



President
Mr. Wes Heathcock
Town of Loomis

Vice President
Mr. Todd Juhasz
City of Mt. Shasta

Secretary
Ms. Jenny Coelho
City of Tulelake

Treasurer
Mr. Blake Michaelsen
City of Dunsmuir

SMALL CITIES ORGANIZED RISK EFFORT BOARD OF DIRECTORS MEETING

A Action
I Information
1 Attached
2 Hand Out
3 Separate Cover
4 Verbal

Date: Friday, January 24, 2025
Time: 9:00 AM
Location: Gaia Hotel
 4125 Riverside Place
 Anderson, CA 96007

PAGE

BOARD MEETING

- A. CALL TO ORDER 9:00 AM**
- B. ROLL CALL**
- C. APPROVAL OF AGENDA AS POSTED** **A 1**
- D. PUBLIC COMMENTS** **I 4**
This time is reserved for members of the public to address the Board of Directors on matters of SCORE that are of interest to them.
- E. CONSENT CALENDAR** **A 1**
All matters listed in consent calendar are considered routine with no separate discussion necessary. Any member of the public or Board of Directors may request an item to be considered separately. If not, the Board will take action to accept and file the items below.

- Pg. 6* **1.** Board of Directors Meeting *Draft* Minutes – October 24-25, 2024
- Pg. 16* **2.** Executive Committee Meeting *Draft* Minutes – January 15, 2025
- Pg. 18* **3.** US Bank Custodial Account Statement – October – December 2024
- Pg. 129* **4.** SCORE Checking Register – October – December 31, 2024
- Pg. 132* **5.** Investment Statements from Chandler Asset Management #590 – October – December 2024
- Pg. 293* **6.** Investment Statements from Chandler Asset Management Enhanced Cash Account – October – December 2024
- Pg. 320* **7.** Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – December 31, 2024
- Pg. 321* **8.** SCORE Treasurer Report Quarter Ending December 31, 2024
- Pg. 323* **9.** ACI Specialty Annual Utilization Report – January – December 2024
- Pg. 338* **10.** Vector Solutions Utilization Report Summary – September – December 2024
- Pg. 342* **11.** Alliant Additional Commission Opt Out letter (APIP & ACIP) FY 2024-2025
- Pg. 343* **12.** Loss Control Fund Program Usage by member as of January 17, 2024



Pg. 344 **F. ADMINISTRATIVE REPORTS**

1. President’s Report **I 4**
Wes Heathcock will address the Board on items pertaining to SCORE.

2. Excess Pool Reports **I 4**
The Board will receive updates from the Excess Representatives of each Pool.

- a. CJPRMA (Rep. Blake Michaelson)** Minutes of the last meeting can be found at www.cjprma.org.
- b. ERMA (Rep. Dan Newton)** Minutes of the last meeting can be found at www.ermajpa.org.
- c. LAWCX (Rep. Pamela Eastlick)** Minutes of the last meeting can be found at lawcx.org.

3. Alliant Update **I 4**
Marcus Beverly will update the Board on Alliant matters pertinent to SCORE.

- a. VectorSolutions – Admin Updates**
- b. ERMA Training Reminder**
- c. Intercare WC 101 Training and DKF Return to Work Webinar Series**

Pg. 345 **4. LAWCX Update** **I 4**
Rebekah Winger will provide the SCORE Board with information about the group’s Excess Workers’ Compensation carrier, LAWCX.

Pg. 359 **5. Intercare Update** **I 4**
Connie Hampson of Intercare will present the SCORE Workers’ Compensation claims update.

G. FINANCIAL

Pg. 369 **1. Quarterly Financial Report – Period Ended September 30, 2024** **A 1**
Gilbert Associates will present the September 30, 2024 Quarterly Financial Report and the Board may take action to Accept and File or give direction.

Pg. 390 **2. SCORE Dividend & Assessment Plan (DAP)** **A 1**
The Board will review and may approve dividends and/or assessments based on the DAP criteria in each coverage program’s bylaws.

Pg. 397 **3. Premium Payment Update** **I 1**
The Board will receive the latest on outstanding invoices.

Pg. 400 **4. City of Isleton – Termination of Membership** **A 1**
The Board will receive an update on the City of Isleton and may vote to terminate their SCORE membership.

Pg. 414	5. Property Appraisal Allocation <i>The Board will be presented with the proposed allocation of the recent Property Appraisals completed by HCA and may consider approval.</i>	A	1
Pg. 416	6. City of Etna Request for FY 23/24 Loss Control Grant Funds <i>The Board will receive a request from the City of Etna for use of FY 23/24 Loss Control Grant Funds and the Board may approve or provide direction.</i>	A	1
Time Certain 12:00pm Pg. 424	LUNCHTIME PRESENTATION – APIP VS. AMVP <i>Marcus Beverly will present an overview of the coverage for vehicles and equipment available under two Alliant programs.</i>	I	2
H. JPA BUSINESS			
	1. Contract Renewals <i>Three contracts will be reviewed for renewal terms and the Board may approve as presented, revised, or provide direction.</i>	A	1
Pg. 425	a. Gilbert Accounting Services 2025-2028		
Pg. 431	b. Bickmore Actuary Services 2025-2028		
Pg. 435	c. DKF Solutions Risk Control Services (optional FY 25/26)		
Pg. 440	2. SCORE FY 25/26 Meeting Dates and Location for Strategic Planning <i>The Board will be asked to review and potentially approve dates and locations for the FY 25/26 meetings.</i>	A	1
Pg. 443	3. SCORE Service Provider Survey Results <i>The Board will receive the results of the Service Provider Survey and may take action or give direction.</i>	A	1
Pg. 518	4. SCORE General Liability Claims Audit Proposal (FY 23/24) <i>The Board will review and may consider the Proposal from Ken Maiolini.</i>	A	1
Pg. 528	5. Selection of ERMA Board Alternate <i>The Board is asked to consider nomination and selection of a replacement SCORE Alternate Representative for the ERMA JPA Board.</i>	A	1
Pg. 529	6. Selection of LAWCX Board Alternate <i>The Board is asked to consider nomination and selection of a replacement SCORE Alternate Representative for the LAWCX JPA Board.</i>	A	1
Pg. 530	7. State of the Market <i>Marcus Beverly will present the annual State of the Market report on the insurance industry moving into 2025.</i>	I	1

Pg. 531	8. FY 25/26 Renewal Marketing Plan	I 1
	<i>Marcus Beverly will provide the Board with the marketing plan for FY 25/26 and an estimate of coverage rate trends.</i>	
Pg. 532	9. Premium Payment Plan – Policy & Procedure	A 1
	<i>The Board shall consider a revision to the Admin P&P to include a new requirement for submitting a request for payment plan.</i>	
Pg. 534	10. FY 25/26 Service Calendar	A 1
	<i>Michelle Minnick will present the Board with the FY 25/26 Service Calendar and the Board will have the opportunity to approve or make changes.</i>	
Pg. 544	11. Form 700 Reporting – Annual Filing Deadline April 1, 2025	I 4
	<i>The Board will be reminded of the Annual Filing deadline and new filing requirements which includes how to submit required forms via the online platform.</i>	
Pg. 572	I. GENERAL RISK MANAGEMENT ISSUES	I 1
	<i>This is an opportunity for a member to discuss a topic of interest or seek guidance and input from the group about a current issue, risk management topic or exposure the member is facing. Please mail a copy of any materials to each member City in advance of the meeting.</i>	
Pg. 573	J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95 **REQUESTING AUTHORITY	
	1. Liability	
	a. Kaub, Hawj Soobleej v. Etna**	
Pg. 574	K. REPORT FROM CLOSED SESSION	I 4
Pg. 575	L. INFORMATION ITEMS	I
	1. PARMA Conference – February 23 – February 26, 2024 Anaheim, CA	1
Pg. 576	2. Glossary of Terms	1
Pg. 585	3. FY 24/25 Resource Contact Guide	1
Pg. 602	4. SCORE Travel Reimbursement Form	1
	M. CLOSING COMMENTS	
	N. ADJOURNMENT	

UPCOMING MEETING: Board of Directors Meeting – March 29, 2025, Gaia Hotel

IMPORTANT NOTICES AND DISCLAIMERS: Per Government Code 54954.2, persons requesting disability related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Michelle Minnick at Alliant Insurance at (916) 643-2715. The Agenda packet will be posted on the SCORE website at www.scorejpa.org. Documents and material relating to an open session agenda item that are provided to the SCORE Board of Directors less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, Sacramento, CA 95815. Access to some buildings and offices may require routine provisions of identification to building security. However, SCORE does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 24, 2025**

Agenda Item E.

CONSENT CALENDAR

ACTION ITEM

ISSUE: Items on the Consent Calendar should be reviewed by the Board, and if any item requires clarification or amendment, such item should be pulled from the consent calendar for separate discussion. The Board should adopt the Consent Calendar excluding those items removed. *Items requested to be removed from Consent will be placed back on the agenda in an order determined by the President.*

RECOMMENDATION: Adoption of the Consent Calendar after review by the Board of Directors.

FISCAL IMPACT: No fiscal impact is expected.

BACKGROUND: Items of importance that may not require discussion are included on the Consent Calendar for adoption.

ATTACHMENT:

1. Board of Directors Meeting *Draft* Minutes – October 24-25, 2024
2. Executive Committee Meeting *Draft* Minutes – January 15, 2025
3. US Bank Custodial Account Statement – October – December 2024
4. SCORE Checking Register – October – December 31, 2024
5. Investment Statements from Chandler Asset Management #590 – October – December 2024
6. Investment Statements from Chandler Asset Management Enhanced Cash Account – October – December 2024
7. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – December 31, 2024
8. SCORE Treasurer Report Quarter Ending December 31, 2024
9. ACI Specialty Annual Utilization Report – January – December 2024
10. Vector Solutions Utilization Report Summary – July – December 2024
11. Alliant Additional Commission Opt Out letter (APIP & ACIP) FY 2024-2025
12. Loss Control Fund Program Usage by member as of January 17, 2024



Small Cities Organized Risk Effort (SCORE) Board of Directors Meeting Minutes October 24, 2024

Member Cities Present:

Dustin Rief, City of Dunsmuir
Blake Michaelsen, City of Dunsmuir
Pamela Eastlick, City of Etna
Felix Oviawe, City of Isleton
Jessica Mata, City of Live Oak
Wes Heathcock, Town of Loomis
Carol Parker, Town of Loomis
Jessie Monday, City of Montague

Malisa Dodd, City of Mt. Shasta
Todd Juhasz, City of Mt. Shasta
Jessaca Lugo, City of Shasta Lake
Dan Newton, City of Susanville
Chandra Jabbs, City of Susanville
Jenny Coelho, City of Tulelake
Steve Baker, City of Weed
John Elsnab, City of Yreka

Member Cities Absent:

City of Biggs
City of Colfax
City of Loyalton

City of Portola
City of Rio Dell

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Conor Boughey, Alliant Insurance Services
Karl Meng, Chandler Asset

Kathleen Proctor, George Hills
Maggie Jaltorossian, Intercare
Danielle Buri-Beaton, Intercare
Connie Hampson, Intercare
Shawna Culp, Intercare

A. CALL TO ORDER

Mr. Wes Heathcock called the meeting to order at 9:02 a.m.

B. ROLL CALL

The above mentioned members were present constituting a quorum. Cities absent from this meeting were the City of Biggs, City of Colfax, City of Loyalton, City of Portola and City of Rio Dell.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as presented.

MOTION: Blake Michaelsen

SECOND: Jenny Coelho

**MOTION CARRIED
UNANIMOUSLY**



D. PUBLIC COMMENT

There were no public comments.

E. OPENING COMMENTS

E.1. PRESIDENT'S WELCOME

Wes Heathcock provided a welcome to the Board and expressed gratitude to those in attendance for the two-day meeting and training.

F. PROGRAM COVERAGE REVIEW

F.1. CLAIM REVIEW

Marcus Beverly provided the Board with a high-level overview of the current claims for both Workers' Compensation and General Liability. He noted fluctuations in the number of claims over the years, with a significant spike in 2016-2017. He reviewed Property and Liability claims for all members and noted that Intercare will be presenting later today as it relates to Workers' Compensation claims. Backsafe was mentioned as a potential resource to help address the highest frequency claims.

F.2.A. COVERAGE REVIEW – CYBER

Marcus Beverly provided a review of the coverage offered by the APIP Cyber policy and noted that As time has progressed, cyber incidents have dramatically increased and members who participate in the APIP Property coverage have Cyber coverage as part of that placement. He provided information about Cynys – and noted that the resource is available to all members to help address the exposure prior to a loss. Members were reminded that currently they are not required to complete a Cyber application for this coverage at this time but that could change in the next few years – members were encouraged to at least start with implementation of MFA and provide their IT Teams with the list of resources that are available as part of the participation in the Cyber coverage.

F.2.B. COVERAGE REVIEW – CRIME

Conor Boughey provided the Board with a review of claims examples of recent crime claims (Pasadena, LV Santa Barbara, San Jose State IT person selling equipment, port of Seattle, Dixon IL \$53M). Conor additionally reviewed the coverage offered by the ACIP Crime policy – it was noted there are a couple members that do not participate in the ACIP coverage and they were encouraged to consider obtaining a quote. He noted that this policy is designed for Public Entity and noted the limits that are provided a list of covered losses. Anyone that is required to be bonded – this policy provides coverage, non-compensated officials are also included for coverage (where some traditional bonds would exclude those persons) ACIP will satisfy the bond requirement and needs to be approved by a judge to qualify.

G. FINANCIAL

G.1. TARGET FUNDING BENCHMARKS



Marcus Beverly provided the Board with a review of the Liability and Workers’ Compensation programs as well as a review of the definitions to ensure members have a proper understanding. He noted that our net position has been growing over the past 10 years but expected liabilities have also increased. Lastly, he mentioned the Change in Liabilities has increased this year. Marcus additionally mentioned that SCORE may consider increasing the SIR for WC from \$250k to something higher to see if it will help with pricing.

G.2. CHANDLER ASSET MANAGEMENT FINANCIAL PORTFOLIO REVIEW

Karl Meng from Chandler Asset Management and provided the Board with a review of the portfolio performance as of September 30, 2024. The discussion covered the investment performance, highlighting a 7.83% return over the last 12 months. The active management strategy was credited for outperforming the benchmark since 2026. Additionally, Karl mentioned that we are in full compliance with the law.

A motion was made to accept and file the report as presented.

MOTION: Todd Juhasz

SECOND: Dustin Reif

**MOTION CARRIED
UNANIMOUSLY**

G.3. SCORE INVESTMENT POLICY

Karl Meng provided a review of the suggested changes provided by Kara Hooks and noted that the changes recommended will not affect the management of the portfolio. He noted that the deadline was extended from 30 days to 45 days to present quarterly reports as well as some small wording changes. Benchmarks change year to year – and if you wanted to blend the strategies together those can change After a brief discussion it was generally agreed that the changes noted would not materially affect the management of the portfolio.

A motion was made to accept the changes as presented.

MOTION: Pam Eastlick

SECOND: Jenny Coelho

**MOTION CARRIED
UNANIMOUSLY**

H. JPA BUSINESS & RISK MANAGEMENT

H.1. INTERCARE STEWARDSHIP REPORT

Danielle Buri-Beaton introduced Connie Hampson who provided a review of the annual report for the program year 2024. There was also a discussion regarding the timeliness of reporting claims as members were encouraged to report claims as soon as they receive knowledge as it starts the clock for a Workers’ Compensation Claim (called Employer’s date of knowledge). Additionally, the Intercare team reviewed the benefits of Nurse Triage and how it can benefit the injured worker (when injured they would call an 800 number to talk to a nurse about what happened who will help to provide guidance to the injured worker and help determine if the incident requires first aid only or if the injured



worker needs to go to the ER. Program Administration was asked to set up a Workers' Compensation 101 Training session before the end of the year.

LUNCH PRESENTATION - EMPLOYMENT LAW RISK MANAGEMENT

Susan DeNardo from ERMA provided the board with a review of recent legislation passed and summarized how it affects SCORE members:

- SB 497 Rebuttable Presumption and Retaliation (January 1, 2024)
- SB 553 Workplace Violence Prevention (July 1, 2024)
- AB 933 Defamation lawsuits, Employee Defendants (January 1, 2024)
- SB 848 Reproductive Leave (January 1, 2024)
- AB 2188 Marijuana (January 1, 2024)
- SB 700 Penalizing Cannabis (January 1, 2024)
- SB 1137 Discrimination of Claims: combination of characteristics (January 1, 2025)
- AB 1815 Discrimination: race: hairstyles (January 1, 2025)
- AB 2123 Disability compensation: paid family leave (January 1, 2025)
- SB 731 Work from Home - Vetoed

Susan went on to provide the Board with a review of Calling Employees back to the office Civil rights Department for updated posters

H.2. SCORE FUNDING FORMULA – HOW THE BUDGET IS CALCULATED

Marcus Beverly provided a review of the SCORE Budget and reviewed the definitions included in the Master Plan Documents. Additionally, he reviewed the calculations for the General Liability and Workers' Compensation programs, which include an exposure base as well as the payroll reported.

H.3. STRATEGIC PLANNING OBJECTIVES

Marcus Beverly noted that last year the Board was asked if they wanted to do a more formal "Strategic Planning session" but we did not receive much support for the idea. He reviewed the Strategic Planning Objectives and noted that we have completed LRP-1 by establishing a Property Banking layer. It was mentioned that we are considering increasing the SIR in the GL program (increase from \$750k to \$1M). And the Program Administration is seeking to set up site meetings with all members (via Zoom or in person) so we will be reaching out to set up those meetings in March. There was a discussion as it related to incentives, training for City Council Members, and succession planning. It was requested the ERMA compliance and penalty structure be sent out as a reminder to the participating SCORE Members. Members noted that City Council training is still needed for members. Lastly, it was noted there was support for a more robust Strategic Planning Session for 2025.

H.4. WRAP-UP

Marcus Beverly provided the Board with a review of the Annual Report and noted that we are open to looking at different place for hosting the Strategic Planning Session.



NEXT MEETING DATE: October 25, 2024 Gaia Hotel, Anderson, CA

Respectfully Submitted,

Jenny Coelho, Secretary

Date

DRAFT



Small Cities Organized Risk Effort (SCORE) Board of Directors Meeting Minutes October 25, 2024

Member Cities Present:

Shanna Stahl, City of Colfax
Dustin Reif, City of Dunsmuir
Blake Michaelson, City of Dunsmuir
Pamela Eastlick, City of Etna
Felix Oviawe, City of Isleton
Jessica Mata, City of Live Oak
Wes Heathcock, Town of Loomis
Carol Parker, Town of Loomis
Kathy LeBlanc, City of Loyalton
Jessie Monday, City of Montague

Malisa Dodd, City of Mt. Shasta
Todd Juhasz, City of Mt. Shasta
Karen Dunham, City of Rio Dell
Jessaca Lugo, City of Shasta Lake
Dan Newton, City of Susanville
Chandra Jabbs, City of Susanville
Jenny Coelho, City of Tulelake
Steve Baker, City of Weed
John Elsnab, City of Yreka

Member Cities Absent:

City of Biggs

City of Portola

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Conor Boughey, Alliant Insurance Services
Kevin Wong, Gilbert Associates

Connie Hampson, Intercare
Daniell Buri-Beaton, Intercare
Kathleen Proctor, George Hills

A. CALL TO ORDER

Mr. Wes Heathcock called the meeting to order at 9:02 a.m.

B. ROLL CALL

The above mentioned members were present constituting a quorum. Cities absent from this meeting were the City of Biggs and City of Portola.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as presented.

MOTION: Dustin Reif

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

Item E.2. was pulled for discussion.

A motion was made to accept and file.

MOTION: Steve Baker

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

It was noted that the minutes were missing language as it related to the Conflict of Interest code item – the item should have read that the “Conflict of Interest is presented annually”.

A motion was made to approve minutes with amendment.

MOTION: Steve Baker

SECOND: Todd Juhasz

**MOTION CARRIED
UNANIMOUSLY**

E.1. PRESIDENT’S WELCOME

Wes Heathcock provided a welcome to the Board and expressed gratitude to those in attendance and to those who attended the entertainment last night.

F. PROGRAM COVERAGE REVIEW

F.1. PRESEIDENT’S REPORT

Wes Heathcock thanked the Alliant Staff for the evening festivities and thanked the staff for hosting.

F.2.A. ALLIANT UPDATE

Marcus Beverly and Michelle Minnick provided the members with a reminder of the Annual Report that was passed out yesterday and encouraged members to share with their city council and staff. It was noted that Program Administration will send out the Annual Report after the edits noted have been completed. Michelle provided a reminder to the Board regarding the Claims Reporting Manual and encouraged members to have this in a place where all staff can access. Additionally, members were notified to complete the Annual Vendor Survey which will be sent out in November and will be closed in December.

G. FINANCIAL

G.1. FINANCIAL AUDIT FOR YEAR ENDED JUNE 30, 2024



Amy Meyer from Maze & Associates reviewed the SCORE Financial Audit and Basic Financial, Memorandum of Control and the Required communications. SCORE received an unmodified opinion. Management's Discussion and Analysis prepared by finance staff and no material weaknesses, one repeat other matter from the prior year. Required communications noted no changes in accounting policies, no unusual transactions, and no significant audit adjustments.

A motion was made to accept and file.

MOTION: Dustin Reif

SECOND: Todd Juhasz

**MOTION CARRIED
UNANIMOUSLY**

G.2. PREMIUM PAYMENT UPDATE

Marcus Beverly provided the Board with an update regarding a couple member cities as it relates to their payment plans. He noted that two members on a payment plan and noted that Isleton has confirmed they will be sending in an additional payment shortly. Kathy LeBlanc from Loyaltan provided that two checks went out last week (to catch upon last year and what is due for this year). Additionally, Etna indicated that they are having a cash flow issue – but payment should be coming next week.

There was no motion made on this item.

H. JPA BUSINESS

H.1. DKF SOLUTIONS

David Patzer provided a review of WC claims and encouraged members to consider offering modified duty to get employees back to work as they will recover more quickly when they are able to complete tasks that fall with their modified duty. He provided a review of work restrictions and noted that as the injured worker gets better, more regular duties can be brought back into the word duties. After a discussion the Board requested the Training Lik Catalog be sent out to the group as well as the DKF PPT presented at the meeting.

H.2. SCORE MEETING DATES

The SCORE meeting dates were provided to the Board and after a discussion it was generally agreed the dates selected are acceptable. Additionally, there was a discussion about the location of the October Strategic Planning meeting. No motion was made on this item as direction was provided to the Program Administration to obtain pricing from a few venues in Tahoe, Napa, Bodega Bay, Arcata and present the findings at the January Board meeting.

H.3. FORM 700 – FILING PROCESS

Michelle Minnick provided the Board with a reminder related to the Form 700's that are required by the FPPC. It was noted that as new employees are coming in and employees are leaving any changes



to the SCORE Board Representative and Alternate need to be communicated to the SCORE Program Administration to ensure that the required filing is completed. Members were reminded that failure to complete the Assuming Form 700 or the Exiting Form 700 can result in a fine of \$10/day up to a maximum penalty of \$100.

H.4. NOMINATION OF ERMA REPRESENTATIVE

It was noted that due to Muriel Terrell's retirement there is a vacancy for the SCORE Representative on the ERMA Board. After a discussion Dan Newton volunteered to assume the role.

A motion was made to approve Dan Newton as the ERMA Representative.

MOTION: Dan Newton

SECOND: Jessaca Lugo

**MOTION CARRIED
UNANIMOUSLY**

H.5. SCORE SCHEDULE OF CONTRACTS AND RENEWAL DIRECTIONS

Marcus Beverly provided a review of the current contracts and noted that three contracts are up for renewal at the end of the year (Actuary, Accountant, and the Financial Auditor). After a discussion, direction was provided to Program Administration to get pricing to extend the contracts for all three.

H.5. ROUNDTABLE DISCUSSION

Marcus Beverly provided a review of the Entertainment Zones and the efforts San Francisco has been using for their entertainment zones. He quickly reviewed the immunities that would be possible for the City. It was noted that restaurant owners could be asking for waivers to be signed. Additionally, there was a mention of the Flashing Lights claim that has been submitted to some jurisdictions and if any member receives another claim to notify the Program Administration.

H.5. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95 **REQUESTING AUTHORITY

1. Liability

- a. Darin Klep v. City of Weed** Dustin Reif, Kathy LeBlanc

I. REPORT FROM CLOSED SESSION

The Board returned from closed session at 11:01 A.M. Mr. Heathcock reported that the above closed session items were discussed and appropriate direction was given to Staff and the Claims Administrator.

K. INFORMATION ITEMS

Members were reminded of the upcoming PARMA Conference in Anaheim on Feb 20th and if any



members will be attending please notify the Alliant Staff so we may include you on the Alliant dinner invite. Additionally, there is a Verbal Judo session coming up and members should consider attendance, especially for Public Works staff.

L. CLOSING COMMENTS

There was some great financial news shared as part of this meeting and we would love to see more of that in the future.

NEXT MEETING DATE: January 24, 2025 Teleconference

Respectfully Submitted,

Jenny Coelho, Secretary

Date

DRAFT



**Small Cities Organized Risk Effort (SCORE)
Special Executive Committee
Teleconference Meeting Minutes
January 15, 2025**

Member Cities Present:

Wes Heathcock, Town of Loomis
Blake Michaelsen, City of Dunsmuir
Jenny Coelho, City of Tulelake

Todd Juhasz, City of Mt. Shasta Lake
Wendy Howard, City of Shasta Lake

Member Cities Absent:

None

Consultants & Guests:

Marcus Beverly, Alliant Insurance Services

Michelle Minnick, Alliant Insurance Services

A. CALL TO ORDER

Mr. Wes Heathcock called the meeting to order at 3:03 P.M.

B. ROLL CALL

The above mentioned members were present constituting a quorum.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Blake Michaelsen

SECOND: Wendy Howard

**MOTION CARRIED
UNANIMOUSLY**

D. PUBLIC COMMENT

There were no public comments.

E. GENERAL ADMINISTRATION

E.1. GENERAL ADMINISTRATION – City of Isleton – Potential Chapter 9 Filing

Marcus Beverly provided a brief review of the recent changes at the City of Isleton. It was also noted that they have hired a couple people to fill the vacant City Manager position. Additionally, he reviewed the current financial status of the Past Due Assessment Balance as well as their payment plan for the FY 24/25 period.



Byrne Conley, SCORE’s Coverage Counsel, who provided information as it relates to the potential Chapter 9 filing. He noted that SCORE excludes EPL claims and provided the terms the JPA Agreement may expel a member.

After a discussion, the Program Administration was provided with direction to bring this item to the January SCORE Board meeting as it relates to potential expulsion of the City of Isleton in March 2025.

A motion was made to provide a recommendation to the SCORE Board to give notice of intent to terminate the City of Isleton’s coverage 90 days following the date of the January Meeting (April 24, 2025).

MOTION: Todd Juhasz

SECOND: Wendy Howard

**MOTION CARRIED
UNANIMOUSLY**

F. AJOURNMENT

The meeting was adjourned at 3:39 P.M.

NEXT MEETING DATE: January 24, 2025 Gaia Hotel

Respectfully Submitted,

Jenny Coelho, Secretary

Date



QUESTIONS?

If you have any questions regarding your account or this statement, please contact your Administrator.

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

MARQUES MCNIESE
CN-OH-W5IT
CN-OH-W5IT
425 WALNUT STREET
CINCINNATI OH 45202
Phone 513-632-4147
E-mail marques.mcniese@usbank.com

This statement is for the period from October 1, 2024 to October 31, 2024

Portfolio Manager:
TS PRT RC #1 - AUTO
CN-OH-W6TC

00001907 05 SP 000638832266557 P
SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329



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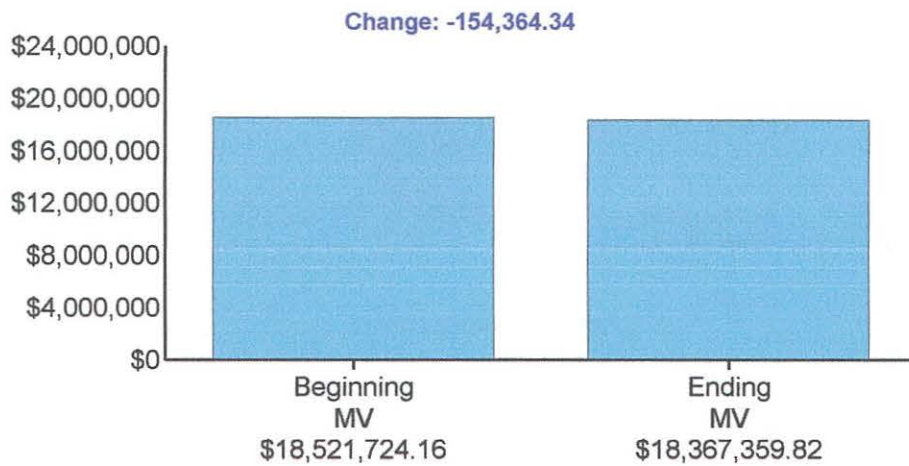


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MARKET VALUE SUMMARY

	Current Period 10/01/24 to 10/31/24
Beginning Market Value	\$18,521,724.16
Taxable Interest	56,772.74
Fees and Expenses	-1,959.32
Long Term Gains/Losses	-14,939.32
Change in Investment Value	-194,238.44
Ending Market Value	\$18,367,359.82



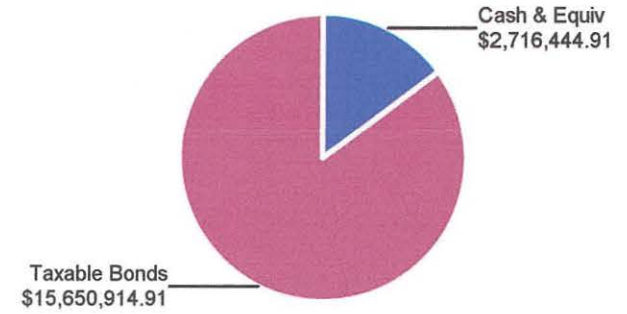


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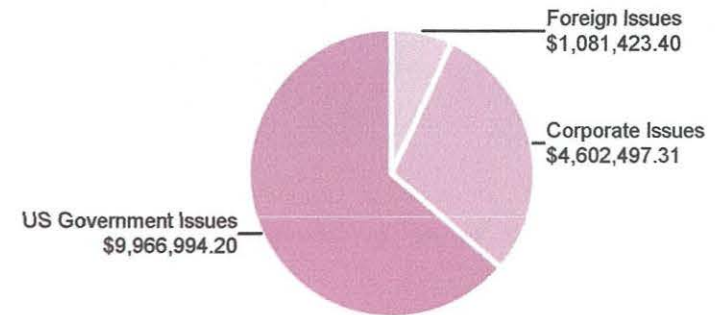
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ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	2,716,444.91	14.80	123,657.70
Taxable Bonds	15,650,914.91	85.20	491,104.54
Total Market Value	\$18,367,359.82	100.00	\$614,762.24



Fixed Income Summary





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INCOME SUMMARY

	Income Received Current Period
Taxable Interest	56,772.74
Total Current Period Income	\$56,772.74



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CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 10/01/2024	-\$2,653,132.71	\$2,653,132.71	\$0.00
Taxable Interest		56,772.74	56,772.74
Fees and Expenses	-1,959.32		-1,959.32
Purchases	-2,010,942.20		-2,010,942.20
Sales	1,079,014.54		1,079,014.54
Net Money Market Activity	877,114.24		877,114.24
Ending Cash 10/31/2024	-\$2,709,905.45	\$2,709,905.45	\$0.00



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ASSET DETAIL

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Cash & Equivalents								
Cash/Money Market								
First American Government - 31846V203 Oblig Fd Cl Y #3763	243,692.310	1.0000	243,692.31	243,692.31	0.00	1.3	10,891.82	4.47
U S Treasury Bill - 912797JR9 01/23/2025	830,000.000	98.9770	821,509.10	821,087.41	421.69	4.5	36,571.88	4.45
U S Treasury Bill - 912797HP5 11/29/2024	830,000.000	99.6430	827,036.90	819,577.91	7,458.99	4.5	38,823.25	4.69
U S Treasury Bill - 912796ZV4 12/26/2024	830,000.000	99.3020	824,206.60	821,062.63	3,143.97	4.5	37,370.75	4.53
Total Cash/Money Market			\$2,716,444.91	\$2,705,420.26	\$11,024.65	14.8	\$123,657.70	
Cash								
Principal Cash			-2,709,905.45	-2,709,905.45		-14.8		
Income Cash			2,709,905.45	2,709,905.45		14.8		
Total Cash			\$0.00	\$0.00	\$0.00	0.0	\$0.00	
Total Cash & Equivalents			\$2,716,444.91	\$2,705,420.26	\$11,024.65	14.8	\$123,657.70	



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Taxable Bonds								
US Government Issues								
Federal Home Loan Bks - 3130AJHU6 0.500 04/14/2025	150,000.000	98.2220	147,333.00	149,800.80	-2,467.80	0.8	750.00	0.51
F N M A Deb - 3135G03U5 0.625 04/22/2025	105,000.000	98.2110	103,121.55	104,783.70	-1,662.15	0.6	656.25	0.64
F N M A - 3135G04Z3 0.500 06/17/2025	260,000.000	97.6020	253,765.20	259,461.80	-5,696.60	1.4	1,300.00	0.51
F H L M C M T N - 3137EAEU9 0.375 07/21/2025	140,000.000	97.1980	136,077.20	139,302.80	-3,225.60	0.7	525.00	0.39
F N M A - 3135G05X7 0.375 08/25/2025	220,000.000	96.8210	213,006.20	218,970.40	-5,964.20	1.2	825.00	0.39
F H L M C M T N - 3137EAEX3 0.375 09/23/2025	200,000.000	96.5550	193,110.00	199,398.00	-6,288.00	1.1	750.00	0.39
F N M A - 3135G06G3 0.500 11/07/2025	215,000.000	96.2630	206,965.45	214,230.30	-7,264.85	1.1	1,075.00	0.52
U S Treasury Note - 91282CAZ4 0.375 11/30/2025	300,000.000	95.8630	287,589.00	300,093.75	-12,504.75	1.6	1,125.00	0.39
Federal Home Loan Bks - 3130ATUC9 4.500 12/12/2025	300,000.000	100.2440	300,732.00	302,262.00	-1,530.00	1.6	13,500.00	4.49



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CBT7 0.750 03/31/2026	300,000.000	95.2540	285,762.00	297,597.66	-11,835.66	1.6	2,250.00	0.79
U S Treasury Note - 91282CBW0 0.750 04/30/2026	150,000.000	95.0000	142,500.00	149,009.77	-6,509.77	0.8	1,125.00	0.79
U S Treasury Note - 91282CCP4 0.625 07/31/2026	125,000.000	94.0430	117,553.75	123,813.48	-6,259.73	0.6	781.25	0.66
U S Treasury Note - 91282CCW9 08/31/2026 Var	350,000.000	94.0000	329,000.00	346,279.30	-17,279.30	1.8	2,625.00	0.80
U S Treasury Note - 91282CDG3 1.125 10/31/2026	325,000.000	94.2270	306,237.75	322,884.77	-16,647.02	1.7	3,656.25	1.19
U S Treasury Note - 912828V98 2.250 02/15/2027	200,000.000	95.8830	191,766.00	187,695.31	4,070.69	1.0	4,500.00	2.35
U S Treasury Note --91282CEF4 2.500 03/31/2027	200,000.000	96.3240	192,648.00	185,734.38	6,913.62	1.0	5,000.00	2.59
U S Treasury Note - 91282CEN7 2.750 04/30/2027	340,000.000	96.7500	328,950.00	332,193.75	-3,243.75	1.8	9,350.00	2.84
U S Treasury Note - 91282CEW7 3.250 06/30/2027	175,000.000	97.8090	171,165.75	177,460.94	-6,295.19	0.9	5,687.50	3.32
U S Treasury Note - 91282CFH9 3.125 08/31/2027	120,000.000	97.3360	116,803.20	118,692.19	-1,888.99	0.6	3,750.00	3.21



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CFM8 4.125 09/30/2027	150,000.000	100.0160	150,024.00	149,531.25	492.75	0.8	6,187.50	4.12
U S Treasury Note - 91282CFU0 4.125 10/31/2027	220,000.000	99.9920	219,982.40	224,357.03	-4,374.63	1.2	9,075.00	4.13
U S Treasury Note - 9128283F5 2.250 11/15/2027	200,000.000	94.6450	189,290.00	184,875.00	4,415.00	1.0	4,500.00	2.38
U S Treasury Note - 91282CGC9 3.875 12/31/2027	180,000.000	99.2340	178,621.20	183,171.09	-4,549.89	1.0	6,975.00	3.90
U S Treasury Note - 91282CGH8 3.500 01/31/2028	220,000.000	98.0740	215,762.80	213,125.00	2,637.80	1.2	7,700.00	3.57
U S Treasury Note - 9128283W8 2.750 02/15/2028	230,000.000	95.7150	220,144.50	213,639.45	6,505.05	1.2	6,325.00	2.87
Federal Home Loan Bks - 3130ATS57 4.500 03/10/2028	275,000.000	101.0300	277,832.50	283,109.75	-5,277.25	1.5	12,375.00	4.45
U S Treasury Note - 91282CGT2 3.625 03/31/2028	200,000.000	98.3670	196,734.00	196,343.75	390.25	1.1	7,250.00	3.68
U S Treasury Note - 91282CHA2 3.500 04/30/2028	220,000.000	97.9020	215,384.40	220,275.00	-4,890.60	1.2	7,700.00	3.57
F H L M C Multiclass Mtg Partn - 3137FG6X8 C M O Ser K077 Cl A2 05/25/2028 Var	295,000.000	97.7750	288,436.25	289,583.98	-1,147.73	1.6	11,357.50	3.94



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CHE4 3.625 05/31/2028	180,000.000	98.2580	176,864.40	177,370.31	-505.91	1.0	6,525.00	3.69
Federal Home Loan Bks - 3130AWMN7 4.375 06/09/2028	200,000.000	100.5810	201,162.00	200,900.00	262.00	1.1	8,750.00	4.35
U S Treasury Note - 91282CHQ7 4.125 07/31/2028	220,000.000	99.8670	219,707.40	215,342.19	4,365.21	1.2	9,075.00	4.13
U S Treasury Note - 91282CCV1 1.125 08/31/2028	250,000.000	89.3360	223,340.00	211,376.95	11,963.05	1.2	2,812.50	1.26
U S Treasury Note - 91282CHX2 4.375 08/31/2028	150,000.000	100.7310	151,096.50	148,160.16	2,936.34	0.8	6,562.50	4.34
Federal Home Loan Bks - 3130AWTR1 4.375 09/08/2028	200,000.000	100.7040	201,408.00	194,780.00	6,628.00	1.1	8,750.00	4.34
U S Treasury Note - 91282CJF9 4.875 10/31/2028	200,000.000	102.5860	205,172.00	204,445.31	726.69	1.1	9,750.00	4.75
U S Treasury Note - 91282CJN2 4.375 11/30/2028	275,000.000	100.7700	277,117.50	281,756.84	-4,639.34	1.5	12,031.25	4.34
U S Treasury Note - 91282CJR3 3.750 12/31/2028	200,000.000	98.4060	196,812.00	197,554.69	-742.69	1.1	7,500.00	3.81
U S Treasury Note - 91282CJW2 4.000 01/31/2029	180,000.000	99.3520	178,833.60	179,184.38	-350.78	1.0	7,200.00	4.03



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CKD2 4.250 02/28/2029	200,000.000	100.3560	200,712.00	199,609.38	1,102.62	1.1	8,500.00	4.23
U S Treasury Note - 91282CKG5 4.125 03/31/2029	220,000.000	99.8360	219,639.20	215,359.38	4,279.82	1.2	9,075.00	4.13
U S Treasury Note - 91282CKP5 4.625 04/30/2029	225,000.000	101.8950	229,263.75	224,735.35	4,528.40	1.2	10,406.25	4.54
U S Treasury Note - 91282CKT7 4.500 05/31/2029	200,000.000	101.4380	202,876.00	201,468.75	1,407.25	1.1	9,000.00	4.44
U S Treasury Note - 91282CKX8 4.250 06/30/2029	250,000.000	100.3480	250,870.00	252,595.70	-1,725.70	1.4	10,625.00	4.23
U S Treasury Note - 91282CLC3 4.000 07/31/2029	200,000.000	99.3280	198,656.00	203,023.44	-4,367.44	1.1	8,000.00	4.03
U S Treasury Note - 91282CFJ5 3.125 08/31/2029	250,000.000	95.4610	238,652.50	245,244.14	-6,591.64	1.3	7,812.50	3.27
U S Treasury Note - 91282CLN9 3.500 09/30/2029	225,000.000	97.1170	218,513.25	220,535.16	-2,021.91	1.2	7,875.00	3.60
Total US Government Issues			\$9,966,994.20	\$10,061,118.53	-\$94,124.33	54.3	\$288,926.25	

Corporate Issues

Exxon Mobil Corporation - 30231GBH4 2.992 03/19/2025	140,000.000	99.3380	139,073.20	152,733.00	-13,659.80	0.8	4,188.80	3.01
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Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Bmw Vehicle Lease - 05593AAC3 A B S Ser 2023 1 CI A 3 5.160 11/25/2025	9,784.140	100.0580	9,789.81	9,783.91	5.90	0.1	504.86	5.16
Htundai Auto Rec Tr - 44934KAC8 A B S Ser 2021 B CI A 3 0.380 01/15/2026	1,725.370	99.8080	1,722.06	1,724.99	-2.93	0.0	6.56	0.38
Honda Auto Rec Ownr Tr 2021 4 - 43815GAC3 A B S Ser 2021 4 CI A3 01/21/2026 Var	9,305.200	98.8780	9,200.80	9,303.24	-102.44	0.1	81.89	0.89
State Str Corp - 857477BR3 1.746 02/06/2026	40,000.000	99.0490	39,619.60	40,000.00	-380.40	0.2	698.40	1.76
John Deere Own - 47789QAC4 A B S Ser 2021 B CI A 3 03/16/2026 Var	9,490.780	99.0620	9,401.76	9,489.92	-88.16	0.1	49.35	0.52
Jpmorgan Chase Co - 46647PBK1 2.083 04/22/2026	50,000.000	98.6050	49,302.50	51,594.50	-2,292.00	0.3	1,041.50	2.11
Honda Auto Rec Ownr Tr - 43815BAC4 A B S Ser 2022 1 CI A 3 1.880 05/15/2026	26,690.230	98.8500	26,383.29	26,686.22	-302.93	0.1	501.78	1.90
Hyundai Auto Rec Tr - 44935FAD6 A B S Ser 2021 C CI A3 0.740 05/15/2026	5,745.330	99.2380	5,701.55	5,744.04	-42.49	0.0	42.52	0.75
Unitedhealth Group Inc - 91324PEC2 50 05/15/2026	175,000.000	95.0930	166,412.75	173,020.70	-6,607.95	0.9	2,012.50	1.21



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Toyota Mtr Cr Corp - 89236TJK2 Medium Term Note 1.125 06/18/2026	130,000.000	94.8750	123,337.50	129,942.80	-6,605.30	0.7	1,462.50	1.19
Bank Amer Corp Sr - 06051GJD2 Medium Term Note 1.319 06/19/2026	80,000.000	97.6660	78,132.80	77,319.60	813.20	0.4	1,055.20	1.35
Bmw Veh Owner Tr - 05602RAD3 A B S Ser 2022 A Cl A 3 08/25/2026 Var	16,823.580	99.4110	16,724.49	16,822.72	-98.23	0.1	540.04	3.23
John Deere Owner Tr - 47787JAC2 A B S Ser 2022 Cl A 3 09/15/2026 Var	19,296.280	98.8880	19,081.71	19,292.00	-210.29	0.1	447.67	2.35
Toyota At Rec Own Tr - 89238FAD5 A B S Ser 2022 B Cl A 3 09/15/2026 Var	22,418.160	99.2000	22,238.81	22,417.64	-178.83	0.1	656.85	2.95
Gm Fin Cons Auto Rec Tr - 362554AC1 A B S Ser 2021 4 Cl A 3 0.680 09/16/2026	8,560.790	98.6740	8,447.27	8,560.56	-113.29	0.0	58.21	0.69
Walmart Inc - 931142ER0 1.050 09/17/2026	30,000.000	94.2690	28,280.70	29,943.30	-1,662.60	0.2	315.00	1.11
Hyundai Auto Rec Tr - 448977AD0 A B S Ser 2022 A Cl A 3 10/15/2026 Var	14,826.270	98.9810	14,675.19	14,825.70	-150.51	0.1	329.14	2.24
Honeywell International - 438516BL9 2.500 11/01/2026	180,000.000	96.4840	173,671.20	168,229.80	5,441.40	0.9	4,500.00	2.59



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Gm Fin Cons Auto Rec - 380146AC4 A B S Ser 2022 1 Cl A3 1.260 11/16/2026	8,868.340	98.7950	8,761.48	8,867.58	-106.10	0.0	111.74	1.27
Target Corp - 87612EBM7 1.950 01/15/2027	70,000.000	95.0090	66,506.30	69,881.00	-3,374.70	0.4	1,365.00	2.05
Gm Fin Cons Aut Rec Tr - 362585AC5 A B S Ser 2022 2 Cl A 3 02/16/2027 Var	22,165.480	99.1500	21,977.07	22,160.85	-183.78	0.1	687.13	3.13
John Deere Ownr Tr - 47800AAC4 A B S Ser 2022 B Cl A3 02/16/2027 Var	35,368.360	99.3680	35,144.83	35,364.98	-220.15	0.2	1,322.78	3.76
Charles Schwab Corp - 808513BY0 2.450 03/03/2027	150,000.000	95.2160	142,824.00	147,699.00	-4,875.00	0.8	3,675.00	2.57
Berkshire Hathaway Fin - 084664CZ2 2.300 03/15/2027	115,000.000	95.7300	110,089.50	114,978.15	-4,888.65	0.6	2,645.00	2.40
Blackrock Inc - 09247XAN1 3.200 03/15/2027	190,000.000	97.4290	185,115.10	183,705.30	1,409.80	1.0	6,080.00	3.28
Amazon Com Inc - 023135CF1 3.300 04/13/2027	110,000.000	97.6660	107,432.60	108,548.65	-1,116.05	0.6	3,630.00	3.38
Prologis LP L P - 74340XBN0 2.125 04/15/2027	160,000.000	94.4670	151,147.20	141,006.40	10,140.80	0.8	3,400.00	2.25

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Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Honda Auto Rec Own - 43815JAC7 A B S Ser 2023 1 CI A 3 04/21/2027 Var	40,000.000	100.2920	40,116.80	39,992.57	124.23	0.2	2,016.00	5.02
Morgan Stanley - 61772BAB9 Medium Term Note 1.593 05/04/2027	150,000.000	95.3360	143,004.00	133,989.30	9,014.70	0.8	2,389.50	1.67
Caterpillar Finl Svcs - 14913R3A3 Medium Term Note 3.600 08/12/2027	95,000.000	98.1760	93,267.20	94,090.85	-823.65	0.5	3,420.00	3.67
Realty Income Corp - 756109BG8 3.950 08/15/2027	200,000.000	98.5040	197,008.00	192,410.00	4,598.00	1.1	7,900.00	4.01
Mercedes Benz Auto - 58768PAC8 A B S Ser 2022 1 CI A3 5.210 08/16/2027	96,311.020	100.3080	96,607.66	96,291.97	315.69	0.5	5,017.80	5.19
Walmart Inc - 931142EX7 3.950 09/09/2027	50,000.000	99.1810	49,590.50	49,921.10	-330.60	0.3	1,975.00	3.98
John Deere Owner Trust - 47800CAC0 A B S Ser 2023 A CI A3 5.010 11/15/2027	75,000.000	100.3290	75,246.75	74,986.34	260.41	0.4	3,757.50	4.99
Mercedes Benz Auto - 58770AAC7 A B S Ser 2023 1 CI A3 4.510 11/15/2027	27,826.290	99.8580	27,786.78	27,822.95	-36.17	0.2	1,254.97	4.52
Bank Of America Corp - 06051GGF0 Medium Term Note 3.824 01/20/2028	100,000.000	97.9680	97,968.00	95,493.00	2,475.00	0.5	3,824.00	3.90



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Honeywell Intl Inc Sr Nt - 438516CJ3 4.950 02/15/2028	180,000.000	101.8950	183,411.00	184,037.40	-626.40	1.0	8,910.00	4.86
Bmw Veh Owner Tr 2023 A - 05592XAD2 C M O Ser 2023 A Cl A3 02/25/2028 Var	30,000.000	100.9890	30,296.70	29,994.68	302.02	0.2	1,641.00	5.42
Mastercard Incorporated - 57636QAW4 4.875 03/09/2028	95,000.000	101.4540	96,381.30	94,907.85	1,473.45	0.5	4,631.25	4.80
John Deere Owner Tr - 477920AC6 A B S Ser 2023 B Cl A 3 5.180 03/15/2028	50,000.000	100.6470	50,323.50	49,991.66	331.84	0.3	2,590.00	5.15
Public Service Electric - 74456QBU9 Medium Term Note 3.700 05/01/2028	200,000.000	97.0770	194,154.00	188,558.00	5,596.00	1.1	7,400.00	3.81
American Honda Fin Corp - 02665WEM9 Medium Term Note 5.125 07/07/2028	150,000.000	101.4510	152,176.50	148,678.50	3,498.00	0.8	7,687.50	5.05
Jpmorgan Chase Co - 46647PDG8 4.851 07/25/2028	110,000.000	100.1390	110,152.90	108,359.90	1,793.00	0.6	5,336.10	4.84
Chase Issuance Trust - 161571HT4 C M O Ser 2023 A1 Cl A 5.160 09/15/2028	165,000.000	101.1890	166,961.85	164,954.26	2,007.59	0.9	8,514.00	5.10
John Deere Capital Corporation - 24422EXH7 Medium Term Note 4.500 01/16/2029	190,000.000	99.8340	189,684.60	186,112.60	3,572.00	1.0	8,550.00	4.51



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ASSET DETAIL (continued)

Security Description

	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Paccar Financial Corp - 69371RS80 Medium Term Note 4.600 01/31/2029	195,000.000	100.2890	195,563.55	194,682.15	881.40	1.1	8,970.00	4.59
Morgan Stanley - 61747YFD2 Medium Term Note 5.164 04/20/2029	50,000.000	100.8520	50,426.00	51,043.50	-617.50	0.3	2,582.00	5.12
Bank New York Mellon Corp - 06406RBD8 Medium Term Note 3.850 04/26/2029	200,000.000	97.0820	194,164.00	199,138.00	-4,974.00	1.1	7,700.00	3.97
US Bancorp - 91159HJM3 Medium Term Note 5.775 06/12/2029	190,000.000	102.8770	195,466.30	193,439.00	2,027.30	1.1	10,972.50	5.61
Home Depot Inc - 437076DC3 4.750 06/25/2029	70,000.000	100.7230	70,506.10	69,548.50	957.60	0.4	3,325.00	4.72
Bank Of America Corp - 06051GHM4 4.271 07/23/2029	60,000.000	97.8500	58,710.00	59,274.60	-564.60	0.3	2,562.60	4.36
Jpmorgan Chase Co - 46647PAV8 4.203 07/23/2029	75,000.000	97.7710	73,328.25	74,241.75	-913.50	0.4	3,152.25	4.30
Total Corporate Issues			\$4,602,497.31	\$4,601,606.98	\$890.33	25.1	\$167,488.39	

Foreign Issues

International Bank M T N - 459058JB0 0.625 04/22/2025	130,000.000	98.1660	127,615.80	129,496.90	-1,881.10	0.7	813.80	0.64
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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
International Bank M T N - 459058JL8 0.500 10/28/2025	180,000.000	96.2070	173,172.60	179,796.60	-6,624.00	0.9	900.00	0.52
International Bank M T N - 459058KT9 3.500 07/12/2028	160,000.000	97.6990	156,318.40	153,088.00	3,230.40	0.9	5,600.00	3.58
International Finance Corp - 45950KDD9 Medium Term Note 4.500 07/13/2028	85,000.000	101.1180	85,950.30	84,905.65	1,044.65	0.5	3,825.00	4.45
Inter American Devel Bk - 4581X0EN4 Medium Term Note 4.125 02/15/2029	200,000.000	99.6810	199,362.00	198,356.00	1,006.00	1.1	8,250.00	4.14
Toronto Dominion Bank - 89115A2Y7 Medium Term Note 4.994 04/05/2029	190,000.000	100.5670	191,077.30	188,869.50	2,207.80	1.0	9,488.60	4.97
International Bank - 459058LN1 3.875 10/16/2029	150,000.000	98.6180	147,927.00	148,257.00	-330.00	0.8	5,812.50	3.93
Total Foreign Issues			\$1,081,423.40	\$1,082,769.65	-\$1,346.25	5.9	\$34,689.90	
Total Taxable Bonds			\$15,650,914.91	\$15,745,495.16	-\$94,580.25	85.2	\$491,104.54	
Total Assets			\$18,367,359.82	\$18,450,915.42	-\$83,555.60	100.0	\$614,762.24	
Estimated Current Yield								3.34



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ASSET DETAIL MESSAGES

Time of trade execution and trading party (if not disclosed) will be provided upon request.

Publicly traded assets are valued in accordance with market quotations or valuation methodologies from financial industry services believed by us to be reliable. Assets that are not publicly traded may be reflected at values from other external sources. Assets for which a current value is not available may be reflected at a previous value or as not valued, at par value, or at a nominal value. Values shown do not necessarily reflect prices at which assets could be bought or sold. Values are updated based on internal policy and may be updated less frequently than statement generation.



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TRANSACTION DETAIL

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
Beginning Balance 10/01/2024			\$2,653,132.71	-\$2,653,132.71	\$18,411,041.32
10/01/24	Purchase	Purchased 830,000 Par Value Of U S Treasury Bill 12/26/24 Trade Date 9/30/24 Purchased Through Bmo Capital Markets Corp/Bonds Purchased On The Off-Exchange Transactions - Li Swift External Ref#: 8427403133929204 830,000 Par Value At 98.92320843 %		-821,062.63	821,062.63
10/01/24	Asset Income	Interest Earned On First Am Govt Ob Fd Cl Y Interest From 9/1/24 To 9/30/24	2,124.90		
10/07/24	Cash Disbursement	Cash Disbursement Paid To Chandler Asset Management Inc Investment Counsel Fee For Pe Ending 09/30/2024		-1,855.15	
10/07/24	Asset Income	Interest Earned On Toronto Dom Mtn 4.994% 4/05/29 0.02497 USD/\$1 Pv On 190,000 Par Value Due 10/5/24	4,744.30		
10/15/24	Sale	Paid Down 236.22 Par Value Of John Deere Owner 0.360% 9/15/25 Cmo Final Paydown		236.22	-236.17
10/15/24	Asset Income	Interest Earned On Chase Issuance Trust 5.160% 9/15/28 \$0.00430/Pv On 165,000.00 Pv Due 10/15/24	709.50		
10/15/24	Asset Income	Interest Earned On Honda Auto Rec Own 1.880% 5/15/26 \$0.00157/Pv On 29,865.07 Pv Due 10/15/24	46.79		
10/15/24	Sale	Paid Down 3,174.84 Par Value Of Honda Auto Rec Own 1.880% 5/15/26 Trade Date 10/15/24		3,174.84	-3,174.36
10/15/24	Asset Income	Interest Earned On Hyundai Auto Rec 2.220% 10/15/26 \$0.00185/Pv On 16,509.14 Pv Due 10/15/24	30.54		
10/15/24	Sale	Paid Down 1,682.87 Par Value Of Hyundai Auto Rec 2.220% 10/15/26 Trade Date 10/15/24		1,682.87	-1,682.81



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
10/15/24	Asset Income	Interest Earned On Htundai Auto Rec Tr 0.380% 1/15/26 \$0.00032/Pv On 6,031.22 Pv Due 10/15/24	1.91		
10/15/24	Sale	Paid Down 4,305.85 Par Value Of Htundai Auto Rec Tr 0.380% 1/15/26 Trade Date 10/15/24		4,305.85	-4,304.90
10/15/24	Asset Income	Interest Earned On Hyundai Auto Rec Tr 0.740% 5/15/26 \$0.00062/Pv On 7,054.96 Pv Due 10/15/24	4.35		
10/15/24	Sale	Paid Down 1,309.63 Par Value Of Hyundai Auto Rec Tr 0.740% 5/15/26 Trade Date 10/15/24		1,309.63	-1,309.34
10/15/24	Asset Income	Interest Earned On John Deere Owner 2.320% 9/15/26 \$0.00193/Pv On 21,315.16 Pv Due 10/15/24	41.21		
10/15/24	Sale	Paid Down 2,018.88 Par Value Of John Deere Owner 2.320% 9/15/26 Trade Date 10/15/24		2,018.88	-2,018.43
10/15/24	Asset Income	Interest Earned On John Deere Owner 0.360% 9/15/25 \$0.00030/Pv On 236.22 Pv Due 10/15/24	0.07		
10/15/24	Asset Income	Interest Earned On John Deere Own 0.520% 3/16/26 \$0.00043/Pv On 10,605.37 Pv Due 10/15/24	4.60		
10/15/24	Sale	Paid Down 1,114.59 Par Value Of John Deere Own 0.520% 3/16/26 Trade Date 10/15/24		1,114.59	-1,114.49
10/15/24	Asset Income	Interest Earned On John Deere Owner Tr 5.180% 3/15/28 \$0.00432/Pv On 50,000.00 Pv Due 10/15/24	215.83		
10/15/24	Asset Income	Interest Earned On John Deere Ownr Tr 3.740% 2/16/27 \$0.00312/Pv On 37,406.01 Pv Due 10/15/24	116.58		



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
10/15/24	Sale	Paid Down 2,037.65 Par Value Of John Deere Ownr Tr 3.740% 2/16/27 Trade Date 10/15/24		2,037.65	-2,037.46
10/15/24	Asset Income	Interest Earned On John Deere Owner 5.010% 11/15/27 \$0.00418/Pv On 75,000.00 Pv Due 10/15/24	313.13		
10/15/24	Asset Income	Interest Earned On Mercedes Benz Auto 5.210% 8/16/27 \$0.00434/Pv On 103,076.86 Pv Due 10/15/24	447.53		
10/15/24	Sale	Paid Down 6,765.84 Par Value Of Mercedes Benz Auto 5.210% 8/16/27 Trade Date 10/15/24		6,765.84	-6,764.50
10/15/24	Asset Income	Interest Earned On Mercedes Benz Auto 4.510% 11/15/27 \$0.00376/Pv On 29,582.10 Pv Due 10/15/24	111.18		
10/15/24	Sale	Paid Down 1,755.81 Par Value Of Mercedes Benz Auto 4.510% 11/15/27 Trade Date 10/15/24		1,755.81	-1,755.60
10/15/24	Asset Income	Interest Earned On Toyota At Rec Own 2.930% 9/15/26 \$0.00244/Pv On 24,586.11 Pv Due 10/15/24	60.03		
10/15/24	Sale	Paid Down 2,167.95 Par Value Of Toyota At Rec Own 2.930% 9/15/26 Trade Date 10/15/24		2,167.95	-2,167.90
10/15/24	Asset Income	Interest Earned On Amazon Com 3.300% 4/13/27 0.0165 USD/\$1 Pv On 110,000 Par Value Due 10/13/24	1,815.00		
10/15/24	Asset Income	Interest Earned On F H L B Deb 0.500% 4/14/25 0.0025 USD/\$1 Pv On 150,000 Par Value Due 10/14/24	375.00		
10/15/24	Asset Income	Interest Earned On Prologis LP L P 2.125% 4/15/27 0.010625 USD/\$1 Pv On 160,000 Par Value Due 10/15/24	1,700.00		



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
10/16/24	Asset Income	Interest Earned On Gm Fin Cons Auto 0.680% 9/16/26 \$0.00057/Pv On 9,781.49 Pv Due 10/16/24	5.54		
10/16/24	Sale	Paid Down 1,220.7 Par Value Of Gm Fin Cons Auto 0.680% 9/16/26 Trade Date 10/16/24		1,220.70	-1,220.67
10/16/24	Asset Income	Interest Earned On Gm Fin Cons Aut 3.100% 2/16/27 \$0.00258/Pv On 24,066.23 Pv Due 10/16/24	62.17		
10/16/24	Sale	Paid Down 1,900.75 Par Value Of Gm Fin Cons Aut 3.100% 2/16/27 Trade Date 10/16/24		1,900.75	-1,900.35
10/16/24	Asset Income	Interest Earned On Gm Fin Cons Auto 1.260% 11/16/26 \$0.00105/Pv On 9,986.50 Pv Due 10/16/24	10.49		
10/16/24	Sale	Paid Down 1,118.16 Par Value Of Gm Fin Cons Auto 1.260% 11/16/26 Trade Date 10/16/24		1,118.16	-1,118.06
10/21/24	Asset Income	Interest Earned On Honda Auto Rec 0.880% 1/21/26 \$0.00073/Pv On 10,862.73 Pv Due 10/21/24	7.97		
10/21/24	Sale	Paid Down 1,557.53 Par Value Of Honda Auto Rec 0.880% 1/21/26 Trade Date 10/21/24		1,557.53	-1,557.20
10/21/24	Asset Income	Interest Earned On Honda Auto Rec Own 5.040% 4/21/27 \$0.00420/Pv On 40,000.00 Pv Due 10/21/24	168.00		
10/21/24	Asset Income	Interest Earned On Morgan Stanley Mtn 5.164% 4/20/29 0.02582 USD/\$1 Pv On 50,000 Par Value Due 10/20/24	1,291.00		



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
10/22/24	Purchase	Purchased 225,000 Par Value Of U S Treasury Nt 3.500% 9/30/29 Trade Date 10/21/24 Purchased Through Mizuho Securities USA Fxd Inc Purchased On The Off-Exchange Transactions - Li Swift External Ref#: 8429503133963666 225,000 Par Value At 98.01562667 %		-220,535.16	220,535.16
10/22/24	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of U S Treasury Nt 3.500% 9/30/29 Income Debit 475.96- USD	-475.96		
10/22/24	Sale	Sold 225,000 Par Value Of F H L B Deb 2.375% 3/14/25 Trade Date 10/21/24 Sold Through Marketaxess Corp Sold On The Marketaxess Corporation Swift External Ref#: 8429503133963369 225,000 Par Value At 99.135 %		223,053.75	-237,998.25
10/22/24	Sell Accrued Interest	Received Accrued Interest On Sale Of F H L B Deb 2.375% 3/14/25 Income Credit 564.06 USD	564.06		
10/22/24	Asset Income	Interest Earned On F N M A Deb 0.625% 4/22/25 0.003125 USD/\$1 Pv On 105,000 Par Value Due 10/22/24	328.13		
10/22/24	Asset Income	Interest Earned On Jpmorgan Chase Co 2.083% 4/22/26 0.010415 USD/\$1 Pv On 50,000 Par Value Due 10/22/24	520.75		
10/23/24	Asset Income	Interest Earned On Intl Bk M T N 0.626% 4/22/25 0.00313 USD/\$1 Pv On 130,000 Par Value Due 10/22/24	406.90		
10/24/24	Sale	Matured 830,000 Par Value Of U S Treasury Bill 10/24/24 Trade Date 10/24/24 830,000 Par Value At 100 %		819,783.74	-819,783.74
10/24/24	Asset Income	Interest Earned On U S Treasury Bill 10/24/24 830,000 Par Value At 100 %	10,216.26		



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
10/25/24	Asset Income	Interest Earned On F H L M C Mtcl Mt 3.850% 5/25/28 \$0.00321/Pv On 295,000.00 Pv Due 10/25/24	946.46		
10/25/24	Asset Income	Interest Earned On Bmw Veh Owner Tr 5.470% 2/25/28 \$0.00456/Pv On 30,000.00 Pv Due 10/25/24	136.75		
10/25/24	Asset Income	Interest Earned On Bmw Vehicle Lease 5.160% 11/25/25 \$0.00430/Pv On 11,719.28 Pv Due 10/25/24	50.39		
10/25/24	Sale	Paid Down 1,935.14 Par Value Of Bmw Vehicle Lease 5.160% 11/25/25 Trade Date 10/25/24		1,935.14	-1,935.09
10/25/24	Asset Income	Interest Earned On Bmw Veh Owner Tr 3.210% 8/25/26 \$0.00268/Pv On 18,698.22 Pv Due 10/25/24	50.02		
10/25/24	Sale	Paid Down 1,874.64 Par Value Of Bmw Veh Owner Tr 3.210% 8/25/26 Trade Date 10/25/24		1,874.64	-1,874.54
10/25/24	Fee	Trust Fees Collected Charged For Period 09/01/2024 Thru 09/30/2024		-104.17	
10/28/24	Asset Income	Interest Earned On Bank New York Mtn 3.850% 4/26/29 0.01925 USD/\$1 Pv On 200,000 Par Value Due 10/26/24	3,850.00		
10/28/24	Asset Income	Interest Earned On Intl Bk M T N 0.500% 10/28/25 0.0025 USD/\$1 Pv On 180,000 Par Value Due 10/28/24	450.00		
10/29/24	Purchase	Purchased 830,000 Par Value Of U S Treasury Bill 1/23/25 Trade Date 10/28/24 Purchased Through BofA Securities, Inc. Purchased On The Off-Exchange Transactions - Li Swift External Ref#: 8430203133981757 830,000 Par Value At 98.92619398 %		-821,087.41	821,087.41



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
10/29/24	Purchase	Purchased 150,000 Par Value Of Intl Bk 3.875% 10/16/29 Trade Date 10/28/24 Purchased Through Wells Fargo Securities, LLC Purchased On The Marketaxess Corporation Swift External Ref#: 8430203133980624 150,000 Par Value At 98.838 %		-148,257.00	148,257.00
10/29/24	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of Intl Bk 3.875% 10/16/29 Income Debit 209.90- USD	-209.90		
10/31/24	Asset Income	Interest Earned On U S Treasury Nt 0.750% 4/30/26 0.00375 USD/\$1 Pv On 150,000 Par Value Due 10/31/24	562.50		
10/31/24	Asset Income	Interest Earned On U S Treasury Nt 1.125% 10/31/26 0.005625 USD/\$1 Pv On 325,000 Par Value Due 10/31/24	1,828.13		
10/31/24	Asset Income	Interest Earned On U S Treasury Nt 2.750% 4/30/27 0.01375 USD/\$1 Pv On 340,000 Par Value Due 10/31/24	4,675.00		
10/31/24	Asset Income	Interest Earned On U S Treasury Nt 3.500% 4/30/28 0.0175 USD/\$1 Pv On 220,000 Par Value Due 10/31/24	3,850.00		
10/31/24	Asset Income	Interest Earned On U S Treasury Nt 4.125% 10/31/27 0.020625 USD/\$1 Pv On 220,000 Par Value Due 10/31/24	4,537.50		
10/31/24	Asset Income	Interest Earned On U S Treasury Nt 4.625% 4/30/29 0.023125 USD/\$1 Pv On 225,000 Par Value Due 10/31/24	5,203.13		
10/31/24	Asset Income	Interest Earned On U S Treasury Nt 4.875% 10/31/28 0.024375 USD/\$1 Pv On 200,000 Par Value Due 10/31/24	4,875.00		
	Purchase	Combined Purchases For The Period 10/ 1/24 - 10/31/24 Of First Am Govt Ob Fd Cl Y		-915,357.85	915,357.85



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
Sale		Combined Sales For The Period 10/ 1/24 - 10/31/24 Of First Am Govt Ob Fd CI Y		1,792,472.09	-1,792,472.09
Ending Balance 10/31/2024			\$2,709,905.45	-\$2,709,905.45	\$18,450,915.42



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SALE/MATURITY SUMMARY

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Cash and Equivalents					
U S Treasury Bill 10/24/2024 912797KV8					
	10/24/24	Matured 830,000 Par Value Trade Date 10/24/24 830,000 Par Value At 100 %	-819,783.74	819,783.74	
Total Cash and Equivalents			-\$819,783.74	\$819,783.74	\$0.00
Taxable Bonds					
Bmw Veh Owner Tr A B S Ser 2022 A CI A 3 08/25/2026 Var BVO3226					
	10/25/24	Paid Down 1,874.64 Par Value Trade Date 10/25/24	-1,874.54	1,874.64	0.10
Bmw Vehicle Lease A B S Ser 2023 1 CI A 3 5.160 11/25/2025 05593AAC3					
	10/25/24	Paid Down 1,935.14 Par Value Trade Date 10/25/24	-1,935.09	1,935.14	0.05



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SALE/MATURITY SUMMARY (continued)

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Federal Home Loan Bks 2.375 03/14/2025 3130A4CH3					
	10/22/24	Sold 225,000 Par Value Trade Date 10/21/24 Sold Through Marketaxess Corp Sold On The Marketaxess Corporation Swift External Ref#: 8429503133963369 225,000 Par Value At 99.135 %	-237,998.25	223,053.75	-14,944.50
Gm Fin Cons Aut Rec Tr A B S Ser 2022 2 CI A 3 02/16/2027 Var GFC3427					
	10/16/24	Paid Down 1,900.75 Par Value Trade Date 10/16/24	-1,900.35	1,900.75	0.40
Gm Fin Cons Auto Rec A B S Ser 2022 1 CI A3 1.260 11/16/2026 GFC1226					
	10/16/24	Paid Down 1,118.16 Par Value Trade Date 10/16/24	-1,118.06	1,118.16	0.10
Gm Fin Cons Auto Rec Tr A B S Ser 2021 4 CI A 3 0.680 09/16/2026 GFC0626					
	10/16/24	Paid Down 1,220.7 Par Value Trade Date 10/16/24	-1,220.67	1,220.70	0.03



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SALE/MATURITY SUMMARY (continued)

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Honda Auto Rec Ownr Tr A B S Ser 2022 1 CI A 3 1.880 05/15/2026 HAR1826	10/15/24	Paid Down 3,174.84 Par Value Trade Date 10/15/24	-3,174.36	3,174.84	0.48
Honda Auto Rec Ownr Tr 2021 4 A B S Ser 2021 4 CI A3 01/21/2026 Var HAR0826	10/21/24	Paid Down 1,557.53 Par Value Trade Date 10/21/24	-1,557.20	1,557.53	0.33
Htundai Auto Rec Tr A B S Ser 2021 B CI A 3 0.380 01/15/2026 HAR0326	10/15/24	Paid Down 4,305.85 Par Value Trade Date 10/15/24	-4,304.90	4,305.85	0.95
Hyundai Auto Rec Tr A B S Ser 2021 C CI A3 0.740 05/15/2026 HAR0726	10/15/24	Paid Down 1,309.63 Par Value Trade Date 10/15/24	-1,309.34	1,309.63	0.29

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October 1, 2024 to October 31, 2024**SALE/MATURITY SUMMARY (continued)**

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Hyundai Auto Rec Tr A B S Ser 2022 A CI A3 10/15/2026 Var HAR2226	10/15/24	Paid Down 1,682.87 Par Value Trade Date 10/15/24	-1,682.81	1,682.87	0.06
John Deere Own A B S Ser 2021 B CI A 3 03/16/2026 Var JDO0926	10/15/24	Paid Down 1,114.59 Par Value Trade Date 10/15/24	-1,114.49	1,114.59	0.10
John Deere Owner Tr A B S Ser 2022 CI A 3 09/15/2026 Var JDO2326	10/15/24	Paid Down 2,018.88 Par Value Trade Date 10/15/24	-2,018.43	2,018.88	0.45
John Deere Owner Trust C M O Ser 2021 A CI A3 0.360 09/15/2025 JDO0425	10/15/24	Paid Down 236.22 Par Value Cmo Final Paydown	-236.17	236.22	0.05



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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October 1, 2024 to October 31, 2024

SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
John Deere Ownr Tr A B S Ser 2022 B CI A3 02/16/2027 Var JDO6827				
10/15/24	Paid Down 2,037.65 Par Value Trade Date 10/15/24	-2,037.46	2,037.65	0.19
Mercedes Benz Auto A B S Ser 2022 1 CI A3 5.210 08/16/2027 MBA5227				
10/15/24	Paid Down 6,765.84 Par Value Trade Date 10/15/24	-6,764.50	6,765.84	1.34
Mercedes Benz Auto A B S Ser 2023 1 CI A3 4.510 11/15/2027 MBA4527				
10/15/24	Paid Down 1,755.81 Par Value Trade Date 10/15/24	-1,755.60	1,755.81	0.21
Toyota At Rec Own Tr A B S Ser 2022 B CI A 3 09/15/2026 Var TAR3126				
10/15/24	Paid Down 2,167.95 Par Value Trade Date 10/15/24	-2,167.90	2,167.95	0.05
Total Taxable Bonds		-\$274,170.12	\$259,230.80	-\$14,939.32
Total Sales & Maturities		-\$1,093,953.86	\$1,079,014.54	-\$14,939.32



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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October 1, 2024 to October 31, 2024

SALE/MATURITY SUMMARY MESSAGES

Estimated Year-To-Date Short-Term Gain (Loss): \$10,375.00

Estimated Year-To-Date Long-Term Gain (Loss): (\$113,981.89)

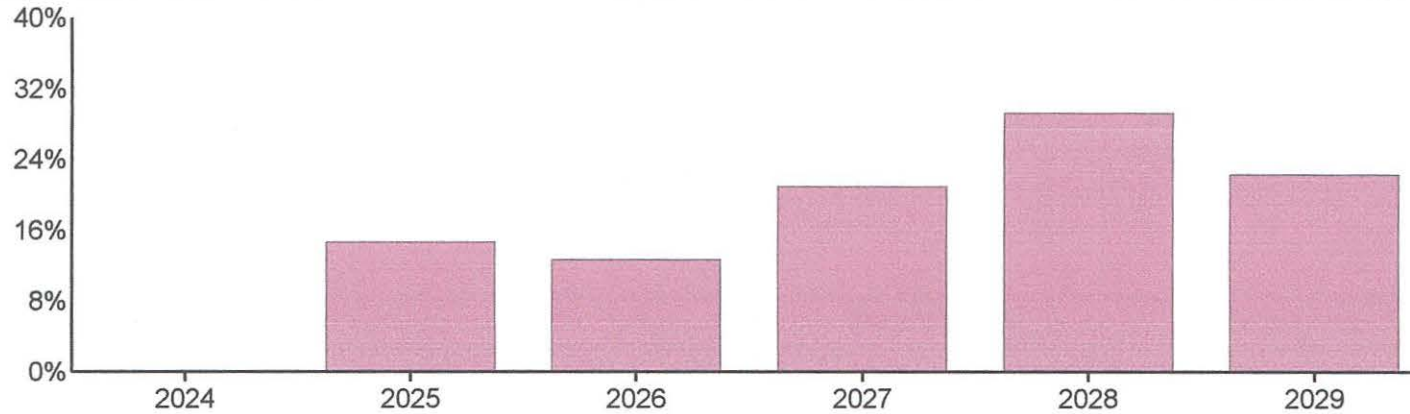
Estimates should not be used for tax purposes



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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October 1, 2024 to October 31, 2024

BOND SUMMARY



	Par Value	Market Value	Percentage of Category
MATURITY			
2024	0.00	0.00	0.00
2025	2,349,784.14	2,291,351.01	14.65
2026	2,078,750.33	1,982,148.96	12.67
2027	3,371,671.15	3,282,114.84	20.97
2028	4,640,000.00	4,591,068.70	29.33
2029	3,520,000.00	3,504,231.40	22.38
Total of Category	\$15,960,205.62	\$15,650,914.91	100.00

MOODY'S RATING

Aaa	10,766,214.02	10,555,423.85	67.44
Aa2	335,000.00	327,033.90	2.09
Aa3	285,000.00	281,496.40	1.80
A1	1,740,000.00	1,704,980.30	10.89
A2	1,110,000.00	1,087,675.85	6.95
A3	700,000.00	695,798.00	4.45
N/R	165,000.00	166,961.85	1.07

SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308Page 34 of 34
October 1, 2024 to October 31, 2024**BOND SUMMARY (continued)**

	Par Value	Market Value	Percentage of Category
N/A	858,991.60	831,544.76	5.31
Total of Category	\$15,960,205.62	\$15,650,914.91	100.00

S&P RATING

AAA	1,361,745.00	1,348,420.11	8.62
AA+	2,265,000.00	2,234,513.10	14.28
AA	305,000.00	295,393.30	1.89
AA-	330,000.00	324,188.30	2.07
A+	595,000.00	581,695.10	3.72
A	1,575,000.00	1,551,597.50	9.90
A-	1,365,000.00	1,344,110.25	8.59
N/A	8,163,460.62	7,970,997.25	50.93
Total of Category	\$15,960,205.62	\$15,650,914.91	100.00

BOND SUMMARY MESSAGES

Data contained within this section excluded Mutual Funds, Exchange Traded Funds, and Closed-Ended Funds.

Glossary

Accretion - The accumulation of the value of a discounted bond until maturity.

Adjusted Prior Market Realized Gain/Loss - The difference between the proceeds and the Prior Market Value of the transaction.

Adjusted Prior Market Unrealized Gain/Loss - The difference between the Market Value and the Adjusted Prior Market Value.

Adjusted Prior Market Value - A figure calculated using the beginning Market Value for the fiscal year, adjusted for all asset related transactions during the period, employing an average cost methodology.

Amortization - The decrease in value of a premium bond until maturity.

Asset - Anything owned that has commercial exchange value. Assets may consist of specific property or of claims against others, in contrast to obligations due to others (liabilities).

Bond Rating - A measurement of a bond's quality based upon the issuer's financial condition. Ratings are assigned by independent rating services, such as Moody's, or S&P, and reflect their opinion of the issuer's ability to meet the scheduled interest and principal repayments for the bond.

Cash - Cash activity that includes both income and principal cash categories.

Change in Unrealized Gain/Loss - Also reported as Gain/Loss in Period in the Asset Detail section. This figure shows the market appreciation (depreciation) for the current period.

Cost Basis (Book Value) - The original price of an asset, normally the purchase price or appraised value at the time of acquisition. Book Value method maintains an average cost for each asset.

Cost Basis (Tax Basis) - The original price of an asset, normally the purchase price or appraised value at the time of acquisition. Tax Basis uses client determined methods such as Last-In-First-Out (LIFO), First-In-First-Out (FIFO), Average, Minimum Gain, and Maximum Gain.

Ending Accrual - (Also reported as Accrued Income) Income earned but not yet received, or expenses incurred but not yet paid, as of the end of the reporting period.

Estimated Annual Income - The amount of income a particular asset is anticipated to earn over the next year. The shares multiplied by annual income rate.

Estimated Current Yield - The annual rate of return on an investment expressed as a percentage. For stocks, yield is calculated by taking the annual dividend payments divided by the stock's current share price. For bonds, yield is calculated by the coupon rate divided by the bond's market price.

Ex-Dividend Date - (Also reported as Ex-Date) For stock trades, the person who owns the security on the ex-dividend date will earn the dividend, regardless of who currently owns the stock.

Income Cash - A category of cash comprised of ordinary earnings derived from investments, usually dividends and interest.

Market Value - The price per unit multiplied by the number of units.

Maturity Date - The date on which an obligation or note matures.

Payable Date - The date on which a dividend, mutual fund distribution, or interest on a bond will be made.

Principal Cash - A category of cash comprised of cash, deposits, cash withdrawals and the cash flows generated from purchases or sales of investments.

Realized Gain/Loss Calculation - The Proceeds less the Cost Basis of a transaction.

Settlement Date - The date on which a trade settles and cash or securities are credited or debited to the account.

Trade Date - The date a trade is legally entered into.

Unrealized Gain/Loss - The difference between the Market Value and Cost Basis at the end of the current period.

Yield on/at Market - The annual rate of return on an investment expressed as a percentage. For stocks, yield is calculated by the annual dividend payments divided by the stock's current share price. For bonds, yield is calculated by the coupon rate divided by the bond's market price.

The terms defined in this glossary are only for use when reviewing your account statement. Please contact your Relationship Manager with any questions.



QUESTIONS?

If you have any questions regarding your account or this statement, please contact your Administrator.

