
PLM, TANF and CHIP Children age 6-18	
Poverty Level Medical Adults (includes pregnancy)	
TANF (Adults only)	
BCCP	

Primary care providers shall submit a claim to Health Plan for every service provided, including capitated primary care services.

2.6 Covered Services Paid By Primary Care Capitation Rate.

This Primary Care Capitation Rate, multiplied by the PCP Adjustment Factors, will be considered payment in full for the following CPT code services which are provided by primary care providers for their assigned OHP Members:

Services	CPT Codes
Office Visits	99202-99205, 99211-99215, 99241-99245
Home Services	99341-99345, 99347-99350
Other Office Services	92551, 92552, 93000, 93005, 93010, 93790, 95115-95134, 99000-99002, 99050, 99051, 99053,

	99056, 99058, 99070, 99080, 99366-99368, 99429, 99441-99443
Minor Surgical Services	10060, 10061, 10080, 10120, 10140, 10160, 11720, 11721, 11740, 16000, 16020, 17110, 17111, 20550, 20600, 20605, 20610, 30300, 36415, 45300, 45303, 46600, 46604, 51701, 54050, 54055, 54056, 56501, 65205, 65220, 69200, 69210

3.0 COMPENSATION – ALL OTHER PROFESSIONAL SERVICES.

For non-capitated primary care services and all specialty/ancillary services provided to OHP Members irrespective of primary care provider assignment, SCMG, Mosaic, COIPA, and Praxis Medical Group shall be compensated based on Resource Based Relative Value Scale (“RBRVS”) conversion factors or a percentage of the current OHP fee schedule. Payment will be less an established Claims Risk Withhold. On an annual basis, this Claims Risk Withhold will be returned in whole, in part, or not returned, based upon (a) the comparison of paid and incurred claims expenses and other costs, to separate HCBs in Sections 7 of this Exhibit B as well as the performance of quality metrics in Section 7.6, or (b) per the contract of the OHP Member’s primary care provider, if other than SCMG, Mosaic, COIPA, or Praxis Medical Group.

3.1 Medical Fee For Service.

SERVICE/PROCEDURE	MAXIMUM ALLOWABLE	CLAIMS RISK WITHHOLD
Services listed in the CMS Physicians Fee Schedule: OHA GPCI Adjusted RVUs for services	conversion factor ^{1, 2, 3}	8%
Labor and Delivery: CPT Codes 59400-59622	conversion factor ^{1, 2, 3}	8%
Laboratory: Services classified by CMS using OHP Medical-Dental Fee Schedule	% of OHP Allowable ^{1, 3}	8%
Anesthesia: Services classified in the American Society of Anesthesiologists Relative Value Guide	per unit ASA Conversion Factor ⁴	8%
Durable Medical Equipment, Prosthetics, Orthotics and Supplies: Services listed in the OHP Medical-Dental Fee Schedule	% of OHP Allowable ^{1, 3}	8%
Injectables, Vaccines, Immunizations: Services listed in the OHP Medical-Dental Fee Schedule	% of OHP Allowable ^{1, 3}	8%
Services and procedures without an OHP Allowable		8%

Note: Payment will be based upon the lesser of the billed amount or Health Plan negotiated rates in effect at the time the service or supplies are rendered or provided as specified above.

1. Updates to the schedules noted above shall be updated in accordance with OHP.
2. Facility and non-facility RVUs shall be used and determined by the setting in which the service occurs.
3. Health Plan will reimburse based on the rates published as of the date of adjudication.

4. ASA Basic Unit Value and annual updates as defined by the American Society of Anesthesiologists Relative Value Guide. Time units shall be based on fifteen (15) minute increments.

3.2 Patient Centered Primary Care Home (PCPCH) Program and Behavioral Health Integration.

Primary care providers may opt into Health Plan's Base or Program Participation PCPCH Program.

4.0 ALTERNATIVE PAYMENT MODELS.

4.1 Pediatric Hospitalist Program.

SCHS shall be paid per OHP Member, per month, for OHP Members assigned to SCMG, Mosaic, COIPA, and Praxis Medical Group's primary care providers in Central Oregon, to support a Pediatric Hospitalist Program (the "Program"). This amount will be an expense against separate HCBs to support the costs of the Program. Program revenue and costs, including FTE costs, will be reported showing any deficit/surplus. SCHS will provide, no less than quarterly, the accounting for the Program revenue and costs as described above to Health Plan.

4.2 Provider Incentives for Enhanced Access, Quality Improvement and PCPCH Certification.

SCMG, Mosaic, COIPA, and Praxis Medical Group shall be paid per OHP Member, per month, for OHP Members assigned to SCMG, Mosaic, COIPA, and Praxis Medical Group. This amount will be an expense against their respective HCBs.

4.3 Deschutes Stabilization Center.

Deschutes County shall be paid ninety-three cents (\$0.93) per OHP Member, per month, for OHP Members assigned to SCMG, Mosaic, COIPA, and Praxis Medical Group primary care providers in Central Oregon, to support a Deschutes Stabilization Center. This amount will be an expense toward HCBs.

5.0 PREMIUM ALLOCATION.

Health Plan and CMHPs have established the following allocation of premium in order to implement the compensation and risk incentive structure:

5.1 Definitions. Estimated Earned Net Premium Revenue. Estimated Earned Net Premium Revenue shall consist of those global capitation payments (including adjustments and reconciliations with the state of Oregon) received by Health Plan from the State of Oregon for OHP Members assigned to SCMG's/Mosaic's, COIPA's, and Praxis Medical Group's primary care providers in the Central Oregon CCO for health services under OHP, less premium allocations and/or payments for services in Section 1,H, which include: Dental Care premium allocation and claims paid to DCOs, Non-Emergent Medical Transportation premium allocation and claims paid to NEMT vendors, payments to COHC per the agreement with the COHC, taxes, adjustments, premium transfers, innovation grant revenue, OHA-required Hepatitis C reconciliations with OHA as necessary, and any portion of QIM bonus or QIM withhold retained per agreement with the COHC.

5.2 Allocation of Estimated Earned Net Premium Revenue.

After the application of any QDP/GME/MCO/Provider taxes, ACA taxes, OHA-required qualified directed pass-through payments, Health Plan Income Taxes for Medicaid, a payment to fund the COHC in the amount of one percent (1%) of gross premium (not counting pass-through funds), premium transfers for Dual Eligible Medicare premium and excluding: Dental Care premium allocation and claims paid to DCOs, Non-Emergent Medical Transportation premium allocation and claims paid to NEMT vendors, innovation grant revenue, OHA-required Hepatitis C reconciliation adjustments with the OHA/state of Oregon as necessary, and QIM withhold retained per agreement with the COHC, the remaining Estimated Earned Net Premium Revenue will be allocated as follows:

- 5.2.1 Administration. Eight and sixty hundredths' percent (8.60%) of the remaining Estimated Earned Net Premium Revenue shall be allocated to Health Plan for administration.
- 5.2.2 Amounts Allocated to the primary care provider HCB. Ninety-one and forty hundredths' percent (91.40%) of the remaining Estimated Earned Net Premium Revenue shall be allocated to the separate HCBs of SCMG/Mosaic, COIPA, and Praxis Medical Group.

6.0 ALLOCATIONS AND DISBURSEMENT

6.1 Computation of Budget Expenses.

For OHP Members assigned separately to primary care providers of SCMG/Mosaic, COIPA, and Praxis Medical Group, all claims expenses (including Claims Risk Withhold), PMPM fees (including credentialing and any CPC+ expenses), reinsurance/stop loss premium expenses (less recoveries), Pharmacy Expenses (less rebates), Hospital Capitation Payments (including HCW), PCP Capitation Expense, subrogation adjustments, premium/MCO taxes, coinsurance expenses, out-of-area expenses, ancillary expenses, behavioral health/Substance Abuse Disorder (SUD) expenses paid to CMHPs, SCHS and other panel providers, Alcohol/Drug Residential expenses, Behavioral Health – Residential expenses, Health Services and other expenses iterated in the Joint Management Agreement (JMA) and JMA budget between Health Plan and the COHC shall be charged to the separate HCBs based on the day services were actually rendered with the exception of Late Claims, as defined in Section 6.2 below, which shall be charged to the next year's applicable budget.

6.2 Disposition of Late Claims.

Late Claims are those claims received, processed, and paid later than four months (120 days) after the close of the contract period. Late Claims will be attributed to the next year's applicable budget.

7.0 SETTLEMENT PARAMETERS.

7.1 Settlement Parameters for OHP Members.

The following settlement parameters for this Section 7 are intended to approximate financial terms for OHP Members assigned to SCMG/Mosaic's, COIPA's, and Praxis Medical Group's primary care providers. CMHP's role in settlements shall be consistent with the settlement terms of SCMG/Mosaic, COIPA, and Praxis Medical Group, should such settlement terms differ from the terms and percentages otherwise indicated in this Section 7. CMHPs understand and agree to be subject to the settlement terms other primary care provider agreements when CMHPs provide services for OHP Members assigned to non-SCMG/Mosaic, non-COIPA, and non-Praxis Medical Group entities.

7.2 Time Period.

Annual Claims Risk Withhold and HCW settlement reports will occur for the 2025 calendar year four months (120 days) after the close of the contract period ending December 31st. Any charges/credits to the applicable budgets that have occurred since the settlement of the previous contract period are accounted for in the settlement of the current period.

7.3 Claims Risk Withhold Settlement Summary.

Health Plan shall be responsible for computing, documenting, and reporting an annual Claims Risk Withhold settlement summary. This report shall be submitted approximately five months (151 days) after year-end. In the event of a dispute regarding the accuracy and completeness of the data reported by Health Plan, Health Plan agrees to an audit of the data by an independent third party mutually agreed upon between Health Plan and providers, which shall be at the sole cost and expense of providers.

7.4 Settlement Sequence - HCW.

The HCW will be settled consistent with the terms of the agreements between Health Plan and SCHS, SCMG, and Mosaic, which are the only entities sharing in the HCW.

7.5 Settlement Sequence – HCBs.

After completion of the HCW settlements, HCBs shall be settled per the agreement between Health Plan and SCMG, Mosaic, COIPA, and Praxis Medical Group, of which the CMHPs may be a part.

8.0 GENERAL PROVISIONS.

8.1 Defined Terms.

Any terms not otherwise defined herein shall have the meaning set forth in the Participating Provider Agreement.

8.2 Precedence.

In the event of any conflict or inconsistency between this Exhibit and the Participating Provider Service Agreement, such conflict or inconsistency shall be resolved by giving precedence first to this Exhibit then the Participating Provider Agreement.

8.3 Health Services Understanding.

Health Plan and SCMG and COIPA signed a separate Letter of Understanding in July of 2015 which detailed the appropriate allocation of certain health care expenses as being part of any HCB. Consistent with that understanding, Health Plan (a) has entered into a contract with OHA whereby Health Plan has agreed to manage programs to optimize cost, quality and experience of care for OHP Members, (b) is mandated to operate such programs with auditable reporting requirements, (c) has signed an agreement with OHA (consistent with OHA rules and regulations) which stipulates such program expenses are accounted for outside Health Plan administrative/general expenses and are part of health care expenses which are part of any HCB in this Agreement, and (d) calculates a PMPM expense as a percentage of the CCO global budget, to pay for such Health Services programs.

8.4 Requirements.

CMHPs will participate in and attest to performing any applicable (a) data submission activities pertinent to CCO EHR-based incentive metrics, (b) data submission requirements including sending accurate data in time and formats determined by CCO to comply with OHA measure specifications, (c) submitting data to Health Plan on a monthly basis by the 20th of the month and acknowledging reports for the first four months of the calendar year will be provided as early as possible based on the delivery from CMHPs' software vendor, (d) requests for surveys or other information, (e) requests to complete successful CCO data collection/submission activities, and (f) reporting expectations for diabetes, hypertension, depression, tobacco prevalence and BMI. CMHPs acknowledge that submission of these requirements is essential as failure to do so for each EHR-based incentive will lead to failure for each eCQM measure, failure to meet the population threshold required and will cause the entire Central Oregon CCO to fail the measure.

CMHPs will perform patient satisfaction surveys in alignment with PCPCH standard requirements and will share such survey results with Health Plan upon reasonable request.

CMHPs will cooperate with Health Plan on Health Plan's CAHPS Improvement Plans.

CMHPs will allow Health Plan to share individual provider performance information such as quality performance metrics with CCO-contracted providers and Health Councils.

8.5 Oregon Health Plan/OHA Capitation Administration Regulations.

In the event of (a) requirements rules, regulations or guidance related to applicable provider capitation payments made by Health Plan to CMHPs, and per Health Plan Exhibit L filing and Medical Loss Ratio filings submitted to OHA, and/or (b) Health Plan's and/or OHA's interpretation of applicability of such requirements, rules, regulations, or guidance and applicability of Health Plan's capitation payment methodology with CMHPs, Health Plan may enact the following:

- A charge commensurate with any OHA recoupment, demand for repayment, charge, tax, or fee, to be charged against any HCB, and/or

- A renegotiation with CMHPs to revert all payment methodologies entailing CMHP's capitation, to a fee-for-service payment methodology.

CMHPs shall cooperate with Health Plan to produce reports for Health Plan and/or OHA that satisfy to Health Plan and OHA discretion, the requirements, rules, regulations, or guidance from OHA related to capitation payments.

8.6 Oregon Health Plan/OHA Possible Premium Revision / MLR-based repayment to OHA.

In the event of a revision of premium levels for OHP Members by the state of Oregon/OHA by a net amount deemed by Health Plan to be inconsistent with the 2025 (a) CMHP capitation rate, (b) conversion factors, or (c) hospital capitation rates agreed to in this 2025 amendment to the Agreement, Health Plan will notify CMHPs of such inconsistency in writing, and both parties will enter into a renegotiation of 2025 reimbursement rates in order to achieve consistency with any new Oregon Health Plan/OHA premium levels.

In the event OHA determines Health Plan must pay OHA any sum because the Central Oregon CCO Medical Loss Ratio (MLR), as determined by OHA, does not meet a minimum threshold for the entire population or any benefit-category specific sub populations, Health Plan reserves the right to (a) deduct a pro-rata portion of such repayment from any HCB in Section 7, or (b) make direct investments to increase the MLR and offset such expenses with the settlement, upon communication with CMHPs and the COHC.

8.7 Health Related Services (Flexible Services and Community Based Health-Related Services).

Consistent with the Health-Related Services Rule adopted by the OHA (which includes member-level disbursements often called "flexible services", and community-based Health-Related Services, often called "Community Benefit Initiatives") and the Health-Related Services Brief released by the OHA, along with Health Plan policies approved by OHA, Health Plan will make certain disbursements from any HCB from time to time and at Health Plan's discretion. These disbursements are distinct from Health Plan-provided Health Services.

8.8 Community Health Improvement Plan, Transformation Plan, and Health Council Activities.

CMHPs will collaborate with Health Plan, the COHC, and other stakeholders in completing a Community Health Assessment (CHA) and a Community Health Improvement Plan (CHIP), and in carrying out activities to implement the CHIP including any recommendation tied to community access studies. CMHPs will collaborate with Health Plan, the COHC, and other stakeholders to carry out the Transformation And Quality Strategies. For purposes of the CHA, CHIP, or Transformation And Quality Strategies, for reporting to the COHC or any of its subcommittees, or for reporting to OHA, Health Plan may share CMHP's utilization, membership numbers, and additional performance data. CMHPs will collaborate with Health Plan and the COHC to meet Transformation and Quality Strategies requirements and participate in Transformation And Quality Strategy projects.

8.9 Corrective Action Plans

Health Plan, at its sole discretion and consistent with the expectations of Health Plan by OHA, may determine that CMHP's performance of obligations, duties, and responsibilities under the terms of this Agreement is deficient. In reaching that conclusion, Health Plan may, but is not required to consider third-party audit or other formal review results, peer review results, quality measures, written or oral feedback from members or patients, and any other issues which may be identified by Health Plan. If Health Plan determines CMHP's performance is deficient for any reason, but that such deficiency does not constitute a Material Breach of the terms of this Agreement, Health Plan may institute a corrective action plan ("CAP") subject to internal review. Health Plan will notify CMHPs of the terms of the CAP and will provide a CAP reporting template. Health Plan will supply supporting information/data to CMHPs at that time. CMHPs shall have thirty (30) days to resolve the CAP to Health Plan's satisfaction. Failure to resolve the CAP shall constitute a Material Breach by CMHPs, and Health Plan may terminate this Agreement immediately.

8.10 Cooperation and Engagement in Quality Improvement Process.

The COHC voted to support QIM-related positions within Health Plan and area providers. CMHPs agrees to cooperate with the QIM Practice Facilitator, QIM Improvement Coordinator, QIM Program Manager, and the ED Improvement Coordinator to support success on regional quality measures including the QIMS, as well as to engage and cooperate with the Provider Engagement Panel to support quality improvement in the region.

8.11 Member Assignment

Health Plan may, at its discretion, assign OHP Members to primary care providers. Revisions to assignment procedures may be made in response to objective data related to quality performance, patient access, patient experience, or in response to other information available to Health Plan.

Attachment H

**CCO Fee-for-service and Capitation for Behavioral Health Services
Community Mental Health Program for Central Oregon CCO**

Effective 01/01/2025

1. CMHP Fee-for service and Monthly Capitation Payment

For services provided to OHP Members in the counties where the CMHPs are the designated Community Mental Health Program, Health Plan will reimburse CMHPs for Therapy Services and Assessment Services on a fee-for-service basis and on a capitation PMPM basis for Non-Encounterable Health Care Costs and Program Allocation costs according to the below rate schedule. These expenses will be charged and allocated to the separate Health Care Budgets (HCBs) in Attachment G.

Services provided to OHP Members from other CCOs and other counties for which the CMHP is not the designated Community Mental Health Program, CMHPs shall be reimbursed per a separate agreement for such services.

Intensive In-Home Behavioral Health Treatment (IIBHT) Deschutes County Health Services:

CMHP shall provide access to Intensive In-Home Behavioral Health Treatment (IIBHT) services for all eligible OHP Members aged twenty (20) and younger in accordance with OARs 309-019- 0167, 410-172-0650, and 410-172-0695. For Deschutes County, IIBHT services shall be submitted using HCPCS code of H0023 and shall be reimbursed through the below capitation table. The services under H0023 are separate from services billed for Behavioral Health outreach and engagement, for which a CPT code will be designated by Health Plan. Until such a time as an alternative code is identified, CMHP will submit non-billable Behavioral Health Outreach and Engagement (H0023) claims to be attributed to Non-Encounterable Healthcare Services Costs in the capitation portion of this contract.

Intensive In-Home Behavioral Health Treatment (IIBHT) Jefferson County Health Services and Crook County Health Services:

CMHP shall provide access to Intensive In-Home Behavioral Health Treatment (IIBHT) services for all eligible OHP Members aged twenty (20) and younger in accordance with OARs 309-019- 0167, 410-172-0650, and 410-172-0695. For Jefferson County and Crook County CMHPs, IIBHT services shall be submitted using HCPCS code H0023 and shall be reimbursed at one hundred percent (100%) of the current OHA allowable, with an eight percent (8%) Claims Risk Withhold to be settled per Attachment G.

Deschutes Stabilization Center

Deschutes County's CMHP shall be paid ninety-three cents (\$0.93) per OHP Member, per month, for OHP Members assigned to SCMG, Mosaic, COIPA, and other primary care providers in Central Oregon, to support a Deschutes Stabilization Center. This amount will be an expense allocated to the separate HCBs.

SERVICE/PROCEDURE for services provided to OHP Members domiciled in	MAXIMUM ALLOWABLE	CLAIMS RISK WITHHOLD
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the county for which the provider of care is the designated Community Mental Health Program		
CPT Codes: 90832, 90834, 90837, 90846, 90847, H0004, H0005, H0016, H0038	132% of OHP Allowable ^{1, 3}	8%
CPT Codes: 90791, 90792, H0001, H0031, H2000	170% of OHP Allowable ^{1, 3}	8%
CPT Codes: Q9991 and Q9992	100% of OHP Allowable ^{1, 3}	8%

Note: Payment will be based upon the lesser of the billed amount or Health Plan negotiated rates in effect at the time the service or supplies are rendered or provided as specified above.

1. Updates to the schedules noted above shall be updated in accordance with OHP.

2. Facility and non-facility RVUs shall be used and determined by the setting in which the service occurs.

3. Health Plan will reimburse based on the rates published as of the date of adjudication.

Non-Encounterable services/other billed services, Program Allocation and Mobile Crisis Payment and Definition:

CMHPs shall provide and report non-encounterable services and system supports. Non-encounterable services and system supports include, but are not limited to: travel, prevention, education and outreach, internal case consultation, co-provided services, outreach and engagement, socialization, and psycho-educational services that are not otherwise encounterable. Payments shall be an expense against the HCBs detailed in Attachment G. Payments for such services and programs shall be as follows:

	Non-Encounterable services and all other CMHP-billed services PMPM	Program Allocation PMPM	Mobile Crisis Allocation PMPM
Deschutes County Health Services, OHP Members domiciled in Deschutes/Klamath County	\$19.23	\$6.82	\$0.01
BestCare OHP Members domiciled in Jefferson County	\$16.57	\$10.70	\$0.01
BestCare OHP Members domiciled in Crook County	\$16.57	\$10.70	\$0.01

Oregon Health Plan (Oregon Health Authority) Contract Exhibit

In the event that any provision contained in this Exhibit conflicts or creates an ambiguity with a provision in this Agreement, this Exhibit's provision will prevail. Capitalized terms not otherwise defined herein shall have the meaning set forth in the OHA Contract, the Non-Medicaid Contract and/or OHP Bridge-BHP Contract (defined below and collectively referred to herein as "the OHA Contracts"). The parties shall comply with all applicable federal, state, and local laws, rules, regulations and restrictions, executive orders and ordinances, the OHA Contracts, OHA reporting tools/templates and all amendments thereto, and the Oregon Health Authority's ("OHA") instructions applicable to this Agreement, in the conduct of their obligations under this Agreement, including without limitation, where applicable:

- 1.0** Provider must perform the services and meet the obligations and terms and condition as if the Provider is PacificSource Community Solutions ("PCS"). [Exhibit B, Part 4, Section 11(a)]
- 2.0** This Agreement is intended to specify the subcontracted work and reporting responsibilities, be in compliance with PCS's contracts with OHA to administer the Oregon Health Plan (the "CCO Contract"), the Non-Medicaid programs (the "Non-Medicaid Contract"), and the Oregon Health Plan Bridge-Basic Health Program Services Contract (the "OHP Bridge-BHP Contract"), and incorporate the applicable provisions of the OHA Contracts. Provider shall ensure that any subcontract that it enters into for a portion or all of the work that is part of this Agreement shall comply with the requirements of this Exhibit. [Exhibit B, Part 4, Section 11(a)]
- 3.0** PCS is a covered entity and the Parties agree that they will enter into a Business Associate agreement when required under, and in accordance with, the Health Insurance Portability and Accountability Act. [Exhibit B, Part 4, Section 11(a)]
- 4.0** Provider understands that PCS shall evaluate and document Provider's readiness and ability to perform the scope of the work set forth in this Agreement prior to the effective date, and shall cooperate with PCS on that evaluation. Provider further understands that OHA has the right to receive all such evaluations. Provider understands and agrees that PCS may utilize a readiness review evaluation conducted by PCS, or a parent company or subsidiary, in relation to a Medicare Advantage subcontract with Provider if the work in question under both contracts is identical and the evaluation was completed no more than three (3) years prior to the effective date of this Agreement. [Exhibit B, Part 4, Section 11(a)]
- 5.0** Provider understands that PCS must ensure that Provider, and its employees, are screened for exclusion from participation in federal programs and that PCS is prohibited from contracting with an excluded Provider, and shall cooperate by providing PCS with information to confirm such screening. [Exhibit B, Part 4, Section 11(a)]
- 6.0** Provider understands that PCS must ensure that Provider, and its employees, undergo a criminal background check prior to starting any work or services under this Agreement, and shall cooperate by providing PCS with information to confirm such checks. [Exhibit B, Part 4, Section 11(a)]
- 7.0** Provider understands that PCS may not Delegate certain work under the OHA Contracts and that this Agreement does not terminate PCS's legal responsibility to OHA for the timely

and effective performance of PCS's duties and responsibilities under the OHA Contracts. Provider further understands that a breach by Provider of a term or condition in the OHA Contracts, as it pertains to work performed under this Agreement, shall be considered a breach by PCS of the OHA Contracts. Further, Provider understands that PCS is solely responsible to OHA for any corrective action plans, sanctions, or the like, and that PCS is solely responsible for monitoring and oversight of any subcontracted work. [Exhibit B, Part 4, Section 11(a)]

- 8.0** Provider understands and agrees that PCS must provide OHA with a list of subcontractors (including any work that Provider further subcontracts) and activities required to be performed under such subcontracts, including this Agreement, and shall include: (i) the legal name of Provider and each direct or indirect subcontractor, (ii) the scope of work and/or activities being subcontracted to each direct or indirect subcontractor, (iii) the current risk level of Provider as determined by PCS based on the level of Member impact of Provider's Work, the results of any previous Provider Performance Report(s), and any other factors deemed applicable by PCS or OHA or any combination thereof (provided, however, that PCS must apply the following OHA criteria to identify a High risk Provider, where Provider shall be considered High risk if the Provider: (a) provides direct service to Members or whose Work directly impacts Member care or treatment, or (b) has one or more formal review findings within the last three (3) years for which OHA or PCS or both has required the Provider to undertake any corrective action, or (c) both (a) and (b) above, (iv) copies of the ownership disclosure form, if applicable for Provider, (v) information about any ownership stake between PCS and Provider, if any, and (vi) an attestation from PCS regarding Paragraphs 3 through 5 above and that this Exhibit exists. [Exhibit B, Part 4, Section 11(a)]
- 9.0** Provider understands and agrees that the following obligations may not be Delegated to a third party: (i) oversight and monitoring of Quality Improvement activities, and (ii) adjudication of member grievances and appeals. [Exhibit B, Part 4, Section 11(a)]
- 10.0** Provider understands and agrees that Provider must respond and remedy any deficiencies identified in Provider's performance of the work or services to be performed under this Agreement, in the timeframe reasonably determined by PCS. [Exhibit B, Part 4, Section 11(a)]
- 11.0** Provider acknowledges and agrees that it may not bill Members for services that are not Covered Services under the OHA Contracts unless there is a full written disclosure or waiver on file, signed by the Member, in advance of the service being provided, in accordance with OAR 410-141-3565. [Exhibit B, Part 4, Section 11(a)]
- 12.0** Provider acknowledges receiving a copy of PCS's written procedures for its Grievance and Appeal System, agrees to comply with the requirements therein, and agrees to provide those written procedures to any subcontractors of Provider's services provided hereunder. [Exhibit B, Part 4, Section 11(a); Exhibit I, Section 1(b)(1)]
- 13.0** Provider understands and agrees that PCS shall monitor and audit Provider's performance on an ongoing basis and also perform timely, formal reviews of compliance with all obligations under this Agreement for the purpose of evaluating Provider's performance, which must identify any deficiencies and areas for improvement. Provider also understands and agrees to cooperate with PCS in the performance of such ongoing monitoring and review. Further, Provider understands and agrees that the annual report

must minimally include the following: (i) an assessment of the quality of Provider's performance of the work performed pursuant to this Agreement, (ii) any complaints or grievances filed in relation to such work, (iii) any late submission of reporting deliverables or incomplete data, (iv) whether Provider's employees are screened and monitored for federal exclusion from participation in Medicaid, (v) the adequacy of Provider's compliance functions, and (vi) any deficiencies that have been identified by OHA related to Provider's work performed pursuant to this Agreement. Provider understands and agrees that PCS may satisfy these requirements by submitting to OHA the results of a compliance review conducted by PCS, or a parent company or subsidiary, in relation to a Medicare Advantage subcontract with Provider if the work in question under both contracts is identical and the time period for the review is identical or inclusive of the time period for a report under this Agreement. Finally, Provider understands and agrees that PCS shall provide OHA with a copy of each review or an attestation, as provided for in the CCO Contracts. [Exhibit B, Part 4, Section 11(a)-(b)]

- 14.0** Provider agrees that it shall be placed under a corrective action plan ("CAP") if PCS identifies any deficiencies or areas for improvement in the ongoing monitoring or annual report and that PCS is required to provide a copy of such CAP to OHA, as well as any updates to the CAP, notification that the CAP was successfully addressed, and notification if Provider fails to complete a CAP by the designated deadline. [Exhibit B, Part 4, Section 11(a)]
- 15.0** Provider understands and agrees that PCS has the right to take remedial action, pass down or impose Sanctions, and that PCS intends this Agreement to reflect that PCS has the substantively the same rights as OHA has in the OHA Contracts, if Provider's performance is inadequate to meet the requirements of the OHA Contracts. [Exhibit B, Part 4, Section 11(b)]
- 16.0** Provider acknowledges and agrees that, notwithstanding any provision of this Agreement to the contrary, that PCS has the right to revoke delegation of any activities or obligations from the OHA Contracts that are included in this Agreement and to specify other remedies in instances where OHA or PCS determine Provider has breached the terms of this Agreement; provided, however, that PCS shall work with Provider to allow Provider reasonable time to cure any such breach. [Exhibit B, Part 4, Section 11(b)]
- 17.0** Provider acknowledges and agrees to comply with the payment, withholding, incentive, and other requirements set forth in 42 CFR §438.6 that is applicable to the work or services performed pursuant to this Agreement. [Exhibit B, Part 4, Section 11(b)]
- 18.0** Provider agrees to submit to PCS Valid Claims for services, including all the fields and information needed to allow the claim to be processed, within the timeframes for valid, accurate, Encounter Data submission as required by the OHA Contracts. [Exhibit B, Part 4, Section 11(b)]
- 19.0** Provider expressly agrees to comply with all Applicable Laws, including without limitation, all Medicaid laws, rules, regulations, all federal laws, rules, regulations governing Basic Health Programs, and all Oregon state laws, rules, and regulations governing OHP Bridge-Basic Health Program, as well as sub-regulatory guidance and contract provisions. [Exhibit B, Part 4, Section 11(b)]

- 20.0** Provider expressly agrees that PCS, OHA, the Oregon Secretary of State, the Center for Medicare & Medicaid Services, the U.S. Health & Human Services, the Office of the Inspector General, the Comptroller General of the United States, or their duly authorized representatives and designees, or all of them or any combination of them, have the right to audit, evaluate, and inspect any books, Records, contracts, computers, or other electronic systems of Provider, or of Provider's subcontractor, that pertain to any aspect of the services and activities performed, or determination of amounts payable under the OHA Contracts. Provider agrees that such right shall exist for a period of ten (10) years from the date this Agreement terminates or from the date of completion of any audit, whichever is later. Further, Provider agrees that if PCS, OHA, CMS, or the DHHS Inspector General determine that there is a reasonable possibility of Fraud or similar risk, then OHA, CMS or the DHHS Inspector General may inspect, evaluate, and audit Provider at any time. [Exhibit B, Part 4, Section 11(b)]
- 21.0** Provider agrees to make available, for purposes of audit, evaluation, or inspection of its premises, physical facilities, equipment, books, Records, contracts, computer, or other electronic systems relating to its Members. [Exhibit B, Part 4, Section 11(b); Exhibit D, Section 15]
- 22.0** Provider agrees to respond and comply in a timely manner to any and all requests from OHA or its designee for information or documentation pertaining to Work outlined in the OHA Contracts. [Exhibit B, Part 4, Section 12(b)]
- 23.0** Pursuant to 42 CFR §438.608, to the extent this Agreement requires Provider to provide services to Members or processing and paying for claims, Provider agrees to adopt and comply with PCS's Fraud, Waste, and Abuse policies, procedures, reporting obligations, and annual Fraud, Waste, and Abuse Prevention Plan, as well as the obligations, terms and conditions provided in Exhibit B, Part 9 of the OHA Contracts. Further, Provider agrees, unless expressly provided otherwise in the applicable provision, to report immediately to PCS any provider and Member Fraud, Waste, or Abuse ("FWA"), which PCS will report to OHA or the applicable agency, division, or entity. [Exhibit B, Part 4, Section 11(b)]
- 23.1** In addition to the preceding paragraph, if Provider provides services to Members or processes and pays for claims, then Provider agrees to comply with Exhibit B, Part 9, Sections 11-18 of the OHA Contracts, related to FWA and compliance activities. [Exhibit B, Part 9, Section 10]
- 24.0** Provider agrees to meet the standards for timely access to care and services, as set forth in the OHA Contracts and OAR 410-141-3515, which includes providing services within a timeframe that takes into account the urgency of the need for services. [Exhibit B, Part 4, Section 11(b)]
- 25.0** Provider agrees to report promptly to PCS any Other Primary, third-party Insurance to which a Member may be entitled. [Exhibit B, Part 4, Section 11(b)]
- 26.0** Provider agrees to request, obtain, and provide, in a timely manner as noted in any PCS TPL Guidebook or upon PCS or OHA request, with all Third-Party Liability eligibility information and any other information requested by PCS or OHA, as applicable, in order to assist in the pursuit of financial recovery. Provider also agrees to enter into any data

sharing agreements required by OHA or its PIL Unit. [Exhibit B, Part 4, Section 11(b); Part 8, Section 17(f)(1); Part 8, Section 18(s)(5)]