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

MARQUES MCNIESE
CN-OH-W5IT
CN-OH-W5IT
425 WALNUT STREET
CINCINNATI OH 45202
Phone 513-632-4147
E-mail marques.mcniese@usbank.com

This statement is for the period from November 1, 2024 to November 30, 2024

Portfolio Manager:
TS PRT RC #1 - AUTO
CN-OH-W6TC

•••••
00001812 05 SP 000638855400085 P
SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329



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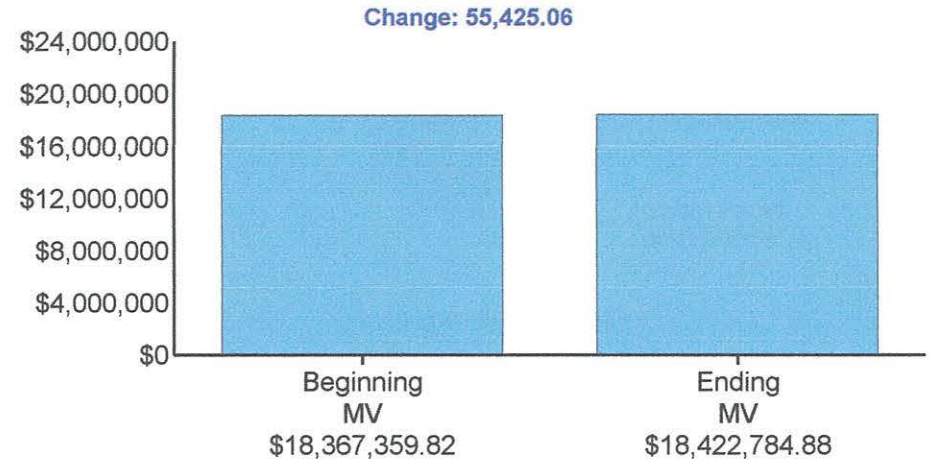


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2024 to November 30, 2024

MARKET VALUE SUMMARY

	Current Period 11/01/24 to 11/30/24
Beginning Market Value	\$18,367,359.82
Taxable Interest	26,425.71
Fees and Expenses	-1,958.91
Long Term Gains/Losses	-6,522.42
Change in Investment Value	37,480.68
Ending Market Value	\$18,422,784.88



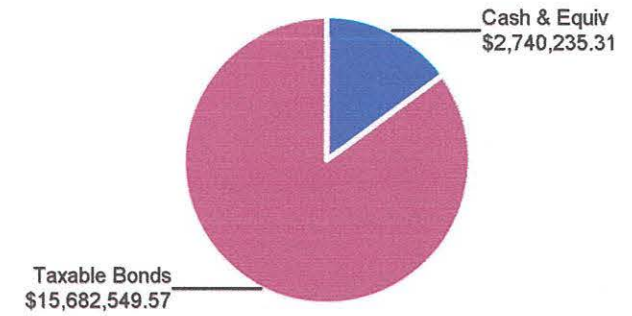


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

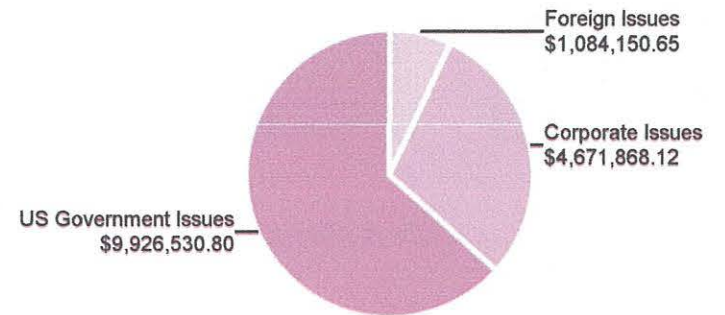
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November 1, 2024 to November 30, 2024

ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	2,740,235.31	14.90	120,926.28
Taxable Bonds	15,682,549.57	85.10	500,313.64
Total Market Value	\$18,422,784.88	100.00	\$621,239.92



Fixed Income Summary





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2024 to November 30, 2024

INCOME SUMMARY

	Income Received Current Period
Taxable Interest	26,425.71
Total Current Period Income	\$26,425.71



SMALL CITIES ORGANIZED
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November 1, 2024 to November 30, 2024

CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 11/01/2024	-\$2,709,905.45	\$2,709,905.45	\$0.00
Taxable Interest		26,425.71	26,425.71
Fees and Expenses	-1,958.91		-1,958.91
Purchases	-259,191.29		-259,191.29
Sales	1,079,094.39		1,079,094.39
Net Money Market Activity	-844,369.90		-844,369.90
Ending Cash 11/30/2024	-\$2,736,331.16	\$2,736,331.16	\$0.00



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2024 to November 30, 2024

ASSET DETAIL

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Cash & Equivalents								
Cash/Money Market								
First American Government - 31846V203 Oblig Fd Cl Y #3763	1,088,062.210	1.0000	1,088,062.21	1,088,062.21	0.00	5.9	46,298.90	4.25
U S Treasury Bill - 912797JR9 01/23/2025	830,000.000	99.3600	824,688.00	821,087.41	3,600.59	4.5	36,727.50	4.45
U S Treasury Bill - 912796ZV4 12/26/2024	830,000.000	99.6970	827,485.10	821,062.63	6,422.47	4.5	37,899.88	4.58
Total Cash/Money Market			\$2,740,235.31	\$2,730,212.25	\$10,023.06	14.9	\$120,926.28	
Cash								
Principal Cash			-2,736,331.16	-2,736,331.16		-14.9		
Income Cash			2,736,331.16	2,736,331.16		14.9		
Total Cash			\$0.00	\$0.00	\$0.00	0.0	\$0.00	
Total Cash & Equivalents			\$2,740,235.31	\$2,730,212.25	\$10,023.06	14.9	\$120,926.28	
Taxable Bonds								
US Government Issues								
Federal Home Loan Bks - 3130AJHU6 0.500 04/14/2025	150,000.000	98.5580	147,837.00	149,800.80	-1,963.80	0.8	750.00	0.51



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
F N M A - 3135G04Z3 0.500 06/17/2025	260,000.000	97.8600	254,436.00	259,461.80	-5,025.80	1.4	1,300.00	0.51
F H L M C M T N - 3137EAEU9 0.375 07/21/2025	140,000.000	97.4890	136,484.60	139,302.80	-2,818.20	0.7	525.00	0.38
F N M A - 3135G05X7 0.375 08/25/2025	220,000.000	97.1390	213,705.80	218,970.40	-5,264.60	1.2	825.00	0.39
F H L M C M T N - 3137EAEX3 0.375 09/23/2025	200,000.000	96.8180	193,636.00	199,398.00	-5,762.00	1.1	750.00	0.39
F N M A - 3135G06G3 0.500 11/07/2025	215,000.000	96.4640	207,397.60	214,230.30	-6,832.70	1.1	1,075.00	0.52
U S Treasury Note - 91282CAZ4 0.375 11/30/2025	175,000.000	96.1350	168,236.25	175,054.69	-6,818.44	0.9	656.25	0.39
Federal Home Loan Bks - 3130ATUC9 4.500 12/12/2025	300,000.000	100.1840	300,552.00	302,262.00	-1,710.00	1.6	13,500.00	4.49
U S Treasury Note - 91282CBT7 0.750 03/31/2026	300,000.000	95.4610	286,383.00	297,597.66	-11,214.66	1.6	2,250.00	0.79
U S Treasury Note - 91282CBW0 0.750 04/30/2026	150,000.000	95.2070	142,810.50	149,009.77	-6,199.27	0.8	1,125.00	0.79
U S Treasury Note - 91282CCP4 0.625 07/31/2026	125,000.000	94.2460	117,807.50	123,813.48	-6,005.98	0.6	781.25	0.66



SMALL CITIES ORGANIZED
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November 1, 2024 to November 30, 2024

ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CCW9 08/31/2026 Var	350,000.000	94.2030	329,710.50	346,279.30	-16,568.80	1.8	2,625.00	0.80
U S Treasury Note - 91282CDG3 1.125 10/31/2026	325,000.000	94.3870	306,757.75	322,884.77	-16,127.02	1.7	3,656.25	1.19
U S Treasury Note - 912828V98 2.250 02/15/2027	200,000.000	96.0080	192,016.00	187,695.31	4,320.69	1.0	4,500.00	2.34
U S Treasury Note - 91282CEF4 2.500 03/31/2027	200,000.000	96.3830	192,766.00	185,734.38	7,031.62	1.0	5,000.00	2.59
U S Treasury Note - 91282CEN7 2.750 04/30/2027	340,000.000	96.8320	329,228.80	332,193.75	-2,964.95	1.8	9,350.00	2.84
U S Treasury Note - 91282CEW7 3.250 06/30/2027	175,000.000	97.8710	171,274.25	177,460.94	-6,186.69	0.9	5,687.50	3.32
U S Treasury Note - 91282CFH9 3.125 08/31/2027	120,000.000	97.4020	116,882.40	118,692.19	-1,809.79	0.6	3,750.00	3.21
U S Treasury Note - 91282CFM8 4.125 09/30/2027	150,000.000	100.0120	150,018.00	149,531.25	486.75	0.8	6,187.50	4.13
U S Treasury Note - 91282CFU0 4.125 10/31/2027	220,000.000	100.0390	220,085.80	224,357.03	-4,271.23	1.2	9,075.00	4.12
U S Treasury Note - 9128283F5 2.250 11/15/2027	200,000.000	94.8320	189,664.00	184,875.00	4,789.00	1.0	4,500.00	2.37



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CGC9 3.875 12/31/2027	180,000.000	99.3160	178,768.80	183,171.09	-4,402.29	1.0	6,975.00	3.90
U S Treasury Note - 91282CGH8 3.500 01/31/2028	220,000.000	98.1600	215,952.00	213,125.00	2,827.00	1.2	7,700.00	3.57
U S Treasury Note - 9128283W8 2.750 02/15/2028	230,000.000	95.9260	220,629.80	213,639.45	6,990.35	1.2	6,325.00	2.87
Federal Home Loan Bks - 3130ATS57 4.500 03/10/2028	275,000.000	101.1910	278,275.25	283,109.75	-4,834.50	1.5	12,375.00	4.45
U S Treasury Note - 91282CGT2 3.625 03/31/2028	200,000.000	98.4650	196,930.00	196,343.75	586.25	1.1	7,250.00	3.68
U S Treasury Note - 91282CHA2 3.500 04/30/2028	220,000.000	98.0350	215,677.00	220,275.00	-4,598.00	1.2	7,700.00	3.57
F H L M C Multiclass Mtg Partn - 3137FG6X8 C M O Ser K077 CI A2 05/25/2028 Var	295,000.000	98.0250	289,173.75	289,583.98	-410.23	1.6	11,357.50	3.93
U S Treasury Note - 91282CHE4 3.625 05/31/2028	180,000.000	98.3980	177,116.40	177,370.31	-253.91	1.0	6,525.00	3.68
Federal Home Loan Bks - 3130AWMN7 4.375 06/09/2028	200,000.000	100.6480	201,296.00	200,900.00	396.00	1.1	8,750.00	4.35
U S Treasury Note - 91282CHQ7 4.125 07/31/2028	220,000.000	100.0040	220,008.80	215,342.19	4,666.61	1.2	9,075.00	4.13



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2024 to November 30, 2024

ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CCV1 1.125 08/31/2028	250,000.000	89.6800	224,200.00	211,376.95	12,823.05	1.2	2,812.50	1.25
U S Treasury Note - 91282CHX2 4.375 08/31/2028	150,000.000	100.8440	151,266.00	148,160.16	3,105.84	0.8	6,562.50	4.34
Federal Home Loan Bks - 3130AWTR1 4.375 09/08/2028	200,000.000	100.7640	201,528.00	194,780.00	6,748.00	1.1	8,750.00	4.34
U S Treasury Note - 91282CJF9 4.875 10/31/2028	200,000.000	102.6950	205,390.00	204,445.31	944.69	1.1	9,750.00	4.75
U S Treasury Note - 91282CJN2 4.375 11/30/2028	275,000.000	100.9450	277,598.75	281,756.84	-4,158.09	1.5	12,031.25	4.33
U S Treasury Note - 91282CJR3 3.750 12/31/2028	200,000.000	98.6290	197,258.00	197,554.69	-296.69	1.1	7,500.00	3.80
U S Treasury Note - 91282CJW2 4.000 01/31/2029	180,000.000	99.5550	179,199.00	179,184.38	14.62	1.0	7,200.00	4.02
U S Treasury Note - 91282CKD2 4.250 02/28/2029	200,000.000	100.5230	201,046.00	199,609.38	1,436.62	1.1	8,500.00	4.23
U S Treasury Note - 91282CKG5 4.125 03/31/2029	220,000.000	100.0390	220,085.80	215,359.38	4,726.42	1.2	9,075.00	4.12
U S Treasury Note - 91282CKP5 4.625 04/30/2029	225,000.000	102.0660	229,648.50	224,735.35	4,913.15	1.2	10,406.25	4.53



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2024 to November 30, 2024

ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CKT7 4.500 05/31/2029	200,000.000	101.6370	203,274.00	201,468.75	1,805.25	1.1	9,000.00	4.43
U S Treasury Note - 91282CKX8 4.250 06/30/2029	250,000.000	100.5900	251,475.00	252,595.70	-1,120.70	1.4	10,625.00	4.22
U S Treasury Note - 91282CLC3 4.000 07/31/2029	200,000.000	99.5780	199,156.00	203,023.44	-3,867.44	1.1	8,000.00	4.02
U S Treasury Note - 91282CFJ5 3.125 08/31/2029	250,000.000	95.7850	239,462.50	245,244.14	-5,781.64	1.3	7,812.50	3.26
U S Treasury Note - 91282CLN9 3.500 09/30/2029	225,000.000	97.4140	219,181.50	220,535.16	-1,353.66	1.2	7,875.00	3.59
U S Treasury Note - 91282CLR0 4.125 10/31/2029	165,000.000	100.1480	165,244.20	164,194.34	1,049.86	0.9	6,806.25	4.12
Total US Government Issues			\$9,926,530.80	\$9,995,490.11	-\$68,959.31	53.9	\$294,607.50	

Corporate Issues

Exxon Mobil Corporation - 30231GBH4 2.992 03/19/2025	140,000.000	99.5180	139,325.20	152,733.00	-13,407.80	0.8	4,188.80	3.01
Bmw Vehicle Lease - 05593AAC3 A B S Ser 2023 1 Cl A 3 5.160 11/25/2025	7,278.990	100.0800	7,284.81	7,278.82	5.99	0.0	375.60	5.16



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Honda Auto Rec Ownr Tr 2021 4 - 43815GAC3 A B S Ser 2021 4 CI A3 01/21/2026 Var	7,746.150	99.0290	7,670.93	7,744.52	-73.59	0.0	68.17	0.89
State Str Corp - 857477BR3 1.746 02/06/2026	40,000.000	99.3750	39,750.00	40,000.00	-250.00	0.2	698.40	1.76
John Deere Own - 47789QAC4 A B S Ser 2021 B CI A 3 03/16/2026 Var	7,599.160	99.2380	7,541.25	7,598.47	-57.22	0.0	39.52	0.52
Jpmorgan Chase Co - 46647PBK1 2.083 04/22/2026	50,000.000	98.9270	49,463.50	51,594.50	-2,131.00	0.3	1,041.50	2.11
Honda Auto Rec Ownr Tr - 43815BAC4 A B S Ser 2022 1 CI A 3 1.880 05/15/2026	23,477.180	98.9870	23,239.36	23,473.65	-234.29	0.1	441.37	1.90
Hyundai Auto Rec Tr - 44935FAD6 A B S Ser 2021 C CI A3 0.740 05/15/2026	4,407.700	99.3990	4,381.21	4,406.71	-25.50	0.0	32.62	0.74
Unitedhealth Group Inc - 91324PEC2 1.150 05/15/2026	175,000.000	95.3280	166,824.00	173,020.70	-6,196.70	0.9	2,012.50	1.21
Toyota Mtr Cr Corp - 89236TJK2 Medium Term Note 1.125 06/18/2026	130,000.000	95.1590	123,706.70	129,942.80	-6,236.10	0.7	1,462.50	1.18
Bank Amer Corp Sr - 06051GJD2 Medium Term Note 1.319 06/19/2026	80,000.000	98.1070	78,485.60	77,319.60	1,166.00	0.4	1,055.20	1.34



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Bmw Veh Owner Tr - 05602RAD3 A B S Ser 2022 A Cl A 3 08/25/2026 Var	14,906.650	99.4440	14,823.77	14,905.89	-82.12	0.1	478.50	3.23
John Deere Owner Tr - 47787JAC2 A B S Ser 2022 Cl A 3 09/15/2026 Var	16,634.040	99.0360	16,473.69	16,630.35	-156.66	0.1	385.91	2.34
Toyota At Rec Own Tr - 89238FAD5 A B S Ser 2022 B Cl A 3 09/15/2026 Var	20,219.010	99.2740	20,072.22	20,218.54	-146.32	0.1	592.42	2.95
Gm Fin Cons Auto Rec Tr - 362554AC1 A B S Ser 2021 4 Cl A 3 0.680 09/16/2026	7,386.570	98.8760	7,303.54	7,386.37	-82.83	0.0	50.23	0.69
Walmart Inc - 931142ER0 1.050 09/17/2026	30,000.000	94.4300	28,329.00	29,943.30	-1,614.30	0.2	315.00	1.11
Hyundai Auto Rec Tr - 448977AD0 A B S Ser 2022 A Cl A3 10/15/2026 Var	13,102.090	99.1090	12,985.35	13,101.59	-116.24	0.1	290.87	2.24
Honeywell International - 438516BL9 2.500 11/01/2026	180,000.000	96.5880	173,858.40	168,229.80	5,628.60	0.9	4,500.00	2.59
Gm Fin Cons Auto Rec - 380146AC4 A B S Ser 2022 1 Cl A3 1.260 11/16/2026	7,786.430	98.9180	7,702.18	7,785.76	-83.58	0.0	98.11	1.27
Target Corp - 87612EBM7 1.950 01/15/2027	70,000.000	95.2340	66,663.80	69,881.00	-3,217.20	0.4	1,365.00	2.05



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Gm Fin Cons Aut Rec Tr - 362585AC5 A B S Ser 2022 2 Cl A 3 02/16/2027 Var	20,207.690	99.2710	20,060.38	20,203.47	-143.09	0.1	626.44	3.12
John Deere Ownr Tr - 47800AAC4 A B S Ser 2022 B Cl A3 02/16/2027 Var	32,440.260	99.3860	32,241.08	32,437.16	-196.08	0.2	1,213.27	3.76
Charles Schwab Corp - 808513BY0 2.450 03/03/2027	150,000.000	95.5830	143,374.50	147,699.00	-4,324.50	0.8	3,675.00	2.56
Berkshire Hathaway Fin - 084664CZ2 2.300 03/15/2027	115,000.000	95.8290	110,203.35	114,978.15	-4,774.80	0.6	2,645.00	2.40
Blackrock Inc - 09247XAN1 3.200 03/15/2027	190,000.000	97.4930	185,236.70	183,705.30	1,531.40	1.0	6,080.00	3.28
Amazon Com Inc - 023135CF1 3.300 04/13/2027	110,000.000	97.7200	107,492.00	108,548.65	-1,056.65	0.6	3,630.00	3.38
Prologis LP L P - 74340XBNO 2.125 04/15/2027	160,000.000	94.8110	151,697.60	141,006.40	10,691.20	0.8	3,400.00	2.24
Honda Auto Rec Own - 43815JAC7 A B S Ser 2023 1 Cl A 3 04/21/2027 Var	40,000.000	100.2630	40,105.20	39,992.57	112.63	0.2	2,016.00	5.03
Morgan Stanley - 61772BAB9 Medium Term Note 1.593 05/04/2027	150,000.000	95.5520	143,328.00	133,989.30	9,338.70	0.8	2,389.50	1.67

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Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Caterpillar Finl Svcs - 14913R3A3 Medium Term Note 3.600 08/12/2027	95,000.000	98.2350	93,323.25	94,090.85	-767.60	0.5	3,420.00	3.66
Realty Income Corp - 756109BG8 3.950 08/15/2027	200,000.000	98.6680	197,336.00	192,410.00	4,926.00	1.1	7,900.00	4.00
Mercedes Benz Auto - 58768PAC8 A B S Ser 2022 1 CI A3 5.210 08/16/2027	89,693.230	100.3560	90,012.54	89,675.49	337.05	0.5	4,673.02	5.19
Walmart Inc - 931142EX7 3.950 09/09/2027	50,000.000	99.3070	49,653.50	49,921.10	-267.60	0.3	1,975.00	3.98
John Deere Owner Trust - 47800CAC0 A B S Ser 2023 A CI A3 5.010 11/15/2027	75,000.000	100.3930	75,294.75	74,986.34	308.41	0.4	3,757.50	4.99
Mercedes Benz Auto - 58770AAC7 A B S Ser 2023 1 CI A3 4.510 11/15/2027	26,099.470	99.8900	26,070.76	26,096.34	-25.58	0.1	1,177.09	4.51
Bank Of America Corp - 06051GGF0 Medium Term Note 3.824 01/20/2028	100,000.000	98.0980	98,098.00	95,493.00	2,605.00	0.5	3,824.00	3.90
Honeywell Intl Inc Sr Nt - 438516CJ3 4.950 02/15/2028	180,000.000	101.7450	183,141.00	184,037.40	-896.40	1.0	8,910.00	4.86
Bmw Veh Owner Tr 2023 A - 05592XAD2 C M O Ser 2023 A CI A3 02/25/2028 Var	30,000.000	100.8930	30,267.90	29,994.68	273.22	0.2	1,641.00	5.42



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Mastercard Incorporated - 57636QAW4 4.875 03/09/2028	95,000.000	101.5990	96,519.05	94,907.85	1,611.20	0.5	4,631.25	4.80
John Deere Owner Tr - 477920AC6 A B S Ser 2023 B Cl A 3 5.180 03/15/2028	50,000.000	100.6480	50,324.00	49,991.66	332.34	0.3	2,590.00	5.15
Public Service Electric - 74456QBU9 Medium Term Note 3.700 05/01/2028	200,000.000	97.6800	195,360.00	188,558.00	6,802.00	1.1	7,400.00	3.79
American Honda Fin Corp - 02665WEM9 Medium Term Note 5.125 07/07/2028	150,000.000	101.8280	152,742.00	148,678.50	4,063.50	0.8	7,687.50	5.03
Jpmorgan Chase Co - 46647PDG8 4.851 07/25/2028	110,000.000	100.1800	110,198.00	108,359.90	1,838.10	0.6	5,336.10	4.84
Chase Issuance Trust - 161571HT4 C M O Ser 2023 A1 Cl A 5.160 09/15/2028	165,000.000	101.2400	167,046.00	164,954.26	2,091.74	0.9	8,514.00	5.10
John Deere Capital Corporation - 24422EXH7 Medium Term Note 4.500 01/16/2029	190,000.000	100.2360	190,448.40	186,112.60	4,335.80	1.0	8,550.00	4.49
Paccar Financial Corp - 69371RS80 Medium Term Note 4.600 01/31/2029	195,000.000	100.6480	196,263.60	194,682.15	1,581.45	1.1	8,970.00	4.57
Morgan Stanley - 61747YFD2 Medium Term Note 5.164 04/20/2029	50,000.000	101.0720	50,536.00	51,043.50	-507.50	0.3	2,582.00	5.11

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November 1, 2024 to November 30, 2024**ASSET DETAIL (continued)**

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Bank New York Mellon Corp - 06406RBD8 Medium Term Note 3.850 04/26/2029	200,000.000	97.5450	195,090.00	199,138.00	-4,048.00	1.1	7,700.00	3.95
US Bancorp - 91159HJM3 Medium Term Note 5.775 06/12/2029	190,000.000	103.1070	195,903.30	193,439.00	2,464.30	1.1	10,972.50	5.60
Home Depot Inc - 437076DC3 4.750 06/25/2029	70,000.000	101.0690	70,748.30	69,548.50	1,199.80	0.4	3,325.00	4.70
Ford Cr Auto Owner Tr - 34535VAD6 A B S Ser 2024 D Cl A 3 4.840 07/15/2029	95,000.000	100.3260	95,309.70	94,996.95	312.75	0.5	4,598.00	4.82
Bank Of America Corp - 06051GHM4 4.271 07/23/2029	60,000.000	98.2800	58,968.00	59,274.60	-306.60	0.3	2,562.60	4.35
Jpmorgan Chase Co - 46647PAV8 4.203 07/23/2029	75,000.000	98.1210	73,590.75	74,241.75	-651.00	0.4	3,152.25	4.28
Total Corporate Issues			\$4,671,868.12	\$4,660,387.79	\$11,480.33	25.4	\$171,016.24	

Foreign Issues

International Bank M T N - 459058JB0 0.625 04/22/2025	130,000.000	98.4920	128,039.60	129,496.90	-1,457.30	0.7	813.80	0.64
International Bank M T N - 459058JL8 0.500 10/28/2025	180,000.000	96.5630	173,813.40	179,796.60	-5,983.20	0.9	900.00	0.52



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Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
International Bank M T N - 459058KT9 3.500 07/12/2028	160,000.000	97.7810	156,449.60	153,088.00	3,361.60	0.8	5,600.00	3.58
International Finance Corp - 45950KDD9 Medium Term Note 4.500 07/13/2028	85,000.000	101.1350	85,964.75	84,905.65	1,059.10	0.5	3,825.00	4.45
Inter American Devel Bk - 4581X0EN4 Medium Term Note 4.125 02/15/2029	200,000.000	100.0070	200,014.00	198,356.00	1,658.00	1.1	8,250.00	4.13
Toronto Dominion Bank - 89115A2Y7 Medium Term Note 4.994 04/05/2029	190,000.000	101.0870	192,065.30	188,869.50	3,195.80	1.0	9,488.60	4.94
International Bank - 459058LN1 3.875 10/16/2029	150,000.000	98.5360	147,804.00	148,257.00	-453.00	0.8	5,812.50	3.93
Total Foreign Issues			\$1,084,150.65	\$1,082,769.65	\$1,381.00	5.9	\$34,689.90	
Total Taxable Bonds			\$15,682,549.57	\$15,738,647.55	-\$56,097.98	85.1	\$500,313.64	
Total Assets			\$18,422,784.88	\$18,468,859.80	-\$46,074.92	100.0	\$621,239.92	
Estimated Current Yield								3.37



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ASSET DETAIL MESSAGES

Time of trade execution and trading party (if not disclosed) will be provided upon request.

Publicly traded assets are valued in accordance with market quotations or valuation methodologies from financial industry services believed by us to be reliable. Assets that are not publicly traded may be reflected at values from other external sources. Assets for which a current value is not available may be reflected at a previous value or as not valued, at par value, or at a nominal value. Values shown do not necessarily reflect prices at which assets could be bought or sold. Values are updated based on internal policy and may be updated less frequently than statement generation.



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TRANSACTION DETAIL

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
Beginning Balance 11/01/2024			\$2,709,905.45	-\$2,709,905.45	\$18,450,915.42
11/01/24	Asset Income	Interest Earned On Honeywell 2.500% 11/01/26 0.0125 USD/\$1 Pv On 180,000 Par Value Due 11/1/24	2,250.00		
11/01/24	Asset Income	Interest Earned On Public Service Mtn 3.700% 5/01/28 0.0185 USD/\$1 Pv On 200,000 Par Value Due 11/1/24	3,700.00		
11/01/24	Asset Income	Interest Earned On First Am Govt Ob Fd Cl Y Interest From 10/1/24 To 10/31/24	1,709.84		
11/04/24	Asset Income	Interest Earned On Morgan Stanley Mtn 1.593% 5/04/27 0.007965 USD/\$1 Pv On 150,000 Par Value Due 11/4/24	1,194.75		
11/07/24	Cash Disbursement	Cash Disbursement Paid To Chandler Asset Management Inc Investment Counsel Fee For Pe Ending 10/31/2024		-1,854.74	
11/07/24	Asset Income	Interest Earned On F N M A 0.500% 11/07/25 0.0025 USD/\$1 Pv On 215,000 Par Value Due 11/7/24	537.50		
11/15/24	Sale	Paid Down 1,725.37 Par Value Of Htundai Auto Rec Tr 0.380% 1/15/26 Cmo Final Paydown		1,725.37	-1,724.99
11/15/24	Asset Income	Interest Earned On Chase Issuance Trust 5.160% 9/15/28 \$0.00430/Pv On 165,000.00 Pv Due 11/15/24	709.50		
11/15/24	Asset Income	Interest Earned On Honda Auto Rec Own 1.880% 5/15/26 \$0.00157/Pv On 26,690.23 Pv Due 11/15/24	41.81		
11/15/24	Sale	Paid Down 3,213.05 Par Value Of Honda Auto Rec Own 1.880% 5/15/26 Trade Date 11/15/24		3,213.05	-3,212.57
11/15/24	Asset Income	Interest Earned On Hyundai Auto Rec 2.220% 10/15/26 \$0.00185/Pv On 14,826.27 Pv Due 11/15/24	27.43		



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
11/15/24	Sale	Paid Down 1,724.18 Par Value Of Hyundai Auto Rec 2.220% 10/15/26 Trade Date 11/15/24		1,724.18	-1,724.11
11/15/24	Asset Income	Interest Earned On Htundai Auto Rec Tr 0.380% 1/15/26 \$0.00032/Pv On 1,725.37 Pv Due 11/15/24	0.55		
11/15/24	Asset Income	Interest Earned On Hyundai Auto Rec Tr 0.740% 5/15/26 \$0.00062/Pv On 5,745.33 Pv Due 11/15/24	3.54		
11/15/24	Sale	Paid Down 1,337.63 Par Value Of Hyundai Auto Rec Tr 0.740% 5/15/26 Trade Date 11/15/24		1,337.63	-1,337.33
11/15/24	Asset Income	Interest Earned On John Deere Owner 2.320% 9/15/26 \$0.00193/Pv On 19,296.28 Pv Due 11/15/24	37.31		
11/15/24	Sale	Paid Down 2,662.24 Par Value Of John Deere Owner 2.320% 9/15/26 Trade Date 11/15/24		2,662.24	-2,661.65
11/15/24	Asset Income	Interest Earned On John Deere Own 0.520% 3/16/26 \$0.00043/Pv On 9,490.78 Pv Due 11/15/24	4.11		
11/15/24	Sale	Paid Down 1,891.62 Par Value Of John Deere Own 0.520% 3/16/26 Trade Date 11/15/24		1,891.62	-1,891.45
11/15/24	Asset Income	Interest Earned On John Deere Owner Tr 5.180% 3/15/28 \$0.00432/Pv On 50,000.00 Pv Due 11/15/24	215.83		
11/15/24	Asset Income	Interest Earned On John Deere Ownr Tr 3.740% 2/16/27 \$0.00312/Pv On 35,368.36 Pv Due 11/15/24	110.23		
11/15/24	Sale	Paid Down 2,928.1 Par Value Of John Deere Ownr Tr 3.740% 2/16/27 Trade Date 11/15/24		2,928.10	-2,927.82



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
11/15/24	Asset Income	Interest Earned On John Deere Owner 5.010% 11/15/27 \$0.00418/Pv On 75,000.00 Pv Due 11/15/24	313.13		
11/15/24	Asset Income	Interest Earned On Mercedes Benz Auto 5.210% 8/16/27 \$0.00434/Pv On 96,311.02 Pv Due 11/15/24	418.15		
11/15/24	Sale	Paid Down 6,617.79 Par Value Of Mercedes Benz Auto 5.210% 8/16/27 Trade Date 11/15/24		6,617.79	-6,616.48
11/15/24	Asset Income	Interest Earned On Mercedes Benz Auto 4.510% 11/15/27 \$0.00376/Pv On 27,826.29 Pv Due 11/15/24	104.58		
11/15/24	Sale	Paid Down 1,726.82 Par Value Of Mercedes Benz Auto 4.510% 11/15/27 Trade Date 11/15/24		1,726.82	-1,726.61
11/15/24	Asset Income	Interest Earned On Toyota At Rec Own 2.930% 9/15/26 \$0.00244/Pv On 22,418.16 Pv Due 11/15/24	54.74		
11/15/24	Sale	Paid Down 2,199.15 Par Value Of Toyota At Rec Own 2.930% 9/15/26 Trade Date 11/15/24		2,199.15	-2,199.10
11/15/24	Asset Income	Interest Earned On U S Treasury Nt 2.250% 11/15/27 0.01125 USD/\$1 Pv On 200,000 Par Value Due 11/15/24	2,250.00		
11/15/24	Asset Income	Interest Earned On Unitedhealth 1.150% 5/15/26 0.00575 USD/\$1 Pv On 175,000 Par Value Due 11/15/24	1,006.25		
11/18/24	Asset Income	Interest Earned On Gm Fin Cons Auto 0.680% 9/16/26 \$0.00057/Pv On 8,560.79 Pv Due 11/16/24	4.85		
11/18/24	Sale	Paid Down 1,174.22 Par Value Of Gm Fin Cons Auto 0.680% 9/16/26 Trade Date 11/16/24		1,174.22	-1,174.19



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
11/18/24	Asset Income	Interest Earned On Gm Fin Cons Aut 3.100% 2/16/27 \$0.00258/Pv On 22,165.48 Pv Due 11/16/24	57.26		
11/18/24	Sale	Paid Down 1,957.79 Par Value Of Gm Fin Cons Aut 3.100% 2/16/27 Trade Date 11/16/24		1,957.79	-1,957.38
11/18/24	Asset Income	Interest Earned On Gm Fin Cons Auto 1.260% 11/16/26 \$0.00105/Pv On 8,868.34 Pv Due 11/16/24	9.31		
11/18/24	Sale	Paid Down 1,081.91 Par Value Of Gm Fin Cons Auto 1.260% 11/16/26 Trade Date 11/16/24		1,081.91	-1,081.82
11/20/24	Purchase	Purchased 165,000 Par Value Of U S Treasury Nt 4.125% 10/31/29 Trade Date 11/19/24 Purchased Through J.P. Morgan Securities LLC Purchased On The Off-Exchange Transactions - Li Swift External Ref#: 8432403133032263 165,000 Par Value At 99.51172121 %		-164,194.34	164,194.34
11/20/24	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of U S Treasury Nt 4.125% 10/31/29 Income Debit 376.04- USD	-376.04		
11/20/24	Sale	Sold 105,000 Par Value Of F N M A Deb 0.625% 4/22/25 Trade Date 11/19/24 Sold Through Marketaxess Corp Sold On The Marketaxess Corporation Swift External Ref#: 8432403133032104 105,000 Par Value At 98.372 %		103,290.60	-104,783.70
11/20/24	Sell Accrued Interest	Received Accrued Interest On Sale Of F N M A Deb 0.625% 4/22/25 Income Credit 51.04 USD	51.04		
11/21/24	Asset Income	Interest Earned On Honda Auto Rec 0.880% 1/21/26 \$0.00073/Pv On 9,305.20 Pv Due 11/21/24	6.82		



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
11/21/24	Sale	Paid Down 1,559.05 Par Value Of Honda Auto Rec 0.880% 1/21/26 Trade Date 11/21/24		1,559.05	-1,558.72
11/21/24	Asset Income	Interest Earned On Honda Auto Rec Own 5.040% 4/21/27 \$0.00420/Pv On 40,000.00 Pv Due 11/21/24	168.00		
11/21/24	Sale	Sold 125,000 Par Value Of U S Treasury Nt 0.375% 11/30/25 Trade Date 11/20/24 Sold Through J.P. Morgan Securities LLC Sold On The Off-Exchange Transactions - Li Swift External Ref#: 8432503133034540 125,000 Par Value At 96.003904 %		120,004.88	-125,039.06
11/21/24	Sell Accrued Interest	Received Accrued Interest On Sale Of U S Treasury Nt 0.375% 11/30/25 Income Credit 222.85 USD	222.85		
11/22/24	Purchase	Purchased 95,000 Par Value Of Ford Cr Auto Owner 4.840% 7/15/29 Trade Date 11/19/24 Purchased Through Barclays Capital Inc. Fixed In Purchased On The Off-Exchange Transactions - Li Swift External Ref#: 8432403133032676 95,000 Par Value At 99.99678947 %		-94,996.95	94,996.95
11/25/24	Asset Income	Interest Earned On Bmw Veh Owner Tr 5.470% 2/25/28 \$0.00456/Pv On 30,000.00 Pv Due 11/25/24	136.75		
11/25/24	Asset Income	Interest Earned On Bmw Vehicle Lease 5.160% 11/25/25 \$0.00430/Pv On 9,784.14 Pv Due 11/25/24	42.07		
11/25/24	Sale	Paid Down 2,505.15 Par Value Of Bmw Vehicle Lease 5.160% 11/25/25 Trade Date 11/25/24		2,505.15	-2,505.09
11/25/24	Asset Income	Interest Earned On Bmw Veh Owner Tr 3.210% 8/25/26 \$0.00268/Pv On 16,823.58 Pv Due 11/25/24	45.00		

SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308Page 24 of 32
November 1, 2024 to November 30, 2024**TRANSACTION DETAIL (continued)**

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
11/25/24	Sale	Paid Down 1,916.93 Par Value Of Bmw Veh Owner Tr 3.210% 8/25/26 Trade Date 11/25/24		1,916.93	-1,916.83
11/25/24	Asset Income	Interest Earned On F H L M C Mltcl Mt 3.850% 5/25/28 \$0.00321/Pv On 295,000.00 Pv Due 11/25/24	946.46		
11/25/24	Fee	Trust Fees Collected Charged For Period 10/01/2024 Thru 10/31/2024		-104.17	
11/29/24	Sale	Matured 830,000 Par Value Of U S Treasury Bill 11/29/24 Trade Date 11/29/24 830,000 Par Value At 100 %		819,577.91	-819,577.91
11/29/24	Asset Income	Interest Earned On U S Treasury Bill 11/29/24 830,000 Par Value At 100 %	10,422.09		
	Purchase	Combined Purchases For The Period 11/ 1/24 - 11/30/24 Of First Am Govt Ob Fd Cl Y		-1,002,450.33	1,002,450.33
	Sale	Combined Sales For The Period 11/ 1/24 - 11/30/24 Of First Am Govt Ob Fd Cl Y		158,080.43	-158,080.43
Ending Balance 11/30/2024			\$2,736,331.16	-\$2,736,331.16	\$18,468,859.80



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2024 to November 30, 2024

SALE/MATURITY SUMMARY

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Cash and Equivalents					
U S Treasury Bill 11/29/2024 912797HP5					
	11/29/24	Matured 830,000 Par Value Trade Date 11/29/24 830,000 Par Value At 100 %	-819,577.91	819,577.91	
Total Cash and Equivalents			-\$819,577.91	\$819,577.91	\$0.00
Taxable Bonds					
Bmw Veh Owner Tr A B S Ser 2022 A Cl A 3 08/25/2026 Var BVO3226					
	11/25/24	Paid Down 1,916.93 Par Value Trade Date 11/25/24	-1,916.83	1,916.93	0.10
Bmw Vehicle Lease A B S Ser 2023 1 Cl A 3 5.160 11/25/2025 05593AAC3					
	11/25/24	Paid Down 2,505.15 Par Value Trade Date 11/25/24	-2,505.09	2,505.15	0.06



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2024 to November 30, 2024

SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
F N M A Deb 0.625 04/22/2025 3135G03U5				
11/20/24	Sold 105,000 Par Value Trade Date 11/19/24 Sold Through Marketaxess Corp Sold On The Marketaxess Corporation Swift External Ref#: 8432403133032104 105,000 Par Value At 98.372 %	-104,783.70	103,290.60	-1,493.10
Gm Fin Cons Aut Rec Tr A B S Ser 2022 2 CI A 3 02/16/2027 Var GFC3427				
11/18/24	Paid Down 1,957.79 Par Value Trade Date 11/16/24	-1,957.38	1,957.79	0.41
Gm Fin Cons Auto Rec A B S Ser 2022 1 CI A3 1.260 11/16/2026 GFC1226				
11/18/24	Paid Down 1,081.91 Par Value Trade Date 11/16/24	-1,081.82	1,081.91	0.09
Gm Fin Cons Auto Rec Tr A B S Ser 2021 4 CI A 3 0.680 09/16/2026 GFC0626				
11/18/24	Paid Down 1,174.22 Par Value Trade Date 11/16/24	-1,174.19	1,174.22	0.03



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2024 to November 30, 2024

SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Honda Auto Rec Ownr Tr A B S Ser 2022 1 CI A 3 1.880 05/15/2026 HAR1826				
11/15/24	Paid Down 3,213.05 Par Value Trade Date 11/15/24	-3,212.57	3,213.05	0.48
Honda Auto Rec Ownr Tr 2021 4 A B S Ser 2021 4 CI A3 01/21/2026 Var HAR0826				
11/21/24	Paid Down 1,559.05 Par Value Trade Date 11/21/24	-1,558.72	1,559.05	0.33
Htundai Auto Rec Tr A B S Ser 2021 B CI A 3 0.380 01/15/2026 HAR0326				
11/15/24	Paid Down 1,725.37 Par Value Cmo Final Paydown	-1,724.99	1,725.37	0.38
Hyundai Auto Rec Tr A B S Ser 2021 C CI A3 0.740 05/15/2026 HAR0726				
11/15/24	Paid Down 1,337.63 Par Value Trade Date 11/15/24	-1,337.33	1,337.63	0.30



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SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Hyundai Auto Rec Tr A B S Ser 2022 A CI A3 10/15/2026 Var HAR2226				
11/15/24	Paid Down 1,724.18 Par Value Trade Date 11/15/24	-1,724.11	1,724.18	0.07
John Deere Own A B S Ser 2021 B CI A 3 03/16/2026 Var JDO0926				
11/15/24	Paid Down 1,891.62 Par Value Trade Date 11/15/24	-1,891.45	1,891.62	0.17
John Deere Owner Tr A B S Ser 2022 CI A 3 09/15/2026 Var JDO2326				
11/15/24	Paid Down 2,662.24 Par Value Trade Date 11/15/24	-2,661.65	2,662.24	0.59
John Deere Ownr Tr A B S Ser 2022 B CI A3 02/16/2027 Var JDO6827				
11/15/24	Paid Down 2,928.1 Par Value Trade Date 11/15/24	-2,927.82	2,928.10	0.28



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November 1, 2024 to November 30, 2024

SALE/MATURITY SUMMARY (continued)

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Mercedes Benz Auto A B S Ser 2022 1 CI A3 5.210 08/16/2027 MBA5227	11/15/24	Paid Down 6,617.79 Par Value Trade Date 11/15/24	-6,616.48	6,617.79	1.31
Mercedes Benz Auto A B S Ser 2023 1 CI A3 4.510 11/15/2027 MBA4527	11/15/24	Paid Down 1,726.82 Par Value Trade Date 11/15/24	-1,726.61	1,726.82	0.21
Toyota At Rec Own Tr A B S Ser 2022 B CI A 3 09/15/2026 Var TAR3126	11/15/24	Paid Down 2,199.15 Par Value Trade Date 11/15/24	-2,199.10	2,199.15	0.05

SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308Page 30 of 32
November 1, 2024 to November 30, 2024**SALE/MATURITY SUMMARY (continued)**

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
U S Treasury Note 0.375 11/30/2025 91282CAZ4	11/21/24	Sold 125,000 Par Value Trade Date 11/20/24 Sold Through J.P. Morgan Securities LLC Sold On The Off-Exchange Transactions - Li Swift External Ref#: 8432503133034540 125,000 Par Value At 96.003904 %	-125,039.06	120,004.88	-5,034.18
Total Taxable Bonds			-\$266,038.90	\$259,516.48	-\$6,522.42
Total Sales & Maturities			-\$1,085,616.81	\$1,079,094.39	-\$6,522.42

SALE/MATURITY SUMMARY MESSAGES

Estimated Year-To-Date Short-Term Gain (Loss): \$10,375.00

Estimated Year-To-Date Long-Term Gain (Loss): (\$120,504.31)

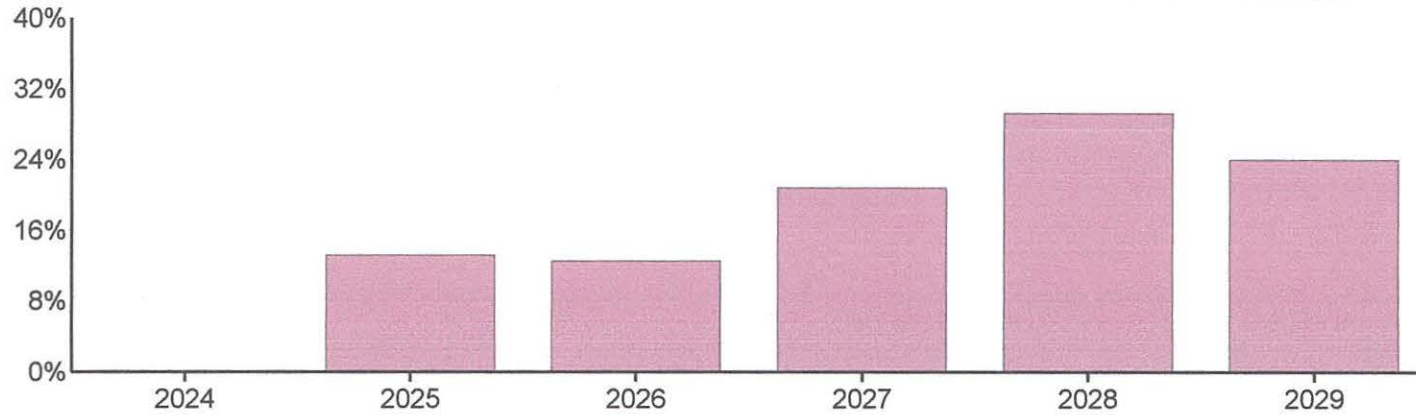
Estimates should not be used for tax purposes



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November 1, 2024 to November 30, 2024

BOND SUMMARY



	Par Value	Market Value	Percentage of Category
MATURITY			
2024	0.00	0.00	0.00
2025	2,117,278.99	2,070,748.26	13.21
2026	2,058,264.98	1,966,079.95	12.54
2027	3,358,440.65	3,272,797.46	20.87
2028	4,640,000.00	4,598,410.05	29.32
2029	3,780,000.00	3,774,513.85	24.06
Total of Category	\$15,953,984.62	\$15,682,549.57	100.00

MOODY'S RATING

Aaa	10,917,588.93	10,730,441.87	68.42
Aa2	335,000.00	327,511.05	2.09
Aa3	525,000.00	516,595.75	3.29
A1	1,500,000.00	1,475,938.55	9.41
A2	1,110,000.00	1,089,998.55	6.95
A3	700,000.00	697,678.90	4.45
N/R	165,000.00	167,046.00	1.07



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2024 to November 30, 2024

BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
N/A	701,395.69	677,338.90	4.32
Total of Category	\$15,953,984.62	\$15,682,549.57	100.00

S&P RATING

AAA	1,334,565.01	1,323,335.37	8.44
AA+	2,160,000.00	2,135,148.25	13.61
AA	305,000.00	295,677.85	1.89
AA-	330,000.00	324,561.90	2.07
A+	595,000.00	583,313.35	3.72
A	1,810,000.00	1,789,236.30	11.41
A-	1,130,000.00	1,114,933.40	7.11
N/A	8,289,419.61	8,116,343.15	51.75
Total of Category	\$15,953,984.62	\$15,682,549.57	100.00

BOND SUMMARY MESSAGES

Data contained within this section excluded Mutual Funds, Exchange Traded Funds, and Closed-Ended Funds.

Glossary

Accretion - The accumulation of the value of a discounted bond until maturity.

Adjusted Prior Market Realized Gain/Loss - The difference between the proceeds and the Prior Market Value of the transaction.

Adjusted Prior Market Unrealized Gain/Loss - The difference between the Market Value and the Adjusted Prior Market Value.

Adjusted Prior Market Value - A figure calculated using the beginning Market Value for the fiscal year, adjusted for all asset related transactions during the period, employing an average cost methodology.

Amortization - The decrease in value of a premium bond until maturity.

Asset - Anything owned that has commercial exchange value. Assets may consist of specific property or of claims against others, in contrast to obligations due to others (liabilities).

Bond Rating - A measurement of a bond's quality based upon the issuer's financial condition. Ratings are assigned by independent rating services, such as Moody's, or S&P, and reflect their opinion of the issuer's ability to meet the scheduled interest and principal repayments for the bond.

Cash - Cash activity that includes both income and principal cash categories.

Change in Unrealized Gain/Loss - Also reported as Gain/Loss in Period in the Asset Detail section. This figure shows the market appreciation (depreciation) for the current period.

Cost Basis (Book Value) - The original price of an asset, normally the purchase price or appraised value at the time of acquisition. Book Value method maintains an average cost for each asset.

Cost Basis (Tax Basis) - The original price of an asset, normally the purchase price or appraised value at the time of acquisition. Tax Basis uses client determined methods such as Last-In-First-Out (LIFO), First-In-First-Out (FIFO), Average, Minimum Gain, and Maximum Gain.

Ending Accrual - (Also reported as Accrued Income) Income earned but not yet received, or expenses incurred but not yet paid, as of the end of the reporting period.

Estimated Annual Income - The amount of income a particular asset is anticipated to earn over the next year. The shares multiplied by annual income rate.

Estimated Current Yield - The annual rate of return on an investment expressed as a percentage. For stocks, yield is calculated by taking the annual dividend payments divided by the stock's current share price. For bonds, yield is calculated by the coupon rate divided by the bond's market price.

Ex-Dividend Date - (Also reported as Ex-Date) For stock trades, the person who owns the security on the ex-dividend date will earn the dividend, regardless of who currently owns the stock.

Income Cash - A category of cash comprised of ordinary earnings derived from investments, usually dividends and interest.

Market Value - The price per unit multiplied by the number of units.

Maturity Date - The date on which an obligation or note matures.

Payable Date - The date on which a dividend, mutual fund distribution, or interest on a bond will be made.

Principal Cash - A category of cash comprised of cash, deposits, cash withdrawals and the cash flows generated from purchases or sales of investments.

Realized Gain/Loss Calculation - The Proceeds less the Cost Basis of a transaction.

Settlement Date - The date on which a trade settles and cash or securities are credited or debited to the account.

Trade Date - The date a trade is legally entered into.

Unrealized Gain/Loss - The difference between the Market Value and Cost Basis at the end of the current period.

Yield on/at Market - The annual rate of return on an investment expressed as a percentage. For stocks, yield is calculated by the annual dividend payments divided by the stock's current share price. For bonds, yield is calculated by the coupon rate divided by the bond's market price.

The terms defined in this glossary are only for use when reviewing your account statement. Please contact your Relationship Manager with any questions.



QUESTIONS?

If you have any questions regarding your account or this statement, please contact your Administrator.

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

MARQUES MCNIESE
CN-OH-W5IT
CN-OH-W5IT
425 WALNUT STREET
CINCINNATI OH 45202
Phone 513-632-4147
E-mail marques.mcniese@usbank.com

This statement is for the period from December 1, 2024 to December 31, 2024

Portfolio Manager:
TS PRT RC #1 - AUTO
CN-OH-W6TC

00003251 05 SP 000638880305174 P
SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329



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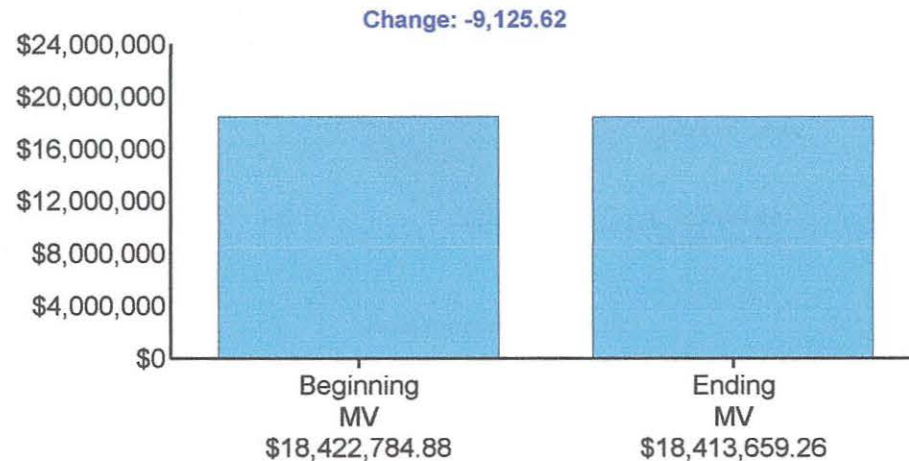


SMALL CITIES ORGANIZED
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MARKET VALUE SUMMARY

	Current Period 12/01/24 to 12/31/24
Beginning Market Value	\$18,422,784.88
Taxable Interest	61,850.46
Fees and Expenses	-1,955.06
Long Term Gains/Losses	-14,749.49
Change in Investment Value	-54,271.53
Ending Market Value	\$18,413,659.26



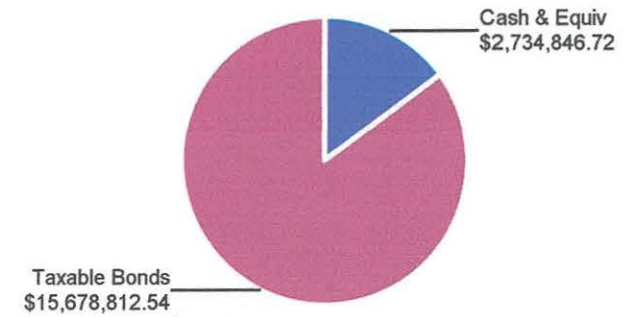


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

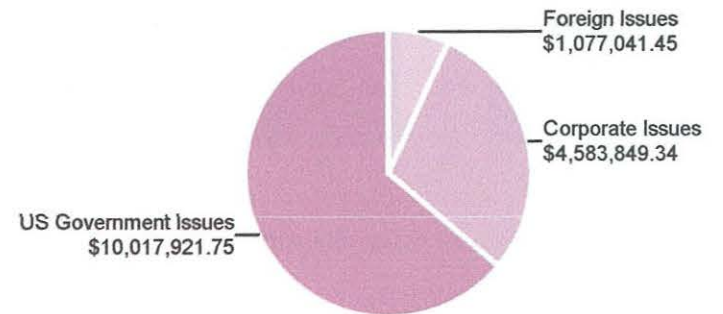
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ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	2,734,846.72	14.90	119,550.17
Taxable Bonds	15,678,812.54	85.10	516,424.84
Total Market Value	\$18,413,659.26	100.00	\$635,975.01



Fixed Income Summary





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December 1, 2024 to December 31, 2024

INCOME SUMMARY

	Income Received Current Period
Taxable Interest	61,850.46
Total Current Period Income	\$61,850.46

SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308Page 4 of 36
December 1, 2024 to December 31, 2024**CASH SUMMARY**

	Principal Cash	Income Cash	Total Cash
Beginning Cash 12/01/2024	-\$2,736,331.16	\$2,736,331.16	\$0.00
Taxable Interest		61,850.46	61,850.46
Fees and Expenses	-1,955.06		-1,955.06
Capital Gain Distributions		1.49	1.49
Purchases	-2,141,780.02		-2,141,780.02
Sales	1,254,072.44		1,254,072.44
Net Money Market Activity	827,810.69		827,810.69
Ending Cash 12/31/2024	-\$2,798,183.11	\$2,798,183.11	\$0.00



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December 1, 2024 to December 31, 2024

ASSET DETAIL

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Cash & Equivalents								
Cash/Money Market								
First American Government - 31846V203 Oblig Fd Cl Y #3763								
	260,251.520	1.0000	260,251.52	260,251.52	0.00	1.4	10,623.03	4.08
U S Treasury Bill - 912797JR9 01/23/2025								
	830,000.000	99.7520	827,941.60	821,087.41	6,854.19	4.5	36,717.13	4.43
U S Treasury Bill - 912797NJ2 02/25/2025								
	830,000.000	99.3700	824,771.00	821,677.51	3,093.49	4.5	36,229.50	4.39
U S Treasury Bill - 912797MU8 03/27/2025								
	830,000.000	99.0220	821,882.60	821,721.90	160.70	4.5	35,980.51	4.38
Total Cash/Money Market			\$2,734,846.72	\$2,724,738.34	\$10,108.38	14.9	\$119,550.17	
Cash								
Principal Cash			-2,798,183.11	-2,798,183.11		-15.2		
Income Cash			2,798,183.11	2,798,183.11		15.2		
Total Cash			\$0.00	\$0.00	\$0.00	0.0	\$0.00	
Total Cash & Equivalents			\$2,734,846.72	\$2,724,738.34	\$10,108.38	14.9	\$119,550.17	



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ACCOUNT NUMBER: 001050986308

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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Taxable Bonds								
US Government Issues								
Federal Home Loan Bks - 3130AJHU6 0.500 04/14/2025	150,000.000	98.9190	148,378.50	149,800.80	-1,422.30	0.8	750.00	0.50
F N M A - 3135G04Z3 0.500 06/17/2025	260,000.000	98.3190	255,629.40	259,461.80	-3,832.40	1.4	1,300.00	0.51
F H L M C M T N - 3137EAEU9 0.375 07/21/2025	140,000.000	97.8400	136,976.00	139,302.80	-2,326.80	0.7	525.00	0.38
F N M A - 3135G05X7 0.375 08/25/2025	220,000.000	97.4960	214,491.20	218,970.40	-4,479.20	1.2	825.00	0.38
F H L M C M T N - 3137EAEX3 0.375 09/23/2025	200,000.000	97.2510	194,502.00	199,398.00	-4,896.00	1.1	750.00	0.39
F N M A - 3135G06G3 0.500 11/07/2025	215,000.000	96.8770	208,285.55	214,230.30	-5,944.75	1.1	1,075.00	0.52
Federal Home Loan Bks - 3130ATUC9 4.500 12/12/2025	300,000.000	100.2180	300,654.00	302,262.00	-1,608.00	1.6	13,500.00	4.49
U S Treasury Note - 91282CBT7 0.750 03/31/2026	300,000.000	95.7840	287,352.00	297,597.66	-10,245.66	1.6	2,250.00	0.78
U S Treasury Note - 91282CCP4 0.625 07/31/2026	125,000.000	94.5050	118,131.25	123,813.48	-5,682.23	0.6	781.25	0.66



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CCW9 08/31/2026 Var	350,000.000	94.4350	330,522.50	346,279.30	-15,756.80	1.8	2,625.00	0.79
U S Treasury Note - 91282CDG3 1.125 10/31/2026	325,000.000	94.5340	307,235.50	322,884.77	-15,649.27	1.7	3,656.25	1.19
U S Treasury Note - 912828V98 2.250 02/15/2027	200,000.000	95.9660	191,932.00	187,695.31	4,236.69	1.0	4,500.00	2.34
U S Treasury Note - 91282CEF4 2.500 03/31/2027	200,000.000	96.2900	192,580.00	185,734.38	6,845.62	1.0	5,000.00	2.60
U S Treasury Note - 91282CEN7 2.750 04/30/2027	340,000.000	96.6770	328,701.80	332,193.75	-3,491.95	1.8	9,350.00	2.84
U S Treasury Note - 91282CEW7 3.250 06/30/2027	175,000.000	97.6550	170,896.25	177,460.94	-6,564.69	0.9	5,687.50	3.33
U S Treasury Note - 91282CFH9 3.125 08/31/2027	120,000.000	97.1200	116,544.00	118,692.19	-2,148.19	0.6	3,750.00	3.22
U S Treasury Note - 91282CFM8 4.125 09/30/2027	150,000.000	99.6050	149,407.50	149,531.25	-123.75	0.8	6,187.50	4.14
U S Treasury Note - 91282CFU0 4.125 10/31/2027	220,000.000	99.6050	219,131.00	224,357.03	-5,226.03	1.2	9,075.00	4.14
U S Treasury Note - 9128283F5 2.250 11/15/2027	200,000.000	94.5470	189,094.00	184,875.00	4,219.00	1.0	4,500.00	2.38



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CGC9 3.875 12/31/2027	180,000.000	98.8520	177,933.60	183,171.09	-5,237.49	1.0	6,975.00	3.92
U S Treasury Note - 91282CGH8 3.500 01/31/2028	220,000.000	97.7080	214,957.60	213,125.00	1,832.60	1.2	7,700.00	3.58
U S Treasury Note - 9128283W8 2.750 02/15/2028	230,000.000	95.4850	219,615.50	213,639.45	5,976.05	1.2	6,325.00	2.88
Federal Home Loan Bks - 3130ATS57 4.500 03/10/2028	275,000.000	100.3790	276,042.25	283,109.75	-7,067.50	1.5	12,375.00	4.48
U S Treasury Note - 91282CGT2 3.625 03/31/2028	200,000.000	97.9420	195,884.00	196,343.75	-459.75	1.1	7,250.00	3.70
U S Treasury Note - 91282CHA2 3.500 04/30/2028	220,000.000	97.4780	214,451.60	220,275.00	-5,823.40	1.2	7,700.00	3.59
F H L M C Multiclass Mtg Partn - 3137FG6X8 C M O Ser K077 CI A2 05/25/2028 Var	295,000.000	97.4870	287,586.65	289,583.98	-1,997.33	1.6	11,357.50	3.95
U S Treasury Note - 91282CHE4 3.625 05/31/2028	180,000.000	97.8100	176,058.00	177,370.31	-1,312.31	1.0	6,525.00	3.71
Federal Home Loan Bks - 3130AWMN7 4.375 06/09/2028	200,000.000	99.9900	199,980.00	200,900.00	-920.00	1.1	8,750.00	4.38
U S Treasury Note - 91282CHQ7 4.125 07/31/2028	220,000.000	99.3100	218,482.00	215,342.19	3,139.81	1.2	9,075.00	4.15



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CCV1 1.125 08/31/2028	250,000.000	89.1920	222,980.00	211,376.95	11,603.05	1.2	2,812.50	1.26
U S Treasury Note - 91282CHX2 4.375 08/31/2028	150,000.000	100.0800	150,120.00	148,160.16	1,959.84	0.8	6,562.50	4.37
Federal Home Loan Bks - 3130AWTR1 4.375 09/08/2028	200,000.000	99.9600	199,920.00	194,780.00	5,140.00	1.1	8,750.00	4.38
U S Treasury Note - 91282CJF9 4.875 10/31/2028	200,000.000	101.7980	203,596.00	204,445.31	-849.31	1.1	9,750.00	4.79
U S Treasury Note - 91282CJN2 4.375 11/30/2028	275,000.000	100.0410	275,112.75	281,756.84	-6,644.09	1.5	12,031.25	4.37
U S Treasury Note - 91282CJR3 3.750 12/31/2028	200,000.000	97.7550	195,510.00	197,554.69	-2,044.69	1.1	7,500.00	3.84
U S Treasury Note - 91282CJW2 4.000 01/31/2029	180,000.000	98.6300	177,534.00	179,184.38	-1,650.38	1.0	7,200.00	4.06
U S Treasury Note - 91282CKD2 4.250 02/28/2029	200,000.000	99.5330	199,066.00	199,609.38	-543.38	1.1	8,500.00	4.27
U S Treasury Note - 91282CKG5 4.125 03/31/2029	220,000.000	99.0170	217,837.40	215,359.38	2,478.02	1.2	9,075.00	4.17
U S Treasury Note - 91282CKP5 4.625 04/30/2029	225,000.000	100.9580	227,155.50	224,735.35	2,420.15	1.2	10,406.25	4.58



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ASSET DETAIL (continued)

Security Description

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 91282CKT7 4.500 05/31/2029	200,000.000	100.4780	200,956.00	201,468.75	-512.75	1.1	9,000.00	4.48
U S Treasury Note - 91282CKX8 4.250 06/30/2029	250,000.000	99.4460	248,615.00	252,595.70	-3,980.70	1.4	10,625.00	4.27
U S Treasury Note - 91282CLC3 4.000 07/31/2029	200,000.000	98.4150	196,830.00	203,023.44	-6,193.44	1.1	8,000.00	4.06
U S Treasury Note - 91282CFJ5 3.125 08/31/2029	250,000.000	94.7190	236,797.50	245,244.14	-8,446.64	1.3	7,812.50	3.30
U S Treasury Note - 91282CLN9 3.500 09/30/2029	225,000.000	96.2190	216,492.75	220,535.16	-4,042.41	1.2	7,875.00	3.64
U S Treasury Note - 91282CLR0 4.125 10/31/2029	315,000.000	98.8480	311,371.20	313,368.17	-1,996.97	1.7	12,993.75	4.17
U S Treasury Note - 91282CMA6 4.125 11/30/2029	300,000.000	98.8640	296,592.00	299,988.28	-3,396.28	1.6	12,375.00	4.17
Total US Government Issues			\$10,017,921.75	\$10,120,587.76	-\$102,666.01	54.4	\$311,388.75	

Corporate Issues

Exxon Mobil Corporation - 30231GBH4 2.992 03/19/2025	140,000.000	99.6890	139,564.60	152,733.00	-13,168.40	0.8	4,188.80	3.00
Bmw Vehicle Lease - 05593AAC3 A B S Ser 2023 1 Cl A 3 5.160 11/25/2025	5,137.510	100.0700	5,141.11	5,137.39	3.72	0.0	265.10	5.16



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Honda Auto Rec Ownr Tr 2021 4 - 43815GAC3 A B S Ser 2021 4 CI A3 01/21/2026 Var	6,274.910	99.2220	6,226.09	6,273.59	-47.50	0.0	55.22	0.89
John Deere Own - 47789QAC4 A B S Ser 2021 B CI A 3 03/16/2026 Var	6,336.570	99.5020	6,305.01	6,335.99	-30.98	0.0	32.95	0.52
Honda Auto Rec Ownr Tr - 43815BAC4 A B S Ser 2022 1 CI A 3 1.880 05/15/2026	20,502.040	99.1410	20,325.93	20,498.96	-173.03	0.1	385.44	1.90
Hyundai Auto Rec Tr - 44935FAD6 A B S Ser 2021 C CI A3 0.740 05/15/2026	3,134.820	99.5990	3,122.25	3,134.12	-11.87	0.0	23.20	0.74
Unitedhealth Group Inc - 91324PEC2 1.150 05/15/2026	175,000.000	95.5640	167,237.00	173,020.70	-5,783.70	0.9	2,012.50	1.20
Toyota Mtr Cr Corp - 89236TJK2 Medium Term Note 1.125 06/18/2026	130,000.000	95.2390	123,810.70	129,942.80	-6,132.10	0.7	1,462.50	1.18
Bank Amer Corp Sr - 06051GJD2 Medium Term Note 1.319 06/19/2026	80,000.000	98.3670	78,693.60	77,319.60	1,374.00	0.4	1,055.20	1.34
Bmw Veh Owner Tr - 05602RAD3 A B S Ser 2022 A CI A 3 08/25/2026 Var	13,110.140	99.5450	13,050.49	13,109.47	-58.98	0.1	420.84	3.22

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Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
John Deere Owner Tr - 47787JAC2 A B S Ser 2022 CI A 3 09/15/2026 Var	14,638.120	99.1670	14,516.18	14,634.87	-118.69	0.1	339.60	2.34
Toyota At Rec Own Tr - 89238FAD5 A B S Ser 2022 B CI A 3 09/15/2026 Var	18,200.950	99.3930	18,090.47	18,200.53	-110.06	0.1	533.29	2.95
Gm Fin Cons Auto Rec Tr - 362554AC1 A B S Ser 2021 4 CI A 3 0.680 09/16/2026	6,295.230	99.0690	6,236.62	6,295.06	-58.44	0.0	42.81	0.69
Walmart Inc - 931142ER0 1.050 09/17/2026	30,000.000	94.6020	28,380.60	29,943.30	-1,562.70	0.2	315.00	1.11
Hyundai Auto Rec Tr - 448977AD0 A B S Ser 2022 A CI A3 10/15/2026 Var	11,446.810	99.2510	11,361.07	11,446.37	-85.30	0.1	254.12	2.24
Honeywell International - 438516BL9 2.500 11/01/2026	180,000.000	96.5220	173,739.60	168,229.80	5,509.80	0.9	4,500.00	2.59
Gm Fin Cons Auto Rec - 380146AC4 A B S Ser 2022 1 CI A3 1.260 11/16/2026	6,729.000	99.0950	6,668.10	6,728.42	-60.32	0.0	84.79	1.27
Target Corp - 87612EBM7 1.950 01/15/2027	70,000.000	95.1410	66,598.70	69,881.00	-3,282.30	0.4	1,365.00	2.05
Gm Fin Cons Aut Rec Tr - 362585AC5 A B S Ser 2022 2 CI A 3 02/16/2027 Var	18,421.700	99.3720	18,306.01	18,417.85	-111.84	0.1	571.07	3.12



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
John Deere Ownr Tr - 47800AAC4 A B S Ser 2022 B Cl A3 02/16/2027 Var	30,522.820	99.5650	30,390.05	30,519.90	-129.85	0.2	1,141.55	3.76
Charles Schwab Corp - 808513BY0 2.450 03/03/2027	150,000.000	95.4910	143,236.50	147,699.00	-4,462.50	0.8	3,675.00	2.57
Berkshire Hathaway Fin - 084664CZ2 2.300 03/15/2027	115,000.000	95.7870	110,155.05	114,978.15	-4,823.10	0.6	2,645.00	2.40
Blackrock Inc - 09247XAN1 3.200 03/15/2027	190,000.000	97.4070	185,073.30	183,705.30	1,368.00	1.0	6,080.00	3.28
Amazon Com Inc - 023135CF1 3.300 04/13/2027	110,000.000	97.5960	107,355.60	108,548.65	-1,193.05	0.6	3,630.00	3.38
Prologis LP L P - 74340XBN0 2.125 04/15/2027	160,000.000	94.7410	151,585.60	141,006.40	10,579.20	0.8	3,400.00	2.24
Honda Auto Rec Own - 43815JAC7 A B S Ser 2023 1 Cl A 3 04/21/2027 Var	38,013.920	100.3390	38,142.79	38,006.86	135.93	0.2	1,915.90	5.02
Morgan Stanley - 61772BAB9 Medium Term Note 1.593 05/04/2027	150,000.000	95.8530	143,779.50	133,989.30	9,790.20	0.8	2,389.50	1.66
Caterpillar Finl Svcs - 14913R3A3 Medium Term Note 3.600 08/12/2027	95,000.000	97.8770	92,983.15	94,090.85	-1,107.70	0.5	3,420.00	3.68



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Realty Income Corp - 756109BG8 3.950 08/15/2027	200,000.000	98.3210	196,642.00	192,410.00	4,232.00	1.1	7,900.00	4.02
Mercedes Benz Auto - 58768PAC8 A B S Ser 2022 1 CI A3 5.210 08/16/2027	83,666.940	100.4560	84,048.46	83,650.39	398.07	0.5	4,359.05	5.19
Walmart Inc - 931142EX7 3.950 09/09/2027	50,000.000	99.0190	49,509.50	49,921.10	-411.60	0.3	1,975.00	3.99
John Deere Owner Trust - 47800CAC0 A B S Ser 2023 A CI A3 5.010 11/15/2027	75,000.000	100.4460	75,334.50	74,986.34	348.16	0.4	3,757.50	4.99
Mercedes Benz Auto - 58770AAC7 A B S Ser 2023 1 CI A3 4.510 11/15/2027	24,447.030	100.0130	24,450.21	24,444.10	6.11	0.1	1,102.56	4.51
Bank Of America Corp - 06051GGF0 Medium Term Note 3.824 01/20/2028	100,000.000	97.9840	97,984.00	95,493.00	2,491.00	0.5	3,824.00	3.90
Honeywell Intl Inc Sr Nt - 438516CJ3 4.950 02/15/2028	180,000.000	101.1430	182,057.40	184,037.40	-1,980.00	1.0	8,910.00	4.89
Bmw Veh Owner Tr 2023 A - 05592XAD2 C M O Ser 2023 A CI A3 02/25/2028 Var	30,000.000	100.9190	30,275.70	29,994.68	281.02	0.2	1,641.00	5.42
Mastercard Incorporated - 57636QAW4 4.875 03/09/2028	95,000.000	101.1370	96,080.15	94,907.85	1,172.30	0.5	4,631.25	4.82



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
John Deere Owner Tr - 477920AC6 A B S Ser 2023 B Cl A 3 5.180 03/15/2028	50,000.000	100.8260	50,413.00	49,991.66	421.34	0.3	2,590.00	5.14
Public Service Electric - 74456QBU9 Medium Term Note 3.700 05/01/2028	200,000.000	96.6590	193,318.00	188,558.00	4,760.00	1.0	7,400.00	3.83
American Honda Fin Corp - 02665WEM9 Medium Term Note 5.125 07/07/2028	150,000.000	100.6820	151,023.00	148,678.50	2,344.50	0.8	7,687.50	5.09
Jpmorgan Chase Co - 46647PDG8 4.851 07/25/2028	110,000.000	99.9670	109,963.70	108,359.90	1,603.80	0.6	5,336.10	4.85
Chase Issuance Trust - 161571HT4 C M O Ser 2023 A1 Cl A 5.160 09/15/2028	165,000.000	101.1770	166,942.05	164,954.26	1,987.79	0.9	8,514.00	5.10
John Deere Capital Corporation - 24422EXH7 Medium Term Note 4.500 01/16/2029	190,000.000	99.0950	188,280.50	186,112.60	2,167.90	1.0	8,550.00	4.54
Paccar Financial Corp - 69371RS80 Medium Term Note 4.600 01/31/2029	195,000.000	99.7520	194,516.40	194,682.15	-165.75	1.1	8,970.00	4.61
Morgan Stanley - 61747YFD2 Medium Term Note 5.164 04/20/2029	50,000.000	100.2820	50,141.00	51,043.50	-902.50	0.3	2,582.00	5.15



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Bank New York Mellon Corp - 06406RBD8 Medium Term Note 3.850 04/26/2029	200,000.000	96.5950	193,190.00	199,138.00	-5,948.00	1.0	7,700.00	3.99
US Bancorp - 91159HJM3 Medium Term Note 5.775 06/12/2029	190,000.000	102.2590	194,292.10	193,439.00	853.10	1.1	10,972.50	5.65
Home Depot Inc - 437076DC3 4.750 06/25/2029	70,000.000	100.2160	70,151.20	69,548.50	602.70	0.4	3,325.00	4.74
Ford Cr Auto Owner Tr - 34535VAD6 A B S Ser 2024 D Cl A 3 4.840 07/15/2029	95,000.000	100.0700	95,066.50	94,996.95	69.55	0.5	4,598.00	4.84
Bank Of America Corp - 06051GHM4 4.271 07/23/2029	60,000.000	97.4280	58,456.80	59,274.60	-817.80	0.3	2,562.60	4.38
Jpmorgan Chase Co - 46647PAV8 4.203 07/23/2029	125,000.000	97.3100	121,637.50	123,460.25	-1,822.75	0.7	5,253.75	4.32
Total Corporate Issues			\$4,583,849.34	\$4,585,909.96	-\$2,060.62	24.9	\$170,346.19	
Foreign Issues								
International Bank M T N - 459058JB0 0.625 04/22/2025	130,000.000	98.8750	128,537.50	129,496.90	-959.40	0.7	813.80	0.63
International Bank M T N - 459058JL8 0.500 10/28/2025	180,000.000	96.8560	174,340.80	179,796.60	-5,455.80	0.9	900.00	0.52



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
International Bank M T N - 459058KT9 3.500 07/12/2028	160,000.000	97.1420	155,427.20	153,088.00	2,339.20	0.8	5,600.00	3.60
International Finance Corp - 45950KDD9 Medium Term Note 4.500 07/13/2028	85,000.000	100.4090	85,347.65	84,905.65	442.00	0.5	3,825.00	4.48
Inter American Devel Bk - 4581X0EN4 Medium Term Note 4.125 02/15/2029	200,000.000	98.7760	197,552.00	198,356.00	-804.00	1.1	8,250.00	4.18
Toronto Dominion Bank - 89115A2Y7 Medium Term Note 4.994 04/05/2029	190,000.000	99.8320	189,680.80	188,869.50	811.30	1.0	9,488.60	5.00
International Bank - 459058LN1 3.875 10/16/2029	150,000.000	97.4370	146,155.50	148,257.00	-2,101.50	0.8	5,812.50	3.98
Total Foreign Issues			\$1,077,041.45	\$1,082,769.65	-\$5,728.20	5.8	\$34,689.90	
Total Taxable Bonds			\$15,678,812.54	\$15,789,267.37	-\$110,454.83	85.1	\$516,424.84	
Total Assets			\$18,413,659.26	\$18,514,005.71	-\$100,346.45	100.0	\$635,975.01	
Estimated Current Yield								3.45



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ASSET DETAIL MESSAGES

Time of trade execution and trading party (if not disclosed) will be provided upon request.

Publicly traded assets are valued in accordance with market quotations or valuation methodologies from financial industry services believed by us to be reliable. Assets that are not publicly traded may be reflected at values from other external sources. Assets for which a current value is not available may be reflected at a previous value or as not valued, at par value, or at a nominal value. Values shown do not necessarily reflect prices at which assets could be bought or sold. Values are updated based on internal policy and may be updated less frequently than statement generation.



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TRANSACTION DETAIL

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
Beginning Balance 12/01/2024			\$2,736,331.16	-\$2,736,331.16	\$18,468,859.80
12/02/24	Asset Income	Interest Earned On U S Treasury Nt 0.375% 11/30/25 0.001875 USD/\$1 Pv On 175,000 Par Value Due 11/30/24	328.13		
12/02/24	Asset Income	Interest Earned On U S Treasury Nt 3.625% 5/31/28 0.018125 USD/\$1 Pv On 180,000 Par Value Due 11/30/24	3,262.50		
12/02/24	Asset Income	Interest Earned On U S Treasury Nt 4.375% 11/30/28 0.021875 USD/\$1 Pv On 275,000 Par Value Due 11/30/24	6,015.63		
12/02/24	Asset Income	Interest Earned On U S Treasury Nt 4.500% 5/31/29 0.0225 USD/\$1 Pv On 200,000 Par Value Due 11/30/24	4,500.00		
12/02/24	Asset Income	Interest Earned On First Am Govt Ob Fd Cl Y Interest From 11/1/24 To 11/30/24	1,115.01		
12/04/24	Purchase	Purchased 830,000 Par Value Of U S Treasury Bill 2/25/25 Trade Date 12/3/24 Purchased Through J.P. Morgan Securities LLC Purchased On The Off-Exchange Transactions - Li Swift External Ref#: 8433803133055936 830,000 Par Value At 98.99729036 %		-821,677.51	821,677.51
12/09/24	Asset Income	Interest Earned On F H L B Deb 4.375% 6/09/28 0.021875 USD/\$1 Pv On 200,000 Par Value Due 12/9/24	4,375.00		
12/10/24	Cash Disbursement	Cash Disbursement Paid To Chandler Asset Management, Inc. Investment Counsel Fee For Pe Ending 11/30/2024		-1,850.89	



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
12/10/24	Purchase	Purchased 200,000 Par Value Of U S Treasury Nt 4.250% 11/30/29 Trade Date 12/9/24 Purchased Through Barclays Capital Inc. Fixed In Purchased On The Off-Exchange Transactions - Li Swift External Ref#: 8434403133064121 200,000 Par Value At 100.25 %		-200,500.00	200,500.00
12/10/24	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of U S Treasury Nt 4.250% 11/30/29 Income Debit 226.65- USD	-226.65		
12/10/24	Purchase	Purchased 50,000 Par Value Of Jpmorgan Chase Co 4.203% 7/23/29 Trade Date 12/9/24 Purchased Through BofA Securities, Inc./Fxd Inc Purchased On The Marketaxess Corporation Swift External Ref#: 8434403133064453 50,000 Par Value At 98.437 %		-49,218.50	49,218.50
12/10/24	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of Jpmorgan Chase Co 4.203% 7/23/29 Income Debit 799.74- USD	-799.74		
12/10/24	Sale	Sold 175,000 Par Value Of U S Treasury Nt 0.375% 11/30/25 Trade Date 12/9/24 Sold Through J.P. Morgan Securities LLC Sold On The Off-Exchange Transactions - Li Swift External Ref#: 8434403133063326 175,000 Par Value At 96.332031 %		168,581.06	-175,054.69
12/10/24	Sell Accrued Interest	Received Accrued Interest On Sale Of U S Treasury Nt 0.375% 11/30/25 Income Credit 18.03 USD	18.03		
12/10/24	Sale	Sold 50,000 Par Value Of Jpmorgan Chase Co 2.083% 4/22/26 Trade Date 12/9/24 Sold Through Marketaxess Corp Sold On The Marketaxess Corporation Swift External Ref#: 8434403133063927 50,000 Par Value At 99.013 %		49,506.50	-51,594.50



SMALL CITIES ORGANIZED
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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
12/10/24	Sell Accrued Interest	Received Accrued Interest On Sale Of Jpmorgan Chase Co 2.083% 4/22/26 Income Credit 138.87 USD	138.87		
12/10/24	Sale	Sold 40,000 Par Value Of State Str Corp 1.746% 2/06/26 Trade Date 12/9/24 Sold Through Morgan Stanley & Co. LLC Sold On The Marketaxess Corporation Swift External Ref#: 8434403133063952 40,000 Par Value At 99.472 %		39,788.80	-40,000.00
12/10/24	Sell Accrued Interest	Received Accrued Interest On Sale Of State Str Corp 1.746% 2/06/26 Income Credit 240.56 USD	240.56		
12/12/24	Asset Income	Interest Earned On US Bancorp Mtn 5.775% 6/12/29 0.028875 USD/\$1 Pv On 190,000 Par Value Due 12/12/24	5,486.25		
12/12/24	Asset Income	Interest Earned On F H L B Deb 4.500% 12/12/25 0.0225 USD/\$1 Pv On 300,000 Par Value Due 12/12/24	6,750.00		
12/16/24	Asset Income	Interest Earned On Gm Fin Cons Auto 0.680% 9/16/26 \$0.00057/Pv On 7,386.57 Pv Due 12/16/24	4.19		
12/16/24	Sale	Paid Down 1,091.34 Par Value Of Gm Fin Cons Auto 0.680% 9/16/26 Trade Date 12/16/24		1,091.34	-1,091.31
12/16/24	Asset Income	Interest Earned On Gm Fin Cons Aut 3.10001% 2/16/27 \$0.00258/Pv On 20,207.69 Pv Due 12/16/24	52.20		
12/16/24	Sale	Paid Down 1,785.99 Par Value Of Gm Fin Cons Aut 3.10001% 2/16/27 Trade Date 12/16/24		1,785.99	-1,785.62
12/16/24	Asset Income	Interest Earned On Chase Issuance Trust 5.160% 9/15/28 \$0.00430/Pv On 165,000.00 Pv Due 12/15/24	709.50		



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
12/16/24	Asset Income	Interest Earned On Ford Cr Auto Owner 4.840% 7/15/29 \$0.00295/Pv On 95,000.00 Pv Due 12/15/24	279.80		
12/16/24	Asset Income	Interest Earned On Gm Fin Cons Auto 1.260% 11/16/26 \$0.00105/Pv On 7,786.43 Pv Due 12/16/24	8.18		
12/16/24	Sale	Paid Down 1,057.43 Par Value Of Gm Fin Cons Auto 1.260% 11/16/26 Trade Date 12/16/24		1,057.43	-1,057.34
12/16/24	Asset Income	Interest Earned On Honda Auto Rec Own 1.880% 5/15/26 \$0.00157/Pv On 23,477.18 Pv Due 12/15/24	36.78		
12/16/24	Sale	Paid Down 2,975.14 Par Value Of Honda Auto Rec Own 1.880% 5/15/26 Trade Date 12/15/24		2,975.14	-2,974.69
12/16/24	Asset Income	Interest Earned On Hyundai Auto Rec 2.220% 10/15/26 \$0.00185/Pv On 13,102.09 Pv Due 12/15/24	24.24		
12/16/24	Sale	Paid Down 1,655.28 Par Value Of Hyundai Auto Rec 2.220% 10/15/26 Trade Date 12/15/24		1,655.28	-1,655.22
12/16/24	Asset Income	Interest Earned On Hyundai Auto Rec Tr 0.740% 5/15/26 \$0.00062/Pv On 4,407.70 Pv Due 12/15/24	2.72		
12/16/24	Sale	Paid Down 1,272.88 Par Value Of Hyundai Auto Rec Tr 0.740% 5/15/26 Trade Date 12/15/24		1,272.88	-1,272.59
12/16/24	Asset Income	Interest Earned On John Deere Owner 2.320% 9/15/26 \$0.00193/Pv On 16,634.04 Pv Due 12/15/24	32.16		
12/16/24	Sale	Paid Down 1,995.92 Par Value Of John Deere Owner 2.320% 9/15/26 Trade Date 12/15/24		1,995.92	-1,995.48



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
12/16/24	Asset Income	Interest Earned On John Deere Own 0.520% 3/16/26 \$0.00043/Pv On 7,599.16 Pv Due 12/15/24	3.29		
12/16/24	Sale	Paid Down 1,262.59 Par Value Of John Deere Own 0.520% 3/16/26 Trade Date 12/15/24		1,262.59	-1,262.48
12/16/24	Asset Income	Interest Earned On John Deere Owner Tr 5.180% 3/15/28 \$0.00432/Pv On 50,000.00 Pv Due 12/15/24	215.83		
12/16/24	Asset Income	Interest Earned On John Deere Ownr Tr 3.740% 2/16/27 \$0.00312/Pv On 32,440.26 Pv Due 12/15/24	101.11		
12/16/24	Sale	Paid Down 1,917.44 Par Value Of John Deere Ownr Tr 3.740% 2/16/27 Trade Date 12/15/24		1,917.44	-1,917.26
12/16/24	Asset Income	Interest Earned On John Deere Owner 5.010% 11/15/27 \$0.00418/Pv On 75,000.00 Pv Due 12/15/24	313.13		
12/16/24	Asset Income	Interest Earned On Mercedes Benz Auto 5.210% 8/16/27 \$0.00434/Pv On 89,693.23 Pv Due 12/15/24	389.42		
12/16/24	Sale	Paid Down 6,026.29 Par Value Of Mercedes Benz Auto 5.210% 8/16/27 Trade Date 12/15/24		6,026.29	-6,025.10
12/16/24	Asset Income	Interest Earned On Mercedes Benz Auto 4.510% 11/15/27 \$0.00376/Pv On 26,099.47 Pv Due 12/15/24	98.09		
12/16/24	Sale	Paid Down 1,652.44 Par Value Of Mercedes Benz Auto 4.510% 11/15/27 Trade Date 12/15/24		1,652.44	-1,652.24
12/16/24	Asset Income	Interest Earned On Toyota At Rec Own 2.930% 9/15/26 \$0.00244/Pv On 20,219.01 Pv Due 12/15/24	49.37		

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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
12/16/24	Sale	Paid Down 2,018.06 Par Value Of Toyota At Rec Own 2.930% 9/15/26 Trade Date 12/15/24		2,018.06	-2,018.01
12/17/24	Asset Income	Interest Earned On F N M A 0.500% 6/17/25 0.0025 USD/\$1 Pv On 260,000 Par Value Due 12/17/24	650.00		
12/18/24	Sale	Sold 150,000 Par Value Of U S Treasury Nt 0.750% 4/30/26 Trade Date 12/17/24 Sold Through Morgan Stanley & Co. LLC Sold On The Off-Exchange Transactions - Li Swift External Ref#: 8435203133080398 150,000 Par Value At 95.35156 %		143,027.34	-149,009.77
12/18/24	Sell Accrued Interest	Received Accrued Interest On Sale Of U S Treasury Nt 0.750% 4/30/26 Income Credit 149.17 USD	149.17		
12/18/24	Asset Income	Interest Earned On Toyota Mtr Cr Mtn 1.125% 6/18/26 0.005625 USD/\$1 Pv On 130,000 Par Value Due 12/18/24	731.25		
12/19/24	Cash Receipt	Cash Receipt Short-Term Capital Gain Div First Am Govt Ob Fd Cl Y Stcg Payable 12/19/24	1.49		
12/19/24	Purchase	Purchased 100,000 Par Value Of U S Treasury Nt 4.250% 11/30/29 Trade Date 12/18/24 Purchased Through J.P. Morgan Securities LLC Purchased On The Off-Exchange Transactions - Li Swift External Ref#: 8435303133086477 100,000 Par Value At 99.48828 %		-99,488.28	99,488.28
12/19/24	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of U S Treasury Nt 4.250% 11/30/29 Income Debit 215.32- USD	-215.32		



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
12/19/24	Purchase	Purchased 150,000 Par Value Of U S Treasury Nt 4.125% 10/31/29 Trade Date 12/18/24 Purchased Through J.P. Morgan Securities LLC Purchased On The Off-Exchange Transactions - Li Swift External Ref#: 8435303133086497 150,000 Par Value At 99.44922 %		-149,173.83	149,173.83
12/19/24	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of U S Treasury Nt 4.125% 10/31/29 Income Debit 837.53- USD	-837.53		
12/19/24	Asset Income	Interest Earned On Bank Amer Corp Mtn 1.319% 6/19/26 0.006595 USD/\$1 Pv On 80,000 Par Value Due 12/19/24	527.60		
12/23/24	Asset Income	Interest Earned On Honda Auto Rec 0.880% 1/21/26 \$0.00073/Pv On 7,746.15 Pv Due 12/21/24	5.68		
12/23/24	Sale	Paid Down 1,471.24 Par Value Of Honda Auto Rec 0.880% 1/21/26 Trade Date 12/21/24		1,471.24	-1,470.93
12/23/24	Asset Income	Interest Earned On Honda Auto Rec Own 5.040% 4/21/27 \$0.00420/Pv On 40,000.00 Pv Due 12/21/24	168.00		
12/23/24	Sale	Paid Down 1,986.08 Par Value Of Honda Auto Rec Own 5.040% 4/21/27 Trade Date 12/21/24		1,986.08	-1,985.71
12/24/24	Fee	Trust Fees Collected Charged For Period 11/01/2024 Thru 11/30/2024		-104.17	
12/26/24	Asset Income	Interest Earned On Bmw Veh Owner Tr 5.470% 2/25/28 \$0.00456/Pv On 30,000.00 Pv Due 12/25/24	136.75		
12/26/24	Asset Income	Interest Earned On Bmw Vehicle Lease 5.160% 11/25/25 \$0.00430/Pv On 7,278.99 Pv Due 12/25/24	31.30		
12/26/24	Sale	Paid Down 2,141.48 Par Value Of Bmw Vehicle Lease 5.160% 11/25/25 Trade Date 12/25/24		2,141.48	-2,141.43



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
12/26/24	Asset Income	Interest Earned On Bmw Veh Owner Tr 3.210% 8/25/26 \$0.00268/Pv On 14,906.65 Pv Due 12/25/24	39.88		
12/26/24	Sale	Paid Down 1,796.51 Par Value Of Bmw Veh Owner Tr 3.210% 8/25/26 Trade Date 12/25/24		1,796.51	-1,796.42
12/26/24	Asset Income	Interest Earned On F H L M C Mtcl Mt 3.850% 5/25/28 \$0.00321/Pv On 295,000.00 Pv Due 12/25/24	946.46		
12/26/24	Sale	Matured 830,000 Par Value Of U S Treasury Bill 12/26/24 Trade Date 12/26/24 830,000 Par Value At 100 %		821,062.63	-821,062.63
12/26/24	Asset Income	Interest Earned On U S Treasury Bill 12/26/24 830,000 Par Value At 100 %	8,937.37		
12/26/24	Asset Income	Interest Earned On Home Depot Inc 4.750% 6/25/29 0.02375 USD/\$1 Pv On 70,000 Par Value Due 12/25/24	1,662.50		
12/31/24	Purchase	Purchased 830,000 Par Value Of U S Treasury Bill 3/27/25 Trade Date 12/30/24 Purchased Through Bmo Capital Markets Corp/Bonds Purchased On The Off-Exchange Transactions - Li Swift External Ref#: 8436503133098523 830,000 Par Value At 99.00263855 %		-821,721.90	821,721.90
12/31/24	Asset Income	Interest Earned On U S Treasury Nt 3.250% 6/30/27 0.01625 USD/\$1 Pv On 175,000 Par Value Due 12/31/24	2,843.75		
12/31/24	Asset Income	Interest Earned On U S Treasury Nt 3.750% 12/31/28 0.01875 USD/\$1 Pv On 200,000 Par Value Due 12/31/24	3,750.00		
12/31/24	Asset Income	Interest Earned On U S Treasury Nt 3.875% 12/31/27 0.019375 USD/\$1 Pv On 180,000 Par Value Due 12/31/24	3,487.50		



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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
12/31/24	Asset Income	Interest Earned On U S Treasury Nt 4.250% 6/30/29 0.02125 USD/\$1 Pv On 250,000 Par Value Due 12/31/24	5,312.50		
	Purchase	Combined Purchases For The Period 12/ 1/24 - 12/31/24 Of First Am Govt Ob Fd Cl Y		-1,051,337.39	1,051,337.39
	Sale	Combined Sales For The Period 12/ 1/24 - 12/31/24 Of First Am Govt Ob Fd Cl Y		1,879,148.08	-1,879,148.08
Ending Balance 12/31/2024			\$2,798,183.11	-\$2,798,183.11	\$18,514,005.71

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December 1, 2024 to December 31, 2024**SALE/MATURITY SUMMARY**

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Cash and Equivalents					
First American Government Oblig Fd CI Y #3763 FGVXX					
	12/19/24	Cash Receipt Short-Term Capital Gain Div Stcg Payable 12/19/24		1.49	1.49
U S Treasury Bill 12/26/2024 912796ZV4					
	12/26/24	Matured 830,000 Par Value Trade Date 12/26/24 830,000 Par Value At 100 %	-821,062.63	821,062.63	
Total Cash and Equivalents			-\$821,062.63	\$821,064.12	\$1.49
Taxable Bonds					
Bmw Veh Owner Tr A B S Ser 2022 A CI A 3 08/25/2026 Var BVO3226					
	12/26/24	Paid Down 1,796.51 Par Value Trade Date 12/25/24	-1,796.42	1,796.51	0.09



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SALE/MATURITY SUMMARY (continued)

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Bmw Vehicle Lease A B S Ser 2023 1 CI A 3 5.160 11/25/2025 05593AAC3	12/26/24	Paid Down 2,141.48 Par Value Trade Date 12/25/24	-2,141.43	2,141.48	0.05
Gm Fin Cons Aut Rec Tr A B S Ser 2022 2 CI A 3 02/16/2027 Var GFC3427	12/16/24	Paid Down 1,785.99 Par Value Trade Date 12/16/24	-1,785.62	1,785.99	0.37
Gm Fin Cons Auto Rec A B S Ser 2022 1 CI A3 1.260 11/16/2026 GFC1226	12/16/24	Paid Down 1,057.43 Par Value Trade Date 12/16/24	-1,057.34	1,057.43	0.09
Gm Fin Cons Auto Rec Tr A B S Ser 2021 4 CI A 3 0.680 09/16/2026 GFC0626	12/16/24	Paid Down 1,091.34 Par Value Trade Date 12/16/24	-1,091.31	1,091.34	0.03



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SALE/MATURITY SUMMARY (continued)

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Honda Auto Rec Own A B S Ser 2023 1 CI A 3 04/21/2027 Var HAR4527					
	12/23/24	Paid Down 1,986.08 Par Value Trade Date 12/21/24	-1,985.71	1,986.08	0.37
Honda Auto Rec Ownr Tr A B S Ser 2022 1 CI A 3 1.880 05/15/2026 HAR1826					
	12/16/24	Paid Down 2,975.14 Par Value Trade Date 12/15/24	-2,974.69	2,975.14	0.45
Honda Auto Rec Ownr Tr 2021 4 A B S Ser 2021 4 CI A3 01/21/2026 Var HAR0826					
	12/23/24	Paid Down 1,471.24 Par Value Trade Date 12/21/24	-1,470.93	1,471.24	0.31
Hyundai Auto Rec Tr A B S Ser 2021 C CI A3 0.740 05/15/2026 HAR0726					
	12/16/24	Paid Down 1,272.88 Par Value Trade Date 12/15/24	-1,272.59	1,272.88	0.29



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SALE/MATURITY SUMMARY (continued)

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Hyundai Auto Rec Tr A B S Ser 2022 A CI A3 10/15/2026 Var HAR2226	12/16/24	Paid Down 1,655.28 Par Value Trade Date 12/15/24	-1,655.22	1,655.28	0.06
John Deere Own A B S Ser 2021 B CI A 3 03/16/2026 Var JDO0926	12/16/24	Paid Down 1,262.59 Par Value Trade Date 12/15/24	-1,262.48	1,262.59	0.11
John Deere Owner Tr A B S Ser 2022 CI A 3 09/15/2026 Var JDO2326	12/16/24	Paid Down 1,995.92 Par Value Trade Date 12/15/24	-1,995.48	1,995.92	0.44
John Deere Ownr Tr A B S Ser 2022 B CI A3 02/16/2027 Var JDO6827	12/16/24	Paid Down 1,917.44 Par Value Trade Date 12/15/24	-1,917.26	1,917.44	0.18

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December 1, 2024 to December 31, 2024**SALE/MATURITY SUMMARY (continued)**

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Jpmorgan Chase Co					
2.083 04/22/2026					
46647PBK1					
	12/10/24	Sold 50,000 Par Value Trade Date 12/9/24 Sold Through Marketaxess Corp Sold On The Marketaxess Corporation Swift External Ref#: 8434403133063927 50,000 Par Value At 99.013 %	-51,594.50	49,506.50	-2,088.00
Mercedes Benz Auto					
A B S Ser 2022 1 CI A3					
5.210 08/16/2027					
MBA5227					
	12/16/24	Paid Down 6,026.29 Par Value Trade Date 12/15/24	-6,025.10	6,026.29	1.19
Mercedes Benz Auto					
A B S Ser 2023 1 CI A3					
4.510 11/15/2027					
MBA4527					
	12/16/24	Paid Down 1,652.44 Par Value Trade Date 12/15/24	-1,652.24	1,652.44	0.20
State Str Corp					
1.746 02/06/2026					
857477BR3					
	12/10/24	Sold 40,000 Par Value Trade Date 12/9/24 Sold Through Morgan Stanley & Co. LLC Sold On The Marketaxess Corporation Swift External Ref#: 8434403133063952 40,000 Par Value At 99.472 %	-40,000.00	39,788.80	-211.20



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SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
09/15/2026	Toyota At Rec Own Tr A B S Ser 2022 B CI A 3 Var TAR3126			
12/16/24	Paid Down 2,018.06 Par Value Trade Date 12/15/24	-2,018.01	2,018.06	0.05
	U S Treasury Note 0.375 11/30/2025 91282CAZ4			
12/10/24	Sold 175,000 Par Value Trade Date 12/9/24 Sold Through J.P. Morgan Securities LLC Sold On The Off-Exchange Transactions - Li Swift External Ref#: 8434403133063326 175,000 Par Value At 96.332031 %	-175,054.69	168,581.06	-6,473.63
	U S Treasury Note 0.750 04/30/2026 UST0726			
12/18/24	Sold 150,000 Par Value Trade Date 12/17/24 Sold Through Morgan Stanley & Co. LLC Sold On The Off-Exchange Transactions - Li Swift External Ref#: 8435203133080398 150,000 Par Value At 95.35156 %	-149,009.77	143,027.34	-5,982.43
Total Taxable Bonds		-\$447,760.79	\$433,009.81	-\$14,750.98
Total Sales & Maturities		-\$1,268,823.42	\$1,254,073.93	-\$14,749.49



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SALE/MATURITY SUMMARY MESSAGES

Estimated Year-To-Date Short-Term Gain (Loss): \$10,375.00

Estimated Year-To-Date Long-Term Gain (Loss): (\$135,255.29)

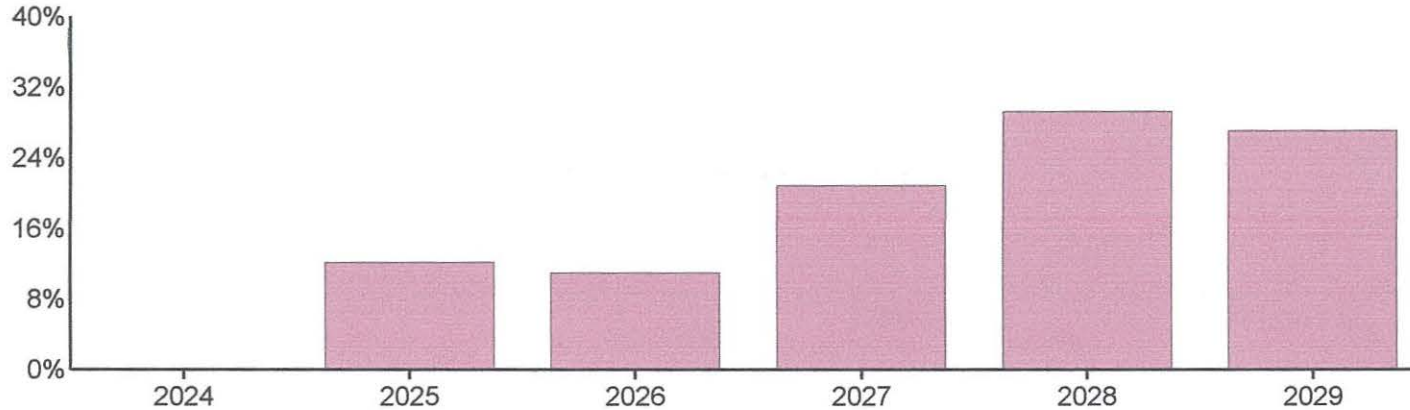
Estimates should not be used for tax purposes



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BOND SUMMARY



	Par Value	Market Value	Percentage of Category
MATURITY			
2024	0.00	0.00	0.00
2025	1,940,137.51	1,906,500.66	12.16
2026	1,801,668.59	1,721,004.96	10.98
2027	3,345,072.41	3,253,811.07	20.76
2028	4,640,000.00	4,569,128.20	29.14
2029	4,280,000.00	4,228,367.65	26.96
Total of Category	\$16,006,878.51	\$15,678,812.54	100.00

MOODY'S RATING

Aaa	11,016,120.85	10,792,053.46	68.84
Aa2	335,000.00	327,609.75	2.09
Aa3	485,000.00	474,343.45	3.03
A1	1,500,000.00	1,467,937.30	9.36
A2	1,110,000.00	1,085,684.35	6.92
A3	700,000.00	693,542.70	4.42
N/R	165,000.00	166,942.05	1.06



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BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
N/A	695,757.66	670,699.48	4.28
Total of Category	\$16,006,878.51	\$15,678,812.54	100.00

S&P RATING

AAA	1,311,092.17	1,295,379.12	8.26
AA+	2,160,000.00	2,134,858.90	13.62
AA	305,000.00	295,400.75	1.88
AA-	330,000.00	324,637.90	2.07
A+	595,000.00	581,644.25	3.71
A	1,770,000.00	1,737,797.45	11.08
A-	1,130,000.00	1,109,637.20	7.08
N/A	8,405,786.34	8,199,456.97	52.30
Total of Category	\$16,006,878.51	\$15,678,812.54	100.00

BOND SUMMARY MESSAGES

Data contained within this section excluded Mutual Funds, Exchange Traded Funds, and Closed-Ended Funds.