- 27.0** Provider agrees to document, maintain, and provide to PCS all Encounter Data records that document Provider's reimbursement to federally qualified health centers, Rural Health Centers and Indian Health Care Providers and to provide such documents and records to PCS upon request. [Exhibit B, Part 4, Section 11(c)]
- 28.0** Provider understands and agrees that if PCS is not paid or not eligible for payment by OHA for services provided, neither will Provider be paid or be eligible for payment. [Exhibit B, Part 4, Section 11(d)]
- 29.0** Provider understands and agrees that PCS will provide a copy of this Agreement to OHA upon OHA's request. [Exhibit B, Part 4, Section 11(e)]
- 30.0** In accordance with the OHA Contracts, Provider understands and agrees to comply with the following provisions:
 - 30.1** Adhere to the policies and procedures set forth in PCS's Service Authorization Handbook. [Exhibit B, Part 2, Section 3(a)]
 - 30.2** Obtain Prior Authorization for Covered Services, as noted on PCS's website. [Exhibit B, Part 2, Section 3(b)(3)]
 - 30.3** For preventive Covered Services, report all such services provided to Members to PCS and such services are subject to PCS's Medical Case Management and Record Keeping responsibilities. [Exhibit B, Part 2, Section 6(a)(3)]
 - 30.4** Ensure that each Member is free to exercise their Member rights, and that the exercise of those rights does not adversely affect the way PCS, its staff, Provider, Participating Providers, or OHA, treat the Member. [Exhibit B, Part 3, Section 2(o)]
 - 30.5** Adhere to PCS's policies for Provider directories, including updating the information therein. [Exhibit B, Part 3, Section 6(i)]
 - 30.6** Meet the special needs of Members who require accommodations because of a disability or limited English proficiency. [Exhibit B, Part 4, Section 2(k)]
 - 30.7** Ensure that all Traditional Health Workers undergo and meet the requirements for, and pass the required background check, as described in OAR 950-060-0070 [Exhibit B, part 4, Section 4(a)(6)]
 - 30.8** Consistent with 42 CFR §438.106 and §438.230, not bill any Member for Covered Services in any amount greater than would be owed if PCS provided the services directly, and comply with OAR 410-120-1280 relating to when a Provider may bill a Medicaid recipient and when a Provider may send a Medicaid recipient to collections for unpaid medical bills. [Exhibit B, Part 8, Section 4(f)]
 - 30.9** If any of PCS's OHA Contracts are terminated, make available to OHA or another health plan to which OHA has assigned the Member, copies of medical, Behavioral Health, Oral Health, and managed Long Term Services and Supports records,

patient files, and any other information necessary for the efficient care management of Members as determined by OHA, in such format(s) as directed by OHA and provided without expense to OHA or the Member. [Exhibit D, Section 10(c)(6)]

- 30.10** Section 1 (Governing Law, Consent to Jurisdiction, 2 (Compliance with Applicable Law), 3 (Independent Contractor), 4 (Representations and Warranties), 15 (Access to Records and Facilities; Records Retention; Information Sharing), 16 (Force Majeure), 18 (Assignment of Contract, Successors in Interest), 19 (Subcontracts), 24 (Survival), 30 (Equal Access), 31 (Media Disclosure), and 32 (Mandatory Reporting of Abuse) of Exhibit D of the OHA Contracts, as if fully set forth herein, for the benefit of both OHA and PCS. [Exhibit D, Section 19]
- 30.11** Exhibit E of the OHA Contracts, as if fully set forth herein, for the benefit of both OHA and PCS. [Exhibit E]
- 30.12** Exhibit F of the OHA Contracts, as if fully set forth herein, for the benefit of both OHA and PCS. [Exhibit F]
- 30.13** If any part of the Grievance process is performed by Provider pursuant to this Agreement, meet the requirements of the OHA Contracts, (i) comply with OAR 410-141-3835 through 410-141-3915 and 42 CFR §438.400 through §438.424, (ii) cooperate with any investigation or resolution of a Grievance by either or both DHS's Client Services Unit and OHA's Ombudsperson as expeditiously as the Member's health condition requires, and (iii) provide the data necessary for PCS to fulfill its reporting obligations to OHA. [Exhibit I, Section 1(e)(10), Section 2(d), Section 10]
- 30.14** If Provider is required to collect and submit any demographic data to PCS, then Provider shall include REALD data in that data collection and submission. [Exhibit K, Section 12(b)]
- 30.15** Respond promptly and truthfully to all inquiries made by OHA or by the Oregon Department of Consumer and Business Services ("DCBS") concerning any subcontracted work and transactions pursuant to or connected to the OHA Contracts, using the form of communication requested by OHA or DCBS. [Exhibit L, Section 3(a)]
- 30.16** If Provider makes any prior authorization determinations for substance use disorder treatment services and supports, then Provider shall ensure its staff have a working knowledge of the ASAM Criteria, as required by the OHP SUD 1115 demonstration waiver. Further, Provider shall confirm compliance with this requirement upon request of PCS, so that PCS can submit an attestation of compliance to OHA. [Exhibit M, Section 7(j)]
- 30.17** Provide all required information to PCS necessary for PCS to submit an annual Behavioral Health report to OHA. [Exhibit M, Section 14, 23]
- 30.18** Take any PCS required training or otherwise provide training within Provider's operations regarding recovery principles, motivational interviewing, integration, and Foundations of Trauma Informed Care (<https://tramainformedoregon.org/tic-intro-training-modules/>), and, if applicable, enroll in, and provide timely updates to, OHA's Centralized Behavioral Health Provider Directory. [Exhibit M, Section 24]

- 30.19** Exhibit N of the OHA Contracts, as if fully set forth herein, for the benefit of both OHA and PCS. [Exhibit N]
- 31.0** Provider agrees to comply with Section C Part 10 of Attachment I of the 2017-2022 Medicaid 1115 Waiver regarding timely Payment to Indian Health Care Providers. [OAR 410-141-3505]
- 32.0** Provider acknowledges that it has received a copy of the current version of the OHA Contracts, with the exception of Exhibit C.
- 33.0** **Miscellaneous.**

33.1 *Provider Certification.* Provider hereby certifies that all claims submissions and/or information received from Provider are true, accurate, and complete, and that payment of the claims by PCS, or its subcontractor, for PCS Members will be from federal and state funds, and therefore any falsification, or concealment of material fact by Provider when submitting claims may be prosecuted under federal and state laws. Provider shall submit such claims in a timely fashion such that PCS may comply with any applicable Encounter Data submission timeframes and shall include sufficient data and information for OHA to secure federal drug rebates for outpatient drugs provided to PCS's Members under this Agreement, if any. Provider hereby further certifies that it is not and will not be compensated for any work performed under this Agreement by any other source or entity.

33.2 *Indemnification.* Notwithstanding any indemnification provision in this Agreement, as it pertains to PCS Members, Provider shall defend, save, hold harmless and indemnify PCS, the State of Oregon, and their respective officers, employees, subcontractors, agents, insurers, and attorneys from and against all of the following (here "Indemnifiable Events"): all claims, suits, actions, losses, damages, liabilities, settlements, costs and expenses of any nature whatsoever (including reasonable attorneys' fees and expenses at trial, at mediation, on appeal and in connection with any petition for review) resulting from, arising out of, or relating to the activities of Provider or its officers, employees, subcontractors, agents, insurers, and attorneys (or any combination of them) under this Agreement. Indemnifiable Events include, without limitation (i) unauthorized disclosure of confidential records or Protected Information, including without limitation records and information protected by HIPAA or 42 CFR Part 2, (ii) any breach of this Exhibit or the Agreement, (iii) impermissible denial of Covered Services, (iv) failure to comply with any reporting obligations under this Agreement, and (v) failure to enforce any obligation of a subcontractor under this Agreement.

Provider shall have control of the defense and settlement of any claim this is subject to this Section 33.2; however, neither Provider nor any attorney engaged by Provider, shall defend the claim in the name of the State of Oregon or any agency of the State of Oregon, nor purport to act as legal representative of the State of Oregon or any of its agencies, without first receiving the prior written approval of the Oregon Attorney General to act as legal counsel for the State of Oregon; nor shall Provider settle any claim on behalf of the State of Oregon without the prior written approval of the Attorney General. The State of Oregon may, at its election, assume its own defense and settlement in the event that the State of Oregon determines that Provider is

prohibited from defending the State of Oregon, or is not adequately defending its interests. The State of Oregon may, at its own election and expense, assume its own defense and settlement in the event the State of Oregon determines that an important governmental principle is at issue.

Provider shall ensure that the State of Oregon, Department of Human Services is not held liable for (i) any of Provider's debts or liabilities in the event of insolvency, regardless of whether such liabilities arise out of such parties' insolvency or bankruptcy; (ii) Covered Services authorized or required to be provided by Provider under this Agreement, regardless of whether such Covered Services were provided or performed by Provider, Provider's subcontractor, or Provider's Participating or Non-Participating Provider; or (iii) both (i) and (ii) of this sentence.

Notwithstanding the foregoing, no party shall be liable to any other party for lost profits, damages related to diminution in value, incidental, special, punitive, or consequential damages under this Agreement; provided, however, Provider shall be liable (i) for civil penalties assessed against PCS by OHA related to a breach of this Agreement by Provider; (ii) for Liquidated Damages assessed against PCS by OHA related to a breach of this Agreement by Provider; (iii) under the Oregon False Claims Act; (iv) for Indemnifiable Events as noted above, (v) claims arising out of or related to unauthorized disclosure of confidential records or information of Members (or both of them), including without limitation records or information protected by HIPAA or 42 CFR Part 2; (vi) any OHA expenses assessed to PCS for termination of the OHA Contracts that are related to a breach of this Agreement by Provider; or (vii) damages specifically authorized under another provision of this Agreement. [Exhibit D, Section 8 and 12]

33.3 Force Majeure. Neither OHA, Provider nor PCS shall be held responsible for delay or default caused by riots, acts of God, power outage, fire, civil unrest, labor unrest, natural causes, government fiat, terrorist acts, other acts of political sabotage or war, earthquake, tsunami, flood, or other similar natural disaster, which is beyond the reasonable control of the affected party. Each party shall, however, make all reasonable efforts to remove or eliminate such cause of delay or default and shall, upon the cessation of the cause, diligently pursue performance of its obligations under this Agreement. OHA or PCS may terminate this Agreement upon written notice to Provider after reasonably determining that the delay or default will likely prevent successful performance of this Agreement.

If the rendering of services or benefits under this Agreement is delayed or made impractical due to any of the circumstances listed in the preceding paragraph, care may be deferred until after resolution of those circumstances, except in the following situations: (a) care is needed for Emergency Services; (b) care is needed for Urgent Care Services; or (c) care is needed where there is a potential for a serious adverse medical consequence if treatment or diagnosis is delayed more than thirty (30) days.

If any of the circumstances listed in the first paragraph of this section disrupts normal execution of Provider's duties under this Agreement, Provider shall notify Members in writing of the situation and direct Members to bring serious health care needs to Provider's attention. [Exhibit D, Section 16]

- 33.4** *No Third Party Beneficiaries.* PCS and Provider are the only parties to this Agreement and the only parties entitled to enforce its terms; provided, however, that OHA and other government bodies have the rights specifically identified in this Agreement. The parties agree that Provider's performance under this Agreement is solely for the benefit of PCS to fulfill its OHA Contracts obligations and assist OHA in accomplishing its statutory mission. Nothing in this Agreement gives, is intended to give, or shall be construed to give or provide any benefit or right, whether directly, indirectly or otherwise, to third persons any greater than the rights and benefits enjoyed by the general public unless such third persons are individually identified by name herein and expressly described as intended beneficiaries of the terms of this Agreement. This provision shall survive the termination of this Agreement for any reason.
- 33.5** *Severability.* If any term or provision of this Agreement is declared by a court of competent jurisdiction to be illegal or in conflict with any law, the validity of the remaining terms and provisions shall not be affected, and the rights and obligations of the parties shall be construed and enforced as if this Agreement did not contain the particular term or provision held to be invalid.
- 33.6** *Termination; Revocation of Delegated Activities.* Notwithstanding any other provision in this Agreement, PCS may terminate this Agreement or impose Sanctions, as provided in the OHA Contracts, if Provider's performance is inadequate to meet the requirements of the OHA Contracts.
- 33.7** *Subcontractor/FDR Manual.* Provider shall comply with the due dates and requirements in PCS's Subcontractor/FDR Manual (the "Manual"), as amended, once that Manual is finalized and posted. Provider is responsible for reviewing the Manual periodically in order to know the current requirements.
- 34.0** Differences Between the CCO Contract, the Non-Medicaid Contract, and/or the OHP Bridge-BHP Contract. There are a few language differences between the CCO Contract, the Non-Medicaid Contract, and OHP Bridge-BHP. To the extent that Provider only works with one population or the other, that contract will apply; however, to the extent that Provider works with one or more populations, all relevant contracts will apply, as applicable, to the situation depending on what work and what population is involved.
- 35.0** If Provider is also a HRSN Service Provider, then Provider understands and agrees that it is prohibited from having any involvement in (i) authorizing or denying any HRSN Service or (ii) service planning for an HRSN Eligible Member. [HRSN Amendment #24, Section 16(i)(3)]
- 36.0** Provider agrees and acknowledges that the OHA periodically amends the OHA Contracts. Provider also agrees and acknowledges that PCS may periodically send an updated version of this Exhibit that will automatically replace this Exhibit and be incorporated into Provider's contract with PCS.



**2025 AMENDMENT
to the
PARTICIPATING PROVIDER AGREEMENT**

Effective January 1, 2025, the Participating Provider Agreement (the “Agreement”) between PacificSource Community Solutions (“Health Plan”) and Central Oregon Community Mental Health Programs (“CMHPs” or “Provider”) is amended to include the following:

1. New Attachments G and H.
2. New Attachment – Wraparound Addendum
3. Inclusion of **Oregon Health Plan (Oregon Health Authority) Contract Exhibit.**

Except for the changes described herein, the Participating Provider Agreement, and all other Exhibits, remain unchanged.

IN WITNESS WHEREOF, the Parties have entered into this Agreement as of the date first set forth above.

PACIFICSOURCE COMMUNITY SOLUTIONS

DESCHUTES COUNTY HEALTH SERVICES

By: _____
PETER MCGARRY

By: _____
ANTHONY DEBONE, CHAIR

PATTI ADAIR, VICE CHAIR

PHIL CHANG, COMMISSIONER

Title: VP PROVIDER NETWORK

Title: BOARD OF DESCHUTES COUNTY COMMISSIONERS

Date: _____

Date: _____

Address: PO Box 7469
Bend, OR 97701

Address: 2577 NE Courtney Drive
Bend, OR 97701

**JEFFERSON COUNTY HEALTH SERVICES
BOARD OF COUNTY COMMISSIONERS**

**JEFFERSON COUNTY HEALTH SERVICES
BOARD OF COUNTY COMMISSIONERS**

By: _____

By: _____

Name: WAYNE FORDING

Name: KELLY SIMMELINK

Title: COMMISSIONER

Title: COMMISSIONER

Date: _____

Date: _____

**JEFFERSON COUNTY HEALTH SERVICES
BOARD OF COUNTY COMMISSIONERS**

By: _____

Name: MARK WUNSCH

Title: COMMISSIONER

Date: _____

PACIFICSOURCE COMMUNITY SOLUTIONS

By: _____

Name: PETER MCGARRY

Title: VP PROVIDER NETWORK

Date: _____

**CROOK COUNTY HEALTH SERVICES
BOARD OF COUNTY COMMISIONERS**

By: _____

Name: SETH CRAWFORD

Title: COUNTY COMMISSIONER

Date: _____

**CROOK COUNTY HEALTH SERVICES
BOARD OF COUNTY COMMISIONERS**

By: _____

Name: SUSAN HERMRECK

Title: COUNTY COMMISSIONER

Date: _____

**CROOK COUNTY HEALTH SERVICES
BOARD OF COUNTY COMMISIONERS**

By: _____

Name: BRIAN BARNEY

Title: COUNTY COMMISSIONER

Date: _____

PACIFICSOURCE COMMUNITY SOLUTIONS

By: _____

Name: PETER MCGARRY

Title: VP PROVIDER NETWORK

Date: _____

ATTACHMENT G

RISK MODEL

1.0 RISK MODEL.

The 2025 Risk model agreed upon by Health Plan, various primary care providers of St. Charles Medical Group, Mosaic Medical Group, Praxis Medical Group, COIPA, and the Central Oregon Community Mental Health Programs (“CMHP(s)”) shall contain the following:

- (A) A construct involving two (2) main Coordinated Care Organization (CCO) territories (Central Oregon CCO and Columbia Gorge CCO) and settlements within each CCO for OHP Members, as well as the potential for settlement impacts for CMHPs should CMHPs provide services to OHP Members from the Lane, Marion/Polk, or Portland area CCOs. In the Central Oregon CCO, the separate Health Care Budget (HCB) settlements shall be for those OHP Members who are assigned to primary care providers of (i) St. Charles Medical Group (SCMG) combined with the primary care providers of Mosaic Medical Group (Mosaic), (ii) COIPA, and (iii) Praxis Medical Group. In the Central Oregon CCO, there are some OHP Members who are assigned to primary care providers other than SCMG, Mosaic Medical Group, COIPA, and Praxis, for whom there may be no HCB, and/or no settlement involving CMHPs.
- (B) A Hospital Capitation Payment to St. Charles Health System (SCHS) for certain hospital services in the Central Oregon CCO as a component of the separate HCBs, and for which there is a Hospital Capitation Withhold (HCW) which shall be settled for SCMG/Mosaic and SCHS.
- (C) Capitated payment for primary care providers of SCMG, Mosaic, COIPA, and Praxis Medical Group for certain primary care services provided to any assigned OHP Members from any CCO, for which there will be no withhold and no independent settlement.
- (D) Fee-for-service payment for all other professional services provided by SCMG, Mosaic, COIPA, and Praxis Medical Group for any CCO members not designated as capitated primary care services per (C) above.
- (E) Capitated and fee-for-service payment to the CMHPs for services provided as detailed in Attachment H. Fee-for-service payments shall have a Claims Risk Withhold.
- (F) Patient-Centered Primary Care Home (PCPCH) and Behavioral Health Integration (BHI) per member per month payments for which primary care providers may qualify.
- (G) Payment allocations for (B), (C), (D), (E), and (F) above, and separate HCB settlements for health care expenses to determine Claims Risk Withhold and Surplus returns for SCMG, Mosaic, COIPA, Praxis Medical Group, other providers, Community Mental Health Programs (CMHPs) and Health Plan.