Glossary

Accretion - The accumulation of the value of a discounted bond until maturity.

Adjusted Prior Market Realized Gain/Loss - The difference between the proceeds and the Prior Market Value of the transaction.

Adjusted Prior Market Unrealized Gain/Loss - The difference between the Market Value and the Adjusted Prior Market Value.

Adjusted Prior Market Value - A figure calculated using the beginning Market Value for the fiscal year, adjusted for all asset related transactions during the period, employing an average cost methodology.

Amortization - The decrease in value of a premium bond until maturity.

Asset - Anything owned that has commercial exchange value. Assets may consist of specific property or of claims against others, in contrast to obligations due to others (liabilities).

Bond Rating - A measurement of a bond's quality based upon the issuer's financial condition. Ratings are assigned by independent rating services, such as Moody's, or S&P, and reflect their opinion of the issuer's ability to meet the scheduled interest and principal repayments for the bond.

Cash - Cash activity that includes both income and principal cash categories.

Change in Unrealized Gain/Loss - Also reported as Gain/Loss in Period in the Asset Detail section. This figure shows the market appreciation (depreciation) for the current period.

Cost Basis (Book Value) - The original price of an asset, normally the purchase price or appraised value at the time of acquisition. Book Value method maintains an average cost for each asset.

Cost Basis (Tax Basis) - The original price of an asset, normally the purchase price or appraised value at the time of acquisition. Tax Basis uses client determined methods such as Last-In-First-Out (LIFO), First-In-First-Out (FIFO), Average, Minimum Gain, and Maximum Gain.

Ending Accrual - (Also reported as Accrued Income) Income earned but not yet received, or expenses incurred but not yet paid, as of the end of the reporting period.

Estimated Annual Income - The amount of income a particular asset is anticipated to earn over the next year. The shares multiplied by annual income rate.

Estimated Current Yield - The annual rate of return on an investment expressed as a percentage. For stocks, yield is calculated by taking the annual dividend payments divided by the stock's current share price. For bonds, yield is calculated by the coupon rate divided by the bond's market price.

Ex-Dividend Date - (Also reported as Ex-Date) For stock trades, the person who owns the security on the ex-dividend date will earn the dividend, regardless of who currently owns the stock.

Income Cash - A category of cash comprised of ordinary earnings derived from investments, usually dividends and interest.

Market Value - The price per unit multiplied by the number of units.

Maturity Date - The date on which an obligation or note matures.

Payable Date - The date on which a dividend, mutual fund distribution, or interest on a bond will be made.

Principal Cash - A category of cash comprised of cash, deposits, cash withdrawals and the cash flows generated from purchases or sales of investments.

Realized Gain/Loss Calculation - The Proceeds less the Cost Basis of a transaction.

Settlement Date - The date on which a trade settles and cash or securities are credited or debited to the account.

Trade Date - The date a trade is legally entered into.

Unrealized Gain/Loss - The difference between the Market Value and Cost Basis at the end of the current period.

Yield on/at Market - The annual rate of return on an investment expressed as a percentage. For stocks, yield is calculated by the annual dividend payments divided by the stock's current share price. For bonds, yield is calculated by the coupon rate divided by the bond's market price.

The terms defined in this glossary are only for use when reviewing your account statement. Please contact your Relationship Manager with any questions.

MONTHLY ACCOUNT STATEMENT

Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Portfolio Characteristics

Average Modified Duration	2.60
Average Coupon	3.11%
Average Purchase YTM	3.42%
Average Market YTM	4.36%
Average Quality	AA
Average Final Maturity	2.97
Average Life	2.66

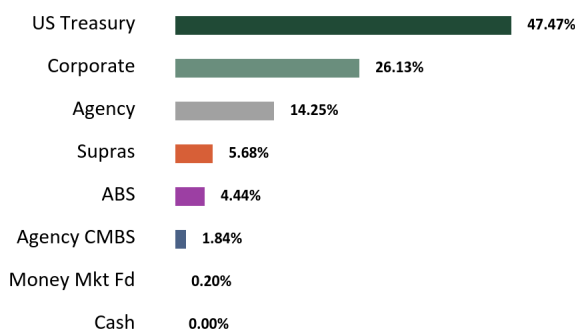
Account Summary

	Beg. Values as of 10/01/2024	End Values as of 10/31/2024
Market Value	15,845,772.29	15,682,169.84
Accrued Interest	102,866.59	99,111.54
Total Market Value	15,948,638.87	15,781,281.38
Income Earned	55,241.76	45,064.88
Cont/WD	0.00	0.00
Par	15,942,357.33	15,991,470.24
Book Value	15,806,223.58	15,851,854.91
Cost Value	15,747,954.80	15,777,866.78

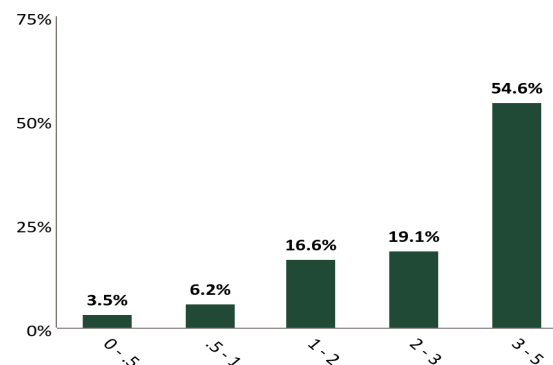
Top Issuers

United States	47.47%
Federal Home Loan Banks	7.20%
FNMA	4.95%
FHLMC	3.94%
International Bank for Recon and Dev	3.86%
Honeywell International Inc.	2.28%
Bank of America Corporation	1.50%
JPMorgan Chase & Co.	1.48%

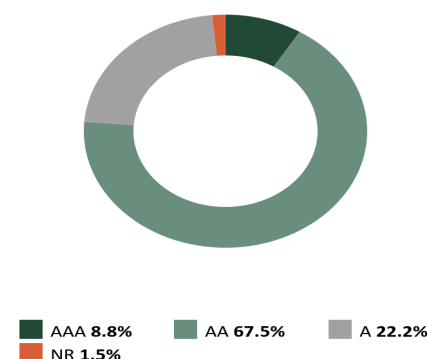
Sector Allocation



Maturity Distribution



Credit Quality



*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (04/01/06)
Small Cities Org Risk Effort	(1.05%)	0.83%	3.40%	6.64%	4.79%	1.01%	1.35%	1.62%	2.56%
Benchmark Return*	(1.07%)	0.79%	3.10%	6.18%	4.29%	0.56%	1.00%	1.33%	2.29%
Secondary Benchmark Return*	(1.05%)	0.84%	3.25%	6.44%	4.49%	0.64%	1.09%	1.44%	2.37%

*Periods over 1 year are annualized.

Benchmark: ICE BofA 1-5 Year Unsubordinated US Treasury & Agency Index Secondary Benchmark: ICE BofA 1-5 Year AAA-A Corp/Govt

The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 11/04/2024 04:47:39 PM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

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STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	1.8	Compliant	
Max % Issuer (MV; Agencies & Agency CMOs)	30.0	7.2	Compliant	
Max Maturity (Years)	5.0	3.6	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV; Non Agency ABS & MBS)	20.0	4.4	Compliant	
Max % Issuer (MV)	5.0	1.1	Compliant	
Max Maturity (Years)	5	3	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	26.1	Compliant	
Max % Issuer (MV)	5.0	2.3	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				

STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
Max % (MV)	100.0	14.2	Compliant	
Max % Issuer (MV; Agencies & Agency CMOs)	30.0	7.2	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	5	3	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.2	Compliant	
Max % Issuer (MV)	20.0	0.2	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
REPURCHASE AGREEMENTS				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	5.7	Compliant	
Max % Issuer (MV)	10.0	3.9	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	47.5	Compliant	
Max Maturity (Years)	5	4	Compliant	

RECONCILIATION SUMMARY



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	(275,000.00)

Principal Paydowns

Month to Date	(36,177.05)
Fiscal Year to Date	(146,948.28)

Purchases

Month to Date	452,770.07
Fiscal Year to Date	2,145,481.62

Sales

Month to Date	(371,520.65)
Fiscal Year to Date	(1,546,755.86)

Interest Received

Month to Date	45,194.17
Fiscal Year to Date	178,457.35

Purchased / Sold Interest

Month to Date	(121.80)
Fiscal Year to Date	(1,679.87)

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	15,806,223.58	15,686,236.97
Maturities/Calls	0.00	(275,000.00)
Principal Paydowns	(36,177.05)	(146,948.28)
Purchases	452,770.07	2,145,481.62
Sales	(371,520.65)	(1,546,755.86)
Change in Cash, Payables, Receivables	(221.06)	(10,101.83)
Amortization/Accretion	3,747.56	13,364.02
Realized Gain (Loss)	(2,967.53)	(14,421.74)
Ending Book Value	15,851,854.91	15,851,854.91

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	15,845,772.29	15,319,712.65
Maturities/Calls	0.00	(275,000.00)
Principal Paydowns	(36,177.05)	(146,948.28)
Purchases	452,770.07	2,145,481.62
Sales	(371,520.65)	(1,546,755.86)
Change in Cash, Payables, Receivables	(221.06)	(10,101.83)
Amortization/Accretion	3,747.56	13,364.02
Change in Net Unrealized Gain (Loss)	(209,233.78)	196,839.25
Realized Gain (Loss)	(2,967.53)	(14,421.74)
Ending Market Value	15,682,169.84	15,682,169.84

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
ABS									
05593AAC3	BMWLT 2023-1 A3 5.16 11/25/2025	9,784.14	02/07/2023 5.43%	9,783.91 9,784.05	100.06 4.93%	9,789.83 8.41	0.06% 5.78	Aaa/AAA NA	1.07 0.20
44934KAC8	HART 2021-B A3 0.38 01/15/2026	1,725.36	07/20/2021 0.60%	1,724.98 1,725.28	99.81 5.38%	1,722.06 0.29	0.01% (3.22)	NA/AAA AAA	1.21 0.04
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	9,305.19	11/16/2021 0.89%	9,303.23 9,304.68	98.88 4.93%	9,200.81 2.27	0.06% (103.87)	Aaa/NA AAA	1.22 0.28
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	9,490.80	07/13/2021 0.52%	9,489.95 9,490.65	99.06 4.21%	9,401.81 2.19	0.06% (88.84)	Aaa/NA AAA	1.37 0.25
44935FAD6	HART 2021-C A3 0.74 05/15/2026	5,745.33	11/09/2021 0.75%	5,744.05 5,744.96	99.24 4.69%	5,701.56 1.89	0.04% (43.39)	NA/AAA AAA	1.54 0.19
43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	26,690.24	02/15/2022 1.89%	26,686.22 26,688.89	98.85 4.91%	26,383.21 22.30	0.17% (305.68)	Aaa/AAA NA	1.54 0.38
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	16,823.59	05/10/2022 3.63%	16,822.72 16,823.30	99.41 4.67%	16,724.42 9.00	0.11% (98.87)	Aaa/AAA NA	1.82 0.41
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	19,296.27	03/10/2022 2.34%	19,292.01 19,294.61	98.89 4.61%	19,081.75 19.90	0.12% (212.86)	Aaa/NA AAA	1.87 0.49
89238FAD5	TAOT 2022-B A3 2.93 09/15/2026	22,418.15	04/07/2022 3.09%	22,417.63 22,417.98	99.20 4.75%	22,238.79 29.19	0.14% (179.19)	Aaa/AAA NA	1.87 0.44
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	8,560.78	10/13/2021 0.68%	8,560.57 8,560.73	98.67 4.99%	8,447.30 2.43	0.05% (113.44)	Aaa/AAA NA	1.88 0.31
448977AD0	HART 2022-A A3 2.22 10/15/2026	14,826.26	03/09/2022 2.23%	14,825.69 14,826.07	98.98 4.83%	14,675.12 14.63	0.09% (150.95)	NA/AAA AAA	1.96 0.39
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	8,868.35	01/11/2022 1.24%	8,867.58 8,868.12	98.79 4.72%	8,761.48 4.66	0.06% (106.64)	NA/AAA AAA	2.04 0.35
362585AC5	GMCAR 2022-2 A3 3.1 02/16/2027	22,165.48	04/05/2022 3.16%	22,160.84 22,163.75	99.15 4.81%	21,977.06 28.63	0.14% (186.69)	Aaa/AAA NA	2.30 0.50
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	35,368.36	07/12/2022 3.77%	35,364.99 35,366.88	99.37 4.68%	35,144.69 58.79	0.22% (222.19)	Aaa/NA AAA	2.30 0.69
43815JAC7	HAROT 2023-1 A3 5.04 04/21/2027	40,000.00	02/16/2023 5.09%	39,992.57 39,995.59	100.29 4.72%	40,116.96 56.00	0.26% 121.37	Aaa/NA AAA	2.47 0.79
58768PAC8	MBART 2022-1 A3 5.21 08/16/2027	96,311.02	11/15/2022 5.27%	96,291.97 96,300.15	100.31 4.80%	96,607.45 223.01	0.62% 307.30	Aaa/AAA NA	2.79 0.67
58770AAC7	MBART 2023-1 A3 4.51 11/15/2027	27,826.30	01/18/2023 4.56%	27,822.96 27,824.19	99.86 4.74%	27,786.68 55.78	0.18% (37.50)	NA/AAA AAA	3.04 0.74

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
47800CAC0	JDOT 2023 A3 5.01 11/15/2027	75,000.00	02/22/2023 3.39%	74,986.34 74,991.19	100.33 4.79%	75,247.00 167.00	0.48% 255.81	Aaa/NA AAA	3.04 1.18
05592XAD2	BMWOT 2023-A A3 5.47 02/25/2028	30,000.00	07/11/2023 5.47%	29,994.68 29,996.17	100.99 4.63%	30,296.81 27.35	0.19% 300.64	NA/AAA AAA	3.32 1.09
477920AC6	JDOT 2023-B A3 5.18 03/15/2028	50,000.00	06/21/2023 5.51%	49,991.66 49,994.04	100.65 4.77%	50,323.63 115.11	0.32% 329.58	Aaa/NA AAA	3.37 1.39
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	165,000.00	09/07/2023 5.17%	164,954.26 164,964.60	101.19 4.54%	166,962.53 378.40	1.06% 1,997.93	NR/AAA AAA	3.88 1.75
Total ABS		695,205.63	4.23%	695,078.79 695,125.87	100.21 4.71%	696,590.94 1,227.24	4.44% 1,465.07	Aaa/AAA AAA	2.85 0.99

AGENCY									
3130AJHU6	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	150,000.00	06/04/2020 0.53%	149,800.80 149,981.58	98.22 4.51%	147,332.70 35.42	0.94% (2,648.88)	Aaa/AA+ AA+	0.45 0.44
3135G03U5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025	105,000.00	04/22/2020 0.67%	104,783.70 104,979.60	98.21 4.47%	103,121.55 16.41	0.66% (1,858.05)	Aaa/AA+ AA+	0.47 0.47
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	260,000.00	06/17/2020 0.54%	259,461.80 259,932.72	97.60 4.41%	253,764.66 483.89	1.62% (6,168.07)	Aaa/AA+ AA+	0.63 0.61
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	140,000.00	07/21/2020 0.48%	139,302.80 139,899.86	97.20 4.36%	136,077.38 145.83	0.87% (3,822.48)	Aaa/AA+ AA+	0.72 0.71
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	220,000.00	08/25/2020 0.47%	218,970.40 219,832.35	96.82 4.38%	213,006.41 151.25	1.36% (6,825.94)	Aaa/AA+ AA+	0.82 0.80
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	200,000.00	09/23/2020 0.44%	199,398.00 199,892.41	96.56 4.34%	193,110.85 79.17	1.23% (6,781.55)	Aaa/AA+ AA+	0.90 0.87
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	215,000.00	11/09/2020 0.57%	214,230.30 214,843.19	96.26 4.30%	206,966.33 519.58	1.32% (7,876.86)	Aaa/AA+ AA+	1.02 0.99
3130ATUC9	FEDERAL HOME LOAN BANKS 4.5 12/12/2025	300,000.00	02/08/2023 4.21%	302,262.00 300,885.60	100.24 4.27%	300,731.10 5,212.50	1.92% (154.50)	Aaa/AA+ AA+	1.11 1.06
3130ATS57	FEDERAL HOME LOAN BANKS 4.5 03/10/2028	275,000.00	03/20/2023 3.84%	283,109.75 280,470.51	101.03 4.17%	277,832.02 1,753.13	1.77% (2,638.49)	Aaa/AA+ AA+	3.36 3.07
3130AWMN7	FEDERAL HOME LOAN BANKS 4.375 06/09/2028	200,000.00	07/26/2023 4.27%	200,900.00 200,665.77	100.58 4.20%	201,161.62 3,451.39	1.28% 495.85	Aaa/AA+ AA+	3.61 3.25
3130AWTR1	FEDERAL HOME LOAN BANKS 4.375 09/08/2028	200,000.00	10/23/2023 4.98%	194,780.00 195,876.17	100.70 4.17%	201,407.10 1,288.19	1.28% 5,530.93	Aaa/AA+ AA+	3.86 3.49

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
Total Agency		2,265,000.00	2.17%	2,266,999.55 2,267,259.76	98.69 4.31%	2,234,511.71 13,136.75	14.25% (32,748.05)	Aaa/AA+ AA+	1.66 1.54
AGENCY CMBS									
3137FG6X8	FHMS K-077 A2 3.85 05/25/2028	295,000.00	05/24/2023 4.24%	289,583.98 291,153.36	97.78 4.50%	288,437.31 946.46	1.84% (2,716.05)	Aaa/AA+ AAA	3.57 3.19
Total Agency CMBS		295,000.00	4.24%	289,583.98 291,153.36	97.78 4.50%	288,437.31 946.46	1.84% (2,716.05)	Aaa/AA+ AAA	3.57 3.19
CASH									
CCYUSD	Receivable	419.73	-- 0.00%	419.73 419.73	1.00 0.00%	419.73 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		419.73	0.00%	419.73 419.73	1.00 0.00%	419.73 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
CORPORATE									
30231GBH4	EXXON MOBIL CORP 2.992 03/19/2025	140,000.00	01/20/2021 0.74%	152,733.00 140,940.65	99.34 4.73%	139,072.75 488.69	0.89% (1,867.90)	Aa2/AA- NA	0.38 0.38
857477BR3	STATE STREET CORP 1.746 02/06/2026	40,000.00	02/02/2022 1.75%	40,000.00 40,000.00	99.05 5.29%	39,619.67 164.90	0.25% (380.33)	A1/A AA-	1.27 0.26
46647PBK1	JPMORGAN CHASE & CO 2.083 04/22/2026	50,000.00	09/16/2021 1.18%	51,594.50 50,209.35	98.60 6.18%	49,302.46 26.04	0.31% (906.90)	A1/A- AA-	1.47 0.46
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	175,000.00	-- 1.41%	173,020.70 174,308.30	95.09 4.49%	166,412.98 927.99	1.06% (7,895.31)	A2/A+ A	1.54 1.49
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	130,000.00	06/15/2021 1.13%	129,942.80 129,981.39	94.88 4.42%	123,337.60 540.31	0.79% (6,643.79)	A1/A+ A+	1.63 1.58
06051GJD2	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00	-- 2.81%	77,319.60 79,307.77	97.67 5.65%	78,133.02 386.91	0.50% (1,174.75)	A1/A- AA-	1.63 0.61
931142ERO	WALMART INC 1.05 09/17/2026	30,000.00	09/08/2021 1.09%	29,943.30 29,978.73	94.27 4.26%	28,280.80 38.50	0.18% (1,697.93)	Aa2/AA AA	1.88 1.82
438516BL9	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026	180,000.00	12/15/2022 4.35%	168,229.80 173,919.15	96.48 4.35%	173,670.74 2,250.00	1.11% (248.40)	A2/A A	2.00 1.92
87612EBM7	TARGET CORP 1.95 01/15/2027	70,000.00	01/19/2022 1.99%	69,881.00 69,947.28	95.01 4.35%	66,506.24 401.92	0.42% (3,441.04)	A2/A A	2.21 2.11
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	150,000.00	-- 2.78%	147,699.00 148,918.27	95.22 4.63%	142,823.45 592.08	0.91% (6,094.82)	A2/A- A	2.34 2.23

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	115,000.00	03/07/2022 2.30%	114,978.15 114,989.66	95.73 4.21%	110,089.16 337.97	0.70% (4,900.50)	Aa2/AA A+	2.37 2.27
09247XAN1	BLACKROCK FINANCE INC 3.2 03/15/2027	190,000.00	01/19/2023 4.08%	183,705.30 186,403.03	97.43 4.35%	185,115.58 776.89	1.18% (1,287.45)	Aa3/AA- NA	2.37 2.24
023135CF1	AMAZON.COM INC 3.3 04/13/2027	110,000.00	-- 3.63%	108,548.65 109,187.20	97.67 4.31%	107,432.38 181.50	0.69% (1,754.82)	A1/AA AA-	2.45 2.32
74340XBNO	PROLOGIS LP 2.125 04/15/2027	160,000.00	11/09/2022 5.15%	141,006.40 149,461.09	94.47 4.53%	151,147.72 151.11	0.96% 1,686.64	A3/A WR	2.45 2.35
61772BAB9	MORGAN STANLEY 1.593 05/04/2027	150,000.00	-- 4.71%	133,989.30 143,552.71	95.34 5.18%	143,003.91 1,174.84	0.91% (548.81)	A1/A- A+	2.51 1.45
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	95,000.00	08/22/2022 3.81%	94,090.85 94,491.80	98.18 4.30%	93,267.23 750.50	0.59% (1,224.57)	A2/A A+	2.78 2.59
756109BG8	REALTY INCOME CORP 3.95 08/15/2027	200,000.00	01/05/2023 4.88%	192,410.00 195,402.60	98.50 4.52%	197,007.90 1,667.78	1.26% 1,605.30	A3/A- NA	2.79 2.59
931142EX7	WALMART INC 3.95 09/09/2027	50,000.00	-- 3.98%	49,921.10 49,955.10	99.18 4.26%	49,590.57 285.28	0.32% (364.53)	Aa2/AA AA	2.86 2.66
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	100,000.00	04/24/2023 5.17%	95,493.00 97,325.52	97.97 5.28%	97,967.96 1,072.84	0.62% 642.45	A1/A- AA-	3.22 2.08
438516CJ3	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028	180,000.00	02/13/2023 4.44%	184,037.40 182,631.62	101.89 4.32%	183,410.59 1,881.00	1.17% 778.97	A2/A A	3.29 2.91
57636QAW4	MASTERCARD INC 4.875 03/09/2028	95,000.00	03/06/2023 4.90%	94,907.85 94,938.26	101.45 4.40%	96,381.04 668.96	0.61% 1,442.78	Aa3/A+ NA	3.36 2.98
74456QBU9	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028	200,000.00	09/06/2023 5.10%	188,558.00 191,389.84	97.08 4.61%	194,154.04 3,700.00	1.24% 2,764.20	A1/A WR	3.50 3.24
02665WEM9	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028	150,000.00	08/17/2023 5.33%	148,678.50 149,003.31	101.45 4.69%	152,176.77 2,434.38	0.97% 3,173.46	A3/A- A	3.68 3.28
46647PDG8	JPMORGAN CHASE & CO 4.851 07/25/2028	110,000.00	08/04/2023 5.27%	108,359.90 108,871.09	100.14 5.30%	110,152.84 1,422.96	0.70% 1,281.76	A1/A- AA-	3.73 2.50
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	190,000.00	05/28/2024 5.00%	186,112.60 186,470.80	99.83 4.54%	189,684.83 2,493.75	1.21% 3,214.03	A1/A A+	4.21 3.75
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	195,000.00	01/24/2024 4.64%	194,682.15 194,729.99	100.29 4.52%	195,562.63 2,267.42	1.25% 832.63	A1/A+ NA	4.25 3.78
89115A2Y7	TORONTO-DOMINION BANK 4.994 04/05/2029	190,000.00	05/15/2024 5.00%	189,976.50 189,978.71	100.57 4.85%	191,077.77 685.29	1.22% 1,099.05	A2/A- AA-	4.43 3.92
61747YFD2	MORGAN STANLEY 5.164 04/20/2029	50,000.00	08/26/2024 4.53%	51,043.50 50,991.80	100.85 5.21%	50,425.91 78.89	0.32% (565.89)	A1/A- A+	4.47 3.14

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
06406RBD8	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029	200,000.00	09/10/2024 3.95%	199,138.00 199,164.04	97.08 4.58%	194,164.89 106.94	1.24% (4,999.15)	A1/A AA-	4.48 4.06
91159HJM3	US BANCORP 5.775 06/12/2029	190,000.00	06/20/2024 5.26%	193,439.00 193,124.00	102.88 5.28%	195,466.56 4,236.60	1.25% 2,342.56	A3/A A	4.61 3.17
437076DC3	HOME DEPOT INC 4.75 06/25/2029	70,000.00	06/17/2024 4.90%	69,548.50 69,580.40	100.72 4.57%	70,506.09 1,163.75	0.45% 925.69	A2/A A	4.65 4.00
06051GHM4	BANK OF AMERICA CORP 4.271 07/23/2029	60,000.00	08/22/2024 4.61%	59,274.60 59,310.11	97.85 5.15%	58,710.26 697.60	0.37% (599.85)	A1/A- AA-	4.73 3.36
46647PAV8	JPMORGAN CHASE & CO 4.203 07/23/2029	75,000.00	08/26/2024 4.49%	74,241.75 74,276.84	97.77 5.11%	73,328.57 858.11	0.47% (948.28)	A1/A- AA-	4.73 3.37
Total Corporate		4,170,000.00	4.02%	4,096,504.70 4,122,740.41	98.31 4.68%	4,096,984.91 34,911.70	26.13% (25,755.49)	A2/A A+	3.08 2.61

MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	30,844.88	-- 4.44%	30,844.88 30,844.88	1.00 4.45%	30,844.88 0.00	0.20% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		30,844.88	4.44%	30,844.88 30,844.88	1.00 4.45%	30,844.88 0.00	0.20% 0.00	Aaa/ AAAm AAA	0.00 0.00

SUPRANATIONAL									
459058JB0	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	130,000.00	04/15/2020 0.70%	129,496.90 129,952.61	98.17 4.57%	127,616.28 20.35	0.81% (2,336.33)	Aaa/AAA NA	0.47 0.46
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	180,000.00	10/21/2020 0.52%	179,796.60 179,959.79	96.21 4.45%	173,172.26 7.50	1.10% (6,787.53)	Aaa/AAA NA	0.99 0.97
459058KT9	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028	160,000.00	11/28/2023 4.55%	153,088.00 154,469.58	97.70 4.18%	156,317.72 1,695.56	1.00% 1,848.14	Aaa/AAA NA	3.70 3.39
45950KDD9	INTERNATIONAL FINANCE CORP 4.5 07/13/2028	85,000.00	07/06/2023 4.53%	84,905.65 84,930.28	101.12 4.17%	85,950.11 1,147.50	0.55% 1,019.83	Aaa/AAA NA	3.70 3.34

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
4581X0EN4	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029	200,000.00	02/15/2024 4.31%	198,356.00 198,586.09	99.68 4.21%	199,361.77 1,741.67	1.27% 775.68	Aaa/AAA NA	4.29 3.86
459058LN1	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029	150,000.00	10/28/2024 4.14%	148,257.00 148,259.88	98.62 4.19%	147,926.65 242.19	0.94% (333.23)	NA/AAA NA	4.96 4.45
Total				893,900.15	98.40	890,344.80	5.68%	Aaa/AAA	3.05
Supranational		905,000.00	3.09%	896,158.23	4.29%	4,854.75	(5,813.44)	NA	2.78
US TREASURY									
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	300,000.00	12/29/2020 0.37%	300,093.75 300,020.57	95.86 4.34%	287,587.50 473.36	1.83% (12,433.07)	Aaa/AA+ AA+	1.08 1.05
91282CBT7	UNITED STATES TREASURY 0.75 03/31/2026	300,000.00	03/30/2021 0.91%	297,597.66 299,322.45	95.25 4.25%	285,761.72 197.80	1.82% (13,560.73)	Aaa/AA+ AA+	1.41 1.38
91282CBW0	UNITED STATES TREASURY 0.75 04/30/2026	150,000.00	04/29/2021 0.88%	149,009.77 149,704.45	95.00 4.23%	142,500.00 3.11	0.91% (7,204.45)	Aaa/AA+ AA+	1.50 1.46
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	125,000.00	08/10/2021 0.82%	123,813.48 124,583.57	94.04 4.20%	117,553.71 197.44	0.75% (7,029.86)	Aaa/AA+ AA+	1.75 1.70
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	350,000.00	-- 0.97%	346,279.30 348,595.55	94.00 4.19%	329,000.00 449.59	2.10% (19,595.55)	Aaa/AA+ AA+	1.83 1.78
91282CDG3	UNITED STATES TREASURY 1.125 10/31/2026	325,000.00	-- 1.26%	322,884.77 324,138.48	94.23 4.17%	306,236.33 10.10	1.95% (17,902.16)	Aaa/AA+ AA+	2.00 1.94
912828V98	UNITED STATES TREASURY 2.25 02/15/2027	200,000.00	02/06/2023 3.92%	187,695.31 192,997.47	95.88 4.15%	191,765.62 953.80	1.22% (1,231.84)	Aaa/AA+ AA+	2.29 2.19
91282CEF4	UNITED STATES TREASURY 2.5 03/31/2027	200,000.00	09/27/2022 4.25%	185,734.38 192,368.54	96.32 4.12%	192,648.44 439.56	1.23% 279.89	Aaa/AA+ AA+	2.41 2.30
91282CEN7	UNITED STATES TREASURY 2.75 04/30/2027	340,000.00	-- 3.26%	332,193.75 336,014.75	96.75 4.13%	328,950.00 25.83	2.10% (7,064.75)	Aaa/AA+ AA+	2.50 2.38
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	175,000.00	08/03/2022 2.94%	177,460.94 176,334.21	97.81 4.13%	171,165.04 1,916.44	1.09% (5,169.17)	Aaa/AA+ AA+	2.66 2.49
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	120,000.00	09/08/2022 3.36%	118,692.19 119,256.48	97.34 4.13%	116,803.13 642.27	0.74% (2,453.36)	Aaa/AA+ AA+	2.83 2.66
91282CFM8	UNITED STATES TREASURY 4.125 09/30/2027	150,000.00	10/28/2022 4.19%	149,531.25 149,722.41	100.02 4.12%	150,023.44 543.96	0.96% 301.03	Aaa/AA+ AA+	2.91 2.71
91282CFU0	UNITED STATES TREASURY 4.125 10/31/2027	220,000.00	12/15/2022 3.68%	224,357.03 222,677.86	99.99 4.13%	219,982.81 25.07	1.40% (2,695.05)	Aaa/AA+ AA+	3.00 2.79

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	200,000.00	01/05/2023 3.98%	184,875.00 190,544.74	94.64 4.14%	189,289.06 2,078.80	1.21% (1,255.68)	Aaa/AA+ AA+	3.04 2.86
91282CGC9	UNITED STATES TREASURY 3.875 12/31/2027	180,000.00	01/19/2023 3.48%	183,171.09 182,028.02	99.23 4.13%	178,621.88 2,350.27	1.14% (3,406.15)	Aaa/AA+ AA+	3.17 2.91
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	220,000.00	02/27/2023 4.21%	213,125.00 215,465.10	98.07 4.14%	215,763.28 1,945.92	1.38% 298.18	Aaa/AA+ AA+	3.25 3.01
9128283W8	UNITED STATES TREASURY 2.75 02/15/2028	230,000.00	03/08/2023 4.37%	213,639.45 219,108.08	95.71 4.16%	220,144.14 1,340.63	1.40% 1,036.06	Aaa/AA+ AA+	3.29 3.08
91282CGT2	UNITED STATES TREASURY 3.625 03/31/2028	200,000.00	06/28/2023 4.05%	196,343.75 197,377.27	98.37 4.14%	196,734.38 637.36	1.25% (642.89)	Aaa/AA+ AA+	3.42 3.16
91282CHA2	UNITED STATES TREASURY 3.5 04/30/2028	220,000.00	05/15/2023 3.47%	220,275.00 220,193.76	97.90 4.15%	215,385.16 21.27	1.37% (4,808.60)	Aaa/AA+ AA+	3.50 3.25
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	180,000.00	06/15/2023 3.95%	177,370.31 178,102.15	98.26 4.15%	176,864.06 2,745.49	1.13% (1,238.09)	Aaa/AA+ AA+	3.58 3.27
91282CHQ7	UNITED STATES TREASURY 4.125 07/31/2028	220,000.00	09/25/2023 4.62%	215,342.19 216,400.07	99.87 4.16%	219,707.81 2,293.41	1.40% 3,307.75	Aaa/AA+ AA+	3.75 3.40
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	150,000.00	09/28/2023 4.66%	148,160.16 148,568.44	100.73 4.17%	151,095.70 1,123.96	0.96% 2,527.26	Aaa/AA+ AA+	3.84 3.47
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	250,000.00	09/21/2023 4.66%	211,376.95 220,064.46	89.34 4.17%	223,339.85 481.70	1.42% 3,275.38	Aaa/AA+ AA+	3.84 3.67
91282CJF9	UNITED STATES TREASURY 4.875 10/31/2028	200,000.00	02/26/2024 4.34%	204,445.31 203,799.85	102.59 4.17%	205,171.88 26.93	1.31% 1,372.02	Aaa/AA+ AA+	4.00 3.61
91282CJN2	UNITED STATES TREASURY 4.375 11/30/2028	275,000.00	12/21/2023 3.82%	281,756.84 280,577.67	100.77 4.17%	277,116.21 5,062.33	1.77% (3,461.46)	Aaa/AA+ AA+	4.08 3.64
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	200,000.00	01/17/2024 4.02%	197,554.69 197,943.99	98.41 4.17%	196,812.50 2,527.17	1.26% (1,131.49)	Aaa/AA+ AA+	4.17 3.76
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	180,000.00	02/08/2024 4.10%	179,184.38 179,303.72	99.35 4.17%	178,832.81 1,819.57	1.14% (470.91)	Aaa/AA+ AA+	4.25 3.83
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	200,000.00	02/28/2024 4.29%	199,609.38 199,662.01	100.36 4.16%	200,710.94 1,455.80	1.28% 1,048.93	Aaa/AA+ AA+	4.33 3.89
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	220,000.00	04/10/2024 4.60%	215,359.38 215,880.97	99.84 4.17%	219,639.06 797.80	1.40% 3,758.09	Aaa/AA+ AA+	4.41 3.98
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	225,000.00	-- 4.65%	224,735.35 224,763.42	101.89 4.16%	229,262.69 28.75	1.46% 4,499.27	Aaa/AA+ AA+	4.50 4.03
91282CKT7	UNITED STATES TREASURY 4.5 05/31/2029	200,000.00	06/26/2024 4.33%	201,468.75 201,365.06	101.44 4.15%	202,875.00 3,786.89	1.29% 1,509.94	Aaa/AA+ AA+	4.58 4.03

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	250,000.00	-- 4.01%	252,595.70 252,473.85	100.35 4.17%	250,869.14 3,580.16	1.60% (1,604.71)	Aaa/AA+ AA+	4.66 4.13
91282CLC3	UNITED STATES TREASURY 4.0 07/31/2029	200,000.00	08/21/2024 3.66%	203,023.44 202,904.45	99.33 4.16%	198,656.25 2,021.74	1.27% (4,248.20)	Aaa/AA+ AA+	4.75 4.24
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	250,000.00	09/27/2024 3.55%	245,244.14 245,328.88	95.46 4.17%	238,652.35 1,338.05	1.52% (6,676.53)	Aaa/AA+ AA+	4.83 4.39
91282CLN9	UNITED STATES TREASURY 3.5 09/30/2029	225,000.00	10/21/2024 3.95%	220,535.16 220,559.91	97.12 4.15%	218,513.67 692.31	1.39% (2,046.24)	Aaa/AA+ AA+	4.91 4.44
Total US Treasury		7,630,000.00	3.39%	7,504,535.00 7,548,152.67	97.65 4.17%	7,444,035.55 44,034.64	47.47% (104,117.12)	Aaa/AA+ AA+	3.29 3.03
Total Portfolio		15,991,470.24	3.42%	15,777,866.78 15,851,854.91	97.93 4.36%	15,682,169.84 99,111.54	100.00% (169,685.07)	Aa2/AA- AA	2.97 2.60
Total Market Value + Accrued						15,781,281.38			

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
ACQUISITIONS										
Purchase	10/02/2024	31846V203	640.79	FIRST AMER:GVT OBLG Y	1.000	4.54%	(640.79)	0.00	(640.79)	0.00
Purchase	10/07/2024	31846V203	4,744.30	FIRST AMER:GVT OBLG Y	1.000	4.47%	(4,744.30)	0.00	(4,744.30)	0.00
Purchase	10/15/2024	31846V203	32,327.16	FIRST AMER:GVT OBLG Y	1.000	4.46%	(32,327.16)	0.00	(32,327.16)	0.00
Purchase	10/15/2024	31846V203	236.22	FIRST AMER:GVT OBLG Y	1.000	4.46%	(236.22)	0.00	(236.22)	0.00
Purchase	10/16/2024	31846V203	4,317.81	FIRST AMER:GVT OBLG Y	1.000	4.46%	(4,317.81)	0.00	(4,317.81)	0.00
Purchase	10/21/2024	31846V203	3,024.50	FIRST AMER:GVT OBLG Y	1.000	4.47%	(3,024.50)	0.00	(3,024.50)	0.00
Purchase	10/22/2024	91282CLN9	225,000.00	UNITED STATES TREASURY 3.5 09/30/2029	98.016	3.95%	(220,535.16)	(475.96)	(221,011.12)	0.00
Purchase	10/22/2024	31846V203	3,861.82	FIRST AMER:GVT OBLG Y	1.000	4.46%	(3,861.82)	0.00	(3,861.82)	0.00
Purchase	10/23/2024	31846V203	0.65	FIRST AMER:GVT OBLG Y	1.000	4.48%	(0.65)	0.00	(0.65)	0.00
Purchase	10/25/2024	31846V203	4,993.40	FIRST AMER:GVT OBLG Y	1.000	4.48%	(4,993.40)	0.00	(4,993.40)	0.00
Purchase	10/28/2024	31846V203	4,300.00	FIRST AMER:GVT OBLG Y	1.000	4.48%	(4,300.00)	0.00	(4,300.00)	0.00
Purchase	10/29/2024	459058LN1	150,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029	98.838	4.14%	(148,257.00)	(209.90)	(148,466.90)	0.00
Purchase	10/31/2024	31846V203	25,531.26	FIRST AMER:GVT OBLG Y	1.000	4.45%	(25,531.26)	0.00	(25,531.26)	0.00
Total Purchase			458,977.91				(452,770.07)	(685.86)	(453,455.93)	0.00
TOTAL ACQUISITIONS			458,977.91				(452,770.07)	(685.86)	(453,455.93)	0.00
OTHER										
Sale	10/22/2024	3130A4CH3	(225,000.00)	FEDERAL HOME LOAN BANKS 2.375 03/14/2025	99.135	1.20%	223,053.75	(564.06)	223,617.81	(2,967.54)
Sale	10/29/2024	31846V203	(148,466.90)	FIRST AMER:GVT OBLG Y	1.000	4.48%	148,466.90	0.00	148,466.90	0.00
Total Sale			(373,466.90)				371,520.65	(564.06)	372,084.71	(2,967.54)
TOTAL OTHER TRANSACTIONS			(373,466.90)				371,520.65	(564.06)	372,084.71	(2,967.54)
OTHER										
Coupon	10/01/2024	3137FG6X8	0.00	FHMS K-077 A2 3.85 05/25/2028		4.21%	946.46	0.00	946.46	0.00

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Coupon	10/05/2024	89115A2Y7	0.00	TORONTO-DOMINION BANK 4.994 04/05/2029		5.00%	4,744.30	0.00	4,744.30	0.00
Coupon	10/13/2024	023135CF1	0.00	AMAZON.COM INC 3.3 04/13/2027		3.63%	1,815.00	0.00	1,815.00	0.00
Coupon	10/14/2024	3130AJHU6	0.00	FEDERAL HOME LOAN BANKS 0.5 04/14/2025		0.53%	375.00	0.00	375.00	0.00
Coupon	10/15/2024	47788UAC6	0.00	JDOT 2021 A3 0.36 09/15/2025		0.00%	0.07	0.00	0.07	0.00
Coupon	10/15/2024	47789QAC4	0.00	JDOT 2021-B A3 0.52 03/16/2026		0.53%	4.60	0.00	4.60	0.00
Coupon	10/15/2024	44934KAC8	0.00	HART 2021-B A3 0.38 01/15/2026		0.65%	1.91	0.00	1.91	0.00
Coupon	10/15/2024	44935FAD6	0.00	HART 2021-C A3 0.74 05/15/2026		0.77%	4.35	0.00	4.35	0.00
Coupon	10/15/2024	43815BAC4	0.00	HAROT 2022-1 A3 1.88 05/15/2026		1.90%	46.79	0.00	46.79	0.00
Coupon	10/15/2024	448977AD0	0.00	HART 2022-A A3 2.22 10/15/2026		2.23%	30.54	0.00	30.54	0.00
Coupon	10/15/2024	47787JAC2	0.00	JDOT 2022 A3 0.36 09/15/2026		2.35%	41.21	0.00	41.21	0.00
Coupon	10/15/2024	89238FAD5	0.00	TAOT 2022-B A3 2.93 09/15/2026		2.95%	60.03	0.00	60.03	0.00
Coupon	10/15/2024	47800AAC4	0.00	JDOT 2022-B A3 3.74 02/16/2027		3.78%	116.58	0.00	116.58	0.00
Coupon	10/15/2024	58770AAC7	0.00	MBART 2023-1 A3 4.51 11/15/2027		4.56%	111.18	0.00	111.18	0.00
Coupon	10/15/2024	47800CAC0	0.00	JDOT 2023 A3 5.01 11/15/2027		5.07%	313.13	0.00	313.13	0.00
Coupon	10/15/2024	74340XBN0	0.00	PROLOGIS LP 2.125 04/15/2027		5.15%	1,700.00	0.00	1,700.00	0.00
Coupon	10/15/2024	161571HT4	0.00	CHAIT 2023-1 A 5.16 09/15/2028		5.23%	709.50	0.00	709.50	0.00
Coupon	10/15/2024	477920AC6	0.00	JDOT 2023-B A3 5.18 03/15/2028		5.25%	215.83	0.00	215.83	0.00

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Coupon	10/15/2024	58768PAC8	0.00	MBART 2022-1 A3 5.21 08/16/2027		5.28%	447.53	0.00	447.53	0.00
Coupon	10/16/2024	362554AC1	0.00	GMCAR 2021-4 A3 0.68 09/16/2026		0.68%	5.54	0.00	5.54	0.00
Coupon	10/16/2024	380146AC4	0.00	GMCAR 2022-1 A3 1.26 11/16/2026		1.27%	10.49	0.00	10.49	0.00
Coupon	10/16/2024	362585AC5	0.00	GMCAR 2022-2 A3 3.1 02/16/2027		3.13%	62.17	0.00	62.17	0.00
Coupon	10/20/2024	61747YFD2	0.00	MORGAN STANLEY 5.164 04/20/2029		4.53%	1,291.00	0.00	1,291.00	0.00
Coupon	10/21/2024	43815GAC3	0.00	HAROT 2021-4 A3 0.88 01/21/2026		0.90%	7.97	0.00	7.97	0.00
Coupon	10/21/2024	43815JAC7	0.00	HAROT 2023-1 A3 5.04 04/21/2027		5.11%	168.00	0.00	168.00	0.00
Coupon	10/22/2024	3135G03U5	0.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025		0.67%	328.13	0.00	328.13	0.00
Coupon	10/22/2024	459058JBO	0.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025		0.70%	406.90	0.00	406.90	0.00
Coupon	10/22/2024	46647PBK1	0.00	JPMORGAN CHASE & CO 2.083 04/22/2026		1.18%	520.75	0.00	520.75	0.00
Coupon	10/25/2024	05602RAD3	0.00	BMWOT 2022-A A3 3.21 08/25/2026		3.24%	50.02	0.00	50.02	0.00
Coupon	10/25/2024	05593AAC3	0.00	BMWLT 2023-1 A3 5.16 11/25/2025		5.22%	50.39	0.00	50.39	0.00
Coupon	10/25/2024	05592XAD2	0.00	BMWOT 2023-A A3 5.47 02/25/2028		5.54%	136.75	0.00	136.75	0.00
Coupon	10/26/2024	06406RBD8	0.00	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029		3.95%	3,850.00	0.00	3,850.00	0.00

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Coupon	10/28/2024	459058JL8	0.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025		0.52%	450.00	0.00	450.00	0.00
Coupon	10/31/2024	91282CBW0	0.00	UNITED STATES TREASURY 0.75 04/30/2026		0.88%	562.50	0.00	562.50	0.00
Coupon	10/31/2024	91282CDG3	0.00	UNITED STATES TREASURY 1.125 10/31/2026		1.26%	1,828.13	0.00	1,828.13	0.00
Coupon	10/31/2024	91282CEN7	0.00	UNITED STATES TREASURY 2.75 04/30/2027		3.26%	4,675.00	0.00	4,675.00	0.00
Coupon	10/31/2024	91282CHA2	0.00	UNITED STATES TREASURY 3.5 04/30/2028		3.47%	3,850.00	0.00	3,850.00	0.00
Coupon	10/31/2024	91282CFU0	0.00	UNITED STATES TREASURY 4.125 10/31/2027		3.68%	4,537.50	0.00	4,537.50	0.00
Coupon	10/31/2024	91282CJF9	0.00	UNITED STATES TREASURY 4.875 10/31/2028		4.34%	4,875.00	0.00	4,875.00	0.00
Coupon	10/31/2024	91282CKP5	0.00	UNITED STATES TREASURY 4.625 04/30/2029		4.65%	5,203.13	0.00	5,203.13	0.00
Total Coupon			0.00				44,553.38	0.00	44,553.38	0.00
Dividend	10/31/2024	31846V203	0.00	FIRST AMER:GVT OBLG Y		4.46%	419.73	0.00	419.73	0.00
Total Dividend			0.00				419.73	0.00	419.73	0.00
Principal Paydown	10/15/2024	47788UAC6	236.22	JDOT 2021 A3 0.36 09/15/2025		0.00%	236.22	--	236.22	(0.00)
Principal Paydown	10/15/2024	47789QAC4	1,114.59	JDOT 2021-B A3 0.52 03/16/2026		0.53%	1,114.59	--	1,114.59	(0.00)
Principal Paydown	10/15/2024	44934KAC8	4,305.85	HART 2021-B A3 0.38 01/15/2026		0.65%	4,305.85	--	4,305.85	(0.00)
Principal Paydown	10/15/2024	44935FAD6	1,309.63	HART 2021-C A3 0.74 05/15/2026		0.77%	1,309.63	--	1,309.63	0.00
Principal Paydown	10/15/2024	43815BAC4	3,174.84	HAROT 2022-1 A3 1.88 05/15/2026		1.90%	3,174.84	--	3,174.84	0.00
Principal Paydown	10/15/2024	448977AD0	1,682.87	HART 2022-A A3 2.22 10/15/2026		2.23%	1,682.87	--	1,682.87	(0.00)

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Principal Paydown	10/15/2024	47787JAC2	2,018.88	JDOT 2022 A3 0.36 09/15/2026		2.35%	2,018.88	--	2,018.88	0.00
Principal Paydown	10/15/2024	89238FAD5	2,167.95	TAOT 2022-B A3 2.93 09/15/2026		2.95%	2,167.95	--	2,167.95	(0.00)
Principal Paydown	10/15/2024	47800AAC4	2,037.65	JDOT 2022-B A3 3.74 02/16/2027		3.78%	2,037.65	--	2,037.65	0.00
Principal Paydown	10/15/2024	58770AAC7	1,755.81	MBART 2023-1 A3 4.51 11/15/2027		4.56%	1,755.81	--	1,755.81	0.00
Principal Paydown	10/15/2024	58768PAC8	6,765.84	MBART 2022-1 A3 5.21 08/16/2027		5.28%	6,765.84	--	6,765.84	0.00
Principal Paydown	10/16/2024	362554AC1	1,220.70	GMCAR 2021-4 A3 0.68 09/16/2026		0.68%	1,220.70	--	1,220.70	0.00
Principal Paydown	10/16/2024	380146AC4	1,118.16	GMCAR 2022-1 A3 1.26 11/16/2026		1.27%	1,118.16	--	1,118.16	0.00
Principal Paydown	10/16/2024	362585AC5	1,900.75	GMCAR 2022-2 A3 3.1 02/16/2027		3.13%	1,900.75	--	1,900.75	(0.00)
Principal Paydown	10/21/2024	43815GAC3	1,557.53	HAROT 2021-4 A3 0.88 01/21/2026		0.90%	1,557.53	--	1,557.53	(0.00)
Principal Paydown	10/25/2024	05602RAD3	1,874.64	BMWOT 2022-A A3 3.21 08/25/2026		3.24%	1,874.64	--	1,874.64	0.00
Principal Paydown	10/25/2024	05593AAC3	1,935.14	BMWLT 2023-1 A3 5.16 11/25/2025		5.22%	1,935.14	--	1,935.14	0.00
Total Principal Paydown			36,177.05				36,177.05	--	36,177.05	0.01
TOTAL OTHER TRANSACTIONS			36,177.05				81,150.16	0.00	81,150.16	0.01

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
CASH & EQUIVALENTS						
31846V203	FIRST AMER:GVT OBLG Y	30,844.88	95,333.87 83,977.91 (148,466.90) 30,844.88	0.00 640.79 0.00 640.79	0.00 0.00 0.00 640.79	640.79
CCYUSD	Receivable	419.73	640.79 0.00 0.00 419.73	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00
Total Cash & Equivalents		31,264.61	95,974.66 83,977.91 (148,466.90) 31,264.61	0.00 640.79 0.00 640.79	0.00 0.00 0.00 640.79	640.79
FIXED INCOME						
023135CF1	AMAZON.COM INC 3.3 04/13/2027	110,000.00	109,158.99 0.00 0.00 109,187.20	1,694.00 1,815.00 181.50 302.50	28.22 0.00 28.22 330.72	330.72
02665WEM9	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028	08/17/2023 08/21/2023 150,000.00	148,980.32 0.00 0.00 149,003.31	1,793.75 0.00 2,434.38 640.63	22.99 0.00 22.99 663.61	663.61
05592XAD2	BMWOT 2023-A A3 5.47 02/25/2028	07/11/2023 07/18/2023 30,000.00	29,996.07 0.00 0.00 29,996.17	27.35 136.75 27.35 136.75	0.10 0.00 0.10 136.85	136.85
05593AAC3	BMWLT 2023-1 A3 5.16 11/25/2025	02/07/2023 02/15/2023 9,784.14	11,719.16 0.00 (1,935.14) 9,784.05	10.08 50.39 8.41 48.73	0.03 0.00 0.03 48.75	48.75
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	05/10/2022 05/18/2022 16,823.59	18,697.88 0.00 (1,874.64) 16,823.30	10.00 50.02 9.00 49.02	0.05 0.00 0.05 49.07	49.07

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	04/24/2023 04/26/2023 100,000.00	97,223.16 0.00 0.00 97,325.52	754.18 0.00 1,072.84 318.67	102.36 0.00 102.36 421.02	421.02
06051GHM4	BANK OF AMERICA CORP 4.271 07/23/2029	08/22/2024 08/23/2024 60,000.00	59,294.38 0.00 0.00 59,310.11	484.05 0.00 697.60 213.55	15.73 0.00 15.73 229.28	229.28
06051GJD2	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00	79,214.47 0.00 0.00 79,307.77	298.97 0.00 386.91 87.93	97.10 (3.80) 93.30 181.23	181.23
06406RBD8	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029	09/10/2024 09/11/2024 200,000.00	199,148.21 0.00 0.00 199,164.04	3,315.28 3,850.00 106.94 641.67	15.83 0.00 15.83 657.50	657.50
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	03/07/2022 03/15/2022 115,000.00	114,989.29 0.00 0.00 114,989.66	117.56 0.00 337.97 220.42	0.37 0.00 0.37 220.79	220.79
09247XAN1	BLACKROCK FINANCE INC 3.2 03/15/2027	01/19/2023 01/23/2023 190,000.00	186,273.97 0.00 0.00 186,403.03	270.22 0.00 776.89 506.67	129.06 0.00 129.06 635.72	635.72
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	08/22/2022 08/24/2022 95,000.00	94,476.26 0.00 0.00 94,491.80	465.50 0.00 750.50 285.00	15.54 0.00 15.54 300.54	300.54
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	09/07/2023 09/15/2023 165,000.00	164,963.82 0.00 0.00 164,964.60	378.40 709.50 378.40 709.50	0.78 0.00 0.78 710.28	710.28
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	05/28/2024 05/29/2024 190,000.00	186,399.62 0.00 0.00 186,470.80	1,781.25 0.00 2,493.75 712.50	71.18 0.00 71.18 783.68	783.68

INCOME EARNED



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Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
30231GBH4	EXXON MOBIL CORP 2.992 03/19/2025	01/20/2021 01/22/2021 140,000.00	141,205.74 0.00 0.00 140,940.65	139.63 0.00 488.69 349.07	0.00 (265.09) (265.09) 83.97	83.97
3130A4CH3	FEDERAL HOME LOAN BANKS 2.375 03/14/2025	03/19/2020 03/20/2020 0.00	226,171.27 0.00 (226,021.29) 0.00	252.34 564.06 0.00 311.72	0.00 (149.98) (149.98) 161.74	161.74
3130AJHU6	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	06/04/2020 06/05/2020 150,000.00	149,978.10 0.00 0.00 149,981.58	347.92 375.00 35.42 62.50	3.48 0.00 3.48 65.98	65.98
3130ATS57	FEDERAL HOME LOAN BANKS 4.5 03/10/2028	03/20/2023 03/21/2023 275,000.00	280,608.95 0.00 0.00 280,470.51	721.88 0.00 1,753.13 1,031.25	0.00 (138.44) (138.44) 892.81	892.81
3130ATUC9	FEDERAL HOME LOAN BANKS 4.5 12/12/2025	02/08/2023 02/09/2023 300,000.00	300,953.22 0.00 0.00 300,885.60	4,087.50 0.00 5,212.50 1,125.00	0.00 (67.62) (67.62) 1,057.38	1,057.38
3130AWMN7	FEDERAL HOME LOAN BANKS 4.375 06/09/2028	07/26/2023 07/27/2023 200,000.00	200,681.45 0.00 0.00 200,665.77	2,722.22 0.00 3,451.39 729.17	0.00 (15.68) (15.68) 713.48	713.48
3130AWTR1	FEDERAL HOME LOAN BANKS 4.375 09/08/2028	10/23/2023 10/24/2023 200,000.00	195,785.31 0.00 0.00 195,876.17	559.03 0.00 1,288.19 729.17	90.86 0.00 90.86 820.03	820.03
3135G03U5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025	04/22/2020 04/24/2020 105,000.00	104,975.93 0.00 0.00 104,979.60	289.84 328.13 16.41 54.69	3.68 0.00 3.68 58.37	58.37
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	06/17/2020 06/19/2020 260,000.00	259,923.58 0.00 0.00 259,932.72	375.56 0.00 483.89 108.33	9.15 0.00 9.15 117.48	117.48

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	08/25/2020 08/27/2020 220,000.00	219,814.85 0.00 0.00 219,832.35	82.50 0.00 151.25 68.75	17.50 0.00 17.50 86.25	86.25
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	11/09/2020 11/12/2020 215,000.00	214,830.08 0.00 0.00 214,843.19	430.00 0.00 519.58 89.58	13.10 0.00 13.10 102.69	102.69
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	07/21/2020 07/23/2020 140,000.00	139,888.01 0.00 0.00 139,899.86	102.08 0.00 145.83 43.75	11.85 0.00 11.85 55.60	55.60
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	09/23/2020 09/25/2020 200,000.00	199,882.18 0.00 0.00 199,892.41	16.67 0.00 79.17 62.50	10.23 0.00 10.23 72.73	72.73
3137FG6X8	FHMS K-077 A2 3.85 05/25/2028	05/24/2023 05/30/2023 295,000.00	291,059.98 0.00 0.00 291,153.36	946.46 946.46 946.46 946.46	93.38 0.00 93.38 1,039.84	1,039.84
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	10/13/2021 10/21/2021 8,560.78	9,781.42 0.00 (1,220.70) 8,560.73	2.77 5.54 2.43 5.19	0.01 0.00 0.01 5.20	5.20
362585AC5	GMCAR 2022-2 A3 3.1 02/16/2027	04/05/2022 04/13/2022 22,165.48	24,064.28 0.00 (1,900.75) 22,163.75	31.09 62.17 28.63 59.71	0.22 0.00 0.22 59.93	59.93
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	01/11/2022 01/19/2022 8,868.35	9,986.24 0.00 (1,118.16) 8,868.12	5.24 10.49 4.66 9.90	0.04 0.00 0.04 9.94	9.94
437076DC3	HOME DEPOT INC 4.75 06/25/2029	06/17/2024 06/25/2024 70,000.00	69,572.73 0.00 0.00 69,580.40	886.67 0.00 1,163.75 277.08	7.67 0.00 7.67 284.75	284.75

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43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	02/15/2022 02/23/2022 26,690.24	29,863.48 0.00 (3,174.84) 26,688.89	24.95 46.79 22.30 44.14	0.24 0.00 0.24 44.38	44.38
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	11/16/2021 11/24/2021 9,305.19	10,862.08 0.00 (1,557.53) 9,304.68	2.66 7.97 2.27 7.59	0.13 0.00 0.13 7.72	7.72
43815JAC7	HAROT 2023-1 A3 5.04 04/21/2027	02/16/2023 02/24/2023 40,000.00	39,995.44 0.00 0.00 39,995.59	56.00 168.00 56.00 168.00	0.15 0.00 0.15 168.15	168.15
438516BL9	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026	12/15/2022 12/19/2022 180,000.00	173,660.92 0.00 0.00 173,919.15	1,875.00 0.00 2,250.00 375.00	258.23 0.00 258.23 633.23	633.23
438516CJ3	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028	02/13/2023 02/15/2023 180,000.00	182,701.35 0.00 0.00 182,631.62	1,138.50 0.00 1,881.00 742.50	0.00 (69.73) (69.73) 672.77	672.77
448977AD0	HART 2022-A A3 2.22 10/15/2026	03/09/2022 03/16/2022 14,826.26	16,508.92 0.00 (1,682.87) 14,826.07	16.29 30.54 14.63 28.88	0.03 0.00 0.03 28.91	28.91
44934KAC8	HART 2021-B A3 0.38 01/15/2026	07/20/2021 07/28/2021 1,725.36	6,030.91 0.00 (4,305.85) 1,725.28	1.02 1.91 0.29 1.18	0.23 0.00 0.23 1.41	1.41
44935FAD6	HART 2021-C A3 0.74 05/15/2026	11/09/2021 11/17/2021 5,745.33	7,054.47 0.00 (1,309.63) 5,744.96	2.32 4.35 1.89 3.92	0.11 0.00 0.11 4.03	4.03
4581X0EN4	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029	02/15/2024 02/20/2024 200,000.00	198,558.12 0.00 0.00 198,586.09	1,054.17 0.00 1,741.67 687.50	27.97 0.00 27.97 715.47	715.47

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459058JB0	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	04/15/2020 04/22/2020 130,000.00	129,944.07 0.00 0.00 129,952.61	359.43 406.90 20.35 67.82	8.54 0.00 8.54 76.36	76.36
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	10/21/2020 10/28/2020 180,000.00	179,956.34 0.00 0.00 179,959.79	382.50 450.00 7.50 75.00	3.45 0.00 3.45 78.45	78.45
459058KT9	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028	11/28/2023 11/30/2023 160,000.00	154,342.49 0.00 0.00 154,469.58	1,228.89 0.00 1,695.56 466.67	127.09 0.00 127.09 593.76	593.76
459058LN1	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029	10/28/2024 10/29/2024 150,000.00	0.00 148,257.00 0.00 148,259.88	0.00 (209.90) 242.19 32.29	2.88 0.00 2.88 35.17	35.17
45950KDD9	INTERNATIONAL FINANCE CORP 4.5 07/13/2028	07/06/2023 07/13/2023 85,000.00	84,928.68 0.00 0.00 84,930.28	828.75 0.00 1,147.50 318.75	1.60 0.00 1.60 320.35	320.35
46647PAV8	JPMORGAN CHASE & CO 4.203 07/23/2029	08/26/2024 08/27/2024 75,000.00	74,260.36 0.00 0.00 74,276.84	595.43 0.00 858.11 262.69	16.48 0.00 16.48 279.17	279.17
46647PBK1	JPMORGAN CHASE & CO 2.083 04/22/2026	09/16/2021 09/20/2021 50,000.00	50,247.09 0.00 0.00 50,209.35	460.00 520.75 26.04 86.79	0.00 (37.73) (37.73) 49.06	49.06
46647PDG8	JPMORGAN CHASE & CO 4.851 07/25/2028	08/04/2023 08/08/2023 110,000.00	108,835.95 0.00 0.00 108,871.09	978.29 0.00 1,422.96 444.68	35.14 0.00 35.14 479.81	479.81
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	03/10/2022 03/16/2022 19,296.27	21,313.23 0.00 (2,018.88) 19,294.61	21.98 41.21 19.90 39.13	0.26 0.00 0.26 39.39	39.39

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47788UAC6	JDOT 2021 A3 0.36 09/15/2025	03/02/2021 03/10/2021 0.00	236.21 0.00 (236.22) 0.00	0.04 0.07 0.00 0.03	0.01 0.00 0.01 0.04	0.04
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	07/13/2021 07/21/2021 9,490.80	10,605.21 0.00 (1,114.59) 9,490.65	2.45 4.60 2.19 4.34	0.03 0.00 0.03 4.37	4.37
477920AC6	JDOT 2023-B A3 5.18 03/15/2028	06/21/2023 06/28/2023 50,000.00	49,993.89 0.00 0.00 49,994.04	115.11 215.83 115.11 215.83	0.15 0.00 0.15 215.98	215.98
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	07/12/2022 07/20/2022 35,368.36	37,404.39 0.00 (2,037.65) 35,366.88	62.18 116.58 58.79 113.19	0.14 0.00 0.14 113.34	113.34
47800CAC0	JDOT 2023 A3 5.01 11/15/2027	02/22/2023 03/02/2023 75,000.00	74,990.94 0.00 0.00 74,991.19	167.00 313.13 167.00 313.13	0.25 0.00 0.25 313.38	313.38
57636QAW4	MASTERCARD INC 4.875 03/09/2028	03/06/2023 03/09/2023 95,000.00	94,936.70 0.00 0.00 94,938.26	283.02 0.00 668.96 385.94	1.56 0.00 1.56 387.50	387.50
58768PAC8	MBART 2022-1 A3 5.21 08/16/2027	11/15/2022 11/22/2022 96,311.02	103,064.87 0.00 (6,765.84) 96,300.15	238.68 447.53 223.01 431.86	1.12 0.00 1.12 432.98	432.98
58770AAC7	MBART 2023-1 A3 4.51 11/15/2027	01/18/2023 01/25/2023 27,826.30	29,579.80 0.00 (1,755.81) 27,824.19	59.30 111.18 55.78 107.66	0.20 0.00 0.20 107.86	107.86
61747YFD2	MORGAN STANLEY 5.164 04/20/2029	08/26/2024 08/27/2024 50,000.00	51,016.08 0.00 0.00 50,991.80	1,154.73 1,291.00 78.89 215.17	0.00 (24.29) (24.29) 190.88	190.88

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61772BAB9	MORGAN STANLEY 1.593 05/04/2027	150,000.00	143,188.66 0.00 0.00 143,552.71	975.71 0.00 1,174.84 199.12	364.05 0.00 364.05 563.18	563.18
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	01/24/2024 01/31/2024 195,000.00	194,724.60 0.00 0.00 194,729.99	1,519.92 0.00 2,267.42 747.50	5.39 0.00 5.39 752.89	752.89
74340XBNO	PROLOGIS LP 2.125 04/15/2027	11/09/2022 11/14/2022 160,000.00	149,096.05 0.00 0.00 149,461.09	1,567.78 1,700.00 151.11 283.33	365.04 0.00 365.04 648.37	648.37
74456QBU9	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028	09/06/2023 09/08/2023 200,000.00	191,180.83 0.00 0.00 191,389.84	3,083.33 0.00 3,700.00 616.67	209.02 0.00 209.02 825.68	825.68
756109BG8	REALTY INCOME CORP 3.95 08/15/2027	01/05/2023 01/09/2023 200,000.00	195,262.47 0.00 0.00 195,402.60	1,009.44 0.00 1,667.78 658.33	140.14 0.00 140.14 798.47	798.47
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	150,000.00	148,878.91 0.00 0.00 148,918.27	285.83 0.00 592.08 306.25	39.36 0.00 39.36 345.61	345.61
857477BR3	STATE STREET CORP 1.746 02/06/2026	02/02/2022 02/07/2022 40,000.00	40,000.00 0.00 0.00 40,000.00	106.70 0.00 164.90 58.20	0.00 0.00 0.00 58.20	58.20
87612EBM7	TARGET CORP 1.95 01/15/2027	01/19/2022 01/24/2022 70,000.00	69,945.25 0.00 0.00 69,947.28	288.17 0.00 401.92 113.75	2.03 0.00 2.03 115.78	115.78
89115A2Y7	TORONTO-DOMINION BANK 4.994 04/05/2029	05/15/2024 05/17/2024 190,000.00	189,978.30 0.00 0.00 189,978.71	4,638.87 4,744.30 685.29 790.72	0.41 0.00 0.41 791.13	791.13

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89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	06/15/2021 06/18/2021 130,000.00	129,980.42 0.00 0.00 129,981.39	418.44 0.00 540.31 121.88	0.97 0.00 0.97 122.85	122.85
89238FAD5	TAOT 2022-B A3 2.93 09/15/2026	04/07/2022 04/13/2022 22,418.15	24,585.91 0.00 (2,167.95) 22,417.98	32.02 60.03 29.19 57.21	0.03 0.00 0.03 57.23	57.23
91159HJM3	US BANCORP 5.775 06/12/2029	06/20/2024 06/21/2024 190,000.00	193,197.42 0.00 0.00 193,124.00	3,322.23 0.00 4,236.60 914.38	0.00 (73.42) (73.42) 840.95	840.95
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	01/05/2023 01/06/2023 200,000.00	190,280.44 0.00 0.00 190,544.74	1,699.73 0.00 2,078.80 379.08	264.30 0.00 264.30 643.38	643.38
9128283W8	UNITED STATES TREASURY 2.75 02/15/2028	03/08/2023 03/09/2023 230,000.00	218,826.94 0.00 0.00 219,108.08	807.81 0.00 1,340.63 532.81	281.14 0.00 281.14 813.95	813.95
912828V98	UNITED STATES TREASURY 2.25 02/15/2027	02/06/2023 02/07/2023 200,000.00	192,737.80 0.00 0.00 192,997.47	574.73 0.00 953.80 379.08	259.66 0.00 259.66 638.74	638.74
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	12/29/2020 12/30/2020 300,000.00	300,022.18 0.00 0.00 300,020.57	378.07 0.00 473.36 95.29	0.00 (1.62) (1.62) 93.67	93.67
91282CBT7	UNITED STATES TREASURY 0.75 03/31/2026	03/30/2021 03/31/2021 300,000.00	299,281.67 0.00 0.00 299,322.45	6.18 0.00 197.80 191.62	40.78 0.00 40.78 232.41	232.41
91282CBW0	UNITED STATES TREASURY 0.75 04/30/2026	04/29/2021 04/30/2021 150,000.00	149,687.64 0.00 0.00 149,704.45	470.79 562.50 3.11 94.82	16.81 0.00 16.81 111.63	111.63

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91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	08/10/2021 08/11/2021 125,000.00	124,563.31 0.00 0.00 124,583.57	131.62 0.00 197.44 65.81	20.27 0.00 20.27 86.08	86.08
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	09/21/2023 09/22/2023 250,000.00	219,401.13 0.00 0.00 220,064.46	240.85 0.00 481.70 240.85	663.33 0.00 663.33 904.18	904.18
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	350,000.00	348,530.37 0.00 0.00 348,595.55	224.79 0.00 449.59 224.79	65.18 0.00 65.18 289.97	289.97
91282CDG3	UNITED STATES TREASURY 1.125 10/31/2026	325,000.00	324,101.85 0.00 0.00 324,138.48	1,530.06 1,828.13 10.10 308.17	36.64 0.00 36.64 344.80	344.80
91282CEF4	UNITED STATES TREASURY 2.5 03/31/2027	09/27/2022 09/28/2022 200,000.00	192,099.71 0.00 0.00 192,368.54	13.74 0.00 439.56 425.82	268.84 0.00 268.84 694.66	694.66
91282CEN7	UNITED STATES TREASURY 2.75 04/30/2027	340,000.00	335,878.99 0.00 0.00 336,014.75	3,912.77 4,675.00 25.83 788.06	135.76 0.00 135.76 923.82	923.82
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	08/03/2022 08/04/2022 175,000.00	176,376.81 0.00 0.00 176,334.21	1,437.33 0.00 1,916.44 479.11	0.00 (42.60) (42.60) 436.51	436.51
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	09/08/2022 09/09/2022 120,000.00	119,234.17 0.00 0.00 119,256.48	321.13 0.00 642.27 321.13	22.31 0.00 22.31 343.45	343.45
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	09/27/2024 09/30/2024 250,000.00	245,246.79 0.00 0.00 245,328.88	669.03 0.00 1,338.05 669.03	82.09 0.00 82.09 751.12	751.12

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91282CFM8	UNITED STATES TREASURY 4.125 09/30/2027	10/28/2022 10/31/2022 150,000.00	149,714.31 0.00 0.00 149,722.41	17.00 0.00 543.96 526.96	8.10 0.00 8.10 535.05	535.05
91282CFU0	UNITED STATES TREASURY 4.125 10/31/2027	12/15/2022 12/16/2022 220,000.00	222,753.74 0.00 0.00 222,677.86	3,797.69 4,537.50 25.07 764.88	0.00 (75.88) (75.88) 689.00	689.00
91282CGC9	UNITED STATES TREASURY 3.875 12/31/2027	01/19/2023 01/20/2023 180,000.00	182,082.45 0.00 0.00 182,028.02	1,762.70 0.00 2,350.27 587.57	0.00 (54.43) (54.43) 533.14	533.14
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	02/27/2023 02/28/2023 220,000.00	215,346.57 0.00 0.00 215,465.10	1,297.28 0.00 1,945.92 648.64	118.53 0.00 118.53 767.18	767.18
91282CGT2	UNITED STATES TREASURY 3.625 03/31/2028	06/28/2023 06/29/2023 200,000.00	197,312.01 0.00 0.00 197,377.27	19.92 0.00 637.36 617.45	65.25 0.00 65.25 682.70	682.70
91282CHA2	UNITED STATES TREASURY 3.5 04/30/2028	05/15/2023 05/16/2023 220,000.00	220,198.47 0.00 0.00 220,193.76	3,222.28 3,850.00 21.27 648.99	0.00 (4.71) (4.71) 644.28	644.28
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	06/15/2023 06/16/2023 180,000.00	178,057.14 0.00 0.00 178,102.15	2,192.83 0.00 2,745.49 552.66	45.01 0.00 45.01 597.68	597.68
91282CHQ7	UNITED STATES TREASURY 4.125 07/31/2028	09/25/2023 09/26/2023 220,000.00	216,318.49 0.00 0.00 216,400.07	1,528.94 0.00 2,293.41 764.47	81.58 0.00 81.58 846.05	846.05
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	09/28/2023 09/29/2023 150,000.00	148,536.72 0.00 0.00 148,568.44	561.98 0.00 1,123.96 561.98	31.72 0.00 31.72 593.70	593.70

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91282CJF9	UNITED STATES TREASURY 4.875 10/31/2028	02/26/2024 02/27/2024 200,000.00	203,880.54 0.00 0.00 203,799.85	4,080.16 4,875.00 26.93 821.77	0.00 (80.68) (80.68) 741.09	741.09
91282CJN2	UNITED STATES TREASURY 4.375 11/30/2028	12/21/2023 12/22/2023 275,000.00	280,693.71 0.00 0.00 280,577.67	4,043.29 0.00 5,062.33 1,019.04	0.00 (116.05) (116.05) 902.99	902.99
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	01/17/2024 01/18/2024 200,000.00	197,902.09 0.00 0.00 197,943.99	1,895.38 0.00 2,527.17 631.79	41.90 0.00 41.90 673.70	673.70
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	02/08/2024 02/09/2024 180,000.00	179,289.81 0.00 0.00 179,303.72	1,213.04 0.00 1,819.57 606.52	13.91 0.00 13.91 620.43	620.43
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	02/28/2024 02/29/2024 200,000.00	199,655.37 0.00 0.00 199,662.01	727.90 0.00 1,455.80 727.90	6.63 0.00 6.63 734.53	734.53
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	04/10/2024 04/11/2024 220,000.00	215,801.71 0.00 0.00 215,880.97	24.93 0.00 797.80 772.87	79.26 0.00 79.26 852.13	852.13
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	225,000.00	224,758.95 0.00 0.00 224,763.42	4,354.79 5,203.13 28.75 877.09	5.97 (1.50) 4.47 881.56	881.56
91282CKT7	UNITED STATES TREASURY 4.5 05/31/2029	06/26/2024 06/27/2024 200,000.00	201,390.37 0.00 0.00 201,365.06	3,024.59 0.00 3,786.89 762.30	0.00 (25.31) (25.31) 736.99	736.99
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	250,000.00	252,518.91 0.00 0.00 252,473.85	2,685.12 0.00 3,580.16 895.04	0.00 (45.06) (45.06) 849.98	849.98

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
91282CLC3	UNITED STATES TREASURY 4.0 07/31/2029	08/21/2024 08/22/2024 200,000.00	202,956.40 0.00 0.00 202,904.45	1,347.83 0.00 2,021.74 673.91	0.00 (51.95) (51.95) 621.96	621.96
91282CLN9	UNITED STATES TREASURY 3.5 09/30/2029	10/21/2024 10/22/2024 225,000.00	0.00 220,535.16 0.00 220,559.91	0.00 (475.96) 692.31 216.35	24.75 0.00 24.75 241.10	241.10
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	175,000.00	174,270.10 0.00 0.00 174,308.30	760.28 0.00 927.99 167.71	39.91 (1.71) 38.20 205.91	205.91
931142ERO	WALMART INC 1.05 09/17/2026	09/08/2021 09/17/2021 30,000.00	29,977.77 0.00 0.00 29,978.73	12.25 0.00 38.50 26.25	0.96 0.00 0.96 27.21	27.21
931142EX7	WALMART INC 3.95 09/09/2027	09/09/2022 50,000.00	49,953.76 0.00 0.00 49,955.10	120.69 0.00 285.28 164.58	1.34 0.00 1.34 165.92	165.92
Total Fixed Income	15,960,205.63		15,710,248.92 368,792.16 (262,198.33) 15,820,590.30	102,866.59 44,431.58 99,111.54 40,676.53	5,094.82 (1,347.27) 3,747.56 44,424.09	44,424.09
TOTAL PORTFOLIO	15,991,470.24		15,806,223.58 452,770.07 (410,665.23) 15,851,854.91	102,866.59 45,072.37 99,111.54 41,317.32	5,094.82 (1,347.27) 3,747.56 45,064.88	45,064.88

CASH FLOW REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
NOVEMBER 2024							
11/01/2024	Dividend	31846V203	0.00		419.73		419.73
11/01/2024	Coupon	438516BL9	0.00	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026		2,250.00	2,250.00
11/01/2024	Coupon	74456QBU9	0.00	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028		3,700.00	3,700.00
11/04/2024	Coupon	61772BAB9	150,000.00	MORGAN STANLEY 1.593 05/04/2027		1,194.75	1,194.75
11/07/2024	Coupon	3135G06G3	215,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025		537.50	537.50
11/15/2024	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
11/15/2024	Coupon	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026		41.81	41.81
11/15/2024	Principal Paydown	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026	2,985.32		2,985.32
11/15/2024	Coupon	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026		27.40	27.40
11/15/2024	Principal Paydown	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026	1,629.43		1,629.43
11/15/2024	Coupon	44934KAC8	1,725.36	HART 2021-B A3 0.38 01/15/2026		1.07	1.07
11/15/2024	Effective Maturity	44934KAC8	1,725.36	HART 2021-B A3 0.38 01/15/2026	2,180.74		2,180.74
11/15/2024	Coupon	44935FAD6	5,745.33	HART 2021-C A3 0.74 05/15/2026		3.62	3.62
11/15/2024	Principal Paydown	44935FAD6	5,745.33	HART 2021-C A3 0.74 05/15/2026	1,254.16		1,254.16
11/15/2024	Coupon	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026		35.80	35.80
11/15/2024	Principal Paydown	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026	2,535.66		2,535.66
11/15/2024	Coupon	47789QAC4	9,490.80	JDOT 2021-B A3 0.52 03/16/2026		4.01	4.01
11/15/2024	Principal Paydown	47789QAC4	9,490.80	JDOT 2021-B A3 0.52 03/16/2026	1,626.91		1,626.91
11/15/2024	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
11/15/2024	Coupon	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027		110.23	110.23
11/15/2024	Principal Paydown	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027	2,523.08		2,523.08
11/15/2024	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13
11/15/2024	Coupon	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027		423.55	423.55
11/15/2024	Principal Paydown	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027	6,082.48		6,082.48
11/15/2024	Coupon	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027		105.80	105.80
11/15/2024	Principal Paydown	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027	1,593.36		1,593.36
11/15/2024	Coupon	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026		54.07	54.07
11/15/2024	Principal Paydown	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026	2,126.12		2,126.12

CASH FLOW REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
11/15/2024	Coupon	9128283F5	200,000.00	UNITED STATES TREASURY 2.25 11/15/2027		2,250.00	2,250.00
11/15/2024	Coupon	91324PEC2	175,000.00	UNITEDHEALTH GROUP INC 1.15 05/15/2026		1,006.25	1,006.25
11/18/2024	Coupon	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026		5.10	5.10
11/18/2024	Principal Paydown	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026	1,057.28		1,057.28
11/18/2024	Coupon	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027		57.12	57.12
11/18/2024	Principal Paydown	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027	1,881.38		1,881.38
11/18/2024	Coupon	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026		9.49	9.49
11/18/2024	Principal Paydown	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026	1,002.52		1,002.52
11/21/2024	Coupon	43815GAC3	9,305.19	HAROT 2021-4 A3 0.88 01/21/2026		6.82	6.82
11/21/2024	Principal Paydown	43815GAC3	9,305.19	HAROT 2021-4 A3 0.88 01/21/2026	1,460.68		1,460.68
11/21/2024	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		168.00	168.00
11/25/2024	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
11/25/2024	Coupon	05593AAC3	9,784.14	BMWLT 2023-1 A3 5.16 11/25/2025		42.07	42.07
11/25/2024	Principal Paydown	05593AAC3	9,784.14	BMWLT 2023-1 A3 5.16 11/25/2025	2,659.74		2,659.74
11/25/2024	Coupon	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026		45.00	45.00
11/25/2024	Principal Paydown	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026	1,828.52		1,828.52
11/25/2024	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
November 2024							
Total					34,847.09	14,401.14	49,248.23
DECEMBER 2024							
12/02/2024	Coupon	91282CAZ4	300,000.00	UNITED STATES TREASURY 0.375 11/30/2025		562.50	562.50
12/02/2024	Coupon	91282CHE4	180,000.00	UNITED STATES TREASURY 3.625 05/31/2028		3,262.50	3,262.50
12/02/2024	Coupon	91282CJN2	275,000.00	UNITED STATES TREASURY 4.375 11/30/2028		6,015.63	6,015.63
12/02/2024	Coupon	91282CKT7	200,000.00	UNITED STATES TREASURY 4.5 05/31/2029		4,500.00	4,500.00
12/09/2024	Coupon	3130AWMN7	200,000.00	FEDERAL HOME LOAN BANKS 4.375 06/09/2028		4,375.00	4,375.00
12/12/2024	Coupon	3130ATUC9	300,000.00	FEDERAL HOME LOAN BANKS 4.5 12/12/2025		6,750.00	6,750.00
12/12/2024	Coupon	91159HJM3	190,000.00	US BANCORP 5.775 06/12/2029		5,486.25	5,486.25
12/16/2024	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
12/16/2024	Coupon	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026		4.51	4.51
12/16/2024	Principal Paydown	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026	1,007.17		1,007.17
12/16/2024	Coupon	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027		52.26	52.26

CASH FLOW REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
12/16/2024	Principal Paydown	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027	1,763.71		1,763.71
12/16/2024	Coupon	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026		8.44	8.44
12/16/2024	Principal Paydown	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026	950.39		950.39
12/16/2024	Coupon	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026		37.14	37.14
12/16/2024	Principal Paydown	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026	2,848.19		2,848.19
12/16/2024	Coupon	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026		24.39	24.39
12/16/2024	Principal Paydown	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026	1,539.51		1,539.51
12/16/2024	Coupon	44935FAD6	5,745.33	HART 2021-C A3 0.74 05/15/2026		2.84	2.84
12/16/2024	Principal Paydown	44935FAD6	5,745.33	HART 2021-C A3 0.74 05/15/2026	1,187.81		1,187.81
12/16/2024	Coupon	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026		30.90	30.90
12/16/2024	Principal Paydown	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026	1,809.03		1,809.03
12/16/2024	Coupon	47789QAC4	9,490.80	JDOT 2021-B A3 0.52 03/16/2026		3.30	3.30
12/16/2024	Principal Paydown	47789QAC4	9,490.80	JDOT 2021-B A3 0.52 03/16/2026	1,157.89		1,157.89
12/16/2024	Coupon	47792OAC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
12/16/2024	Coupon	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027		102.37	102.37
12/16/2024	Principal Paydown	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027	2,003.36		2,003.36
12/16/2024	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13
12/16/2024	Coupon	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027		397.14	397.14
12/16/2024	Principal Paydown	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027	5,732.20		5,732.20
12/16/2024	Coupon	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027		99.81	99.81
12/16/2024	Principal Paydown	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027	1,496.82		1,496.82
12/16/2024	Coupon	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026		48.88	48.88
12/16/2024	Principal Paydown	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026	2,023.69		2,023.69
12/17/2024	Coupon	3135G04Z3	260,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025		650.00	650.00
12/18/2024	Coupon	89236TJK2	130,000.00	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026		731.25	731.25
12/19/2024	Coupon	06051GJD2	80,000.00	BANK OF AMERICA CORP 1.319 06/19/2026		527.60	527.60
12/23/2024	Coupon	43815GAC3	9,305.19	HAROT 2021-4 A3 0.88 01/21/2026		5.75	5.75
12/23/2024	Principal Paydown	43815GAC3	9,305.19	HAROT 2021-4 A3 0.88 01/21/2026	1,396.60		1,396.60
12/23/2024	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		168.00	168.00
12/23/2024	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	1,735.09		1,735.09

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
12/25/2024	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
12/25/2024	Coupon	05593AAC3	9,784.14	BMWLT 2023-1 A3 5.16 11/25/2025		30.63	30.63
12/25/2024	Principal Paydown	05593AAC3	9,784.14	BMWLT 2023-1 A3 5.16 11/25/2025	2,740.83		2,740.83
12/25/2024	Coupon	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026		40.11	40.11
12/25/2024	Principal Paydown	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026	1,732.40		1,732.40
12/25/2024	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
12/26/2024	Coupon	437076DC3	70,000.00	HOME DEPOT INC 4.75 06/25/2029		1,662.50	1,662.50
12/31/2024	Coupon	91282CEW7	175,000.00	UNITED STATES TREASURY 3.25 06/30/2027		2,843.75	2,843.75
12/31/2024	Coupon	91282CGC9	180,000.00	UNITED STATES TREASURY 3.875 12/31/2027		3,487.50	3,487.50
12/31/2024	Coupon	91282CJR3	200,000.00	UNITED STATES TREASURY 3.75 12/31/2028		3,750.00	3,750.00
12/31/2024	Coupon	91282CKX8	250,000.00	UNITED STATES TREASURY 4.25 06/30/2029		5,312.50	5,312.50
December 2024 Total					31,124.71	53,295.11	84,419.82
JANUARY 2025							
01/07/2025	Coupon	02665WEM9	150,000.00	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028		3,843.75	3,843.75
01/13/2025	Coupon	459058KT9	160,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028		2,800.00	2,800.00
01/13/2025	Coupon	45950KDD9	85,000.00	INTERNATIONAL FINANCE CORP 4.5 07/13/2028		1,912.50	1,912.50
01/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
01/15/2025	Coupon	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026		32.68	32.68
01/15/2025	Principal Paydown	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026	2,782.41		2,782.41
01/15/2025	Coupon	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026		21.54	21.54
01/15/2025	Principal Paydown	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026	1,502.43		1,502.43
01/15/2025	Coupon	44935FAD6	5,745.33	HART 2021-C A3 0.74 05/15/2026		2.11	2.11
01/15/2025	Principal Paydown	44935FAD6	5,745.33	HART 2021-C A3 0.74 05/15/2026	1,158.67		1,158.67
01/15/2025	Coupon	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026		27.40	27.40
01/15/2025	Principal Paydown	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026	2,122.11		2,122.11
01/15/2025	Coupon	47789QAC4	9,490.80	JDOT 2021-B A3 0.52 03/16/2026		2.80	2.80
01/15/2025	Principal Paydown	47789QAC4	9,490.80	JDOT 2021-B A3 0.52 03/16/2026	2,089.42		2,089.42
01/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
01/15/2025	Coupon	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027		96.12	96.12
01/15/2025	Principal Paydown	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027	3,135.74		3,135.74
01/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13
01/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	1,333.40		1,333.40
01/15/2025	Coupon	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027		372.26	372.26
01/15/2025	Principal Paydown	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027	5,598.96		5,598.96
01/15/2025	Coupon	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027		94.19	94.19
01/15/2025	Principal Paydown	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027	1,462.03		1,462.03
01/15/2025	Coupon	87612EBM7	70,000.00	TARGET CORP 1.95 01/15/2027		682.50	682.50
01/15/2025	Coupon	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026		43.94	43.94
01/15/2025	Principal Paydown	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026	1,978.42		1,978.42
01/16/2025	Coupon	24422EXH7	190,000.00	JOHN DEERE CAPITAL CORP 4.5 01/16/2029		4,275.00	4,275.00
01/16/2025	Coupon	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026		3.93	3.93
01/16/2025	Principal Paydown	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026	988.10		988.10
01/16/2025	Coupon	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027		47.70	47.70
01/16/2025	Principal Paydown	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027	1,719.99		1,719.99
01/16/2025	Coupon	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026		7.44	7.44
01/16/2025	Principal Paydown	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026	933.12		933.12
01/21/2025	Coupon	06051GGF0	100,000.00	BANK OF AMERICA CORP 3.824 01/20/2028		1,912.00	1,912.00
01/21/2025	Coupon	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025		262.50	262.50
01/21/2025	Coupon	43815GAC3	9,305.19	HAROT 2021-4 A3 0.88 01/21/2026		4.73	4.73
01/21/2025	Principal Paydown	43815GAC3	9,305.19	HAROT 2021-4 A3 0.88 01/21/2026	1,363.03		1,363.03
01/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		160.71	160.71
01/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,623.67		2,623.67
01/23/2025	Coupon	06051GHM4	60,000.00	BANK OF AMERICA CORP 4.271 07/23/2029		1,281.30	1,281.30
01/23/2025	Coupon	46647PAV8	75,000.00	JPMORGAN CHASE & CO 4.203 07/23/2029		1,576.13	1,576.13
01/27/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
01/27/2025	Coupon	05593AAC3	9,784.14	BMWLT 2023-1 A3 5.16 11/25/2025		18.85	18.85
01/27/2025	Principal Paydown	05593AAC3	9,784.14	BMWLT 2023-1 A3 5.16 11/25/2025	2,594.21		2,594.21
01/27/2025	Coupon	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026		35.48	35.48
01/27/2025	Principal Paydown	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026	1,687.81		1,687.81

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
01/27/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
01/27/2025	Coupon	46647PDG8	110,000.00	JPMORGAN CHASE & CO 4.851 07/25/2028		2,668.05	2,668.05
01/31/2025	Coupon	69371RS80	195,000.00	PACCAR FINANCIAL CORP 4.6 01/31/2029		4,485.00	4,485.00
01/31/2025	Coupon	91282CCP4	125,000.00	UNITED STATES TREASURY 0.625 07/31/2026		390.63	390.63
01/31/2025	Coupon	91282CGH8	220,000.00	UNITED STATES TREASURY 3.5 01/31/2028		3,850.00	3,850.00
01/31/2025	Coupon	91282CHQ7	220,000.00	UNITED STATES TREASURY 4.125 07/31/2028		4,537.50	4,537.50
01/31/2025	Coupon	91282CJW2	180,000.00	UNITED STATES TREASURY 4.0 01/31/2029		3,600.00	3,600.00
01/31/2025	Coupon	91282CLC3	200,000.00	UNITED STATES TREASURY 4.0 07/31/2029		4,000.00	4,000.00
January 2025 Total					35,073.53	45,370.39	80,443.91
FEBRUARY 2025							
02/06/2025	Coupon	857477BR3	40,000.00	STATE STREET CORP 1.746 02/06/2026		349.20	349.20
02/12/2025	Coupon	14913R3A3	95,000.00	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027		1,710.00	1,710.00
02/17/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
02/17/2025	Coupon	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026		3.37	3.37
02/17/2025	Principal Paydown	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026	973.95		973.95
02/17/2025	Coupon	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027		43.26	43.26
02/17/2025	Principal Paydown	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027	1,690.09		1,690.09
02/17/2025	Coupon	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026		6.46	6.46
02/17/2025	Principal Paydown	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026	920.72		920.72
02/17/2025	Coupon	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026		28.32	28.32
02/17/2025	Principal Paydown	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026	2,730.86		2,730.86
02/17/2025	Coupon	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026		18.76	18.76
02/17/2025	Principal Paydown	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026	1,475.08		1,475.08
02/17/2025	Coupon	44935FAD6	5,745.33	HART 2021-C A3 0.74 05/15/2026		1.40	1.40
02/17/2025	Principal Paydown	44935FAD6	5,745.33	HART 2021-C A3 0.74 05/15/2026	1,136.15		1,136.15
02/17/2025	Coupon	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026		23.30	23.30
02/17/2025	Principal Paydown	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026	1,605.31		1,605.31
02/17/2025	Coupon	47789QAC4	9,490.80	JDOT 2021-B A3 0.52 03/16/2026		1.89	1.89
02/17/2025	Principal Paydown	47789QAC4	9,490.80	JDOT 2021-B A3 0.52 03/16/2026	1,852.27		1,852.27
02/17/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
02/17/2025	Coupon	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027		86.35	86.35

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
02/17/2025	Principal Paydown	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027	2,586.58		2,586.58
02/17/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		307.56	307.56
02/17/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	4,045.84		4,045.84
02/17/2025	Coupon	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027		347.95	347.95
02/17/2025	Principal Paydown	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027	5,509.02		5,509.02
02/17/2025	Coupon	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027		88.69	88.69
02/17/2025	Principal Paydown	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027	1,439.19		1,439.19
02/17/2025	Coupon	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026		39.10	39.10
02/17/2025	Principal Paydown	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026	1,863.27		1,863.27
02/18/2025	Coupon	438516CJ3	180,000.00	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028		4,455.00	4,455.00
02/18/2025	Coupon	4581X0EN4	200,000.00	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029		4,125.00	4,125.00
02/18/2025	Coupon	756109BG8	200,000.00	REALTY INCOME CORP 3.95 08/15/2027		3,950.00	3,950.00
02/18/2025	Coupon	9128283W8	230,000.00	UNITED STATES TREASURY 2.75 02/15/2028		3,162.50	3,162.50
02/18/2025	Coupon	912828V98	200,000.00	UNITED STATES TREASURY 2.25 02/15/2027		2,250.00	2,250.00
02/21/2025	Coupon	43815GAC3	9,305.19	HAROT 2021-4 A3 0.88 01/21/2026		3.73	3.73
02/21/2025	Principal Paydown	43815GAC3	9,305.19	HAROT 2021-4 A3 0.88 01/21/2026	1,336.63		1,336.63
02/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		149.69	149.69
02/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,582.81		2,582.81
02/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
02/25/2025	Coupon	05593AAC3	9,784.14	BMWLT 2023-1 A3 5.16 11/25/2025		7.69	7.69
02/25/2025	Effective Maturity	05593AAC3	9,784.14	BMWLT 2023-1 A3 5.16 11/25/2025	1,789.36		1,789.36
02/25/2025	Coupon	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026		30.96	30.96
02/25/2025	Principal Paydown	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026	1,546.33		1,546.33
02/25/2025	Coupon	3135G05X7	220,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025		412.50	412.50
02/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
02/28/2025	Coupon	91282CCV1	250,000.00	UNITED STATES TREASURY 1.125 08/31/2028		1,406.25	1,406.25
02/28/2025	Coupon	91282CCW9	350,000.00	UNITED STATES TREASURY 0.75 08/31/2026		1,312.50	1,312.50
02/28/2025	Coupon	91282CFH9	120,000.00	UNITED STATES TREASURY 3.125 08/31/2027		1,875.00	1,875.00
02/28/2025	Coupon	91282CFJ5	250,000.00	UNITED STATES TREASURY 3.125 08/31/2029		3,906.25	3,906.25

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
02/28/2025	Coupon	91282CHX2	150,000.00	UNITED STATES TREASURY 4.375 08/31/2028		3,281.25	3,281.25
02/28/2025	Coupon	91282CKD2	200,000.00	UNITED STATES TREASURY 4.25 02/28/2029		4,250.00	4,250.00
February 2025 Total					35,083.45	39,642.48	74,725.93
MARCH 2025							
03/03/2025	Coupon	808513BY0	150,000.00	CHARLES SCHWAB CORP 2.45 03/03/2027		1,837.50	1,837.50
03/10/2025	Coupon	3130ATS57	275,000.00	FEDERAL HOME LOAN BANKS 4.5 03/10/2028		6,187.50	6,187.50
03/10/2025	Coupon	3130AWTR1	200,000.00	FEDERAL HOME LOAN BANKS 4.375 09/08/2028		4,375.00	4,375.00
03/10/2025	Coupon	57636QAW4	95,000.00	MASTERCARD INC 4.875 03/09/2028		2,315.63	2,315.63
03/10/2025	Coupon	931142EX7	50,000.00	WALMART INC 3.95 09/09/2027		987.50	987.50
03/17/2025	Coupon	084664CZ2	115,000.00	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027		1,322.50	1,322.50
03/17/2025	Coupon	09247XAN1	190,000.00	BLACKROCK FINANCE INC 3.2 03/15/2027		3,040.00	3,040.00
03/17/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
03/17/2025	Coupon	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026		2.82	2.82
03/17/2025	Principal Paydown	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026	948.42		948.42
03/17/2025	Coupon	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027		38.89	38.89
03/17/2025	Principal Paydown	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027	1,634.17		1,634.17
03/17/2025	Coupon	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026		5.50	5.50
03/17/2025	Principal Paydown	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026	893.48		893.48
03/17/2025	Coupon	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026		24.04	24.04
03/17/2025	Principal Paydown	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026	2,644.73		2,644.73
03/17/2025	Coupon	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026		16.03	16.03
03/17/2025	Principal Paydown	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026	1,426.79		1,426.79
03/17/2025	Coupon	44935FAD6	5,745.33	HART 2021-C A3 0.74 05/15/2026		0.69	0.69
03/17/2025	Principal Paydown	44935FAD6	5,745.33	HART 2021-C A3 0.74 05/15/2026	1,099.77		1,099.77
03/17/2025	Coupon	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026		20.19	20.19
03/17/2025	Principal Paydown	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026	1,311.54		1,311.54
03/17/2025	Coupon	47789QAC4	9,490.80	JDOT 2021-B A3 0.52 03/16/2026		1.09	1.09
03/17/2025	Principal Paydown	47789QAC4	9,490.80	JDOT 2021-B A3 0.52 03/16/2026	1,559.05		1,559.05
03/17/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
03/17/2025	Coupon	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027		78.29	78.29
03/17/2025	Principal Paydown	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027	2,275.58		2,275.58
03/17/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		290.67	290.67
03/17/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,675.43		3,675.43
03/17/2025	Coupon	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027		324.03	324.03
03/17/2025	Principal Paydown	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027	5,322.69		5,322.69
03/17/2025	Coupon	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027		83.28	83.28
03/17/2025	Principal Paydown	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027	1,389.44		1,389.44
03/17/2025	Coupon	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026		34.56	34.56
03/17/2025	Principal Paydown	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026	1,764.79		1,764.79
03/17/2025	Coupon	931142ER0	30,000.00	WALMART INC 1.05 09/17/2026		157.50	157.50
03/19/2025	Coupon	30231GBH4	140,000.00	EXXON MOBIL CORP 2.992 03/19/2025		2,094.40	2,094.40
03/19/2025	Final Maturity	30231GBH4	140,000.00	EXXON MOBIL CORP 2.992 03/19/2025	140,000.00		140,000.00
03/21/2025	Coupon	43815GAC3	9,305.19	HAROT 2021-4 A3 0.88 01/21/2026		2.75	2.75
03/21/2025	Principal Paydown	43815GAC3	9,305.19	HAROT 2021-4 A3 0.88 01/21/2026	1,295.66		1,295.66
03/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		138.85	138.85
03/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,496.54		2,496.54
03/24/2025	Coupon	3137EAEX3	200,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025		375.00	375.00
03/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
03/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	795.89		795.89
03/25/2025	Coupon	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026		26.83	26.83
03/25/2025	Principal Paydown	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026	1,497.05		1,497.05
03/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
03/31/2025	Coupon	91282CBT7	300,000.00	UNITED STATES TREASURY 0.75 03/31/2026		1,125.00	1,125.00
03/31/2025	Coupon	91282CEF4	200,000.00	UNITED STATES TREASURY 2.5 03/31/2027		2,500.00	2,500.00
03/31/2025	Coupon	91282CFM8	150,000.00	UNITED STATES TREASURY 4.125 09/30/2027		3,093.75	3,093.75
03/31/2025	Coupon	91282CGT2	200,000.00	UNITED STATES TREASURY 3.625 03/31/2028		3,625.00	3,625.00
03/31/2025	Coupon	91282CKG5	220,000.00	UNITED STATES TREASURY 4.125 03/31/2029		4,537.50	4,537.50
03/31/2025	Coupon	91282CLN9	225,000.00	UNITED STATES TREASURY 3.5 09/30/2029		3,937.50	3,937.50
March 2025 Total					172,031.02	44,608.32	216,639.34
APRIL 2025							

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
04/07/2025	Coupon	89115A2Y7	190,000.00	TORONTO-DOMINION BANK 4.994 04/05/2029		4,744.30	4,744.30
04/14/2025	Coupon	023135CF1	110,000.00	AMAZON.COM INC 3.3 04/13/2027		1,815.00	1,815.00
04/14/2025	Coupon	3130AJHU6	150,000.00	FEDERAL HOME LOAN BANKS 0.5 04/14/2025		375.00	375.00
04/14/2025	Final Maturity	3130AJHU6	150,000.00	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	150,000.00		150,000.00
04/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
04/15/2025	Coupon	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026		19.89	19.89
04/15/2025	Principal Paydown	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026	2,674.65		2,674.65
04/15/2025	Coupon	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026		13.39	13.39
04/15/2025	Principal Paydown	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026	1,464.40		1,464.40
04/15/2025	Coupon	44935FAD6	5,745.33	HART 2021-C A3 0.74 05/15/2026		0.02	0.02
04/15/2025	Effective Maturity	44935FAD6	5,745.33	HART 2021-C A3 0.74 05/15/2026	26.28		26.28
04/15/2025	Coupon	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026		17.66	17.66
04/15/2025	Principal Paydown	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026	1,667.78		1,667.78
04/15/2025	Coupon	47789QAC4	9,490.80	JDOT 2021-B A3 0.52 03/16/2026		0.42	0.42
04/15/2025	Effective Maturity	47789QAC4	9,490.80	JDOT 2021-B A3 0.52 03/16/2026	960.83		960.83
04/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
04/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	3,074.84		3,074.84
04/15/2025	Coupon	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027		71.20	71.20
04/15/2025	Principal Paydown	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027	3,044.67		3,044.67
04/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		275.32	275.32
04/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	4,431.53		4,431.53
04/15/2025	Coupon	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027		300.92	300.92
04/15/2025	Principal Paydown	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027	5,531.34		5,531.34
04/15/2025	Coupon	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027		78.06	78.06
04/15/2025	Principal Paydown	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027	1,450.17		1,450.17
04/15/2025	Coupon	74340XBN0	160,000.00	PROLOGIS LP 2.125 04/15/2027		1,700.00	1,700.00
04/15/2025	Coupon	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026		30.25	30.25
04/15/2025	Principal Paydown	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026	1,813.18		1,813.18
04/16/2025	Coupon	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026		2.29	2.29
04/16/2025	Principal Paydown	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026	975.27		975.27
04/16/2025	Coupon	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027		34.67	34.67
04/16/2025	Principal Paydown	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027	1,651.40		1,651.40

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
04/16/2025	Coupon	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026		4.56	4.56
04/16/2025	Principal Paydown	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026	923.26		923.26
04/16/2025	Coupon	459058LN1	150,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029		2,906.25	2,906.25
04/21/2025	Coupon	43815GAC3	9,305.19	HAROT 2021-4 A3 0.88 01/21/2026		1.80	1.80
04/21/2025	Principal Paydown	43815GAC3	9,305.19	HAROT 2021-4 A3 0.88 01/21/2026	1,301.10		1,301.10
04/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		128.36	128.36
04/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,568.08		2,568.08
04/21/2025	Coupon	61747YFD2	50,000.00	MORGAN STANLEY 5.164 04/20/2029		1,291.00	1,291.00
04/22/2025	Coupon	3135G03U5	105,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025		328.13	328.13
04/22/2025	Final Maturity	3135G03U5	105,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025	105,000.00		105,000.00
04/22/2025	Coupon	459058JB0	130,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025		406.90	406.90
04/22/2025	Final Maturity	459058JB0	130,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	130,000.00		130,000.00
04/22/2025	Coupon	46647PBK1	50,000.00	JPMORGAN CHASE & CO 2.083 04/22/2026		520.75	520.75
04/22/2025	Effective Maturity	46647PBK1	50,000.00	JPMORGAN CHASE & CO 2.083 04/22/2026	50,000.00		50,000.00
04/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		133.12	133.12
04/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,897.57		1,897.57
04/25/2025	Coupon	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026		22.82	22.82
04/25/2025	Principal Paydown	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026	1,529.46		1,529.46
04/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
04/28/2025	Coupon	06406RBD8	200,000.00	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029		3,850.00	3,850.00
04/28/2025	Coupon	459058JL8	180,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025		450.00	450.00
04/30/2025	Coupon	91282CBW0	150,000.00	UNITED STATES TREASURY 0.75 04/30/2026		562.50	562.50
04/30/2025	Coupon	91282CDG3	325,000.00	UNITED STATES TREASURY 1.125 10/31/2026		1,828.13	1,828.13
04/30/2025	Coupon	91282CEN7	340,000.00	UNITED STATES TREASURY 2.75 04/30/2027		4,675.00	4,675.00
04/30/2025	Coupon	91282CFU0	220,000.00	UNITED STATES TREASURY 4.125 10/31/2027		4,537.50	4,537.50
04/30/2025	Coupon	91282CHA2	220,000.00	UNITED STATES TREASURY 3.5 04/30/2028		3,850.00	3,850.00

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
04/30/2025	Coupon	91282CJF9	200,000.00	UNITED STATES TREASURY 4.875 10/31/2028		4,875.00	4,875.00
04/30/2025	Coupon	91282CKP5	225,000.00	UNITED STATES TREASURY 4.625 04/30/2029		5,203.13	5,203.13
April 2025 Total					471,985.81	46,925.10	518,910.91
MAY 2025							
05/01/2025	Coupon	438516BL9	180,000.00	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026		2,250.00	2,250.00
05/01/2025	Coupon	74456QBU9	200,000.00	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028		3,700.00	3,700.00
05/05/2025	Coupon	61772BAB9	150,000.00	MORGAN STANLEY 1.593 05/04/2027		1,194.75	1,194.75
05/06/2025	Coupon	857477BR3	40,000.00	STATE STREET CORP 1.746 02/06/2026		522.10	522.10
05/07/2025	Coupon	3135G06G3	215,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025		537.50	537.50
05/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
05/15/2025	Coupon	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026		15.70	15.70
05/15/2025	Principal Paydown	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026	2,572.49		2,572.49
05/15/2025	Coupon	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026		10.68	10.68
05/15/2025	Principal Paydown	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026	1,406.23		1,406.23
05/15/2025	Coupon	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026		14.43	14.43
05/15/2025	Principal Paydown	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026	1,530.76		1,530.76
05/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		202.56	202.56
05/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,904.83		2,904.83
05/15/2025	Coupon	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027		61.71	61.71
05/15/2025	Principal Paydown	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027	2,687.70		2,687.70
05/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		256.82	256.82
05/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	4,280.71		4,280.71
05/15/2025	Coupon	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027		276.90	276.90
05/15/2025	Principal Paydown	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027	5,300.45		5,300.45
05/15/2025	Coupon	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027		72.61	72.61
05/15/2025	Principal Paydown	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027	1,388.15		1,388.15
05/15/2025	Coupon	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026		25.82	25.82
05/15/2025	Principal Paydown	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026	1,751.41		1,751.41
05/15/2025	Coupon	9128283F5	200,000.00	UNITED STATES TREASURY 2.25 11/15/2027		2,250.00	2,250.00

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
05/15/2025	Coupon	91324PEC2	175,000.00	UNITEDHEALTH GROUP INC 1.15 05/15/2026		1,006.25	1,006.25
05/16/2025	Coupon	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026		1.73	1.73
05/16/2025	Principal Paydown	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026	943.20		943.20
05/16/2025	Coupon	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027		30.41	30.41
05/16/2025	Principal Paydown	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027	1,549.43		1,549.43
05/16/2025	Coupon	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026		3.59	3.59
05/16/2025	Principal Paydown	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026	888.68		888.68
05/21/2025	Coupon	43815GAC3	9,305.19	HAROT 2021-4 A3 0.88 01/21/2026		0.84	0.84
05/21/2025	Effective Maturity	43815GAC3	9,305.19	HAROT 2021-4 A3 0.88 01/21/2026	1,151.49		1,151.49
05/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		117.57	117.57
05/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,461.93		2,461.93
05/26/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		124.47	124.47
05/26/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,807.17		1,807.17
05/26/2025	Coupon	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026		18.73	18.73
05/26/2025	Principal Paydown	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026	1,468.72		1,468.72
05/26/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
May 2025 Total					34,093.35	14,351.15	48,444.50
JUNE 2025							
06/02/2025	Coupon	91282CAZ4	300,000.00	UNITED STATES TREASURY 0.375 11/30/2025		562.50	562.50
06/02/2025	Coupon	91282CHE4	180,000.00	UNITED STATES TREASURY 3.625 05/31/2028		3,262.50	3,262.50
06/02/2025	Coupon	91282CJN2	275,000.00	UNITED STATES TREASURY 4.375 11/30/2028		6,015.63	6,015.63
06/02/2025	Coupon	91282CKT7	200,000.00	UNITED STATES TREASURY 4.5 05/31/2029		4,500.00	4,500.00
06/09/2025	Coupon	3130AWMN7	200,000.00	FEDERAL HOME LOAN BANKS 4.375 06/09/2028		4,375.00	4,375.00
06/12/2025	Coupon	3130ATUC9	300,000.00	FEDERAL HOME LOAN BANKS 4.5 12/12/2025		6,750.00	6,750.00
06/12/2025	Coupon	91159HJM3	190,000.00	US BANCORP 5.775 06/12/2029		5,486.25	5,486.25
06/16/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
06/16/2025	Coupon	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026		1.20	1.20
06/16/2025	Principal Paydown	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026	902.08		902.08
06/16/2025	Coupon	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027		26.40	26.40
06/16/2025	Principal Paydown	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027	1,518.24		1,518.24
06/16/2025	Coupon	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026		2.66	2.66

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
06/16/2025	Principal Paydown	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026	872.97		872.97
06/16/2025	Coupon	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026		11.67	11.67
06/16/2025	Principal Paydown	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026	2,508.85		2,508.85
06/16/2025	Coupon	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026		8.08	8.08
06/16/2025	Principal Paydown	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026	1,376.09		1,376.09
06/16/2025	Coupon	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026		11.47	11.47
06/16/2025	Principal Paydown	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026	1,238.64		1,238.64
06/16/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		190.02	190.02
06/16/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,058.28		2,058.28
06/16/2025	Coupon	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027		53.33	53.33
06/16/2025	Principal Paydown	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027	1,702.02		1,702.02
06/16/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		238.95	238.95
06/16/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,852.65		3,852.65
06/16/2025	Coupon	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027		253.89	253.89
06/16/2025	Principal Paydown	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027	4,694.32		4,694.32
06/16/2025	Coupon	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027		67.40	67.40
06/16/2025	Principal Paydown	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027	1,362.03		1,362.03
06/16/2025	Coupon	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026		21.54	21.54
06/16/2025	Principal Paydown	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026	1,720.03		1,720.03
06/17/2025	Coupon	3135G04Z3	260,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025		650.00	650.00
06/17/2025	Final Maturity	3135G04Z3	260,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	260,000.00		260,000.00
06/18/2025	Coupon	89236TJK2	130,000.00	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026		731.25	731.25
06/19/2025	Coupon	06051GJD2	80,000.00	BANK OF AMERICA CORP 1.319 06/19/2026		527.60	527.60
06/19/2025	Effective Maturity	06051GJD2	80,000.00	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00		80,000.00
06/23/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		107.23	107.23
06/23/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,407.71		2,407.71
06/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		116.23	116.23
06/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,774.04		1,774.04
06/25/2025	Coupon	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026		14.80	14.80

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
06/25/2025	Principal Paydown	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026	1,383.12		1,383.12
06/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
06/25/2025	Coupon	437076DC3	70,000.00	HOME DEPOT INC 4.75 06/25/2029		1,662.50	1,662.50
06/30/2025	Coupon	91282CEW7	175,000.00	UNITED STATES TREASURY 3.25 06/30/2027		2,843.75	2,843.75
06/30/2025	Coupon	91282CGC9	180,000.00	UNITED STATES TREASURY 3.875 12/31/2027		3,487.50	3,487.50
06/30/2025	Coupon	91282CJR3	200,000.00	UNITED STATES TREASURY 3.75 12/31/2028		3,750.00	3,750.00
06/30/2025	Coupon	91282CKX8	250,000.00	UNITED STATES TREASURY 4.25 06/30/2029		5,312.50	5,312.50
June 2025 Total					369,371.09	52,697.81	422,068.90
JULY 2025							
07/07/2025	Coupon	02665WEM9	150,000.00	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028		3,843.75	3,843.75
07/14/2025	Coupon	459058KT9	160,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028		2,800.00	2,800.00
07/14/2025	Coupon	45950KDD9	85,000.00	INTERNATIONAL FINANCE CORP 4.5 07/13/2028		1,912.50	1,912.50
07/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
07/15/2025	Coupon	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026		7.74	7.74
07/15/2025	Principal Paydown	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026	2,443.35		2,443.35
07/15/2025	Coupon	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026		5.53	5.53
07/15/2025	Principal Paydown	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026	1,345.24		1,345.24
07/15/2025	Coupon	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026		9.08	9.08
07/15/2025	Principal Paydown	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026	1,467.22		1,467.22
07/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		181.14	181.14
07/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,313.71		2,313.71
07/15/2025	Coupon	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027		48.03	48.03
07/15/2025	Principal Paydown	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027	1,441.68		1,441.68
07/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		222.86	222.86
07/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,958.72		3,958.72
07/15/2025	Coupon	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027		233.51	233.51
07/15/2025	Principal Paydown	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027	4,565.60		4,565.60
07/15/2025	Coupon	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027		62.28	62.28
07/15/2025	Principal Paydown	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027	1,334.87		1,334.87

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
07/15/2025	Coupon	87612EBM7	70,000.00	TARGET CORP 1.95 01/15/2027		682.50	682.50
07/15/2025	Coupon	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026		17.34	17.34
07/15/2025	Principal Paydown	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026	1,686.84		1,686.84
07/16/2025	Coupon	24422EXH7	190,000.00	JOHN DEERE CAPITAL CORP 4.5 01/16/2029		4,275.00	4,275.00
07/16/2025	Coupon	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026		0.69	0.69
07/16/2025	Principal Paydown	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026	866.63		866.63
07/16/2025	Coupon	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027		22.48	22.48
07/16/2025	Principal Paydown	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027	1,483.02		1,483.02
07/16/2025	Coupon	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026		1.74	1.74
07/16/2025	Principal Paydown	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026	856.88		856.88
07/21/2025	Coupon	06051GGF0	100,000.00	BANK OF AMERICA CORP 3.824 01/20/2028		1,912.00	1,912.00
07/21/2025	Coupon	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025		262.50	262.50
07/21/2025	Final Maturity	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	140,000.00		140,000.00
07/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		97.12	97.12
07/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,350.66		2,350.66
07/23/2025	Coupon	06051GHM4	60,000.00	BANK OF AMERICA CORP 4.271 07/23/2029		1,281.30	1,281.30
07/23/2025	Coupon	46647PAV8	75,000.00	JPMORGAN CHASE & CO 4.203 07/23/2029		1,576.13	1,576.13
07/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		108.15	108.15
07/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,635.90		1,635.90
07/25/2025	Coupon	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026		11.10	11.10
07/25/2025	Principal Paydown	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026	1,322.84		1,322.84
07/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
07/25/2025	Coupon	46647PDG8	110,000.00	JPMORGAN CHASE & CO 4.851 07/25/2028		2,668.05	2,668.05
07/31/2025	Coupon	69371RS80	195,000.00	PACCAR FINANCIAL CORP 4.6 01/31/2029		4,485.00	4,485.00
07/31/2025	Coupon	91282CCP4	125,000.00	UNITED STATES TREASURY 0.625 07/31/2026		390.63	390.63
07/31/2025	Coupon	91282CGH8	220,000.00	UNITED STATES TREASURY 3.5 01/31/2028		3,850.00	3,850.00
07/31/2025	Coupon	91282CHQ7	220,000.00	UNITED STATES TREASURY 4.125 07/31/2028		4,537.50	4,537.50
07/31/2025	Coupon	91282CJW2	180,000.00	UNITED STATES TREASURY 4.0 01/31/2029		3,600.00	3,600.00
07/31/2025	Coupon	91282CLC3	200,000.00	UNITED STATES TREASURY 4.0 07/31/2029		4,000.00	4,000.00
July 2025 Total					169,073.17	44,761.60	213,834.76

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
AUGUST 2025							
08/06/2025	Coupon	857477BR3	40,000.00	STATE STREET CORP 1.746 02/06/2026		522.10	522.10
08/12/2025	Coupon	14913R3A3	95,000.00	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027		1,710.00	1,710.00
08/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
08/15/2025	Coupon	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026		3.92	3.92
08/15/2025	Principal Paydown	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026	2,368.82		2,368.82
08/15/2025	Coupon	438516CJ3	180,000.00	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028		4,455.00	4,455.00
08/15/2025	Coupon	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026		3.04	3.04
08/15/2025	Principal Paydown	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026	1,306.78		1,306.78
08/15/2025	Coupon	4581X0EN4	200,000.00	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029		4,125.00	4,125.00
08/15/2025	Coupon	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026		6.24	6.24
08/15/2025	Principal Paydown	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026	1,329.40		1,329.40
08/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		171.15	171.15
08/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,258.43		2,258.43
08/15/2025	Coupon	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027		43.53	43.53
08/15/2025	Principal Paydown	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027	1,352.82		1,352.82
08/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		206.34	206.34
08/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,638.32		3,638.32
08/15/2025	Coupon	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027		213.69	213.69
08/15/2025	Principal Paydown	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027	4,437.84		4,437.84
08/15/2025	Coupon	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027		57.26	57.26
08/15/2025	Principal Paydown	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027	1,184.65		1,184.65
08/15/2025	Coupon	756109BG8	200,000.00	REALTY INCOME CORP 3.95 08/15/2027		3,950.00	3,950.00
08/15/2025	Coupon	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026		13.22	13.22
08/15/2025	Principal Paydown	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026	1,644.77		1,644.77
08/15/2025	Coupon	9128283W8	230,000.00	UNITED STATES TREASURY 2.75 02/15/2028		3,162.50	3,162.50
08/15/2025	Coupon	912828V98	200,000.00	UNITED STATES TREASURY 2.25 02/15/2027		2,250.00	2,250.00
08/18/2025	Coupon	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026		0.20	0.20
08/18/2025	Effective Maturity	362554AC1	8,560.78	GMCAR 2021-4 A3 0.68 09/16/2026	345.39		345.39

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
08/18/2025	Coupon	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027		18.65	18.65
08/18/2025	Principal Paydown	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027	1,435.26		1,435.26
08/18/2025	Coupon	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026		0.84	0.84
08/18/2025	Principal Paydown	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026	791.75		791.75
08/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		87.25	87.25
08/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,278.90		2,278.90
08/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		100.69	100.69
08/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,587.00		1,587.00
08/25/2025	Coupon	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026		7.56	7.56
08/25/2025	Principal Paydown	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026	1,281.02		1,281.02
08/25/2025	Coupon	3135G05X7	220,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025		412.50	412.50
08/25/2025	Final Maturity	3135G05X7	220,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	220,000.00		220,000.00
08/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
August 2025 Total					247,241.18	23,176.64	270,417.81
SEPTEMBER 2025							
09/02/2025	Coupon	91282CCV1	250,000.00	UNITED STATES TREASURY 1.125 08/31/2028		1,406.25	1,406.25
09/02/2025	Coupon	91282CCW9	350,000.00	UNITED STATES TREASURY 0.75 08/31/2026		1,312.50	1,312.50
09/02/2025	Coupon	91282CFH9	120,000.00	UNITED STATES TREASURY 3.125 08/31/2027		1,875.00	1,875.00
09/02/2025	Coupon	91282CFJ5	250,000.00	UNITED STATES TREASURY 3.125 08/31/2029		3,906.25	3,906.25
09/02/2025	Coupon	91282CHX2	150,000.00	UNITED STATES TREASURY 4.375 08/31/2028		3,281.25	3,281.25
09/02/2025	Coupon	91282CKD2	200,000.00	UNITED STATES TREASURY 4.25 02/28/2029		4,250.00	4,250.00
09/03/2025	Coupon	808513BY0	150,000.00	CHARLES SCHWAB CORP 2.45 03/03/2027		1,837.50	1,837.50
09/08/2025	Coupon	3130AWTR1	200,000.00	FEDERAL HOME LOAN BANKS 4.375 09/08/2028		4,375.00	4,375.00
09/09/2025	Coupon	57636QAW4	95,000.00	MASTERCARD INC 4.875 03/09/2028		2,315.63	2,315.63
09/09/2025	Coupon	931142EX7	50,000.00	WALMART INC 3.95 09/09/2027		987.50	987.50
09/10/2025	Coupon	3130ATS57	275,000.00	FEDERAL HOME LOAN BANKS 4.5 03/10/2028		6,187.50	6,187.50
09/15/2025	Coupon	084664CZ2	115,000.00	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027		1,322.50	1,322.50
09/15/2025	Coupon	09247XAN1	190,000.00	BLACKROCK FINANCE INC 3.2 03/15/2027		3,040.00	3,040.00

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
09/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
09/15/2025	Coupon	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026		0.20	0.20
09/15/2025	Effective Maturity	43815BAC4	26,690.24	HAROT 2022-1 A3 1.88 05/15/2026	130.57		130.57
09/15/2025	Coupon	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026		0.63	0.63
09/15/2025	Effective Maturity	448977AD0	14,826.26	HART 2022-A A3 2.22 10/15/2026	338.71		338.71
09/15/2025	Coupon	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026		3.67	3.67
09/15/2025	Principal Paydown	47787JAC2	19,296.27	JDOT 2022 A3 0.36 09/15/2026	1,294.94		1,294.94
09/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		161.40	161.40
09/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,277.75		2,277.75
09/15/2025	Coupon	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027		39.32	39.32
09/15/2025	Principal Paydown	47800AAC4	35,368.36	JDOT 2022-B A3 3.74 02/16/2027	1,409.10		1,409.10
09/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		191.15	191.15
09/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,707.96		3,707.96
09/15/2025	Coupon	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027		194.42	194.42
09/15/2025	Principal Paydown	58768PAC8	96,311.02	MBART 2022-1 A3 5.21 08/16/2027	4,352.26		4,352.26
09/15/2025	Coupon	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027		52.81	52.81
09/15/2025	Principal Paydown	58770AAC7	27,826.30	MBART 2023-1 A3 4.51 11/15/2027	1,149.68		1,149.68
09/15/2025	Coupon	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026		9.21	9.21
09/15/2025	Principal Paydown	89238FAD5	22,418.15	TAOT 2022-B A3 2.93 09/15/2026	1,612.80		1,612.80
09/16/2025	Coupon	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027		14.94	14.94
09/16/2025	Principal Paydown	362585AC5	22,165.48	GMCAR 2022-2 A3 3.1 02/16/2027	1,401.42		1,401.42
09/16/2025	Coupon	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026		0.01	0.01
09/16/2025	Effective Maturity	380146AC4	8,868.35	GMCAR 2022-1 A3 1.26 11/16/2026	7.49		7.49
09/17/2025	Coupon	931142ER0	30,000.00	WALMART INC 1.05 09/17/2026		157.50	157.50
09/22/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		77.68	77.68
09/22/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,224.35		2,224.35
09/23/2025	Coupon	3137EAEX3	200,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025		375.00	375.00
09/23/2025	Final Maturity	3137EAEX3	200,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	200,000.00		200,000.00
09/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		93.46	93.46
09/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,554.85		1,554.85

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
09/25/2025	Coupon	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026		4.14	4.14
09/25/2025	Principal Paydown	05602RAD3	16,823.59	BMWOT 2022-A A3 3.21 08/25/2026	1,077.20		1,077.20
09/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
09/30/2025	Coupon	91282CBT7	300,000.00	UNITED STATES TREASURY 0.75 03/31/2026		1,125.00	1,125.00
09/30/2025	Coupon	91282CEF4	200,000.00	UNITED STATES TREASURY 2.5 03/31/2027		2,500.00	2,500.00
09/30/2025	Coupon	91282CFM8	150,000.00	UNITED STATES TREASURY 4.125 09/30/2027		3,093.75	3,093.75
09/30/2025	Coupon	91282CGT2	200,000.00	UNITED STATES TREASURY 3.625 03/31/2028		3,625.00	3,625.00
09/30/2025	Coupon	91282CKG5	220,000.00	UNITED STATES TREASURY 4.125 03/31/2029		4,537.50	4,537.50
09/30/2025	Coupon	91282CLN9	225,000.00	UNITED STATES TREASURY 3.5 09/30/2029		3,937.50	3,937.50
September 2025 Total					222,539.09	57,947.10	280,486.19
Grand Total			43,529,114.23		1,822,463.47	437,176.84	2,259,640.31

IMPORTANT DISCLOSURES



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Chandler Asset Management, Inc. (“Chandler”) is an SEC registered investment adviser. For additional information about our firm, please see our current disclosures (Form ADV). To obtain a copy of our current disclosures, you may contact your client service representative by calling the number on the front of this statement or you may visit our website at www.chandlerasset.com.

Information contained in this monthly statement is confidential and is provided for informational purposes only and should not be construed as specific investment or legal advice. The information contained herein was obtained from sources believed to be reliable as of the date of this statement, but may become outdated or superseded at any time without notice.

Custody: Your qualified custodian bank maintains control of all assets reflected in this statement and we urge you to compare this statement to the one you receive from your qualified custodian. Chandler does not have any authority to withdraw or deposit funds from/to the custodian account.

Valuation: Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.

Performance: Performance results are presented gross-of-advisory fees and represent the client’s Total Return. The deduction of advisory fees lowers performance results. These results include the reinvestment of dividends and other earnings. Past performance may not be indicative of future results. Therefore, clients should not assume that future performance of any specific investment or investment strategy will be profitable or equal to past performance levels. All investment strategies have the potential for profit or loss. Economic factors, market conditions or changes in investment strategies, contributions or withdrawals may materially alter the performance and results of your portfolio.

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Index returns assume reinvestment of all distributions. Historical performance results for investment indexes generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the incurrence of which would have the effect of decreasing historical performance results. It is not possible to invest directly in an index.

Ratings: Ratings information have been provided by Moody’s, S&P and Fitch through data feeds we believe to be reliable as of the date of this statement, however we cannot guarantee its accuracy.

Security level ratings for U.S. Agency issued mortgage-backed securities (“MBS”) reflect the issuer rating because the securities themselves are not rated. The issuing U.S. Agency guarantees the full and timely payment of both principal and interest and carries a AA+/Aaa/AAA by S&P, Moody’s and Fitch respectively.

BENCHMARK INDEX & DISCLOSURES



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of October 31, 2024

Benchmark	Disclosure
ICE BofA 1-5 Yr US Treasury & Agency Index	The ICE BofA 1-5 Year US Treasury & Agency Index tracks the performance of US dollar denominated US Treasury and nonsubordinated US agency debt issued in the US domestic market. Qualifying securities must have an investment grade rating (based on an average of Moody's, S&P and Fitch). Qualifying securities must have at least one year remaining term to final maturity and less than five years remaining term to final maturity, at least 18 months to maturity at time of issuance, a fixed coupon schedule, and a minimum amount outstanding of \$1 billion for sovereigns and \$250 million for agencies.
ICE BofA 1-5 Year AAA-A Corp/Govt	The ICE BofA US Issuers 1-5 Year AAA-A US Corporate & Government Index tracks the performance of US dollar denominated investment grade debt publicly issued in the US domestic market, including US Treasury, US agency, foreign government, supranational, and corporate securities. Qualifying securities must be issued from US issuers and be rated AAA through A3 (based on an average of Moody's, S&P and Fitch). In addition, qualifying securities must have at least one year remaining term to final maturity and less than five years remaining term to final maturity, at least 18 months to final maturity at point of issuance, a fixed coupon schedule, and a minimum amount outstanding of \$1 billion for US Treasuries and \$250 million for all other securities.

MONTHLY ACCOUNT STATEMENT

Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Portfolio Characteristics

Average Modified Duration	2.56
Average Coupon	3.16%
Average Purchase YTM	3.48%
Average Market YTM	4.33%
Average Quality	AA
Average Final Maturity	2.95
Average Life	2.62

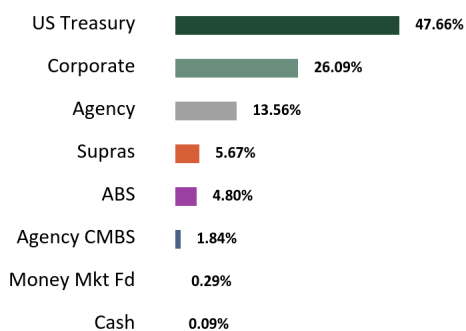
Account Summary

	Beg. Values as of 11/01/2024	End Values as of 11/30/2024
Market Value	15,682,169.84	15,742,711.84
Accrued Interest	99,111.54	111,627.38
Total Market Value	15,781,281.38	15,854,339.22
Income Earned	45,064.88	31,081.22
Cont/WD	0.00	0.00
Par	15,991,470.24	16,014,144.10
Book Value	15,851,854.91	15,877,581.94
Cost Value	15,777,866.78	15,799,914.03

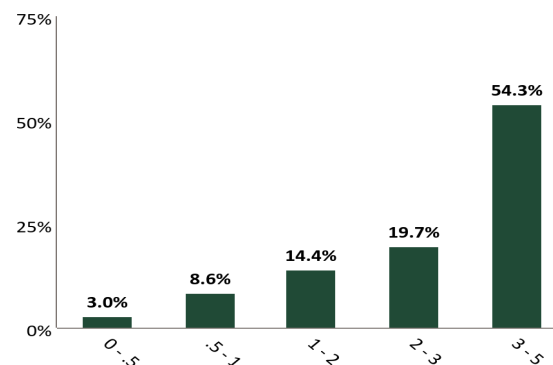
Top Issuers

United States	47.66%
Federal Home Loan Banks	7.17%
FNMA	4.29%
FHLMC	3.93%
International Bank for Recon and Dev	3.85%
Honeywell International Inc.	2.27%
Bank of America Corporation	1.50%
JPMorgan Chase & Co.	1.48%

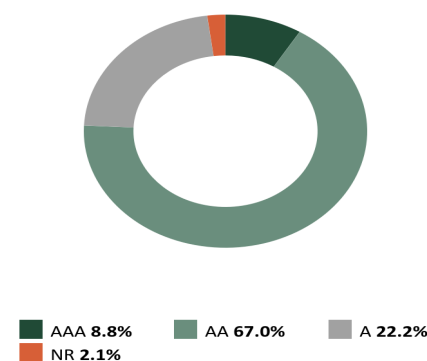
Sector Allocation



Maturity Distribution



Credit Quality



*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (04/01/06)
Small Cities Org Risk Effort	0.46%	0.30%	3.88%	5.41%	4.40%	1.18%	1.45%	1.63%	2.58%
Benchmark Return*	0.38%	0.18%	3.49%	5.02%	3.93%	0.67%	1.10%	1.34%	2.30%
Secondary Benchmark Return*	0.40%	0.23%	3.66%	5.22%	4.09%	0.76%	1.19%	1.44%	2.38%

*Periods over 1 year are annualized.

Benchmark: ICE BofA 1-5 Year Unsubordinated US Treasury & Agency Index Secondary Benchmark: ICE BofA 1-5 Year AAA-A Corp/Govt

The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 12/06/2024 04:01:44 PM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

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STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	1.8	Compliant	
Max % Issuer (MV; Agencies & Agency CMOs)	30.0	7.2	Compliant	
Max Maturity (Years)	5.0	3.5	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV; Non Agency ABS & MBS)	20.0	4.8	Compliant	
Max % Issuer (MV)	5.0	1.1	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	26.1	Compliant	
Max % Issuer (MV)	5.0	2.3	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				

STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
Max % (MV)	100.0	13.6	Compliant	
Max % Issuer (MV; Agencies & Agency CMOs)	30.0	7.2	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	5	3	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.3	Compliant	
Max % Issuer (MV)	20.0	0.3	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
REPURCHASE AGREEMENTS				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	5.7	Compliant	
Max % Issuer (MV)	10.0	3.9	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	47.7	Compliant	
Max Maturity (Years)	5	4	Compliant	

RECONCILIATION SUMMARY



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	(275,000.00)

Principal Paydowns

Month to Date	(36,221.00)
Fiscal Year to Date	(183,169.28)

Purchases

Month to Date	430,455.68
Fiscal Year to Date	2,575,937.30

Sales

Month to Date	(379,521.17)
Fiscal Year to Date	(1,926,277.03)

Interest Received

Month to Date	14,815.66
Fiscal Year to Date	193,273.01

Purchased / Sold Interest

Month to Date	(102.15)
Fiscal Year to Date	(1,782.02)

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	15,851,854.91	15,686,236.97
Maturities/Calls	0.00	(275,000.00)
Principal Paydowns	(36,221.00)	(183,169.28)
Purchases	430,455.68	2,575,937.30
Sales	(379,521.17)	(1,926,277.03)
Change in Cash, Payables, Receivables	13,856.18	3,754.35
Amortization/Accretion	3,851.87	17,215.89
Realized Gain (Loss)	(6,694.53)	(21,116.27)
Ending Book Value	15,877,581.94	15,877,581.94

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	15,682,169.84	15,319,712.65
Maturities/Calls	0.00	(275,000.00)
Principal Paydowns	(36,221.00)	(183,169.28)
Purchases	430,455.68	2,575,937.30
Sales	(379,521.17)	(1,926,277.03)
Change in Cash, Payables, Receivables	13,856.18	3,754.35
Amortization/Accretion	3,851.87	17,215.89
Change in Net Unrealized Gain (Loss)	34,814.98	231,654.22
Realized Gain (Loss)	(6,694.53)	(21,116.27)
Ending Market Value	15,742,711.84	15,742,711.84

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
ABS									
05593AAC3	BMWLT 2023-1 A3 5.16 11/25/2025	7,278.99	02/07/2023 5.43%	7,278.81 7,278.92	100.08 4.63%	7,284.81 6.26	0.05% 5.88	Aaa/AAA NA	0.99 0.14
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	7,746.14	11/16/2021 0.89%	7,744.51 7,745.74	99.03 4.85%	7,670.95 1.89	0.05% (74.80)	Aaa/NA AAA	1.14 0.24
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	7,599.18	07/13/2021 0.52%	7,598.50 7,599.07	99.24 5.06%	7,541.27 1.76	0.05% (57.80)	Aaa/NA AAA	1.29 0.17
44935FAD6	HART 2021-C A3 0.74 05/15/2026	4,407.70	11/09/2021 0.75%	4,406.72 4,407.43	99.40 5.01%	4,381.20 1.45	0.03% (26.23)	NA/AAA AAA	1.45 0.14
43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	23,477.18	02/15/2022 1.89%	23,473.65 23,476.06	98.99 5.02%	23,239.33 19.62	0.15% (236.73)	Aaa/AAA NA	1.45 0.32
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	14,906.66	05/10/2022 3.63%	14,905.88 14,906.41	99.44 4.73%	14,823.73 7.98	0.09% (82.68)	Aaa/AAA NA	1.73 0.37
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	16,634.03	03/10/2022 2.34%	16,630.35 16,632.66	99.04 4.82%	16,473.61 17.15	0.10% (159.05)	Aaa/NA AAA	1.79 0.39
89238FAD5	TAOT 2022-B A3 2.93 09/15/2026	20,219.00	04/07/2022 3.09%	20,218.53 20,218.85	99.27 4.84%	20,072.29 26.33	0.13% (146.56)	Aaa/AAA NA	1.79 0.38
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	7,386.56	10/13/2021 0.68%	7,386.37 7,386.52	98.88 4.89%	7,303.50 2.09	0.05% (83.01)	Aaa/AAA NA	1.79 0.27
448977AD0	HART 2022-A A3 2.22 10/15/2026	13,102.07	03/09/2022 2.23%	13,101.57 13,101.92	99.11 4.92%	12,985.33 12.93	0.08% (116.58)	NA/AAA AAA	1.87 0.33
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	7,786.45	01/11/2022 1.24%	7,785.77 7,786.25	98.92 4.78%	7,702.18 4.09	0.05% (84.07)	NA/AAA AAA	1.96 0.31
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	32,440.26	07/12/2022 3.77%	32,437.16 32,438.95	99.39 4.94%	32,241.20 53.92	0.20% (197.75)	Aaa/NA AAA	2.21 0.52
362585AC5	GMCAR 2022-2 A3 3.1 02/16/2027	20,207.69	04/05/2022 3.16%	20,203.46 20,206.17	99.27 4.79%	20,060.32 26.10	0.13% (145.85)	Aaa/AAA NA	2.21 0.43
43815JAC7	HAROT 2023-1 A3 5.04 04/21/2027	40,000.00	02/16/2023 5.09%	39,992.57 39,995.73	100.26 4.71%	40,105.29 56.00	0.25% 109.55	Aaa/NA AAA	2.39 0.69
58768PAC8	MBART 2022-1 A3 5.21 08/16/2027	89,693.23	11/15/2022 5.27%	89,675.49 89,683.40	100.36 4.70%	90,012.34 207.69	0.57% 328.94	Aaa/AAA NA	2.71 0.63
58770AAC7	MBART 2023-1 A3 4.51 11/15/2027	26,099.47	01/18/2023 4.56%	26,096.34 26,097.55	99.89 4.71%	26,070.77 52.31	0.17% (26.78)	NA/AAA AAA	2.96 0.71
47800CAC0	JDOT 2023 A3 5.01 11/15/2027	75,000.00	02/22/2023 3.39%	74,986.34 74,991.43	100.39 4.60%	75,294.93 167.00	0.48% 303.50	Aaa/NA AAA	2.96 0.84

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
05592XAD2	BMWOT 2023-A A3 5.47 02/25/2028	30,000.00	07/11/2023 5.47%	29,994.68 29,996.27	100.89 4.55%	30,268.04 27.35	0.19% 271.78	NA/AAA AAA	3.24 0.90
477920AC6	JDOT 2023-B A3 5.18 03/15/2028	50,000.00	06/21/2023 5.51%	49,991.66 49,994.19	100.65 4.62%	50,324.08 115.11	0.32% 329.89	Aaa/NA AAA	3.29 1.06
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	165,000.00	09/07/2023 5.17%	164,954.26 164,965.35	101.24 4.48%	167,046.18 378.40	1.06% 2,080.83	NR/AAA AAA	3.79 1.67
34535VAD6	FORDO 2024-D 4.61 08/15/2029	95,000.00	11/19/2024 4.66%	94,996.95 94,996.97	100.33 4.51%	95,309.24 109.49	0.61% 312.28	Aaa/NA AAA	4.71 2.21
Total ABS		753,984.61	4.34%	753,859.58 753,905.83	100.30 4.65%	756,210.59 1,294.92	4.80% 2,304.76	Aaa/AAA AAA	3.06 1.06

AGENCY									
3130AJHU6	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	150,000.00	06/04/2020 0.53%	149,800.80 149,984.95	98.56 4.49%	147,837.33 97.92	0.94% (2,147.62)	Aaa/AA+ AA+	0.37 0.36
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	260,000.00	06/17/2020 0.54%	259,461.80 259,941.58	97.86 4.54%	254,435.21 592.22	1.62% (5,506.37)	Aaa/AA+ AA+	0.54 0.53
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	140,000.00	07/21/2020 0.48%	139,302.80 139,911.32	97.49 4.42%	136,484.74 189.58	0.87% (3,426.59)	Aaa/AA+ AA+	0.64 0.62
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	220,000.00	08/25/2020 0.47%	218,970.40 219,849.28	97.14 4.40%	213,706.49 220.00	1.36% (6,142.80)	Aaa/AA+ AA+	0.73 0.71
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	200,000.00	09/23/2020 0.44%	199,398.00 199,902.31	96.82 4.43%	193,635.76 141.67	1.23% (6,266.55)	Aaa/AA+ AA+	0.81 0.79
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	215,000.00	11/09/2020 0.57%	214,230.30 214,855.87	96.46 4.42%	207,398.27 71.67	1.32% (7,457.60)	Aaa/AA+ AA+	0.94 0.91
3130ATUC9	FEDERAL HOME LOAN BANKS 4.5 12/12/2025	300,000.00	02/08/2023 4.21%	302,262.00 300,820.17	100.18 4.31%	300,552.50 6,337.50	1.91% (267.67)	Aaa/AA+ AA+	1.03 0.97
3130ATSS7	FEDERAL HOME LOAN BANKS 4.5 03/10/2028	275,000.00	03/20/2023 3.84%	283,109.75 280,336.54	101.19 4.11%	278,276.36 2,784.38	1.77% (2,060.17)	Aaa/AA+ AA+	3.28 2.99
3130AWMN7	FEDERAL HOME LOAN BANKS 4.375 06/09/2028	200,000.00	07/26/2023 4.27%	200,900.00 200,650.59	100.65 4.17%	201,296.64 4,180.56	1.28% 646.05	Aaa/AA+ AA+	3.53 3.17
3130AWTR1	FEDERAL HOME LOAN BANKS 4.375 09/08/2028	200,000.00	10/23/2023 4.98%	194,780.00 195,964.10	100.76 4.15%	201,528.04 2,017.36	1.28% 5,563.94	Aaa/AA+ AA+	3.77 3.41
Total Agency		2,160,000.00	2.24%	2,162,215.85 2,162,216.70	98.88 4.33%	2,135,151.33 16,632.85	13.56% (27,065.38)	Aaa/AA+ AA+	1.63 1.51

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
AGENCY CMBS									
3137FG6X8	FHMS K-077 A2 3.85 05/25/2028	295,000.00	05/24/2023 4.24%	289,583.98 291,243.73	98.03 4.44%	289,174.78 946.46	1.84% (2,068.95)	Aaa/AA+ AAA	3.48 3.12
Total Agency CMBS		295,000.00	4.24%	289,583.98 291,243.73	98.03 4.44%	289,174.78 946.46	1.84% (2,068.95)	Aaa/AA+ AAA	3.48 3.12
CASH									
CCYUSD	Receivable	14,275.91	-- 0.00%	14,275.91 14,275.91	1.00 0.00%	14,275.91 0.00	0.09% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		14,275.91	0.00%	14,275.91	1.00%	14,275.91	0.09%	Aaa/AAA	0.00
CORPORATE									
30231GBH4	EXXON MOBIL CORP 2.992 03/19/2025	140,000.00	01/20/2021 0.74%	152,733.00 140,684.11	99.52 4.61%	139,324.43 837.76	0.89% (1,359.68)	Aa2/AA- NA	0.30 0.29
857477BR3	STATE STREET CORP 1.746 02/06/2026	40,000.00	02/02/2022 1.75%	40,000.00 40,000.00	99.37 5.06%	39,749.95 223.10	0.25% (250.05)	Aa3/A AA-	1.19 0.18
46647PBK1	JPMORGAN CHASE & CO 2.083 04/22/2026	50,000.00	09/16/2021 1.18%	51,594.50 50,172.84	98.93 6.02%	49,463.39 112.83	0.31% (709.44)	A1/A AA-	1.39 0.38
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	175,000.00	-- 1.41%	173,020.70 174,345.26	95.33 4.51%	166,823.69 89.44	1.06% (7,521.58)	A2/A+ A	1.45 1.41
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	130,000.00	06/15/2021 1.13%	129,942.80 129,982.33	95.16 4.40%	123,707.01 662.19	0.79% (6,275.32)	A1/A+ A+	1.55 1.49
06051GJD2	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00	-- 2.81%	77,319.60 79,398.06	98.11 5.44%	78,485.42 474.84	0.50% (912.64)	A1/A- AA-	1.55 0.53
931142ERO	WALMART INC 1.05 09/17/2026	30,000.00	09/08/2021 1.09%	29,943.30 29,979.66	94.43 4.31%	28,328.98 64.75	0.18% (1,650.68)	Aa2/AA AA	1.80 1.74
438516BL9	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026	180,000.00	12/15/2022 4.35%	168,229.80 174,169.05	96.59 4.38%	173,858.52 375.00	1.10% (310.52)	A2/A A	1.92 1.84
87612EBM7	TARGET CORP 1.95 01/15/2027	70,000.00	01/19/2022 1.99%	69,881.00 69,949.24	95.23 4.33%	66,663.50 515.67	0.42% (3,285.75)	A2/A A	2.13 2.03
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	150,000.00	-- 2.78%	147,699.00 148,956.36	95.58 4.53%	143,374.40 898.33	0.91% (5,581.96)	A2/A- A	2.25 2.14
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	115,000.00	03/07/2022 2.30%	114,978.15 114,990.02	95.83 4.23%	110,203.13 558.39	0.70% (4,786.89)	Aa2/AA A+	2.29 2.18

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
09247XAN1	BLACKROCK FINANCE INC 3.2 03/15/2027	190,000.00	01/19/2023 4.08%	183,705.30 186,527.92	97.49 4.36%	185,236.41 1,283.56	1.18% (1,291.52)	Aa3/AA- NA	2.29 2.16
023135CF1	AMAZON.COM INC 3.3 04/13/2027	110,000.00	-- 3.63%	108,548.65 109,214.51	97.72 4.32%	107,492.22 484.00	0.68% (1,722.29)	A1/AA AA-	2.37 2.23
74340XBNO	PROLOGIS LP 2.125 04/15/2027	160,000.00	11/09/2022 5.15%	141,006.40 149,814.35	94.81 4.46%	151,697.22 434.44	0.96% 1,882.88	A3/A WR	2.37 2.27
61772BAB9	MORGAN STANLEY 1.593 05/04/2027	150,000.00	-- 4.71%	133,989.30 143,905.02	95.55 5.12%	143,328.18 179.21	0.91% (576.84)	A1/A- A+	2.42 1.38
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	95,000.00	08/22/2022 3.81%	94,090.85 94,506.83	98.23 4.30%	93,322.89 1,035.50	0.59% (1,183.95)	A2/A A+	2.70 2.51
756109BG8	REALTY INCOME CORP 3.95 08/15/2027	200,000.00	01/05/2023 4.88%	192,410.00 195,538.22	98.67 4.48%	197,335.48 2,326.11	1.25% 1,797.26	A3/A- NA	2.71 2.50
931142EX7	WALMART INC 3.95 09/09/2027	50,000.00	-- 3.98%	49,921.10 49,956.39	99.31 4.22%	49,653.23 449.86	0.32% (303.15)	Aa2/AA AA	2.77 2.57
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	100,000.00	04/24/2023 5.17%	95,493.00 97,424.57	98.10 5.25%	98,098.15 1,391.51	0.62% 673.58	A1/A- AA-	3.14 1.99
438516CJ3	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028	180,000.00	02/13/2023 4.44%	184,037.40 182,564.14	101.75 4.36%	183,141.51 2,623.50	1.16% 577.37	A2/A A	3.21 2.83
57636QAW4	MASTERCARD INC 4.875 03/09/2028	95,000.00	03/06/2023 4.90%	94,907.85 94,939.78	101.60 4.34%	96,519.34 1,054.90	0.61% 1,579.57	Aa3/A+ NA	3.27 2.90
74456QBU9	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028	200,000.00	09/06/2023 5.10%	188,558.00 191,592.12	97.68 4.44%	195,359.86 616.67	1.24% 3,767.74	A1/A WR	3.42 3.16
02665WEM9	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028	150,000.00	08/17/2023 5.33%	148,678.50 149,025.56	101.83 4.57%	152,742.50 3,075.00	0.97% 3,716.94	A3/A- A	3.60 3.20
46647PDG8	JPMORGAN CHASE & CO 4.851 07/25/2028	110,000.00	08/04/2023 5.27%	108,359.90 108,905.09	100.18 5.24%	110,197.95 1,867.64	0.70% 1,292.86	A1/A AA-	3.65 2.42
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	190,000.00	05/28/2024 5.00%	186,112.60 186,539.69	100.24 4.44%	190,447.48 3,206.25	1.21% 3,907.79	A1/A A+	4.13 3.67
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	195,000.00	01/24/2024 4.64%	194,682.15 194,735.21	100.65 4.43%	196,262.89 3,014.92	1.25% 1,527.68	A1/A+ NA	4.17 3.70
89115A2Y7	TORONTO-DOMINION BANK 4.994 04/05/2029	190,000.00	05/15/2024 5.00%	189,976.50 189,979.11	101.09 4.71%	192,066.08 1,476.00	1.22% 2,086.97	A2/A- AA-	4.34 3.84
61747YFD2	MORGAN STANLEY 5.164 04/20/2029	50,000.00	08/26/2024 4.53%	51,043.50 50,968.29	101.07 5.10%	50,536.07 294.06	0.32% (432.22)	A1/A- A+	4.39 3.06
06406RBD8	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029	200,000.00	09/10/2024 3.95%	199,138.00 199,179.36	97.55 4.47%	195,090.33 748.61	1.24% (4,089.03)	Aa3/A AA-	4.40 3.98

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
91159HJM3	US BANCORP 5.775 06/12/2029	190,000.00	06/20/2024 5.26%	193,439.00 193,052.94	103.11 5.17%	195,902.51 5,150.98	1.24% 2,849.57	A3/A A	4.53 3.09
437076DC3	HOME DEPOT INC 4.75 06/25/2029	70,000.00	06/17/2024 4.90%	69,548.50 69,587.81	101.07 4.49%	70,748.19 1,440.83	0.45% 1,160.38	A2/A A	4.57 3.92
06051GHM4	BANK OF AMERICA CORP 4.271 07/23/2029	60,000.00	08/22/2024 4.61%	59,274.60 59,325.33	98.28 5.04%	58,967.96 911.15	0.37% (357.36)	A1/A- AA-	4.64 3.28
46647PAV8	JPMORGAN CHASE & CO 4.203 07/23/2029	75,000.00	08/26/2024 4.49%	74,241.75 74,292.80	98.12 5.02%	73,590.66 1,120.80	0.47% (702.14)	A1/A AA-	4.64 3.28
Total Corporate		4,170,000.00	4.02%	4,096,504.70 4,124,201.98	98.56 4.61%	4,107,719.55 38,997.80	26.09% (16,482.43)	A1/A A+	3.00 2.53
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	45,883.58	-- 4.26%	45,883.58 45,883.58	1.00 4.26%	45,883.58 0.00	0.29% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		45,883.58	4.26%	45,883.58 45,883.58	1.00 4.26%	45,883.58 0.00	0.29% 0.00	Aaa/ AAAm AAA	0.00 0.00
SUPRANATIONAL									
459058JB0	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	130,000.00	04/15/2020 0.70%	129,496.90 129,960.88	98.49 4.57%	128,039.83 88.16	0.81% (1,921.04)	Aaa/AAA NA	0.39 0.38
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	180,000.00	10/21/2020 0.52%	179,796.60 179,963.13	96.56 4.41%	173,813.60 82.50	1.10% (6,149.53)	Aaa/AAA NA	0.91 0.88
459058KT9	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028	160,000.00	11/28/2023 4.55%	153,088.00 154,592.57	97.78 4.17%	156,449.11 2,162.22	0.99% 1,856.54	Aaa/AAA NA	3.62 3.31
45950KDD9	INTERNATIONAL FINANCE CORP 4.5 07/13/2028	85,000.00	07/06/2023 4.53%	84,905.65 84,931.83	101.13 4.16%	85,964.44 1,466.25	0.55% 1,032.61	Aaa/AAA NA	3.62 3.25
4581X0EN4	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029	200,000.00	02/15/2024 4.31%	198,356.00 198,613.16	100.01 4.12%	200,013.43 2,429.17	1.27% 1,400.27	Aaa/AAA NA	4.21 3.78

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459058LN1	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029	150,000.00	10/28/2024 4.14%	148,257.00 148,288.73	98.54 4.21%	147,804.17 726.56	0.94% (484.55)	Aaa/AAA NA	4.88 4.37
Total Supranational		905,000.00	3.09%	893,900.15 896,350.29	98.59 4.27%	892,084.59 6,954.86	5.67% (4,265.70)	Aaa/AAA NA	2.97 2.69
US TREASURY									
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	175,000.00	12/29/2020 0.37%	175,054.69 175,011.08	96.14 4.39%	168,236.52 1.80	1.07% (6,774.56)	Aaa/AA+ AA+	1.00 0.97
91282CBT7	UNITED STATES TREASURY 0.75 03/31/2026	300,000.00	03/30/2021 0.91%	297,597.66 299,361.92	95.46 4.31%	286,382.81 383.24	1.82% (12,979.11)	Aaa/AA+ AA+	1.33 1.29
91282CBW0	UNITED STATES TREASURY 0.75 04/30/2026	150,000.00	04/29/2021 0.88%	149,009.77 149,720.72	95.21 4.28%	142,810.55 96.34	0.91% (6,910.17)	Aaa/AA+ AA+	1.41 1.38
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	125,000.00	08/10/2021 0.82%	123,813.48 124,603.18	94.25 4.24%	117,807.62 261.12	0.75% (6,795.57)	Aaa/AA+ AA+	1.67 1.62
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	350,000.00	-- 0.97%	346,279.30 348,658.62	94.20 4.23%	329,710.94 667.13	2.09% (18,947.68)	Aaa/AA+ AA+	1.75 1.70
91282CDG3	UNITED STATES TREASURY 1.125 10/31/2026	325,000.00	-- 1.26%	322,884.77 324,173.94	94.39 4.21%	306,756.84 313.10	1.95% (17,417.10)	Aaa/AA+ AA+	1.92 1.86
912828V98	UNITED STATES TREASURY 2.25 02/15/2027	200,000.00	02/06/2023 3.92%	187,695.31 193,248.75	96.01 4.16%	192,015.62 1,320.65	1.22% (1,233.13)	Aaa/AA+ AA+	2.21 2.10
91282CEF4	UNITED STATES TREASURY 2.5 03/31/2027	200,000.00	09/27/2022 4.25%	185,734.38 192,628.71	96.38 4.15%	192,765.62 851.65	1.22% 136.92	Aaa/AA+ AA+	2.33 2.22
91282CEN7	UNITED STATES TREASURY 2.75 04/30/2027	340,000.00	-- 3.26%	332,193.75 336,146.13	96.83 4.14%	329,228.91 800.69	2.09% (6,917.23)	Aaa/AA+ AA+	2.41 2.30
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	175,000.00	08/03/2022 2.94%	177,460.94 176,292.99	97.87 4.13%	171,274.41 2,380.10	1.09% (5,018.57)	Aaa/AA+ AA+	2.58 2.41
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	120,000.00	09/08/2022 3.36%	118,692.19 119,278.08	97.40 4.13%	116,882.81 953.04	0.74% (2,395.26)	Aaa/AA+ AA+	2.75 2.57
91282CFM8	UNITED STATES TREASURY 4.125 09/30/2027	150,000.00	10/28/2022 4.19%	149,531.25 149,730.24	100.01 4.12%	150,017.58 1,053.91	0.95% 287.34	Aaa/AA+ AA+	2.83 2.63
91282CFU0	UNITED STATES TREASURY 4.125 10/31/2027	220,000.00	12/15/2022 3.68%	224,357.03 222,604.43	100.04 4.11%	220,085.94 777.14	1.40% (2,518.49)	Aaa/AA+ AA+	2.92 2.71
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	200,000.00	01/05/2023 3.98%	184,875.00 190,800.52	94.83 4.13%	189,664.06 198.90	1.20% (1,136.46)	Aaa/AA+ AA+	2.96 2.81

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91282CGC9	UNITED STATES TREASURY 3.875 12/31/2027	180,000.00	01/19/2023 3.48%	183,171.09 181,975.35	99.32 4.11%	178,769.53 2,918.89	1.14% (3,205.82)	Aaa/AA+ AA+	3.08 2.83
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	220,000.00	02/27/2023 4.21%	213,125.00 215,579.81	98.16 4.13%	215,952.34 2,573.64	1.37% 372.53	Aaa/AA+ AA+	3.17 2.93
9128283W8	UNITED STATES TREASURY 2.75 02/15/2028	230,000.00	03/08/2023 4.37%	213,639.45 219,380.15	95.93 4.12%	220,629.30 1,856.25	1.40% 1,249.14	Aaa/AA+ AA+	3.21 3.00
91282CGT2	UNITED STATES TREASURY 3.625 03/31/2028	200,000.00	06/28/2023 4.05%	196,343.75 197,440.41	98.46 4.12%	196,929.69 1,234.89	1.25% (510.73)	Aaa/AA+ AA+	3.33 3.08
91282CHA2	UNITED STATES TREASURY 3.5 04/30/2028	220,000.00	05/15/2023 3.47%	220,275.00 220,189.20	98.04 4.12%	215,677.34 659.39	1.37% (4,511.86)	Aaa/AA+ AA+	3.42 3.17
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	180,000.00	06/15/2023 3.95%	177,370.31 178,145.71	98.40 4.12%	177,117.19 17.93	1.13% (1,028.52)	Aaa/AA+ AA+	3.50 3.24
91282CHQ7	UNITED STATES TREASURY 4.125 07/31/2028	220,000.00	09/25/2023 4.62%	215,342.19 216,479.01	100.00 4.12%	220,008.59 3,033.22	1.40% 3,529.58	Aaa/AA+ AA+	3.67 3.32
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	250,000.00	09/21/2023 4.66%	211,376.95 220,706.40	89.68 4.13%	224,199.22 714.78	1.42% 3,492.82	Aaa/AA+ AA+	3.75 3.59
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	150,000.00	09/28/2023 4.66%	148,160.16 148,599.14	100.84 4.13%	151,265.63 1,667.82	0.96% 2,666.48	Aaa/AA+ AA+	3.75 3.39
91282CJF9	UNITED STATES TREASURY 4.875 10/31/2028	200,000.00	02/26/2024 4.34%	204,445.31 203,721.78	102.70 4.12%	205,390.62 834.94	1.30% 1,668.85	Aaa/AA+ AA+	3.92 3.53
91282CJN2	UNITED STATES TREASURY 4.375 11/30/2028	275,000.00	12/21/2023 3.82%	281,756.84 280,465.37	100.95 4.12%	277,599.61 33.05	1.76% (2,865.76)	Aaa/AA+ AA+	4.00 3.63
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	200,000.00	01/17/2024 4.02%	197,554.69 197,984.55	98.63 4.12%	197,257.81 3,138.59	1.25% (726.73)	Aaa/AA+ AA+	4.08 3.68
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	180,000.00	02/08/2024 4.10%	179,184.38 179,317.18	99.55 4.12%	179,198.44 2,406.52	1.14% (118.74)	Aaa/AA+ AA+	4.17 3.75
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	200,000.00	02/28/2024 4.29%	199,609.38 199,668.42	100.52 4.11%	201,046.88 2,160.22	1.28% 1,378.45	Aaa/AA+ AA+	4.25 3.81
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	220,000.00	04/10/2024 4.60%	215,359.38 215,957.67	100.04 4.11%	220,085.94 1,545.74	1.40% 4,128.26	Aaa/AA+ AA+	4.33 3.90
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	225,000.00	-- 4.65%	224,735.35 224,767.75	102.07 4.11%	229,649.41 891.14	1.46% 4,881.66	Aaa/AA+ AA+	4.41 3.95
91282CKT7	UNITED STATES TREASURY 4.5 05/31/2029	200,000.00	06/26/2024 4.33%	201,468.75 201,340.57	101.64 4.10%	203,273.44 24.73	1.29% 1,932.87	Aaa/AA+ AA+	4.50 4.04
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	250,000.00	-- 4.01%	252,595.70 252,430.24	100.59 4.11%	251,474.61 4,446.33	1.60% (955.63)	Aaa/AA+ AA+	4.58 4.05

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91282CLC3	UNITED STATES TREASURY 4.0 07/31/2029	200,000.00	08/21/2024 4.30%	203,023.44 202,854.17	99.58 4.10%	199,156.25 2,673.91	1.27% (3,697.92)	Aaa/AA+ AA+	4.67 4.16
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	250,000.00	09/27/2024 3.55%	245,244.14 245,408.32	95.79 4.11%	239,462.89 1,985.50	1.52% (5,945.43)	Aaa/AA+ AA+	4.75 4.31
91282CLN9	UNITED STATES TREASURY 3.5 09/30/2029	225,000.00	10/21/2024 3.95%	220,535.16 220,634.16	97.41 4.09%	219,181.64 1,341.35	1.39% (1,452.52)	Aaa/AA+ AA+	4.83 4.36
91282CLRO	UNITED STATES TREASURY 4.125 10/31/2029	165,000.00	11/19/2024 4.24%	164,194.34 164,199.25	100.15 4.09%	165,244.92 582.86	1.05% 1,045.68	Aaa/AA+ AA+	4.92 4.39
Total US Treasury		7,670,000.00	3.48%	7,543,690.28 7,589,503.92	97.89 4.15%	7,502,211.52 46,800.50	47.66% (87,292.40)	Aaa/AA+ AA+	3.28 3.02
Total Portfolio		16,014,144.10	3.48%	15,799,914.03 15,877,581.94	97.99 4.33%	15,742,711.84 111,627.38	100.00% (134,870.09)	Aa2/AA- AA	2.95 2.56
Total Market Value + Accrued						15,854,339.22			

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
ACQUISITIONS										
Purchase	11/01/2024	31846V203	5,950.00	FIRST AMER:GVT OBLG Y	1.000	4.45%	(5,950.00)	0.00	(5,950.00)	0.00
Purchase	11/04/2024	31846V203	1,614.48	FIRST AMER:GVT OBLG Y	1.000	4.44%	(1,614.48)	0.00	(1,614.48)	0.00
Purchase	11/07/2024	31846V203	537.50	FIRST AMER:GVT OBLG Y	1.000	4.42%	(537.50)	0.00	(537.50)	0.00
Purchase	11/15/2024	31846V203	1,725.37	FIRST AMER:GVT OBLG Y	1.000	4.42%	(1,725.37)	0.00	(1,725.37)	0.00
Purchase	11/15/2024	31846V203	29,597.74	FIRST AMER:GVT OBLG Y	1.000	4.42%	(29,597.74)	0.00	(29,597.74)	0.00
Purchase	11/18/2024	31846V203	3,194.12	FIRST AMER:GVT OBLG Y	1.000	4.26%	(3,194.12)	0.00	(3,194.12)	0.00
Purchase	11/18/2024	31846V203	1,091.22	FIRST AMER:GVT OBLG Y	1.000	4.26%	(1,091.22)	0.00	(1,091.22)	0.00
Purchase	11/20/2024	91282CLR0	165,000.00	UNITED STATES TREASURY 4.125 10/31/2029	99.512	4.24%	(164,194.34)	(376.04)	(164,570.38)	0.00
Purchase	11/21/2024	31846V203	120,227.73	FIRST AMER:GVT OBLG Y	1.000	4.41%	(120,227.73)	0.00	(120,227.73)	0.00
Purchase	11/21/2024	31846V203	1,733.87	FIRST AMER:GVT OBLG Y	1.000	4.41%	(1,733.87)	0.00	(1,733.87)	0.00
Purchase	11/22/2024	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029	99.997	4.66%	(94,996.95)	0.00	(94,996.95)	0.00
Purchase	11/25/2024	31846V203	5,592.36	FIRST AMER:GVT OBLG Y	1.000	4.26%	(5,592.36)	0.00	(5,592.36)	0.00
Total Purchase			431,264.39				(430,455.68)	(376.04)	(430,831.72)	0.00
TOTAL ACQUISITIONS			431,264.39				(430,455.68)	(376.04)	(430,831.72)	0.00
OTHER										
Sale	11/20/2024	3135G03U5	(105,000.00)	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025	98.372	0.67%	103,290.60	(51.04)	103,341.64	(1,691.26)
Sale	11/20/2024	31846V203	(61,228.74)	FIRST AMER:GVT OBLG Y	1.000	4.41%	61,228.74	0.00	61,228.74	0.00
Sale	11/21/2024	91282CAZ4	(125,000.00)	UNITED STATES TREASURY 0.375 11/30/2025	96.004	0.37%	120,004.88	(222.85)	120,227.73	(5,003.25)
Sale	11/22/2024	31846V203	(94,996.95)	FIRST AMER:GVT OBLG Y	1.000	4.41%	94,996.95	0.00	94,996.95	0.00
Total Sale			(386,225.69)				379,521.17	(273.89)	379,795.06	(6,694.51)
TOTAL OTHER TRANSACTIONS			(386,225.69)				379,521.17	(273.89)	379,795.06	(6,694.51)
OTHER										

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Coupon	11/01/2024	3137FG6X8	0.00	FHMS K-077 A2 3.85 05/25/2028		4.21%	946.46	0.00	946.46	0.00
Coupon	11/01/2024	438516BL9	0.00	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026		4.35%	2,250.00	0.00	2,250.00	0.00
Coupon	11/01/2024	74456QBU9	0.00	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028		5.10%	3,700.00	0.00	3,700.00	0.00
Coupon	11/04/2024	61772BAB9	0.00	MORGAN STANLEY 1.593 05/04/2027		4.01%	1,194.75	0.00	1,194.75	0.00
Coupon	11/07/2024	3135G06G3	0.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025		0.57%	537.50	0.00	537.50	0.00
Coupon	11/15/2024	44934KAC8	0.00	HART 2021-B A3 0.38 01/15/2026		0.00%	0.55	0.00	0.55	0.00
Coupon	11/15/2024	47789QAC4	0.00	JDOT 2021-B A3 0.52 03/16/2026		0.53%	4.11	0.00	4.11	0.00
Coupon	11/15/2024	44935FAD6	0.00	HART 2021-C A3 0.74 05/15/2026		0.77%	3.54	0.00	3.54	0.00
Coupon	11/15/2024	91324PEC2	0.00	UNITEDHEALTH GROUP INC 1.15 05/15/2026		1.41%	1,006.25	0.00	1,006.25	0.00
Coupon	11/15/2024	43815BAC4	0.00	HAROT 2022-1 A3 1.88 05/15/2026		1.90%	41.81	0.00	41.81	0.00
Coupon	11/15/2024	448977AD0	0.00	HART 2022-A A3 2.22 10/15/2026		2.23%	27.43	0.00	27.43	0.00
Coupon	11/15/2024	47787JAC2	0.00	JDOT 2022 A3 0.36 09/15/2026		2.35%	37.31	0.00	37.31	0.00
Coupon	11/15/2024	89238FAD5	0.00	TAOT 2022-B A3 2.93 09/15/2026		2.95%	54.74	0.00	54.74	0.00
Coupon	11/15/2024	47800AAC4	0.00	JDOT 2022-B A3 3.74 02/16/2027		3.78%	110.23	0.00	110.23	0.00
Coupon	11/15/2024	9128283F5	0.00	UNITED STATES TREASURY 2.25 11/15/2027		3.98%	2,250.00	0.00	2,250.00	0.00
Coupon	11/15/2024	58770AAC7	0.00	MBART 2023-1 A3 4.51 11/15/2027		4.56%	104.58	0.00	104.58	0.00

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Coupon	11/15/2024	47800CAC0	0.00	JDOT 2023 A3 5.01 11/15/2027		5.07%	313.13	0.00	313.13	0.00
Coupon	11/15/2024	161571HT4	0.00	CHAIT 2023-1 A 5.16 09/15/2028		5.23%	709.50	0.00	709.50	0.00
Coupon	11/15/2024	477920AC6	0.00	JDOT 2023-B A3 5.18 03/15/2028		5.25%	215.83	0.00	215.83	0.00
Coupon	11/15/2024	58768PAC8	0.00	MBART 2022-1 A3 5.21 08/16/2027		5.28%	418.15	0.00	418.15	0.00
Coupon	11/16/2024	362554AC1	0.00	GMCAR 2021-4 A3 0.68 09/16/2026		0.68%	4.85	0.00	4.85	0.00
Coupon	11/16/2024	380146AC4	0.00	GMCAR 2022-1 A3 1.26 11/16/2026		1.27%	9.31	0.00	9.31	0.00
Coupon	11/16/2024	362585AC5	0.00	GMCAR 2022-2 A3 3.1 02/16/2027		3.13%	57.26	0.00	57.26	0.00
Coupon	11/21/2024	43815GAC3	0.00	HAROT 2021-4 A3 0.88 01/21/2026		0.90%	6.82	0.00	6.82	0.00
Coupon	11/21/2024	43815JAC7	0.00	HAROT 2023-1 A3 5.04 04/21/2027		5.11%	168.00	0.00	168.00	0.00
Coupon	11/25/2024	05602RAD3	0.00	BMWOT 2022-A A3 3.21 08/25/2026		3.24%	45.00	0.00	45.00	0.00
Coupon	11/25/2024	05593AAC3	0.00	BMWLT 2023-1 A3 5.16 11/25/2025		5.22%	42.07	0.00	42.07	0.00
Coupon	11/25/2024	05592XAD2	0.00	BMWOT 2023-A A3 5.47 02/25/2028		5.54%	136.75	0.00	136.75	0.00
Coupon	11/30/2024	91282CAZ4	0.00	UNITED STATES TREASURY 0.375 11/30/2025		0.37%	328.13	0.00	328.13	0.00
Coupon	11/30/2024	91282CJN2	0.00	UNITED STATES TREASURY 4.375 11/30/2028		3.82%	6,015.63	0.00	6,015.63	0.00
Coupon	11/30/2024	91282CHE4	0.00	UNITED STATES TREASURY 3.625 05/31/2028		3.95%	3,262.50	0.00	3,262.50	0.00
Coupon	11/30/2024	91282CKT7	0.00	UNITED STATES TREASURY 4.5 05/31/2029		4.33%	4,500.00	0.00	4,500.00	0.00
Total Coupon			0.00				28,502.19	0.00	28,502.19	0.00
Dividend	11/30/2024	31846V203	0.00	FIRST AMER:GVT OBLG Y		4.36%	169.65	0.00	169.65	0.00

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Total Dividend			0.00				169.65	0.00	169.65	0.00
Principal Paydown	11/15/2024	44934KAC8	1,725.37	HART 2021-B A3 0.38 01/15/2026		0.00%	1,725.37	--	1,725.37	0.01
Principal Paydown	11/15/2024	47789QAC4	1,891.62	JDOT 2021-B A3 0.52 03/16/2026		0.53%	1,891.62	--	1,891.62	0.00
Principal Paydown	11/15/2024	44935FAD6	1,337.63	HART 2021-C A3 0.74 05/15/2026		0.77%	1,337.63	--	1,337.63	(0.00)
Principal Paydown	11/15/2024	43815BAC4	3,213.05	HAROT 2022-1 A3 1.88 05/15/2026		1.90%	3,213.05	--	3,213.05	(0.00)
Principal Paydown	11/15/2024	448977AD0	1,724.18	HART 2022-A A3 2.22 10/15/2026		2.23%	1,724.18	--	1,724.18	(0.00)
Principal Paydown	11/15/2024	47787JAC2	2,662.24	JDOT 2022 A3 0.36 09/15/2026		2.35%	2,662.24	--	2,662.24	(0.00)
Principal Paydown	11/15/2024	89238FAD5	2,199.15	TAOT 2022-B A3 2.93 09/15/2026		2.95%	2,199.15	--	2,199.15	0.00
Principal Paydown	11/15/2024	47800AAC4	2,928.10	JDOT 2022-B A3 3.74 02/16/2027		3.78%	2,928.10	--	2,928.10	(0.00)
Principal Paydown	11/15/2024	58770AAC7	1,726.82	MBART 2023-1 A3 4.51 11/15/2027		4.56%	1,726.82	--	1,726.82	(0.00)
Principal Paydown	11/15/2024	58768PAC8	6,617.79	MBART 2022-1 A3 5.21 08/16/2027		5.28%	6,617.79	--	6,617.79	(0.00)
Principal Paydown	11/16/2024	362554AC1	1,174.22	GMCAR 2021-4 A3 0.68 09/16/2026		0.68%	1,174.22	--	1,174.22	(0.00)
Principal Paydown	11/16/2024	380146AC4	1,081.91	GMCAR 2022-1 A3 1.26 11/16/2026		1.27%	1,081.91	--	1,081.91	0.00
Principal Paydown	11/16/2024	362585AC5	1,957.79	GMCAR 2022-2 A3 3.1 02/16/2027		3.13%	1,957.79	--	1,957.79	(0.00)
Principal Paydown	11/21/2024	43815GAC3	1,559.05	HAROT 2021-4 A3 0.88 01/21/2026		0.90%	1,559.05	--	1,559.05	0.00
Principal Paydown	11/25/2024	05602RAD3	1,916.93	BMWOT 2022-A A3 3.21 08/25/2026		3.24%	1,916.93	--	1,916.93	(0.00)
Principal Paydown	11/25/2024	05593AAC3	2,505.15	BMWLT 2023-1 A3 5.16 11/25/2025		5.22%	2,505.15	--	2,505.15	(0.00)

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Total Principal Paydown			36,221.00				36,221.00	--	36,221.00	(0.02)
TOTAL OTHER TRANSACTIONS			36,221.00				64,892.84	0.00	64,892.84	(0.02)

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
CASH & EQUIVALENTS						
31846V203	FIRST AMER:GVT OBLG Y	45,883.58	30,844.88 171,264.39 (156,225.69) 45,883.58	0.00 419.73 0.00 419.73	0.00 0.00 0.00 419.73	419.73
CCYUSD	Receivable	14,275.91	419.73 0.00 0.00 14,275.91	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00
Total Cash & Equivalents		60,159.49	31,264.61 171,264.39 (156,225.69) 60,159.49	0.00 419.73 0.00 419.73	0.00 0.00 0.00 419.73	419.73
FIXED INCOME						
023135CF1	AMAZON.COM INC 3.3 04/13/2027	110,000.00	109,187.20 0.00 0.00 109,214.51	181.50 0.00 484.00 302.50	27.31 0.00 27.31 329.81	329.81
02665WEM9	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028	08/17/2023 08/21/2023 150,000.00	149,003.31 0.00 0.00 149,025.56	2,434.38 0.00 3,075.00 640.63	22.25 0.00 22.25 662.87	662.87
05592XAD2	BMWOT 2023-A A3 5.47 02/25/2028	07/11/2023 07/18/2023 30,000.00	29,996.17 0.00 0.00 29,996.27	27.35 136.75 27.35 136.75	0.09 0.00 0.09 136.84	136.84
05593AAC3	BMWLT 2023-1 A3 5.16 11/25/2025	02/07/2023 02/15/2023 7,278.99	9,784.05 0.00 (2,505.15) 7,278.92	8.41 42.07 6.26 39.92	0.03 0.00 0.03 39.94	39.94
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	05/10/2022 05/18/2022 14,906.66	16,823.30 0.00 (1,916.93) 14,906.41	9.00 45.00 7.98 43.97	0.05 0.00 0.05 44.02	44.02

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	04/24/2023 04/26/2023 100,000.00	97,325.52 0.00 0.00 97,424.57	1,072.84 0.00 1,391.51 318.67	99.05 0.00 99.05 417.72	417.72
06051GHM4	BANK OF AMERICA CORP 4.271 07/23/2029	08/22/2024 08/23/2024 60,000.00	59,310.11 0.00 0.00 59,325.33	697.60 0.00 911.15 213.55	15.22 0.00 15.22 228.77	228.77
06051GJD2	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00	79,307.77 0.00 0.00 79,398.06	386.91 0.00 474.84 87.93	93.96 (3.67) 90.29 178.22	178.22
06406RBD8	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029	09/10/2024 09/11/2024 200,000.00	199,164.04 0.00 0.00 199,179.36	106.94 0.00 748.61 641.67	15.32 0.00 15.32 656.99	656.99
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	03/07/2022 03/15/2022 115,000.00	114,989.66 0.00 0.00 114,990.02	337.97 0.00 558.39 220.42	0.36 0.00 0.36 220.78	220.78
09247XAN1	BLACKROCK FINANCE INC 3.2 03/15/2027	01/19/2023 01/23/2023 190,000.00	186,403.03 0.00 0.00 186,527.92	776.89 0.00 1,283.56 506.67	124.89 0.00 124.89 631.56	631.56
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	08/22/2022 08/24/2022 95,000.00	94,491.80 0.00 0.00 94,506.83	750.50 0.00 1,035.50 285.00	15.04 0.00 15.04 300.04	300.04
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	09/07/2023 09/15/2023 165,000.00	164,964.60 0.00 0.00 164,965.35	378.40 709.50 378.40 709.50	0.75 0.00 0.75 710.25	710.25
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	05/28/2024 05/29/2024 190,000.00	186,470.80 0.00 0.00 186,539.69	2,493.75 0.00 3,206.25 712.50	68.88 0.00 68.88 781.38	781.38

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
30231GBH4	EXXON MOBIL CORP 2.992 03/19/2025	01/20/2021 01/22/2021 140,000.00	140,940.65 0.00 0.00 140,684.11	488.69 0.00 837.76 349.07	0.00 (256.54) (256.54) 92.53	92.53
3130AJHU6	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	06/04/2020 06/05/2020 150,000.00	149,981.58 0.00 0.00 149,984.95	35.42 0.00 97.92 62.50	3.37 0.00 3.37 65.87	65.87
3130ATS57	FEDERAL HOME LOAN BANKS 4.5 03/10/2028	03/20/2023 03/21/2023 275,000.00	280,470.51 0.00 0.00 280,336.54	1,753.13 0.00 2,784.38 1,031.25	0.00 (133.97) (133.97) 897.28	897.28
3130ATUC9	FEDERAL HOME LOAN BANKS 4.5 12/12/2025	02/08/2023 02/09/2023 300,000.00	300,885.60 0.00 0.00 300,820.17	5,212.50 0.00 6,337.50 1,125.00	0.00 (65.44) (65.44) 1,059.56	1,059.56
3130AWMN7	FEDERAL HOME LOAN BANKS 4.375 06/09/2028	07/26/2023 07/27/2023 200,000.00	200,665.77 0.00 0.00 200,650.59	3,451.39 0.00 4,180.56 729.17	0.00 (15.18) (15.18) 713.99	713.99
3130AWTR1	FEDERAL HOME LOAN BANKS 4.375 09/08/2028	10/23/2023 10/24/2023 200,000.00	195,876.17 0.00 0.00 195,964.10	1,288.19 0.00 2,017.36 729.17	87.93 0.00 87.93 817.09	817.09
3135G03U5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025	04/22/2020 04/24/2020 0.00	104,979.60 0.00 (104,981.86) 0.00	16.41 51.04 0.00 34.63	2.25 0.00 2.25 36.89	36.89
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	06/17/2020 06/19/2020 260,000.00	259,932.72 0.00 0.00 259,941.58	483.89 0.00 592.22 108.33	8.85 0.00 8.85 117.19	117.19
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	08/25/2020 08/27/2020 220,000.00	219,832.35 0.00 0.00 219,849.28	151.25 0.00 220.00 68.75	16.93 0.00 16.93 85.68	85.68