- (H) Separate risk models which feature Revenue and Expenses for physical health, behavioral health/Substance Abuse Disorder (SUD), Alcohol/Drug – Residential, and Behavioral Health – Residential services under OHP, paid by the state of Oregon to Health Plan as a global capitation payment, and not otherwise designated as revenue contingent on innovation grants, and the exclusion of Revenue and Expenses in the following OHP categories:
- “Dental Care” premium allocation and expenses.
 - “Non-Emergent Medical Transportation” premium allocation and expenses.
 - Payments to Central Oregon Health Council (COHC), taxes, adjustments, and premium transfers.

If there are significant fluctuations (+/-10%) in the revenue allocations/adjustments for Dental, NEMT, or taxes/adjustments/premium transfers, Health Plan will discuss such fluctuations with CMHPs as soon as possible to gain a mutual understanding of the fluctuation, and whether it was due to membership fluctuation by benefit category, or some other cause.

- (I) Contract terms that are consistent with the Joint Management Agreement (JMA) and JMA budget signed between Health Plan and the COHC which specifies the rules, duties, obligation, limitations on Health Plan margin, “Health Services” allocations, and other obligations and expenses for Health Plan as a CCO for Central Oregon.
- (J) Utilization and Process Metrics which specify the return of any HCW, and metrics which specify the return of part of the Surplus and Claims Risk Withhold which may result from health care costs measured against any HCB.

2.0 CAPITATION.

2.1 Hospital Capitation Rate (HCR) paid to SCHS: The HCR shall be negotiated as a variable per member, per month (PMPM) for OHP members with physical health benefits and will fluctuate with membership fluctuations in each Rate Category, consistent with the revenue components listed in Section 1,H above. The HCR and the resulting Hospital Capitation Payment to SCHS may vary as Estimated Earned Net Premium Revenue payments from the state of Oregon to Health Plan increase or decrease, and is a weighted average of the following Central Oregon CCO membership in various benefit categories (which will change each month with membership) and PMPM Capitation Rates specific to each Rate Category as indicated below:

Rate Category
Aid to Blind/Disabled & OAA with Medicare
Aid to Blind/Disabled & OAA without Medicare
CAF Children
ACA Ages 19-44
ACA Ages 45-54
ACA Ages 55-64
PLM, TANF and CHIP Children age < 1
PLM, TANF and CHIP Children age 1-5

PLM, TANF and CHIP Children age 6-18
Poverty Level Medical Adults (includes pregnancy)
TANF (Adults only)
BCCP

2.2 Hospital Capitation Withhold (HCW): The Hospital Capitation Payment will have an eight percent (8%) Hospital Capitation Withhold.

2.3 Hospital Capitation Services: The following hospital services provided to Central Oregon CCO OHP members will be reimbursed via the Hospital Capitation Payment paid to SCHS for services provided at St. Charles Medical Center – Bend, St. Charles Medical Center – Redmond, St. Charles Medical Center – Prineville, and St. Charles Medical Center – Madras:

- Hospital Inpatient Services, including swing beds and rehabilitation.
- Hospital Outpatient Services, including therapies.
- Home Health/Hospice Services billed by St. Charles Medical Center or its owned entities.

In the event of a significant shift in central Oregon community patterns-of-care that increase or decrease by more than five percent (5%) for inpatient care, outpatient surgery, outpatient care, or the proportion of hospital care provided by out-of-area providers for any twelve-month period compared to a prior twelve-month period, the hospital capitation rate may, upon mutual agreement by SCMG, Mosaic, SCHS, COIPA, CMHPs, and Health Plan, be adjusted to account for such shifts in community patterns-of-care.

Both parties acknowledge the Hospital Capitation Payment is not intended to include reimbursement for behavioral health services funded via behavioral health/SUD Residential or other OHP revenue. In the event of a duplicate payment to SCHS for such services paid under the Hospital Capitation Payment, Health Plan will present such information to all risk model entities to adjust for such duplicate payment.

2.4 Other Hospital Services: The following hospital services provided to Central Oregon CCO OHP members will be reimbursed via methods other than the Hospital Capitation Payment:

- Professional Services billed by SCHS professional and hospital-based providers and billed on a CMS 1500 form or UB-04 or other form, which, unless covered under a separate agreement.
- Services provided by and billed under St. Charles Medical Group and St. Charles Family Care.
- Services provided by and billed under Sageview Behavioral Health.

- Inpatient and outpatient Behavioral Health/SUD, Alcohol/Drug – Residential, or Behavioral Health – Residential services funded via OHP’s Behavioral Health/SUD, Alcohol/Drug - Residential or Behavioral Health – Residential revenue.
- Inpatient and outpatient Dental Services funded as the Oregon Health Plan and OHA’s Dental revenue via dental care providers and Dental Care Organizations (DCOs).

2.5 Primary Care Capitation Rate. For services provided by SCMG, Mosaic Medical, COIPA, and Praxis Medical Group who is providing certain primary care services for SCMG, Mosaic, COIPA, and Praxis Medical Group-assigned OHP Members, reimbursement will be made on or around the 15th of every month and shall be negotiated as a variable per member per month.

This Primary Care Capitation rate will be made as a per member per month amount for any Federally Qualified Health Centers or Rural Health Centers, upon identification as such by Health Plan.

This Primary Care Capitation Rate will be applied to the following PCP Adjustment Factors attributed to the individual rate categories, which are:

Rate Category
Aid to Blind/Disabled & OAA with Medicare
Aid to Blind/Disabled & OAA without Medicare
CAF Children
ACA Ages 19-44
ACA Ages 45-54
ACA Ages 55-64
PLM, TANF and CHIP Children age < 1
PLM, TANF and CHIP Children age 1-5
PLM, TANF and CHIP Children age 6-18
Poverty Level Medical Adults (includes pregnancy)
TANF (Adults only)
BCCP

Primary care providers shall submit a claim to Health Plan for every service provided, including capitated primary care services.

2.6 Covered Services Paid By Primary Care Capitation Rate.

This Primary Care Capitation Rate, multiplied by the PCP Adjustment Factors, will be considered payment in full for the following CPT code services which are provided by primary care providers for their assigned OHP Members:

Services	CPT Codes
Office Visits	99202-99205, 99211-99215, 99241-99245
Home Services	99341-99345, 99347-99350
Other Office Services	92551, 92552, 93000, 93005, 93010, 93790, 95115-95134, 99000-99002, 99050, 99051, 99053,

	99056, 99058, 99070, 99080, 99366-99368, 99429, 99441-99443
Minor Surgical Services	10060, 10061, 10080, 10120, 10140, 10160, 11720, 11721, 11740, 16000, 16020, 17110, 17111, 20550, 20600, 20605, 20610, 30300, 36415, 45300, 45303, 46600, 46604, 51701, 54050, 54055, 54056, 56501, 65205, 65220, 69200, 69210

3.0 COMPENSATION – ALL OTHER PROFESSIONAL SERVICES.

For non-capitated primary care services and all specialty/ancillary services provided to OHP Members irrespective of primary care provider assignment, SCMG, Mosaic, COIPA, and Praxis Medical Group shall be compensated based on Resource Based Relative Value Scale (“RBRVS”) conversion factors or a percentage of the current OHP fee schedule. Payment will be less an established Claims Risk Withhold. On an annual basis, this Claims Risk Withhold will be returned in whole, in part, or not returned, based upon (a) the comparison of paid and incurred claims expenses and other costs, to separate HCBs in Sections 7 of this Exhibit B as well as the performance of quality metrics in Section 7.6, or (b) per the contract of the OHP Member’s primary care provider, if other than SCMG, Mosaic, COIPA, or Praxis Medical Group.

3.1 Medical Fee For Service.

SERVICE/PROCEDURE	MAXIMUM ALLOWABLE	CLAIMS RISK WITHHOLD
Services listed in the CMS Physicians Fee Schedule: OHA GPCI Adjusted RVUs for services	conversion factor ^{1, 2, 3}	8%
Labor and Delivery: CPT Codes 59400-59622	conversion factor ^{1, 2, 3}	8%
Laboratory: Services classified by CMS using OHP Medical-Dental Fee Schedule	% of OHP Allowable ^{1, 3}	8%
Anesthesia: Services classified in the American Society of Anesthesiologists Relative Value Guide	per unit ASA Conversion Factor ⁴	8%
Durable Medical Equipment, Prosthetics, Orthotics and Supplies: Services listed in the OHP Medical-Dental Fee Schedule	% of OHP Allowable ^{1, 3}	8%
Injectables, Vaccines, Immunizations: Services listed in the OHP Medical-Dental Fee Schedule	% of OHP Allowable ^{1, 3}	8%
Services and procedures without an OHP Allowable		8%

Note: Payment will be based upon the lesser of the billed amount or Health Plan negotiated rates in effect at the time the service or supplies are rendered or provided as specified above.

1. Updates to the schedules noted above shall be updated in accordance with OHP.

2. Facility and non-facility RVUs shall be used and determined by the setting in which the service occurs.

3. Health Plan will reimburse based on the rates published as of the date of adjudication.

4. ASA Basic Unit Value and annual updates as defined by the American Society of Anesthesiologists Relative Value Guide. Time units shall be based on fifteen (15) minute increments.

3.2 Patient Centered Primary Care Home (PCPCH) Program and Behavioral Health Integration.

Primary care providers may opt into Health Plan's Base or Program Participation PCPCH Program.

4.0 ALTERNATIVE PAYMENT MODELS.

4.1 Pediatric Hospitalist Program.

SCHS shall be paid per OHP Member, per month, for OHP Members assigned to SCMG, Mosaic, COIPA, and Praxis Medical Group's primary care providers in Central Oregon, to support a Pediatric Hospitalist Program (the "Program"). This amount will be an expense against separate HCBs to support the costs of the Program. Program revenue and costs, including FTE costs, will be reported showing any deficit/surplus. SCHS will provide, no less than quarterly, the accounting for the Program revenue and costs as described above to Health Plan.

4.2 Provider Incentives for Enhanced Access, Quality Improvement and PCPCH Certification.

SCMG, Mosaic, COIPA, and Praxis Medical Group shall be paid per OHP Member, per month, for OHP Members assigned to SCMG, Mosaic, COIPA, and Praxis Medical Group. This amount will be an expense against their respective HCBs.

4.3 Deschutes Stabilization Center.

Deschutes County shall be paid ninety-three cents (\$0.93) per OHP Member, per month, for OHP Members assigned to SCMG, Mosaic, COIPA, and Praxis Medical Group primary care providers in Central Oregon, to support a Deschutes Stabilization Center. This amount will be an expense toward HCBs.

5.0 PREMIUM ALLOCATION.

Health Plan and CMHPs have established the following allocation of premium in order to implement the compensation and risk incentive structure:

5.1 Definitions. Estimated Earned Net Premium Revenue. Estimated Earned Net Premium Revenue shall consist of those global capitation payments (including adjustments and reconciliations with the state of Oregon) received by Health Plan from the State of Oregon for OHP Members assigned to SCMG's/Mosaic's, COIPA's, and Praxis Medical Group's primary care providers in the Central Oregon CCO for health services under OHP, less premium allocations and/or payments for services in Section 1,H, which include: Dental Care premium allocation and claims paid to DCOs, Non-Emergent Medical Transportation premium allocation and claims paid to NEMT vendors, payments to COHC per the agreement with the COHC, taxes, adjustments, premium transfers, innovation grant revenue, OHA-required Hepatitis C reconciliations with OHA as necessary, and any portion of QIM bonus or QIM withhold retained per agreement with the COHC.

5.2 Allocation of Estimated Earned Net Premium Revenue.

After the application of any QDP/GME/MCO/Provider taxes, ACA taxes, OHA-required qualified directed pass-through payments, Health Plan Income Taxes for Medicaid, a payment to fund the COHC in the amount of one percent (1%) of gross premium (not counting pass-through funds), premium transfers for Dual Eligible Medicare premium and excluding: Dental Care premium allocation and claims paid to DCOs, Non-Emergent Medical Transportation premium allocation and claims paid to NEMT vendors, innovation grant revenue, OHA-required Hepatitis C reconciliation adjustments with the OHA/state of Oregon as necessary, and QIM withhold retained per agreement with the COHC, the remaining Estimated Earned Net Premium Revenue will be allocated as follows:

- 5.2.1 Administration. Eight and sixty hundredths' percent (8.60%) of the remaining Estimated Earned Net Premium Revenue shall be allocated to Health Plan for administration.
- 5.2.2 Amounts Allocated to the primary care provider HCB. Ninety-one and forty hundredths' percent (91.40%) of the remaining Estimated Earned Net Premium Revenue shall be allocated to the separate HCBs of SCMG/Mosaic, COIPA, and Praxis Medical Group.

6.0 ALLOCATIONS AND DISBURSEMENT

6.1 Computation of Budget Expenses.

For OHP Members assigned separately to primary care providers of SCMG/Mosaic, COIPA, and Praxis Medical Group, all claims expenses (including Claims Risk Withhold), PMPM fees (including credentialing and any CPC+ expenses), reinsurance/stop loss premium expenses (less recoveries), Pharmacy Expenses (less rebates), Hospital Capitation Payments (including HCW), PCP Capitation Expense, subrogation adjustments, premium/MCO taxes, coinsurance expenses, out-of-area expenses, ancillary expenses, behavioral health/Substance Abuse Disorder (SUD) expenses paid to CMHPs, SCHS and other panel providers, Alcohol/Drug Residential expenses, Behavioral Health – Residential expenses, Health Services and other expenses iterated in the Joint Management Agreement (JMA) and JMA budget between Health Plan and the COHC shall be charged to the separate HCBs based on the day services were actually rendered with the exception of Late Claims, as defined in Section 6.2 below, which shall be charged to the next year's applicable budget.

6.2 Disposition of Late Claims.

Late Claims are those claims received, processed, and paid later than four months (120 days) after the close of the contract period. Late Claims will be attributed to the next year's applicable budget.

7.0 SETTLEMENT PARAMETERS.

7.1 Settlement Parameters for OHP Members.

The following settlement parameters for this Section 7 are intended to approximate financial terms for OHP Members assigned to SCMG/Mosaic's, COIPA's, and Praxis Medical Group's primary care providers. CMHP's role in settlements shall be consistent with the settlement terms of SCMG/Mosaic, COIPA, and Praxis Medical Group, should such settlement terms differ from the terms and percentages otherwise indicated in this Section 7. CMHPs understand and agree to be subject to the settlement terms other primary care provider agreements when CMHPs provide services for OHP Members assigned to non-SCMG/Mosaic, non-COIPA, and non-Praxis Medical Group entities.

7.2 Time Period.

Annual Claims Risk Withhold and HCW settlement reports will occur for the 2025 calendar year four months (120 days) after the close of the contract period ending December 31st. Any charges/credits to the applicable budgets that have occurred since the settlement of the previous contract period are accounted for in the settlement of the current period.

7.3 Claims Risk Withhold Settlement Summary.

Health Plan shall be responsible for computing, documenting, and reporting an annual Claims Risk Withhold settlement summary. This report shall be submitted approximately five months (151 days) after year-end. In the event of a dispute regarding the accuracy and completeness of the data reported by Health Plan, Health Plan agrees to an audit of the data by an independent third party mutually agreed upon between Health Plan and providers, which shall be at the sole cost and expense of providers.

7.4 Settlement Sequence – HCW.

The HCW will be settled consistent with the terms of the agreements between Health Plan and SCHS, SCMG, and Mosaic, which are the only entities sharing in the HCW.

7.5 Settlement Sequence – HCBs.

After completion of the HCW settlements, HCBs shall be settled per the agreement between Health Plan and SCMG, Mosaic, COIPA, and Praxis Medical Group, of which the CMHPs may be a part.

8.0 GENERAL PROVISIONS.

8.1 Defined Terms.

Any terms not otherwise defined herein shall have the meaning set forth in the Participating Provider Agreement.

8.2 Precedence.

In the event of any conflict or inconsistency between this Exhibit and the Participating Provider Service Agreement, such conflict or inconsistency shall be resolved by giving precedence first to this Exhibit then the Participating Provider Agreement.

8.3 Health Services Understanding.

Health Plan and SCMG and COIPA signed a separate Letter of Understanding in July of 2015 which detailed the appropriate allocation of certain health care expenses as being part of any HCB. Consistent with that understanding, Health Plan (a) has entered into a contract with OHA whereby Health Plan has agreed to manage programs to optimize cost, quality and experience of care for OHP Members, (b) is mandated to operate such programs with auditable reporting requirements, (c) has signed an agreement with OHA (consistent with OHA rules and regulations) which stipulates such program expenses are accounted for outside Health Plan administrative/general expenses and are part of health care expenses which are part of any HCB in this Agreement, and (d) calculates a PMPM expense as a percentage of the CCO global budget, to pay for such Health Services programs.