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3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	11/09/2020 11/12/2020 215,000.00	214,843.19 0.00 0.00 214,855.87	519.58 537.50 71.67 89.58	12.68 0.00 12.68 102.26	102.26
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	07/21/2020 07/23/2020 140,000.00	139,899.86 0.00 0.00 139,911.32	145.83 0.00 189.58 43.75	11.47 0.00 11.47 55.22	55.22
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	09/23/2020 09/25/2020 200,000.00	199,892.41 0.00 0.00 199,902.31	79.17 0.00 141.67 62.50	9.90 0.00 9.90 72.40	72.40
3137FG6X8	FHMS K-077 A2 3.85 05/25/2028	05/24/2023 05/30/2023 295,000.00	291,153.36 0.00 0.00 291,243.73	946.46 946.46 946.46 946.46	90.37 0.00 90.37 1,036.83	1,036.83
34535VAD6	FORDO 2024-D 4.61 08/15/2029	11/19/2024 11/22/2024 95,000.00	0.00 94,996.95 0.00 94,996.97	0.00 0.00 109.49 109.49	0.02 0.00 0.02 109.50	109.50
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	10/13/2021 10/21/2021 7,386.56	8,560.73 0.00 (1,174.22) 7,386.52	2.43 4.85 2.09 4.52	0.01 0.00 0.01 4.53	4.53
362585AC5	GMCAR 2022-2 A3 3.1 02/16/2027	04/05/2022 04/13/2022 20,207.69	22,163.75 0.00 (1,957.79) 20,206.17	28.63 57.26 26.10 54.73	0.21 0.00 0.21 54.94	54.94
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	01/11/2022 01/19/2022 7,786.45	8,868.12 0.00 (1,081.91) 7,786.25	4.66 9.31 4.09 8.74	0.04 0.00 0.04 8.78	8.78
437076DC3	HOME DEPOT INC 4.75 06/25/2029	06/17/2024 06/25/2024 70,000.00	69,580.40 0.00 0.00 69,587.81	1,163.75 0.00 1,440.83 277.08	7.42 0.00 7.42 284.50	284.50

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43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	02/15/2022 02/23/2022 23,477.18	26,688.89 0.00 (3,213.05) 23,476.06	22.30 41.81 19.62 39.13	0.23 0.00 0.23 39.35	39.35
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	11/16/2021 11/24/2021 7,746.14	9,304.68 0.00 (1,559.05) 7,745.74	2.27 6.82 1.89 6.44	0.12 0.00 0.12 6.55	6.55
43815JAC7	HAROT 2023-1 A3 5.04 04/21/2027	02/16/2023 02/24/2023 40,000.00	39,995.59 0.00 0.00 39,995.73	56.00 168.00 56.00 168.00	0.15 0.00 0.15 168.15	168.15
438516BL9	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026	12/15/2022 12/19/2022 180,000.00	173,919.15 0.00 0.00 174,169.05	2,250.00 2,250.00 375.00 375.00	249.90 0.00 249.90 624.90	624.90
438516CJ3	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028	02/13/2023 02/15/2023 180,000.00	182,631.62 0.00 0.00 182,564.14	1,881.00 0.00 2,623.50 742.50	0.00 (67.48) (67.48) 675.02	675.02
448977AD0	HART 2022-A A3 2.22 10/15/2026	03/09/2022 03/16/2022 13,102.07	14,826.07 0.00 (1,724.18) 13,101.92	14.63 27.43 12.93 25.73	0.03 0.00 0.03 25.76	25.76
44934KAC8	HART 2021-B A3 0.38 01/15/2026	07/20/2021 07/28/2021 0.00	1,725.28 0.00 (1,725.36) 0.00	0.29 0.55 0.00 0.26	0.08 0.00 0.08 0.34	0.34
44935FAD6	HART 2021-C A3 0.74 05/15/2026	11/09/2021 11/17/2021 4,407.70	5,744.96 0.00 (1,337.63) 4,407.43	1.89 3.54 1.45 3.10	0.10 0.00 0.10 3.20	3.20
4581X0EN4	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029	02/15/2024 02/20/2024 200,000.00	198,586.09 0.00 0.00 198,613.16	1,741.67 0.00 2,429.17 687.50	27.07 0.00 27.07 714.57	714.57

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459058JB0	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	04/15/2020 04/22/2020 130,000.00	129,952.61 0.00 0.00 129,960.88	20.35 0.00 88.16 67.82	8.27 0.00 8.27 76.08	76.08
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	10/21/2020 10/28/2020 180,000.00	179,959.79 0.00 0.00 179,963.13	7.50 0.00 82.50 75.00	3.34 0.00 3.34 78.34	78.34
459058KT9	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028	11/28/2023 11/30/2023 160,000.00	154,469.58 0.00 0.00 154,592.57	1,695.56 0.00 2,162.22 466.67	122.99 0.00 122.99 589.66	589.66
459058LN1	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029	10/28/2024 10/29/2024 150,000.00	148,259.88 0.00 0.00 148,288.73	242.19 0.00 726.56 484.38	28.84 0.00 28.84 513.22	513.22
45950KDD9	INTERNATIONAL FINANCE CORP 4.5 07/13/2028	07/06/2023 07/13/2023 85,000.00	84,930.28 0.00 0.00 84,931.83	1,147.50 0.00 1,466.25 318.75	1.55 0.00 1.55 320.30	320.30
46647PAV8	JPMORGAN CHASE & CO 4.203 07/23/2029	08/26/2024 08/27/2024 75,000.00	74,276.84 0.00 0.00 74,292.80	858.11 0.00 1,120.80 262.69	15.95 0.00 15.95 278.64	278.64
46647PBK1	JPMORGAN CHASE & CO 2.083 04/22/2026	09/16/2021 09/20/2021 50,000.00	50,209.35 0.00 0.00 50,172.84	26.04 0.00 112.83 86.79	0.00 (36.52) (36.52) 50.28	50.28
46647PDG8	JPMORGAN CHASE & CO 4.851 07/25/2028	08/04/2023 08/08/2023 110,000.00	108,871.09 0.00 0.00 108,905.09	1,422.96 0.00 1,867.64 444.68	34.00 0.00 34.00 478.68	478.68
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	03/10/2022 03/16/2022 16,634.03	19,294.61 0.00 (2,662.24) 16,632.66	19.90 37.31 17.15 34.56	0.29 0.00 0.29 34.86	34.86

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47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	07/13/2021 07/21/2021 7,599.18	9,490.65 0.00 (1,891.62) 7,599.07	2.19 4.11 1.76 3.67	0.04 0.00 0.04 3.71	3.71
477920AC6	JDOT 2023-B A3 5.18 03/15/2028	06/21/2023 06/28/2023 50,000.00	49,994.04 0.00 0.00 49,994.19	115.11 215.83 115.11 215.83	0.15 0.00 0.15 215.98	215.98
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	07/12/2022 07/20/2022 32,440.26	35,366.88 0.00 (2,928.10) 32,438.95	58.79 110.23 53.92 105.36	0.17 0.00 0.17 105.53	105.53
47800CAC0	JDOT 2023 A3 5.01 11/15/2027	02/22/2023 03/02/2023 75,000.00	74,991.19 0.00 0.00 74,991.43	167.00 313.13 167.00 313.13	0.24 0.00 0.24 313.37	313.37
57636QAW4	MASTERCARD INC 4.875 03/09/2028	03/06/2023 03/09/2023 95,000.00	94,938.26 0.00 0.00 94,939.78	668.96 0.00 1,054.90 385.94	1.51 0.00 1.51 387.45	387.45
58768PAC8	MBART 2022-1 A3 5.21 08/16/2027	11/15/2022 11/22/2022 89,693.23	96,300.15 0.00 (6,617.79) 89,683.40	223.01 418.15 207.69 402.83	1.05 0.00 1.05 403.87	403.87
58770AAC7	MBART 2023-1 A3 4.51 11/15/2027	01/18/2023 01/25/2023 26,099.47	27,824.19 0.00 (1,726.82) 26,097.55	55.78 104.58 52.31 101.12	0.18 0.00 0.18 101.30	101.30
61747YFD2	MORGAN STANLEY 5.164 04/20/2029	08/26/2024 08/27/2024 50,000.00	50,991.80 0.00 0.00 50,968.29	78.89 0.00 294.06 215.17	0.00 (23.50) (23.50) 191.66	191.66
61772BAB9	MORGAN STANLEY 1.593 05/04/2027	150,000.00	143,552.71 0.00 0.00 143,905.02	1,174.84 1,194.75 179.21 199.13	352.31 0.00 352.31 551.44	551.44

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69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	01/24/2024 01/31/2024 195,000.00	194,729.99 0.00 0.00 194,735.21	2,267.42 0.00 3,014.92 747.50	5.22 0.00 5.22 752.72	752.72
74340XBNO	PROLOGIS LP 2.125 04/15/2027	11/09/2022 11/14/2022 160,000.00	149,461.09 0.00 0.00 149,814.35	151.11 0.00 434.44 283.33	353.26 0.00 353.26 636.59	636.59
74456QBU9	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028	09/06/2023 09/08/2023 200,000.00	191,389.84 0.00 0.00 191,592.12	3,700.00 3,700.00 616.67 616.67	202.27 0.00 202.27 818.94	818.94
756109BG8	REALTY INCOME CORP 3.95 08/15/2027	01/05/2023 01/09/2023 200,000.00	195,402.60 0.00 0.00 195,538.22	1,667.78 0.00 2,326.11 658.33	135.62 0.00 135.62 793.95	793.95
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	150,000.00	148,918.27 0.00 0.00 148,956.36	592.08 0.00 898.33 306.25	38.09 0.00 38.09 344.34	344.34
857477BR3	STATE STREET CORP 1.746 02/06/2026	02/02/2022 02/07/2022 40,000.00	40,000.00 0.00 0.00 40,000.00	164.90 0.00 223.10 58.20	0.00 0.00 0.00 58.20	58.20
87612EBM7	TARGET CORP 1.95 01/15/2027	01/19/2022 01/24/2022 70,000.00	69,947.28 0.00 0.00 69,949.24	401.92 0.00 515.67 113.75	1.96 0.00 1.96 115.71	115.71
89115A2Y7	TORONTO-DOMINION BANK 4.994 04/05/2029	05/15/2024 05/17/2024 190,000.00	189,978.71 0.00 0.00 189,979.11	685.29 0.00 1,476.00 790.72	0.40 0.00 0.40 791.11	791.11
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	06/15/2021 06/18/2021 130,000.00	129,981.39 0.00 0.00 129,982.33	540.31 0.00 662.19 121.88	0.94 0.00 0.94 122.81	122.81

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89238FAD5	TAOT 2022-B A3 2.93 09/15/2026	04/07/2022 04/13/2022 20,219.00	22,417.98 0.00 (2,199.15) 20,218.85	29.19 54.74 26.33 51.88	0.02 0.00 0.02 51.90	51.90
91159HJM3	US BANCORP 5.775 06/12/2029	06/20/2024 06/21/2024 190,000.00	193,124.00 0.00 0.00 193,052.94	4,236.60 0.00 5,150.98 914.38	0.00 (71.05) (71.05) 843.32	843.32
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	01/05/2023 01/06/2023 200,000.00	190,544.74 0.00 0.00 190,800.52	2,078.80 2,250.00 198.90 370.09	255.78 0.00 255.78 625.87	625.87
9128283W8	UNITED STATES TREASURY 2.75 02/15/2028	03/08/2023 03/09/2023 230,000.00	219,108.08 0.00 0.00 219,380.15	1,340.63 0.00 1,856.25 515.63	272.07 0.00 272.07 787.70	787.70
912828V98	UNITED STATES TREASURY 2.25 02/15/2027	02/06/2023 02/07/2023 200,000.00	192,997.47 0.00 0.00 193,248.75	953.80 0.00 1,320.65 366.85	251.29 0.00 251.29 618.14	618.14
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	12/29/2020 12/30/2020 175,000.00	300,020.57 0.00 (125,008.13) 175,011.08	473.36 222.85 1.80 (248.71)	0.00 (1.35) (1.35) (250.06)	(250.06)
91282CBT7	UNITED STATES TREASURY 0.75 03/31/2026	03/30/2021 03/31/2021 300,000.00	299,322.45 0.00 0.00 299,361.92	197.80 0.00 383.24 185.44	39.47 0.00 39.47 224.91	224.91
91282CBW0	UNITED STATES TREASURY 0.75 04/30/2026	04/29/2021 04/30/2021 150,000.00	149,704.45 0.00 0.00 149,720.72	3.11 0.00 96.34 93.23	16.27 0.00 16.27 109.50	109.50
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	08/10/2021 08/11/2021 125,000.00	124,583.57 0.00 0.00 124,603.18	197.44 0.00 261.12 63.69	19.61 0.00 19.61 83.30	83.30

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91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	09/21/2023 09/22/2023 250,000.00	220,064.46 0.00 0.00 220,706.40	481.70 0.00 714.78 233.08	641.93 0.00 641.93 875.01	875.01
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	350,000.00	348,595.55 0.00 0.00 348,658.62	449.59 0.00 667.13 217.54	63.07 0.00 63.07 280.62	280.62
91282CDG3	UNITED STATES TREASURY 1.125 10/31/2026	325,000.00	324,138.48 0.00 0.00 324,173.94	10.10 0.00 313.10 303.00	35.45 0.00 35.45 338.46	338.46
91282CEF4	UNITED STATES TREASURY 2.5 03/31/2027	09/27/2022 09/28/2022 200,000.00	192,368.54 0.00 0.00 192,628.71	439.56 0.00 851.65 412.09	260.16 0.00 260.16 672.25	672.25
91282CEN7	UNITED STATES TREASURY 2.75 04/30/2027	340,000.00	336,014.75 0.00 0.00 336,146.13	25.83 0.00 800.69 774.86	131.38 0.00 131.38 906.24	906.24
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	08/03/2022 08/04/2022 175,000.00	176,334.21 0.00 0.00 176,292.99	1,916.44 0.00 2,380.10 463.65	0.00 (41.22) (41.22) 422.43	422.43
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	09/08/2022 09/09/2022 120,000.00	119,256.48 0.00 0.00 119,278.08	642.27 0.00 953.04 310.77	21.59 0.00 21.59 332.37	332.37
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	09/27/2024 09/30/2024 250,000.00	245,328.88 0.00 0.00 245,408.32	1,338.05 0.00 1,985.50 647.44	79.44 0.00 79.44 726.89	726.89
91282CFM8	UNITED STATES TREASURY 4.125 09/30/2027	10/28/2022 10/31/2022 150,000.00	149,722.41 0.00 0.00 149,730.24	543.96 0.00 1,053.91 509.96	7.83 0.00 7.83 517.79	517.79

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91282CFU0	UNITED STATES TREASURY 4.125 10/31/2027	12/15/2022 12/16/2022 220,000.00	222,677.86 0.00 0.00 222,604.43	25.07 0.00 777.14 752.07	0.00 (73.43) (73.43) 678.64	678.64
91282CGC9	UNITED STATES TREASURY 3.875 12/31/2027	01/19/2023 01/20/2023 180,000.00	182,028.02 0.00 0.00 181,975.35	2,350.27 0.00 2,918.89 568.61	0.00 (52.68) (52.68) 515.94	515.94
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	02/27/2023 02/28/2023 220,000.00	215,465.10 0.00 0.00 215,579.81	1,945.92 0.00 2,573.64 627.72	114.71 0.00 114.71 742.43	742.43
91282CGT2	UNITED STATES TREASURY 3.625 03/31/2028	06/28/2023 06/29/2023 200,000.00	197,377.27 0.00 0.00 197,440.41	637.36 0.00 1,234.89 597.53	63.15 0.00 63.15 660.68	660.68
91282CHA2	UNITED STATES TREASURY 3.5 04/30/2028	05/15/2023 05/16/2023 220,000.00	220,193.76 0.00 0.00 220,189.20	21.27 0.00 659.39 638.12	0.00 (4.56) (4.56) 633.57	633.57
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	06/15/2023 06/16/2023 180,000.00	178,102.15 0.00 0.00 178,145.71	2,745.49 0.00 17.93 (2,727.57)	43.56 0.00 43.56 (2,684.00)	(2,684.00)
91282CHQ7	UNITED STATES TREASURY 4.125 07/31/2028	09/25/2023 09/26/2023 220,000.00	216,400.07 0.00 0.00 216,479.01	2,293.41 0.00 3,033.22 739.81	78.95 0.00 78.95 818.76	818.76
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	09/28/2023 09/29/2023 150,000.00	148,568.44 0.00 0.00 148,599.14	1,123.96 0.00 1,667.82 543.85	30.70 0.00 30.70 574.55	574.55
91282CJF9	UNITED STATES TREASURY 4.875 10/31/2028	02/26/2024 02/27/2024 200,000.00	203,799.85 0.00 0.00 203,721.78	26.93 0.00 834.94 808.01	0.00 (78.08) (78.08) 729.93	729.93

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91282CJN2	UNITED STATES TREASURY 4.375 11/30/2028	12/21/2023 12/22/2023 275,000.00	280,577.67 0.00 0.00 280,465.37	5,062.33 0.00 33.05 (5,029.28)	0.00 (112.30) (112.30) (5,141.58)	(5,141.58)
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	01/17/2024 01/18/2024 200,000.00	197,943.99 0.00 0.00 197,984.55	2,527.17 0.00 3,138.59 611.41	40.55 0.00 40.55 651.97	651.97
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	02/08/2024 02/09/2024 180,000.00	179,303.72 0.00 0.00 179,317.18	1,819.57 0.00 2,406.52 586.96	13.46 0.00 13.46 600.42	600.42
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	02/28/2024 02/29/2024 200,000.00	199,662.01 0.00 0.00 199,668.42	1,455.80 0.00 2,160.22 704.42	6.42 0.00 6.42 710.84	710.84
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	04/10/2024 04/11/2024 220,000.00	215,880.97 0.00 0.00 215,957.67	797.80 0.00 1,545.74 747.94	76.70 0.00 76.70 824.64	824.64
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	225,000.00	224,763.42 0.00 0.00 224,767.75	28.75 0.00 891.14 862.40	5.78 (1.45) 4.33 866.72	866.72
91282CKT7	UNITED STATES TREASURY 4.5 05/31/2029	06/26/2024 06/27/2024 200,000.00	201,365.06 0.00 0.00 201,340.57	3,786.89 0.00 24.73 (3,762.16)	0.00 (24.49) (24.49) (3,786.65)	(3,786.65)
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	250,000.00	252,473.85 0.00 0.00 252,430.24	3,580.16 0.00 4,446.33 866.17	0.00 (43.60) (43.60) 822.56	822.56
91282CLC3	UNITED STATES TREASURY 4.0 07/31/2029	08/21/2024 08/22/2024 200,000.00	202,904.45 0.00 0.00 202,854.17	2,021.74 0.00 2,673.91 652.17	0.00 (50.28) (50.28) 601.90	601.90

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
91282CLN9	UNITED STATES TREASURY 3.5 09/30/2029	10/21/2024 10/22/2024 225,000.00	220,559.91 0.00 0.00 220,634.16	692.31 0.00 1,341.35 649.04	74.25 0.00 74.25 723.29	723.29
91282CLRO	UNITED STATES TREASURY 4.125 10/31/2029	11/19/2024 11/20/2024 165,000.00	0.00 164,194.34 0.00 164,199.25	0.00 (376.04) 582.86 206.82	4.91 0.00 4.91 211.72	211.72
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	175,000.00	174,308.30 0.00 0.00 174,345.26	927.99 1,006.25 89.44 167.71	38.62 (1.65) 36.97 204.68	204.68
931142ERO	WALMART INC 1.05 09/17/2026	09/08/2021 09/17/2021 30,000.00	29,978.73 0.00 0.00 29,979.66	38.50 0.00 64.75 26.25	0.93 0.00 0.93 27.18	27.18
931142EX7	WALMART INC 3.95 09/09/2027	09/09/2022 50,000.00	49,955.10 0.00 0.00 49,956.39	285.28 0.00 449.86 164.58	1.29 0.00 1.29 165.88	165.88
Total Fixed Income		15,953,984.61	15,820,590.30 259,191.29 (266,211.01) 15,817,422.45	99,111.54 14,293.78 111,627.38 26,809.62	5,010.31 (1,158.45) 3,851.87 30,661.49	30,661.49
TOTAL PORTFOLIO		16,014,144.10	15,851,854.91 430,455.68 (422,436.70) 15,877,581.94	99,111.54 14,713.51 111,627.38 27,229.35	5,010.31 (1,158.45) 3,851.87 31,081.22	31,081.22

CASH FLOW REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
DECEMBER 2024							
12/02/2024	Dividend	31846V203	0.00		169.65		169.65
12/02/2024	Coupon	91282CAZ4	0.00	UNITED STATES TREASURY 0.375 11/30/2025		328.13	328.13
12/02/2024	Coupon	91282CHE4	0.00	UNITED STATES TREASURY 3.625 05/31/2028		3,262.50	3,262.50
12/02/2024	Coupon	91282CJN2	0.00	UNITED STATES TREASURY 4.375 11/30/2028		6,015.63	6,015.63
12/02/2024	Coupon	91282CKT7	0.00	UNITED STATES TREASURY 4.5 05/31/2029		4,500.00	4,500.00
12/09/2024	Coupon	3130AWMN7	200,000.00	FEDERAL HOME LOAN BANKS 4.375 06/09/2028		4,375.00	4,375.00
12/12/2024	Coupon	3130ATUC9	300,000.00	FEDERAL HOME LOAN BANKS 4.5 12/12/2025		6,750.00	6,750.00
12/12/2024	Coupon	91159HJM3	190,000.00	US BANCORP 5.775 06/12/2029		5,486.25	5,486.25
12/16/2024	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
12/16/2024	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		279.80	279.80
12/16/2024	Coupon	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026		4.51	4.51
12/16/2024	Principal Paydown	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026	1,007.17		1,007.17
12/16/2024	Coupon	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027		52.42	52.42
12/16/2024	Principal Paydown	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027	1,760.48		1,760.48
12/16/2024	Coupon	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026		8.18	8.18
12/16/2024	Principal Paydown	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026	989.54		989.54
12/16/2024	Coupon	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026		36.78	36.78
12/16/2024	Principal Paydown	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026	2,816.72		2,816.72
12/16/2024	Coupon	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026		24.39	24.39
12/16/2024	Principal Paydown	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026	1,539.51		1,539.51
12/16/2024	Coupon	44935FAD6	4,407.70	HART 2021-C A3 0.74 05/15/2026		2.84	2.84
12/16/2024	Principal Paydown	44935FAD6	4,407.70	HART 2021-C A3 0.74 05/15/2026	1,187.81		1,187.81
12/16/2024	Coupon	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026		30.90	30.90
12/16/2024	Principal Paydown	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026	1,809.03		1,809.03
12/16/2024	Coupon	47789QAC4	7,599.18	JDOT 2021-B A3 0.52 03/16/2026		3.29	3.29
12/16/2024	Principal Paydown	47789QAC4	7,599.18	JDOT 2021-B A3 0.52 03/16/2026	1,105.76		1,105.76
12/16/2024	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
12/16/2024	Coupon	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027		101.11	101.11
12/16/2024	Principal Paydown	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027	1,976.14		1,976.14
12/16/2024	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13

CASH FLOW REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
12/16/2024	Coupon	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027		389.42	389.42
12/16/2024	Principal Paydown	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027	5,624.23		5,624.23
12/16/2024	Coupon	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027		99.81	99.81
12/16/2024	Principal Paydown	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027	1,496.82		1,496.82
12/16/2024	Coupon	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026		49.37	49.37
12/16/2024	Principal Paydown	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026	2,009.75		2,009.75
12/17/2024	Coupon	3135G04Z3	260,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025		650.00	650.00
12/18/2024	Coupon	89236TJK2	130,000.00	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026		731.25	731.25
12/19/2024	Coupon	06051GJD2	80,000.00	BANK OF AMERICA CORP 1.319 06/19/2026		527.60	527.60
12/23/2024	Coupon	43815GAC3	7,746.14	HAROT 2021-4 A3 0.88 01/21/2026		5.68	5.68
12/23/2024	Principal Paydown	43815GAC3	7,746.14	HAROT 2021-4 A3 0.88 01/21/2026	1,379.48		1,379.48
12/23/2024	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		168.00	168.00
12/23/2024	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	1,735.09		1,735.09
12/25/2024	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
12/25/2024	Coupon	05593AAC3	7,278.99	BMWLT 2023-1 A3 5.16 11/25/2025		30.63	30.63
12/25/2024	Principal Paydown	05593AAC3	7,278.99	BMWLT 2023-1 A3 5.16 11/25/2025	2,740.83		2,740.83
12/25/2024	Coupon	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026		40.11	40.11
12/25/2024	Principal Paydown	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026	1,732.40		1,732.40
12/26/2024	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
12/26/2024	Coupon	437076DC3	70,000.00	HOME DEPOT INC 4.75 06/25/2029		1,662.50	1,662.50
12/31/2024	Coupon	91282CEW7	175,000.00	UNITED STATES TREASURY 3.25 06/30/2027		2,843.75	2,843.75
12/31/2024	Coupon	91282CGC9	180,000.00	UNITED STATES TREASURY 3.875 12/31/2027		3,487.50	3,487.50
12/31/2024	Coupon	91282CJR3	200,000.00	UNITED STATES TREASURY 3.75 12/31/2028		3,750.00	3,750.00
12/31/2024	Coupon	91282CKX8	250,000.00	UNITED STATES TREASURY 4.25 06/30/2029		5,312.50	5,312.50
December 2024 Total					31,080.40	53,331.51	84,411.91
JANUARY 2025							
01/07/2025	Coupon	02665WEM9	150,000.00	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028		3,843.75	3,843.75
01/13/2025	Coupon	459058KT9	160,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028		2,800.00	2,800.00

CASH FLOW REPORT



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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
01/13/2025	Coupon	45950KDD9	85,000.00	INTERNATIONAL FINANCE CORP 4.5 07/13/2028		1,912.50	1,912.50
01/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
01/15/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
01/15/2025	Coupon	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026		32.37	32.37
01/15/2025	Principal Paydown	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026	2,761.79		2,761.79
01/15/2025	Coupon	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026		21.54	21.54
01/15/2025	Principal Paydown	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026	1,502.43		1,502.43
01/15/2025	Coupon	44935FAD6	4,407.70	HART 2021-C A3 0.74 05/15/2026		2.11	2.11
01/15/2025	Principal Paydown	44935FAD6	4,407.70	HART 2021-C A3 0.74 05/15/2026	1,158.67		1,158.67
01/15/2025	Coupon	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026		27.40	27.40
01/15/2025	Principal Paydown	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026	2,122.11		2,122.11
01/15/2025	Coupon	47789QAC4	7,599.18	JDOT 2021-B A3 0.52 03/16/2026		2.81	2.81
01/15/2025	Principal Paydown	47789QAC4	7,599.18	JDOT 2021-B A3 0.52 03/16/2026	2,087.77		2,087.77
01/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
01/15/2025	Coupon	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027		94.95	94.95
01/15/2025	Principal Paydown	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027	3,088.34		3,088.34
01/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13
01/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	1,952.52		1,952.52
01/15/2025	Coupon	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027		365.00	365.00
01/15/2025	Principal Paydown	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027	5,510.96		5,510.96
01/15/2025	Coupon	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027		94.19	94.19
01/15/2025	Principal Paydown	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027	1,462.03		1,462.03
01/15/2025	Coupon	87612EBM7	70,000.00	TARGET CORP 1.95 01/15/2027		682.50	682.50
01/15/2025	Coupon	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026		44.46	44.46
01/15/2025	Principal Paydown	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026	1,968.61		1,968.61
01/16/2025	Coupon	24422EXH7	190,000.00	JOHN DEERE CAPITAL CORP 4.5 01/16/2029		4,275.00	4,275.00
01/16/2025	Coupon	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026		3.93	3.93
01/16/2025	Principal Paydown	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026	988.10		988.10
01/16/2025	Coupon	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027		47.87	47.87
01/16/2025	Principal Paydown	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027	1,717.64		1,717.64
01/16/2025	Coupon	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026		7.14	7.14

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
01/16/2025	Principal Paydown	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026	966.80		966.80
01/21/2025	Coupon	06051GGF0	100,000.00	BANK OF AMERICA CORP 3.824 01/20/2028		1,912.00	1,912.00
01/21/2025	Coupon	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025		262.50	262.50
01/21/2025	Coupon	43815GAC3	7,746.14	HAROT 2021-4 A3 0.88 01/21/2026		4.67	4.67
01/21/2025	Principal Paydown	43815GAC3	7,746.14	HAROT 2021-4 A3 0.88 01/21/2026	1,349.09		1,349.09
01/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		160.71	160.71
01/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,623.67		2,623.67
01/23/2025	Coupon	06051GHM4	60,000.00	BANK OF AMERICA CORP 4.271 07/23/2029		1,281.30	1,281.30
01/23/2025	Coupon	46647PAV8	75,000.00	JPMORGAN CHASE & CO 4.203 07/23/2029		1,576.13	1,576.13
01/27/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
01/27/2025	Coupon	05593AAC3	7,278.99	BMWLT 2023-1 A3 5.16 11/25/2025		18.85	18.85
01/27/2025	Principal Paydown	05593AAC3	7,278.99	BMWLT 2023-1 A3 5.16 11/25/2025	2,594.21		2,594.21
01/27/2025	Coupon	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026		35.48	35.48
01/27/2025	Principal Paydown	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026	1,687.81		1,687.81
01/27/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
01/27/2025	Coupon	46647PDG8	110,000.00	JPMORGAN CHASE & CO 4.851 07/25/2028		2,668.05	2,668.05
01/31/2025	Coupon	69371RS80	195,000.00	PACCAR FINANCIAL CORP 4.6 01/31/2029		4,485.00	4,485.00
01/31/2025	Coupon	91282CCP4	125,000.00	UNITED STATES TREASURY 0.625 07/31/2026		390.63	390.63
01/31/2025	Coupon	91282CGH8	220,000.00	UNITED STATES TREASURY 3.5 01/31/2028		3,850.00	3,850.00
01/31/2025	Coupon	91282CHQ7	220,000.00	UNITED STATES TREASURY 4.125 07/31/2028		4,537.50	4,537.50
01/31/2025	Coupon	91282CJW2	180,000.00	UNITED STATES TREASURY 4.0 01/31/2029		3,600.00	3,600.00
01/31/2025	Coupon	91282CLC3	200,000.00	UNITED STATES TREASURY 4.0 07/31/2029		4,000.00	4,000.00
January 2025 Total					35,542.57	45,726.95	81,269.52
FEBRUARY 2025							
02/06/2025	Coupon	857477BR3	40,000.00	STATE STREET CORP 1.746 02/06/2026		349.20	349.20
02/06/2025	Effective Maturity	857477BR3	40,000.00	STATE STREET CORP 1.746 02/06/2026	40,000.00		40,000.00
02/12/2025	Coupon	14913R3A3	95,000.00	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027		1,710.00	1,710.00
02/17/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
02/17/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
02/17/2025	Coupon	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026		3.37	3.37

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
02/17/2025	Principal Paydown	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026	973.95		973.95
02/17/2025	Coupon	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027		43.43	43.43
02/17/2025	Principal Paydown	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027	1,686.58		1,686.58
02/17/2025	Coupon	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026		6.12	6.12
02/17/2025	Principal Paydown	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026	949.63		949.63
02/17/2025	Coupon	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026		28.04	28.04
02/17/2025	Principal Paydown	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026	2,707.72		2,707.72
02/17/2025	Coupon	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026		18.76	18.76
02/17/2025	Principal Paydown	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026	1,475.08		1,475.08
02/17/2025	Coupon	44935FAD6	4,407.70	HART 2021-C A3 0.74 05/15/2026		1.40	1.40
02/17/2025	Principal Paydown	44935FAD6	4,407.70	HART 2021-C A3 0.74 05/15/2026	1,136.15		1,136.15
02/17/2025	Coupon	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026		23.30	23.30
02/17/2025	Principal Paydown	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026	1,605.31		1,605.31
02/17/2025	Coupon	47789QAC4	7,599.18	JDOT 2021-B A3 0.52 03/16/2026		1.91	1.91
02/17/2025	Principal Paydown	47789QAC4	7,599.18	JDOT 2021-B A3 0.52 03/16/2026	1,861.91		1,861.91
02/17/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
02/17/2025	Coupon	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027		85.32	85.32
02/17/2025	Principal Paydown	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027	2,580.04		2,580.04
02/17/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		304.97	304.97
02/17/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,954.38		3,954.38
02/17/2025	Coupon	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027		341.07	341.07
02/17/2025	Principal Paydown	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027	5,416.62		5,416.62
02/17/2025	Coupon	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027		88.69	88.69
02/17/2025	Principal Paydown	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027	1,439.19		1,439.19
02/17/2025	Coupon	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026		39.65	39.65
02/17/2025	Principal Paydown	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026	1,936.42		1,936.42
02/18/2025	Coupon	438516CJ3	180,000.00	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028		4,455.00	4,455.00
02/18/2025	Coupon	4581X0EN4	200,000.00	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029		4,125.00	4,125.00
02/18/2025	Coupon	756109BG8	200,000.00	REALTY INCOME CORP 3.95 08/15/2027		3,950.00	3,950.00
02/18/2025	Coupon	9128283W8	230,000.00	UNITED STATES TREASURY 2.75 02/15/2028		3,162.50	3,162.50

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
02/18/2025	Coupon	912828V98	200,000.00	UNITED STATES TREASURY 2.25 02/15/2027		2,250.00	2,250.00
02/21/2025	Coupon	43815GAC3	7,746.14	HAROT 2021-4 A3 0.88 01/21/2026		3.68	3.68
02/21/2025	Principal Paydown	43815GAC3	7,746.14	HAROT 2021-4 A3 0.88 01/21/2026	1,321.69		1,321.69
02/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		149.69	149.69
02/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,582.81		2,582.81
02/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
02/25/2025	Coupon	05593AAC3	7,278.99	BMWLT 2023-1 A3 5.16 11/25/2025		7.69	7.69
02/25/2025	Effective Maturity	05593AAC3	7,278.99	BMWLT 2023-1 A3 5.16 11/25/2025	1,789.36		1,789.36
02/25/2025	Coupon	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026		30.96	30.96
02/25/2025	Principal Paydown	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026	1,546.33		1,546.33
02/25/2025	Coupon	3135G05X7	220,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025		412.50	412.50
02/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
02/28/2025	Coupon	91282CCV1	250,000.00	UNITED STATES TREASURY 1.125 08/31/2028		1,406.25	1,406.25
02/28/2025	Coupon	91282CCW9	350,000.00	UNITED STATES TREASURY 0.75 08/31/2026		1,312.50	1,312.50
02/28/2025	Coupon	91282CFH9	120,000.00	UNITED STATES TREASURY 3.125 08/31/2027		1,875.00	1,875.00
02/28/2025	Coupon	91282CFJ5	250,000.00	UNITED STATES TREASURY 3.125 08/31/2029		3,906.25	3,906.25
02/28/2025	Coupon	91282CHX2	150,000.00	UNITED STATES TREASURY 4.375 08/31/2028		3,281.25	3,281.25
02/28/2025	Coupon	91282CKD2	200,000.00	UNITED STATES TREASURY 4.25 02/28/2029		4,250.00	4,250.00
February 2025							
Total					74,963.16	39,997.02	114,960.18
MARCH 2025							
03/03/2025	Coupon	808513BY0	150,000.00	CHARLES SCHWAB CORP 2.45 03/03/2027		1,837.50	1,837.50
03/10/2025	Coupon	3130ATS57	275,000.00	FEDERAL HOME LOAN BANKS 4.5 03/10/2028		6,187.50	6,187.50
03/10/2025	Coupon	3130AWTR1	200,000.00	FEDERAL HOME LOAN BANKS 4.375 09/08/2028		4,375.00	4,375.00
03/10/2025	Coupon	57636QAW4	95,000.00	MASTERCARD INC 4.875 03/09/2028		2,315.63	2,315.63
03/10/2025	Coupon	931142EX7	50,000.00	WALMART INC 3.95 09/09/2027		987.50	987.50
03/17/2025	Coupon	084664CZ2	115,000.00	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027		1,322.50	1,322.50
03/17/2025	Coupon	09247XAN1	190,000.00	BLACKROCK FINANCE INC 3.2 03/15/2027		3,040.00	3,040.00
03/17/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50

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03/17/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
03/17/2025	Coupon	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026		2.82	2.82
03/17/2025	Principal Paydown	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026	948.42		948.42
03/17/2025	Coupon	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027		39.07	39.07
03/17/2025	Principal Paydown	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027	1,630.75		1,630.75
03/17/2025	Coupon	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026		5.12	5.12
03/17/2025	Principal Paydown	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026	889.60		889.60
03/17/2025	Coupon	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026		23.80	23.80
03/17/2025	Principal Paydown	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026	2,627.72		2,627.72
03/17/2025	Coupon	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026		16.03	16.03
03/17/2025	Principal Paydown	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026	1,426.79		1,426.79
03/17/2025	Coupon	44935FAD6	4,407.70	HART 2021-C A3 0.74 05/15/2026		0.69	0.69
03/17/2025	Principal Paydown	44935FAD6	4,407.70	HART 2021-C A3 0.74 05/15/2026	1,099.77		1,099.77
03/17/2025	Coupon	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026		20.19	20.19
03/17/2025	Principal Paydown	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026	1,311.54		1,311.54
03/17/2025	Coupon	47789QAC4	7,599.18	JDOT 2021-B A3 0.52 03/16/2026		1.10	1.10
03/17/2025	Principal Paydown	47789QAC4	7,599.18	JDOT 2021-B A3 0.52 03/16/2026	1,562.45		1,562.45
03/17/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
03/17/2025	Coupon	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027		77.28	77.28
03/17/2025	Principal Paydown	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027	2,257.63		2,257.63
03/17/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		288.46	288.46
03/17/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,654.87		3,654.87
03/17/2025	Coupon	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027		317.56	317.56
03/17/2025	Principal Paydown	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027	5,247.36		5,247.36
03/17/2025	Coupon	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027		83.28	83.28
03/17/2025	Principal Paydown	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027	1,389.44		1,389.44
03/17/2025	Coupon	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026		34.93	34.93
03/17/2025	Principal Paydown	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026	1,884.21		1,884.21
03/17/2025	Coupon	931142ER0	30,000.00	WALMART INC 1.05 09/17/2026		157.50	157.50
03/19/2025	Coupon	30231GBH4	140,000.00	EXXON MOBIL CORP 2.992 03/19/2025		2,094.40	2,094.40
03/19/2025	Final Maturity	30231GBH4	140,000.00	EXXON MOBIL CORP 2.992 03/19/2025	140,000.00		140,000.00
03/21/2025	Coupon	43815GAC3	7,746.14	HAROT 2021-4 A3 0.88 01/21/2026		2.71	2.71

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
03/21/2025	Principal Paydown	43815GAC3	7,746.14	HAROT 2021-4 A3 0.88 01/21/2026	1,283.43		1,283.43
03/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		138.85	138.85
03/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,496.54		2,496.54
03/24/2025	Coupon	3137EAXE3	200,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025		375.00	375.00
03/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
03/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	795.89		795.89
03/25/2025	Coupon	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026		26.83	26.83
03/25/2025	Principal Paydown	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026	1,497.05		1,497.05
03/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
03/31/2025	Coupon	91282CBT7	300,000.00	UNITED STATES TREASURY 0.75 03/31/2026		1,125.00	1,125.00
03/31/2025	Coupon	91282CEF4	200,000.00	UNITED STATES TREASURY 2.5 03/31/2027		2,500.00	2,500.00
03/31/2025	Coupon	91282CFM8	150,000.00	UNITED STATES TREASURY 4.125 09/30/2027		3,093.75	3,093.75
03/31/2025	Coupon	91282CGT2	200,000.00	UNITED STATES TREASURY 3.625 03/31/2028		3,625.00	3,625.00
03/31/2025	Coupon	91282CKG5	220,000.00	UNITED STATES TREASURY 4.125 03/31/2029		4,537.50	4,537.50
03/31/2025	Coupon	91282CLN9	225,000.00	UNITED STATES TREASURY 3.5 09/30/2029		3,937.50	3,937.50
March 2025 Total					172,003.47	44,963.51	216,966.97
APRIL 2025							
04/07/2025	Coupon	89115A2Y7	190,000.00	TORONTO-DOMINION BANK 4.994 04/05/2029		4,744.30	4,744.30
04/14/2025	Coupon	023135CF1	110,000.00	AMAZON.COM INC 3.3 04/13/2027		1,815.00	1,815.00
04/14/2025	Coupon	3130AJHU6	150,000.00	FEDERAL HOME LOAN BANKS 0.5 04/14/2025		375.00	375.00
04/14/2025	Final Maturity	3130AJHU6	150,000.00	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	150,000.00		150,000.00
04/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
04/15/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
04/15/2025	Coupon	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026		19.68	19.68
04/15/2025	Principal Paydown	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026	2,657.69		2,657.69
04/15/2025	Coupon	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026		13.39	13.39
04/15/2025	Principal Paydown	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026	1,464.40		1,464.40
04/15/2025	Coupon	44935FAD6	4,407.70	HART 2021-C A3 0.74 05/15/2026		0.02	0.02
04/15/2025	Effective Maturity	44935FAD6	4,407.70	HART 2021-C A3 0.74 05/15/2026	26.28		26.28
04/15/2025	Coupon	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026		17.66	17.66
04/15/2025	Principal Paydown	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026	1,667.78		1,667.78

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04/15/2025	Coupon	47789QAC4	7,599.18	JDOT 2021-B A3 0.52 03/16/2026		0.43	0.43
04/15/2025	Effective Maturity	47789QAC4	7,599.18	JDOT 2021-B A3 0.52 03/16/2026	981.29		981.29
04/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
04/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,404.47		2,404.47
04/15/2025	Coupon	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027		70.24	70.24
04/15/2025	Principal Paydown	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027	3,020.92		3,020.92
04/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		273.20	273.20
04/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	4,406.95		4,406.95
04/15/2025	Coupon	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027		294.77	294.77
04/15/2025	Principal Paydown	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027	5,457.30		5,457.30
04/15/2025	Coupon	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027		78.06	78.06
04/15/2025	Principal Paydown	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027	1,450.17		1,450.17
04/15/2025	Coupon	74340XBN0	160,000.00	PROLOGIS LP 2.125 04/15/2027		1,700.00	1,700.00
04/15/2025	Coupon	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026		30.33	30.33
04/15/2025	Principal Paydown	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026	1,928.79		1,928.79
04/16/2025	Coupon	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026		2.29	2.29
04/16/2025	Principal Paydown	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026	975.27		975.27
04/16/2025	Coupon	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027		34.86	34.86
04/16/2025	Principal Paydown	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027	1,702.10		1,702.10
04/16/2025	Coupon	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026		4.19	4.19
04/16/2025	Principal Paydown	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026	916.99		916.99
04/16/2025	Coupon	459058LN1	150,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029		2,906.25	2,906.25
04/21/2025	Coupon	43815GAC3	7,746.14	HAROT 2021-4 A3 0.88 01/21/2026		1.77	1.77
04/21/2025	Principal Paydown	43815GAC3	7,746.14	HAROT 2021-4 A3 0.88 01/21/2026	1,289.08		1,289.08
04/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		128.36	128.36
04/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,568.08		2,568.08
04/21/2025	Coupon	61747YFD2	50,000.00	MORGAN STANLEY 5.164 04/20/2029		1,291.00	1,291.00
04/22/2025	Coupon	459058JB0	130,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025		406.90	406.90
04/22/2025	Final Maturity	459058JB0	130,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	130,000.00		130,000.00

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
04/22/2025	Coupon	46647PBK1	50,000.00	JPMORGAN CHASE & CO 2.083 04/22/2026		520.75	520.75
04/22/2025	Effective Maturity	46647PBK1	50,000.00	JPMORGAN CHASE & CO 2.083 04/22/2026	50,000.00		50,000.00
04/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		133.12	133.12
04/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,897.57		1,897.57
04/25/2025	Coupon	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026		22.82	22.82
04/25/2025	Principal Paydown	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026	1,529.46		1,529.46
04/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
04/28/2025	Coupon	06406RBD8	200,000.00	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029		3,850.00	3,850.00
04/28/2025	Coupon	459058JL8	180,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025		450.00	450.00
04/30/2025	Coupon	91282CBW0	150,000.00	UNITED STATES TREASURY 0.75 04/30/2026		562.50	562.50
04/30/2025	Coupon	91282CDG3	325,000.00	UNITED STATES TREASURY 1.125 10/31/2026		1,828.13	1,828.13
04/30/2025	Coupon	91282CEN7	340,000.00	UNITED STATES TREASURY 2.75 04/30/2027		4,675.00	4,675.00
04/30/2025	Coupon	91282CFU0	220,000.00	UNITED STATES TREASURY 4.125 10/31/2027		4,537.50	4,537.50
04/30/2025	Coupon	91282CHA2	220,000.00	UNITED STATES TREASURY 3.5 04/30/2028		3,850.00	3,850.00
04/30/2025	Coupon	91282CJF9	200,000.00	UNITED STATES TREASURY 4.875 10/31/2028		4,875.00	4,875.00
04/30/2025	Coupon	91282CKP5	225,000.00	UNITED STATES TREASURY 4.625 04/30/2029		5,203.13	5,203.13
04/30/2025	Coupon	91282CLR0	165,000.00	UNITED STATES TREASURY 4.125 10/31/2029		3,403.13	3,403.13
April 2025 Total					366,344.60	50,355.51	416,700.11
MAY 2025							
05/01/2025	Coupon	438516BL9	180,000.00	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026		2,250.00	2,250.00
05/01/2025	Coupon	74456QBU9	200,000.00	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028		3,700.00	3,700.00
05/05/2025	Coupon	61772BAB9	150,000.00	MORGAN STANLEY 1.593 05/04/2027		1,194.75	1,194.75
05/07/2025	Coupon	3135G06G3	215,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025		537.50	537.50
05/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
05/15/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
05/15/2025	Coupon	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026		15.52	15.52
05/15/2025	Principal Paydown	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026	2,556.13		2,556.13
05/15/2025	Coupon	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026		10.68	10.68

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
05/15/2025	Principal Paydown	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026	1,406.23		1,406.23
05/15/2025	Coupon	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026		14.43	14.43
05/15/2025	Principal Paydown	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026	1,530.76		1,530.76
05/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		205.45	205.45
05/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,939.16		2,939.16
05/15/2025	Coupon	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027		60.83	60.83
05/15/2025	Principal Paydown	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027	2,666.71		2,666.71
05/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		254.81	254.81
05/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	4,256.98		4,256.98
05/15/2025	Coupon	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027		271.08	271.08
05/15/2025	Principal Paydown	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027	5,231.77		5,231.77
05/15/2025	Coupon	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027		72.61	72.61
05/15/2025	Principal Paydown	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027	1,388.15		1,388.15
05/15/2025	Coupon	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026		25.62	25.62
05/15/2025	Principal Paydown	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026	1,784.67		1,784.67
05/15/2025	Coupon	9128283F5	200,000.00	UNITED STATES TREASURY 2.25 11/15/2027		2,250.00	2,250.00
05/15/2025	Coupon	91324PEC2	175,000.00	UNITEDHEALTH GROUP INC 1.15 05/15/2026		1,006.25	1,006.25
05/16/2025	Coupon	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026		1.73	1.73
05/16/2025	Principal Paydown	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026	943.20		943.20
05/16/2025	Coupon	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027		30.46	30.46
05/16/2025	Principal Paydown	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027	1,578.85		1,578.85
05/16/2025	Coupon	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026		3.23	3.23
05/16/2025	Principal Paydown	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026	878.81		878.81
05/21/2025	Coupon	43815GAC3	7,746.14	HAROT 2021-4 A3 0.88 01/21/2026		0.82	0.82
05/21/2025	Effective Maturity	43815GAC3	7,746.14	HAROT 2021-4 A3 0.88 01/21/2026	1,123.38		1,123.38
05/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		117.57	117.57
05/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,461.93		2,461.93
05/26/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		124.47	124.47
05/26/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,807.17		1,807.17
05/26/2025	Coupon	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026		18.73	18.73
05/26/2025	Principal Paydown	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026	1,468.72		1,468.72
05/26/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
May 2025 Total					34,022.63	14,187.47	48,210.09
JUNE 2025							
06/02/2025	Coupon	91282CAZ4	175,000.00	UNITED STATES TREASURY 0.375 11/30/2025		328.13	328.13
06/02/2025	Coupon	91282CHE4	180,000.00	UNITED STATES TREASURY 3.625 05/31/2028		3,262.50	3,262.50
06/02/2025	Coupon	91282CJN2	275,000.00	UNITED STATES TREASURY 4.375 11/30/2028		6,015.63	6,015.63
06/02/2025	Coupon	91282CKT7	200,000.00	UNITED STATES TREASURY 4.5 05/31/2029		4,500.00	4,500.00
06/09/2025	Coupon	3130AWMN7	200,000.00	FEDERAL HOME LOAN BANKS 4.375 06/09/2028		4,375.00	4,375.00
06/12/2025	Coupon	3130ATUC9	300,000.00	FEDERAL HOME LOAN BANKS 4.5 12/12/2025		6,750.00	6,750.00
06/12/2025	Coupon	91159HJM3	190,000.00	US BANCORP 5.775 06/12/2029		5,486.25	5,486.25
06/16/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
06/16/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
06/16/2025	Coupon	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026		1.20	1.20
06/16/2025	Principal Paydown	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026	902.08		902.08
06/16/2025	Coupon	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027		26.39	26.39
06/16/2025	Principal Paydown	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027	1,515.30		1,515.30
06/16/2025	Coupon	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026		2.30	2.30
06/16/2025	Principal Paydown	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026	860.82		860.82
06/16/2025	Coupon	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026		11.51	11.51
06/16/2025	Principal Paydown	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026	2,492.92		2,492.92
06/16/2025	Coupon	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026		8.08	8.08
06/16/2025	Principal Paydown	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026	1,376.09		1,376.09
06/16/2025	Coupon	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026		11.47	11.47
06/16/2025	Principal Paydown	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026	1,238.64		1,238.64
06/16/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		192.77	192.77
06/16/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,082.42		2,082.42
06/16/2025	Coupon	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027		52.52	52.52
06/16/2025	Principal Paydown	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027	1,688.56		1,688.56
06/16/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		237.03	237.03
06/16/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,831.26		3,831.26
06/16/2025	Coupon	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027		248.37	248.37
06/16/2025	Principal Paydown	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027	4,637.24		4,637.24

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
06/16/2025	Coupon	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027		67.40	67.40
06/16/2025	Principal Paydown	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027	1,362.03		1,362.03
06/16/2025	Coupon	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026		21.26	21.26
06/16/2025	Principal Paydown	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026	1,716.41		1,716.41
06/17/2025	Coupon	3135G04Z3	260,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025		650.00	650.00
06/17/2025	Final Maturity	3135G04Z3	260,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	260,000.00		260,000.00
06/18/2025	Coupon	89236TJK2	130,000.00	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026		731.25	731.25
06/19/2025	Coupon	06051GJD2	80,000.00	BANK OF AMERICA CORP 1.319 06/19/2026		527.60	527.60
06/19/2025	Effective Maturity	06051GJD2	80,000.00	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00		80,000.00
06/23/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		107.23	107.23
06/23/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,407.71		2,407.71
06/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		116.23	116.23
06/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,774.04		1,774.04
06/25/2025	Coupon	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026		14.80	14.80
06/25/2025	Principal Paydown	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026	1,383.12		1,383.12
06/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
06/25/2025	Coupon	437076DC3	70,000.00	HOME DEPOT INC 4.75 06/25/2029		1,662.50	1,662.50
06/30/2025	Coupon	91282CEW7	175,000.00	UNITED STATES TREASURY 3.25 06/30/2027		2,843.75	2,843.75
06/30/2025	Coupon	91282CGC9	180,000.00	UNITED STATES TREASURY 3.875 12/31/2027		3,487.50	3,487.50
06/30/2025	Coupon	91282CJR3	200,000.00	UNITED STATES TREASURY 3.75 12/31/2028		3,750.00	3,750.00
06/30/2025	Coupon	91282CKX8	250,000.00	UNITED STATES TREASURY 4.25 06/30/2029		5,312.50	5,312.50
June 2025 Total					369,268.65	52,822.08	422,090.73
JULY 2025							
07/07/2025	Coupon	02665WEM9	150,000.00	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028		3,843.75	3,843.75
07/14/2025	Coupon	459058KT9	160,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028		2,800.00	2,800.00
07/14/2025	Coupon	45950KDD9	85,000.00	INTERNATIONAL FINANCE CORP 4.5 07/13/2028		1,912.50	1,912.50
07/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50

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07/15/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
07/15/2025	Coupon	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026		7.61	7.61
07/15/2025	Principal Paydown	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026	2,427.87		2,427.87
07/15/2025	Coupon	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026		5.53	5.53
07/15/2025	Principal Paydown	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026	1,345.24		1,345.24
07/15/2025	Coupon	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026		9.08	9.08
07/15/2025	Principal Paydown	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026	1,467.22		1,467.22
07/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		183.78	183.78
07/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,341.44		2,341.44
07/15/2025	Coupon	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027		47.25	47.25
07/15/2025	Principal Paydown	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027	1,430.23		1,430.23
07/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		221.04	221.04
07/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,936.80		3,936.80
07/15/2025	Coupon	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027		228.23	228.23
07/15/2025	Principal Paydown	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027	4,509.24		4,509.24
07/15/2025	Coupon	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027		62.28	62.28
07/15/2025	Principal Paydown	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027	1,334.87		1,334.87
07/15/2025	Coupon	87612EBM7	70,000.00	TARGET CORP 1.95 01/15/2027		682.50	682.50
07/15/2025	Coupon	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026		17.07	17.07
07/15/2025	Principal Paydown	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026	1,682.91		1,682.91
07/16/2025	Coupon	24422EXH7	190,000.00	JOHN DEERE CAPITAL CORP 4.5 01/16/2029		4,275.00	4,275.00
07/16/2025	Coupon	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026		0.69	0.69
07/16/2025	Principal Paydown	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026	866.63		866.63
07/16/2025	Coupon	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027		22.47	22.47
07/16/2025	Principal Paydown	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027	1,480.16		1,480.16
07/16/2025	Coupon	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026		1.40	1.40
07/16/2025	Principal Paydown	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026	841.68		841.68
07/21/2025	Coupon	06051GGF0	100,000.00	BANK OF AMERICA CORP 3.824 01/20/2028		1,912.00	1,912.00
07/21/2025	Coupon	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025		262.50	262.50
07/21/2025	Final Maturity	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	140,000.00		140,000.00

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
07/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		97.12	97.12
07/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,350.66		2,350.66
07/23/2025	Coupon	06051GHM4	60,000.00	BANK OF AMERICA CORP 4.271 07/23/2029		1,281.30	1,281.30
07/23/2025	Coupon	46647PAV8	75,000.00	JPMORGAN CHASE & CO 4.203 07/23/2029		1,576.13	1,576.13
07/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		108.15	108.15
07/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,635.90		1,635.90
07/25/2025	Coupon	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026		11.10	11.10
07/25/2025	Principal Paydown	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026	1,322.84		1,322.84
07/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
07/25/2025	Coupon	46647PDG8	110,000.00	JPMORGAN CHASE & CO 4.851 07/25/2028		2,668.05	2,668.05
07/31/2025	Coupon	69371RS80	195,000.00	PACCAR FINANCIAL CORP 4.6 01/31/2029		4,485.00	4,485.00
07/31/2025	Coupon	91282CCP4	125,000.00	UNITED STATES TREASURY 0.625 07/31/2026		390.63	390.63
07/31/2025	Coupon	91282CGH8	220,000.00	UNITED STATES TREASURY 3.5 01/31/2028		3,850.00	3,850.00
07/31/2025	Coupon	91282CHQ7	220,000.00	UNITED STATES TREASURY 4.125 07/31/2028		4,537.50	4,537.50
07/31/2025	Coupon	91282CJW2	180,000.00	UNITED STATES TREASURY 4.0 01/31/2029		3,600.00	3,600.00
07/31/2025	Coupon	91282CLC3	200,000.00	UNITED STATES TREASURY 4.0 07/31/2029		4,000.00	4,000.00
July 2025 Total					168,973.71	45,120.56	214,094.27
AUGUST 2025							
08/12/2025	Coupon	14913R3A3	95,000.00	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027		1,710.00	1,710.00
08/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
08/15/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
08/15/2025	Coupon	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026		3.80	3.80
08/15/2025	Principal Paydown	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026	2,353.80		2,353.80
08/15/2025	Coupon	438516CJ3	180,000.00	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028		4,455.00	4,455.00
08/15/2025	Coupon	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026		3.04	3.04
08/15/2025	Principal Paydown	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026	1,306.78		1,306.78
08/15/2025	Coupon	4581X0EN4	200,000.00	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029		4,125.00	4,125.00
08/15/2025	Coupon	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026		6.24	6.24
08/15/2025	Principal Paydown	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026	1,329.40		1,329.40

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
08/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		173.67	173.67
08/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,285.70		2,285.70
08/15/2025	Coupon	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027		42.80	42.80
08/15/2025	Principal Paydown	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027	1,342.07		1,342.07
08/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		204.60	204.60
08/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,618.16		3,618.16
08/15/2025	Coupon	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027		208.65	208.65
08/15/2025	Principal Paydown	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027	4,381.90		4,381.90
08/15/2025	Coupon	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027		57.26	57.26
08/15/2025	Principal Paydown	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027	1,184.65		1,184.65
08/15/2025	Coupon	756109BG8	200,000.00	REALTY INCOME CORP 3.95 08/15/2027		3,950.00	3,950.00
08/15/2025	Coupon	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026		12.96	12.96
08/15/2025	Principal Paydown	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026	1,640.54		1,640.54
08/15/2025	Coupon	9128283W8	230,000.00	UNITED STATES TREASURY 2.75 02/15/2028		3,162.50	3,162.50
08/15/2025	Coupon	912828V98	200,000.00	UNITED STATES TREASURY 2.25 02/15/2027		2,250.00	2,250.00
08/18/2025	Coupon	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026		0.20	0.20
08/18/2025	Effective Maturity	362554AC1	7,386.56	GMCAR 2021-4 A3 0.68 09/16/2026	345.39		345.39
08/18/2025	Coupon	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027		18.65	18.65
08/18/2025	Principal Paydown	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027	1,432.49		1,432.49
08/18/2025	Coupon	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026		0.52	0.52
08/18/2025	Effective Maturity	380146AC4	7,786.45	GMCAR 2022-1 A3 1.26 11/16/2026	492.59		492.59
08/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		87.25	87.25
08/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,278.90		2,278.90
08/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		100.69	100.69
08/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,587.00		1,587.00
08/25/2025	Coupon	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026		7.56	7.56
08/25/2025	Principal Paydown	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026	1,281.02		1,281.02
08/25/2025	Coupon	3135G05X7	220,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025		412.50	412.50
08/25/2025	Final Maturity	3135G05X7	220,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	220,000.00		220,000.00
08/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
August 2025 Total					246,860.41	23,013.81	269,874.22
SEPTEMBER 2025							
09/02/2025	Coupon	91282CCV1	250,000.00	UNITED STATES TREASURY 1.125 08/31/2028		1,406.25	1,406.25
09/02/2025	Coupon	91282CCW9	350,000.00	UNITED STATES TREASURY 0.75 08/31/2026		1,312.50	1,312.50
09/02/2025	Coupon	91282CFH9	120,000.00	UNITED STATES TREASURY 3.125 08/31/2027		1,875.00	1,875.00
09/02/2025	Coupon	91282CFJ5	250,000.00	UNITED STATES TREASURY 3.125 08/31/2029		3,906.25	3,906.25
09/02/2025	Coupon	91282CHX2	150,000.00	UNITED STATES TREASURY 4.375 08/31/2028		3,281.25	3,281.25
09/02/2025	Coupon	91282CKD2	200,000.00	UNITED STATES TREASURY 4.25 02/28/2029		4,250.00	4,250.00
09/03/2025	Coupon	808513BY0	150,000.00	CHARLES SCHWAB CORP 2.45 03/03/2027		1,837.50	1,837.50
09/08/2025	Coupon	3130AWTR1	200,000.00	FEDERAL HOME LOAN BANKS 4.375 09/08/2028		4,375.00	4,375.00
09/09/2025	Coupon	57636QAW4	95,000.00	MASTERCARD INC 4.875 03/09/2028		2,315.63	2,315.63
09/09/2025	Coupon	931142EX7	50,000.00	WALMART INC 3.95 09/09/2027		987.50	987.50
09/10/2025	Coupon	3130ATS57	275,000.00	FEDERAL HOME LOAN BANKS 4.5 03/10/2028		6,187.50	6,187.50
09/15/2025	Coupon	084664CZ2	115,000.00	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027		1,322.50	1,322.50
09/15/2025	Coupon	09247XAN1	190,000.00	BLACKROCK FINANCE INC 3.2 03/15/2027		3,040.00	3,040.00
09/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
09/15/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
09/15/2025	Coupon	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026		0.12	0.12
09/15/2025	Effective Maturity	43815BAC4	23,477.18	HAROT 2022-1 A3 1.88 05/15/2026	74.82		74.82
09/15/2025	Coupon	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026		0.63	0.63
09/15/2025	Effective Maturity	448977AD0	13,102.07	HART 2022-A A3 2.22 10/15/2026	338.71		338.71
09/15/2025	Coupon	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026		3.67	3.67
09/15/2025	Principal Paydown	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026	1,294.94		1,294.94
09/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		163.80	163.80
09/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,305.41		2,305.41
09/15/2025	Coupon	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027		38.61	38.61
09/15/2025	Principal Paydown	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027	1,397.95		1,397.95
09/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		189.50	189.50
09/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,687.47		3,687.47
09/15/2025	Coupon	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027		189.63	189.63

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
09/15/2025	Principal Paydown	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027	4,296.63		4,296.63
09/15/2025	Coupon	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027		52.81	52.81
09/15/2025	Principal Paydown	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027	1,149.68		1,149.68
09/15/2025	Coupon	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026		8.95	8.95
09/15/2025	Principal Paydown	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026	1,608.31		1,608.31
09/16/2025	Coupon	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027		14.95	14.95
09/16/2025	Principal Paydown	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027	1,398.73		1,398.73
09/17/2025	Coupon	931142ER0	30,000.00	WALMART INC 1.05 09/17/2026		157.50	157.50
09/22/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		77.68	77.68
09/22/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,224.35		2,224.35
09/23/2025	Coupon	3137EAEX3	200,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025		375.00	375.00
09/23/2025	Final Maturity	3137EAEX3	200,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	200,000.00		200,000.00
09/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		93.46	93.46
09/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,554.85		1,554.85
09/25/2025	Coupon	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026		4.14	4.14
09/25/2025	Principal Paydown	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026	1,077.20		1,077.20
09/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
09/30/2025	Coupon	91282CBT7	300,000.00	UNITED STATES TREASURY 0.75 03/31/2026		1,125.00	1,125.00
09/30/2025	Coupon	91282CEF4	200,000.00	UNITED STATES TREASURY 2.5 03/31/2027		2,500.00	2,500.00
09/30/2025	Coupon	91282CFM8	150,000.00	UNITED STATES TREASURY 4.125 09/30/2027		3,093.75	3,093.75
09/30/2025	Coupon	91282CGT2	200,000.00	UNITED STATES TREASURY 3.625 03/31/2028		3,625.00	3,625.00
09/30/2025	Coupon	91282CKG5	220,000.00	UNITED STATES TREASURY 4.125 03/31/2029		4,537.50	4,537.50
09/30/2025	Coupon	91282CLN9	225,000.00	UNITED STATES TREASURY 3.5 09/30/2029		3,937.50	3,937.50
September 2025 Total					222,409.06	58,306.98	280,716.03
OCTOBER 2025							
10/06/2025	Coupon	89115A2Y7	190,000.00	TORONTO-DOMINION BANK 4.994 04/05/2029		4,744.30	4,744.30
10/14/2025	Coupon	023135CF1	110,000.00	AMAZON.COM INC 3.3 04/13/2027		1,815.00	1,815.00
10/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
10/15/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
10/15/2025	Coupon	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026		1.17	1.17
10/15/2025	Effective Maturity	47787JAC2	16,634.03	JDOT 2022 A3 0.36 09/15/2026	604.03		604.03
10/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		153.85	153.85
10/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,548.28		2,548.28
10/15/2025	Coupon	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027		34.26	34.26
10/15/2025	Principal Paydown	47800AAC4	32,440.26	JDOT 2022-B A3 3.74 02/16/2027	1,636.43		1,636.43
10/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		174.10	174.10
10/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	4,384.63		4,384.63
10/15/2025	Coupon	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027		170.97	170.97
10/15/2025	Principal Paydown	58768PAC8	89,693.23	MBART 2022-1 A3 5.21 08/16/2027	4,138.82		4,138.82
10/15/2025	Coupon	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027		48.49	48.49
10/15/2025	Principal Paydown	58770AAC7	26,099.47	MBART 2023-1 A3 4.51 11/15/2027	1,107.08		1,107.08
10/15/2025	Coupon	74340XBN0	160,000.00	PROLOGIS LP 2.125 04/15/2027		1,700.00	1,700.00
10/15/2025	Coupon	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026		5.03	5.03
10/15/2025	Principal Paydown	89238FAD5	20,219.00	TAOT 2022-B A3 2.93 09/15/2026	1,560.41		1,560.41
10/16/2025	Coupon	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027		11.33	11.33
10/16/2025	Principal Paydown	362585AC5	20,207.69	GMCAR 2022-2 A3 3.1 02/16/2027	1,342.19		1,342.19
10/16/2025	Coupon	459058LN1	150,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029		2,906.25	2,906.25
10/20/2025	Coupon	61747YFD2	50,000.00	MORGAN STANLEY 5.164 04/20/2029		1,291.00	1,291.00
10/21/2025	Coupon	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027		68.34	68.34
10/21/2025	Principal Paydown	43815JAC7	40,000.00	HAROT 2023-1 A3 5.04 04/21/2027	2,141.84		2,141.84
10/27/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		86.37	86.37
10/27/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,495.66		1,495.66
10/27/2025	Coupon	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026		1.25	1.25
10/27/2025	Effective Maturity	05602RAD3	14,906.66	BMWOT 2022-A A3 3.21 08/25/2026	469.13		469.13
10/27/2025	Coupon	06406RBD8	200,000.00	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029		3,850.00	3,850.00
10/27/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
10/28/2025	Coupon	459058JL8	180,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025		450.00	450.00

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
10/28/2025	Final Maturity	459058JL8	180,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	180,000.00		180,000.00
October 2025 Total					201,428.50	19,532.62	220,961.12
Grand Total			43,230,803.09		1,922,897.15	447,358.00	2,370,255.15

IMPORTANT DISCLOSURES



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Chandler Asset Management, Inc. (“Chandler”) is an SEC registered investment adviser. For additional information about our firm, please see our current disclosures (Form ADV). To obtain a copy of our current disclosures, you may contact your client service representative by calling the number on the front of this statement or you may visit our website at www.chandlerasset.com.

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Valuation: Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.

Performance: Performance results are presented gross-of-advisory fees and represent the client’s Total Return. The deduction of advisory fees lowers performance results. These results include the reinvestment of dividends and other earnings. Past performance may not be indicative of future results. Therefore, clients should not assume that future performance of any specific investment or investment strategy will be profitable or equal to past performance levels. All investment strategies have the potential for profit or loss. Economic factors, market conditions or changes in investment strategies, contributions or withdrawals may materially alter the performance and results of your portfolio.

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Ratings: Ratings information have been provided by Moody’s, S&P and Fitch through data feeds we believe to be reliable as of the date of this statement, however we cannot guarantee its accuracy.

Security level ratings for U.S. Agency issued mortgage-backed securities (“MBS”) reflect the issuer rating because the securities themselves are not rated. The issuing U.S. Agency guarantees the full and timely payment of both principal and interest and carries a AA+/Aaa/AAA by S&P, Moody’s and Fitch respectively.

BENCHMARK INDEX & DISCLOSURES



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of November 30, 2024

Benchmark	Disclosure
ICE BofA 1-5 Yr US Treasury & Agency Index	The ICE BofA 1-5 Year US Treasury & Agency Index tracks the performance of US dollar denominated US Treasury and nonsubordinated US agency debt issued in the US domestic market. Qualifying securities must have an investment grade rating (based on an average of Moody's, S&P and Fitch). Qualifying securities must have at least one year remaining term to final maturity and less than five years remaining term to final maturity, at least 18 months to maturity at time of issuance, a fixed coupon schedule, and a minimum amount outstanding of \$1 billion for sovereigns and \$250 million for agencies.
ICE BofA 1-5 Year AAA-A Corp/Govt	The ICE BofA US Issuers 1-5 Year AAA-A US Corporate & Government Index tracks the performance of US dollar denominated investment grade debt publicly issued in the US domestic market, including US Treasury, US agency, foreign government, supranational, and corporate securities. Qualifying securities must be issued from US issuers and be rated AAA through A3 (based on an average of Moody's, S&P and Fitch). In addition, qualifying securities must have at least one year remaining term to final maturity and less than five years remaining term to final maturity, at least 18 months to final maturity at point of issuance, a fixed coupon schedule, and a minimum amount outstanding of \$1 billion for US Treasuries and \$250 million for all other securities.

MONTHLY ACCOUNT STATEMENT

Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Portfolio Characteristics

Average Modified Duration	2.59
Average Coupon	3.25%
Average Purchase YTM	3.57%
Average Market YTM	4.47%
Average Quality	AA
Average Final Maturity	2.97
Average Life	2.65

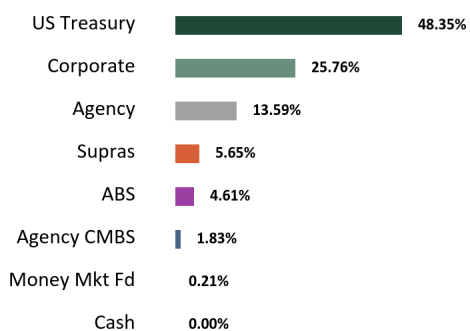
Account Summary

	Beg. Values as of 12/01/2024	End Values as of 12/31/2024
Market Value	15,742,711.84	15,707,219.27
Accrued Interest	111,627.38	116,783.90
Total Market Value	15,854,339.22	15,824,003.17
Income Earned	31,081.22	61,147.67
Cont/WD	0.00	0.00
Par	16,014,144.10	16,039,551.70
Book Value	15,877,581.94	15,905,490.94
Cost Value	15,799,914.03	15,823,047.56

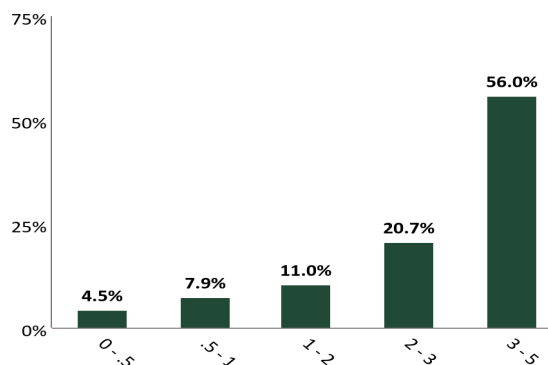
Top Issuers

Government of The United States	48.35%
Federal Home Loan Banks	7.16%
FNMA	4.32%
FHLMC	3.94%
International Bank for Recon and Dev	3.85%
Honeywell International Inc.	2.27%
Bank of America Corporation	1.50%
JPMorgan Chase & Co.	1.47%

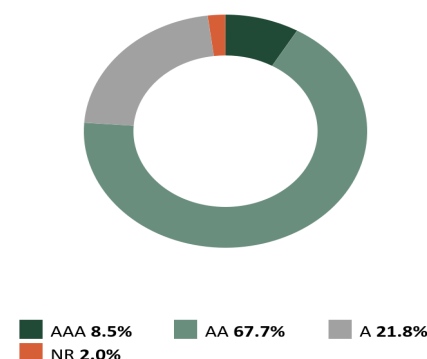
Sector Allocation



Maturity Distribution



Credit Quality



*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (04/01/06)
Small Cities Org Risk Effort	(0.19%)	(0.78%)	3.68%	3.68%	4.25%	1.17%	1.37%	1.63%	2.56%
Benchmark Return*	(0.07%)	(0.76%)	3.42%	3.42%	3.86%	0.74%	1.05%	1.37%	2.29%
Secondary Benchmark Return*	(0.07%)	(0.72%)	3.58%	3.58%	4.03%	0.82%	1.14%	1.47%	2.37%

*Periods over 1 year are annualized.

Benchmark: ICE BofA 1-5 Year Unsubordinated US Treasury & Agency Index Secondary Benchmark: ICE BofA 1-5 Year AAA-A Corp/Govt
The credit quality is a weighted average calculation of the highest of S&P, Moody's and Fitch

Execution Time: 01/03/2025 06:22:50 PM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

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STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	1.8	Compliant	
Max % Issuer (MV; Agencies & Agency CMOs)	30.0	7.2	Compliant	
Max Maturity (Years)	5.0	3.4	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV; Non Agency ABS & MBS)	20.0	4.6	Compliant	
Max % Issuer (MV)	5.0	1.1	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	25.8	Compliant	
Max % Issuer (MV)	5.0	2.3	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				

STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
Max % (MV)	100.0	13.6	Compliant	
Max % Issuer (MV; Agencies & Agency CMOs)	30.0	7.2	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	5	3	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.2	Compliant	
Max % Issuer (MV)	20.0	0.2	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
REPURCHASE AGREEMENTS				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	5.6	Compliant	
Max % Issuer (MV)	10.0	3.8	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	48.4	Compliant	
Max Maturity (Years)	5	4	Compliant	

RECONCILIATION SUMMARY



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	(275,000.00)

Principal Paydowns

Month to Date	(32,106.11)
Fiscal Year to Date	(215,275.39)

Purchases

Month to Date	734,164.90
Fiscal Year to Date	3,310,102.20

Sales

Month to Date	(650,091.06)
Fiscal Year to Date	(2,576,368.09)

Interest Received

Month to Date	53,500.34
Fiscal Year to Date	246,773.35

Purchased / Sold Interest

Month to Date	(1,532.61)
Fiscal Year to Date	(3,314.63)

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	15,877,581.94	15,686,236.97
Maturities/Calls	0.00	(275,000.00)
Principal Paydowns	(32,106.11)	(215,275.39)
Purchases	734,164.90	3,310,102.20
Sales	(650,091.06)	(2,576,368.09)
Change in Cash, Payables, Receivables	(14,083.22)	(10,328.87)
Amortization/Accretion	4,023.42	21,239.31
Realized Gain (Loss)	(13,998.93)	(35,115.20)
Ending Book Value	15,905,490.94	15,905,490.94

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	15,742,711.84	15,319,712.65
Maturities/Calls	0.00	(275,000.00)
Principal Paydowns	(32,106.11)	(215,275.39)
Purchases	734,164.90	3,310,102.20
Sales	(650,091.06)	(2,576,368.09)
Change in Cash, Payables, Receivables	(14,083.22)	(10,328.87)
Amortization/Accretion	4,023.42	21,239.31
Change in Net Unrealized Gain (Loss)	(63,401.57)	168,252.66
Realized Gain (Loss)	(13,998.93)	(35,115.20)
Ending Market Value	15,707,219.27	15,707,219.27

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
ABS									
05593AAC3	BMWLT 2023-1 A3 5.16 11/25/2025	5,137.51	02/07/2023 5.43%	5,137.39 5,137.47	100.07 4.67%	5,141.11 4.42	0.03% 3.64	Aaa/AAA NA	0.90 0.13
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	6,274.90	11/16/2021 0.89%	6,273.58 6,274.60	99.22 4.64%	6,226.09 1.53	0.04% (48.51)	Aaa/NA AAA	1.06 0.21
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	6,336.59	07/13/2021 0.52%	6,336.03 6,336.50	99.50 4.47%	6,305.03 1.46	0.04% (31.47)	Aaa/NA AAA	1.21 0.13
44935FAD6	HART 2021-C A3 0.74 05/15/2026	3,134.82	11/09/2021 0.75%	3,134.12 3,134.64	99.60 4.64%	3,122.24 1.03	0.02% (12.39)	NA/AAA AAA	1.37 0.10
43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	20,502.05	02/15/2022 1.89%	20,498.96 20,501.13	99.14 4.60%	20,326.01 17.13	0.13% (175.11)	Aaa/AAA NA	1.37 0.31
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	13,110.15	05/10/2022 3.63%	13,109.47 13,109.94	99.55 4.54%	13,050.52 7.01	0.08% (59.42)	Aaa/AAA NA	1.65 0.35
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	14,638.11	03/10/2022 2.34%	14,634.87 14,636.96	99.17 4.82%	14,516.20 15.09	0.09% (120.76)	Aaa/NA AAA	1.71 0.33
89238FAD5	TAOT 2022-B A3 2.93 09/15/2026	18,200.94	04/07/2022 3.09%	18,200.52 18,200.81	99.39 4.53%	18,090.44 23.70	0.12% (110.38)	Aaa/AAA NA	1.71 0.38
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	6,295.22	10/13/2021 0.68%	6,295.06 6,295.18	99.07 4.44%	6,236.63 1.78	0.04% (58.56)	Aaa/AAA NA	1.71 0.25
448977AD0	HART 2022-A A3 2.22 10/15/2026	11,446.79	03/09/2022 2.23%	11,446.35 11,446.66	99.25 4.77%	11,361.11 11.29	0.07% (85.56)	NA/AAA AAA	1.79 0.29
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	6,729.01	01/11/2022 1.24%	6,728.43 6,728.85	99.09 4.61%	6,668.10 3.53	0.04% (60.75)	NA/AAA AAA	1.88 0.27
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	30,522.82	07/12/2022 3.77%	30,519.90 30,521.63	99.56 4.56%	30,389.94 50.74	0.19% (131.70)	Aaa/NA AAA	2.13 0.55
362585AC5	GMCAR 2022-2 A3 3.1 02/16/2027	18,421.70	04/05/2022 3.16%	18,417.85 18,420.36	99.35 4.63%	18,301.99 23.79	0.12% (118.37)	Aaa/AAA NA	2.13 0.43
43815JAC7	HAROT 2023-1 A3 5.04 04/21/2027	38,013.92	02/16/2023 5.09%	38,006.86 38,010.01	100.34 4.57%	38,142.85 53.22	0.24% 132.84	Aaa/NA AAA	2.30 0.65
58768PAC8	MBART 2022-1 A3 5.21 08/16/2027	83,666.94	11/15/2022 5.27%	83,650.39 83,658.06	100.45 4.59%	84,040.68 193.74	0.54% 382.62	Aaa/AAA NA	2.62 0.65
58770AAC7	MBART 2023-1 A3 4.51 11/15/2027	24,447.04	01/18/2023 4.56%	24,444.10 24,445.28	100.01 4.53%	24,450.12 49.00	0.16% 4.83	NA/AAA AAA	2.87 0.69
47800CAC0	JDOT 2023 A3 5.01 11/15/2027	75,000.00	02/22/2023 3.39%	74,986.34 74,991.67	100.45 4.51%	75,334.25 167.00	0.48% 342.58	Aaa/NA AAA	2.87 0.81

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
05592XAD2	BMWOT 2023-A A3 5.47 02/25/2028	30,000.00	07/11/2023 5.47%	29,994.68 29,996.36	100.87 4.55%	30,259.86 27.35	0.19% 263.50	NA/AAA AAA	3.15 0.88
477920AC6	JDOT 2023-B A3 5.18 03/15/2028	50,000.00	06/21/2023 5.51%	49,991.66 49,994.34	100.83 4.47%	50,412.84 115.11	0.32% 418.50	Aaa/NA AAA	3.21 1.07
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	165,000.00	09/07/2023 5.17%	164,954.26 164,966.13	101.06 4.56%	166,748.84 378.40	1.06% 1,782.71	NR/AAA AAA	3.71 1.59
34535VAD6	FORDO 2024-D 4.61 08/15/2029	95,000.00	11/19/2024 4.66%	94,996.95 94,997.02	99.90 4.70%	94,907.76 194.64	0.60% (89.27)	Aaa/NA AAA	4.62 2.35
Total ABS		721,878.50	4.39%	721,757.75 721,803.62	100.30 4.58%	724,032.58 1,340.99	4.61% 2,228.96	Aaa/AAA AAA	3.02 1.08

AGENCY									
3130AJHU6	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	150,000.00	06/04/2020 0.53%	149,800.80 149,988.43	98.92 4.36%	148,377.90 160.42	0.94% (1,610.53)	Aaa/AA+ AA+	0.28 0.28
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	260,000.00	06/17/2020 0.54%	259,461.80 259,950.72	98.32 4.24%	255,630.13 50.56	1.63% (4,320.59)	Aaa/AA+ AA+	0.46 0.45
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	140,000.00	07/21/2020 0.48%	139,302.80 139,923.17	97.84 4.37%	136,976.55 233.33	0.87% (2,946.62)	Aaa/AA+ AA+	0.55 0.54
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	220,000.00	08/25/2020 0.47%	218,970.40 219,866.78	97.50 4.34%	214,491.12 288.75	1.37% (5,375.67)	Aaa/AA+ AA+	0.65 0.63
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	200,000.00	09/23/2020 0.44%	199,398.00 199,912.54	97.25 4.27%	194,501.93 204.17	1.24% (5,410.61)	Aaa/AA+ AA+	0.73 0.71
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	215,000.00	11/09/2020 0.57%	214,230.30 214,868.97	96.88 4.29%	208,284.65 161.25	1.33% (6,584.32)	Aaa/AA+ AA+	0.85 0.83
3130ATUC9	FEDERAL HOME LOAN BANKS 4.5 12/12/2025	300,000.00	02/08/2023 4.21%	302,262.00 300,752.55	100.22 4.26%	300,654.26 712.50	1.91% (98.28)	Aaa/AA+ AA+	0.95 0.91
3130ATSS7	FEDERAL HOME LOAN BANKS 4.5 03/10/2028	275,000.00	03/20/2023 3.84%	283,109.75 280,198.10	100.38 4.37%	276,041.05 3,815.63	1.76% (4,157.05)	Aaa/AA+ AA+	3.19 2.90
3130AWMN7	FEDERAL HOME LOAN BANKS 4.375 06/09/2028	200,000.00	07/26/2023 4.27%	200,900.00 200,634.91	99.77 4.45%	199,543.00 534.72	1.27% (1,091.91)	Aaa/AA+ AA+	3.44 3.15
3130AWTR1	FEDERAL HOME LOAN BANKS 4.375 09/08/2028	200,000.00	10/23/2023 4.98%	194,780.00 196,054.96	99.96 4.39%	199,920.75 2,746.53	1.27% 3,865.79	Aaa/AA+ AA+	3.69 3.32
Total Agency		2,160,000.00	2.23%	2,162,215.85 2,162,151.13	98.83 4.33%	2,134,421.35 8,907.85	13.59% (27,729.78)	Aaa/AA+ AA+	1.54 1.43

HOLDINGS REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
AGENCY CMBS									
3137FG6X8	FHMS K-077 A2 3.85 05/25/2028	295,000.00	05/24/2023 4.24%	289,583.98 291,337.11	97.28 4.70%	286,979.84 946.46	1.83% (4,357.27)	Aaa/AA+ AAA	3.40 3.04
Total Agency CMBS		295,000.00	4.24%	289,583.98 291,337.11	97.28 4.70%	286,979.84 946.46	1.83% (4,357.27)	Aaa/AA+ AAA	3.40 3.04
CASH									
CCYUSD	Receivable	192.69	-- 0.00%	192.69 192.69	1.00 0.00%	192.69 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		192.69	0.00%	192.69 192.69	1.00 0.00%	192.69 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
CORPORATE									
30231GBH4	EXXON MOBIL CORP 2.992 03/19/2025	140,000.00	01/20/2021 0.74%	152,733.00 140,419.02	99.69 4.42%	139,564.90 1,186.83	0.89% (854.12)	Aa2/AA- NA	0.21 0.21
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	175,000.00	-- 1.41%	173,020.70 174,383.46	95.56 4.53%	167,237.53 257.15	1.06% (7,145.93)	A2/A+ A	1.37 1.33
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	130,000.00	06/15/2021 1.13%	129,942.80 129,983.30	95.08 4.65%	123,605.69 52.81	0.79% (6,377.61)	A1/A+ A+	1.46 1.42
06051GJD2	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00	-- 2.81%	77,319.60 79,491.36	98.37 5.35%	78,693.72 35.17	0.50% (797.64)	A1/A- AA-	1.47 0.45
931142ERO	WALMART INC 1.05 09/17/2026	30,000.00	09/08/2021 1.09%	29,943.30 29,980.63	94.60 4.36%	28,380.58 91.00	0.18% (1,600.05)	Aa2/AA AA	1.71 1.66
438516BL9	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026	180,000.00	12/15/2022 4.35%	168,229.80 174,427.27	96.52 4.50%	173,739.38 750.00	1.11% (687.89)	A2/A A	1.84 1.75
87612EBM7	TARGET CORP 1.95 01/15/2027	70,000.00	01/19/2022 1.99%	69,881.00 69,951.27	95.14 4.47%	66,598.50 629.42	0.42% (3,352.78)	A2/A A	2.04 1.94
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	150,000.00	-- 2.78%	147,699.00 148,995.72	95.49 4.66%	143,237.12 1,204.58	0.91% (5,758.60)	A2/A- A	2.17 2.06
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	115,000.00	03/07/2022 2.30%	114,978.15 114,990.39	95.79 4.32%	110,154.88 778.81	0.70% (4,835.50)	Aa2/AA A+	2.20 2.10
09247XAN1	BLACKROCK FINANCE INC 3.2 03/15/2027	190,000.00	01/19/2023 4.08%	183,705.30 186,656.98	97.41 4.45%	185,073.61 1,790.22	1.18% (1,583.38)	Aa3/AA- NA	2.20 2.08
023135CF1	AMAZON.COM INC 3.3 04/13/2027	110,000.00	-- 3.63%	108,548.65 109,242.73	97.36 4.53%	107,094.68 786.50	0.68% (2,148.05)	A1/AA AA-	2.28 2.15

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
74340XBNO	PROLOGIS LP 2.125 04/15/2027	160,000.00	11/09/2022 5.15%	141,006.40 150,179.38	94.53 4.68%	151,244.32 717.78	0.96% 1,064.94	A3/A WR	2.29 2.18
61772BAB9	MORGAN STANLEY 1.593 05/04/2027	150,000.00	-- 4.71%	133,989.30 144,269.08	95.85 5.02%	143,779.68 378.34	0.92% (489.40)	A1/A- A+	2.34 1.30
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	95,000.00	08/22/2022 3.81%	94,090.85 94,522.37	97.64 4.57%	92,759.43 1,320.50	0.59% (1,762.94)	A2/A A+	2.61 2.42
756109BG8	REALTY INCOME CORP 3.95 08/15/2027	200,000.00	01/05/2023 4.88%	192,410.00 195,678.36	98.32 4.64%	196,642.26 2,984.44	1.25% 963.91	A3/A- NA	2.62 2.42
931142EX7	WALMART INC 3.95 09/09/2027	50,000.00	-- 3.98%	49,921.10 49,957.72	99.02 4.34%	49,509.67 614.44	0.32% (448.05)	Aa2/AA AA	2.69 2.49
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	100,000.00	04/24/2023 5.17%	95,493.00 97,526.93	97.83 5.33%	97,833.30 1,710.18	0.62% 306.37	A1/A- AA-	3.05 1.91
438516CJ3	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028	180,000.00	02/13/2023 4.44%	184,037.40 182,494.42	101.14 4.55%	182,058.05 3,366.00	1.16% (436.36)	A2/A A	3.13 2.74
57636QAW4	MASTERCARD INC 4.875 03/09/2028	95,000.00	03/06/2023 4.90%	94,907.85 94,941.34	101.14 4.49%	96,080.07 1,440.83	0.61% 1,138.73	Aa3/A+ NA	3.19 2.81
74456QBU9	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028	200,000.00	09/06/2023 5.10%	188,558.00 191,801.14	96.66 4.80%	193,318.04 1,233.33	1.23% 1,516.90	A1/A WR	3.33 3.07
02665WEM9	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028	150,000.00	08/17/2023 5.33%	148,678.50 149,048.55	100.47 4.98%	150,708.60 3,715.63	0.96% 1,660.05	A3/A- A	3.52 3.10
46647PDG8	JPMORGAN CHASE & CO 4.851 07/25/2028	110,000.00	08/04/2023 5.27%	108,359.90 108,940.23	99.82 5.31%	109,801.45 2,312.31	0.70% 861.22	A1/A AA-	3.57 2.33
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	190,000.00	05/28/2024 5.00%	186,112.60 186,610.87	99.09 4.75%	188,280.07 3,918.75	1.20% 1,669.21	A1/A A+	4.04 3.58
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	195,000.00	01/24/2024 4.64%	194,682.15 194,740.61	99.58 4.71%	194,171.84 3,762.42	1.24% (568.77)	A1/A+ NA	4.08 3.61
89115A2Y7	TORONTO-DOMINION BANK 4.994 04/05/2029	190,000.00	05/15/2024 5.00%	189,976.50 189,979.52	99.83 5.04%	189,680.64 2,266.72	1.21% (298.87)	A2/A- AA-	4.26 3.75
61747YFD2	MORGAN STANLEY 5.164 04/20/2029	50,000.00	08/26/2024 4.53%	51,043.50 50,944.01	100.10 5.31%	50,048.20 509.23	0.32% (895.81)	A1/A- A+	4.30 2.97
06406RBD8	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029	200,000.00	09/10/2024 3.95%	199,138.00 199,195.19	96.59 4.73%	193,189.40 1,390.28	1.23% (6,005.79)	Aa3/A AA-	4.32 3.89
91159HJM3	US BANCORP 5.775 06/12/2029	190,000.00	06/20/2024 5.26%	193,439.00 192,979.52	102.26 5.33%	194,291.52 579.10	1.24% 1,312.00	A3/A A	4.45 3.09
437076DC3	HOME DEPOT INC 4.75 06/25/2029	70,000.00	06/17/2024 4.90%	69,548.50 69,595.48	100.01 4.75%	70,004.83 55.42	0.45% 409.35	A2/A A	4.48 3.99

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
06051GHM4	BANK OF AMERICA CORP 4.271 07/23/2029	60,000.00	08/22/2024 4.61%	59,274.60 59,341.05	97.43 5.24%	58,456.53 1,124.70	0.37% (884.52)	A1/A- AA-	4.56 3.19
46647PAV8	JPMORGAN CHASE & CO 4.203 07/23/2029	125,000.00	-- 4.56%	123,460.25 123,540.80	97.31 5.20%	121,637.24 2,305.81	0.77% (1,903.56)	A1/A AA-	4.56 3.20
Total Corporate		4,130,000.00	4.08%	4,054,128.70 4,084,808.67	98.03 4.77%	4,046,875.72 43,268.70	25.76% (37,932.95)	A1/A A+	2.96 2.51
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	32,480.51	-- 4.09%	32,480.51 32,480.51	1.00 4.43%	32,480.51 0.00	0.21% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		32,480.51	4.09%	32,480.51 32,480.51	1.00 4.43%	32,480.51 0.00	0.21% 0.00	Aaa/ AAAm AAA	0.00 0.00
SUPRANATIONAL									
459058JB0	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	130,000.00	04/15/2020 0.70%	129,496.90 129,969.42	98.80 4.60%	128,441.69 155.98	0.82% (1,527.73)	Aaa/AAA NA	0.31 0.30
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	180,000.00	10/21/2020 0.52%	179,796.60 179,966.58	96.86 4.44%	174,341.16 157.50	1.11% (5,625.43)	Aaa/AAA NA	0.82 0.80
459058KT9	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028	160,000.00	11/28/2023 4.55%	153,088.00 154,719.66	97.14 4.38%	155,427.58 2,628.89	0.99% 707.93	Aaa/AAA NA	3.53 3.22
45950KDD9	INTERNATIONAL FINANCE CORP 4.5 07/13/2028	85,000.00	07/06/2023 4.53%	84,905.65 84,933.43	100.41 4.37%	85,347.82 1,785.00	0.54% 414.38	Aaa/AAA NA	3.53 3.17
4581X0EN4	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029	200,000.00	02/15/2024 4.31%	198,356.00 198,641.13	98.78 4.45%	197,551.75 3,116.67	1.26% (1,089.38)	Aaa/AAA NA	4.13 3.69
459058LN1	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029	150,000.00	10/28/2024 4.14%	148,257.00 148,318.53	97.44 4.48%	146,154.96 1,210.94	0.93% (2,163.56)	Aaa/AAA NA	4.79 4.28
Total Supranational		905,000.00	3.08%	893,900.15 896,548.75	98.05 4.45%	887,264.96 9,054.97	5.65% (9,283.79)	Aaa/AAA NA	2.87 2.60

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US TREASURY									
91282CBT7	UNITED STATES TREASURY 0.75 03/31/2026	300,000.00	03/30/2021 0.91%	297,597.66 299,402.70	95.78 4.27%	287,351.71 574.86	1.83% (12,050.99)	Aaa/AA+ AA+	1.25 1.21
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	125,000.00	08/10/2021 0.82%	123,813.48 124,623.45	94.50 4.26%	118,130.82 326.94	0.75% (6,492.63)	Aaa/AA+ AA+	1.58 1.54
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	350,000.00	-- 0.97%	346,279.30 348,723.80	94.43 4.26%	330,522.21 891.92	2.10% (18,201.59)	Aaa/AA+ AA+	1.67 1.61
91282CDG3	UNITED STATES TREASURY 1.125 10/31/2026	325,000.00	-- 1.26%	322,884.77 324,210.57	94.53 4.27%	307,235.04 626.21	1.96% (16,975.53)	Aaa/AA+ AA+	1.83 1.77
912828V98	UNITED STATES TREASURY 2.25 02/15/2027	200,000.00	02/06/2023 3.92%	187,695.31 193,508.42	95.97 4.26%	191,931.10 1,699.73	1.22% (1,577.32)	Aaa/AA+ AA+	2.13 2.02
91282CEF4	UNITED STATES TREASURY 2.5 03/31/2027	200,000.00	09/27/2022 4.25%	185,734.38 192,897.54	96.29 4.25%	192,580.58 1,277.47	1.23% (316.96)	Aaa/AA+ AA+	2.25 2.13
91282CEN7	UNITED STATES TREASURY 2.75 04/30/2027	340,000.00	-- 3.26%	332,193.75 336,281.90	96.68 4.26%	328,703.09 1,601.38	2.09% (7,578.81)	Aaa/AA+ AA+	2.33 2.21
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	175,000.00	08/03/2022 2.94%	177,460.94 176,250.39	97.65 4.25%	170,895.73 15.71	1.09% (5,354.67)	Aaa/AA+ AA+	2.50 2.36
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	120,000.00	09/08/2022 3.36%	118,692.19 119,300.39	97.12 4.28%	116,544.23 1,274.17	0.74% (2,756.16)	Aaa/AA+ AA+	2.67 2.49
91282CFM8	UNITED STATES TREASURY 4.125 09/30/2027	150,000.00	10/28/2022 4.19%	149,531.25 149,738.34	99.61 4.28%	149,407.64 1,580.87	0.95% (330.70)	Aaa/AA+ AA+	2.75 2.54
91282CFU0	UNITED STATES TREASURY 4.125 10/31/2027	220,000.00	12/15/2022 3.68%	224,357.03 222,528.55	99.61 4.27%	219,131.99 1,554.28	1.40% (3,396.56)	Aaa/AA+ AA+	2.83 2.62
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	200,000.00	01/05/2023 3.98%	184,875.00 191,064.83	94.55 4.29%	189,093.32 584.25	1.20% (1,971.51)	Aaa/AA+ AA+	2.87 2.72
91282CGC9	UNITED STATES TREASURY 3.875 12/31/2027	180,000.00	01/19/2023 3.48%	183,171.09 181,920.92	98.85 4.29%	177,933.95 19.27	1.13% (3,986.97)	Aaa/AA+ AA+	3.00 2.79
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	220,000.00	02/27/2023 4.21%	213,125.00 215,698.35	97.71 4.30%	214,956.93 3,222.28	1.37% (741.42)	Aaa/AA+ AA+	3.08 2.84
9128283W8	UNITED STATES TREASURY 2.75 02/15/2028	230,000.00	03/08/2023 4.37%	213,639.45 219,661.29	95.27 4.39%	219,110.88 2,389.06	1.39% (550.41)	Aaa/AA+ AA+	3.13 2.91
91282CGT2	UNITED STATES TREASURY 3.625 03/31/2028	200,000.00	06/28/2023 4.05%	196,343.75 197,505.67	97.94 4.31%	195,884.57 1,852.34	1.25% (1,621.09)	Aaa/AA+ AA+	3.25 2.99
91282CHA2	UNITED STATES TREASURY 3.5 04/30/2028	220,000.00	05/15/2023 3.47%	220,275.00 220,184.50	97.48 4.32%	214,450.50 1,318.78	1.37% (5,734.00)	Aaa/AA+ AA+	3.33 3.08

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91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	180,000.00	06/15/2023 3.95%	177,370.31 178,190.73	97.81 4.32%	176,057.32 573.63	1.12% (2,133.40)	Aaa/AA+ AA+	3.42 3.16
91282CHQ7	UNITED STATES TREASURY 4.125 07/31/2028	220,000.00	09/25/2023 4.62%	215,342.19 216,560.59	99.31 4.33%	218,481.70 3,797.69	1.39% 1,921.11	Aaa/AA+ AA+	3.58 3.24
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	250,000.00	09/21/2023 4.66%	211,376.95 221,369.73	89.19 4.35%	222,979.77 955.63	1.42% 1,610.04	Aaa/AA+ AA+	3.67 3.50
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	150,000.00	09/28/2023 4.66%	148,160.16 148,630.86	100.08 4.35%	150,119.21 2,229.80	0.96% 1,488.35	Aaa/AA+ AA+	3.67 3.30
91282CJF9	UNITED STATES TREASURY 4.875 10/31/2028	200,000.00	02/26/2024 4.34%	204,445.31 203,641.09	101.80 4.36%	203,596.83 1,669.89	1.30% (44.26)	Aaa/AA+ AA+	3.84 3.44
91282CJN2	UNITED STATES TREASURY 4.375 11/30/2028	275,000.00	12/21/2023 3.82%	281,756.84 280,349.32	100.04 4.36%	275,111.31 1,057.69	1.75% (5,238.01)	Aaa/AA+ AA+	3.92 3.54
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	200,000.00	01/17/2024 4.02%	197,554.69 198,026.45	97.76 4.37%	195,510.28 20.72	1.24% (2,516.17)	Aaa/AA+ AA+	4.00 3.66
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	180,000.00	02/08/2024 4.10%	179,184.38 179,331.08	98.63 4.37%	177,534.35 3,013.04	1.13% (1,796.74)	Aaa/AA+ AA+	4.08 3.66
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	200,000.00	02/28/2024 4.29%	199,609.38 199,675.05	99.53 4.37%	199,065.18 2,888.12	1.27% (609.87)	Aaa/AA+ AA+	4.16 3.72
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	220,000.00	04/10/2024 4.60%	215,359.38 216,036.94	99.02 4.38%	217,837.16 2,318.61	1.39% 1,800.22	Aaa/AA+ AA+	4.25 3.81
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	225,000.00	-- 4.65%	224,735.35 224,772.22	100.96 4.38%	227,156.41 1,782.29	1.45% 2,384.20	Aaa/AA+ AA+	4.33 3.86
91282CKT7	UNITED STATES TREASURY 4.5 05/31/2029	200,000.00	06/26/2024 4.33%	201,468.75 201,315.26	100.48 4.38%	200,955.68 791.21	1.28% (359.59)	Aaa/AA+ AA+	4.41 3.95
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	250,000.00	-- 4.01%	252,595.70 252,385.18	99.45 4.39%	248,616.12 29.35	1.58% (3,769.07)	Aaa/AA+ AA+	4.50 4.05
91282CLC3	UNITED STATES TREASURY 4.0 07/31/2029	200,000.00	08/21/2024 4.30%	203,023.44 202,802.21	98.42 4.39%	196,830.08 3,347.83	1.25% (5,972.13)	Aaa/AA+ AA+	4.58 4.07
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	250,000.00	09/27/2024 3.55%	245,244.14 245,490.41	94.72 4.39%	236,798.38 2,654.52	1.51% (8,692.03)	Aaa/AA+ AA+	4.67 4.22
91282CLN9	UNITED STATES TREASURY 3.5 09/30/2029	225,000.00	10/21/2024 3.95%	220,535.16 220,710.88	96.22 4.39%	216,493.59 2,012.02	1.38% (4,217.29)	Aaa/AA+ AA+	4.75 4.27
91282CLR0	UNITED STATES TREASURY 4.125 10/31/2029	315,000.00	-- 4.24%	313,368.17 313,392.95	98.85 4.39%	311,372.35 2,225.45	1.98% (2,020.60)	Aaa/AA+ AA+	4.83 4.30
91282CMA6	UNITED STATES TREASURY 4.125 11/30/2029	300,000.00	-- 4.13%	299,988.28 299,985.90	98.86 4.38%	296,591.64 1,087.91	1.89% (3,394.27)	Aaa/AA+ AA+	4.91 4.38

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
Total US Treasury		7,795,000.00	3.63%	7,668,787.93 7,716,168.46	97.50 4.33%	7,594,971.63 53,264.93	48.35% (121,196.83)	Aaa/AA+ AA+	3.38 3.09
Total Portfolio		16,039,551.70	3.57%	15,823,047.56 15,905,490.94	97.77 4.47%	15,707,219.27 116,783.90	100.00% (198,271.66)	Aa2/AA- AA	2.97 2.59
Total Market Value + Accrued						15,824,003.17			

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
ACQUISITIONS										
Purchase	12/02/2024	31846V203	14,106.26	FIRST AMER:GVT OBLG Y	1.000	4.26%	(14,106.26)	0.00	(14,106.26)	0.00
Purchase	12/03/2024	31846V203	169.65	FIRST AMER:GVT OBLG Y	1.000	4.26%	(169.65)	0.00	(169.65)	0.00
Purchase	12/09/2024	31846V203	4,375.00	FIRST AMER:GVT OBLG Y	1.000	4.25%	(4,375.00)	0.00	(4,375.00)	0.00
Purchase	12/10/2024	91282CMA6	200,000.00	UNITED STATES TREASURY 4.125 11/30/2029	100.250	4.07%	(200,500.00)	(226.65)	(200,726.65)	0.00
Purchase	12/10/2024	31846V203	7,528.93	FIRST AMER:GVT OBLG Y	1.000	4.25%	(7,528.93)	0.00	(7,528.93)	0.00
Purchase	12/10/2024	46647PAV8	50,000.00	JPMORGAN CHASE & CO 4.203 07/23/2029	98.437	4.58%	(49,218.50)	(799.74)	(50,018.24)	0.00
Purchase	12/12/2024	31846V203	6,750.00	FIRST AMER:GVT OBLG Y	1.000	4.25%	(6,750.00)	0.00	(6,750.00)	0.00
Purchase	12/12/2024	31846V203	5,486.25	FIRST AMER:GVT OBLG Y	1.000	4.25%	(5,486.25)	0.00	(5,486.25)	0.00
Purchase	12/16/2024	31846V203	24,097.09	FIRST AMER:GVT OBLG Y	1.000	4.25%	(24,097.09)	0.00	(24,097.09)	0.00
Purchase	12/16/2024	31846V203	2,933.72	FIRST AMER:GVT OBLG Y	1.000	4.25%	(2,933.72)	0.00	(2,933.72)	0.00
Purchase	12/17/2024	31846V203	650.00	FIRST AMER:GVT OBLG Y	1.000	4.25%	(650.00)	0.00	(650.00)	0.00
Purchase	12/18/2024	31846V203	143,907.76	FIRST AMER:GVT OBLG Y	1.000	4.25%	(143,907.76)	0.00	(143,907.76)	0.00
Purchase	12/19/2024	91282CMA6	100,000.00	UNITED STATES TREASURY 4.125 11/30/2029	99.488	4.24%	(99,488.28)	(215.32)	(99,703.60)	0.00
Purchase	12/19/2024	91282CLR0	150,000.00	UNITED STATES TREASURY 4.125 10/31/2029	99.449	4.25%	(149,173.83)	(837.53)	(150,011.36)	0.00
Purchase	12/23/2024	31846V203	3,631.00	FIRST AMER:GVT OBLG Y	1.000	4.25%	(3,631.00)	0.00	(3,631.00)	0.00
Purchase	12/26/2024	31846V203	6,754.88	FIRST AMER:GVT OBLG Y	1.000	4.25%	(6,754.88)	0.00	(6,754.88)	0.00
Purchase	12/31/2024	31846V203	15,393.75	FIRST AMER:GVT OBLG Y	1.000	4.09%	(15,393.75)	0.00	(15,393.75)	0.00
Total Purchase			735,784.29				(734,164.90)	(2,079.24)	(736,244.14)	0.00
TOTAL ACQUISITIONS			735,784.29				(734,164.90)	(2,079.24)	(736,244.14)	0.00
OTHER										
Sale	12/10/2024	91282CAZ4	(175,000.00)	UNITED STATES TREASURY 0.375 11/30/2025	96.332	0.37%	168,581.06	(18.03)	168,599.09	(6,429.75)
Sale	12/10/2024	46647PBK1	(50,000.00)	JPMORGAN CHASE & CO 2.083 04/22/2026	99.013	1.18%	49,506.50	(138.87)	49,645.37	(655.38)
Sale	12/10/2024	857477BR3	(40,000.00)	STATE STREET CORP 1.746 02/06/2026	99.472	1.75%	39,788.80	(240.56)	40,029.36	(211.20)

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Sale	12/18/2024	91282CBW0	(150,000.00)	UNITED STATES TREASURY 0.75 04/30/2026	95.352	0.88%	143,027.34	(149.17)	143,176.51	(6,702.60)
Sale	12/19/2024	31846V203	(249,187.36)	FIRST AMER:GVT OBLG Y	1.000	4.25%	249,187.36	0.00	249,187.36	0.00
Total Sale			(664,187.36)				650,091.06	(546.63)	650,637.69	(13,998.93)
TOTAL OTHER TRANSACTIONS			(664,187.36)				650,091.06	(546.63)	650,637.69	(13,998.93)
OTHER										
Coupon	12/01/2024	3137FG6X8	0.00	FHMS K-077 A2 3.85 05/25/2028		4.21%	946.46	0.00	946.46	0.00
Coupon	12/09/2024	3130AWMN7	0.00	FEDERAL HOME LOAN BANKS 4.375 06/09/2028		4.27%	4,375.00	0.00	4,375.00	0.00
Coupon	12/12/2024	3130ATUC9	0.00	FEDERAL HOME LOAN BANKS 4.5 12/12/2025		4.21%	6,750.00	0.00	6,750.00	0.00
Coupon	12/12/2024	91159HJM3	0.00	US BANCORP 5.775 06/12/2029		5.26%	5,486.25	0.00	5,486.25	0.00
Coupon	12/15/2024	47789QAC4	0.00	JDOT 2021-B A3 0.52 03/16/2026		0.53%	3.29	0.00	3.29	0.00
Coupon	12/15/2024	44935FAD6	0.00	HART 2021-C A3 0.74 05/15/2026		0.78%	2.72	0.00	2.72	0.00
Coupon	12/15/2024	43815BAC4	0.00	HAROT 2022-1 A3 1.88 05/15/2026		1.90%	36.78	0.00	36.78	0.00
Coupon	12/15/2024	448977AD0	0.00	HART 2022-A A3 2.22 10/15/2026		2.23%	24.24	0.00	24.24	0.00
Coupon	12/15/2024	47787JAC2	0.00	JDOT 2022 A3 0.36 09/15/2026		2.35%	32.16	0.00	32.16	0.00
Coupon	12/15/2024	89238FAD5	0.00	TAOT 2022-B A3 2.93 09/15/2026		2.95%	49.37	0.00	49.37	0.00
Coupon	12/15/2024	47800AAC4	0.00	JDOT 2022-B A3 3.74 02/16/2027		3.78%	101.11	0.00	101.11	0.00
Coupon	12/15/2024	58770AAC7	0.00	MBART 2023-1 A3 4.51 11/15/2027		4.56%	98.09	0.00	98.09	0.00
Coupon	12/15/2024	34535VAD6	0.00	FORDO 2024-D 4.61 08/15/2029		4.66%	279.80	0.00	279.80	0.00

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Coupon	12/15/2024	47800CAC0	0.00	JDOT 2023 A3 5.01 11/15/2027		5.08%	313.13	0.00	313.13	0.00
Coupon	12/15/2024	161571HT4	0.00	CHAIT 2023-1 A 5.16 09/15/2028		5.23%	709.50	0.00	709.50	0.00
Coupon	12/15/2024	477920AC6	0.00	JDOT 2023-B A3 5.18 03/15/2028		5.25%	215.83	0.00	215.83	0.00
Coupon	12/15/2024	58768PAC8	0.00	MBART 2022-1 A3 5.21 08/16/2027		5.28%	389.42	0.00	389.42	0.00
Coupon	12/16/2024	362554AC1	0.00	GMCAR 2021-4 A3 0.68 09/16/2026		0.68%	4.19	0.00	4.19	0.00
Coupon	12/16/2024	380146AC4	0.00	GMCAR 2022-1 A3 1.26 11/16/2026		1.27%	8.18	0.00	8.18	0.00
Coupon	12/16/2024	362585AC5	0.00	GMCAR 2022-2 A3 3.1 02/16/2027		3.13%	52.20	0.00	52.20	0.00
Coupon	12/17/2024	3135G04Z3	0.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025		0.54%	650.00	0.00	650.00	0.00
Coupon	12/18/2024	89236TJK2	0.00	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026		1.13%	731.25	0.00	731.25	0.00
Coupon	12/19/2024	06051GJD2	0.00	BANK OF AMERICA CORP 1.319 06/19/2026		2.37%	527.60	0.00	527.60	0.00
Coupon	12/21/2024	43815GAC3	0.00	HAROT 2021-4 A3 0.88 01/21/2026		0.90%	5.68	0.00	5.68	0.00
Coupon	12/21/2024	43815JAC7	0.00	HAROT 2023-1 A3 5.04 04/21/2027		5.11%	168.00	0.00	168.00	0.00
Coupon	12/25/2024	05602RAD3	0.00	BMWOT 2022-A A3 3.21 08/25/2026		3.24%	39.88	0.00	39.88	0.00
Coupon	12/25/2024	437076DC3	0.00	HOME DEPOT INC 4.75 06/25/2029		4.90%	1,662.50	0.00	1,662.50	0.00
Coupon	12/25/2024	05593AAC3	0.00	BMWLT 2023-1 A3 5.16 11/25/2025		5.22%	31.30	0.00	31.30	0.00
Coupon	12/25/2024	05592XAD2	0.00	BMWOT 2023-A A3 5.47 02/25/2028		5.54%	136.75	0.00	136.75	0.00
Coupon	12/31/2024	91282CEW7	0.00	UNITED STATES TREASURY 3.25 06/30/2027		2.94%	2,843.75	0.00	2,843.75	0.00

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Coupon	12/31/2024	91282CGC9	0.00	UNITED STATES TREASURY 3.875 12/31/2027		3.48%	3,487.50	0.00	3,487.50	0.00
Coupon	12/31/2024	91282CKX8	0.00	UNITED STATES TREASURY 4.25 06/30/2029		4.01%	5,312.50	0.00	5,312.50	0.00
Coupon	12/31/2024	91282CJR3	0.00	UNITED STATES TREASURY 3.75 12/31/2028		4.02%	3,750.00	0.00	3,750.00	0.00
Total Coupon			0.00				39,224.43	0.00	39,224.43	0.00
Dividend	12/31/2024	31846V203	0.00	FIRST AMER:GVT OBLG Y		4.22%	192.69	0.00	192.69	0.00
Total Dividend			0.00				192.69	0.00	192.69	0.00
Principal Paydown	12/15/2024	47789QAC4	1,262.59	JDOT 2021-B A3 0.52 03/16/2026		0.53%	1,262.59	--	1,262.59	0.00
Principal Paydown	12/15/2024	44935FAD6	1,272.88	HART 2021-C A3 0.74 05/15/2026		0.78%	1,272.88	--	1,272.88	(0.00)
Principal Paydown	12/15/2024	43815BAC4	2,975.14	HAROT 2022-1 A3 1.88 05/15/2026		1.90%	2,975.14	--	2,975.14	0.00
Principal Paydown	12/15/2024	448977AD0	1,655.28	HART 2022-A A3 2.22 10/15/2026		2.23%	1,655.28	--	1,655.28	0.00
Principal Paydown	12/15/2024	47787JAC2	1,995.92	JDOT 2022 A3 0.36 09/15/2026		2.35%	1,995.92	--	1,995.92	0.00
Principal Paydown	12/15/2024	89238FAD5	2,018.06	TAOT 2022-B A3 2.93 09/15/2026		2.95%	2,018.06	--	2,018.06	(0.00)
Principal Paydown	12/15/2024	47800AAC4	1,917.44	JDOT 2022-B A3 3.74 02/16/2027		3.78%	1,917.44	--	1,917.44	(0.00)
Principal Paydown	12/15/2024	58770AAC7	1,652.44	MBART 2023-1 A3 4.51 11/15/2027		4.56%	1,652.44	--	1,652.44	0.00
Principal Paydown	12/15/2024	58768PAC8	6,026.29	MBART 2022-1 A3 5.21 08/16/2027		5.28%	6,026.29	--	6,026.29	(0.00)
Principal Paydown	12/16/2024	362554AC1	1,091.34	GMCAR 2021-4 A3 0.68 09/16/2026		0.68%	1,091.34	--	1,091.34	(0.00)
Principal Paydown	12/16/2024	380146AC4	1,057.43	GMCAR 2022-1 A3 1.26 11/16/2026		1.27%	1,057.43	--	1,057.43	(0.00)
Principal Paydown	12/16/2024	362585AC5	1,785.99	GMCAR 2022-2 A3 3.1 02/16/2027		3.13%	1,785.99	--	1,785.99	(0.00)

TRANSACTION LEDGER



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Principal Paydown	12/21/2024	43815GAC3	1,471.24	HAROT 2021-4 A3 0.88 01/21/2026		0.90%	1,471.24	--	1,471.24	(0.00)
Principal Paydown	12/21/2024	43815JAC7	1,986.08	HAROT 2023-1 A3 5.04 04/21/2027		5.11%	1,986.08	--	1,986.08	(0.00)
Principal Paydown	12/25/2024	05602RAD3	1,796.51	BMWOT 2022-A A3 3.21 08/25/2026		3.24%	1,796.51	--	1,796.51	0.00
Principal Paydown	12/25/2024	05593AAC3	2,141.48	BMWLT 2023-1 A3 5.16 11/25/2025		5.22%	2,141.48	--	2,141.48	0.00
Total Principal Paydown			32,106.11				32,106.11	--	32,106.11	0.00
TOTAL OTHER TRANSACTIONS			32,106.11				71,523.23	0.00	71,523.23	0.00

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
CASH & EQUIVALENTS						
31846V203	FIRST AMER:GVT OBLG Y	32,480.51	45,883.58 235,784.29 (249,187.36) 32,480.51	0.00 169.65 0.00 169.65	0.00 0.00 0.00 169.65	169.65
CCYUSD	Receivable	192.69	14,275.91 0.00 0.00 192.69	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00
Total Cash & Equivalents			32,673.20	169.65	169.65	169.65
FIXED INCOME						
023135CF1	AMAZON.COM INC 3.3 04/13/2027	110,000.00	109,214.51 0.00 0.00 109,242.73	484.00 0.00 786.50 302.50	28.22 0.00 28.22 330.72	330.72
02665WEM9	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028	08/17/2023 08/21/2023 150,000.00	149,025.56 0.00 0.00 149,048.55	3,075.00 0.00 3,715.63 640.63	22.99 0.00 22.99 663.61	663.61
05592XAD2	BMWOT 2023-A A3 5.47 02/25/2028	07/11/2023 07/18/2023 30,000.00	29,996.27 0.00 0.00 29,996.36	27.35 136.75 27.35 136.75	0.10 0.00 0.10 136.85	136.85
05593AAC3	BMWLT 2023-1 A3 5.16 11/25/2025	02/07/2023 02/15/2023 5,137.51	7,278.92 0.00 (2,141.48) 5,137.47	6.26 31.30 4.42 29.46	0.02 0.00 0.02 29.48	29.48
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	05/10/2022 05/18/2022 13,110.15	14,906.41 0.00 (1,796.51) 13,109.94	7.98 39.88 7.01 38.92	0.04 0.00 0.04 38.96	38.96

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	04/24/2023 04/26/2023 100,000.00	97,424.57 0.00 0.00 97,526.93	1,391.51 0.00 1,710.18 318.67	102.36 0.00 102.36 421.02	421.02
06051GHM4	BANK OF AMERICA CORP 4.271 07/23/2029	08/22/2024 08/23/2024 60,000.00	59,325.33 0.00 0.00 59,341.05	911.15 0.00 1,124.70 213.55	15.73 0.00 15.73 229.28	229.28
06051GJD2	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00	79,398.06 0.00 0.00 79,491.36	474.84 527.60 35.17 87.93	97.10 (3.80) 93.30 181.23	181.23
06406RBD8	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029	09/10/2024 09/11/2024 200,000.00	199,179.36 0.00 0.00 199,195.19	748.61 0.00 1,390.28 641.67	15.83 0.00 15.83 657.50	657.50
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	03/07/2022 03/15/2022 115,000.00	114,990.02 0.00 0.00 114,990.39	558.39 0.00 778.81 220.42	0.37 0.00 0.37 220.79	220.79
09247XAN1	BLACKROCK FINANCE INC 3.2 03/15/2027	01/19/2023 01/23/2023 190,000.00	186,527.92 0.00 0.00 186,656.98	1,283.56 0.00 1,790.22 506.67	129.06 0.00 129.06 635.72	635.72
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	08/22/2022 08/24/2022 95,000.00	94,506.83 0.00 0.00 94,522.37	1,035.50 0.00 1,320.50 285.00	15.54 0.00 15.54 300.54	300.54
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	09/07/2023 09/15/2023 165,000.00	164,965.35 0.00 0.00 164,966.13	378.40 709.50 378.40 709.50	0.78 0.00 0.78 710.28	710.28
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	05/28/2024 05/29/2024 190,000.00	186,539.69 0.00 0.00 186,610.87	3,206.25 0.00 3,918.75 712.50	71.18 0.00 71.18 783.68	783.68

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
30231GBH4	EXXON MOBIL CORP 2.992 03/19/2025	01/20/2021	140,684.11	837.76	0.00	83.97
		01/22/2021	0.00	0.00	(265.09)	
		140,000.00	0.00	1,186.83	(265.09)	
		140,419.02	349.07	83.97		
3130AJHU6	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	06/04/2020	149,984.95	97.92	3.48	65.98
		06/05/2020	0.00	0.00	0.00	
		150,000.00	0.00	160.42	3.48	
		149,988.43	62.50	65.98		
3130ATS57	FEDERAL HOME LOAN BANKS 4.5 03/10/2028	03/20/2023	280,336.54	2,784.38	0.00	892.81
		03/21/2023	0.00	0.00	(138.44)	
		275,000.00	0.00	3,815.63	(138.44)	
		280,198.10	1,031.25	892.81		
3130ATUC9	FEDERAL HOME LOAN BANKS 4.5 12/12/2025	02/08/2023	300,820.17	6,337.50	0.00	1,057.38
		02/09/2023	0.00	6,750.00	(67.62)	
		300,000.00	0.00	712.50	(67.62)	
		300,752.55	1,125.00	1,057.38		
3130AWMN7	FEDERAL HOME LOAN BANKS 4.375 06/09/2028	07/26/2023	200,650.59	4,180.56	0.00	713.48
		07/27/2023	0.00	4,375.00	(15.68)	
		200,000.00	0.00	534.72	(15.68)	
		200,634.91	729.17	713.48		
3130AWTR1	FEDERAL HOME LOAN BANKS 4.375 09/08/2028	10/23/2023	195,964.10	2,017.36	90.86	820.03
		10/24/2023	0.00	0.00	0.00	
		200,000.00	0.00	2,746.53	90.86	
		196,054.96	729.17	820.03		
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	06/17/2020	259,941.58	592.22	9.15	117.48
		06/19/2020	0.00	650.00	0.00	
		260,000.00	0.00	50.56	9.15	
		259,950.72	108.33	117.48		
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	08/25/2020	219,849.28	220.00	17.50	86.25
		08/27/2020	0.00	0.00	0.00	
		220,000.00	0.00	288.75	17.50	
		219,866.78	68.75	86.25		
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	11/09/2020	214,855.87	71.67	13.10	102.69
		11/12/2020	0.00	0.00	0.00	
		215,000.00	0.00	161.25	13.10	
		214,868.97	89.58	102.69		

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3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	07/21/2020 07/23/2020 140,000.00	139,911.32 0.00 0.00 139,923.17	189.58 0.00 233.33 43.75	11.85 0.00 11.85 55.60	55.60
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	09/23/2020 09/25/2020 200,000.00	199,902.31 0.00 0.00 199,912.54	141.67 0.00 204.17 62.50	10.23 0.00 10.23 72.73	72.73
3137FG6X8	FHMS K-077 A2 3.85 05/25/2028	05/24/2023 05/30/2023 295,000.00	291,243.73 0.00 0.00 291,337.11	946.46 946.46 946.46 946.46	93.38 0.00 93.38 1,039.84	1,039.84
34535VAD6	FORDO 2024-D 4.61 08/15/2029	11/19/2024 11/22/2024 95,000.00	94,996.97 0.00 0.00 94,997.02	109.49 279.80 194.64 364.96	0.05 0.00 0.05 365.01	365.01
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	10/13/2021 10/21/2021 6,295.22	7,386.52 0.00 (1,091.34) 6,295.18	2.09 4.19 1.78 3.88	0.01 0.00 0.01 3.89	3.89
362585AC5	GMCAR 2022-2 A3 3.1 02/16/2027	04/05/2022 04/13/2022 18,421.70	20,206.17 0.00 (1,785.99) 18,420.36	26.10 52.20 23.79 49.89	0.19 0.00 0.19 50.08	50.08
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	01/11/2022 01/19/2022 6,729.01	7,786.25 0.00 (1,057.43) 6,728.85	4.09 8.18 3.53 7.62	0.03 0.00 0.03 7.66	7.66
437076DC3	HOME DEPOT INC 4.75 06/25/2029	06/17/2024 06/25/2024 70,000.00	69,587.81 0.00 0.00 69,595.48	1,440.83 1,662.50 55.42 277.08	7.67 0.00 7.67 284.75	284.75
43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	02/15/2022 02/23/2022 20,502.05	23,476.06 0.00 (2,975.14) 20,501.13	19.62 36.78 17.13 34.29	0.20 0.00 0.20 34.49	34.49

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43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	11/16/2021	7,745.74	1.89	0.10	5.42
		11/24/2021	0.00	5.68	0.00	
		6,274.90	(1,471.24)	1.53	0.10	
			6,274.60	5.32	5.42	
43815JAC7	HAROT 2023-1 A3 5.04 04/21/2027	02/16/2023	39,995.73	56.00	0.36	165.58
		02/24/2023	0.00	168.00	0.00	
		38,013.92	(1,986.08)	53.22	0.36	
			38,010.01	165.22	165.58	
438516BL9	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026	12/15/2022	174,169.05	375.00	258.23	633.23
		12/19/2022	0.00	0.00	0.00	
		180,000.00	0.00	750.00	258.23	
			174,427.27	375.00	633.23	
438516CJ3	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028	02/13/2023	182,564.14	2,623.50	0.00	672.77
		02/15/2023	0.00	0.00	(69.73)	
		180,000.00	0.00	3,366.00	(69.73)	
			182,494.42	742.50	672.77	
448977AD0	HART 2022-A A3 2.22 10/15/2026	03/09/2022	13,101.92	12.93	0.03	22.63
		03/16/2022	0.00	24.24	0.00	
		11,446.79	(1,655.28)	11.29	0.03	
			11,446.66	22.61	22.63	
44935FAD6	HART 2021-C A3 0.74 05/15/2026	11/09/2021	4,407.43	1.45	0.09	2.39
		11/17/2021	0.00	2.72	0.00	
		3,134.82	(1,272.88)	1.03	0.09	
			3,134.64	2.30	2.39	
4581X0EN4	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029	02/15/2024	198,613.16	2,429.17	27.97	715.47
		02/20/2024	0.00	0.00	0.00	
		200,000.00	0.00	3,116.67	27.97	
			198,641.13	687.50	715.47	
459058JB0	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	04/15/2020	129,960.88	88.16	8.54	76.36
		04/22/2020	0.00	0.00	0.00	
		130,000.00	0.00	155.98	8.54	
			129,969.42	67.82	76.36	
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	10/21/2020	179,963.13	82.50	3.45	78.45
		10/28/2020	0.00	0.00	0.00	
		180,000.00	0.00	157.50	3.45	
			179,966.58	75.00	78.45	

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459058KT9	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028	11/28/2023	154,592.57	2,162.22	127.09	593.76
		11/30/2023	0.00	0.00	0.00	
		160,000.00	0.00	2,628.89	127.09	
			154,719.66	466.67	593.76	
459058LN1	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029	10/28/2024	148,288.73	726.56	29.80	514.18
		10/29/2024	0.00	0.00	0.00	
		150,000.00	0.00	1,210.94	29.80	
			148,318.53	484.38	514.18	
45950KDD9	INTERNATIONAL FINANCE CORP 4.5 07/13/2028	07/06/2023	84,931.83	1,466.25	1.60	320.35
		07/13/2023	0.00	0.00	0.00	
		85,000.00	0.00	1,785.00	1.60	
			84,933.43	318.75	320.35	
46647PAV8	JPMORGAN CHASE & CO 4.203 07/23/2029		74,292.80	1,120.80	29.50	414.77
			49,218.50	(799.74)	0.00	
		125,000.00	0.00	2,305.81	29.50	
			123,540.80	385.27	414.77	
46647PBK1	JPMORGAN CHASE & CO 2.083 04/22/2026	09/16/2021	50,172.84	112.83	0.00	15.09
		09/20/2021	0.00	138.87	(10.95)	
		0.00	(50,161.88)	0.00	(10.95)	
			0.00	26.04	15.09	
46647PDG8	JPMORGAN CHASE & CO 4.851 07/25/2028	08/04/2023	108,905.09	1,867.64	35.14	479.81
		08/08/2023	0.00	0.00	0.00	
		110,000.00	0.00	2,312.31	35.14	
			108,940.23	444.68	479.81	
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	03/10/2022	16,632.66	17.15	0.22	30.32
		03/16/2022	0.00	32.16	0.00	
		14,638.11	(1,995.92)	15.09	0.22	
			14,636.96	30.10	30.32	
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	07/13/2021	7,599.07	1.76	0.03	3.02
		07/21/2021	0.00	3.29	0.00	
		6,336.59	(1,262.59)	1.46	0.03	
			6,336.50	3.00	3.02	
477920AC6	JDOT 2023-B A3 5.18 03/15/2028	06/21/2023	49,994.19	115.11	0.15	215.98
		06/28/2023	0.00	215.83	0.00	
		50,000.00	0.00	115.11	0.15	
			49,994.34	215.83	215.98	

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47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	07/12/2022 07/20/2022 30,522.82	32,438.95 0.00 (1,917.44) 30,521.63	53.92 101.11 50.74 97.92	0.12 0.00 0.12 98.05	98.05
47800CAC0	JDOT 2023 A3 5.01 11/15/2027	02/22/2023 03/02/2023 75,000.00	74,991.43 0.00 0.00 74,991.67	167.00 313.13 167.00 313.13	0.25 0.00 0.25 313.38	313.38
57636QAW4	MASTERCARD INC 4.875 03/09/2028	03/06/2023 03/09/2023 95,000.00	94,939.78 0.00 0.00 94,941.34	1,054.90 0.00 1,440.83 385.94	1.56 0.00 1.56 387.50	387.50
58768PAC8	MBART 2022-1 A3 5.21 08/16/2027	11/15/2022 11/22/2022 83,666.94	89,683.40 0.00 (6,026.29) 83,658.06	207.69 389.42 193.74 375.47	0.95 0.00 0.95 376.41	376.41
58770AAC7	MBART 2023-1 A3 4.51 11/15/2027	01/18/2023 01/25/2023 24,447.04	26,097.55 0.00 (1,652.44) 24,445.28	52.31 98.09 49.00 94.78	0.17 0.00 0.17 94.95	94.95
61747YFD2	MORGAN STANLEY 5.164 04/20/2029	08/26/2024 08/27/2024 50,000.00	50,968.29 0.00 0.00 50,944.01	294.06 0.00 509.23 215.17	0.00 (24.29) (24.29) 190.88	190.88
61772BAB9	MORGAN STANLEY 1.593 05/04/2027	150,000.00	143,905.02 0.00 0.00 144,269.08	179.21 0.00 378.34 199.13	364.05 0.00 364.05 563.18	563.18
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	01/24/2024 01/31/2024 195,000.00	194,735.21 0.00 0.00 194,740.61	3,014.92 0.00 3,762.42 747.50	5.39 0.00 5.39 752.89	752.89
74340XBNO	PROLOGIS LP 2.125 04/15/2027	11/09/2022 11/14/2022 160,000.00	149,814.35 0.00 0.00 150,179.38	434.44 0.00 717.78 283.33	365.04 0.00 365.04 648.37	648.37

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74456QBU9	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028	09/06/2023 09/08/2023 200,000.00	191,592.12 0.00 0.00 191,801.14	616.67 0.00 1,233.33 616.67	209.02 0.00 209.02 825.68	825.68
756109BG8	REALTY INCOME CORP 3.95 08/15/2027	01/05/2023 01/09/2023 200,000.00	195,538.22 0.00 0.00 195,678.36	2,326.11 0.00 2,984.44 658.33	140.14 0.00 140.14 798.47	798.47
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	150,000.00	148,956.36 0.00 0.00 148,995.72	898.33 0.00 1,204.58 306.25	39.36 0.00 39.36 345.61	345.61
857477BR3	STATE STREET CORP 1.746 02/06/2026	02/02/2022 02/07/2022 0.00	40,000.00 0.00 (40,000.00) 0.00	223.10 240.56 0.00 17.46	0.00 0.00 0.00 17.46	17.46
87612EBM7	TARGET CORP 1.95 01/15/2027	01/19/2022 01/24/2022 70,000.00	69,949.24 0.00 0.00 69,951.27	515.67 0.00 629.42 113.75	2.03 0.00 2.03 115.78	115.78
89115A2Y7	TORONTO-DOMINION BANK 4.994 04/05/2029	05/15/2024 05/17/2024 190,000.00	189,979.11 0.00 0.00 189,979.52	1,476.00 0.00 2,266.72 790.72	0.41 0.00 0.41 791.13	791.13
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	06/15/2021 06/18/2021 130,000.00	129,982.33 0.00 0.00 129,983.30	662.19 731.25 52.81 121.88	0.97 0.00 0.97 122.85	122.85
89238FAD5	TAOT 2022-B A3 2.93 09/15/2026	04/07/2022 04/13/2022 18,200.94	20,218.85 0.00 (2,018.06) 18,200.81	26.33 49.37 23.70 46.74	0.02 0.00 0.02 46.76	46.76
91159HJM3	US BANCORP 5.775 06/12/2029	06/20/2024 06/21/2024 190,000.00	193,052.94 0.00 0.00 192,979.52	5,150.98 5,486.25 579.10 914.38	0.00 (73.42) (73.42) 840.95	840.95

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9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	01/05/2023 01/06/2023 200,000.00	190,800.52 0.00 0.00 191,064.83	198.90 0.00 584.25 385.36	264.30 0.00 264.30 649.66	649.66
9128283W8	UNITED STATES TREASURY 2.75 02/15/2028	03/08/2023 03/09/2023 230,000.00	219,380.15 0.00 0.00 219,661.29	1,856.25 0.00 2,389.06 532.81	281.14 0.00 281.14 813.95	813.95
912828V98	UNITED STATES TREASURY 2.25 02/15/2027	02/06/2023 02/07/2023 200,000.00	193,248.75 0.00 0.00 193,508.42	1,320.65 0.00 1,699.73 379.08	259.66 0.00 259.66 638.74	638.74
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	12/29/2020 12/30/2020 0.00	175,011.08 0.00 (175,010.81) 0.00	1.80 346.16 0.00 344.36	0.00 (0.27) (0.27) 344.08	344.08
91282CBT7	UNITED STATES TREASURY 0.75 03/31/2026	03/30/2021 03/31/2021 300,000.00	299,361.92 0.00 0.00 299,402.70	383.24 0.00 574.86 191.62	40.78 0.00 40.78 232.41	232.41
91282CBW0	UNITED STATES TREASURY 0.75 04/30/2026	04/29/2021 04/30/2021 0.00	149,720.72 0.00 (149,729.94) 0.00	96.34 149.17 0.00 52.83	9.22 0.00 9.22 62.05	62.05
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	08/10/2021 08/11/2021 125,000.00	124,603.18 0.00 0.00 124,623.45	261.12 0.00 326.94 65.81	20.27 0.00 20.27 86.08	86.08
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	09/21/2023 09/22/2023 250,000.00	220,706.40 0.00 0.00 221,369.73	714.78 0.00 955.63 240.85	663.33 0.00 663.33 904.18	904.18
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	350,000.00	348,658.62 0.00 0.00 348,723.80	667.13 0.00 891.92 224.79	65.18 0.00 65.18 289.97	289.97

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91282CDG3	UNITED STATES TREASURY 1.125 10/31/2026	325,000.00	324,173.94 0.00 0.00 324,210.57	313.10 0.00 626.21 313.10	36.64 0.00 36.64 349.74	349.74
91282CEF4	UNITED STATES TREASURY 2.5 03/31/2027	09/27/2022 09/28/2022 200,000.00	192,628.71 0.00 0.00 192,897.54	851.65 0.00 1,277.47 425.82	268.84 0.00 268.84 694.66	694.66
91282CEN7	UNITED STATES TREASURY 2.75 04/30/2027	340,000.00	336,146.13 0.00 0.00 336,281.90	800.69 0.00 1,601.38 800.69	135.76 0.00 135.76 936.45	936.45
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	08/03/2022 08/04/2022 175,000.00	176,292.99 0.00 0.00 176,250.39	2,380.10 2,843.75 15.71 479.37	0.00 (42.60) (42.60) 436.77	436.77
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	09/08/2022 09/09/2022 120,000.00	119,278.08 0.00 0.00 119,300.39	953.04 0.00 1,274.17 321.13	22.31 0.00 22.31 343.45	343.45
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	09/27/2024 09/30/2024 250,000.00	245,408.32 0.00 0.00 245,490.41	1,985.50 0.00 2,654.52 669.03	82.09 0.00 82.09 751.12	751.12
91282CFM8	UNITED STATES TREASURY 4.125 09/30/2027	10/28/2022 10/31/2022 150,000.00	149,730.24 0.00 0.00 149,738.34	1,053.91 0.00 1,580.87 526.96	8.10 0.00 8.10 535.05	535.05
91282CFU0	UNITED STATES TREASURY 4.125 10/31/2027	12/15/2022 12/16/2022 220,000.00	222,604.43 0.00 0.00 222,528.55	777.14 0.00 1,554.28 777.14	0.00 (75.88) (75.88) 701.26	701.26
91282CGC9	UNITED STATES TREASURY 3.875 12/31/2027	01/19/2023 01/20/2023 180,000.00	181,975.35 0.00 0.00 181,920.92	2,918.89 3,487.50 19.27 587.88	0.00 (54.43) (54.43) 533.45	533.45

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91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	02/27/2023 02/28/2023 220,000.00	215,579.81 0.00 0.00 215,698.35	2,573.64 0.00 3,222.28 648.64	118.53 0.00 118.53 767.18	767.18
91282CGT2	UNITED STATES TREASURY 3.625 03/31/2028	06/28/2023 06/29/2023 200,000.00	197,440.41 0.00 0.00 197,505.67	1,234.89 0.00 1,852.34 617.45	65.25 0.00 65.25 682.70	682.70
91282CHA2	UNITED STATES TREASURY 3.5 04/30/2028	05/15/2023 05/16/2023 220,000.00	220,189.20 0.00 0.00 220,184.50	659.39 0.00 1,318.78 659.39	0.00 (4.71) (4.71) 654.68	654.68
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	06/15/2023 06/16/2023 180,000.00	178,145.71 0.00 0.00 178,190.73	17.93 3,262.50 573.63 3,818.20	45.01 0.00 45.01 3,863.21	3,863.21
91282CHQ7	UNITED STATES TREASURY 4.125 07/31/2028	09/25/2023 09/26/2023 220,000.00	216,479.01 0.00 0.00 216,560.59	3,033.22 0.00 3,797.69 764.47	81.58 0.00 81.58 846.05	846.05
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	09/28/2023 09/29/2023 150,000.00	148,599.14 0.00 0.00 148,630.86	1,667.82 0.00 2,229.80 561.98	31.72 0.00 31.72 593.70	593.70
91282CJF9	UNITED STATES TREASURY 4.875 10/31/2028	02/26/2024 02/27/2024 200,000.00	203,721.78 0.00 0.00 203,641.09	834.94 0.00 1,669.89 834.94	0.00 (80.68) (80.68) 754.26	754.26
91282CJN2	UNITED STATES TREASURY 4.375 11/30/2028	12/21/2023 12/22/2023 275,000.00	280,465.37 0.00 0.00 280,349.32	33.05 6,015.63 1,057.69 7,040.27	0.00 (116.05) (116.05) 6,924.22	6,924.22
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	01/17/2024 01/18/2024 200,000.00	197,984.55 0.00 0.00 198,026.45	3,138.59 3,750.00 20.72 632.13	41.90 0.00 41.90 674.04	674.04

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	02/08/2024 02/09/2024 180,000.00	179,317.18 0.00 0.00 179,331.08	2,406.52 0.00 3,013.04 606.52	13.91 0.00 13.91 620.43	620.43
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	02/28/2024 02/29/2024 200,000.00	199,668.42 0.00 0.00 199,675.05	2,160.22 0.00 2,888.12 727.90	6.63 0.00 6.63 734.53	734.53
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	04/10/2024 04/11/2024 220,000.00	215,957.67 0.00 0.00 216,036.94	1,545.74 0.00 2,318.61 772.87	79.26 0.00 79.26 852.13	852.13
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	225,000.00	224,767.75 0.00 0.00 224,772.22	891.14 0.00 1,782.29 891.14	5.97 (1.50) 4.47 895.61	895.61
91282CKT7	UNITED STATES TREASURY 4.5 05/31/2029	06/26/2024 06/27/2024 200,000.00	201,340.57 0.00 0.00 201,315.26	24.73 4,500.00 791.21 5,266.48	0.00 (25.31) (25.31) 5,241.17	5,241.17
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	250,000.00	252,430.24 0.00 0.00 252,385.18	4,446.33 5,312.50 29.35 895.52	0.00 (45.06) (45.06) 850.46	850.46
91282CLC3	UNITED STATES TREASURY 4.0 07/31/2029	08/21/2024 08/22/2024 200,000.00	202,854.17 0.00 0.00 202,802.21	2,673.91 0.00 3,347.83 673.91	0.00 (51.95) (51.95) 621.96	621.96
91282CLN9	UNITED STATES TREASURY 3.5 09/30/2029	10/21/2024 10/22/2024 225,000.00	220,634.16 0.00 0.00 220,710.88	1,341.35 0.00 2,012.02 670.67	76.72 0.00 76.72 747.40	747.40
91282CLRO	UNITED STATES TREASURY 4.125 10/31/2029	315,000.00	164,199.25 149,173.83 0.00 313,392.95	582.86 (837.53) 2,225.45 805.06	19.87 0.00 19.87 824.94	824.94

INCOME EARNED



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
91282CMA6	UNITED STATES TREASURY 4.125 11/30/2029	300,000.00	0.00 299,988.28 0.00 299,985.90	0.00 (441.97) 1,087.91 645.94	3.68 (6.06) (2.38) 643.57	643.57
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	175,000.00	174,345.26 0.00 0.00 174,383.46	89.44 0.00 257.15 167.71	39.91 (1.71) 38.20 205.91	205.91
931142ER0	WALMART INC 1.05 09/17/2026	09/08/2021 09/17/2021 30,000.00	29,979.66 0.00 0.00 29,980.63	64.75 0.00 91.00 26.25	0.96 0.00 0.96 27.21	27.21
931142EX7	WALMART INC 3.95 09/09/2027	09/09/2022 50,000.00	49,956.39 0.00 0.00 49,957.72	449.86 0.00 614.44 164.58	1.34 0.00 1.34 165.92	165.92
Total Fixed Income		16,006,878.50	15,817,422.45 498,380.61 (447,008.74) 15,872,817.74	111,627.38 51,798.08 116,783.90 56,954.60	5,198.64 (1,175.22) 4,023.42 60,978.02	60,978.02
TOTAL PORTFOLIO		16,039,551.70	15,877,581.94 734,164.90 (696,196.10) 15,905,490.94	111,627.38 51,967.73 116,783.90 57,124.25	5,198.64 (1,175.22) 4,023.42 61,147.67	61,147.67

CASH FLOW REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
JANUARY 2025							
01/07/2025	Coupon	02665WEM9	150,000.00	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028		3,843.75	3,843.75
01/13/2025	Coupon	459058KT9	160,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028		2,800.00	2,800.00
01/13/2025	Coupon	45950KDD9	85,000.00	INTERNATIONAL FINANCE CORP 4.5 07/13/2028		1,912.50	1,912.50
01/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
01/15/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
01/15/2025	Coupon	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026		32.12	32.12
01/15/2025	Principal Paydown	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026	2,740.48		2,740.48
01/15/2025	Coupon	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026		21.54	21.54
01/15/2025	Principal Paydown	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026	1,502.43		1,502.43
01/15/2025	Coupon	44935FAD6	3,134.82	HART 2021-C A3 0.74 05/15/2026		2.11	2.11
01/15/2025	Principal Paydown	44935FAD6	3,134.82	HART 2021-C A3 0.74 05/15/2026	1,158.67		1,158.67
01/15/2025	Coupon	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026		27.40	27.40
01/15/2025	Principal Paydown	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026	2,122.11		2,122.11
01/15/2025	Coupon	47789QAC4	6,336.59	JDOT 2021-B A3 0.52 03/16/2026		2.81	2.81
01/15/2025	Principal Paydown	47789QAC4	6,336.59	JDOT 2021-B A3 0.52 03/16/2026	2,087.77		2,087.77
01/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
01/15/2025	Coupon	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027		95.13	95.13
01/15/2025	Principal Paydown	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027	3,076.11		3,076.11
01/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		313.13	313.13
01/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	2,123.12		2,123.12
01/15/2025	Coupon	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027		365.00	365.00
01/15/2025	Principal Paydown	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027	5,510.96		5,510.96
01/15/2025	Coupon	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027		94.19	94.19
01/15/2025	Principal Paydown	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027	1,462.03		1,462.03
01/15/2025	Coupon	87612EBM7	70,000.00	TARGET CORP 1.95 01/15/2027		682.50	682.50
01/15/2025	Coupon	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026		44.46	44.46
01/15/2025	Principal Paydown	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026	1,968.61		1,968.61
01/16/2025	Coupon	24422EXH7	190,000.00	JOHN DEERE CAPITAL CORP 4.5 01/16/2029		4,275.00	4,275.00

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
01/16/2025	Coupon	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026		3.93	3.93
01/16/2025	Principal Paydown	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026	988.10		988.10
01/16/2025	Coupon	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027		47.67	47.67
01/16/2025	Principal Paydown	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027	1,711.10		1,711.10
01/16/2025	Coupon	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026		7.14	7.14
01/16/2025	Principal Paydown	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026	966.80		966.80
01/21/2025	Coupon	06051GGF0	100,000.00	BANK OF AMERICA CORP 3.824 01/20/2028		1,912.00	1,912.00
01/21/2025	Coupon	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025		262.50	262.50
01/21/2025	Coupon	43815GAC3	6,274.90	HAROT 2021-4 A3 0.88 01/21/2026		4.60	4.60
01/21/2025	Principal Paydown	43815GAC3	6,274.90	HAROT 2021-4 A3 0.88 01/21/2026	1,332.43		1,332.43
01/21/2025	Coupon	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027		160.71	160.71
01/21/2025	Principal Paydown	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027	2,623.67		2,623.67
01/23/2025	Coupon	06051GHM4	60,000.00	BANK OF AMERICA CORP 4.271 07/23/2029		1,281.30	1,281.30
01/23/2025	Coupon	46647PAV8	125,000.00	JPMORGAN CHASE & CO 4.203 07/23/2029		2,626.88	2,626.88
01/27/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
01/27/2025	Coupon	05593AAC3	5,137.51	BMWLT 2023-1 A3 5.16 11/25/2025		18.85	18.85
01/27/2025	Principal Paydown	05593AAC3	5,137.51	BMWLT 2023-1 A3 5.16 11/25/2025	2,594.21		2,594.21
01/27/2025	Coupon	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026		35.48	35.48
01/27/2025	Principal Paydown	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026	1,687.81		1,687.81
01/27/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
01/27/2025	Coupon	46647PDG8	110,000.00	JPMORGAN CHASE & CO 4.851 07/25/2028		2,668.05	2,668.05
01/31/2025	Coupon	69371RS80	195,000.00	PACCAR FINANCIAL CORP 4.6 01/31/2029		4,485.00	4,485.00
01/31/2025	Coupon	91282CCP4	125,000.00	UNITED STATES TREASURY 0.625 07/31/2026		390.63	390.63
01/31/2025	Coupon	91282CGH8	220,000.00	UNITED STATES TREASURY 3.5 01/31/2028		3,850.00	3,850.00
01/31/2025	Coupon	91282CHQ7	220,000.00	UNITED STATES TREASURY 4.125 07/31/2028		4,537.50	4,537.50
01/31/2025	Coupon	91282CJW2	180,000.00	UNITED STATES TREASURY 4.0 01/31/2029		3,600.00	3,600.00
01/31/2025	Coupon	91282CLC3	200,000.00	UNITED STATES TREASURY 4.0 07/31/2029		4,000.00	4,000.00
January 2025 Total					35,656.41	46,777.36	82,433.77
FEBRUARY 2025							
02/12/2025	Coupon	14913R3A3	95,000.00	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027		1,710.00	1,710.00

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
02/17/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
02/17/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
02/17/2025	Coupon	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026		3.37	3.37
02/17/2025	Principal Paydown	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026	973.95		973.95
02/17/2025	Coupon	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027		43.25	43.25
02/17/2025	Principal Paydown	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027	1,679.46		1,679.46
02/17/2025	Coupon	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026		6.12	6.12
02/17/2025	Principal Paydown	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026	949.63		949.63
02/17/2025	Coupon	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026		27.83	27.83
02/17/2025	Principal Paydown	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026	2,691.21		2,691.21
02/17/2025	Coupon	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026		18.76	18.76
02/17/2025	Principal Paydown	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026	1,475.08		1,475.08
02/17/2025	Coupon	44935FAD6	3,134.82	HART 2021-C A3 0.74 05/15/2026		1.40	1.40
02/17/2025	Principal Paydown	44935FAD6	3,134.82	HART 2021-C A3 0.74 05/15/2026	1,136.15		1,136.15
02/17/2025	Coupon	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026		23.30	23.30
02/17/2025	Principal Paydown	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026	1,605.31		1,605.31
02/17/2025	Coupon	47789QAC4	6,336.59	JDOT 2021-B A3 0.52 03/16/2026		1.91	1.91
02/17/2025	Principal Paydown	47789QAC4	6,336.59	JDOT 2021-B A3 0.52 03/16/2026	1,861.91		1,861.91
02/17/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
02/17/2025	Coupon	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027		85.54	85.54
02/17/2025	Principal Paydown	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027	2,570.48		2,570.48
02/17/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		304.26	304.26
02/17/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,923.29		3,923.29
02/17/2025	Coupon	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027		341.07	341.07
02/17/2025	Principal Paydown	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027	5,416.62		5,416.62
02/17/2025	Coupon	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027		88.69	88.69
02/17/2025	Principal Paydown	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027	1,439.19		1,439.19
02/17/2025	Coupon	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026		39.65	39.65
02/17/2025	Principal Paydown	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026	1,936.42		1,936.42
02/18/2025	Coupon	438516CJ3	180,000.00	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028		4,455.00	4,455.00

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
02/18/2025	Coupon	4581X0EN4	200,000.00	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029		4,125.00	4,125.00
02/18/2025	Coupon	756109BG8	200,000.00	REALTY INCOME CORP 3.95 08/15/2027		3,950.00	3,950.00
02/18/2025	Coupon	9128283W8	230,000.00	UNITED STATES TREASURY 2.75 02/15/2028		3,162.50	3,162.50
02/18/2025	Coupon	912828V98	200,000.00	UNITED STATES TREASURY 2.25 02/15/2027		2,250.00	2,250.00
02/21/2025	Coupon	43815GAC3	6,274.90	HAROT 2021-4 A3 0.88 01/21/2026		3.62	3.62
02/21/2025	Principal Paydown	43815GAC3	6,274.90	HAROT 2021-4 A3 0.88 01/21/2026	1,307.98		1,307.98
02/21/2025	Coupon	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027		149.69	149.69
02/21/2025	Principal Paydown	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027	2,582.81		2,582.81
02/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
02/25/2025	Coupon	05593AAC3	5,137.51	BMWLT 2023-1 A3 5.16 11/25/2025		7.69	7.69
02/25/2025	Effective Maturity	05593AAC3	5,137.51	BMWLT 2023-1 A3 5.16 11/25/2025	1,789.36		1,789.36
02/25/2025	Coupon	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026		30.96	30.96
02/25/2025	Principal Paydown	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026	1,546.33		1,546.33
02/25/2025	Coupon	3135G05X7	220,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025		412.50	412.50
02/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
02/28/2025	Coupon	91282CCV1	250,000.00	UNITED STATES TREASURY 1.125 08/31/2028		1,406.25	1,406.25
02/28/2025	Coupon	91282CCW9	350,000.00	UNITED STATES TREASURY 0.75 08/31/2026		1,312.50	1,312.50
02/28/2025	Coupon	91282CFH9	120,000.00	UNITED STATES TREASURY 3.125 08/31/2027		1,875.00	1,875.00
02/28/2025	Coupon	91282CFJ5	250,000.00	UNITED STATES TREASURY 3.125 08/31/2029		3,906.25	3,906.25
02/28/2025	Coupon	91282CHX2	150,000.00	UNITED STATES TREASURY 4.375 08/31/2028		3,281.25	3,281.25
02/28/2025	Coupon	91282CKD2	200,000.00	UNITED STATES TREASURY 4.25 02/28/2029		4,250.00	4,250.00
February 2025							
Total					34,885.18	39,646.88	74,532.05
MARCH 2025							
03/03/2025	Coupon	808513BY0	150,000.00	CHARLES SCHWAB CORP 2.45 03/03/2027		1,837.50	1,837.50
03/10/2025	Coupon	3130ATS57	275,000.00	FEDERAL HOME LOAN BANKS 4.5 03/10/2028		6,187.50	6,187.50
03/10/2025	Coupon	3130AWTR1	200,000.00	FEDERAL HOME LOAN BANKS 4.375 09/08/2028		4,375.00	4,375.00
03/10/2025	Coupon	57636QAW4	95,000.00	MASTERCARD INC 4.875 03/09/2028		2,315.63	2,315.63
03/10/2025	Coupon	931142EX7	50,000.00	WALMART INC 3.95 09/09/2027		987.50	987.50

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
03/17/2025	Coupon	084664CZ2	115,000.00	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027		1,322.50	1,322.50
03/17/2025	Coupon	09247XAN1	190,000.00	BLACKROCK FINANCE INC 3.2 03/15/2027		3,040.00	3,040.00
03/17/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
03/17/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
03/17/2025	Coupon	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026		2.82	2.82
03/17/2025	Principal Paydown	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026	948.42		948.42
03/17/2025	Coupon	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027		38.91	38.91
03/17/2025	Principal Paydown	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027	1,621.63		1,621.63
03/17/2025	Coupon	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026		5.12	5.12
03/17/2025	Principal Paydown	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026	889.60		889.60
03/17/2025	Coupon	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026		23.61	23.61
03/17/2025	Principal Paydown	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026	2,608.70		2,608.70
03/17/2025	Coupon	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026		16.03	16.03
03/17/2025	Principal Paydown	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026	1,426.79		1,426.79
03/17/2025	Coupon	44935FAD6	3,134.82	HART 2021-C A3 0.74 05/15/2026		0.69	0.69
03/17/2025	Principal Paydown	44935FAD6	3,134.82	HART 2021-C A3 0.74 05/15/2026	1,099.77		1,099.77
03/17/2025	Coupon	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026		20.19	20.19
03/17/2025	Principal Paydown	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026	1,311.54		1,311.54
03/17/2025	Coupon	47789QAC4	6,336.59	JDOT 2021-B A3 0.52 03/16/2026		1.10	1.10
03/17/2025	Principal Paydown	47789QAC4	6,336.59	JDOT 2021-B A3 0.52 03/16/2026	1,562.45		1,562.45
03/17/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
03/17/2025	Coupon	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027		77.53	77.53
03/17/2025	Principal Paydown	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027	2,274.01		2,274.01
03/17/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		287.88	287.88
03/17/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,586.25		3,586.25
03/17/2025	Coupon	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027		317.56	317.56
03/17/2025	Principal Paydown	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027	5,247.36		5,247.36
03/17/2025	Coupon	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027		83.28	83.28
03/17/2025	Principal Paydown	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027	1,389.44		1,389.44
03/17/2025	Coupon	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026		34.93	34.93
03/17/2025	Principal Paydown	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026	1,884.21		1,884.21

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
03/17/2025	Coupon	931142ER0	30,000.00	WALMART INC 1.05 09/17/2026		157.50	157.50
03/19/2025	Coupon	30231GBH4	140,000.00	EXXON MOBIL CORP 2.992 03/19/2025		2,094.40	2,094.40
03/19/2025	Final Maturity	30231GBH4	140,000.00	EXXON MOBIL CORP 2.992 03/19/2025	140,000.00		140,000.00
03/21/2025	Coupon	43815GAC3	6,274.90	HAROT 2021-4 A3 0.88 01/21/2026		2.67	2.67
03/21/2025	Principal Paydown	43815GAC3	6,274.90	HAROT 2021-4 A3 0.88 01/21/2026	1,267.94		1,267.94
03/21/2025	Coupon	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027		138.85	138.85
03/21/2025	Principal Paydown	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027	2,496.54		2,496.54
03/24/2025	Coupon	3137EAEX3	200,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025		375.00	375.00
03/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		136.75	136.75
03/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	950.48		950.48
03/25/2025	Coupon	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026		26.83	26.83
03/25/2025	Principal Paydown	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026	1,497.05		1,497.05
03/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
03/31/2025	Coupon	91282CBT7	300,000.00	UNITED STATES TREASURY 0.75 03/31/2026		1,125.00	1,125.00
03/31/2025	Coupon	91282CEF4	200,000.00	UNITED STATES TREASURY 2.5 03/31/2027		2,500.00	2,500.00
03/31/2025	Coupon	91282CFM8	150,000.00	UNITED STATES TREASURY 4.125 09/30/2027		3,093.75	3,093.75
03/31/2025	Coupon	91282CGT2	200,000.00	UNITED STATES TREASURY 3.625 03/31/2028		3,625.00	3,625.00
03/31/2025	Coupon	91282CKG5	220,000.00	UNITED STATES TREASURY 4.125 03/31/2029		4,537.50	4,537.50
03/31/2025	Coupon	91282CLN9	225,000.00	UNITED STATES TREASURY 3.5 09/30/2029		3,937.50	3,937.50
March 2025 Total					172,062.17	44,962.78	217,024.95
APRIL 2025							
04/07/2025	Coupon	89115A2Y7	190,000.00	TORONTO-DOMINION BANK 4.994 04/05/2029		4,744.30	4,744.30
04/14/2025	Coupon	023135CF1	110,000.00	AMAZON.COM INC 3.3 04/13/2027		1,815.00	1,815.00
04/14/2025	Coupon	3130AJHU6	150,000.00	FEDERAL HOME LOAN BANKS 0.5 04/14/2025		375.00	375.00
04/14/2025	Final Maturity	3130AJHU6	150,000.00	FEDERAL HOME LOAN BANKS 0.5 04/14/2025	150,000.00		150,000.00
04/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
04/15/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
04/15/2025	Coupon	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026		19.52	19.52
04/15/2025	Principal Paydown	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026	2,643.29		2,643.29
04/15/2025	Coupon	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026		13.39	13.39
04/15/2025	Principal Paydown	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026	1,464.40		1,464.40

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
04/15/2025	Coupon	44935FAD6	3,134.82	HART 2021-C A3 0.74 05/15/2026		0.02	0.02
04/15/2025	Effective Maturity	44935FAD6	3,134.82	HART 2021-C A3 0.74 05/15/2026	26.28		26.28
04/15/2025	Coupon	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026		17.66	17.66
04/15/2025	Principal Paydown	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026	1,667.78		1,667.78
04/15/2025	Coupon	47789QAC4	6,336.59	JDOT 2021-B A3 0.52 03/16/2026		0.43	0.43
04/15/2025	Effective Maturity	47789QAC4	6,336.59	JDOT 2021-B A3 0.52 03/16/2026	981.29		981.29
04/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		215.83	215.83
04/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,404.47		2,404.47
04/15/2025	Coupon	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027		70.44	70.44
04/15/2025	Principal Paydown	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027	3,028.61		3,028.61
04/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		272.91	272.91
04/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	4,407.58		4,407.58
04/15/2025	Coupon	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027		294.77	294.77
04/15/2025	Principal Paydown	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027	5,457.30		5,457.30
04/15/2025	Coupon	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027		78.06	78.06
04/15/2025	Principal Paydown	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027	1,450.17		1,450.17
04/15/2025	Coupon	74340XBN0	160,000.00	PROLOGIS LP 2.125 04/15/2027		1,700.00	1,700.00
04/15/2025	Coupon	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026		30.33	30.33
04/15/2025	Principal Paydown	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026	1,928.79		1,928.79
04/16/2025	Coupon	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026		2.29	2.29
04/16/2025	Principal Paydown	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026	975.27		975.27
04/16/2025	Coupon	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027		34.72	34.72
04/16/2025	Principal Paydown	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027	1,693.54		1,693.54
04/16/2025	Coupon	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026		4.19	4.19
04/16/2025	Principal Paydown	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026	916.99		916.99
04/16/2025	Coupon	459058LN1	150,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029		2,906.25	2,906.25
04/21/2025	Coupon	43815GAC3	6,274.90	HAROT 2021-4 A3 0.88 01/21/2026		1.74	1.74
04/21/2025	Principal Paydown	43815GAC3	6,274.90	HAROT 2021-4 A3 0.88 01/21/2026	1,276.15		1,276.15
04/21/2025	Coupon	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027		128.36	128.36
04/21/2025	Principal Paydown	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027	2,568.08		2,568.08
04/21/2025	Coupon	61747YFD2	50,000.00	MORGAN STANLEY 5.164 04/20/2029		1,291.00	1,291.00

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
04/22/2025	Coupon	459058JB0	130,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025		406.90	406.90
04/22/2025	Final Maturity	459058JB0	130,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.625 04/22/2025	130,000.00		130,000.00
04/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		132.42	132.42
04/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,884.34		1,884.34
04/25/2025	Coupon	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026		22.82	22.82
04/25/2025	Principal Paydown	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026	1,529.46		1,529.46
04/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
04/28/2025	Coupon	06406RBD8	200,000.00	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029		3,850.00	3,850.00
04/28/2025	Coupon	459058JL8	180,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025		450.00	450.00
04/30/2025	Coupon	91282CDG3	325,000.00	UNITED STATES TREASURY 1.125 10/31/2026		1,828.13	1,828.13
04/30/2025	Coupon	91282CEN7	340,000.00	UNITED STATES TREASURY 2.75 04/30/2027		4,675.00	4,675.00
04/30/2025	Coupon	91282CFU0	220,000.00	UNITED STATES TREASURY 4.125 10/31/2027		4,537.50	4,537.50
04/30/2025	Coupon	91282CHA2	220,000.00	UNITED STATES TREASURY 3.5 04/30/2028		3,850.00	3,850.00
04/30/2025	Coupon	91282CJF9	200,000.00	UNITED STATES TREASURY 4.875 10/31/2028		4,875.00	4,875.00
04/30/2025	Coupon	91282CKP5	225,000.00	UNITED STATES TREASURY 4.625 04/30/2029		5,203.13	5,203.13
04/30/2025	Coupon	91282CLR0	315,000.00	UNITED STATES TREASURY 4.125 10/31/2029		6,496.88	6,496.88
April 2025 Total					316,303.78	52,364.88	368,668.67
MAY 2025							
05/01/2025	Coupon	438516BL9	180,000.00	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026		2,250.00	2,250.00
05/01/2025	Coupon	74456QBU9	200,000.00	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028		3,700.00	3,700.00
05/05/2025	Coupon	61772BAB9	150,000.00	MORGAN STANLEY 1.593 05/04/2027		1,194.75	1,194.75
05/07/2025	Coupon	3135G06G3	215,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025		537.50	537.50
05/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
05/15/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
05/15/2025	Coupon	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026		15.38	15.38
05/15/2025	Principal Paydown	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026	2,542.86		2,542.86

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
05/15/2025	Coupon	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026		10.68	10.68
05/15/2025	Principal Paydown	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026	1,406.23		1,406.23
05/15/2025	Coupon	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026		14.43	14.43
05/15/2025	Principal Paydown	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026	1,530.76		1,530.76
05/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		205.45	205.45
05/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,939.16		2,939.16
05/15/2025	Coupon	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027		61.00	61.00
05/15/2025	Principal Paydown	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027	2,673.39		2,673.39
05/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		254.51	254.51
05/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	4,257.23		4,257.23
05/15/2025	Coupon	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027		271.08	271.08
05/15/2025	Principal Paydown	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027	5,231.77		5,231.77
05/15/2025	Coupon	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027		72.61	72.61
05/15/2025	Principal Paydown	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027	1,388.15		1,388.15
05/15/2025	Coupon	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026		25.62	25.62
05/15/2025	Principal Paydown	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026	1,784.67		1,784.67
05/15/2025	Coupon	9128283F5	200,000.00	UNITED STATES TREASURY 2.25 11/15/2027		2,250.00	2,250.00
05/15/2025	Coupon	91324PEC2	175,000.00	UNITEDHEALTH GROUP INC 1.15 05/15/2026		1,006.25	1,006.25
05/16/2025	Coupon	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026		1.73	1.73
05/16/2025	Principal Paydown	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026	943.20		943.20
05/16/2025	Coupon	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027		30.35	30.35
05/16/2025	Principal Paydown	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027	1,622.42		1,622.42
05/16/2025	Coupon	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026		3.23	3.23
05/16/2025	Principal Paydown	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026	878.81		878.81
05/21/2025	Coupon	43815GAC3	6,274.90	HAROT 2021-4 A3 0.88 01/21/2026		0.80	0.80
05/21/2025	Effective Maturity	43815GAC3	6,274.90	HAROT 2021-4 A3 0.88 01/21/2026	1,090.40		1,090.40
05/21/2025	Coupon	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027		117.57	117.57
05/21/2025	Principal Paydown	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027	2,461.93		2,461.93
05/26/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		123.83	123.83
05/26/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,795.42		1,795.42
05/26/2025	Coupon	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026		18.73	18.73
05/26/2025	Principal Paydown	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026	1,468.72		1,468.72

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
05/26/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
May 2025 Total					34,015.12	14,186.42	48,201.54
JUNE 2025							
06/02/2025	Coupon	91282CHE4	180,000.00	UNITED STATES TREASURY 3.625 05/31/2028		3,262.50	3,262.50
06/02/2025	Coupon	91282CJN2	275,000.00	UNITED STATES TREASURY 4.375 11/30/2028		6,015.63	6,015.63
06/02/2025	Coupon	91282CKT7	200,000.00	UNITED STATES TREASURY 4.5 05/31/2029		4,500.00	4,500.00
06/02/2025	Coupon	91282CMA6	300,000.00	UNITED STATES TREASURY 4.125 11/30/2029		6,187.50	6,187.50
06/09/2025	Coupon	3130AWMN7	200,000.00	FEDERAL HOME LOAN BANKS 4.375 06/09/2028		4,375.00	4,375.00
06/12/2025	Coupon	3130ATUC9	300,000.00	FEDERAL HOME LOAN BANKS 4.5 12/12/2025		6,750.00	6,750.00
06/12/2025	Coupon	91159HJM3	190,000.00	US BANCORP 5.775 06/12/2029		5,486.25	5,486.25
06/16/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
06/16/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
06/16/2025	Coupon	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026		1.20	1.20
06/16/2025	Principal Paydown	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026	902.08		902.08
06/16/2025	Coupon	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027		26.16	26.16
06/16/2025	Principal Paydown	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027	1,541.16		1,541.16
06/16/2025	Coupon	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026		2.30	2.30
06/16/2025	Principal Paydown	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026	860.82		860.82
06/16/2025	Coupon	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026		11.40	11.40
06/16/2025	Principal Paydown	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026	2,480.51		2,480.51
06/16/2025	Coupon	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026		8.08	8.08
06/16/2025	Principal Paydown	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026	1,376.09		1,376.09
06/16/2025	Coupon	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026		11.47	11.47
06/16/2025	Principal Paydown	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026	1,238.64		1,238.64
06/16/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		192.77	192.77
06/16/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,082.42		2,082.42
06/16/2025	Coupon	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027		52.67	52.67
06/16/2025	Principal Paydown	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027	1,692.91		1,692.91
06/16/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		236.73	236.73
06/16/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,831.33		3,831.33
06/16/2025	Coupon	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027		248.37	248.37

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
06/16/2025	Principal Paydown	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027	4,637.24		4,637.24
06/16/2025	Coupon	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027		67.40	67.40
06/16/2025	Principal Paydown	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027	1,362.03		1,362.03
06/16/2025	Coupon	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026		21.26	21.26
06/16/2025	Principal Paydown	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026	1,716.41		1,716.41
06/17/2025	Coupon	3135G04Z3	260,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025		650.00	650.00
06/17/2025	Final Maturity	3135G04Z3	260,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	260,000.00		260,000.00
06/18/2025	Coupon	89236TJK2	130,000.00	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026		731.25	731.25
06/20/2025	Coupon	06051GJD2	80,000.00	BANK OF AMERICA CORP 1.319 06/19/2026		527.60	527.60
06/20/2025	Effective Maturity	06051GJD2	80,000.00	BANK OF AMERICA CORP 1.319 06/19/2026	80,000.00		80,000.00
06/23/2025	Coupon	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027		107.23	107.23
06/23/2025	Principal Paydown	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027	2,407.71		2,407.71
06/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		115.64	115.64
06/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,763.25		1,763.25
06/25/2025	Coupon	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026		14.80	14.80
06/25/2025	Principal Paydown	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026	1,383.12		1,383.12
06/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
06/25/2025	Coupon	437076DC3	70,000.00	HOME DEPOT INC 4.75 06/25/2029		1,662.50	1,662.50
06/30/2025	Coupon	91282CEW7	175,000.00	UNITED STATES TREASURY 3.25 06/30/2027		2,843.75	2,843.75
06/30/2025	Coupon	91282CGC9	180,000.00	UNITED STATES TREASURY 3.875 12/31/2027		3,487.50	3,487.50
06/30/2025	Coupon	91282CJR3	200,000.00	UNITED STATES TREASURY 3.75 12/31/2028		3,750.00	3,750.00
06/30/2025	Coupon	91282CKX8	250,000.00	UNITED STATES TREASURY 4.25 06/30/2029		5,312.50	5,312.50
June 2025 Total					369,275.73	58,680.37	427,956.10
JULY 2025							
07/07/2025	Coupon	02665WEM9	150,000.00	AMERICAN HONDA FINANCE CORP 5.125 07/07/2028		3,843.75	3,843.75
07/14/2025	Coupon	459058KT9	160,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.5 07/12/2028		2,800.00	2,800.00
07/14/2025	Coupon	45950KDD9	85,000.00	INTERNATIONAL FINANCE CORP 4.5 07/13/2028		1,912.50	1,912.50

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
07/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
07/15/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
07/15/2025	Coupon	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026		7.51	7.51
07/15/2025	Principal Paydown	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026	2,415.88		2,415.88
07/15/2025	Coupon	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026		5.53	5.53
07/15/2025	Principal Paydown	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026	1,345.24		1,345.24
07/15/2025	Coupon	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026		9.08	9.08
07/15/2025	Principal Paydown	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026	1,467.22		1,467.22
07/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		183.78	183.78
07/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,341.44		2,341.44
07/15/2025	Coupon	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027		47.40	47.40
07/15/2025	Principal Paydown	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027	1,433.91		1,433.91
07/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		220.74	220.74
07/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,936.52		3,936.52
07/15/2025	Coupon	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027		228.23	228.23
07/15/2025	Principal Paydown	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027	4,509.24		4,509.24
07/15/2025	Coupon	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027		62.28	62.28
07/15/2025	Principal Paydown	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027	1,334.87		1,334.87
07/15/2025	Coupon	87612EBM7	70,000.00	TARGET CORP 1.95 01/15/2027		682.50	682.50
07/15/2025	Coupon	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026		17.07	17.07
07/15/2025	Principal Paydown	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026	1,682.91		1,682.91
07/16/2025	Coupon	24422EXH7	190,000.00	JOHN DEERE CAPITAL CORP 4.5 01/16/2029		4,275.00	4,275.00
07/16/2025	Coupon	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026		0.69	0.69
07/16/2025	Principal Paydown	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026	866.63		866.63
07/16/2025	Coupon	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027		22.17	22.17
07/16/2025	Principal Paydown	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027	1,473.94		1,473.94
07/16/2025	Coupon	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026		1.40	1.40
07/16/2025	Principal Paydown	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026	841.68		841.68
07/21/2025	Coupon	06051GGF0	100,000.00	BANK OF AMERICA CORP 3.824 01/20/2028		1,912.00	1,912.00
07/21/2025	Coupon	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025		262.50	262.50

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
07/21/2025	Final Maturity	3137EAEU9	140,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	140,000.00		140,000.00
07/21/2025	Coupon	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027		97.12	97.12
07/21/2025	Principal Paydown	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027	2,350.66		2,350.66
07/23/2025	Coupon	06051GHM4	60,000.00	BANK OF AMERICA CORP 4.271 07/23/2029		1,281.30	1,281.30
07/23/2025	Coupon	46647PAV8	125,000.00	JPMORGAN CHASE & CO 4.203 07/23/2029		2,626.88	2,626.88
07/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		107.61	107.61
07/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,726.08		1,726.08
07/25/2025	Coupon	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026		11.10	11.10
07/25/2025	Principal Paydown	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026	1,322.84		1,322.84
07/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
07/25/2025	Coupon	46647PDG8	110,000.00	JPMORGAN CHASE & CO 4.851 07/25/2028		2,668.05	2,668.05
07/31/2025	Coupon	69371RS80	195,000.00	PACCAR FINANCIAL CORP 4.6 01/31/2029		4,485.00	4,485.00
07/31/2025	Coupon	91282CCP4	125,000.00	UNITED STATES TREASURY 0.625 07/31/2026		390.63	390.63
07/31/2025	Coupon	91282CGH8	220,000.00	UNITED STATES TREASURY 3.5 01/31/2028		3,850.00	3,850.00
07/31/2025	Coupon	91282CHQ7	220,000.00	UNITED STATES TREASURY 4.125 07/31/2028		4,537.50	4,537.50
07/31/2025	Coupon	91282CJW2	180,000.00	UNITED STATES TREASURY 4.0 01/31/2029		3,600.00	3,600.00
07/31/2025	Coupon	91282CLC3	200,000.00	UNITED STATES TREASURY 4.0 07/31/2029		4,000.00	4,000.00
July 2025 Total					169,049.08	46,170.22	215,219.30
AUGUST 2025							
08/12/2025	Coupon	14913R3A3	95,000.00	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027		1,710.00	1,710.00
08/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
08/15/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
08/15/2025	Coupon	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026		3.73	3.73
08/15/2025	Principal Paydown	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026	2,342.15		2,342.15
08/15/2025	Coupon	438516CJ3	180,000.00	HONEYWELL INTERNATIONAL INC 4.95 02/15/2028		4,455.00	4,455.00
08/15/2025	Coupon	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026		3.04	3.04
08/15/2025	Principal Paydown	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026	1,306.78		1,306.78
08/15/2025	Coupon	4581X0EN4	200,000.00	INTER-AMERICAN DEVELOPMENT BANK 4.125 02/15/2029		4,125.00	4,125.00

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
08/15/2025	Coupon	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026		6.24	6.24
08/15/2025	Principal Paydown	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026	1,329.40		1,329.40
08/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		173.67	173.67
08/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,285.70		2,285.70
08/15/2025	Coupon	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027		42.93	42.93
08/15/2025	Principal Paydown	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027	1,345.57		1,345.57
08/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		204.30	204.30
08/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,618.03		3,618.03
08/15/2025	Coupon	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027		208.65	208.65
08/15/2025	Principal Paydown	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027	4,381.90		4,381.90
08/15/2025	Coupon	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027		57.26	57.26
08/15/2025	Principal Paydown	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027	1,184.65		1,184.65
08/15/2025	Coupon	756109BG8	200,000.00	REALTY INCOME CORP 3.95 08/15/2027		3,950.00	3,950.00
08/15/2025	Coupon	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026		12.96	12.96
08/15/2025	Principal Paydown	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026	1,640.54		1,640.54
08/15/2025	Coupon	9128283W8	230,000.00	UNITED STATES TREASURY 2.75 02/15/2028		3,162.50	3,162.50
08/15/2025	Coupon	912828V98	200,000.00	UNITED STATES TREASURY 2.25 02/15/2027		2,250.00	2,250.00
08/18/2025	Coupon	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026		0.20	0.20
08/18/2025	Effective Maturity	362554AC1	6,295.22	GMCAR 2021-4 A3 0.68 09/16/2026	345.39		345.39
08/18/2025	Coupon	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027		18.37	18.37
08/18/2025	Principal Paydown	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027	1,426.69		1,426.69
08/18/2025	Coupon	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026		0.52	0.52
08/18/2025	Effective Maturity	380146AC4	6,729.01	GMCAR 2022-1 A3 1.26 11/16/2026	492.59		492.59
08/21/2025	Coupon	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027		87.25	87.25
08/21/2025	Principal Paydown	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027	2,278.90		2,278.90
08/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		99.74	99.74
08/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,590.79		1,590.79
08/25/2025	Coupon	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026		7.56	7.56
08/25/2025	Principal Paydown	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026	1,281.02		1,281.02
08/25/2025	Coupon	3135G05X7	220,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025		412.50	412.50

CASH FLOW REPORT



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
08/25/2025	Final Maturity	3135G05X7	220,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	220,000.00		220,000.00
08/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
August 2025 Total					246,850.12	23,012.33	269,862.45
SEPTEMBER 2025							
09/02/2025	Coupon	91282CCV1	250,000.00	UNITED STATES TREASURY 1.125 08/31/2028		1,406.25	1,406.25
09/02/2025	Coupon	91282CCW9	350,000.00	UNITED STATES TREASURY 0.75 08/31/2026		1,312.50	1,312.50
09/02/2025	Coupon	91282CFH9	120,000.00	UNITED STATES TREASURY 3.125 08/31/2027		1,875.00	1,875.00
09/02/2025	Coupon	91282CFJ5	250,000.00	UNITED STATES TREASURY 3.125 08/31/2029		3,906.25	3,906.25
09/02/2025	Coupon	91282CHX2	150,000.00	UNITED STATES TREASURY 4.375 08/31/2028		3,281.25	3,281.25
09/02/2025	Coupon	91282CKD2	200,000.00	UNITED STATES TREASURY 4.25 02/28/2029		4,250.00	4,250.00
09/03/2025	Coupon	808513BY0	150,000.00	CHARLES SCHWAB CORP 2.45 03/03/2027		1,837.50	1,837.50
09/08/2025	Coupon	3130AWTR1	200,000.00	FEDERAL HOME LOAN BANKS 4.375 09/08/2028		4,375.00	4,375.00
09/09/2025	Coupon	57636QAW4	95,000.00	MASTERCARD INC 4.875 03/09/2028		2,315.63	2,315.63
09/09/2025	Coupon	931142EX7	50,000.00	WALMART INC 3.95 09/09/2027		987.50	987.50
09/10/2025	Coupon	3130ATS57	275,000.00	FEDERAL HOME LOAN BANKS 4.5 03/10/2028		6,187.50	6,187.50
09/15/2025	Coupon	084664CZ2	115,000.00	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027		1,322.50	1,322.50
09/15/2025	Coupon	09247XAN1	190,000.00	BLACKROCK FINANCE INC 3.2 03/15/2027		3,040.00	3,040.00
09/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
09/15/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
09/15/2025	Coupon	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026		0.06	0.06
09/15/2025	Effective Maturity	43815BAC4	20,502.05	HAROT 2022-1 A3 1.88 05/15/2026	36.97		36.97
09/15/2025	Coupon	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026		0.63	0.63
09/15/2025	Effective Maturity	448977AD0	11,446.79	HART 2022-A A3 2.22 10/15/2026	338.71		338.71
09/15/2025	Coupon	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026		3.67	3.67
09/15/2025	Principal Paydown	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026	1,294.94		1,294.94
09/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		163.80	163.80
09/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,305.41		2,305.41
09/15/2025	Coupon	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027		38.73	38.73
09/15/2025	Principal Paydown	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027	1,401.55		1,401.55

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
09/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		189.20	189.20
09/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	3,687.18		3,687.18
09/15/2025	Coupon	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027		189.63	189.63
09/15/2025	Principal Paydown	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027	4,296.63		4,296.63
09/15/2025	Coupon	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027		52.81	52.81
09/15/2025	Principal Paydown	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027	1,149.68		1,149.68
09/15/2025	Coupon	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026		8.95	8.95
09/15/2025	Principal Paydown	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026	1,608.31		1,608.31
09/16/2025	Coupon	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027		14.68	14.68
09/16/2025	Principal Paydown	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027	1,393.30		1,393.30
09/17/2025	Coupon	931142ER0	30,000.00	WALMART INC 1.05 09/17/2026		157.50	157.50
09/22/2025	Coupon	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027		77.68	77.68
09/22/2025	Principal Paydown	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027	2,224.35		2,224.35
09/23/2025	Coupon	3137EAEX3	200,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025		375.00	375.00
09/23/2025	Final Maturity	3137EAEX3	200,000.00	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	200,000.00		200,000.00
09/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		92.49	92.49
09/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,545.44		1,545.44
09/25/2025	Coupon	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026		4.14	4.14
09/25/2025	Principal Paydown	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026	1,077.20		1,077.20
09/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
09/30/2025	Coupon	91282CBT7	300,000.00	UNITED STATES TREASURY 0.75 03/31/2026		1,125.00	1,125.00
09/30/2025	Coupon	91282CEF4	200,000.00	UNITED STATES TREASURY 2.5 03/31/2027		2,500.00	2,500.00
09/30/2025	Coupon	91282CFM8	150,000.00	UNITED STATES TREASURY 4.125 09/30/2027		3,093.75	3,093.75
09/30/2025	Coupon	91282CGT2	200,000.00	UNITED STATES TREASURY 3.625 03/31/2028		3,625.00	3,625.00
09/30/2025	Coupon	91282CKG5	220,000.00	UNITED STATES TREASURY 4.125 03/31/2029		4,537.50	4,537.50
09/30/2025	Coupon	91282CLN9	225,000.00	UNITED STATES TREASURY 3.5 09/30/2029		3,937.50	3,937.50
September 2025							
Total					222,359.67	58,305.50	280,665.17
OCTOBER 2025							
10/06/2025	Coupon	89115A2Y7	190,000.00	TORONTO-DOMINION BANK 4.994 04/05/2029		4,744.30	4,744.30

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
10/14/2025	Coupon	023135CF1	110,000.00	AMAZON.COM INC 3.3 04/13/2027		1,815.00	1,815.00
10/15/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
10/15/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
10/15/2025	Coupon	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026		1.17	1.17
10/15/2025	Effective Maturity	47787JAC2	14,638.11	JDOT 2022 A3 0.36 09/15/2026	604.03		604.03
10/15/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		153.85	153.85
10/15/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,548.28		2,548.28
10/15/2025	Coupon	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027		34.37	34.37
10/15/2025	Principal Paydown	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027	1,640.48		1,640.48
10/15/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		173.80	173.80
10/15/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	4,383.66		4,383.66
10/15/2025	Coupon	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027		170.97	170.97
10/15/2025	Principal Paydown	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027	4,138.82		4,138.82
10/15/2025	Coupon	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027		48.49	48.49
10/15/2025	Principal Paydown	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027	1,107.08		1,107.08
10/15/2025	Coupon	74340XBN0	160,000.00	PROLOGIS LP 2.125 04/15/2027		1,700.00	1,700.00
10/15/2025	Coupon	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026		5.03	5.03
10/15/2025	Principal Paydown	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026	1,560.41		1,560.41
10/16/2025	Coupon	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027		11.08	11.08
10/16/2025	Principal Paydown	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027	1,336.32		1,336.32
10/16/2025	Coupon	459058LN1	150,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029		2,906.25	2,906.25
10/20/2025	Coupon	61747YFD2	50,000.00	MORGAN STANLEY 5.164 04/20/2029		1,291.00	1,291.00
10/21/2025	Coupon	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027		68.34	68.34
10/21/2025	Principal Paydown	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027	2,141.84		2,141.84
10/27/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		85.44	85.44
10/27/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,485.94		1,485.94
10/27/2025	Coupon	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026		1.25	1.25
10/27/2025	Effective Maturity	05602RAD3	13,110.15	BMWOT 2022-A A3 3.21 08/25/2026	469.13		469.13
10/27/2025	Coupon	06406RBD8	200,000.00	BANK OF NEW YORK MELLON CORP 3.85 04/26/2029		3,850.00	3,850.00
10/27/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46

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Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
10/28/2025	Coupon	459058JL8	180,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025		450.00	450.00
10/28/2025	Final Maturity	459058JL8	180,000.00	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	180,000.00		180,000.00
10/31/2025	Coupon	91282CDG3	325,000.00	UNITED STATES TREASURY 1.125 10/31/2026		1,828.13	1,828.13
10/31/2025	Coupon	91282CEN7	340,000.00	UNITED STATES TREASURY 2.75 04/30/2027		4,675.00	4,675.00
10/31/2025	Coupon	91282CFU0	220,000.00	UNITED STATES TREASURY 4.125 10/31/2027		4,537.50	4,537.50
10/31/2025	Coupon	91282CHA2	220,000.00	UNITED STATES TREASURY 3.5 04/30/2028		3,850.00	3,850.00
10/31/2025	Coupon	91282CJF9	200,000.00	UNITED STATES TREASURY 4.875 10/31/2028		4,875.00	4,875.00
10/31/2025	Coupon	91282CKP5	225,000.00	UNITED STATES TREASURY 4.625 04/30/2029		5,203.13	5,203.13
10/31/2025	Coupon	91282CLR0	315,000.00	UNITED STATES TREASURY 4.125 10/31/2029		6,496.88	6,496.88
October 2025 Total					201,415.99	50,996.88	252,412.87
NOVEMBER 2025							
11/03/2025	Coupon	438516BL9	180,000.00	HONEYWELL INTERNATIONAL INC 2.5 11/01/2026		2,250.00	2,250.00
11/03/2025	Coupon	74456QBU9	200,000.00	PUBLIC SERVICE ELECTRIC AND GAS CO 3.7 05/01/2028		3,700.00	3,700.00
11/04/2025	Coupon	61772BAB9	150,000.00	MORGAN STANLEY 1.593 05/04/2027		1,194.75	1,194.75
11/07/2025	Coupon	3135G06G3	215,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025		537.50	537.50
11/07/2025	Final Maturity	3135G06G3	215,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	215,000.00		215,000.00
11/17/2025	Coupon	161571HT4	165,000.00	CHAIT 2023-1 A 5.16 09/15/2028		709.50	709.50
11/17/2025	Coupon	34535VAD6	95,000.00	FORDO 2024-D 4.61 08/15/2029		364.96	364.96
11/17/2025	Coupon	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027		7.63	7.63
11/17/2025	Principal Paydown	362585AC5	18,421.70	GMCAR 2022-2 A3 3.1 02/16/2027	1,259.06		1,259.06
11/17/2025	Coupon	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028		142.85	142.85
11/17/2025	Principal Paydown	477920AC6	50,000.00	JDOT 2023-B A3 5.18 03/15/2028	2,790.51		2,790.51
11/17/2025	Coupon	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027		29.25	29.25
11/17/2025	Principal Paydown	47800AAC4	30,522.82	JDOT 2022-B A3 3.74 02/16/2027	1,746.93		1,746.93
11/17/2025	Coupon	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027		155.50	155.50
11/17/2025	Principal Paydown	47800CAC0	75,000.00	JDOT 2023 A3 5.01 11/15/2027	5,125.45		5,125.45

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Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
11/17/2025	Coupon	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027		153.01	153.01
11/17/2025	Principal Paydown	58768PAC8	83,666.94	MBART 2022-1 A3 5.21 08/16/2027	4,049.97		4,049.97
11/17/2025	Coupon	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027		44.33	44.33
11/17/2025	Principal Paydown	58770AAC7	24,447.04	MBART 2023-1 A3 4.51 11/15/2027	1,083.66		1,083.66
11/17/2025	Coupon	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026		1.22	1.22
11/17/2025	Effective Maturity	89238FAD5	18,200.94	TAOT 2022-B A3 2.93 09/15/2026	497.96		497.96
11/17/2025	Coupon	9128283F5	200,000.00	UNITED STATES TREASURY 2.25 11/15/2027		2,250.00	2,250.00
11/17/2025	Coupon	91324PEC2	175,000.00	UNITEDHEALTH GROUP INC 1.15 05/15/2026		1,006.25	1,006.25
11/21/2025	Coupon	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027		59.34	59.34
11/21/2025	Principal Paydown	43815JAC7	38,013.92	HAROT 2023-1 A3 5.04 04/21/2027	1,882.43		1,882.43
11/25/2025	Coupon	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028		78.67	78.67
11/25/2025	Principal Paydown	05592XAD2	30,000.00	BMWOT 2023-A A3 5.47 02/25/2028	1,365.36		1,365.36
11/25/2025	Coupon	3137FG6X8	295,000.00	FHMS K-077 A2 3.85 05/25/2028		946.46	946.46
November 2025 Total					234,801.32	13,631.21	248,432.53
Grand Total			43,779,516.00		2,036,674.57	448,734.83	2,485,409.40

IMPORTANT DISCLOSURES



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Chandler Asset Management, Inc. (“Chandler”) is an SEC registered investment adviser. For additional information about our firm, please see our current disclosures (Form ADV). To obtain a copy of our current disclosures, you may contact your client service representative by calling the number on the front of this statement or you may visit our website at www.chandlerasset.com.