8.4 Requirements.

CMHPs will participate in and attest to performing any applicable (a) data submission activities pertinent to CCO EHR-based incentive metrics, (b) data submission requirements including sending accurate data in time and formats determined by CCO to comply with OHA measure specifications, (c) submitting data to Health Plan on a monthly basis by the 20th of the month and acknowledging reports for the first four months of the calendar year will be provided as early as possible based on the delivery from CMHPs' software vendor, (d) requests for surveys or other information, (e) requests to complete successful CCO data collection/submission activities, and (f) reporting expectations for diabetes, hypertension, depression, tobacco prevalence and BMI. CMHPs acknowledge that submission of these requirements is essential as failure to do so for each EHR-based incentive will lead to failure for each eCQM measure, failure to meet the population threshold required and will cause the entire Central Oregon CCO to fail the measure.

CMHPs will perform patient satisfaction surveys in alignment with PCPCH standard requirements and will share such survey results with Health Plan upon reasonable request.

CMHPs will cooperate with Health Plan on Health Plan's CAHPS Improvement Plans.

CMHPs will allow Health Plan to share individual provider performance information such as quality performance metrics with CCO-contracted providers and Health Councils.

8.5 Oregon Health Plan/OHA Capitation Administration Regulations.

In the event of (a) requirements rules, regulations or guidance related to applicable provider capitation payments made by Health Plan to CMHPs, and per Health Plan Exhibit L filing and Medical Loss Ratio filings submitted to OHA, and/or (b) Health Plan's and/or OHA's interpretation of applicability of such requirements, rules, regulations, or guidance and applicability of Health Plan's capitation payment methodology with CMHPs, Health Plan may enact the following:

- A charge commensurate with any OHA recoupment, demand for repayment, charge, tax, or fee, to be charged against any HCB, and/or

- A renegotiation with CMHPs to revert all payment methodologies entailing CMHP's capitation, to a fee-for-service payment methodology.

CMHPs shall cooperate with Health Plan to produce reports for Health Plan and/or OHA that satisfy to Health Plan and OHA discretion, the requirements, rules, regulations, or guidance from OHA related to capitation payments.

8.6 Oregon Health Plan/OHA Possible Premium Revision / MLR-based repayment to OHA.

In the event of a revision of premium levels for OHP Members by the state of Oregon/OHA by a net amount deemed by Health Plan to be inconsistent with the 2025 (a) CMHP capitation rate, (b) conversion factors, or (c) hospital capitation rates agreed to in this 2025 amendment to the Agreement, Health Plan will notify CMHPs of such inconsistency in writing, and both parties will enter into a renegotiation of 2025 reimbursement rates in order to achieve consistency with any new Oregon Health Plan/OHA premium levels.

In the event OHA determines Health Plan must pay OHA any sum because the Central Oregon CCO Medical Loss Ratio (MLR), as determined by OHA, does not meet a minimum threshold for the entire population or any benefit-category specific sub populations, Health Plan reserves the right to (a) deduct a pro-rata portion of such repayment from any HCB in Section 7, or (b) make direct investments to increase the MLR and offset such expenses with the settlement, upon communication with CMHPs and the COHC.

8.7 Health Related Services (Flexible Services and Community Based Health-Related Services).

Consistent with the Health-Related Services Rule adopted by the OHA (which includes member-level disbursements often called "flexible services", and community-based Health-Related Services, often called "Community Benefit Initiatives") and the Health-Related Services Brief released by the OHA, along with Health Plan policies approved by OHA, Health Plan will make certain disbursements from any HCB from time to time and at Health Plan's discretion. These disbursements are distinct from Health Plan-provided Health Services.

8.8 Community Health Improvement Plan, Transformation Plan, and Health Council Activities.

CMHPs will collaborate with Health Plan, the COHC, and other stakeholders in completing a Community Health Assessment (CHA) and a Community Health Improvement Plan (CHIP), and in carrying out activities to implement the CHIP including any recommendation tied to community access studies. CMHPs will collaborate with Health Plan, the COHC, and other stakeholders to carry out the Transformation And Quality Strategies. For purposes of the CHA, CHIP, or Transformation And Quality Strategies, for reporting to the COHC or any of its subcommittees, or for reporting to OHA, Health Plan may share CMHP's utilization, membership numbers, and additional performance data. CMHPs will collaborate with Health Plan and the COHC to meet Transformation and Quality Strategies requirements and participate in Transformation And Quality Strategy projects.

8.9 Corrective Action Plans

Health Plan, at its sole discretion and consistent with the expectations of Health Plan by OHA, may determine that CMHP's performance of obligations, duties, and responsibilities under the terms of this Agreement is deficient. In reaching that conclusion, Health Plan may, but is not required to consider third-party audit or other formal review results, peer review results, quality measures, written or oral feedback from members or patients, and any other issues which may be identified by Health Plan. If Health Plan determines CMHP's performance is deficient for any reason, but that such deficiency does not constitute a Material Breach of the terms of this Agreement, Health Plan may institute a corrective action plan ("CAP") subject to internal review. Health Plan will notify CMHPs of the terms of the CAP and will provide a CAP reporting template. Health Plan will supply supporting information/data to CMHPs at that time. CMHPs shall have thirty (30) days to resolve the CAP to Health Plan's satisfaction. Failure to resolve the CAP shall constitute a Material Breach by CMHPs, and Health Plan may terminate this Agreement immediately.

8.10 Cooperation and Engagement in Quality Improvement Process.

The COHC voted to support QIM-related positions within Health Plan and area providers. CMHPs agrees to cooperate with the QIM Practice Facilitator, QIM Improvement Coordinator, QIM Program Manager, and the ED Improvement Coordinator to support success on regional quality measures including the QIMS, as well as to engage and cooperate with the Provider Engagement Panel to support quality improvement in the region.

8.11 Member Assignment

Health Plan may, at its discretion, assign OHP Members to primary care providers. Revisions to assignment procedures may be made in response to objective data related to quality performance, patient access, patient experience, or in response to other information available to Health Plan.

Attachment H

**CCO Fee-for-service and Capitation for Behavioral Health Services
Community Mental Health Program for Central Oregon CCO**

Effective 01/01/2025

1. CMHP Fee-for service and Monthly Capitation Payment

For services provided to OHP Members in the counties where the CMHPs are the designated Community Mental Health Program, Health Plan will reimburse CMHPs for Therapy Services and Assessment Services on a fee-for-service basis and on a capitation PMPM basis for Non-Encounterable Health Care Costs and Program Allocation costs according to the below rate schedule. These expenses will be charged and allocated to the separate Health Care Budgets (HCBs) in Attachment G.

Services provided to OHP Members from other CCOs and other counties for which the CMHP is not the designated Community Mental Health Program, CMHPs shall be reimbursed per a separate agreement for such services.

Intensive In-Home Behavioral Health Treatment (IIBHT) Deschutes County Health Services:

CMHP shall provide access to Intensive In-Home Behavioral Health Treatment (IIBHT) services for all eligible OHP Members aged twenty (20) and younger in accordance with OARs 309-019- 0167, 410-172-0650, and 410-172-0695. For Deschutes County, IIBHT services shall be submitted using HCPCS code of H0023 and shall be reimbursed through the below capitation table. The services under H0023 are separate from services billed for Behavioral Health outreach and engagement, for which a CPT code will be designated by Health Plan. Until such a time as an alternative code is identified, CMHP will submit non-billable Behavioral Health Outreach and Engagement (H0023) claims to be attributed to Non-Encounterable Healthcare Services Costs in the capitation portion of this contract.

Intensive In-Home Behavioral Health Treatment (IIBHT) Jefferson County Health Services and Crook County Health Services:

CMHP shall provide access to Intensive In-Home Behavioral Health Treatment (IIBHT) services for all eligible OHP Members aged twenty (20) and younger in accordance with OARs 309-019- 0167, 410-172-0650, and 410-172-0695. For Jefferson County and Crook County CMHPs, IIBHT services shall be submitted using HCPCS code H0023 and shall be reimbursed at one hundred percent (100%) of the current OHA allowable, with an eight percent (8%) Claims Risk Withhold to be settled per Attachment G.

Deschutes Stabilization Center

Deschutes County's CMHP shall be paid ninety-three cents (\$0.93) per OHP Member, per month, for OHP Members assigned to SCMG, Mosaic, COIPA, and other primary care providers in Central Oregon, to support a Deschutes Stabilization Center. This amount will be an expense allocated to the separate HCBs.

SERVICE/PROCEDURE for services provided to OHP Members domiciled in	MAXIMUM ALLOWABLE	CLAIMS RISK WITHHOLD
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the county for which the provider of care is the designated Community Mental Health Program		
CPT Codes: 90832, 90834, 90837, 90846, 90847, H0004, H0005, H0016, H0038	132% of OHP Allowable ^{1, 3}	8%
CPT Codes: 90791, 90792, H0001, H0031, H2000	170% of OHP Allowable ^{1, 3}	8%
CPT Codes: Q9991 and Q9992	100% of OHP Allowable ^{1, 3}	8%

Note: Payment will be based upon the lesser of the billed amount or Health Plan negotiated rates in effect at the time the service or supplies are rendered or provided as specified above.

1. Updates to the schedules noted above shall be updated in accordance with OHP.
2. Facility and non-facility RVUs shall be used and determined by the setting in which the service occurs.
3. Health Plan will reimburse based on the rates published as of the date of adjudication.

Non-Encounterable services/other billed services, Program Allocation and Mobile Crisis Payment and Definition:

CMHPs shall provide and report non-encounterable services and system supports. Non-encounterable services and system supports include, but are not limited to: travel, prevention, education and outreach, internal case consultation, co-provided services, outreach and engagement, socialization, and psycho-educational services that are not otherwise encounterable. Payments shall be an expense against the HCBs detailed in Attachment G. Payments for such services and programs shall be as follows:

	Non-Encounterable services and all other CMHP-billed services PMPM	Program Allocation PMPM	Mobile Crisis Allocation PMPM
Deschutes County Health Services, OHP Members domiciled in Deschutes/Klamath County	\$19.23	\$6.82	\$0.01
BestCare OHP Members domiciled in Jefferson County	\$16.57	\$10.70	\$0.01
BestCare OHP Members domiciled in Crook County	\$16.57	\$10.70	\$0.01

Oregon Health Plan (Oregon Health Authority) Contract Exhibit

In the event that any provision contained in this Exhibit conflicts or creates an ambiguity with a provision in this Agreement, this Exhibit's provision will prevail. Capitalized terms not otherwise defined herein shall have the meaning set forth in the OHA Contract, the Non-Medicaid Contract and/or OHP Bridge-BHP Contract (defined below and collectively referred to herein as "the OHA Contracts"). The parties shall comply with all applicable federal, state, and local laws, rules, regulations and restrictions, executive orders and ordinances, the OHA Contracts, OHA reporting tools/templates and all amendments thereto, and the Oregon Health Authority's ("OHA") instructions applicable to this Agreement, in the conduct of their obligations under this Agreement, including without limitation, where applicable:

- 1.0** Provider must perform the services and meet the obligations and terms and condition as if the Provider is PacificSource Community Solutions ("PCS"). [Exhibit B, Part 4, Section 11(a)]
- 2.0** This Agreement is intended to specify the subcontracted work and reporting responsibilities, be in compliance with PCS's contracts with OHA to administer the Oregon Health Plan (the "CCO Contract"), the Non-Medicaid programs (the "Non-Medicaid Contract"), and the Oregon Health Plan Bridge-Basic Health Program Services Contract (the "OHP Bridge-BHP Contract"), and incorporate the applicable provisions of the OHA Contracts. Provider shall ensure that any subcontract that it enters into for a portion or all of the work that is part of this Agreement shall comply with the requirements of this Exhibit. [Exhibit B, Part 4, Section 11(a)]
- 3.0** PCS is a covered entity and the Parties agree that they will enter into a Business Associate agreement when required under, and in accordance with, the Health Insurance Portability and Accountability Act. [Exhibit B, Part 4, Section 11(a)]
- 4.0** Provider understands that PCS shall evaluate and document Provider's readiness and ability to perform the scope of the work set forth in this Agreement prior to the effective date, and shall cooperate with PCS on that evaluation. Provider further understands that OHA has the right to receive all such evaluations. Provider understands and agrees that PCS may utilize a readiness review evaluation conducted by PCS, or a parent company or subsidiary, in relation to a Medicare Advantage subcontract with Provider if the work in question under both contracts is identical and the evaluation was completed no more than three (3) years prior to the effective date of this Agreement. [Exhibit B, Part 4, Section 11(a)]
- 5.0** Provider understands that PCS must ensure that Provider, and its employees, are screened for exclusion from participation in federal programs and that PCS is prohibited from contracting with an excluded Provider, and shall cooperate by providing PCS with information to confirm such screening. [Exhibit B, Part 4, Section 11(a)]
- 6.0** Provider understands that PCS must ensure that Provider, and its employees, undergo a criminal background check prior to starting any work or services under this Agreement, and shall cooperate by providing PCS with information to confirm such checks. [Exhibit B, Part 4, Section 11(a)]
- 7.0** Provider understands that PCS may not Delegate certain work under the OHA Contracts and that this Agreement does not terminate PCS's legal responsibility to OHA for the timely

and effective performance of PCS's duties and responsibilities under the OHA Contracts. Provider further understands that a breach by Provider of a term or condition in the OHA Contracts, as it pertains to work performed under this Agreement, shall be considered a breach by PCS of the OHA Contracts. Further, Provider understands that PCS is solely responsible to OHA for any corrective action plans, sanctions, or the like, and that PCS is solely responsible for monitoring and oversight of any subcontracted work. [Exhibit B, Part 4, Section 11(a)]

- 8.0** Provider understands and agrees that PCS must provide OHA with a list of subcontractors (including any work that Provider further subcontracts) and activities required to be performed under such subcontracts, including this Agreement, and shall include: (i) the legal name of Provider and each direct or indirect subcontractor, (ii) the scope of work and/or activities being subcontracted to each direct or indirect subcontractor, (iii) the current risk level of Provider as determined by PCS based on the level of Member impact of Provider's Work, the results of any previous Provider Performance Report(s), and any other factors deemed applicable by PCS or OHA or any combination thereof (provided, however, that PCS must apply the following OHA criteria to identify a High risk Provider, where Provider shall be considered High risk if the Provider: (a) provides direct service to Members or whose Work directly impacts Member care or treatment, or (b) has one or more formal review findings within the last three (3) years for which OHA or PCS or both has required the Provider to undertake any corrective action, or (c) both (a) and (b) above, (iv) copies of the ownership disclosure form, if applicable for Provider, (v) information about any ownership stake between PCS and Provider, if any, and (vi) an attestation from PCS regarding Paragraphs 3 through 5 above and that this Exhibit exists. [Exhibit B, Part 4, Section 11(a)]
- 9.0** Provider understands and agrees that the following obligations may not be Delegated to a third party: (i) oversight and monitoring of Quality Improvement activities, and (ii) adjudication of member grievances and appeals. [Exhibit B, Part 4, Section 11(a)]
- 10.0** Provider understands and agrees that Provider must respond and remedy any deficiencies identified in Provider's performance of the work or services to be performed under this Agreement, in the timeframe reasonably determined by PCS. [Exhibit B, Part 4, Section 11(a)]
- 11.0** Provider acknowledges and agrees that it may not bill Members for services that are not Covered Services under the OHA Contracts unless there is a full written disclosure or waiver on file, signed by the Member, in advance of the service being provided, in accordance with OAR 410-141-3565. [Exhibit B, Part 4, Section 11(a)]
- 12.0** Provider acknowledges receiving a copy of PCS's written procedures for its Grievance and Appeal System, agrees to comply with the requirements therein, and agrees to provide those written procedures to any subcontractors of Provider's services provided hereunder. [Exhibit B, Part 4, Section 11(a); Exhibit I, Section 1(b)(1)]
- 13.0** Provider understands and agrees that PCS shall monitor and audit Provider's performance on an ongoing basis and also perform timely, formal reviews of compliance with all obligations under this Agreement for the purpose of evaluating Provider's performance, which must identify any deficiencies and areas for improvement. Provider also understands and agrees to cooperate with PCS in the performance of such ongoing monitoring and review. Further, Provider understands and agrees that the annual report

must minimally include the following: (i) an assessment of the quality of Provider's performance of the work performed pursuant to this Agreement, (ii) any complaints or grievances filed in relation to such work, (iii) any late submission of reporting deliverables or incomplete data, (iv) whether Provider's employees are screened and monitored for federal exclusion from participation in Medicaid, (v) the adequacy of Provider's compliance functions, and (vi) any deficiencies that have been identified by OHA related to Provider's work performed pursuant to this Agreement. Provider understands and agrees that PCS may satisfy these requirements by submitting to OHA the results of a compliance review conducted by PCS, or a parent company or subsidiary, in relation to a Medicare Advantage subcontract with Provider if the work in question under both contracts is identical and the time period for the review is identical or inclusive of the time period for a report under this Agreement. Finally, Provider understands and agrees that PCS shall provide OHA with a copy of each review or an attestation, as provided for in the CCO Contracts. [Exhibit B, Part 4, Section 11(a)-(b)]