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Performance: Performance results are presented gross-of-advisory fees and represent the client’s Total Return. The deduction of advisory fees lowers performance results. These results include the reinvestment of dividends and other earnings. Past performance may not be indicative of future results. Therefore, clients should not assume that future performance of any specific investment or investment strategy will be profitable or equal to past performance levels. All investment strategies have the potential for profit or loss. Economic factors, market conditions or changes in investment strategies, contributions or withdrawals may materially alter the performance and results of your portfolio.

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Security level ratings for U.S. Agency issued mortgage-backed securities (“MBS”) reflect the issuer rating because the securities themselves are not rated. The issuing U.S. Agency guarantees the full and timely payment of both principal and interest and carries a high rating by S&P, Moody’s and Fitch respectively.

BENCHMARK INDEX & DISCLOSURES



Small Cities Organized Risk Effort (SCORE) | Account #590 | As of December 31, 2024

Benchmark	Disclosure
ICE BofA 1-5 Yr US Treasury & Agency Index	The ICE BofA 1-5 Year US Treasury & Agency Index tracks the performance of US dollar denominated US Treasury and nonsubordinated US agency debt issued in the US domestic market. Qualifying securities must have an investment grade rating (based on an average of Moody's, S&P and Fitch). Qualifying securities must have at least one year remaining term to final maturity and less than five years remaining term to final maturity, at least 18 months to maturity at time of issuance, a fixed coupon schedule, and a minimum amount outstanding of \$1 billion for sovereigns and \$250 million for agencies.
ICE BofA 1-5 Year AAA-A Corp/Govt	The ICE BofA US Issuers 1-5 Year AAA-A US Corporate & Government Index tracks the performance of US dollar denominated investment grade debt publicly issued in the US domestic market, including US Treasury, US agency, foreign government, supranational, and corporate securities. Qualifying securities must be issued from US issuers and be rated AAA through A3 (based on an average of Moody's, S&P and Fitch). In addition, qualifying securities must have at least one year remaining term to final maturity and less than five years remaining term to final maturity, at least 18 months to final maturity at point of issuance, a fixed coupon schedule, and a minimum amount outstanding of \$1 billion for US Treasuries and \$250 million for all other securities.

MONTHLY ACCOUNT STATEMENT

SCORE - Enhanced Cash | Account #11063 | As of October 31, 2024

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Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



SCORE - Enhanced Cash | Account #11063 | As of October 31, 2024

Portfolio Characteristics

Average Modified Duration	0.14
Average Coupon	0.35%
Average Purchase YTM	4.76%
Average Market YTM	4.62%
Average Quality	AAA
Average Final Maturity	0.14
Average Life	0.14

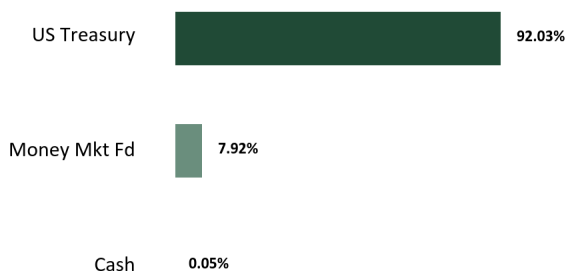
Account Summary

	Beg. Values as of 10/01/2024	End Values as of 10/31/2024
Market Value	2,678,076.11	2,686,888.53
Accrued Interest	0.00	0.00
Total Market Value	2,678,076.11	2,686,888.53
Income Earned	10,640.61	11,299.26
Cont/WD	0.00	0.00
Par	2,695,894.16	2,704,137.54
Book Value	2,677,467.36	2,686,613.30
Cost Value	2,666,318.44	2,675,865.49

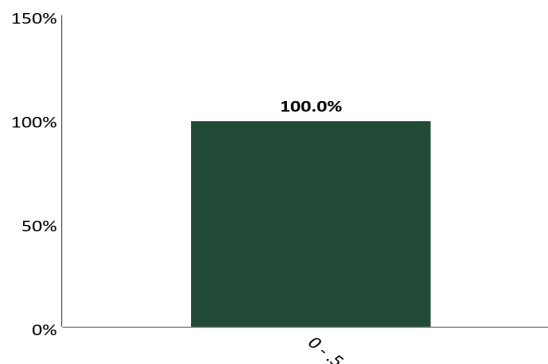
Top Issuers

United States	92.03%
First American Govt Oblig fund	7.92%

Sector Allocation



Maturity Distribution



Credit Quality



*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (05/01/23)
SCORE - Enhanced Cash	0.40%	1.30%	4.46%	5.40%	--	--	--	--	5.35%

*Periods over 1 year are annualized.

Benchmark: NO BENCHMARK REQUIRED

Secondary Benchmark:

The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 11/04/2024 02:14:25 PM

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RECONCILIATION SUMMARY



SCORE - Enhanced Cash | Account #11063 | As of October 31, 2024

Maturities / Calls

Month to Date	(830,000.00)
Fiscal Year to Date	(3,320,000.00)

Principal Paydowns

Month to Date	0.00
Fiscal Year to Date	0.00

Purchases

Month to Date	1,652,571.52
Fiscal Year to Date	7,426,977.68

Sales

Month to Date	(1,644,109.36)
Fiscal Year to Date	(4,109,464.26)

Interest Received

Month to Date	1,484.11
Fiscal Year to Date	5,245.68

Purchased / Sold Interest

Month to Date	0.00
Fiscal Year to Date	0.00

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	2,677,467.36	2,648,247.16
Maturities/Calls	(830,000.00)	(3,320,000.00)
Principal Paydowns	0.00	0.00
Purchases	1,652,571.52	7,426,977.68
Sales	(1,644,109.36)	(4,109,464.26)
Change in Cash, Payables, Receivables	820,868.63	163.23
Amortization/Accretion	9,815.15	40,689.49
Realized Gain (Loss)	0.00	0.00
Ending Book Value	2,686,613.30	2,686,613.30

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	2,678,076.11	2,648,252.10
Maturities/Calls	(830,000.00)	(3,320,000.00)
Principal Paydowns	0.00	0.00
Purchases	1,652,571.52	7,426,977.68
Sales	(1,644,109.36)	(4,109,464.26)
Change in Cash, Payables, Receivables	820,868.63	163.23
Amortization/Accretion	9,815.15	40,689.49
Change in Net Unrealized Gain (Loss)	(333.52)	270.29
Realized Gain (Loss)	0.00	0.00
Ending Market Value	2,686,888.53	2,686,888.53

HOLDINGS REPORT



SCORE - Enhanced Cash | Account #11063 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
CASH									
CCYUSD	Receivable	1,290.11	-- 0.00%	1,290.11 1,290.11	1.00 0.00%	1,290.11 0.00	0.05% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		1,290.11	0.00%	1,290.11	1.00 0.00%	1,290.11	0.05% 0.00	Aaa/AAA AAA	0.00 0.00
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	212,847.43	-- 4.44%	212,847.43 212,847.43	1.00 4.45%	212,847.43 0.00	7.92% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		212,847.43	4.44%	212,847.43	1.00 4.45%	212,847.43	7.92% 0.00	Aaa/AAAm AAA	0.00 0.00
US TREASURY									
912797HP5	UNITED STATES TREASURY 11/29/2024	830,000.00	08/29/2024 5.11%	819,577.91 826,793.20	99.64 4.69%	827,032.59 0.00	30.78% 239.39	P-1/A-1+ F1+	0.08 0.08
912796ZV4	UNITED STATES TREASURY 12/26/2024	830,000.00	09/30/2024 4.63%	821,062.63 824,284.24	99.30 4.68%	824,206.41 0.00	30.68% (77.83)	P-1/A-1+ F1+	0.15 0.15
912797JR9	UNITED STATES TREASURY 01/23/2025	830,000.00	10/28/2024 4.62%	821,087.41 821,398.31	98.98 4.56%	821,511.99 0.00	30.57% 113.67	P-1/A-1+ F1+	0.23 0.22
Total US Treasury		2,490,000.00	4.79%	2,461,727.95 2,472,475.76	99.31 4.64%	2,472,750.99	92.03% 275.23	P-1/A-1+ F1+	0.15 0.15
Total Portfolio		2,704,137.54	4.76%	2,675,865.49 2,686,613.30	91.47 4.62%	2,686,888.53	100.00% 275.23	Aaa/AAA AAA	0.14 0.14
Total Market Value + Accrued						2,686,888.53			

TRANSACTION LEDGER



SCORE - Enhanced Cash | Account #11063 | As of October 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
ACQUISITIONS										
Purchase	10/02/2024	31846V203	1,484.11	FIRST AMER:GVT OBLG Y	1.000	4.54%	(1,484.11)	0.00	(1,484.11)	0.00
Purchase	10/24/2024	31846V203	830,000.00	FIRST AMER:GVT OBLG Y	1.000	4.49%	(830,000.00)	0.00	(830,000.00)	0.00
Purchase	10/29/2024	912797JR9	830,000.00	UNITED STATES TREASURY 01/23/2025	98.926	4.62%	(821,087.41)	0.00	(821,087.41)	0.00
Total Purchase			1,661,484.11				(1,652,571.52)	0.00	(1,652,571.52)	0.00
TOTAL ACQUISITIONS			1,661,484.11				(1,652,571.52)	0.00	(1,652,571.52)	0.00
OTHER										
Maturity	10/24/2024	912797KV8	(830,000.00)	UNITED STATES TREASURY 10/24/2024	100.000	0.00%	830,000.00	0.00	830,000.00	0.00
Total Maturity			(830,000.00)				830,000.00	0.00	830,000.00	0.00
Sale	10/01/2024	31846V203	(821,062.63)	FIRST AMER:GVT OBLG Y	1.000	4.54%	821,062.63	0.00	821,062.63	0.00
Sale	10/07/2024	31846V203	(1,855.15)	FIRST AMER:GVT OBLG Y	1.000	4.47%	1,855.15	0.00	1,855.15	0.00
Sale	10/25/2024	31846V203	(104.17)	FIRST AMER:GVT OBLG Y	1.000	4.48%	104.17	0.00	104.17	0.00
Sale	10/29/2024	31846V203	(821,087.41)	FIRST AMER:GVT OBLG Y	1.000	4.48%	821,087.41	0.00	821,087.41	0.00
Total Sale			(1,644,109.36)				1,644,109.36	0.00	1,644,109.36	0.00
TOTAL OTHER TRANSACTIONS			(2,474,109.36)				2,474,109.36	0.00	2,474,109.36	0.00
OTHER										
Custody Fee	10/25/2024	CCYUSD	(104.17)	Cash		0.00%	(104.17)	0.00	(104.17)	0.00
Total Custody Fee			(104.17)				(104.17)	0.00	(104.17)	0.00
Dividend	10/31/2024	31846V203	0.00	FIRST AMER:GVT OBLG Y		4.47%	1,290.11	0.00	1,290.11	0.00
Total Dividend			0.00				1,290.11	0.00	1,290.11	0.00
Management Fee	10/07/2024	CCYUSD	(1,855.15)	Cash		0.00%	(1,855.15)	0.00	(1,855.15)	0.00
Total Management Fee			(1,855.15)				(1,855.15)	0.00	(1,855.15)	0.00

TRANSACTION LEDGER



SCORE - Enhanced Cash | Account #11063 | As of October 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
TOTAL OTHER TRANSACTIONS			(1,959.32)				(669.21)	0.00	(669.21)	0.00

INCOME EARNED



SCORE - Enhanced Cash | Account #11063 | As of October 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
CASH & EQUIVALENTS						
31846V203	FIRST AMER:GVT OBLG Y	212,847.43	1,025,472.68 831,484.11 (1,644,109.36) 212,847.43	0.00 1,484.11 0.00 1,484.11	0.00 0.00 0.00 1,484.11	1,484.11
912796ZV4	UNITED STATES TREASURY 12/26/2024	09/30/2024 10/01/2024 830,000.00	821,062.63 0.00 0.00 824,284.24	0.00 0.00 0.00 0.00	3,221.61 0.00 3,221.61 3,221.61	3,221.61
912797JR9	UNITED STATES TREASURY 01/23/2025	10/28/2024 10/29/2024 830,000.00	0.00 821,087.41 0.00 821,398.31	0.00 0.00 0.00 0.00	310.90 0.00 310.90 310.90	310.90
912797KV8	UNITED STATES TREASURY 10/24/2024	07/29/2024 07/30/2024 0.00	827,267.74 0.00 (830,000.00) 0.00	0.00 0.00 0.00 0.00	2,732.26 0.00 2,732.26 2,732.26	2,732.26
CCYUSD	Payable	0.00	(821,062.63) 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00
CCYUSD	Receivable	1,290.11	1,484.11 0.00 0.00 1,290.11	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00
Total Cash & Equivalents			1,854,224.53 1,652,571.52 (2,474,109.36) 1,859,820.09	0.00 1,484.11 0.00 1,484.11	6,264.77 0.00 6,264.77 7,748.88	7,748.88
FIXED INCOME						
912797HP5	UNITED STATES TREASURY 11/29/2024	08/29/2024 08/30/2024 830,000.00	823,242.82 0.00 0.00 826,793.20	0.00 0.00 0.00 0.00	3,550.38 0.00 3,550.38 3,550.38	3,550.38

INCOME EARNED



SCORE - Enhanced Cash | Account #11063 | As of October 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
			823,242.82	0.00	3,550.38	
			0.00	0.00	0.00	
			0.00	0.00	3,550.38	
Total Fixed Income		830,000.00	826,793.20	0.00	3,550.38	3,550.38
			2,677,467.36	0.00	9,815.15	
			1,652,571.52	1,484.11	0.00	
			(2,474,109.36)	0.00	9,815.15	
TOTAL PORTFOLIO		2,704,137.54	2,686,613.30	1,484.11	11,299.26	11,299.26

CASH FLOW REPORT



SCORE - Enhanced Cash | Account #11063 | As of October 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
NOVEMBER 2024							
11/01/2024	Dividend	31846V203	0.00		1,290.11		1,290.11
11/29/2024	Final Maturity	912797HP5	830,000.00	UNITED STATES TREASURY 11/29/2024	830,000.00		830,000.00
November 2024 Total					831,290.11		831,290.11
DECEMBER 2024							
12/26/2024	Final Maturity	912796ZV4	830,000.00	UNITED STATES TREASURY 12/26/2024	830,000.00		830,000.00
December 2024 Total					830,000.00		830,000.00
JANUARY 2025							
01/23/2025	Final Maturity	912797JR9	830,000.00	UNITED STATES TREASURY 01/23/2025	830,000.00		830,000.00
January 2025 Total					830,000.00		830,000.00
Grand Total			2,490,000.00		2,491,290.11		2,491,290.11

IMPORTANT DISCLOSURES



SCORE - Enhanced Cash | Account #11063 | As of October 31, 2024

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Custody: Your qualified custodian bank maintains control of all assets reflected in this statement and we urge you to compare this statement to the one you receive from your qualified custodian. Chandler does not have any authority to withdraw or deposit funds from/to the custodian account.

Valuation: Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.

Performance: Performance results are presented gross-of-advisory fees and represent the client’s Total Return. The deduction of advisory fees lowers performance results. These results include the reinvestment of dividends and other earnings. Past performance may not be indicative of future results. Therefore, clients should not assume that future performance of any specific investment or investment strategy will be profitable or equal to past performance levels. All investment strategies have the potential for profit or loss. Economic factors, market conditions or changes in investment strategies, contributions or withdrawals may materially alter the performance and results of your portfolio.

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Ratings: Ratings information have been provided by Moody’s, S&P and Fitch through data feeds we believe to be reliable as of the date of this statement, however we cannot guarantee its accuracy.

Security level ratings for U.S. Agency issued mortgage-backed securities (“MBS”) reflect the issuer rating because the securities themselves are not rated. The issuing U.S. Agency guarantees the full and timely payment of both principal and interest and carries a AA+/Aaa/AAA by S&P, Moody’s and Fitch respectively.

MONTHLY ACCOUNT STATEMENT

SCORE - Enhanced Cash | Account #11063 | As of November 30, 2024

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Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



SCORE - Enhanced Cash | Account #11063 | As of November 30, 2024

Portfolio Characteristics

Average Modified Duration	0.06
Average Coupon	1.64%
Average Purchase YTM	4.48%
Average Market YTM	4.46%
Average Quality	AAA
Average Final Maturity	0.07
Average Life	0.07

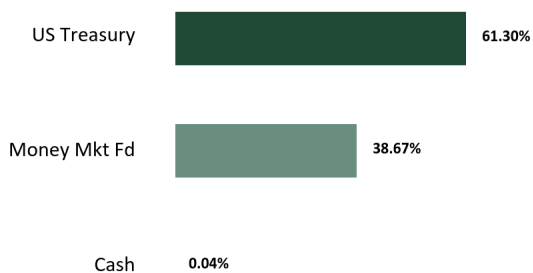
Account Summary

	Beg. Values as of 11/01/2024	End Values as of 11/30/2024
Market Value	2,686,888.53	2,695,299.74
Accrued Interest	0.00	0.00
Total Market Value	2,686,888.53	2,695,299.74
Income Earned	11,299.26	10,723.64
Cont/WD	0.00	0.00
Par	2,704,137.54	2,703,123.99
Book Value	2,686,613.30	2,695,033.27
Cost Value	2,675,865.49	2,685,274.03

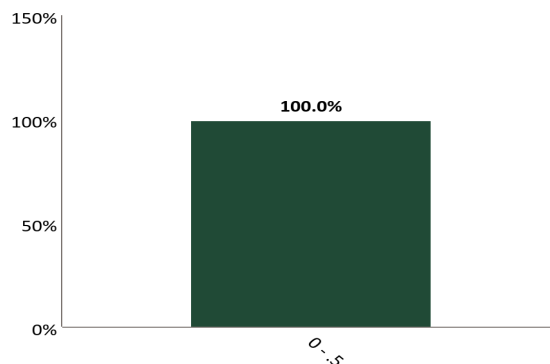
Top Issuers

United States	61.30%
First American Govt Oblig fund	38.67%

Sector Allocation



Maturity Distribution



Credit Quality



*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (05/01/23)
SCORE - Enhanced Cash	0.39%	1.21%	4.87%	5.36%	--	--	--	--	5.32%

*Periods over 1 year are annualized.

Benchmark: NO BENCHMARK REQUIRED

Secondary Benchmark:

The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 12/06/2024 04:21:28 PM

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RECONCILIATION SUMMARY



SCORE - Enhanced Cash | Account #11063 | As of November 30, 2024

Maturities / Calls

Month to Date	(830,000.00)
Fiscal Year to Date	(4,150,000.00)

Principal Paydowns

Month to Date	0.00
Fiscal Year to Date	0.00

Purchases

Month to Date	831,290.11
Fiscal Year to Date	8,258,267.79

Sales

Month to Date	(1,958.91)
Fiscal Year to Date	(4,111,423.17)

Interest Received

Month to Date	1,290.11
Fiscal Year to Date	6,535.79

Purchased / Sold Interest

Month to Date	0.00
Fiscal Year to Date	0.00

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	2,686,613.30	2,648,247.16
Maturities/Calls	(830,000.00)	(4,150,000.00)
Principal Paydowns	0.00	0.00
Purchases	831,290.11	8,258,267.79
Sales	(1,958.91)	(4,111,423.17)
Change in Cash, Payables, Receivables	(344.75)	(181.52)
Amortization/Accretion	9,433.53	50,123.02
Realized Gain (Loss)	0.00	0.00
Ending Book Value	2,695,033.27	2,695,033.27

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	2,686,888.53	2,648,252.10
Maturities/Calls	(830,000.00)	(4,150,000.00)
Principal Paydowns	0.00	0.00
Purchases	831,290.11	8,258,267.79
Sales	(1,958.91)	(4,111,423.17)
Change in Cash, Payables, Receivables	(344.75)	(181.52)
Amortization/Accretion	9,433.53	50,123.02
Change in Net Unrealized Gain (Loss)	(8.77)	261.52
Realized Gain (Loss)	0.00	0.00
Ending Market Value	2,695,299.74	2,695,299.74

HOLDINGS REPORT



SCORE - Enhanced Cash | Account #11063 | As of November 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
CASH									
CCYUSD	Receivable	945.36	-- 0.00%	945.36 945.36	1.00 0.00%	945.36 0.00	0.04% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		945.36	0.00%	945.36 945.36	1.00 0.00%	945.36 0.00	0.04% 0.00	Aaa/AAA AAA	0.00 0.00
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	1,042,178.63	-- 4.26%	1,042,178.63 1,042,178.63	1.00 4.26%	1,042,178.63 0.00	38.67% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		1,042,178.63	4.26%	1,042,178.63 1,042,178.63	1.00 4.26%	1,042,178.63 0.00	38.67% 0.00	Aaa/ AAAm AAA	0.00 0.00
US TREASURY									
912796ZV4	UNITED STATES TREASURY 12/26/2024	830,000.00	09/30/2024 4.63%	821,062.63 827,401.93	99.70 4.63%	827,485.10 0.00	30.70% 83.17	P-1/A-1+ F1+	0.07 0.07
912797JR9	UNITED STATES TREASURY 01/23/2025	830,000.00	10/28/2024 4.62%	821,087.41 824,507.36	99.36 4.53%	824,690.65 0.00	30.60% 183.29	P-1/A-1+ F1+	0.15 0.14
Total US Treasury		1,660,000.00	4.63%	1,642,150.04 1,651,909.28	99.53 4.58%	1,652,175.75 0.00	61.30% 266.46	P-1/A-1+ F1+	0.11 0.10
Total Portfolio		2,703,123.99	4.48%	2,685,274.03 2,695,033.27	61.40 4.46%	2,695,299.74 0.00	100.00% 266.46	Aaa/AAA AAA	0.07 0.06
Total Market Value + Accrued						2,695,299.74			

TRANSACTION LEDGER



SCORE - Enhanced Cash | Account #11063 | As of November 30, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
ACQUISITIONS										
Purchase	11/04/2024	31846V203	1,290.11	FIRST AMER:GVT OBLG Y	1.000	4.44%	(1,290.11)	0.00	(1,290.11)	0.00
Purchase	11/29/2024	31846V203	830,000.00	FIRST AMER:GVT OBLG Y	1.000	4.41%	(830,000.00)	0.00	(830,000.00)	0.00
Total Purchase			831,290.11				(831,290.11)	0.00	(831,290.11)	0.00
TOTAL ACQUISITIONS			831,290.11				(831,290.11)	0.00	(831,290.11)	0.00
OTHER										
Maturity	11/29/2024	912797HP5	(830,000.00)	UNITED STATES TREASURY 11/29/2024	100.000	0.00%	830,000.00	0.00	830,000.00	0.00
Total Maturity			(830,000.00)				830,000.00	0.00	830,000.00	0.00
Sale	11/07/2024	31846V203	(1,854.74)	FIRST AMER:GVT OBLG Y	1.000	4.42%	1,854.74	0.00	1,854.74	0.00
Sale	11/25/2024	31846V203	(104.17)	FIRST AMER:GVT OBLG Y	1.000	4.26%	104.17	0.00	104.17	0.00
Total Sale			(1,958.91)				1,958.91	0.00	1,958.91	0.00
TOTAL OTHER TRANSACTIONS			(831,958.91)				831,958.91	0.00	831,958.91	0.00
OTHER										
Custody Fee	11/25/2024	CCYUSD	(104.17)	Cash		0.00%	(104.17)	0.00	(104.17)	0.00
Total Custody Fee			(104.17)				(104.17)	0.00	(104.17)	0.00
Dividend	11/30/2024	31846V203	0.00	FIRST AMER:GVT OBLG Y		4.26%	945.36	0.00	945.36	0.00
Total Dividend			0.00				945.36	0.00	945.36	0.00
Management Fee	11/07/2024	CCYUSD	(1,854.74)	Cash		0.00%	(1,854.74)	0.00	(1,854.74)	0.00
Total Management Fee			(1,854.74)				(1,854.74)	0.00	(1,854.74)	0.00
TOTAL OTHER TRANSACTIONS			(1,958.91)				(1,013.55)	0.00	(1,013.55)	0.00

INCOME EARNED



SCORE - Enhanced Cash | Account #11063 | As of November 30, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
CASH & EQUIVALENTS						
31846V203	FIRST AMER:GVT OBLG Y	1,042,178.63	212,847.43 831,290.11 (1,958.91) 1,042,178.63	0.00 1,290.11 0.00 1,290.11	0.00 0.00 0.00 1,290.11	1,290.11
912796ZV4	UNITED STATES TREASURY 12/26/2024	09/30/2024 10/01/2024 830,000.00	824,284.24 0.00 0.00 827,401.93	0.00 0.00 0.00 0.00	3,117.69 0.00 3,117.69 3,117.69	3,117.69
912797JR9	UNITED STATES TREASURY 01/23/2025	10/28/2024 10/29/2024 830,000.00	821,398.31 0.00 0.00 824,507.36	0.00 0.00 0.00 0.00	3,109.04 0.00 3,109.04 3,109.04	3,109.04
CCYUSD	Receivable	945.36	1,290.11 0.00 0.00 945.36	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00
Total Cash & Equivalents			2,695,033.27	1,290.11	7,516.84	7,516.84
FIXED INCOME						
912797HP5	UNITED STATES TREASURY 11/29/2024	08/29/2024 08/30/2024 0.00	826,793.20 0.00 (830,000.00) 0.00	0.00 0.00 0.00 0.00	3,206.80 0.00 3,206.80 3,206.80	3,206.80
Total Fixed Income			0.00	0.00	3,206.80	3,206.80
TOTAL PORTFOLIO			2,695,033.27	1,290.11	10,723.64	10,723.64

CASH FLOW REPORT



SCORE - Enhanced Cash | Account #11063 | As of November 30, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
DECEMBER 2024							
12/02/2024	Dividend	31846V203	0.00		945.36		945.36
12/26/2024	Final Maturity	912796ZV4	830,000.00	UNITED STATES TREASURY 12/26/2024	830,000.00		830,000.00
December 2024 Total					830,945.36		830,945.36
JANUARY 2025							
01/23/2025	Final Maturity	912797JR9	830,000.00	UNITED STATES TREASURY 01/23/2025	830,000.00		830,000.00
January 2025 Total					830,000.00		830,000.00
FEBRUARY 2025							
02/25/2025	Final Maturity	912797NJ2	830,000.00	UNITED STATES TREASURY 02/25/2025	830,000.00		830,000.00
February 2025 Total					830,000.00		830,000.00
Grand Total			2,490,000.00		2,490,945.36		2,490,945.36

IMPORTANT DISCLOSURES



SCORE - Enhanced Cash | Account #11063 | As of November 30, 2024

Chandler Asset Management, Inc. (“Chandler”) is an SEC registered investment adviser. For additional information about our firm, please see our current disclosures (Form ADV). To obtain a copy of our current disclosures, you may contact your client service representative by calling the number on the front of this statement or you may visit our website at www.chandlerasset.com.

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Custody: Your qualified custodian bank maintains control of all assets reflected in this statement and we urge you to compare this statement to the one you receive from your qualified custodian. Chandler does not have any authority to withdraw or deposit funds from/to the custodian account.

Valuation: Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.

Performance: Performance results are presented gross-of-advisory fees and represent the client’s Total Return. The deduction of advisory fees lowers performance results. These results include the reinvestment of dividends and other earnings. Past performance may not be indicative of future results. Therefore, clients should not assume that future performance of any specific investment or investment strategy will be profitable or equal to past performance levels. All investment strategies have the potential for profit or loss. Economic factors, market conditions or changes in investment strategies, contributions or withdrawals may materially alter the performance and results of your portfolio.

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Ratings: Ratings information have been provided by Moody’s, S&P and Fitch through data feeds we believe to be reliable as of the date of this statement, however we cannot guarantee its accuracy.

Security level ratings for U.S. Agency issued mortgage-backed securities (“MBS”) reflect the issuer rating because the securities themselves are not rated. The issuing U.S. Agency guarantees the full and timely payment of both principal and interest and carries a AA+/Aaa/AAA by S&P, Moody’s and Fitch respectively.

MONTHLY ACCOUNT STATEMENT

SCORE - Enhanced Cash | Account #11063 | As of December 31, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



SCORE - Enhanced Cash | Account #11063 | As of December 31, 2024

Portfolio Characteristics

Average Modified Duration	0.13
Average Coupon	0.34%
Average Purchase YTM	4.42%
Average Market YTM	4.28%
Average Quality	AAA
Average Final Maturity	0.14
Average Life	0.14

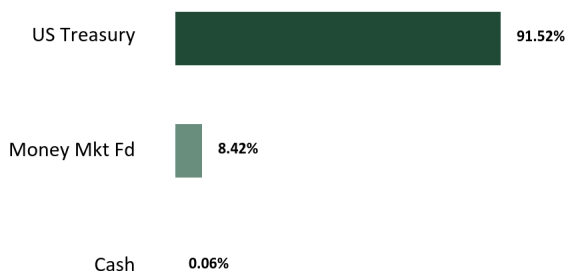
Account Summary

	Beg. Values as of 12/01/2024	End Values as of 12/31/2024
Market Value	2,695,299.74	2,703,907.74
Accrued Interest	0.00	0.00
Total Market Value	2,695,299.74	2,703,907.74
Income Earned	10,723.64	9,661.44
Cont/WD	0.00	0.00
Par	2,703,123.99	2,719,307.05
Book Value	2,695,033.27	2,703,330.34
Cost Value	2,685,274.03	2,693,793.87

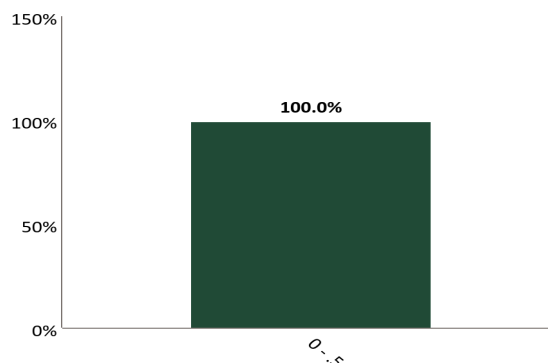
Top Issuers

Government of The United States	91.52%
First American Govt Oblig fund	8.42%

Sector Allocation



Maturity Distribution



Credit Quality



*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (05/01/23)
SCORE - Enhanced Cash	0.39%	1.19%	5.28%	5.28%	--	--	--	--	5.29%

*Periods over 1 year are annualized.

Benchmark: NO BENCHMARK REQUIRED

Secondary Benchmark:

The credit quality is a weighted average calculation of the highest of S&P, Moody's and Fitch

Execution Time: 01/04/2025 12:53:38 AM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

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RECONCILIATION SUMMARY



SCORE - Enhanced Cash | Account #11063 | As of December 31, 2024

Maturities / Calls

Month to Date	(830,000.00)
Fiscal Year to Date	(4,980,000.00)

Principal Paydowns

Month to Date	0.00
Fiscal Year to Date	0.00

Purchases

Month to Date	2,474,346.26
Fiscal Year to Date	10,732,614.05

Sales

Month to Date	(1,645,354.47)
Fiscal Year to Date	(5,756,777.64)

Interest Received

Month to Date	946.85
Fiscal Year to Date	7,482.64

Purchased / Sold Interest

Month to Date	0.00
Fiscal Year to Date	0.00

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	2,695,033.27	2,648,247.16
Maturities/Calls	(830,000.00)	(4,980,000.00)
Principal Paydowns	0.00	0.00
Purchases	2,474,346.26	10,732,614.05
Sales	(1,645,354.47)	(5,756,777.64)
Change in Cash, Payables, Receivables	590.68	409.16
Amortization/Accretion	8,714.59	58,837.61
Realized Gain (Loss)	0.00	0.00
Ending Book Value	2,703,330.34	2,703,330.34

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	2,695,299.74	2,648,252.10
Maturities/Calls	(830,000.00)	(4,980,000.00)
Principal Paydowns	0.00	0.00
Purchases	2,474,346.26	10,732,614.05
Sales	(1,645,354.47)	(5,756,777.64)
Change in Cash, Payables, Receivables	590.68	409.16
Amortization/Accretion	8,714.59	58,837.61
Change in Net Unrealized Gain (Loss)	310.94	572.46
Realized Gain (Loss)	0.00	0.00
Ending Market Value	2,703,907.74	2,703,907.74

HOLDINGS REPORT



SCORE - Enhanced Cash | Account #11063 | As of December 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
CASH									
CCYUSD	Receivable	1,536.04	-- 0.00%	1,536.04 1,536.04	1.00 0.00%	1,536.04 0.00	0.06% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		1,536.04	0.00%	1,536.04	1.00 0.00%	1,536.04 0.00	0.06% 0.00	Aaa/AAA AAA	0.00 0.00
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	227,771.01	-- 4.09%	227,771.01 227,771.01	1.00 4.09%	227,771.01 0.00	8.42% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		227,771.01	4.09%	227,771.01	1.00 4.09%	227,771.01 0.00	8.42% 0.00	Aaa/AAAm AAA	0.00 0.00
US TREASURY									
912797JR9	UNITED STATES TREASURY 01/23/2025	830,000.00	10/28/2024 4.62%	821,087.41 827,720.04	99.75 4.33%	827,944.80 0.00	30.62% 224.77	P-1/A-1+ F1+	0.06 0.06
912797NJ2	UNITED STATES TREASURY 02/25/2025	830,000.00	12/03/2024 4.45%	821,677.51 824,485.10	99.37 4.29%	824,770.06 0.00	30.50% 284.97	P-1/A-1+ F1+	0.15 0.15
912797MU8	UNITED STATES TREASURY 03/27/2025	830,000.00	12/30/2024 4.28%	821,721.90 821,818.16	99.02 4.29%	821,885.83 0.00	30.40% 67.67	P-1/A-1+ F1+	0.24 0.23
Total US Treasury		2,490,000.00	4.45%	2,464,486.82 2,474,023.29	99.38 4.30%	2,474,600.69 0.00	91.52% 577.41	P-1/A-1+ F1+	0.15 0.14
Total Portfolio		2,719,307.05	4.42%	2,693,793.87 2,703,330.34	91.04 4.28%	2,703,907.74 0.00	100.00% 577.41	Aaa/AAA AAA	0.14 0.13
Total Market Value + Accrued						2,703,907.74			

TRANSACTION LEDGER



SCORE - Enhanced Cash | Account #11063 | As of December 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
ACQUISITIONS										
Purchase	12/03/2024	31846V203	945.36	FIRST AMER:GVT OBLG Y	1.000	4.26%	(945.36)	0.00	(945.36)	0.00
Purchase	12/04/2024	912797NJ2	830,000.00	UNITED STATES TREASURY 02/25/2025	98.997	4.45%	(821,677.51)	0.00	(821,677.51)	0.00
Purchase	12/19/2024	31846V203	1.49	FIRST AMER:GVT OBLG Y	1.000	4.25%	(1.49)	0.00	(1.49)	0.00
Purchase	12/26/2024	31846V203	830,000.00	FIRST AMER:GVT OBLG Y	1.000	4.25%	(830,000.00)	0.00	(830,000.00)	0.00
Purchase	12/31/2024	912797MU8	830,000.00	UNITED STATES TREASURY 03/27/2025	99.003	4.28%	(821,721.90)	0.00	(821,721.90)	0.00
Total Purchase			2,490,946.85				(2,474,346.26)	0.00	(2,474,346.26)	0.00
TOTAL ACQUISITIONS			2,490,946.85				(2,474,346.26)	0.00	(2,474,346.26)	0.00
OTHER										
Maturity	12/26/2024	912796ZV4	(830,000.00)	UNITED STATES TREASURY 12/26/2024	100.000	0.00%	830,000.00	0.00	830,000.00	0.00
Total Maturity			(830,000.00)				830,000.00	0.00	830,000.00	0.00
Sale	12/04/2024	31846V203	(821,677.51)	FIRST AMER:GVT OBLG Y	1.000	4.26%	821,677.51	0.00	821,677.51	0.00
Sale	12/10/2024	31846V203	(1,850.89)	FIRST AMER:GVT OBLG Y	1.000	4.25%	1,850.89	0.00	1,850.89	0.00
Sale	12/24/2024	31846V203	(104.17)	FIRST AMER:GVT OBLG Y	1.000	4.25%	104.17	0.00	104.17	0.00
Sale	12/31/2024	31846V203	(821,721.90)	FIRST AMER:GVT OBLG Y	1.000	4.09%	821,721.90	0.00	821,721.90	0.00
Total Sale			(1,645,354.47)				1,645,354.47	0.00	1,645,354.47	0.00
TOTAL OTHER TRANSACTIONS			(2,475,354.47)				2,475,354.47	0.00	2,475,354.47	0.00
OTHER										
Custody Fee	12/24/2024	CCYUSD	(104.17)	Cash		0.00%	(104.17)	0.00	(104.17)	0.00
Total Custody Fee			(104.17)				(104.17)	0.00	(104.17)	0.00
Dividend	12/19/2024	31846V203	0.00	FIRST AMER:GVT OBLG Y		4.25%	1.49	0.00	1.49	0.00
Dividend	12/31/2024	31846V203	0.00	FIRST AMER:GVT OBLG Y		4.10%	1,536.04	0.00	1,536.04	0.00
Total Dividend			0.00				1,537.53	0.00	1,537.53	0.00
Management Fee	12/10/2024	CCYUSD	(1,850.89)	Cash		0.00%	(1,850.89)	0.00	(1,850.89)	0.00

TRANSACTION LEDGER



SCORE - Enhanced Cash | Account #11063 | As of December 31, 2024

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Total Management Fee			(1,850.89)				(1,850.89)	0.00	(1,850.89)	0.00
TOTAL OTHER TRANSACTIONS			(1,955.06)				(417.53)	0.00	(417.53)	0.00

INCOME EARNED



SCORE - Enhanced Cash | Account #11063 | As of December 31, 2024

Cusip	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
CASH & EQUIVALENTS						
			1,042,178.63	0.00	0.00	
31846V203	FIRST AMER:GVT OBLG Y	227,771.01	830,946.85 (1,645,354.47) 227,771.01	946.85 0.00 946.85	0.00 0.00 946.85	946.85
912796ZV4	UNITED STATES TREASURY 12/26/2024	09/30/2024 10/01/2024 0.00	827,401.93 0.00 (830,000.00) 0.00	0.00 0.00 0.00 0.00	2,598.07 0.00 2,598.07 2,598.07	2,598.07
912797JR9	UNITED STATES TREASURY 01/23/2025	10/28/2024 10/29/2024 830,000.00	824,507.36 0.00 0.00 827,720.04	0.00 0.00 0.00 0.00	3,212.68 0.00 3,212.68 3,212.68	3,212.68
912797MU8	UNITED STATES TREASURY 03/27/2025	12/30/2024 12/31/2024 830,000.00	0.00 821,721.90 0.00 821,818.16	0.00 0.00 0.00 0.00	96.26 0.00 96.26 96.26	96.26
912797NJ2	UNITED STATES TREASURY 02/25/2025	12/03/2024 12/04/2024 830,000.00	0.00 821,677.51 0.00 824,485.10	0.00 0.00 0.00 0.00	2,807.59 0.00 2,807.59 2,807.59	2,807.59
CCYUSD	Receivable	1,536.04	945.36 0.00 0.00 1,536.04	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00
Total Cash & Equivalents		2,719,307.05	2,695,033.27 2,474,346.26 (2,475,354.47) 2,703,330.34	0.00 946.85 0.00 946.85	8,714.59 0.00 8,714.59 9,661.44	9,661.44
TOTAL PORTFOLIO		2,719,307.05	2,695,033.27 2,474,346.26 (2,475,354.47) 2,703,330.34	0.00 946.85 0.00 946.85	8,714.59 0.00 8,714.59 9,661.44	9,661.44

CASH FLOW REPORT



SCORE - Enhanced Cash | Account #11063 | As of December 31, 2024

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
JANUARY 2025							
01/23/2025	Final Maturity	912797JR9	830,000.00	UNITED STATES TREASURY 01/23/2025	830,000.00		830,000.00
January 2025 Total					830,000.00		830,000.00
FEBRUARY 2025							
02/25/2025	Final Maturity	912797NJ2	830,000.00	UNITED STATES TREASURY 02/25/2025	830,000.00		830,000.00
February 2025 Total					830,000.00		830,000.00
MARCH 2025							
03/27/2025	Final Maturity	912797MU8	830,000.00	UNITED STATES TREASURY 03/27/2025	830,000.00		830,000.00
March 2025 Total					830,000.00		830,000.00
Grand Total			2,490,000.00		2,490,000.00		2,490,000.00

IMPORTANT DISCLOSURES



SCORE - Enhanced Cash | Account #11063 | As of December 31, 2024

Chandler Asset Management, Inc. (“Chandler”) is an SEC registered investment adviser. For additional information about our firm, please see our current disclosures (Form ADV). To obtain a copy of our current disclosures, you may contact your client service representative by calling the number on the front of this statement or you may visit our website at www.chandlerasset.com.

Information contained in this monthly statement is confidential and is provided for informational purposes only and should not be construed as specific investment or legal advice. The information contained herein was obtained from sources believed to be reliable as of the date of this statement, but may become outdated or superseded at any time without notice.

Custody: Your qualified custodian bank maintains control of all assets reflected in this statement and we urge you to compare this statement to the one you receive from your qualified custodian. Chandler does not have any authority to withdraw or deposit funds from/to the custodian account.

Valuation: Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.

Performance: Performance results are presented gross-of-advisory fees and represent the client’s Total Return. The deduction of advisory fees lowers performance results. These results include the reinvestment of dividends and other earnings. Past performance may not be indicative of future results. Therefore, clients should not assume that future performance of any specific investment or investment strategy will be profitable or equal to past performance levels. All investment strategies have the potential for profit or loss. Economic factors, market conditions or changes in investment strategies, contributions or withdrawals may materially alter the performance and results of your portfolio.

Source ICE Data Indices, LLC (“ICE”), used with permission. ICE PERMITS USE OF THE ICE INDICES AND RELATED DATA ON AN “AS IS” BASIS; ICE, ITS AFFILIATES AND THEIR RESPECTIVE THIRD PARTY SUPPLIERS DISCLAIM ANY AND ALL WARRANTIES AND REPRESENTATIONS, EXPRESS AND/OR IMPLIED, INCLUDING ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, INCLUDING THE INDICES, INDEX DATA AND ANY DATA INCLUDED IN, RELATED TO, OR DERIVED THEREFROM. NEITHER ICE DATA, ITS AFFILIATES OR THEIR RESPECTIVE THIRD PARTY PROVIDERS GUARANTEE THE QUALITY, ADEQUACY, ACCURACY, TIMELINESS OR COMPLETENESS OF THE INDICES OR THE INDEX DATA OR ANY COMPONENT THEREOF, AND THE INDICES AND INDEX DATA AND ALL COMPONENTS THEREOF ARE PROVIDED ON AN “AS IS” BASIS AND LICENSEE’S USE IS AT LICENSEE’S OWN RISK. ICE DATA, ITS AFFILIATES AND THEIR RESPECTIVE THIRD PARTY DO NOT SPONSOR, ENDORSE, OR RECOMMEND CHANDLER, OR ANY OF ITS PRODUCTS OR SERVICES.

Index returns assume reinvestment of all distributions. Historical performance results for investment indexes generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the incurrence of which would have the effect of decreasing historical performance results. It is not possible to invest directly in an index.

Ratings: Ratings information have been provided by Moody’s, S&P and Fitch through data feeds we believe to be reliable as of the date of this statement, however we cannot guarantee its accuracy.

Security level ratings for U.S. Agency issued mortgage-backed securities (“MBS”) reflect the issuer rating because the securities themselves are not rated. The issuing U.S. Agency guarantees the full and timely payment of both principal and interest and carries a high rating by S&P, Moody’s and Fitch respectively.



MALIA M. COHEN

California State Controller

LOCAL AGENCY INVESTMENT FUND
REMITTANCE ADVICE

Agency Name	S.C.O.R.E.
Account Number	40-04-001

As of 01/15/2025, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 12/31/2024.

Earnings Ratio		.00012664187216722
Interest Rate		4.62%
Dollar Day Total	\$	167,916,471.72
Quarter End Principal Balance	\$	1,826,776.76
Quarterly Interest Earned	\$	21,265.26



Small Cities Organized Risk Effort
A Joint Powers Authority

**SCORE TREASURER INVESTMENT REPORT
FOR THE QUARTER ENDING DECEMBER 31, 2024**

CASH:	MARKET VALUE
(1) Wells Fargo	\$3,284,455.00
(2) Local Agency Inv Fund (LAIF)	\$1,826,776.76
TOTAL CASH	\$5,111,231.76
INVESTMENTS (Unrestricted):	
(3) Chandler Investments (see attached)	
Account no. 590	\$15,707,219.27
Account no. 11063	\$2,703,907.74
TOTAL UNRESTRICTED INVESTMENTS	\$18,411,127.01
TOTAL CASH AND INVESTMENTS	\$23,522,358.77

- (1) This consists of one checking account and does not include the two pass-thru accounts (Liability and Workers' Compensation claims).
- (2) The LAIF rate of return as of quarter ended December 31, 2024 4.62%
- (3) See attached Investment Activity Reports.

THIS PORTFOLIO IS IN COMPLIANCE WITH SCORE'S INVESTMENT POLICY AND IS LIQUID ENOUGH TO MEET EXPECTED CASH FLOW NEEDS OVER THE NEXT SIX MONTHS.



Blake Michaelson, SCORE Treasurer

January 16, 2025

Date



1. A listing of individual securities held at the end of the reporting period by authorized investment category. (**Attaching the 9/30/24 Chandler report to the email met this criteria via the “Holdings Report” on pages 4-10**)
2. Average life and final maturity of all investments listed. (**Average life can be found on page 1 of the Chandler report in the “Portfolio Characteristics” section. Final Maturity is noted for each security in the Security Descriptions in the Holdings Report**)
3. Coupon, discount or earnings rate. (**Coupon rate is noted in the Security Descriptions, and Book Yield (assumed to be the earnings rate) are presented in the Holdings Report of the Chandler report**)
4. Par value, amortized book value and market value. (**All noted in the Holdings Report of the Chandler report**)
5. Percentage of the portfolio represented by each investment category. (**Noted on Page 1 of the Chandler report, in the Sector Allocation graph**)
6. A description of the funds, investments, and programs (including lending programs) managed by contracted parties (i.e. LAIF, investment pools, outside money managers, and securities lending agents). (**LAIF listed in the Treasurer’s Investment Report**)
7. A statement of compliance with the investment policy or an explanation for non-compliance. (**Noted in all caps above signature line on Treasurer’s Investment Report**)
8. A statement of the local agency’s ability to meet its pool’s expenditure requirements for the next six months, as well as an explanation of why sufficient money will not be available if that is the case. (**Noted in all caps above signature line on Treasurer’s Investment Report**)

Your
one solution
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Utilization
Report

ALLONE
HEALTH

SCORE

01/01/2024 - 12/31/2024

Private & Confidential

UTILIZATION REPORT

SCORE

January 01, 2024 - December 31, 2024 on New Files

UTILIZATION RATE SUMMARY

Type	Count	%	Serviced	%	Activities	%
EAP Files	11	61.1%	11	34.4%	95	75.4%
Information Calls	1	05.6%	1	03.1%	1	00.8%
Work/Life Files	2	11.1%	2	06.3%	4	03.2%
Organizational Service/CISD	3	16.7%	11	34.4%	15	11.9%
Member Portal Web Traffic	0	00.0%	6	18.8%	8	06.3%
Supervisor Referral	0	00.0%	0	00.0%	0	00.0%
Organization Consultation	1	05.6%	1	03.1%	3	02.4%
Total	18	100%	32	100%	126	100%

Count	Serviced	Activities
The total number of files: EAP, Organizational Services, Information Calls, etc. that fall within the reporting period.	The total number of service users within files along with Member Portal unique user visits that fall within the reporting period.	The total number of activities from files along with the total Member Portal visits that fall within the reporting period.

Population / Utilization Rate	674
Annualized Rate for Count of all Files.	2.67%
Annualized Impact Rate of Total Serviced including Member Portal visits.	4.75%

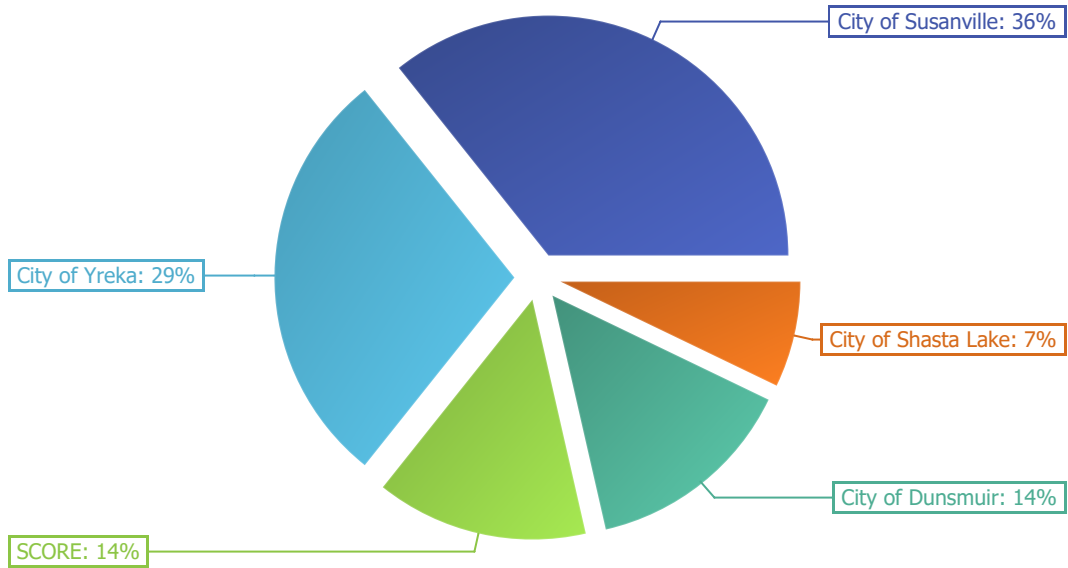
New/Ongoing Files Summary	
Total New Files	14

UTILIZATION REPORT

SCORE

January 01, 2024 - December 31, 2024

Utilization Breakdown by Division



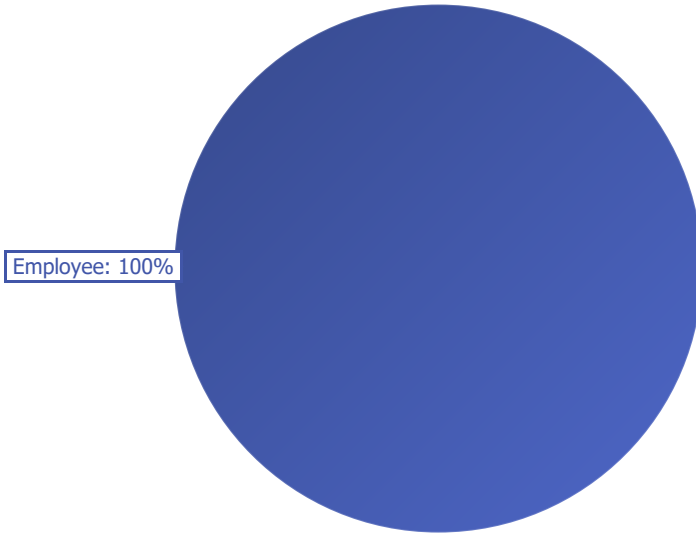
Utilization Breakdown by Division	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		10/1 - 12/31		1/2024 - 12/2024	
	#	%	#	%	#	%	#	%	#	%
City of Dunsmuir	0	0.00%	0	0.00%	2	66.67%	0	0.00%	2	14.29%
City of Shasta Lake	0	0.00%	0	0.00%	0	0.00%	1	33.33%	1	7.14%
City of Susanville	1	50.00%	3	50.00%	1	33.33%	0	0.00%	5	35.71%
City of Yreka	0	0.00%	2	33.33%	0	0.00%	2	66.67%	4	28.57%
SCORE	1	50.00%	1	16.67%	0	0.00%	0	0.00%	2	14.29%
Total	2	100%	6	100%	3	100%	3	100%	14	100%

UTILIZATION REPORT

SCORE

January 01, 2024 - December 31, 2024

Client Type



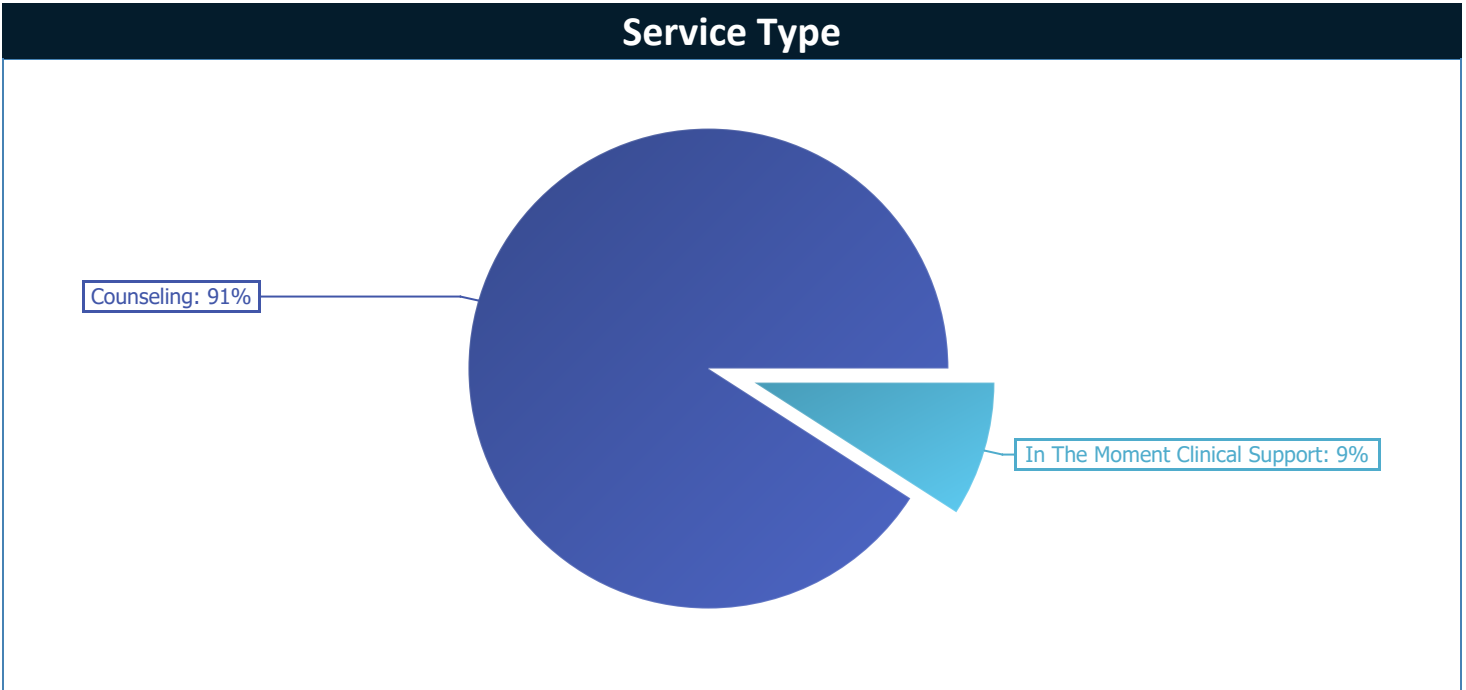
Client Type	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		10/1 - 12/31		1/2024 - 12/2024	
	#	%	#	%	#	%	#	%	#	%
Employee	2	100.00%	6	100.00%	3	100.00%	3	100.00%	14	100.00%

UTILIZATION REPORT

SCORE

January 01, 2024 - December 31, 2024

Service Type



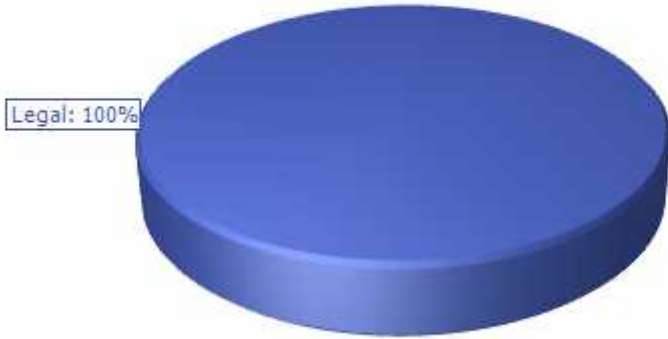
Service Type	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		10/1 - 12/31		1/2024 - 12/2024	
	#	%	#	%	#	%	#	%	#	%
Counseling	1	100.00%	5	83.33%	1	100.00%	3	100.00%	10	90.91%
In The Moment Clinical Support	0	0.00%	1	16.67%	0	0.00%	0	0.00%	1	9.09%
Total	1	100%	6	100%	1	100%	3	100%	11	100%

UTILIZATION REPORT

SCORE

January 01, 2024 - December 31, 2024

Work/Life Service



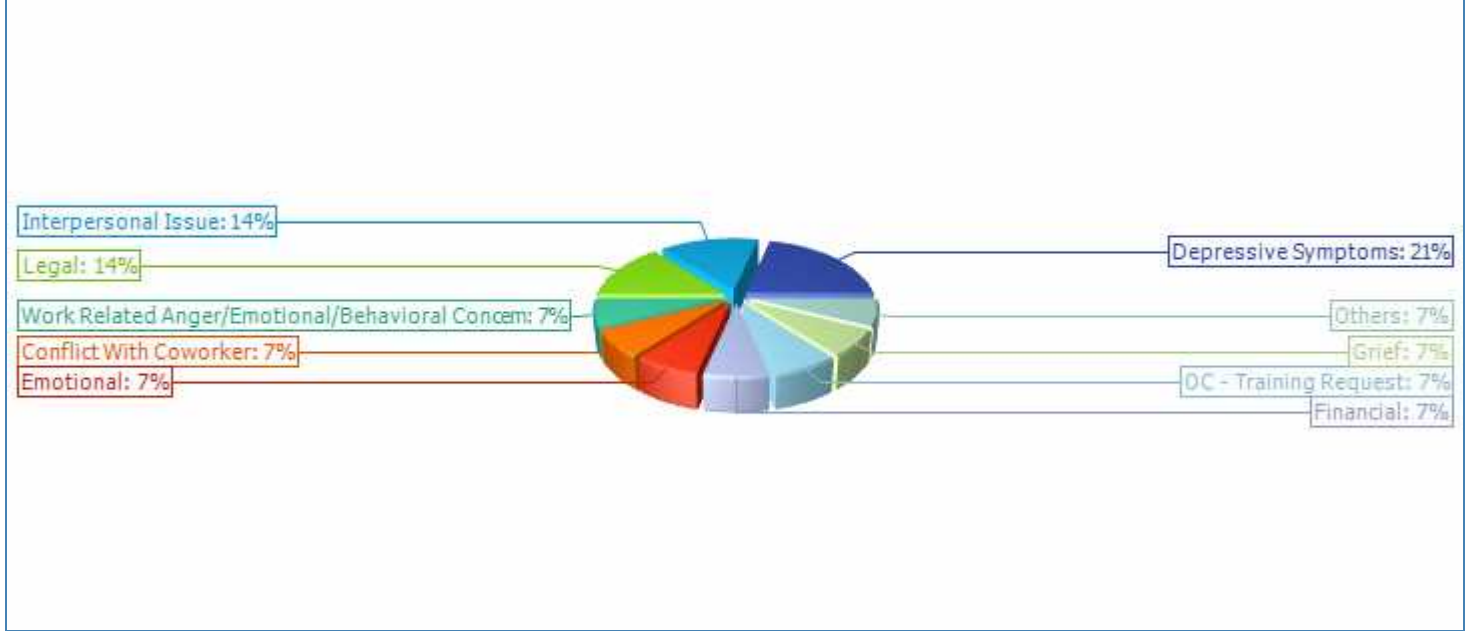
Work/Life Service	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		10/1 - 12/31		1/2024 - 12/2024	
	#	%	#	%	#	%	#	%	#	%
Legal	0	0.00%	0	0.00%	2	100.00%	0	0.00%	2	100.00%

UTILIZATION REPORT

SCORE

January 01, 2024 - December 31, 2024

Primary Presenting Problem



Primary Presenting Problem	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		10/1 - 12/31		1/2024 - 12/2024	
	#	%	#	%	#	%	#	%	#	%
Conflict With Coworker	0	0.00%	1	16.67%	0	0.00%	0	0.00%	1	7.14%
Couples Issue	0	0.00%	1	16.67%	0	0.00%	0	0.00%	1	7.14%
Depressive Symptoms	0	0.00%	2	33.33%	0	0.00%	1	33.33%	3	21.43%
Emotional	0	0.00%	0	0.00%	0	0.00%	1	33.33%	1	7.14%
Financial	1	50.00%	0	0.00%	0	0.00%	0	0.00%	1	7.14%
Grief	0	0.00%	1	16.67%	0	0.00%	0	0.00%	1	7.14%
Interpersonal Issue	0	0.00%	1	16.67%	0	0.00%	1	33.33%	2	14.29%
Legal	0	0.00%	0	0.00%	2	66.67%	0	0.00%	2	14.29%
OC - Training Request	1	50.00%	0	0.00%	0	0.00%	0	0.00%	1	7.14%
Work Related Anger/Emotional/Behavioral Concern	0	0.00%	0	0.00%	1	33.33%	0	0.00%	1	7.14%
Total	2	100%	6	100%	3	100%	3	100%	14	100%

UTILIZATION REPORT

SCORE

January 01, 2024 - December 31, 2024

Years with Employer



Years with Employer	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		10/1 - 12/31		1/2024 - 12/2024	
	#	%	#	%	#	%	#	%	#	%
0-5 Years	2	100.00%	5	83.33%	3	100.00%	2	66.67%	12	85.71%
11-15 Years	0	0.00%	1	16.67%	0	0.00%	0	0.00%	1	7.14%
16-20 Years	0	0.00%	0	0.00%	0	0.00%	1	33.33%	1	7.14%
Total	2	100%	6	100%	3	100%	3	100%	14	100%

UTILIZATION REPORT

SCORE

January 01, 2024 - December 31, 2024

How Did You Learn Of Our Service



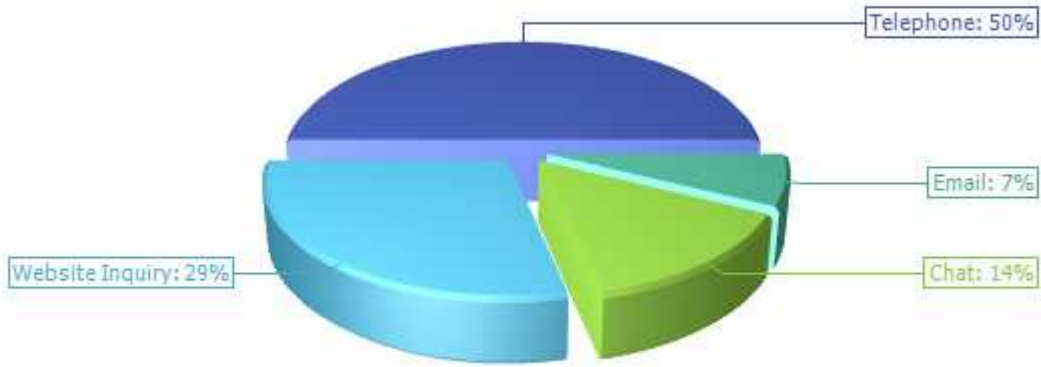
How Did You Learn Of Our Service	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		10/1 - 12/31		1/2024 - 12/2024	
	#	%	#	%	#	%	#	%	#	%
Faculty/Administration	0	0.00%	3	50.00%	0	0.00%	1	33.33%	4	28.57%
Family	0	0.00%	0	0.00%	1	33.33%	0	0.00%	1	7.14%
Human Resources	0	0.00%	1	16.67%	1	33.33%	2	66.67%	4	28.57%
Previous Experience	2	100.00%	1	16.67%	0	0.00%	0	0.00%	3	21.43%
Website	0	0.00%	1	16.67%	0	0.00%	0	0.00%	1	7.14%
Word of Mouth	0	0.00%	0	0.00%	1	33.33%	0	0.00%	1	7.14%
Total	2	100%	6	100%	3	100%	3	100%	14	100%

UTILIZATION REPORT

SCORE

January 01, 2024 - December 31, 2024

How Did You Access Our Service



How Did You Access Our Service	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		10/1 - 12/31		1/2024 - 12/2024	
	#	%	#	%	#	%	#	%	#	%
Chat	0	0.00%	1	16.67%	0	0.00%	1	33.33%	2	14.29%
Email	1	50.00%	0	0.00%	0	0.00%	0	0.00%	1	7.14%
Telephone	1	50.00%	4	66.67%	1	33.33%	1	33.33%	7	50.00%
Website Inquiry	0	0.00%	1	16.67%	2	66.67%	1	33.33%	4	28.57%
Total	2	100%	6	100%	3	100%	3	100%	14	100%

UTILIZATION REPORT

SCORE

January 01, 2024 - December 31, 2024

Member Portal Traffic Types



Member Portal Traffic Types	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		10/1 - 12/31		1/2024 - 12/2024	
	#	%	#	%	#	%	#	%	#	%
Article	1	50.00%	0	0.00%	1	6.25%	0	0.00%	2	6.90%
Assessment	0	0.00%	0	0.00%	0	0.00%	4	36.36%	4	13.79%
Company	0	0.00%	0	0.00%	5	31.25%	1	9.09%	6	20.69%
Journal	0	0.00%	0	0.00%	1	6.25%	1	9.09%	2	6.90%
Locator	0	0.00%	0	0.00%	3	18.75%	0	0.00%	3	10.34%
Profile	0	0.00%	0	0.00%	5	31.25%	4	36.36%	9	31.03%
Video	1	50.00%	0	0.00%	1	6.25%	0	0.00%	2	6.90%
Webinar	0	0.00%	0	0.00%	0	0.00%	1	9.09%	1	3.45%
Total	2	100%	0	0%	16	100%	11	100%	29	100%

UTILIZATION REPORT

SCORE

January 01, 2024 - December 31, 2024

Member Portal Traffic Top Topics



Member Portal Traffic Top Topics	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		10/1 - 12/31		1/2024 - 12/2024	
	#	%	#	%	#	%	#	%	#	%
Financial	3	100.00%	0	0.00%	0	0.00%	0	0.00%	3	30.00%
First Responders	0	0.00%	0	0.00%	1	20.00%	0	0.00%	1	10.00%
Legal	0	0.00%	0	0.00%	1	20.00%	0	0.00%	1	10.00%
Management	0	0.00%	0	0.00%	0	0.00%	2	100.00%	2	20.00%
Mental Health	0	0.00%	0	0.00%	2	40.00%	0	0.00%	2	20.00%
Parents	0	0.00%	0	0.00%	1	20.00%	0	0.00%	1	10.00%
Total	3	100%	0	0%	5	100%	2	100%	10	100%

UTILIZATION REPORT

SCORE

January 01, 2024 - December 31, 2024

Organizational Services Summary

Date	Type	Time	Attendees
3/5/2024	Orientation	.50	8
Details:	EAP Employee Virtual Orientation		
3/6/2024	Webinar Training	1.00	1
Details:	Coping During Financially Stressful Times Eval Score: N/A		
4/3/2024	Webinar Training	1.00	2
Details:	Retirement: A Major Life Transition Eval Score: N/A		
TOTAL		2.50	11

Newsletters (Q1)

January 2024 Insights Newsletter

- Whole Health: Understanding the Mind-Body Connection
- Video: 3 Holistic Ways to Cope with Stress
- Student Life: 3 Strategies to Ace the Semester Ahead
- Leadership: Elevating Employee Well-Being with Workplace Wellness Coaching

February 2024 Insights Newsletter

- Whole Health: How Healthy Boundaries Support Healthy Relationships
- Video: Fostering Respect in the Workplace
- Student Life: Navigating New Relationships and Boundaries
- Leadership: How Meditation Services Strengthen Workplace Culture and Relationships

March 2024 Insights Newsletter

- Whole Health: Tips for Recognizing and Addressing Burnout
- Video: Preventing Burnout
- Student Life: Understanding the Difference Between Stress and Burnout
- Leadership: Helping Managers Identify and Prevent Employee Burnout

Webinars

January 2024

- Stress Reduction Toolkit 2.0
- Alphabet Soup: Enhancing your EI and WI

February 2024

- The Sandwich Generation: The Ultimate Balancing Act
- The Art of Creating Healthy Relationships

March 2024

- Eating Right for Life
- Managing and Preventing Burnout

Additional Resources

Celebrating Black History Month
 Recognizing International Women's Day
 Texas Wildfires – Resources & Support
 Recognizing the Importance of Sleep
 Ohio, Indiana, and Kentucky Tornadoes: Resources & Support
 Prioritizing Mental Wellness Checks for First Responders
 AllOne Health Survey Reveals EAP & Mental Health Benefit Trends for 2024
 Baltimore Key Bridge Collapse: Resources & Support

Newsletters (Q2)

April 2024 Insights Newsletter

- Whole Health: Understanding Anxiety
- Video: 5 Actions to Alleviate Anxiety
- Student Life: Understanding the Link Between Procrastination and Anxiety
- Leadership: How Team Development Helps Reduce Workplace Stress and Anxiety

May 2024 Insights Newsletter

- Whole Health: The Importance of Mental Health Awareness Month
- Video: Tips for Building Resilience
- Student Life: How to Recognize and Address Mental Health Concerns
- Leadership: The Benefits of Creating a Psychologically Safe Work Environment

June 2024 Insights Newsletter

- Whole Health: Maintaining Civility and Respect at Work
- Video: The Benefits of Active Listening
- Student Life: Promoting Civility through Mindful Communication
- Leadership: Building Strong Work Relationships

Webinars

April 2024

- Working and Living with Someone with Neurodiverse Challenges
- Understanding Anxiety: A Comprehensive Overview

May 2024

- Handling a Family Crisis
- Opening About Mental Health
- Mental Health – Support for Others in Distress

June 2024

- The Power of Listening
- Fostering Collaborative Excellence: Unlocking the Power of Civility for Team Dynamics

Additional Resources

Creating a Psychologically Safe Work Environment
 Houston & Southeast Texas Storms: Resources & Support
 How to Create an Inclusive Environment for LGBTQIA+ Colleagues

Newsletters (Q3)

July 2024 Insights Newsletter

- Whole Health: Prioritizing Minority Mental Health All Year Long
- Video: Creating a Positive Work Environment
- Student Life: 5 Tips to Help Students Strengthen Mental Health
- Leadership: Equity Audits in HR: A Step Towards Inclusive Excellence

August 2024 Insights Newsletter

- Whole Health: How Your Assistance Program Supports Whole Family Care
- Video: Recognizing Stress in Kids
- Student Life: Managing Family Responsibilities as a Student
- Leadership: How to Create a Work Environment Where Employees Thrive

September 2024 Insights Newsletter

- Whole Health: Bringing Greater Attention to Substance Misuse and Recovery
- Video: Promoting Suicide Awareness and Prevention
- Student Life: Understanding the Risks of Prescription Drug Misuse
- Leadership: Fostering a Supportive Environment: Substance Use and Recovery in the Workplace

Webinars

July 2024

- Family and Friends – Relationships
- How Stress Impacts Wellness in Minorities

August 2024

- The 5 Buckets Principle
- Navigating the Digital Age: A Parent's Guide to Raising Tech-Smart Kids

September 2024

- Mind over Money
- Substance Abuse Education
- New SHRM Credit Webinar: Effective Mental Health Conversations

Additional Resources

Tropical Storm Beryl: Resources and Support

California and Colorado Fires – Resources & Support

Tropical Storm Debby: Resources and Support

3 Ways to Remain Grounded During Election Season

Ohio Tornadoes: Resources and Support

Understanding and Coping with Grief

A Closer Look at Women's Equality Day

Recognizing World Mental Health Day

Understanding and Overcoming Opioid Addiction

Georgia School Shooting: Resources & Support

Preventing Suicide by Talking About It

California Wildfires: Resources & Support

Recognizing and Celebrating Hispanic Heritage Month.

Hurricane Helene – Resources & Support

Newsletters (Q4)

October 2024 Insights Newsletter

- Whole Health: The Importance of Creating a Holiday Game Plan
- Video: Tips for a Healthy and Happy Holiday Season
- Student Life: Recognizing the Differences Between Health and Unhealthy Stress
- Leadership: Aligning Organizational Culture to Support Employee Well-Being and Growth

November 2024 Insights Newsletter

- Whole Health: Keeping Tabs on Financial Wellness During the Holidays
- Video: Tips for Coping with Financial Stress
- Student Life: Understanding Financial Wellness and Financial Literacy
- Leadership: The Direct Link Between Organizational Health and Financial Performance

December 2024 Insights Newsletter

- Whole Health: Finding Your Mojo: How a Sense of Purpose Fuels Your Inner Drive
- Video: 5 Tips for Achieving Positive Change
- Student Life: The Power of Purpose, Perspective, and Perseverance
- Leadership: Lead With a Vision: How Purpose-Driven Leadership Elevates People and Organizations

Webinars

October 2024

- Political Anxiety
- Grief in the Workplace

November 2024

- Holiday Survival Guide
- Consumer Spending Stress: Taking Back Control of Our Financial Wellness

December 2024

- The Connection Between Exercise and Mental Health
- Discover Your Life Purpose

Additional Resources

5 Steps to Building Depression Awareness

Hurricane Milton – Resources & Support

Your Complete Guide to Understanding and Managing Stress

Happy Thanksgiving from AllOne Health: Supporting Mental Health During the Holidays

As part of ongoing program promotion and engagement efforts, the following marketing materials and communications were provided throughout Q4 2024

SCORE – TargetSolutions Utilization Report Summary

	This Year	Last Year
	7/1/2024-9/30/2024	7/1/2023-9/30/2023
Active Entities	9	9
# of Potential Active Entities	11	11
% Entities Active	0.8%	0.8%
Total Active/Offline Users	725	652
Registered Users	498	457
% Users Active	68%	70%
Users Completing One or More Course	32	24
Courses Completed - Total	91	67
Users Completing One or More Custom Activities	15	20
Custom Activities Completed - Total	77	64

Member Organization	Total Active and Offline Employees	Registered Users	Courses Completed-Total	Users Completing One or More Courses	Custom Activities Completed-Total	Users Completing One or More Custom Activity
City of Biggs	19	18	0	0	0	0
City of Colfax	16	14	0	0	0	0
City of Dunsmuir	44	32	0	0	0	0
City of Etna	49	39	4	1	0	0
City of Isleton	7	5	0	0	0	0
City of Live Oak	24	5	1	1	0	0
City of Loyalton	8	3	0	0	0	0
City of Montague	27	19	0	0	0	0
City of Mount Shasta	137	111	7	3	0	0
City of Portola	27	6	0	0	0	0
City of Rio Dell	16	8	0	0	0	0
City of Shasta Lake	54	32	16	6	0	0
City of Susanville	45	30	2	1	0	0
City of Tulelake	13	2	0	0	0	0
City of Weed	36	17	0	0	0	0
City of Yreka	126	95	20	7	1	1
SCORE	4	4	0	0	0	0
Susanville Fire Department	22	17	25	3	0	0
Town of Loomis	28	22	9	8	0	0
Weed City Fire	23	19	7	2	76	14
Total	725	498	91	32	77	15

SCORE – TargetSolutions Utilization Report Summary

	This Year	Last Year
	10/1/2024-12/31/2024	10/1/2023-12/31/2023
Active Entities	8	4
# of Potential Active Entities	12	16
% Entities Active	0.6%	0.3%
Total Active/Offline Users	741	659
Registered Users	512	463
% Users Active	69%	70%
Users Completing One or More Course	21	35
Courses Completed - Total	58	65
Users Completing One or More Custom Activities	16	15
Custom Activities Completed - Total	26	35

Member Organization	Total Active and Offline Employees	Registered Users	Courses Completed-Total	Users Completing One or More Courses	Custom Activities Completed-Total	Users Completing One or More Custom Activity
City of Biggs	19	18	0	0	0	0
City of Colfax	16	14	0	0	0	0
City of Dunsmuir	44	32	0	0	0	0
City of Etna	51	40	4	1	0	0
City of Isleton	7	5	0	0	0	0
City of Live Oak	24	5	5	1	0	0
City of Loyalton	8	3	0	0	0	0
City of Montague	27	19	0	0	0	0
City of Mount Shasta	138	112	1	1	0	0
City of Portola	27	6	0	0	0	0
City of Rio Dell	16	8	0	0	0	0
City of Shasta Lake	54	32	4	2	0	0
City of Susanville	48	33	16	2	0	0
City of Tulelake	13	2	0	0	0	0
City of Weed	36	17	0	0	0	0
City of Yreka	131	99	8	8	12	6
SCORE	5	5	0	0	0	0
Susanville Fire Dept.	22	17	3	1	0	0
Town of Loomis	28	22	0	0	0	0
Weed City Fire	27	23	17	5	14	10
Totals	741	512	58	21	26	16

ADDITIONAL COMMISSION “OPT OUT”

Attn: General Counsel
Alliant Insurance Services, Inc.
701 B Street, 6th Floor
San Diego, CA 92101

RE: Additional Commission “Opt Out”

Please be advised that Small Cities Organized Risk Effort (SCORE) has elected to have the premium associated with the following policy(s) specified below for the indicated policy period(s) excluded from consideration in any and all:

- Contingent income agreements
- Supplemental income agreements

<u>Policy #</u>	<u>Policy Period</u>
<u>42-PRP-001853-02 (Dec 04) (APIP)</u>	<u>July 1, 2024 to July 2025</u>
<u>013090202 (ACIP)</u>	<u>July 1, 2024 to July 1, 2025</u>

Sincerely,

SMALL CITIES ORGANIZED RISK EFFORT
Company Name

By: _____

Title: _____

Dated: _____

SCORE Loss Control Grant Fund Member Utilization FY 2024/25 as of 1/17/25

Member Entity	TOTAL Grant Fund FY 24/25 Allocation	Amount requested during FY 24-25	Remaining amount available in FY 24-25	Sumbitted Invoices for Reimbursement?? (Yes/No)	Notes
Biggs *	\$1,995.71	\$1,482.97	\$512.74	NO	*Request made 9/3/24 by Josh Cook for purchase of cameras (\$1,482.97).
Colfax	\$5,476.73		\$5,476.73		*Request made 6/12/24 by Shanna Stahl to rollover all funds (\$2,849.53) into FY 24/25 Funds.
Dunsmuir	\$3,972.40		\$3,972.40		
Etna	\$2,553.97		\$2,553.97		
Isleton	\$3,157.50		\$3,157.50		
Live Oak	\$7,182.94	\$1,216.00	\$5,966.94	YES (\$1,216)	*Request made 12/13/24 by Jessica Mata for Precision Concrete Sidewalk (\$1,216).
Loomis	\$5,270.52	\$4,998.80	\$271.72	YES (\$4,998.80)	*Request made 12/6/24 by Carol Parker for Precision Concrete Sidewalk (\$4,998.80).
Loyalton *	\$1,187.76		\$1,187.76		
Montague	\$4,662.76		\$4,662.76		*Request made 6/5/24 by David Dunn for purchase of work boots and signs (\$2,383.10) and to rollover \$2,211.45 into FY 24/25 Loss Control Grant Funds.
Mt. Shasta	\$9,216.89		\$9,216.89		
Portola	\$12,640.01	\$2,877.32	\$9,762.69	YES (\$2,877.32)	*Request made 5/24/23 by Susan Scarlett to rollover all funds (\$6,239.26) into FY 23/24 Funds. *Request made 6/13/24 by Susan Scarlett to rollover all funds (\$9,334.12) into FY 24/25 Funds. *Request made 8/2/24 by Susan Scarlett for purchase of lock system for employee access (\$2,877.32).
Rio Dell	\$4,379.53		\$4,379.53		
Shasta Lake	\$14,162.16	\$2,406.74	\$11,755.42	Yes (\$2,406.74)	*Request made 5/23/24 by Jason Peterson for Concrete Pad at Park (\$12,800) \$10,393.26 to be paid from FY 23/24 Loss Control Grant Funds and \$2,406.74 to be paid from FY 24/25 Loss Control Grant Funds
Susanville	\$50,110.56		\$50,110.56		*Request made 6/21/24 by Chandra Jabbs to rollover all funds (\$38,007.11) into FY 24/25 Funds for PD Body Cam Cloud Storage.
Tulelake*	\$4,577.37		\$4,577.37		*Request made 6/13/24 by Jenny Coelho to rollover all funds (\$2,207.26) into FY 24/25 Funds.
Weed	\$8,641.22		\$8,641.22		
Yreka	\$26,986.58	\$4,777.57	\$22,209.01	YES \$4,777.57	*Request made 7/11/24 by John Elsnab for purchase of 3 AED (\$4,777.57) *Request made 8/20/24 by John Elsnab for purchase of confined spaces training (\$10,575)
Total:	\$166,174.61				

* Mini-Cities

ADMINISTRATIVE REPORTS

INFORMATION ITEM

1. President's Report

Wes Heathcock will address the Board on items pertaining to SCORE.

2. Excess Pool Reports

The Board will receive updates from the Excess Representatives of each Pool.

a. CJPRMA (Rep. Blake Michaelsen) Minutes of the last meeting can be found at www.cjprma.org.

b. ERMA (Rep. Dan Newton) Minutes of the last meeting can be found at www.ermajpa.org.

c. LAWCX (Rep. Pamela Eastlick) Minutes of the last meeting can be found at lawcx.org.

3. Alliant Update

Marcus Beverly will update the Board on Alliant matters pertinent to SCORE.

a. VectorSolutions – Admin Updates

b. ERMA Training Reminder

c. Intercare WC 101 Training and DKF Return to Work Webinar Series

4. LAWCX Update

Rebekah Winger will provide the SCORE Board with information about the group's Excess Workers' Compensation carrier, LAWCX.

5. Intercare Update

Connie Hampson of Intercare will present the SCORE Workers' Compensation claims update.