- 14.0** Provider agrees that it shall be placed under a corrective action plan ("CAP") if PCS identifies any deficiencies or areas for improvement in the ongoing monitoring or annual report and that PCS is required to provide a copy of such CAP to OHA, as well as any updates to the CAP, notification that the CAP was successfully addressed, and notification if Provider fails to complete a CAP by the designated deadline. [Exhibit B, Part 4, Section 11(a)]
- 15.0** Provider understands and agrees that PCS has the right to take remedial action, pass down or impose Sanctions, and that PCS intends this Agreement to reflect that PCS has the substantively the same rights as OHA has in the OHA Contracts, if Provider's performance is inadequate to meet the requirements of the OHA Contracts. [Exhibit B, Part 4, Section 11(b)]
- 16.0** Provider acknowledges and agrees that, notwithstanding any provision of this Agreement to the contrary, that PCS has the right to revoke delegation of any activities or obligations from the OHA Contracts that are included in this Agreement and to specify other remedies in instances where OHA or PCS determine Provider has breached the terms of this Agreement; provided, however, that PCS shall work with Provider to allow Provider reasonable time to cure any such breach. [Exhibit B, Part 4, Section 11(b)]
- 17.0** Provider acknowledges and agrees to comply with the payment, withholding, incentive, and other requirements set forth in 42 CFR §438.6 that is applicable to the work or services performed pursuant to this Agreement. [Exhibit B, Part 4, Section 11(b)]
- 18.0** Provider agrees to submit to PCS Valid Claims for services, including all the fields and information needed to allow the claim to be processed, within the timeframes for valid, accurate, Encounter Data submission as required by the OHA Contracts. [Exhibit B, Part 4, Section 11(b)]
- 19.0** Provider expressly agrees to comply with all Applicable Laws, including without limitation, all Medicaid laws, rules, regulations, all federal laws, rules, regulations governing Basic Health Programs, and all Oregon state laws, rules, and regulations governing OHP Bridge-Basic Health Program, as well as sub-regulatory guidance and contract provisions. [Exhibit B, Part 4, Section 11(b)]

- 20.0** Provider expressly agrees that PCS, OHA, the Oregon Secretary of State, the Center for Medicare & Medicaid Services, the U.S. Health & Human Services, the Office of the Inspector General, the Comptroller General of the United States, or their duly authorized representatives and designees, or all of them or any combination of them, have the right to audit, evaluate, and inspect any books, Records, contracts, computers, or other electronic systems of Provider, or of Provider's subcontractor, that pertain to any aspect of the services and activities performed, or determination of amounts payable under the OHA Contracts. Provider agrees that such right shall exist for a period of ten (10) years from the date this Agreement terminates or from the date of completion of any audit, whichever is later. Further, Provider agrees that if PCS, OHA, CMS, or the DHHS Inspector General determine that there is a reasonable possibility of Fraud or similar risk, then OHA, CMS or the DHHS Inspector General may inspect, evaluate, and audit Provider at any time. [Exhibit B, Part 4, Section 11(b)]
- 21.0** Provider agrees to make available, for purposes of audit, evaluation, or inspection of its premises, physical facilities, equipment, books, Records, contracts, computer, or other electronic systems relating to its Members. [Exhibit B, Part 4, Section 11(b); Exhibit D, Section 15]
- 22.0** Provider agrees to respond and comply in a timely manner to any and all requests from OHA or its designee for information or documentation pertaining to Work outlined in the OHA Contracts. [Exhibit B, Part 4, Section 12(b)]
- 23.0** Pursuant to 42 CFR §438.608, to the extent this Agreement requires Provider to provide services to Members or processing and paying for claims, Provider agrees to adopt and comply with PCS's Fraud, Waste, and Abuse policies, procedures, reporting obligations, and annual Fraud, Waste, and Abuse Prevention Plan, as well as the obligations, terms and conditions provided in Exhibit B, Part 9 of the OHA Contracts. Further, Provider agrees, unless expressly provided otherwise in the applicable provision, to report immediately to PCS any provider and Member Fraud, Waste, or Abuse ("FWA"), which PCS will report to OHA or the applicable agency, division, or entity. [Exhibit B, Part 4, Section 11(b)]
- 23.1** In addition to the preceding paragraph, if Provider provides services to Members or processes and pays for claims, then Provider agrees to comply with Exhibit B, Part 9, Sections 11-18 of the OHA Contracts, related to FWA and compliance activities. [Exhibit B, Part 9, Section 10]
- 24.0** Provider agrees to meet the standards for timely access to care and services, as set forth in the OHA Contracts and OAR 410-141-3515, which includes providing services within a timeframe that takes into account the urgency of the need for services. [Exhibit B, Part 4, Section 11(b)]
- 25.0** Provider agrees to report promptly to PCS any Other Primary, third-party Insurance to which a Member may be entitled. [Exhibit B, Part 4, Section 11(b)]
- 26.0** Provider agrees to request, obtain, and provide, in a timely manner as noted in any PCS TPL Guidebook or upon PCS or OHA request, with all Third-Party Liability eligibility information and any other information requested by PCS or OHA, as applicable, in order to assist in the pursuit of financial recovery. Provider also agrees to enter into any data

sharing agreements required by OHA or its PIL Unit. [Exhibit B, Part 4, Section 11(b); Part 8, Section 17(f)(1); Part 8, Section 18(s)(5)]

- 27.0** Provider agrees to document, maintain, and provide to PCS all Encounter Data records that document Provider's reimbursement to federally qualified health centers, Rural Health Centers and Indian Health Care Providers and to provide such documents and records to PCS upon request. [Exhibit B, Part 4, Section 11(c)]
- 28.0** Provider understands and agrees that if PCS is not paid or not eligible for payment by OHA for services provided, neither will Provider be paid or be eligible for payment. [Exhibit B, Part 4, Section 11(d)]
- 29.0** Provider understands and agrees that PCS will provide a copy of this Agreement to OHA upon OHA's request. [Exhibit B, Part 4, Section 11(e)]
- 30.0** In accordance with the OHA Contracts, Provider understands and agrees to comply with the following provisions:
- 30.1** Adhere to the policies and procedures set forth in PCS's Service Authorization Handbook. [Exhibit B, Part 2, Section 3(a)]
- 30.2** Obtain Prior Authorization for Covered Services, as noted on PCS's website. [Exhibit B, Part 2, Section 3(b)(3)]
- 30.3** For preventive Covered Services, report all such services provided to Members to PCS and such services are subject to PCS's Medical Case Management and Record Keeping responsibilities. [Exhibit B, Part 2, Section 6(a)(3)]
- 30.4** Ensure that each Member is free to exercise their Member rights, and that the exercise of those rights does not adversely affect the way PCS, its staff, Provider, Participating Providers, or OHA, treat the Member. [Exhibit B, Part 3, Section 2(o)]
- 30.5** Adhere to PCS's policies for Provider directories, including updating the information therein. [Exhibit B, Part 3, Section 6(i)]
- 30.6** Meet the special needs of Members who require accommodations because of a disability or limited English proficiency. [Exhibit B, Part 4, Section 2(k)]
- 30.7** Ensure that all Traditional Health Workers undergo and meet the requirements for, and pass the required background check, as described in OAR 950-060-0070 [Exhibit B, part 4, Section 4(a)(6)]
- 30.8** Consistent with 42 CFR §438.106 and §438.230, not bill any Member for Covered Services in any amount greater than would be owed if PCS provided the services directly, and comply with OAR 410-120-1280 relating to when a Provider may bill a Medicaid recipient and when a Provider may send a Medicaid recipient to collections for unpaid medical bills. [Exhibit B, Part 8, Section 4(f)]
- 30.9** If any of PCS's OHA Contracts are terminated, make available to OHA or another health plan to which OHA has assigned the Member, copies of medical, Behavioral Health, Oral Health, and managed Long Term Services and Supports records,

patient files, and any other information necessary for the efficient care management of Members as determined by OHA, in such format(s) as directed by OHA and provided without expense to OHA or the Member. [Exhibit D, Section 10(c)(6)]

- 30.10** Section 1 (Governing Law, Consent to Jurisdiction, 2 (Compliance with Applicable Law), 3 (Independent Contractor), 4 (Representations and Warranties), 15 (Access to Records and Facilities; Records Retention; Information Sharing), 16 (Force Majeure), 18 (Assignment of Contract, Successors in Interest), 19 (Subcontracts), 24 (Survival), 30 (Equal Access), 31 (Media Disclosure), and 32 (Mandatory Reporting of Abuse) of Exhibit D of the OHA Contracts, as if fully set forth herein, for the benefit of both OHA and PCS. [Exhibit D, Section 19]
- 30.11** Exhibit E of the OHA Contracts, as if fully set forth herein, for the benefit of both OHA and PCS. [Exhibit E]
- 30.12** Exhibit F of the OHA Contracts, as if fully set forth herein, for the benefit of both OHA and PCS. [Exhibit F]
- 30.13** If any part of the Grievance process is performed by Provider pursuant to this Agreement, meet the requirements of the OHA Contracts, (i) comply with OAR 410-141-3835 through 410-141-3915 and 42 CFR §438.400 through §438.424, (ii) cooperate with any investigation or resolution of a Grievance by either or both DHS's Client Services Unit and OHA's Ombudsperson as expeditiously as the Member's health condition requires, and (iii) provide the data necessary for PCS to fulfill its reporting obligations to OHA. [Exhibit I, Section 1(e)(10), Section 2(d), Section 10]
- 30.14** If Provider is required to collect and submit any demographic data to PCS, then Provider shall include REALD data in that data collection and submission. [Exhibit K, Section 12(b)]
- 30.15** Respond promptly and truthfully to all inquiries made by OHA or by the Oregon Department of Consumer and Business Services ("DCBS") concerning any subcontracted work and transactions pursuant to or connected to the OHA Contracts, using the form of communication requested by OHA or DCBS. [Exhibit L, Section 3(a)]
- 30.16** If Provider makes any prior authorization determinations for substance use disorder treatment services and supports, then Provider shall ensure its staff have a working knowledge of the ASAM Criteria, as required by the OHP SUD 1115 demonstration waiver. Further, Provider shall confirm compliance with this requirement upon request of PCS, so that PCS can submit an attestation of compliance to OHA. [Exhibit M, Section 7(j)]
- 30.17** Provide all required information to PCS necessary for PCS to submit an annual Behavioral Health report to OHA. [Exhibit M, Section 14, 23]
- 30.18** Take any PCS required training or otherwise provide training within Provider's operations regarding recovery principles, motivational interviewing, integration, and Foundations of Trauma Informed Care (<https://tramainformedoregon.org/tic-intro-training-modules/>), and, if applicable, enroll in, and provide timely updates to, OHA's Centralized Behavioral Health Provider Directory. [Exhibit M, Section 24]

- 30.19** Exhibit N of the OHA Contracts, as if fully set forth herein, for the benefit of both OHA and PCS. [Exhibit N]
- 31.0** Provider agrees to comply with Section C Part 10 of Attachment I of the 2017-2022 Medicaid 1115 Waiver regarding timely Payment to Indian Health Care Providers. [OAR 410-141-3505]
- 32.0** Provider acknowledges that it has received a copy of the current version of the OHA Contracts, with the exception of Exhibit C.
- 33.0** **Miscellaneous.**

33.1 *Provider Certification.* Provider hereby certifies that all claims submissions and/or information received from Provider are true, accurate, and complete, and that payment of the claims by PCS, or its subcontractor, for PCS Members will be from federal and state funds, and therefore any falsification, or concealment of material fact by Provider when submitting claims may be prosecuted under federal and state laws. Provider shall submit such claims in a timely fashion such that PCS may comply with any applicable Encounter Data submission timeframes and shall include sufficient data and information for OHA to secure federal drug rebates for outpatient drugs provided to PCS's Members under this Agreement, if any. Provider hereby further certifies that it is not and will not be compensated for any work performed under this Agreement by any other source or entity.

33.2 *Indemnification.* Notwithstanding any indemnification provision in this Agreement, as it pertains to PCS Members, Provider shall defend, save, hold harmless and indemnify PCS, the State of Oregon, and their respective officers, employees, subcontractors, agents, insurers, and attorneys from and against all of the following (here "Indemnifiable Events"): all claims, suits, actions, losses, damages, liabilities, settlements, costs and expenses of any nature whatsoever (including reasonable attorneys' fees and expenses at trial, at mediation, on appeal and in connection with any petition for review) resulting from, arising out of, or relating to the activities of Provider or its officers, employees, subcontractors, agents, insurers, and attorneys (or any combination of them) under this Agreement. Indemnifiable Events include, without limitation (i) unauthorized disclosure of confidential records or Protected Information, including without limitation records and information protected by HIPAA or 42 CFR Part 2, (ii) any breach of this Exhibit or the Agreement, (iii) impermissible denial of Covered Services, (iv) failure to comply with any reporting obligations under this Agreement, and (v) failure to enforce any obligation of a subcontractor under this Agreement.

Provider shall have control of the defense and settlement of any claim this is subject to this Section 33.2; however, neither Provider nor any attorney engaged by Provider, shall defend the claim in the name of the State of Oregon or any agency of the State of Oregon, nor purport to act as legal representative of the State of Oregon or any of its agencies, without first receiving the prior written approval of the Oregon Attorney General to act as legal counsel for the State of Oregon; nor shall Provider settle any claim on behalf of the State of Oregon without the prior written approval of the Attorney General. The State of Oregon may, at its election, assume its own defense and settlement in the event that the State of Oregon determines that Provider is

prohibited from defending the State of Oregon, or is not adequately defending its interests. The State of Oregon may, at its own election and expense, assume its own defense and settlement in the event the State of Oregon determines that an important governmental principle is at issue.

Provider shall ensure that the State of Oregon, Department of Human Services is not held liable for (i) any of Provider's debts or liabilities in the event of insolvency, regardless of whether such liabilities arise out of such parties' insolvency or bankruptcy; (ii) Covered Services authorized or required to be provided by Provider under this Agreement, regardless of whether such Covered Services were provided or performed by Provider, Provider's subcontractor, or Provider's Participating or Non-Participating Provider; or (iii) both (i) and (ii) of this sentence.

Notwithstanding the foregoing, no party shall be liable to any other party for lost profits, damages related to diminution in value, incidental, special, punitive, or consequential damages under this Agreement; provided, however, Provider shall be liable (i) for civil penalties assessed against PCS by OHA related to a breach of this Agreement by Provider; (ii) for Liquidated Damages assessed against PCS by OHA related to a breach of this Agreement by Provider; (iii) under the Oregon False Claims Act; (iv) for Indemnifiable Events as noted above, (v) claims arising out of or related to unauthorized disclosure of confidential records or information of Members (or both of them), including without limitation records or information protected by HIPAA or 42 CFR Part 2; (vi) any OHA expenses assessed to PCS for termination of the OHA Contracts that are related to a breach of this Agreement by Provider; or (vii) damages specifically authorized under another provision of this Agreement. [Exhibit D, Section 8 and 12]

33.3 Force Majeure. Neither OHA, Provider nor PCS shall be held responsible for delay or default caused by riots, acts of God, power outage, fire, civil unrest, labor unrest, natural causes, government fiat, terrorist acts, other acts of political sabotage or war, earthquake, tsunami, flood, or other similar natural disaster, which is beyond the reasonable control of the affected party. Each party shall, however, make all reasonable efforts to remove or eliminate such cause of delay or default and shall, upon the cessation of the cause, diligently pursue performance of its obligations under this Agreement. OHA or PCS may terminate this Agreement upon written notice to Provider after reasonably determining that the delay or default will likely prevent successful performance of this Agreement.

If the rendering of services or benefits under this Agreement is delayed or made impractical due to any of the circumstances listed in the preceding paragraph, care may be deferred until after resolution of those circumstances, except in the following situations: (a) care is needed for Emergency Services; (b) care is needed for Urgent Care Services; or (c) care is needed where there is a potential for a serious adverse medical consequence if treatment or diagnosis is delayed more than thirty (30) days.

If any of the circumstances listed in the first paragraph of this section disrupts normal execution of Provider's duties under this Agreement, Provider shall notify Members in writing of the situation and direct Members to bring serious health care needs to Provider's attention. [Exhibit D, Section 16]

- 33.4** *No Third Party Beneficiaries.* PCS and Provider are the only parties to this Agreement and the only parties entitled to enforce its terms; provided, however, that OHA and other government bodies have the rights specifically identified in this Agreement. The parties agree that Provider's performance under this Agreement is solely for the benefit of PCS to fulfill its OHA Contracts obligations and assist OHA in accomplishing its statutory mission. Nothing in this Agreement gives, is intended to give, or shall be construed to give or provide any benefit or right, whether directly, indirectly or otherwise, to third persons any greater than the rights and benefits enjoyed by the general public unless such third persons are individually identified by name herein and expressly described as intended beneficiaries of the terms of this Agreement. This provision shall survive the termination of this Agreement for any reason.
- 33.5** *Severability.* If any term or provision of this Agreement is declared by a court of competent jurisdiction to be illegal or in conflict with any law, the validity of the remaining terms and provisions shall not be affected, and the rights and obligations of the parties shall be construed and enforced as if this Agreement did not contain the particular term or provision held to be invalid.
- 33.6** *Termination; Revocation of Delegated Activities.* Notwithstanding any other provision in this Agreement, PCS may terminate this Agreement or impose Sanctions, as provided in the OHA Contracts, if Provider's performance is inadequate to meet the requirements of the OHA Contracts.
- 33.7** *Subcontractor/FDR Manual.* Provider shall comply with the due dates and requirements in PCS's Subcontractor/FDR Manual (the "Manual"), as amended, once that Manual is finalized and posted. Provider is responsible for reviewing the Manual periodically in order to know the current requirements.
- 34.0** Differences Between the CCO Contract, the Non-Medicaid Contract, and/or the OHP Bridge-BHP Contract. There are a few language differences between the CCO Contract, the Non-Medicaid Contract, and OHP Bridge-BHP. To the extent that Provider only works with one population or the other, that contract will apply; however, to the extent that Provider works with one or more populations, all relevant contracts will apply, as applicable, to the situation depending on what work and what population is involved.
- 35.0** If Provider is also a HRSN Service Provider, then Provider understands and agrees that it is prohibited from having any involvement in (i) authorizing or denying any HRSN Service or (ii) service planning for an HRSN Eligible Member. [HRSN Amendment #24, Section 16(i)(3)]
- 36.0** Provider agrees and acknowledges that the OHA periodically amends the OHA Contracts. Provider also agrees and acknowledges that PCS may periodically send an updated version of this Exhibit that will automatically replace this Exhibit and be incorporated into Provider's contract with PCS.

AGENDA ITEM REQUEST



Date:

March 18, 2025

Meeting date desired:

March 26, 2025

Subject:

Amendment 1 to formative agreement with the City of Prineville, creating the Crook County Road Agency.

Background and policy implications:

At the March 5 board meeting, the County expressed interest in modifying the intergovernmental agreement with the City of Prineville which formed the Crook County Road Agency. The Road Agency is an ORS Chapter 190 intergovernmental entity with the purpose of "receiving and distributing U.S. Forest Service Secure Rural Schools ('SRS') funds for road construction in Crook County, Oregon, and all other necessary or appropriate functions related thereto."

The proposed amendment would make a number of changes to the IGA: altering the location of the Agency's offices; updating the method of adopting an annual budget; and making revisions to the revenue and expenditure paragraphs. The amendment would also change the manner by which the Agency's governing board is selected – one board member would be appointed by the County, one by the City, and the third member would be appointed by the other two.

The City may consider this amendment at their March 25 Council meeting.

Budget/fiscal impacts:

This endeavor was prompted by a letter from the United States Department of the Interior from late June, 2024, which announced that the DOI was considering whether the Crook County Road Agency was subject to deductions from SRS payments in the same manner as Crook County itself would have been. Since that letter, neither Crook, nor Deschutes, Jefferson, or Klamath counties, all of which worked to create alternative public agencies to receive SRS funds, have heard anything more from DOI. It is hoped that with the execution of this amendment, concerns

by the DOI that the Road Agency is not sufficiently independent of the County might be assuaged, and additional SRS funds would be made available to local public services.

Requested by:

*Eric Blaine; County Counsel
Eric.Blaine@CrookCountyOR.gov
541-416-3919*

Presenters:

Eric Blaine, County Counsel

Legal review (only if requested):

Legal drafted

Elected official sponsor (if applicable):

N/A

AMENDMENT 1
To Intergovernmental Agreement to Create
The Crook County Road Agency

This Amendment 1 is entered into by the **City of Prineville**, an Oregon municipal corporation (hereinafter “City”), and **Crook County**, a political subdivision of the State of Oregon (hereinafter “County”); collectively, City and County may be referred to as “the Parties.”

RECITALS

WHEREAS, City and County are parties to that certain Intergovernmental Agreement (hereinafter “the Agreement”) effective on or about February 1, 2023, for the provision of services as more fully described in the Agreement; and

WHEREAS, the Parties wish to modify specified terms of the Agreement, as described in this Amendment 1.

AGREEMENT

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

Section One: Effective Date: This Amendment 1 becomes effective on March 1, 2025, regardless of the date signed by the parties.

Section Two: Section 1.4 “Offices” of the Agreement is deleted in its entirety, and replaced with the following:

“1.4 Offices. The Board may meet at any location permitted by Oregon public meetings law. The County may, without charge, make space available for the Board’s use. For the purposes of sending and receiving correspondence, City and County agree that the Board and Agency may specify 203 NW Court Street, Prineville, OR 97754 as its offices.”

Section Three: Section 2.1 “Membership” of the Agreement is deleted in its entirety, and replaced with the following:

“2.1 Membership. Agency shall be governed by the Board consisting of three (3) members, as follows: One (1) member appointed by the County; one (1) member appointed by the City; and one (1) member appointed by

the other two members.” City hereby agrees that it’s City Manager shall be able to make such appointment on City’s behalf.

Section Four: Section 3.1 “Budget” of the Agreement is deleted in its entirety, and replaced with the following:

“3.1 Budget. Agency shall prepare the annual operating budget of the Agency in accordance with ORS 294.900 to 294.930. The budget shall be on a fiscal year basis beginning on the first of July each year. The County agrees to provide personnel to facilitate the adoption of the budget, provided, however, that the County may not charge for staff time or other expenses related thereto. The Board will consider and adopt the budget on behalf of the Agency. If there are any program changes, any supplemental budget shall proceed through the stages set forth herein and comply with all applicable budget policies and Oregon local budget law.”

Section Five: Section 3.3 “Expenses” of the Agreement is deleted in its entirety, and replaced with the following:

“3.3 Expenses. Except as otherwise provided herein, Agency is responsible for providing all funds necessary to pay for Agency’s costs, expenses, obligations, and/or liabilities; provided, however, that County at its option may supplement the Agency’s budget in amounts and on a schedule as County and Agency may agree. Notwithstanding anything contained in this Agreement to the contrary, City will not be responsible for (and will not pay) any funds for Agency’s costs, expenses, obligations, and/or liabilities.”

Section Six: Section 3.4 “Revenue” of the Agreement is deleted in its entirety, and replaced with the following:

“3.4 Revenue. Revenue or fees derived from the functions of activities of the Agency will be allocated in accordance with the Oregon local budget law, and upon Board approval, may be distributed to Oregon local governments for uses in furtherance of the provisions of Section 1.2 Purpose.”

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

Section Seven: Except as modified by this Amendment 1, the terms of the Agreement (including but not limited to Section 6.3, “Agency and County Indemnification,”) remain in full force and effect.

IN WITNESS WHEREOF, City and County have executed this Amendment 1 effective on the date specified in Section 1 above.

CITY

COUNTY

Crook County Board of Commissioners

By: _____
Signature

Seth Crawford, County Commissioner

Print Name

Susan Hermreck, County Commissioner

Date _____

Brian Barney, County Commissioner

Date: _____

**INTERGOVERNMENTAL AGREEMENT
CREATING CROOK COUNTY ROAD AGENCY**

This Intergovernmental Agreement creating Crook County Road Agency (this "Agreement") effective February 1, 2023 (the "Effective Date"), and is entered into between Crook County ("County"), a political subdivision of the State of Oregon, whose address is 300 NE 3rd St. Prineville, OR 97754, and City of Prineville ("City"), an Oregon municipal corporation, whose address is 387 NE 3rd St. Prineville, OR 97754. Each of the parties hereto is referred to herein individually as a "Party" and collectively "Parties."

RECITALS:

A. The Parties desire to form an intergovernmental entity to be named the Crook County Road Agency (the "Agency"). Agency will be formed to receive and distribute certain road funds.

B. This Agreement is made pursuant to ORS 190.010, which statute provides that units of local government may enter into agreements for performance of any functions and activities that any party to the agreement, or its officers or agents, has the authority to perform.

C. The Parties are authorized to enter into this Agreement creating an intergovernmental entity pursuant to their respective principal acts and ORS 190.003 to 190.265.

AGREEMENT:

NOW, THEREFORE, in consideration of the Parties' respective obligations under this Agreement, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties hereby agree as follows:

Section 1. Agency.

1.1 Creation. Pursuant to this Agreement, the Agency is hereby created as an intergovernmental entity pursuant to ORS Chapter 190.

1.2 Purpose. Agency's purposes include receiving and distributing U.S. Forest Service Secure Rural Schools ("SRS") funds for road construction in Crook County, Oregon, and all other necessary or appropriate functions related thereto.

1.3 Responsibilities and General Powers.

1.3.1 Agency will have responsibility and authority to receive and distribute County's apportionment of SRS road funds for road construction, including functions related thereto, within the boundaries of County, and subject to the terms of this Agreement

and/or ORS chapter 190, perform such other functions as may be assigned by the Parties from time to time.

1.3.2 Agency shall have the power to adopt, through action of its Board of Directors (the "Board"), such bylaws, rules, regulations, and policies necessary to further the purposes of Agency and/or this Agreement.

1.3.3 Agency shall have the power to enter into agreements with other public or private entities and to exercise all powers pursuant to the Laws (as defined below), including, without limitation, the principal acts of the Parties and ORS chapter 190. For purposes of this Agreement, the term "Law(s)" means all federal, state, and local laws, statutes, ordinances, and/or regulations directly or indirectly affecting Agency, this Agreement, and/or Agency's purposes, including, without limitation, the Americans with Disabilities Act of 1990 (and the rules and regulations promulgated thereunder) and ORS chapter 190, all as now in force and/or which may hereafter be amended, modified, enacted, or promulgated.

1.4 Offices. The offices of Agency shall be located at the Crook County Administration Building, 203 NE Court St. Prineville, OR 97754.

1.5 Governing Body. The Board, unless otherwise provided herein, shall be the governing body and shall exercise authority over all matters of Agency concern. The Board will serve as the Local Contracts Review Board for the Agency.

Section 2. Board of Directors.

2.1 Membership. Agency shall be governed by the Board consisting of the judge and commissioners serving on the Crook County Court.

2.2 Authority.

2.2.1 The Board shall have authority to do the following:

- a. Adopt bylaws for Agency, which shall set forth the rules by which the Agency shall be run. The bylaws may be amended from time to time by the Board.
- b. Oversee and to have full responsibility for all matters pertaining to the development and operations of Agency.
- c. Enter into contracts for goods and services for Agency's development and operations.
- d. Review and approve the Agency's budget pursuant to Oregon Local Budget Law, when applicable.
- e. Appoint advisory boards to consider any issue before it, if it so desires.
- f. Establish the Agency mission and goals.
- g. Recommend and monitor expenditures consistent with the manner and restrictions of ORS 368.705-368.722.

- 2.2.2** The Board shall not have authority to do the following:
- a. Commit the taxing authority or general funds of any Party.
 - b. Expend funds in excess of the SRS funding received by the Agency.

2.3 Meetings. Regular meetings of the Board shall be held on at least a quarterly basis at such time and place as determined by the Board. Special meetings may be called by the chairperson as needed or desired. All motions presented for approval shall require an affirmative vote of a majority of the whole membership of the voting members of the Board. Half plus one of the members of Board shall constitute a quorum. Members appearing by telephone or other electronic means are considered present.

The rules of parliamentary practice comprised in the Robert's Rules of Order (11th Edition) shall be used as a guide to address procedural questions to the extent not inconsistent with Agency's policy and procedures.

Section 3. Budget; Funding; Costs; Revenue.

3.1 Budget. Agency, through County, shall prepare the annual operating budget of the Agency. The Board shall adopt a final budget, in accordance with ORS 294.900 to 294.930, no later than May of each preceding year. The budget period shall be on a fiscal year basis beginning on the first of July each year. The Board shall consider and adopt the budget on behalf of the Agency. If there are any program changes any supplemental budget shall go through the budget stages set forth herein and comply with all applicable budget policies and Oregon Local Budget Law.

3.2 Funding. The Agency will receive funds under ORS 293.560 apportioned to the County road fund. County will request that the Oregon Department of Administrative Services credit the moneys described in ORS 294.060(1) to the Agency pursuant to ORS 294.060(8).

3.3 Expenses. County will be responsible for providing all funds necessary to pay for Agency's costs, expenses, obligations, and/or liabilities. Notwithstanding anything contained in this Agreement to the contrary, City will not be responsible for (and will not pay) any funds for Agency's costs, expenses, obligations, and/or liabilities.

3.4 Revenue. Revenue or fees derived from the functions or activities of the Agency will be apportioned to County.

Section 4. Term, Termination and Amendment.

4.1 Term. This Agreement shall commence on the Effective Date and will remain in full force and effect until terminated by either Party."

4.2 Termination. Notwithstanding anything contained in this Agreement to the contrary, (a) the Parties may terminate this Agreement and dissolve the Agency by the Parties' unanimous

written agreement, (b) either Party may terminate this Agreement by providing the other Party no less than one hundred eighty (180) days' prior written notice (provided, however, termination under this Section 4.2(b) will not take effect between February 1 and June 30 of any fiscal year), and (c) either Party may terminate this Agreement immediately upon written notice to the other Party if the other Party breaches and/or otherwise fails to perform the other Party's obligations under this Agreement.

Section 5. Additional Parties. Subject to the Laws, including, without limitation, ORS chapter 190, additional governmental entities may be allowed to join the Agency subject to approval by the governing bodies of all Parties.

Section 6. Insurance; Liability; Indemnification; Relationship.

6.1 Insurance. Agency will obtain and maintain adequate insurance to cover Agency's operations. Without otherwise limiting the generality of the immediately preceding sentence, Agency will obtain and maintain, in addition to all other insurance required under this Agreement, the following minimum levels of insurance: (a) general liability insurance for all losses or claims arising out of or related to Agency's operations (including, without limitation, damages as a result of death or injury to any person or destruction or damage to any property) with limits of no less than \$1,000,000.00 per occurrence, \$2,000,000.00 in the aggregate; (b) employer liability insurance with limits of no less than \$500,000.00 per occurrence and in the aggregate; and (c) workers' compensation insurance in form and amount sufficient to satisfy the requirements of applicable Oregon law (the workers' compensation insurance policy will contain a waiver of subrogation in favor of each Party). Each liability insurance policy required under this Agreement will be in form and content satisfactory to the Parties, will list each Party (and each Party's Representatives (as defined below)) as additional insured(s), and will contain a severability of interest clause. Notwithstanding anything in this Agreement to the contrary, the Parties may increase the minimum levels of insurance Agency is required to carry under this Agreement so that Agency's insurance at least equals the applicable limits of liability identified under the Oregon Tort Claims Act (ORS 30.260 – ORS 30.300). For purposes of this Agreement, the term "Representative(s)" means the identified Party's officers, employees, contractors, agents, and volunteers.

6.2 Liability. Except as otherwise provided under Section 6.3, there shall be no joint and several liability of the Parties either in contract or tort, and all obligations of Agency or the Parties shall be several only. Without limiting the foregoing, no Party to this Agreement shall be liable for damages, debts or claims caused solely by the negligent act, omission or other wrongful act by Agency or other Parties hereto. The Party causing damages by its sole negligent act, omission, or wrongful act shall be individually liable.

6.3 Agency and County Indemnification. To the fullest extent permitted under applicable law, Agency and County each jointly and severally release and will defend, indemnify, and hold City and City's Representatives harmless for, from, and against all claims, actions,

proceedings, damages, liabilities, injuries, losses, and expenses of every kind, whether known or unknown, including, without limitation, attorney fees and costs, resulting from or arising out of Agency's formation and operations and/or County's breach and/or failure to perform County's representations, warranties, covenants, and/or obligations under this Agreement.

6.4 Relationship. Each Party is an independent contractor of the other Parties. This Agreement does not create a joint venture and/or agency relationship between the Parties. No Party has the authority to bind the other Party or represent to any person that a Party is an agent of the other Party. No Party will provide any benefits to any other Party; each Party will be solely responsible for obtaining the Party's own benefits, including, without limitation, insurance, medical reimbursement, and retirement plans. Notwithstanding anything contained in this Agreement to the contrary, Agency (and/or the Board) will not have the authority to bind and/or encumber a Party in any manner except as agreed in writing by the Party.

Section 7. Withdrawal. Any Party may elect to terminate its participation in this Agreement (and the Agency) (i.e., withdrawal) by providing no less than one hundred twenty (120) days' prior written notice to the Board chairperson and the governing body of the other Party. Withdrawal will be effective at 11:59 PM of the April 30 that is no less than one hundred twenty (120) days after the date of such notice.

Section 8. Dissolution. Upon dissolution of Agency, County shall remain solely liable for any Agency obligation that has been specifically incurred in accordance with the terms of this Agreement, or by other resolutions, or by separate agreement of the parties. Upon dissolution, the assets of Agency will be distributed to Crook County.

Section 9. General Provisions.

9.1 Coordination; Assignment; Binding Effect. The Parties will maintain adequate levels of communication to ensure maximum cooperation and coordination between the Parties. No Party may assign any of the Party's rights and/or obligations under this Agreement to any person without the prior written consent of all other Parties. Subject to the immediately preceding sentence, this Agreement will be binding on the Parties and their respective administrators, successors, and permitted assigns and will inure to their benefit. The Parties will execute all documents or instruments and will perform all lawful acts necessary or appropriate to carry out the intent of this Agreement. All exhibits, schedules, instruments, and other documents referenced in this Agreement are part of this Agreement.

9.2 Notices; Severability; Remedies. Any notice will be deemed given when personally delivered or delivered by facsimile or email transmission (with electronic confirmation of delivery), or will be deemed given three days following delivery of the notice by U.S. mail, certified, return receipt requested, postage prepaid, by the applicable Party to the address shown in the preamble of this Agreement (or any other address that a Party may designate by notice to the other parties), unless that day is a Saturday, Sunday, or legal holiday, in which event it will be deemed delivered on the next

following business day. Each provision contained in this Agreement will be treated as a separate and independent provision. The unenforceability of any one provision will in no way impair the enforceability of any other provision contained herein. Any reading of a provision causing unenforceability will yield to a construction permitting enforcement to the maximum extent permitted by applicable law. Subject to the terms and conditions contained in this Agreement, each Party will pay all wages and benefits due the Party's personnel, including, without limitation, overtime, workers' compensation, and death benefits. If a Party breaches and/or otherwise fails to perform any of the Party's representations, warranties, covenants, and/or obligations under this Agreement, the non-defaulting Parties may, in addition to any other remedy provided to the non-defaulting Parties under this Agreement, pursue all remedies available to the non-defaulting Parties at law or in equity. All available remedies are cumulative and may be exercised singularly or concurrently.

9.3 Waiver; Entire Agreement; Amendment; Counterparts. Notwithstanding anything contained in this Agreement to the contrary, no provision of this Agreement may be modified, waived, and/or discharged unless such waiver, modification, and/or discharge is agreed to in writing by the Parties. No waiver by a Party at any time of the breach of, or lack of compliance with, any conditions or provisions of this Agreement will be deemed a waiver of other provisions or conditions hereof. This Agreement contains the entire agreement and understanding between Parties with respect to the subject matter of this Agreement and contains all the terms and conditions of the Parties' agreement and supersedes any other oral or written negotiations, discussions, representations, and/or agreements. No addition, modification, amendment, or alteration to this Agreement will be effective against the Parties unless specifically agreed upon in writing and signed by the Parties. This Agreement may be signed in one or more counterparts.

9.4 Applicable Law; Venue; Attorney Fees. This Agreement will be construed, applied, and enforced in accordance with the laws of the State of Oregon. Any action or proceeding arising out of this Agreement will be litigated in courts located in Crook County, Oregon. Each Party consents and submits to the jurisdiction of any local, state, or federal court located in Crook County, Oregon. With respect to any dispute relating to this Agreement, or if a suit, action, arbitration, or other proceeding of any nature whatsoever is instituted to interpret or enforce the provisions of this Agreement, including, without limitation, any proceeding under the U.S. Bankruptcy Code and involving issues peculiar to federal bankruptcy law or any action, suit, arbitration, or proceeding seeking a declaration of rights or rescission, each party is responsible for its own attorney fees, paralegal fees, expert fees, and all other fees, costs, and expenses incurred in connection therewith, as determined by the judge or arbitrator at trial, arbitration, or other proceeding, or on any appeal or review, in addition to all other amounts provided by law.

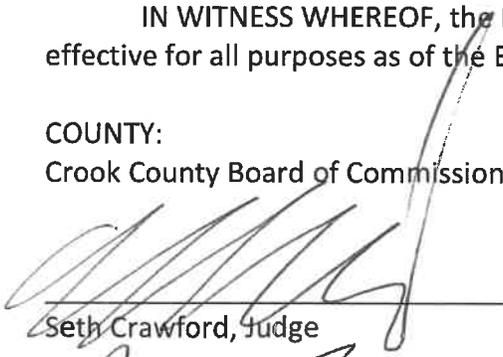
9.5 Debts, Liabilities and Obligations. All debts, liabilities and obligations of any of the Parties shall be and shall remain debts, liabilities and obligations of that or those Parties and shall not become debts liabilities and obligations of the other parties or of the Agency. All debts, liabilities and obligations incurred by or on behalf of the Agency shall remain debts, liabilities and obligations of the Agency.

9.6 Person, Interpretation, Signatures. For purposes of this Agreement, the term “person” means any natural person, corporation, limited liability company, partnership, joint venture, firm, association, trust, unincorporated organization, government or governmental agency or political subdivision, or any other entity. All pronouns contained herein and any variations thereof will be deemed to refer to the masculine, feminine, or neutral, singular or plural, as the identity of the parties may require. The singular includes the plural and the plural includes the singular. The word “or” is not exclusive. The words “include,” “includes,” and “including” are not limiting.

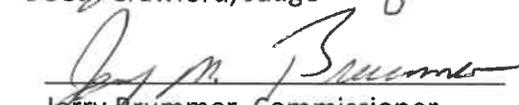
IN WITNESS WHEREOF, the Parties have caused this Agreement to be binding and effective for all purposes as of the Effective Date.

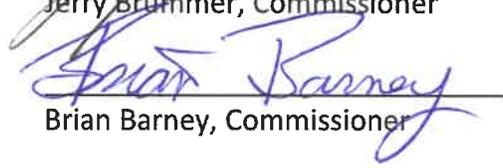
COUNTY:
Crook County Board of Commissioners

CITY:
City of Prineville

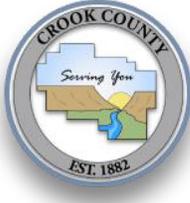

Seth Crawford, Judge

Steve Forrester, City Manager


Jerry Brummer, Commissioner


Brian Barney, Commissioner

AGENDA ITEM REQUEST



Date:

March 18, 2025

Meeting date desired:

March 26, 2025

Subject:

CDD Monthly Update

Background and policy implications:

Update on Department services, including permit and application activity.

Budget/fiscal impacts:

N/A

Requested by:

John Eisler

John.eisler@crookcountyor.gov | 541.447.3211

Presenters:

John Eisler

Randy Davis

Legal review (only if requested):

n/A

Elected official sponsor (if applicable):

Community Development Department

Mailing: 300 NE Third St. RM 12, Prineville, OR 97754 ☐ Phone: 541-447-3211



MEMO

TO: Crook County Board of Commissioners

FROM: John Eisler, Community Development Director
Randy Davis, Building Official

DATE: March 18, 2025

SUBJECT: Community Development Activity Update – February 2025

Below is a summary of building, planning, onsite, and code enforcement activity for the last month.

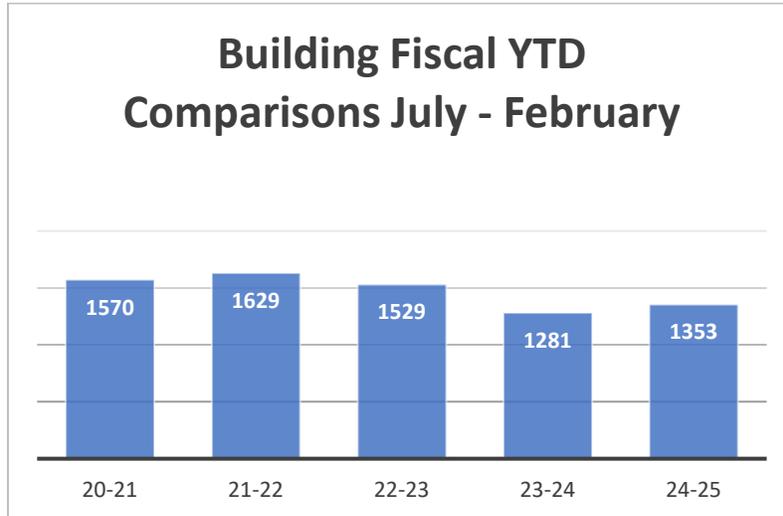
Building:

Permits issued summary (February):

Permit Type	Number of Permits
New Residential Dwellings (Site Built or Manufactured)	9
Commercial (plumbing, electrical, structural, etc.)	46
Residential Permits (plumbing, electrical, mechanical etc.)	85
Residential Structural (shops, etc.)	22
Other (e.g. demo)	1
TOTAL	163

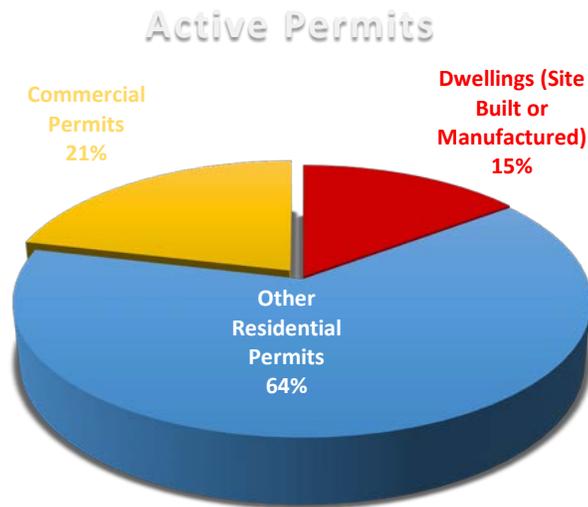
Comparisons:

Time Frame	Permits
February 2025	163
February 2024	148
YTD 2025	288
YTD 2024	280
Fiscal YTD 2024-25	1353
Fiscal YTD Comparison 2023-24	1281



Active Permits:

Permit Type	Amount Still Active as of end of February
Dwellings (Site Built or Manufactured)	171
Other Residential Permits	739
Commercial Permits	246



Daily Inspections:

Inspection Type	Amount this month
Residential	426
Commercial	63
All	489

Larger Projects Under Construction:

Apple Data Center
Area H & I of Prineville Campus
PRN1 Retrofit
F-5 Smokehouse
Humane Society – Dog Wing Addition
Chamber of Commerce
Rooster Restaurant/Bar
Convenience Store
Church/Community Center – Madras Hwy
Brasada Ranch Facility Service Building
Reserve at Ochoco Creek - Apartments
Cabins at Brasada Ranch
(3) Meteorological Towers – Bear Creek

Larger Projects Under Review or Incoming:

Ochoco Reserve Apts - Revisions
Prineville Apartments (Ochoco Lumber)
Tenant Improvement – Bookstore and Family Therapy

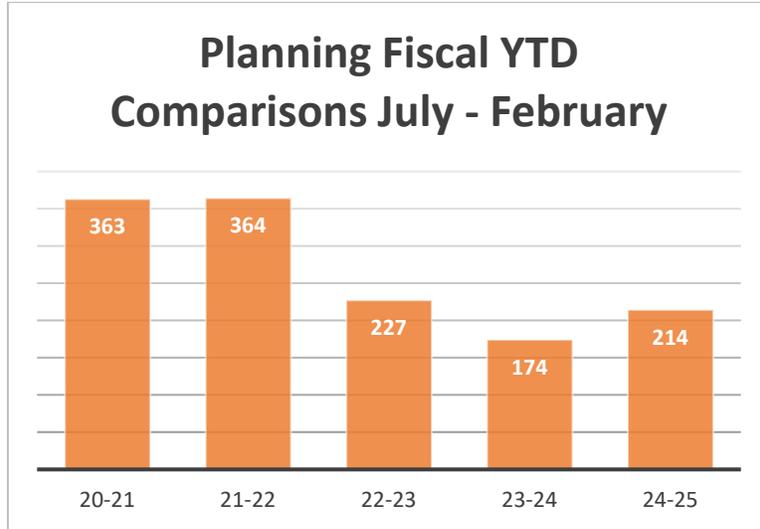
Planning:

Applications received:

Application Type	# of Applications (February)	YTD
Appeals	0	0
Variance	0	0
Site Plan Review	20	41
Land Partition	0	0
Combine/Un-Combine Lots	0	0
Road Approach	3	6
Boundary Line Adjustment	0	3
Destination Resort	0	0
Conditional Use	0	0
Miscellaneous (Temporary Hardship Two-year renewals)	1	4
Sign	0	0
Extension	0	0
Subdivision	0	0
Amendment	0	1
Road Name/Rename	0	0
Vested Right	0	0
TOTAL	24	55

Comparisons:

Time Frame	Permits
February 2025	24
February 2024	14
YTD 2025	55
YTD 2024	32
Fiscal YTD 2024-25	214
Fiscal YTD Comparison 2023-24	174



Notable Land Use Applications:

Request	Status
Raasch (Moffatt Rd Solar Farm LLC) – Commercial Solar Facility	In Review – PC Hearing Tentatively 3/26
Hegele – Comp Plan Amend & Cond Use	Planning Commission CU - May
Lester – Zone Map Amendment to rezone property already designated through Powell Butte Study	In Review – PC Hearing in May

Notable City Land Use Applications:

Request	Status

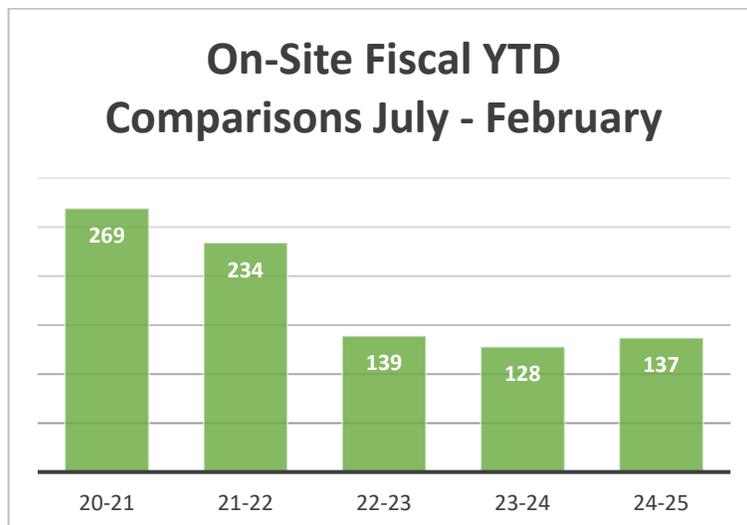
On-Site:

Applications (February):

Application Type	Number of Applications
Residential Authorization	1
Commercial Authorization	0
Construction Permit (Residential)	1
Construction Permit (Commercial)	0
Repair (Major) - Residential	1
Repair (Minor) - Residential	0
Repair (Major) – Commercial	0
Repair (Minor) - Commercial	0
Residential Site Evaluation	2
Commercial Site Evaluation	0
Alteration (Minor) – Residential	0
Alteration (Major) – Residential	1
Alteration (Minor) - Commercial	0
TOTAL	6

Comparisons:

Time Frame	Permits
February 2025	6
February 2024	14
YTD 2025	22
YTD 2024	26
Fiscal YTD 2024-25	137
Fiscal YTD Comparison 2023-24	128



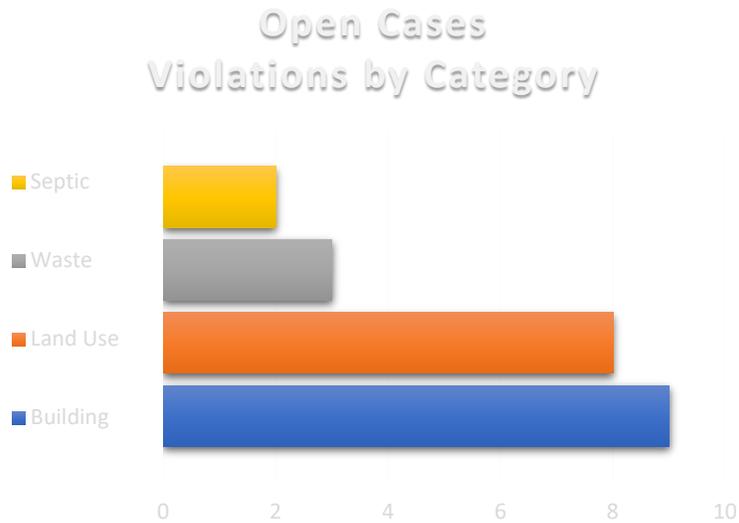
Code Compliance:

Case Activity:

Opened in February: 11
Closed in February: 1

Case Load (Total violations from open cases):

Year	Building	Land Use	Waste	Septic
YTD 2025	9	8	3	2





Crook County

Mailing: 300 NE 3rd Street • Prineville, Oregon 97754
Physical: 203 NE Court Street • Prineville, Oregon 97754
Phone (541) 447-6555

March 26, 2025

Representative Janelle Bynum
1508 Longworth House Office Building
Washington, DC 20510

Dear Representative Janelle Bynum,

We hope this letter finds you in good health and spirits. We are writing to you collectively as the Crook County Board of Commissioners, united in our support for the CORE3 center, a project that promises to significantly enhance emergency response capabilities across our state.

The Central Oregon Intergovernmental Council (COIC) is leading this vital initiative, coordinating efforts with twenty-seven local, state, and federal public safety agencies. As a board, we fully endorse COIC's request for funding through the Community Project Funding from the Department of Homeland Security Account – FEMA Emergency Operations Center Grant Program. This support is crucial for the development of this essential facility.

CORE3 is poised to become a model facility in Central Oregon, providing a dedicated, multi-agency emergency coordination center and collaborative training facility for public safety providers. This initiative will not only improve our ability to deliver superior emergency services training but also enhance coordination across various disciplines, contributing to a safer and more resilient Oregon.

The emergency operations center (EOC) component of CORE3 is particularly critical. Designed to manage severe incidents such as major wildfires, extreme weather events, pandemics, terrorist attacks, and the potential catastrophic impact of the Cascadia Subduction Zone, the EOC's role is indispensable. In the event of a major disaster, such as a Cascadia event, the Redmond Airport is designated as the primary incident support base for coordinated response and recovery efforts, highlighting the strategic importance of this facility.

Our commitment to supporting COIC's funding request for \$2 million forms a part of the broader \$16.4 million needed for the capital construction of the CORE3 EOC, with additional funding sourced from state and local contributions. For more detailed information about this project, please visit www.core3center.org.

Thank you very much for considering our request. Your support can significantly enhance our community's preparedness and capacity to manage emergencies. Should

you require any further information or wish to discuss this project in more detail, please do not hesitate to contact us at 541-447-6555.

Sincerely,

X

Susan Hermreck
County Commissioner

X

Brian Barney
County Commissioner

X

Seth Crawford
County Commissioner