LAWWCX

LOCAL AGENCY WORKERS' COMPENSATION EXCESS JPA

LAWWCX & PRCC UPDATE

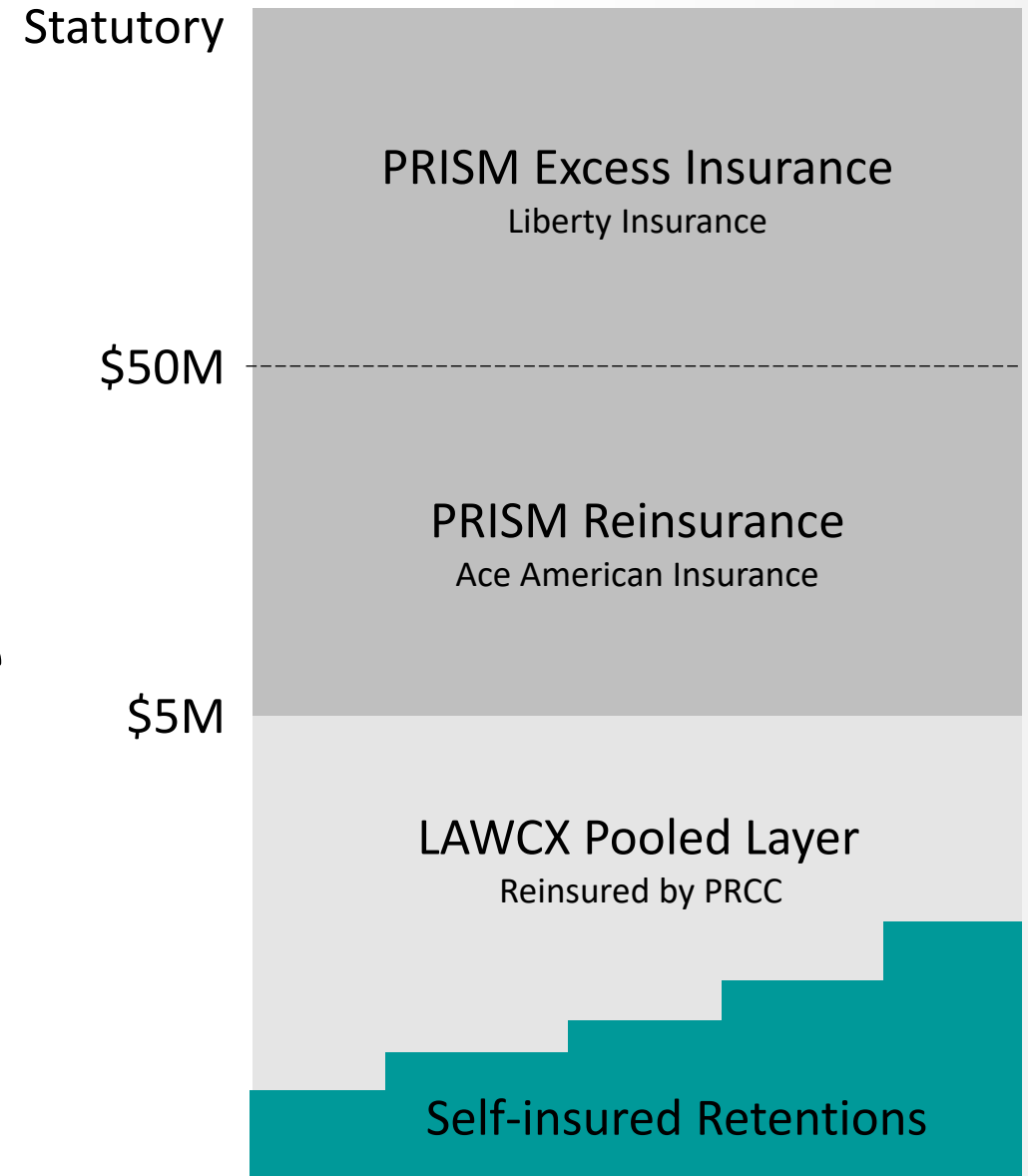
January 24, 2025 |

Rebekah Winger, Executive Director

About LAWCX

Coverage

- Formed in 1992
- Provides excess workers' compensation coverage
 - Pooled excess coverage
 - Joint purchase reinsurance from PRISM
 - Claims oversight



About LAWCX

Member directed governance:

- Every member has a Board seat (31)
- Executive Committee – 6 members
- Underwriting Committee
- Accredited with Excellence by CAJPA



About LAWCX

31 Members:

- 22 Municipalities
- 8 JPAs
- 1 Transit Agency
- Over 360 agencies

Agency types:

- Municipalities
- Vector Control
- Fire Districts
- Housing Authorities
- Transit Agency



SCORE Participation

**Joined
Jul 1993**

**\$250k
Retention**

**99%
ExMod**

Public Risk Captive of California

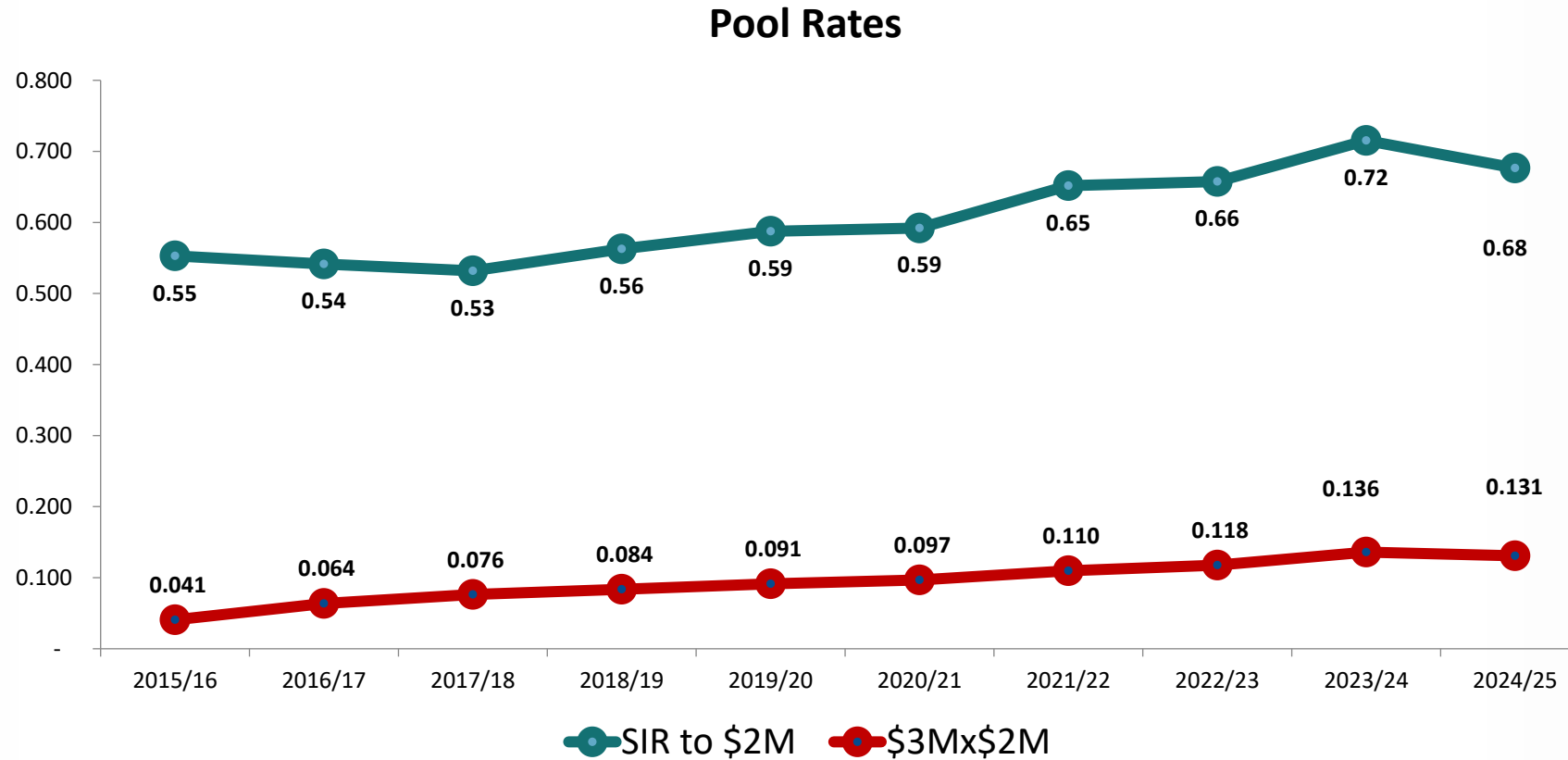
- Wholly owned captive insurance company, est. 2022
- Invest in a more diversified portfolio
- Pooled risk transferred to captive
- \$40M in assets at 6/30
- Transferred additional \$43M in July and August
- \$4M investment income for 2023/24 (10% return!)



PRCC

PUBLIC RISK CAPTIVE of CALIFORNIA

LAWCX Rates & Financial Status



- Financial Position at 6/30/24: (in millions)
 - Total Assets \$170.5
 - Total Liabilities \$118.6
 - **Net Position \$51.8**



Member Services

Sedgwick Risk Control Services:

- Large video and document library
- Live virtual risk control trainings to be scheduled



Training **Media Library** Library Toolbox

Media Library

- ★ Favorites
- 📄 Document Library
- 📺 Video Library

Document Library

(Media Library > Document Library > All)

Category:

Member Services

Sedgwick Risk Control: Self Assessment Best Practices

- Forms to self assess and best practices job aids
- Assign reading or assessments to employees
- Wide range of assessments:
 - Sidewalk liability
 - Facilities
 - Cyber security
 - Homeless encampment
 - And more!



Member Services

Sedgwick Risk Control: Return to Work

- Sample return to work program template
- Extensive resource:
 - Responsibilities of various employees
 - Process flow and notices to employees
 - Return to work tracking forms
 - Medical provider letters and forms

Member Services

Sedgwick Risk Control: Essential Job Function Library

- Over 30 essential job functions and more added regularly
- Guide to customize essential job functions for your agency
- Supports your return-to-work program



Member Services

PRISM Services:

- Large menu of services with online quick start guides
- Employer Pull Notice Program (Free)
- ConcernPlus – custom EAP program for first responders
- [Labor Law Employment Practices Services](#)
 - Free consultations with Eyres Law Group





THANK YOU



LAWCX

LOCAL AGENCY WORKERS' COMPENSATION EXCESS JPA

Rebekah Winger

LAWCX Executive Director
916.244.1176
Rebekah.Winger@Sedgwick.com

Tammy Vitali

LAWCX Claims Manager
916.244.1114
Tammy.Vitali@Sedgwick.com





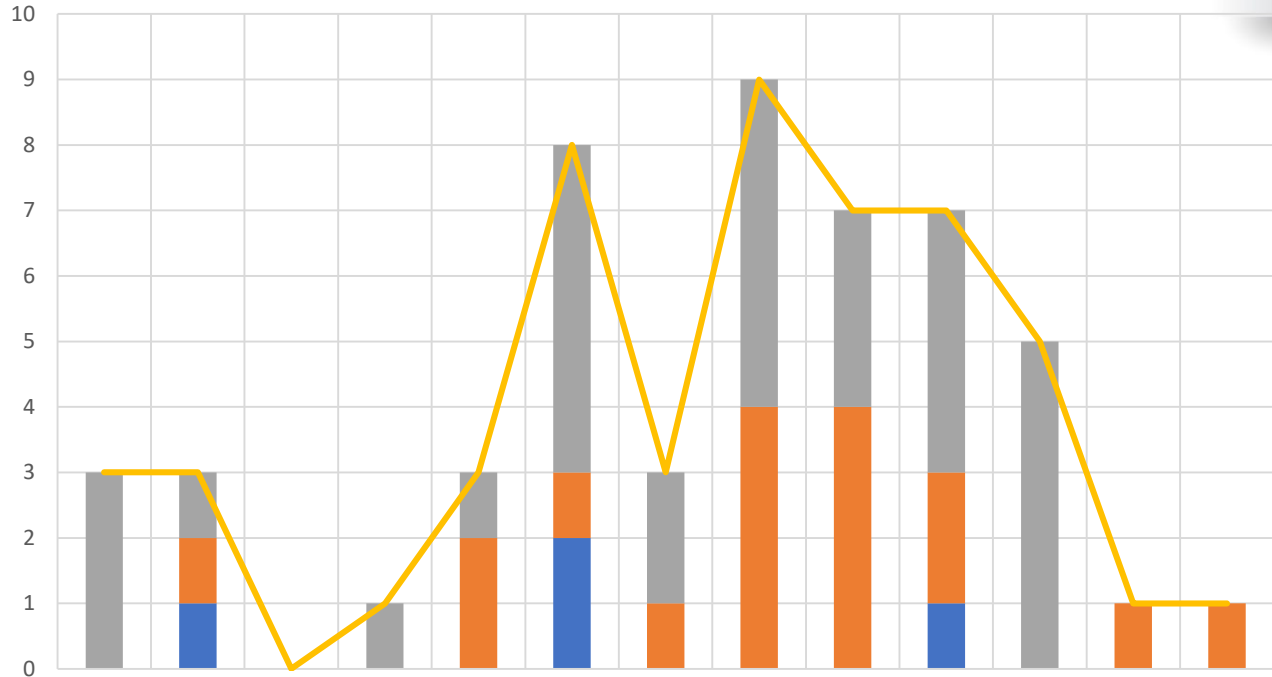
Small Cities Organized Risk Effort (SCORE)

Board Meeting
January 24, 2025
FY 2025

*Presented by:
Connie Hampson, Account Manager, Client Services*

New Claims Analysis

Claims Activity for Rolling 13 Months
Ending 12/31/24

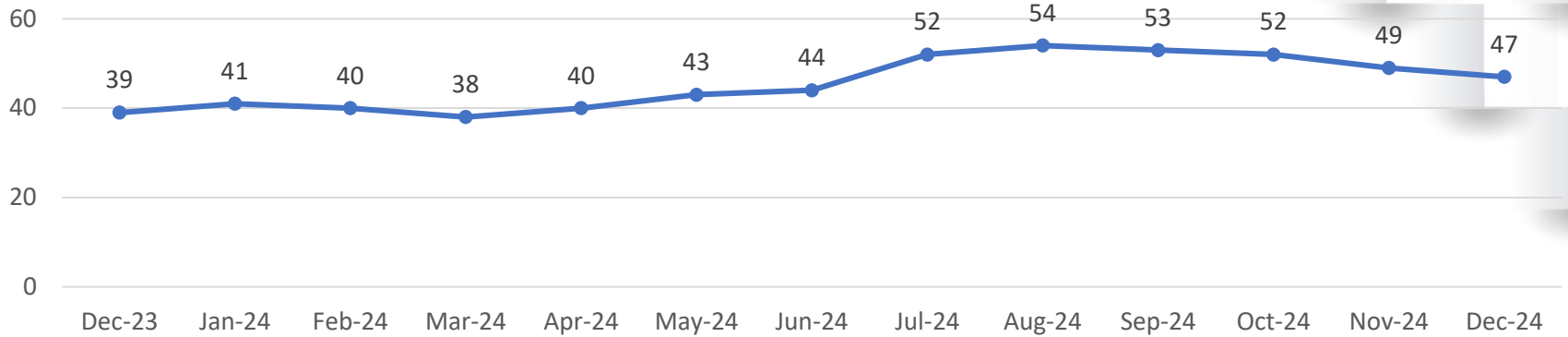


	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
New Indemnity	3	1	0	1	1	5	2	5	3	4	5	0	0
New Medical Only	0	1	0	0	2	1	1	4	4	2	0	1	1
New Info Only/First Aid	0	1	0	0	0	2	0	0	0	1	0	0	0
Total New	3	3	0	1	3	8	3	9	7	7	5	1	1

New Claims Received by Member for Rolling 13 months - 12/31/24

MEMBER	Dec 2023	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024
City of Biggs	0	0	0	0	0	1	0	0	0	0	0	0	0
City of Colfax	0	0	0	0	0	0	0	0	1	0	0	0	0
City of Crescent City	0	0	0	0	0	0	0	0	0	0	0	0	0
City of Dorris	0	0	0	0	0	0	0	0	0	0	0	0	0
City of Dunsmuir	0	0	0	0	0	0	0	0	0	1	0	0	0
City of Etna	0	0	0	0	0	1	0	0	0	0	0	0	0
City of Lone	0	0	0	0	0	0	0	0	0	0	0	0	0
City of Isleton	0	0	0	0	0	0	0	0	0	0	0	0	0
City of Live Oak	1	0	0	0	0	0	0	0	1	0	1	0	0
City of Loyalton	0	0	0	0	0	0	0	0	0	0	0	0	0
City of Montague	0	0	0	0	0	0	0	0	0	0	0	0	0
City of Mt. Shasta	1	0	0	0	0	1	0	0	1	0	1	0	0
City of Portola	0	0	0	0	0	1	0	1	0	2	0	0	0
City of Rio Dell	0	0	0	0	0	2	0	1	0	0	1	0	0
City of Shasta Lake	0	0	0	1	0	0	0	2	0	0	0	0	0
City of Susanville	0	2	0	0	1	1	2	1	2	1	2	1	1
City of Tulelake	1	0	0	0	0	0	0	1	0	0	0	0	0
City of Weed	0	0	0	0	1	0	0	1	0	2	0	0	0
City of Williams	0	0	0	0	0	0	0	0	0	0	0	0	0
City of Yreka	0	1	0	0	1	1	1	2	2	1	0	0	0
Town of Ft. Jones	0	0	0	0	0	0	0	0	0	0	0	0	0
Town of Loomis	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	3	3	0	1	3	8	3	9	7	7	5	1	1

Open Pending for Rolling 13 Months – 12/31/24



Month	Begin Open	Total New	Closed	Reopened	Pending Open	Closing Rate
Dec-23	36	3	0	0	39	0%
Jan-24	39	3	2	1	41	50%
Feb-24	41	0	2	1	40	200%
Mar-24	40	1	3	0	38	300%
Apr-24	38	3	2	1	40	50%
May-24	40	8	5	0	43	63%
Jun-24	43	3	3	1	44	75%
Jul-24	44	9	1	0	52	11%
Aug-24	52	7	5	0	54	71%
Sep-24	54	7	8	0	53	114%
Oct-24	53	5	6	0	52	120%
Nov-24	52	1	4	0	49	400%
Dec-24	49	1	3	0	47	300%

Open Pending Caseload as of 12/31/24

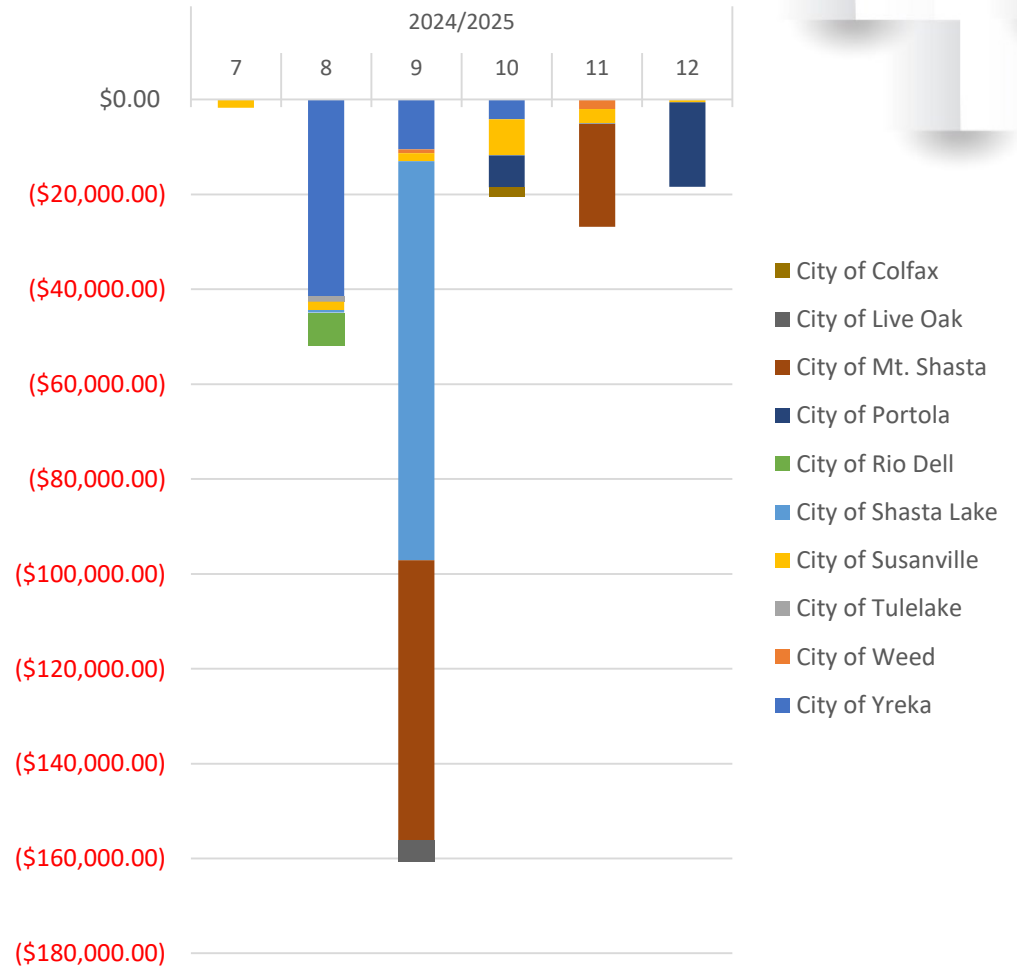
Member	# of Open Claims	% of Open Caseload	Average Paid per Pending Claim	Total Paid	% of Total Paid	Average Incurred per Pending Claim	Total Incurred	% of Total Incurred
City of Biggs	0	0%	\$0	\$0	0%	\$0	\$0	0%
City of Colfax	0	0%	\$0	\$0	0%	\$0	\$0	0%
City of Crescent City	0	0%	\$0	\$0	0%	\$0	\$0	0%
City of Dorris	0	0%	\$0	\$0	0%	\$0	\$0	0%
City of Dunsmuir	2	4%	\$86,050	\$172,100	5.54%	\$175,460	\$350,920	6.22%
City of Etna	2	4%	\$113,731	\$227,463	7.33%	\$204,356	\$408,711	7.24%
City of Lone	0	0%	\$0	\$0	0%	\$0	\$0	0%
City of Isleton	0	0%	\$0	\$0	0%	\$0	\$0	0%
City of Live Oak	1	2%	\$2,506	\$2,506	0.08%	\$39,267	\$39,267	0.70%
City of Loyalton	0	0%	\$0	\$0	0%	\$0	\$0	0%
City of Montague	0	0%	\$0	\$0	0%	\$0	\$0	0%
City of Mt. Shasta	3	6%	\$124,896	\$374,689	12.07%	\$194,963	\$584,888	10.36%
City of Portola	1	2%	\$2,649	\$2,649	0.09%	\$60,229	\$60,229	1.07%
City of Rio Dell	2	4%	\$3,193	\$6,387	0.21%	\$9,836	\$19,671	0.35%
City of Shasta Lake	0	0%	\$0	\$0	0%	\$0	\$0	0%
City of Susanville	14	30%	\$91,459	\$1,280,430	41.25%	\$148,963	\$2,085,478	36.95%
City of Tulelake	0	0%	\$0	\$0	0%	\$0	\$0	0%
City of Weed	1	2%	\$59,888	\$59,888	1.93%	\$86,810	\$86,810	1.54%
City of Williams	0	0%	\$0	\$0	0%	\$0	\$0	0%
City of Yreka	21	45%	\$46,585	\$978,284	31.51%	\$95,592	\$2,007,430	35.57%
Town of Ft. Jones	0	0%	\$0	\$0	0%	\$0	\$0	0%
Town of Loomis	0	0%	\$0	\$0	0%	\$0	\$0	0%
Grand Total	47	100%	\$66,051	\$3,104,394	100%	\$120,072	\$5,643,404	100%

The above highlighted shows the top Districts of open claims or high incurred.

Reserve Salvage by Member, FYTD – 12/31/24

Member	FY 2025 Reserve Salvage
City of Yreka	(\$56,122)
City of Weed	(\$2,831)
City of Tulelake	(\$1,150)
City of Susanville	(\$16,303)
City of Shasta Lake	(\$84,909)
City of Rio Dell	(\$6,911)
City of Portola	(\$24,526)
City of Mt. Shasta	(\$80,689)
City of Live Oak	(\$4,568)
City of Colfax	(\$2,000)

Reserve Salvage on Claims Closed in FYTD, Valued 12/31/24



Frequency and Severity for New Claims in FY 2025, YTD – 12/31/24

Claims Reported in Current Fiscal Year to Date FY 2025: 7/1/24 to 12/31/24

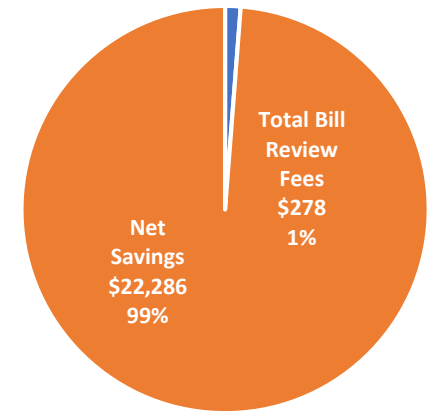
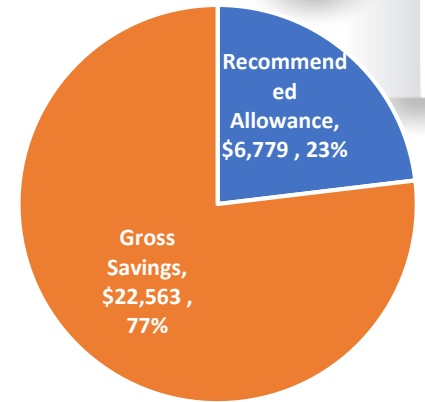
	Frequency	# of Claims	% of Claims Reported in Period	Severity	Total Incurred	% of Total Incurred Reported in Period
By Occupation	Police Officer	7	23%	Police Sergeant	\$172,030	51%
By Nature	Strain	10	33%	Angina Pectoris	\$172,030	51%
By Cause	Foreign Matter (Body) in Eye(s)	4	13%	Other than Physical Cause of Injury	\$172,030	51%
By Body Part	Lower Back Area - lumbar & lumbo-sacral	4	13%	Heart	\$172,030	51%

Total Number of Claims Reported in Period	30	Total Incurred for Claims Reported in Period	\$335,719
--	-----------	---	------------------

Bill Review Activity, FYTD 2025 – 12/31/24

	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
Total Bills Processed*	17	22	27	39	35	33
Total Number of Lines	36	58	104	121	175	62
Total Billed Charges	\$8,689	\$22,707	\$262,190	\$224,688	\$62,113	\$29,343
OMFS Savings	\$3,580	\$11,667	\$172,307	\$186,856	\$40,671	\$22,300
PPO Savings	\$712	\$1,148	\$3,962	\$1,082	\$660	\$263
Enhanced BR Savings	\$0	\$0	\$0	\$0	\$0	\$0
Recommended Allowance	\$4,397	\$9,892	\$85,921	\$36,750	\$20,782	\$6,779
Gross Savings	\$4,292	\$12,815	\$176,269	\$187,938	\$41,331	\$22,563
Gross Savings (%)	49%	56%	67%	84%	67%	77%
Total Bill Review Fees	\$348	\$487	\$1,241	\$660	\$455	\$278
Net Savings	\$3,944	\$12,328	\$175,029	\$187,278	\$40,876	\$22,286
Net Savings (%)	45%	54%	67%	83%	66%	76%
Average Savings per \$1 spent in BR Fee	\$12.33	\$26.31	\$142.09	\$284.55	\$90.83	\$81.31

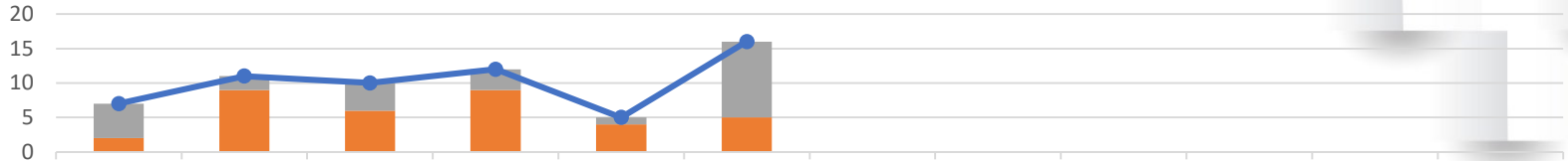
**Bill Review
FY 2025, as of 12/31/24**



*Does not include duplicates

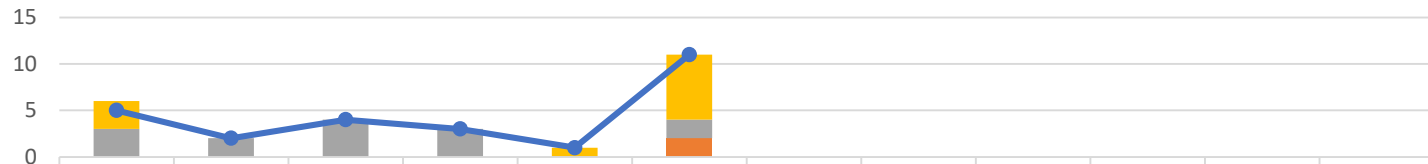
Utilization Review Activity, FYTD 2025 – 12/31/24

RFA's Recieved by Month - FY 2025
Adjuster Level Review vs. URO



	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
URO	5	2	4	3	1	11						
Adjuster Level Review	2	9	6	9	4	5						
Total RFA Received	7	11	10	12	5	16						

URO Activity by Month - FY 2025



	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
# of RFA's sent to PR	3	0	0	0	1	7						
# of RFA's approved by a UR Nurse	3	2	4	3	0	2						
# of invalid/withdrawn RFA's	0	0	0	0	0	2						
Total RFA's reviewed by InterMed	5	2	4	3	1	11						

Thank you for partnering with Intercare!

Connie Hampson, Account Manager • Office: (916) 677-2531 • Email: champson@intercareins.com
Danielle Buri-Beaton, SVP Client Services • Office: (916) 677-2555 • Email: dburi@intercareins.com





**QUARTERLY FINANCIAL REPORT
PERIOD ENDED SEPTEMBER 30, 2024**

ACTION ITEM

ISSUE: The Board of Directors receives a quarterly report on SCORE's financial status. Gilbert Associates will present SCORE's Financials for Quarter ending September 30, 2024, to the Board for their review.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: No fiscal impact is expected.

BACKGROUND: Each quarter the Board of Directors reviews SCORE's financial reports for accuracy and refers questions for follow-up or receives and files the report as presented.

ATTACHMENT(S): Quarterly Financial Reports as of 9/30/24

Small Cities Organied Risk Effort
Statement of Net Position
As of September 30, 2024 and September 30, 2023

	Sep 30, '24	Sep 30, '23
ASSETS		
Current Assets		
Checking/Savings		
Wells Fargo Bank - General	\$ 2,134,649	\$ 724,913
Trust / Claims Bank Accounts		
Liability	246,224	212,431
Workers' Comp	192,325	279,266
LAIF	1,816,277	1,753,530
Total Checking/Savings	4,389,476	2,970,140
Other Current Assets		
Chandler Investments		
US Bank	1,120,806	1,751,407
Chandler - Investments	3,231,543	1,869,706
Chandler - Unrealized Gain (Loss)	(45,759)	(39,565)
Total Chandler - Investment Account	4,306,590	3,581,547
Interest Receivable	115,491	89,208
Member Accounts Receivable	1,299,888	286,096
Claim Recovery Receivable	18,288	-
Prepaid Insurance	2,886,042	2,568,499
Prepaid Administration	226,692	220,089
Prepaid Expenses	55,330	36,304
Total Other Current Assets	8,908,322	6,781,744
Total Current Assets	13,297,798	9,751,884
Noncurrent Assets		
Chandler Investments		
Chandler - Investments	14,059,798	14,380,616
Chandler - Unrealized Gain (Loss)	155,330	(709,904)
Total Chandler - Investment Account	14,215,128	13,670,712
TOTAL ASSETS	\$ 27,512,926	\$ 23,422,596

Small Cities Organied Risk Effort
Statement of Net Position
As of September 30, 2024 and September 30, 2023

	Sep 30, '24	Sep 30, '23
LIABILITIES		
Current Liabilities		
Accounts Payable	\$ 90,240	\$ 79,164
LAWCX	12,959	12,959
Claims Reserves - Current		
Claims Reserves - W/C	845,124	978,373
Claims Reserves - Liability	909,107	680,434
Total Claims Payable - Current	1,754,231	1,658,807
Total Current Liabilities	6,097,508	5,043,177
Long Term Liabilities		
LAWCX	38,880	51,839
Claims Reserves - Non-Current		
Claims Reserves - W/C	763,264	718,744
Claims Reserves - Liability	252,211	980,252
Total Claims Payable - Non-Current	1,015,475	1,698,996
IBNR		
IBNR Reserves - W/C	4,036,880	4,304,321
IBNR Reserves - Liability	1,460,164	313,612
Total IBNR	5,497,044	4,617,933
ULAE		
ULAE - W/C	363,000	385,000
ULAE - Liability	189,000	182,000
Total ULAE	552,000	567,000
Total Long Term Liabilities	7,103,399	6,935,768
Total Liabilities	\$ 13,200,907	\$ 11,978,945
NET POSITION		
Net Position - Workers' Compensation		
Board Designated - W/C	1,250,000	1,250,000
Workers' Compensation Banking Layer	1,261,900	1,219,957
Net Position - Liability		
Board Designated - Liability	2,500,000	2,500,000
Liability Banking Layer	791,161	1,244,289
Property / Auto Banking Layer	797,714	415,088
Undesignated Net Position		
Unrestricted	6,872,688	4,646,507
Net Revenues Over Expenditures	838,556	167,810
Total Net Position	\$ 14,312,019	\$ 11,443,651

Small Cities Organied Risk Effort
Statement of Revenue, Expenses and Changes in Net Position
For the Quarter and Year to Date Ended September 30, 2024 and September 30, 2023

	<u>Jul '24 - Sep '24</u>	<u>Jul '24 - Sep '24</u>	<u>Jul '23 -Sep '23</u>
Ordinary Revenue			
Revenue			
Member Contributions	\$ 2,143,492	\$ 2,143,492	\$ 2,260,593
Member Assessment/Refunds	-	-	406
Bank/LAIF Interest	177,306	177,306	126,924
Miscellaneous Income	30,704	30,704	-
Total Operating Revenue	<u>2,351,503</u>	<u>2,351,503</u>	<u>2,387,923</u>
Operating Expenses			
Claims Expenses			
Claims Payments			
Claim Payments - WC	62,749	62,749	394,160
Claim Payments - Liability	92,905	92,905	240,014
Total Claim Payments	<u>155,654</u>	<u>155,654</u>	<u>634,175</u>
Changes in Claims Liabilities			
Change in Reserves	(209,734)	(209,734)	(293,136)
Changes in IBNR	750,390	750,390	743,442
Changes in ULAE	16,000	16,000	8,000
Total Change in Claims Liabilities	<u>556,657</u>	<u>556,657</u>	<u>458,306</u>
Total Claims Expenses	<u>712,311</u>	<u>712,311</u>	<u>1,092,480</u>
Insurance Expenses			
Workers' Compensation	137,158	137,158	134,446
Combined GL/AL Excess	276,328	276,328	210,087
Property Coverage	495,427	495,427	465,667
Insurance Premiums	51,626	51,626	45,207
Total Insurance Expenses	<u>960,538</u>	<u>960,538</u>	<u>855,406</u>
General and Administrative Expenses			
Bank Service Charges	-	-	28
Insurance	9,481	9,481	3,602
Meeting Expense	1,365	1,365	3,487
Member Conference Reimbursement	1,000	1,000	1,000
Loss Control Services	28,749	28,749	28,749
Safety Training	15,742	15,742	14,662
User Funding Assessment (WC)	-	-	-
Total Administration	<u>56,338</u>	<u>56,338</u>	<u>51,529</u>
Board Meeting/Travel			
Consulting Services			
Accounting Services	18,132	18,132	17,377
Administration Costs	75,564	75,564	73,363
Audit Services			
Audit - Financial	10,950	10,950	-
Total Audit Services	<u>10,950</u>	<u>10,950</u>	<u>-</u>
Claims Services			
Claims Management -WC	27,938	27,938	34,624
Claims Management - Liability	23,243	23,243	32,500
Total Claims Services	<u>51,180</u>	<u>51,180</u>	<u>67,124</u>
Contract Services			
Investment Fees	5,773	5,773	5,511
Legal	-	-	896
Total Consulting Services	<u>161,599</u>	<u>161,599</u>	<u>164,271</u>
Total General and Administrative Expenses	<u>217,937</u>	<u>217,937</u>	<u>215,800</u>
Grant Fund Program	4,949	4,949	8,080
Total Expenses	<u>1,895,736</u>	<u>1,895,736</u>	<u>2,171,767</u>

Substantially all disclosures required by accounting principles generally accepted in the United States of America are omitted and no assurance is

Small Cities Organied Risk Effort
Statement of Revenue, Expenses and Changes in Net Position
For the Quarter and Year to Date Ended September 30, 2024 and September 30, 2023

	<u>Jul '24 - Sep '24</u>	<u>Jul '24 - Sep '24</u>	<u>Jul '23 -Sep '23</u>
Net Operating Revenue	455,767	455,767	216,157
Other Revenue (Expense)			
Investment Gain/Loss	<u>403,992</u>	<u>403,992</u>	<u>(48,347)</u>
Net Revenue Over (Under) Expenses	<u>\$ 838,556</u>	<u>\$ 838,556</u>	<u>\$ 167,810</u>
Net Position, Beginning		<u>\$ 13,473,464</u>	<u>\$ 11,275,842</u>
Net Position Ending		<u>\$ 14,312,019</u>	<u>\$ 11,443,657</u>

Small Cities Organized Risk Effort
Combining Statement of Net Position
As Of September 30, 2024

ASSETS	<u>Liability</u>	<u>Workers' Compensation</u>	<u>Other Programs</u>	<u>Total</u>
Current Assets				
Cash & Equivalents	2,550,424	2,804,034	155,824	5,510,282
Investments	1,447,372	1,640,532	97,880	3,185,784
Accrued Interest	52,470	59,472	3,548	115,491
Contributions Receivable	699,001	127,127	473,760	1,299,888
Other Receivable	-	18,288	-	18,288
Prepaid Assets	949,545	544,490	1,674,029	3,168,064
Total Current Assets	<u>5,698,812</u>	<u>5,193,945</u>	<u>2,405,041</u>	<u>13,297,798</u>
Noncurrent Assets				
Investments	6,458,245	7,320,137	436,746	14,215,128
Total Noncurrent Assets	<u>6,458,245</u>	<u>7,320,137</u>	<u>436,746</u>	<u>14,215,128</u>
Total Assets	<u>12,157,057</u>	<u>12,514,082</u>	<u>2,841,787</u>	<u>27,512,926</u>
LIABILITIES				
Current Liabilities				
Accounts Payable	84,299	17,458	1,442	103,199
Deferred Revenue	2,109,998	144,564	1,985,515	4,240,078
Claims Reserves	909,107	845,124	-	1,754,231
Total Current Liabilities	<u>3,103,404</u>	<u>1,007,146</u>	<u>1,986,957</u>	<u>6,097,508</u>
Noncurrent Liabilities				
LAWCX	-	38,880	-	38,880
Unpaid Claims and Claims Adjustments	1,901,375	5,163,143	-	7,064,519
Total Noncurrent Liabilities	<u>1,901,375</u>	<u>5,202,023</u>	<u>-</u>	<u>7,103,399</u>
Total Liabilities	<u>5,004,780</u>	<u>6,209,170</u>	<u>1,986,957</u>	<u>13,200,907</u>
NET POSITION	<u>7,152,275</u>	<u>6,304,922</u>	<u>854,824</u>	<u>14,312,021</u>

Substantially all disclosures required by accounting principles generally accepted in the United States of America are omitted and no assurance is provided.

Small Cities Organized Risk Effort
Combining Statement of Revenues, Expenses, and Changes in Net Position
For The Year To Date Ended September 30, 2024

REVENUES:	Liability	Workers' Compensation	EPLI, EAP, & Property (Other Programs)	Total
Contributions	703,333	778,321	661,838	2,143,492
Investment Income	80,554	96,752	-	177,306
Other Income	30,704	-	-	30,704
Total Revenues	<u>814,591</u>	<u>875,073</u>	<u>661,838</u>	<u>2,351,503</u>
 EXPENSES:				
Operating				
Claims Expense	183,565	528,746	-	712,311
Excess Insurance	276,328	137,158	547,053	960,538
General and Administrative	48,792	47,350	-	96,142
Program Administration	35,926	39,638	-	75,564
Claims Administration	23,243	27,938	-	51,180
Total operating expenses	<u>567,854</u>	<u>780,829</u>	<u>547,053</u>	<u>1,895,736</u>
Operating Income (Loss)	246,737	94,244	114,785	455,767
Nonoperating Income (Loss)				
ERMA Dividend Exp	(21,203)			(21,203)
Investment income	183,542	220,449	-	403,992
Net Income (Loss)	<u>409,077</u>	<u>314,694</u>	<u>114,785</u>	<u>838,556</u>
Beginning Net Position	<u>6,743,198</u>	<u>5,990,228</u>	<u>740,039</u>	<u>13,473,465</u>
Ending Net Position	<u>7,152,275</u>	<u>6,304,922</u>	<u>854,824</u>	<u>14,312,021</u>

Substantially all disclosures required by accounting principles generally accepted in the United States of America are omitted and no assurance is provided.

Small Cities Organized Risk Effort
Statement of Revenue, Expenses Budget to Actual
For the Year to Date Ended September 30, 2024

	Jul '24 - Sep '24	Budget	\$ Over Budget	% of Budget
Ordinary Revenue				
Revenue				
Member Contributions	\$ 2,143,492	\$ 2,139,881	\$ 3,611	100.2%
Bank/LAIF Interest	177,306	-	177,306	100.0%
Miscellaneous Income	30,704	-	30,704	100.0%
Total Operating Revenue	2,351,503	2,139,881	211,622	109.9%
Claims Expenses				
Claims Payments				
Claim Payments - WC	62,749	-	62,749	100.0%
Claim Payments - Liability	92,905	-	92,905	100.0%
Total Claim Payments	155,654	-	155,654	100.0%
Changes in Claims Liabilities				
Change in Reserves	(209,734)	-	(209,734)	100.0%
Changes in IBNR	750,390	-	750,390	100.0%
Changes in ULAE	16,000	-	16,000	100.0%
Total Change in Claims Liabilities	556,657	-	556,657	100.0%
Total Claims Expenses	712,311	-	712,311	100.0%
Insurance Expenses				
Workers' Compensation	137,158			
Combined GL/AL Excess	276,328			
Property Coverage	495,427			
Insurance Premiums	51,626			
Total Insurance Expenses	960,538	961,138	(599)	99.9%
Operating Expenses				
Bank Service Charges	-	125	(125)	0.0%
Contingency Reserve	-	6,250	(6,250)	0.0%
Dues & Subscriptions	-	1,888	(1,888)	0.0%
Insurance	9,481	1,251	8,230	757.7%
Member Conference Reimbursement	1,000	4,250	(3,250)	23.5%
Meeting Expense	1,365	7,750	(6,385)	17.6%
Contingency / Misc Expenses	-	250	(250)	0.0%
Loss Control Services	28,749	28,750	(1)	100.0%
Safety Training	15,742	16,089	(347)	97.8%
Training Funds	-	2,500	(2,500)	0.0%
Treasury Services (Fort Jones)	-	250	(250)	
User Funding Assessment (WC)	-	17,000	(17,000)	0.0%
Total Administration	56,338	86,353	(30,015)	65.2%
Accounting Services	18,132	17,680	452	102.6%
Actuarial Study	-	3,910	(3,910)	0.0%
Administration Costs	75,564	78,064	(2,500)	96.8%
Audit Services				
Claims Audit	-	1,250	(1,250)	0.0%
Audit - Financial	10,950	6,206	4,744	176.4%
Claims Services				
Claims Management -WC	27,938	27,938	0	100.0%
Claims Management - Liability	23,243	23,243	-	100.0%
Total Claims Services	51,180	51,180	0	100.0%
Investment Fees				
Legal	5,773	5,000	773	115.5%
Legal	-	1,875	(1,875)	0.0%
Total Consulting Services	161,599	165,165	(3,566)	97.8%
Total General and Administrative Expenses	217,937	251,518	(33,581)	86.6%

Small Cities Organied Risk Effort
Statement of Revenue, Expenses Budget to Actual
For the Year to Date Ended September 30, 2024

	<u>Jul '24 - Sep '24</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Grant Fund Program	4,949	-	4,949	100.0%
Total Expenses	<u>1,895,736</u>	<u>1,212,656</u>	<u>585,232</u>	<u>156.3%</u>
Net Operating Revenue	455,767	927,225	(373,611)	
Other Revenue (Expense)				
Investment Gain/Loss	403,992	-	403,992	100.0%
Net Revenue Over (Under) Expenses	<u>\$ 838,556</u>	<u>\$ 927,225</u>	<u>\$ 9,178</u>	

Small Cities Organized Risk Effort
Supplemental Schedule
Liability
Banking Layer Equity by Member
July 1, 2024 through September 30, 2024

	<u>Biggs</u>	<u>Colfax</u>	<u>Crescent City</u>	<u>Dorris</u>	<u>Dunsmuir</u>
Member Contributions					
Banking Layer Liability Contributions	1,416.25	2,043.25	-	-	3,496.00
Shared Layer Distributions to Banking					
Total Member Contributions	<u>1,416.25</u>	<u>2,043.25</u>	<u>-</u>	<u>-</u>	<u>3,496.00</u>
Total Contributions	<u>1,416.25</u>	<u>2,043.25</u>	<u>-</u>	<u>-</u>	<u>3,496.00</u>
Claims Cost					
Banking Layer Incurred Expense	-	-	-	-	-
Total Claims Cost	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net Contributions over Expenses	<u>1,416.25</u>	<u>2,043.25</u>	<u>-</u>	<u>-</u>	<u>3,496.00</u>
Beginning Banking Layer Equity: July 1, 2024	30,115.10	32,857.54	(0.19)	5,313.07	3,930.91
Current Year Assessments					
Distributions to <from> Banking Layer					
Distribution to <from> WC Banking layer to <from> Liab Shared Layer					
Distributions to <from> Liab Banking Layer to <from> WC Shared Layer					
Ending Banking Layer Equity: September 30, 2024	<u>\$ 31,531.35</u>	<u>\$ 34,900.79</u>	<u>\$ (0.19)</u>	<u>\$ 5,313.07</u>	<u>\$ 7,426.91</u>
Member Net Position					
Cash	<u>\$ 31,531.35</u>	<u>\$ 34,900.79</u>	<u>\$ (0.19)</u>	<u>\$ 5,313.07</u>	<u>\$ 7,426.91</u>
Claims Liability Balance					
Net Position	<u>\$ 31,531.35</u>	<u>\$ 34,900.79</u>	<u>\$ (0.19)</u>	<u>\$ 5,313.07</u>	<u>\$ 7,426.91</u>

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Small Cities Organized Risk Effort
Supplemental Schedule
Liability
Banking Layer Equity by Member
July 1, 2024 through September 30, 2024

	<u>Etna</u>	<u>Fort Jones</u>	<u>Ione</u>	<u>Isleton</u>	<u>Live Oak</u>
Member Contributions					
Banking Layer Liability Contributions	2,030.75	-	-	2,634.75	6,686.75
Shared Layer Distributions to Banking					
Total Member Contributions	<u>2,030.75</u>	<u>-</u>	<u>-</u>	<u>2,634.75</u>	<u>6,686.75</u>
Total Contributions	<u>2,030.75</u>	<u>-</u>	<u>-</u>	<u>2,634.75</u>	<u>6,686.75</u>
Claims Cost					
Banking Layer Incurred Expense	-	-	-	-	-
Total Claims Cost	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net Contributions over Expenses	<u>2,030.75</u>	<u>-</u>	<u>-</u>	<u>2,634.75</u>	<u>6,686.75</u>
Beginning Banking Layer Equity: July 1, 2024	33,202.52	1,171.47	4,597.50	23,900.20	38,189.07
Current Year Assessments					
Distributions to <from> Banking Layer					
Distribution to <from> WC Banking layer to <from> Liab Shared Layer					
Distributions to <from> Liab Banking Layer to <from> WC Shared Layer					
Ending Banking Layer Equity: September 30, 2024	<u>\$ 35,233.27</u>	<u>\$ 1,171.47</u>	<u>\$ 4,597.50</u>	<u>\$ 26,534.95</u>	<u>\$ 44,875.82</u>
Member Net Position					
Cash	<u>\$ 35,233.27</u>	<u>\$ 1,171.47</u>	<u>\$ 4,597.50</u>	<u>\$ 35,293.65</u>	<u>\$ 54,518.13</u>
Claims Liability Balance				8,758.70	9,642.31
Net Position	<u>\$ 35,233.27</u>	<u>\$ 1,171.47</u>	<u>\$ 4,597.50</u>	<u>\$ 26,534.95</u>	<u>\$ 44,875.82</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Liability
Banking Layer Equity by Member
July 1, 2024 through September 30, 2024

	<u>Loomis</u>	<u>Loyalton</u>	<u>Montague</u>	<u>Mt. Shasta</u>	<u>Portola</u>
Member Contributions					
Banking Layer Liability Contributions	2,310.75	631.50	1,886.25	8,614.75	2,743.75
Shared Layer Distributions to Banking					
Total Member Contributions	<u>2,310.75</u>	<u>631.50</u>	<u>1,886.25</u>	<u>8,614.75</u>	<u>2,743.75</u>
Total Contributions	<u>2,310.75</u>	<u>631.50</u>	<u>1,886.25</u>	<u>8,614.75</u>	<u>2,743.75</u>
Claims Cost					
Banking Layer Incurred Expense	-	-	-	-	-
Total Claims Cost	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net Contributions over Expenses	<u>2,310.75</u>	<u>631.50</u>	<u>1,886.25</u>	<u>8,614.75</u>	<u>2,743.75</u>
Beginning Banking Layer Equity: July 1, 2024	2,290.20	27,105.55	(18,928.57)	82,675.51	24,027.41
Current Year Assessments					
Distributions to <from> Banking Layer					
Distribution to <from> WC Banking layer to <from> Liab Shared Layer					
Distributions to <from> Liab Banking Layer to <from> WC Shared Layer					
Ending Banking Layer Equity: September 30, 2024	<u>\$ 4,600.95</u>	<u>\$ 27,737.05</u>	<u>\$ (17,042.32)</u>	<u>\$ 91,290.26</u>	<u>\$ 26,771.16</u>
Member Net Position					
Cash	<u>\$ 4,600.95</u>	<u>\$ 27,737.05</u>	<u>\$ (6,727.53)</u>	<u>\$ 104,050.94</u>	<u>\$ 26,771.16</u>
Claims Liability Balance			10,314.79	12,760.68	
Net Position	<u>\$ 4,600.95</u>	<u>\$ 27,737.05</u>	<u>\$ (17,042.32)</u>	<u>\$ 91,290.26</u>	<u>\$ 26,771.16</u>

Substantially all disclosures required by accounting principles generally accepted in the United States of America are omitted and no assurance is provided.

Small Cities Organized Risk Effort
Supplemental Schedule
Liability
Banking Layer Equity by Member
July 1, 2024 through September 30, 2024

	<u>Rio Dell</u>	<u>Shasta Lake</u>	<u>Susanville</u>	<u>Tulelake</u>	<u>Weed</u>
Member Contributions					
Banking Layer Liability Contributions	3,680.25	13,489.00	11,064.25	1,828.00	8,213.00
Shared Layer Distributions to Banking					
Total Member Contributions	<u>3,680.25</u>	<u>13,489.00</u>	<u>11,064.25</u>	<u>1,828.00</u>	<u>8,213.00</u>
Total Contributions	<u>3,680.25</u>	<u>13,489.00</u>	<u>11,064.25</u>	<u>1,828.00</u>	<u>8,213.00</u>
Claims Cost					
Banking Layer Incurred Expense	13,521.83	192.36	25,000.00	-	-
Total Claims Cost	<u>13,521.83</u>	<u>192.36</u>	<u>25,000.00</u>	<u>-</u>	<u>-</u>
Net Contributions over Expenses	<u>(9,841.58)</u>	<u>13,296.64</u>	<u>(13,935.75)</u>	<u>1,828.00</u>	<u>8,213.00</u>
Beginning Banking Layer Equity: July 1, 2024	59,168.36	121,578.34	153,026.62	12,846.81	26,588.95
Current Year Assessments					
Distributions to <from> Banking Layer					
Distribution to <from> WC Banking layer to <from> Liab Shared Layer					
Distributions to <from> Liab Banking Layer to <from> WC Shared Layer					
Ending Banking Layer Equity: September 30, 2024	<u>\$ 49,326.78</u>	<u>\$ 134,874.98</u>	<u>\$ 139,090.87</u>	<u>\$ 14,674.81</u>	<u>\$ 34,801.95</u>
Member Net Position					
Cash	<u>\$ 49,326.78</u>	<u>\$ 135,067.34</u>	<u>\$ 160,232.37</u>	<u>\$ 14,674.81</u>	<u>\$ 80,816.26</u>
Claims Liability Balance		192.36	21,141.50		46,014.31
Net Position	<u>\$ 49,326.78</u>	<u>\$ 134,874.98</u>	<u>\$ 139,090.87</u>	<u>\$ 14,674.81</u>	<u>\$ 34,801.95</u>

Substantially all disclosures required by accounting principles generally accepted in the United States of America are omitted and no assurance is provided.

Small Cities Organized Risk Effort
Supplemental Schedule
Liability
Banking Layer Equity by Member
July 1, 2024 through September 30, 2024

	<u>Williams</u>	<u>Yreka</u>	<u>Total Liability Banking Layer</u>
Member Contributions			
Banking Layer Liability Contributions	-	14,954.25	87,723.50
Shared Layer Distributions to Banking			-
Total Member Contributions	<u>-</u>	<u>14,954.25</u>	<u>87,723.50</u>
Total Contributions	<u>-</u>	<u>14,954.25</u>	<u>87,723.50</u>
Claims Cost			
Banking Layer Incurred Expense	-	22,589.35	61,303.54
Total Claims Cost	<u>-</u>	<u>22,589.35</u>	<u>61,303.54</u>
Net Contributions over Expenses	<u>-</u>	<u>(7,635.10)</u>	<u>26,419.96</u>
Beginning Banking Layer Equity: July 1, 2024	0.30	101,084.68	764,741.35
Current Year Assessments			-
Distributions to <from> Banking Layer			-
Distribution to <from> WC Banking layer to <from> Liab Shared Layer			-
Distributions to <from> Liab Banking Layer to <from> WC Shared Layer			-
			-
Ending Banking Layer Equity: September 30, 2024	<u>\$ 0.30</u>	<u>\$ 93,449.58</u>	<u>\$ 791,161.31</u>
Member Net Position			
Cash	<u>\$ 0.30</u>	<u>\$ 130,595.98</u>	<u>\$ 937,132.36</u>
Claims Liability Balance		<u>37,146.40</u>	<u>145,971.05</u>
Net Position	<u>\$ 0.30</u>	<u>\$ 93,449.58</u>	<u>\$ 791,161.31</u>

Substantially all disclosures required by accounting principles generally accepted in the United States of America are omitted and no assurance is provided.

Small Cities Organized Risk Effort
Supplemental Schedule
Workers' Compensation
Banking Layer Equity by Member
July 1, 2024 through September 30, 2024

	<u>*Biggs*</u>	<u>Colfax</u>	<u>Crescent City</u>	<u>Dorris</u>	<u>Dunsmuir</u>	<u>*Etna*</u>
Member Contributions						
Banking Layer Work Comp Contributions	1,732.00	\$ 3,171.75	\$ -	\$ -	\$ 3,205.25	\$ 2,032.00
Shared Layer Distributions to Banking						
Total Member Contributions	<u>1,732.00</u>	<u>3,171.75</u>	<u>-</u>	<u>-</u>	<u>3,205.25</u>	<u>2,032.00</u>
Total Contributions	<u>1,732.00</u>	<u>3,171.75</u>	<u>-</u>	<u>-</u>	<u>3,205.25</u>	<u>2,032.00</u>
Claims Cost						
Banking Layer Incurred Expense		2,135.15			17,000.00	
Total Expenses	<u>-</u>	<u>2,135.15</u>	<u>-</u>	<u>-</u>	<u>17,000.00</u>	<u>-</u>
Net Contributions over Expenses	<u>1,732.00</u>	<u>1,036.60</u>	<u>-</u>	<u>-</u>	<u>(13,794.75)</u>	<u>2,032.00</u>
Beginning Banking Layer Equity: July 1, 2024	76,396.47	45,720.45	30,674.42	2,536.21	49,935.43	40,269.23
Current Year Assessments						
Distributions to <from> Banking Layer						
Transfers to <from> WC Banking Layer to WC Shard Layer						
Distributions to <from> WC Banking Layer to <from> Liab Shared Layer						
Distributions to <from> Liab Banking Layer to <from> WC Shared Layer						
Ending Banking Layer Equity: September 30, 2024	<u>\$ 78,128.47</u>	<u>\$ 46,757.05</u>	<u>\$ 30,674.42</u>	<u>\$ 2,536.21</u>	<u>\$ 36,140.68</u>	<u>\$ 42,301.23</u>
Member Net Position						
Cash	<u>\$ 78,128.47</u>	<u>\$ 48,621.90</u>	<u>\$ 30,674.42</u>	<u>\$ 2,536.21</u>	<u>\$ 53,140.68</u>	<u>\$ 67,301.23</u>
Claims Liability Balance		1,864.85			17,000.00	25,000.00
Net Position	<u>\$ 78,128.47</u>	<u>\$ 46,757.05</u>	<u>\$ 30,674.42</u>	<u>\$ 2,536.21</u>	<u>\$ 36,140.68</u>	<u>\$ 42,301.23</u>

Mini Cities

Small Cities Organized Risk Effort
Supplemental Schedule
Workers' Compensation
Banking Layer Equity by Member
July 1, 2024 through September 30, 2024

	<u>*Fort Jones*</u>	<u>Ione</u>	<u>Live Oak</u>	<u>Loomis</u>	<u>*Loyalton*</u>	<u>*Montague*</u>
Member Contributions						
Banking Layer Work Comp Contributions	\$ -	\$ -	\$ 7,336.25	\$ 4,448.25	\$ 732.75	\$ 2,097.25
Shared Layer Distributions to Banking						
Total Member Contributions	<u>-</u>	<u>-</u>	<u>7,336.25</u>	<u>4,448.25</u>	<u>732.75</u>	<u>2,097.25</u>
Total Contributions	<u>-</u>	<u>-</u>	<u>7,336.25</u>	<u>4,448.25</u>	<u>732.75</u>	<u>2,097.25</u>
Claims Cost						
Banking Layer Incurred Expense			931.51			
Total Expenses	<u>-</u>	<u>-</u>	<u>931.51</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net Contributions over Expenses	<u>-</u>	<u>-</u>	<u>6,404.74</u>	<u>4,448.25</u>	<u>732.75</u>	<u>2,097.25</u>
Beginning Banking Layer Equity: July 1, 2024	(2,157.57)	(0.33)	118,349.06	79,959.37	25,300.84	(48,988.31)
Current Year Assessments						
Distributions to <from> Banking Layer						
Transfers to <from> WC Banking Layer to WC Shard Layer						
Distributions to <from> WC Banking Layer to <from> Liab Shared Layer						
Distributions to <from> Liab Banking Layer to <from> WC Shared Layer						
Ending Banking Layer Equity: September 30, 2024	<u>\$ (2,157.57)</u>	<u>\$ (0.33)</u>	<u>\$ 124,753.80</u>	<u>\$ 84,407.62</u>	<u>\$ 26,033.59</u>	<u>\$ (46,891.06)</u>
Member Net Position						
Cash	<u>\$ (2,157.57)</u>	<u>\$ (0.33)</u>	<u>\$ 124,753.80</u>	<u>\$ 84,407.62</u>	<u>\$ 26,033.59</u>	<u>\$ (46,891.06)</u>
Claims Liability Balance						
Net Position	<u>\$ (2,157.57)</u>	<u>\$ (0.33)</u>	<u>\$ 124,753.80</u>	<u>\$ 84,407.62</u>	<u>\$ 26,033.59</u>	<u>\$ (46,891.06)</u>

Mini Cities

Small Cities Organized Risk Effort
Supplemental Schedule
Workers' Compensation
Banking Layer Equity by Member
July 1, 2024 through September 30, 2024

	<u>Mt. Shasta</u>	<u>Portola</u>	<u>Rio Dell</u>	<u>Shasta Lake</u>	<u>Susanville</u>
Member Contributions					
Banking Layer Work Comp Contributions	\$ 16,369.50	\$ 3,585.75	\$ 5,060.50	\$ 10,641.00	\$ 20,862.00
Shared Layer Distributions to Banking					
Total Member Contributions	<u>16,369.50</u>	<u>3,585.75</u>	<u>5,060.50</u>	<u>10,641.00</u>	<u>20,862.00</u>
Total Contributions	<u>16,369.50</u>	<u>3,585.75</u>	<u>5,060.50</u>	<u>10,641.00</u>	<u>20,862.00</u>
Claims Cost					
Banking Layer Incurred Expense	25,000.00	24,850.00	(1,711.00)	1,834.86	5,850.00
Total Expenses	<u>25,000.00</u>	<u>24,850.00</u>	<u>(1,711.00)</u>	<u>1,834.86</u>	<u>5,850.00</u>
Net Contributions over Expenses	<u>(8,630.50)</u>	<u>(21,264.25)</u>	<u>6,771.50</u>	<u>8,806.14</u>	<u>15,012.00</u>
Beginning Banking Layer Equity: July 1, 2024	100,079.14	17,685.54	62,412.60	206,751.54	197,572.54
Current Year Assessments					
Distributions to <from> Banking Layer					
Transfers to <from> WC Banking Layer to WC Shard Layer					
Distributions to <from> WC Banking Layer to <from> Liab Shared Layer					
Distributions to <from> Liab Banking Layer to <from> WC Shared Layer					
Ending Banking Layer Equity: September 30, 2024	<u>\$ 91,448.64</u>	<u>\$ (3,578.71)</u>	<u>\$ 69,184.10</u>	<u>\$ 215,557.68</u>	<u>\$ 212,584.54</u>
Member Net Position					
Cash	<u>\$ 116,415.14</u>	<u>\$ 24,829.83</u>	<u>\$ 74,044.10</u>	<u>\$ 215,557.68</u>	<u>\$ 252,946.52</u>
Claims Liability Balance	<u>24,966.50</u>	<u>28,408.54</u>	<u>4,860.00</u>	<u></u>	<u>40,361.98</u>
Net Position	<u>\$ 91,448.64</u>	<u>\$ (3,578.71)</u>	<u>\$ 69,184.10</u>	<u>\$ 215,557.68</u>	<u>\$ 212,584.54</u>

Mini Cities

Small Cities Organized Risk Effort
Supplemental Schedule
Workers' Compensation
Banking Layer Equity by Member
July 1, 2024 through September 30, 2024

	<u>*Tulelake*</u>	<u>Weed</u>	<u>Williams</u>	<u>Yreka</u>	<u>Total W/C Banking Layer</u>
Member Contributions					
Banking Layer Work Comp Contributions	\$ 1,848.25	\$ 8,905.50	\$ -	\$ 36,722.00	\$ 128,750.00
Shared Layer Distributions to Banking					\$ -
Total Member Contributions	<u>1,848.25</u>	<u>8,905.50</u>	<u>-</u>	<u>36,722.00</u>	<u>128,750.00</u>
Total Contributions	<u>1,848.25</u>	<u>8,905.50</u>	<u>-</u>	<u>36,722.00</u>	<u>128,750.00</u>
Claims Cost					
Banking Layer Incurred Expense		4,713.36		32,213.56	112,817.44
Total Expenses	<u>-</u>	<u>4,713.36</u>	<u>-</u>	<u>32,213.56</u>	<u>112,817.44</u>
Net Contributions over Expenses	<u>1,848.25</u>	<u>4,192.14</u>	<u>-</u>	<u>4,508.44</u>	<u>15,932.56</u>
Beginning Banking Layer Equity: July 1, 2024	5,408.11	90,276.28	25,000.00	122,786.25	1,245,967.27
Current Year Assessments					-
Distributions to <from> Banking Layer					-
Transfers to <from> WC Banking Layer to WC Shard Layer					-
Distributions to <from> WC Banking Layer to <from> Liab Shared Layer					-
Distributions to <from> Liab Banking Layer to <from> WC Shared Layer					-
Ending Banking Layer Equity: September 30, 2024	<u>\$ 7,256.36</u>	<u>\$ 94,468.42</u>	<u>\$ 25,000.00</u>	<u>\$ 127,294.69</u>	<u>\$ 1,261,899.83</u>
Member Net Position					
Cash	<u>\$ 7,256.36</u>	<u>\$ 97,468.42</u>	<u>\$ 25,000.00</u>	<u>\$ 244,830.83</u>	<u>\$ 1,524,897.84</u>
Claims Liability Balance		<u>3,000.00</u>		<u>117,536.14</u>	<u>262,998.01</u>
Net Position	<u>\$ 7,256.36</u>	<u>\$ 94,468.42</u>	<u>\$ 25,000.00</u>	<u>\$ 127,294.69</u>	<u>\$ 1,261,899.83</u>

Mini Cities

Small Cities Organized Risk Effort
Supplemental Schedule
Property / Auto
Banking Layer Equity by Member
July 1, 2024 through September 30, 2024

	<u>Biggs</u>	<u>Colfax</u>	<u>Dunsmuir</u>	<u>Etna</u>	<u>Isleton</u>	<u>Live Oak</u>	<u>Loomis</u>
Member Contributions							
Banking Layer Contributions	3,166.27	3,576.02	5,000.85	1,892.17	3,235.00	11,020.92	1,372.86
Shared Layer Distributions to Banking							
Total Member Contributions	<u>3,166.27</u>	<u>3,576.02</u>	<u>5,000.85</u>	<u>1,892.17</u>	<u>3,235.00</u>	<u>11,020.92</u>	<u>1,372.86</u>
Total Contributions	<u>3,166.27</u>	<u>3,576.02</u>	<u>5,000.85</u>	<u>1,892.17</u>	<u>3,235.00</u>	<u>11,020.92</u>	<u>1,372.86</u>
Claims Cost							
Banking Layer Incurred Expense							
Total Claims Cost	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net Contributions over Expenses	<u>3,166.27</u>	<u>3,576.02</u>	<u>5,000.85</u>	<u>1,892.17</u>	<u>3,235.00</u>	<u>11,020.92</u>	<u>1,372.86</u>
Beginning Banking Layer Equity: July 1, 2024	20,020.75	27,315.71	34,134.31	14,777.32	19,254.99	71,304.91	18,909.71
Prior Year Assessments							
Current Year Assessments							
Additional Contribution							
Distributions (from)/to Banking Layer							
Distributions (from)/to Banking Layer to LIAB Shared Layer							
Distributions (from)/to Banking Layer to WC Shared Layer							
Transfers from/(to) WC & Property Banking Layers							
Ending Banking Layer Equity: September 30, 2024	<u>\$ 23,187.02</u>	<u>\$ 30,891.73</u>	<u>\$ 39,135.16</u>	<u>\$ 16,669.49</u>	<u>\$ 22,489.99</u>	<u>\$ 82,325.83</u>	<u>\$ 20,282.57</u>
Member Net Position							
Cash	<u>\$ 23,187.02</u>	<u>\$ 30,891.73</u>	<u>\$ 39,135.16</u>	<u>\$ 16,669.49</u>	<u>\$ 22,489.99</u>	<u>\$ 82,325.83</u>	<u>\$ 20,282.57</u>
Claims Liability Balance							
Net Position	<u>\$ 23,187.02</u>	<u>\$ 30,891.73</u>	<u>\$ 39,135.16</u>	<u>\$ 16,669.49</u>	<u>\$ 22,489.99</u>	<u>\$ 82,325.83</u>	<u>\$ 20,282.57</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Property / Auto
Banking Layer Equity by Member
July 1, 2024 through September 30, 2024

	<u>Loyalton</u>	<u>Montague</u>	<u>Mt. Shasta</u>	<u>Portola</u>	<u>Rio Dell</u>	<u>Shasta Lake</u>	<u>Susanville</u>
Member Contributions							
Banking Layer Contributions	4,683.34	6,502.92	3,669.16	1,510.54	4,093.52	16,650.88	11,399.02
Shared Layer Distributions to Banking							
Total Member Contributions	<u>4,683.34</u>	<u>6,502.92</u>	<u>3,669.16</u>	<u>1,510.54</u>	<u>4,093.52</u>	<u>16,650.88</u>	<u>11,399.02</u>
Total Contributions	<u>4,683.34</u>	<u>6,502.92</u>	<u>3,669.16</u>	<u>1,510.54</u>	<u>4,093.52</u>	<u>16,650.88</u>	<u>11,399.02</u>
Claims Cost							
Banking Layer Incurred Expense							
Total Claims Cost	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net Contributions over Expenses	<u>4,683.34</u>	<u>6,502.92</u>	<u>3,669.16</u>	<u>1,510.54</u>	<u>4,093.52</u>	<u>16,650.88</u>	<u>11,399.02</u>
Beginning Banking Layer Equity: July 1, 2024	44,949.24	41,753.59	22,291.56	20,861.33	25,158.93	105,377.61	37,512.92
Prior Year Assessments							
Current Year Assessments							
Additional Contribution							
Distributions (from)/to Banking Layer							
Distributions (from)/to Banking Layer to LIAB Shared Layer							
Distributions (from)/to Banking Layer to WC Shared Layer							
Transfers from/(to) WC & Property Banking Layers							
Ending Banking Layer Equity: September 30, 2024	<u>\$ 49,632.58</u>	<u>\$ 48,256.51</u>	<u>\$ 25,960.72</u>	<u>\$ 22,371.87</u>	<u>\$ 29,252.45</u>	<u>\$ 122,028.49</u>	<u>\$ 48,911.94</u>
Member Net Position							
Cash	<u>\$ 49,632.58</u>	<u>\$ 48,256.51</u>	<u>\$ 25,960.72</u>	<u>\$ 22,371.87</u>	<u>\$ 29,252.45</u>	<u>\$ 122,028.49</u>	<u>\$ 48,911.94</u>
Claims Liability Balance							
Net Position	<u>\$ 49,632.58</u>	<u>\$ 48,256.51</u>	<u>\$ 25,960.72</u>	<u>\$ 22,371.87</u>	<u>\$ 29,252.45</u>	<u>\$ 122,028.49</u>	<u>\$ 48,911.94</u>

Substantially all disclosures required by accounting principles generally accepted in the United States of America are omitted and no assurance is provided.

Small Cities Organized Risk Effort
Supplemental Schedule
Property / Auto
Banking Layer Equity by Member
July 1, 2024 through September 30, 2024

	<u>Tulelake</u>	<u>Weed</u>	<u>Yreka</u>	<u>Total Property/Auto Banking Layer</u>
Member Contributions				
Banking Layer Contributions	2,675.91	6,770.99	18,981.91	106,202.28
Shared Layer Distributions to Banking				-
Total Member Contributions	<u>2,675.91</u>	<u>6,770.99</u>	<u>18,981.91</u>	<u>106,202.28</u>
Total Contributions	<u>2,675.91</u>	<u>6,770.99</u>	<u>18,981.91</u>	<u>106,202.28</u>
Claims Cost				
Banking Layer Incurred Expense				-
Total Claims Cost	-	-	-	-
Net Contributions over Expenses	<u>2,675.91</u>	<u>6,770.99</u>	<u>18,981.91</u>	<u>106,202.28</u>
Beginning Banking Layer Equity: July 1, 2024	23,300.50	52,750.39	111,838.04	691,511.81
Prior Year Assessments				-
Current Year Assessments				-
Additional Contribution				-
Distributions (from)/to Banking Layer				-
Distributions (from)/to Banking Layer to LIAB Shared Layer				-
Distributions (from)/to Banking Layer to WC Shared Layer				-
Transfers from/(to) WC & Property Banking Layers				-
Ending Banking Layer Equity: September 30, 2024	<u>\$ 25,976.41</u>	<u>\$ 59,521.38</u>	<u>\$ 130,819.95</u>	<u>\$ 797,714.09</u>
Member Net Position				
Cash	<u>\$ 25,976.41</u>	<u>\$ 59,521.38</u>	<u>\$ 130,819.95</u>	<u>\$ 797,714.09</u>
Claims Liability Balance				-
Net Position	<u>\$ 25,976.41</u>	<u>\$ 59,521.38</u>	<u>\$ 130,819.95</u>	<u>\$ 797,714.09</u>



SCORE DIVIDEND & ASSESSMENT PLAN

ACTION ITEM

ISSUE: The Board will review Gilbert Associates' *draft* calculations and consider the release of dividends and/or the collection of assessments based on the process described in SCORE's Dividend and Assessment Plan (DAP). The data is derived from the June 30, 2024, Audited Financial Statements.

RECOMMENDATION: The attached uses the following *recommended distributions*:

- **Work Comp:** \$500,000 Shared Risk, \$600,000 Banking. The WC Program is quite healthy and stable at this time, and no SIR change is anticipated. Distributing \$600k out of Banking (after the \$500k inflow from the Shared Risk distribution) allows members with larger balances (such as Shasta Lake and Susanville) to reduce their large Banking Layer balances.
- **Liability:** - \$0 Shared Risk, \$0 Banking. If SCORE is contemplating moving to an SIR of \$1,000,000, then there is not sufficient Undesignated Net Position available for a Shared Risk Distribution. For the Banking Layer, suggest a \$0 distribution as well since there are several members who are not meeting the \$25k Minimum Balance Requirement.
- **Assessments:** three active members have net assessments, pending distribution decision.

For the Liability Program the Board is provided results using the current \$725,000 SIR or the more conservative benchmark of a (potential future) \$975,000 SIR for consideration.

The Program Administrators are recommending no distribution from the Liability Shared Layer other than \$100,000 to fund the Safety Grant program. The Board may consider distribution from the Workers' Compensation Program instead of, or in addition to, the Liability distribution.

FISCAL IMPACT: TBD. The recommendation is distributing \$500,000 from the Workers' Compensation Shared Layer and \$600,000 from the Banking Layer, with no distributions from the Liability Program. Continue funding the full \$100,000 for Safety Grants from the Liability Shared Layer or consider funding some or all of the grants from the Workers' Compensation Shared Layer.

The Workers' Compensation Banking Layer will retain \$693,967 and the Liability Banking Layer will retain \$361,741 above SCORE's minimum funding benchmarks.



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 24, 2025**

Agenda Item G.2. continued

BACKGROUND: SCORE Members annually review the DAP calculations and decide on payment to or collection from members. The DAP formula was amended in 2020 to increase the confidence level benchmark from 70% to 90%, increase the minimum Banking Layer balance from \$12,500 to \$25,000, and decrease the amount of any assessment from 50% to 25% of the net combined assessment.

The calculation proceeds as follows:

Shared Layer Distribution: Funds are available from the Shared Risk Layer only to the extent the Shared Risk Layer Net Position is above five times the current SIR (\$1,125,000 for Work Comp, \$4,875,000 for a *projected* \$1M Liability SIR), an additional reserve to cover liabilities at a 90% confidence level, and a reserve for Safety Grants. Available funds are *distributed to member Banking Layers* based on their allocation percentage described below.

Member Allocations: Each member's *percentage of any distribution from the Shared Risk Layer* equals their pro-rata share of the amount remaining after claims and dividends are subtracted from premiums and assessments. The DAP analysis uses a rolling 10-yr average model that totals member premiums, incurred claims in the Shared Layer capped at \$100,000, and dividends or assessments paid. Members in a negative position (more claims and dividends than premiums and assessments) receive no allocation.

Banking Layer Distribution: The DAP requires a *minimum Banking Layer balance* of at least ten times the Banking Layer SIR of \$25,000, plus a reserve to cover liabilities at a 90% confidence level. Each Member must maintain a minimum balance equal to their annual average incurred claims over the last 5 years or \$25,000, whichever is greater (and \$25,000 for the Mini-Cities). Member Banking Layer funds in excess of the minimum requirement are available to be released to Members with Board discretion.

- ATTACHMENTS:**
1. Work Comp Dividend Spreadsheet
 2. Liability Dividend Spreadsheet – with current and \$1M SIRs
 3. 2024-25 Combined Dividend Calculations

SCORE WC PROGRAM
WC Dividend Calculation
Calculated for Distribution FY 2024-2025
Based on 6/30/24 Financial Statements

SHARED LAYER

CITY	STARTING POINT			DATA INPUTS			(4) (1)/10	(5) (2)/10	(6) (3)/10	(4) [(1)+(2)-(3)]/10	(5) (4)/Total	(6) (5)*Total	"Waterfall" To Banking
	6/30/2024 BANKING LAYER BALANCE	6/30/2024 SHARED RISK BALANCE	6/30/2024 PLAN TOTAL	Premiums	Last 10 years Assess/(Div)	Claims							
COLFAX	45,720			161,963	(5,888)	62,999	16,196.30	(588.80)	6,299.90	9,308	4.10%	20,522	
CRESCENT CITY	30,674			170,381	-	153,786	17,038	-	15,379	1,660	0.73%	3,659	
DUNSMUIR	49,935			178,148	(10,158)	131,143	17,815	(1,016)	13,114	3,685	1.62%	8,124	
ETNA	40,269			111,911	(3,250)	201,950	11,191	(325)	20,195	(9,329)	0.00%	-	
IONE	(0)			33,253	(3,582)	-	3,325	(358)	-	2,967	1.31%	6,542	
LIVE OAK	118,349			324,766	(27,225)	-	32,477	(2,723)	-	29,754	13.12%	65,604	
LOOMIS	79,959			216,514	(8,298)	-	21,651	(830)	-	20,822	9.18%	45,909	
MOUNT SHASTA	100,079			815,790	15,331	702,749	81,579	1,533	70,275	12,837	5.66%	28,304	
PORTOLA	17,686			217,576	(7,077)	237,378	21,758	(708)	23,738	(2,688)	0.00%	-	
RIO DELL	62,413			280,782	(8,634)	8,709	28,078	(863)	871	26,344	11.62%	58,085	
SHASTA LAKE	206,752			723,918	(59,023)	24,195	72,392	(5,902)	2,420	64,070	28.25%	141,263	
SUSANVILLE	197,573			1,213,764	(61,290)	882,222	121,376	(6,129)	88,222	27,025	11.92%	59,587	
WEED	90,276			523,249	(19,847)	432,302	52,325	(1,985)	43,230	7,110	3.14%	15,676	
WILLIAMS	25,000			80,184	(2,560)	31,260	8,018	(256)	3,126	4,636	2.04%	10,223	
YREKA	122,786			1,038,063	(59,241)	972,062	103,806	(5,924)	97,206	676	0.30%	1,491	
MINICITIES	58,496			404,458	(8,826)	236,842	40,446	(883)	23,684	15,879	7.00%	35,011	
	<u>1,245,967</u>	<u>4,744,261</u>	<u>5,990,228</u>	<u>6,494,720</u>	<u>(269,569)</u>	<u>4,077,595</u>			<u>Total</u>	<u>214,756</u>	<u>Total</u>	<u>500,000</u>	
Sum of Positive Values	<u>1,245,968</u>								Sum of Positive Values	<u>226,772</u>			
Sum of Negative Values	<u>(0)</u>								Sum of Negative Values	<u>(12,017)</u>			

MINI CITIES	6/30/2024 BANKING LAYER BALANCE	
BIGGS	76,396	
DORRIS	2,536	Mini city at the time of exit
ETNA		Not a mini city at 6/30/21
FORT JONES	(2,158)	Mini city at the time of exit
LOYALTON	25,301	
MONTAGUE	(48,988)	
TULELAKE	5,408	
	<u>58,496</u>	
Sum of Positive Values	<u>109,642</u>	
Sum of Negative Values	<u>(51,146)</u>	

Amount available for SHARED LAYER distribution:

Shared Risk Layer Net Position:	4,744,261
Min Equity Reserve (\$225,000 x 5):	(1,125,000)
90% Conf Level Adjustment for Claims Liabilities:	(1,696,000)
Safety Grant Fund: (Funded 100% by Liab)	-
Net Position in Excess of Designations	<u>1,923,261</u>
Distribution: (TO BE DETERMINED)	500,000

BANKING LAYER

CITY	(7) 6/30/2024 BANKING BALANCE	(8) Col. (6) SHARED RISK DISTRIB	(9) (7)+(7.5)+(8) BANKING BALANCE TOTAL	(10) (9)/+Total Banking Alloc %	(11) (10)*Total Max Dist Avail	(12) Min Bal Reqmt*	(13) (9)-(12)=<(11) Permitted Distrib
COLFAX	45,720	20,522	66,242	3.79%	22,764	25,000	22,764
CRESCENT CITY	30,674	3,659	34,333	1.97%	11,799	25,000 **	9,333
DUNSMUIR	49,935	8,124	58,059	3.33%	19,952	25,693	19,952
ETNA	40,269	-	40,269	2.31%	13,838	25,000	13,838
IONE	(0)	6,542	6,542	0.37%	2,248	25,000 **	-
LIVE OAK	118,349	65,604	183,953	10.54%	63,215	25,000	63,215
LOOMIS	79,959	45,909	125,868	7.21%	43,255	25,000	43,255
MOUNT SHASTA	100,079	28,304	128,383	7.35%	44,119	25,260	44,119
PORTOLA	17,686	-	17,686	1.01%	6,078	29,518	-
RIO DELL	62,413	58,085	120,498	6.90%	41,409	25,000	41,409
SHASTA LAKE	206,752	141,263	348,015	19.93%	119,595	25,000	119,595
SUSANVILLE	197,573	59,587	257,160	14.73%	88,373	65,794	88,373
WEED	90,276	15,676	105,952	6.07%	36,410	30,183	36,410
WILLIAMS	25,000	10,223	35,223	2.02%	12,104	25,000 **	10,223
YREKA	122,786	1,491	124,277	7.12%	42,708	76,173	42,708
MINICITIES	58,496	35,011	93,507	5.36%	32,134	25,000	32,134
	<u>1,245,967</u>	<u>500,000</u>	<u>1,745,967</u>		<u>600,001</u>		<u>587,328 ***</u>
		Sum of Positive Values	<u>1,745,967</u>				
		Sum of Negative Values	<u>-</u>				

Amount available for BANKING LAYER distribution:

Banking Net Position + Shared Distribution Available:	1,745,967
Min Banking Reserve (example 10 x \$25k):	(250,000)
90% Confidence Level Margin for Adverse Experience	<u>(202,000)</u>
Banking Net Position in Excess of Designations	<u>1,293,967</u>
Distribution:	(TO BE DETERMINED) 600,000

MINI CITIES	ALLOC BASED ON CONTRIBUTION %	DISTRIB	Shared Layer 10 Yr Comb Negative Alloc
BIGGS	29.56%	9,498	-
DORRIS	3.43%	1,102	-
ETNA	Not a mini city at 6/30/21		
FORT JONES	20.63%	6,629	-
LOYALTON	8.93%	2,871	-
MONTAGUE	22.89%	7,356	-
TULELAKE	14.56%	4,679	-
	<u>100.00%</u>	<u>32,135</u>	<u>-</u>

* Current Members: Avg of last 5 years claims or \$25K whichever is higher.

** Former Members: Min Bal Reqmt was set at \$25K per Board instruction for resolution of any remaining WC claims.

*** Recommendation for Board approval to be distributed from the Banking Layer

SCORE LIAB PROGRAM

Liability Dividend Calculation

Calculated for Distribution FY 2024-2025

Based on 6/30/24 Financial Statements

SHARED LAYER

CITY	STARTING POINT			DATA INPUTS						(4) Net	(5) Alloc %	(6) (5)*Total Distrib.	"Waterfall" To Banking
	6/30/2024	6/30/2024	AUDITED	(1)	(2)	(3)	(4)	(5)	(6)				
	BANKING LAYER BALANCE	SHARED RISK BALANCE	6/30/2024 PLAN TOTAL	Premiums	10 years Assess/(Div)	Claims	(1)/10 10 year Avg Prem	(2)/10 10 year Avg A/(D)	(3)/10 10 year Avg Claims				
BIGGS	30,115			98,886	(29,488)	39,683	9,889	(2,949)	3,968	2,972	1.29%	-	
COLFAX	32,858			130,936	(43,273)	-	13,094	(4,327)	-	8,766	3.79%	-	
CRESCENT CITY	(0)			159,404	(59,171)	79,671	15,940	(5,917)	7,967	2,056	0.89%	-	
DORRIS	5,313			19,255	(10,826)	-	1,926	(1,083)	-	843	0.36%	-	
DUNSMUIR	3,931			172,616	6,625	220,934	17,262	663	22,093	(4,169)	0.00%	-	
ETNA	33,203			79,401	(28,354)	-	7,940	(2,835)	-	5,105	2.21%	-	
FORT JONES	1,171			54,266	(16,254)	7,910	5,427	(1,625)	791	3,010	1.30%	-	
IONE	4,598			38,787	(39,999)	-	3,879	(4,000)	-	(121)	0.00%	-	
ISLETON	23,900			92,684	-	142,485	9,268	-	14,248	(4,980)	0.00%	-	
LIVE OAK	38,189			277,514	(83,413)	-	27,751	(8,341)	-	19,410	8.40%	-	
LOOMIS	2,290			184,440	(58,727)	7,663	18,444	(5,873)	766	11,805	5.11%	-	
LOYALTON	27,106			41,295	(18,043)	-	4,130	(1,804)	-	2,325	1.01%	-	
MONTAGUE	(18,929)			70,274	(24,866)	-	7,027	(2,487)	-	4,541	1.96%	-	
MOUNT SHASTA	82,676			561,844	(105,089)	217,705	56,184	(10,509)	21,770	23,905	10.34%	-	
PORTOLA	24,027			155,221	(55,643)	-	15,522	(5,564)	-	9,958	4.31%	-	
RIO DELL	59,168			192,672	(65,149)	-	19,267	(6,515)	-	12,752	5.52%	-	
SHASTA LAKE	121,578			659,144	(261,765)	45,909	65,914	(26,177)	4,591	35,147	15.21%	-	
SUSANVILLE	153,027			693,471	(209,103)	132,372	69,347	(20,910)	13,237	35,200	15.23%	-	
TULELAKE	12,847			74,742	(19,329)	-	7,474	(1,933)	-	5,541	2.40%	-	
WEED	26,589			489,611	(46,237)	304,175	48,961	(4,624)	30,417	13,920	6.02%	-	
WILLIAMS	0			95,414	(54,104)	-	9,541	(5,410)	-	4,131	1.79%	-	
YREKA	101,085			684,565	(219,306)	168,078	68,457	(21,931)	16,808	29,718	12.86%	-	
	<u>764,741</u>	<u>5,978,457</u>	<u>6,743,198</u>	<u>5,026,442</u>	<u>(1,441,514)</u>	<u>1,366,584</u>				<u>221,834</u>		<u>-</u>	
Sum of Positive Values	<u>783,670</u>									<u>231,105</u>			
Sum of Negative Values	<u>(18,929)</u>									<u>(9,271)</u>			

Amount available for SHARED LAYER distribution:

Share Risk Layer Net Position:	\$ 5,978,457	\$975K SIR
Min Equity Reserve (\$725,000 x 5):	(3,625,000)	(4,875,000)
90% Confidence Level Adjustment for Claims Liabilities:	(1,205,000)	(1,205,000)
Safety Grant Fund:	(100,000)	(100,000)
Undesignated Net Assets	<u>1,048,457</u>	<u>(201,543)</u>

Proposed Distribution: **(TO BE DETERMINED)** \$ -

BANKING LAYER

CITY	6/30/2024 BANKING BALANCE	SHARED RISK DISTRIB	BANKING BALANCE TOTAL	Banking Alloc %	Max Dist Avail	Min Bal Reqmt*	Permitted Distrib
BIGGS	30,115	-	30,115	3.84%	-	25,000	-
COLFAX	32,858	-	32,858	4.19%	-	25,000	-
CRESCENT CITY	(0)	-	(0)	0.00%	-	-	(0) **
DORRIS	5,313	-	5,313	0.68%	-	-	**
DUNSMUIR	3,931	-	3,931	0.50%	-	25,000	-
ETNA	33,203	-	33,203	4.24%	-	25,000	-
FORT JONES	1,171	-	1,171	0.15%	-	-	**
IONE	4,598	-	4,598	0.59%	-	-	**
ISLETON	23,900	-	23,900	3.05%	-	25,000	-
LIVE OAK	38,189	-	38,189	4.87%	-	25,000	-
LOOMIS	2,290	-	2,290	0.29%	-	25,000	-
LOYALTON	27,106	-	27,106	3.46%	-	25,000	-
MONTAGUE	(18,929)	-	(18,929)	0.00%	-	25,000	-
MOUNT SHASTA	82,676	-	82,676	10.55%	-	40,089	-
PORTOLA	24,027	-	24,027	3.07%	-	25,000	-
RIO DELL	59,168	-	59,168	7.55%	-	25,000	-
SHASTA LAKE	121,578	-	121,578	15.51%	-	25,000	-
SUSANVILLE	153,027	-	153,027	19.53%	-	25,000	-
Tule Lake	12,847	-	12,847	1.64%	-	25,000	-
WEED	26,589	-	26,589	3.39%	-	25,315	-
WILLIAMS	0	-	0	0.00%	-	-	0 **
YREKA	101,085	-	101,085	12.90%	-	34,586	-
	<u>764,741</u>	-	<u>764,741</u>		-		<u>0</u> ***

Sum of Positive Values 783,670
Sum of Negative Values (18,929)

* Avg of last 5 years claims or \$25K, whichever is higher.

Amount available for BANKING LAYER distribution:

Banking Net Assets + Shared Distribution Available:	764,741
Min Banking Reserve (example 10 x \$25k):	(250,000)
90% Confidence Level Margin for Adverse Experience	(153,000)
Net Assets Subject to Distribution:	<u>361,741</u>

** Minimum Balance Requirement was changed to \$0 as of 6/16/17 for former members. Total Banking Balance is eligible for distribution possibly resulting in the Permitted Distribution > Max Distribution Available.

Proposed Distribution: **(TO BE DETERMINED)** -

*** Recommendation for Board approval to be distributed from the Banking Layer

SCORE Dividend Distribution (Assessment) Calculation
Calculated for Distribution FY 2024-2025

City	LIABILITY PROGRAM				W/C PROGRAM				No adjustment for assessment	25% of net assessment
	(A)	(B)	(C)	(A)+(B)+(C)	(a)	(b)	(c)	(a)+(b)+(c)		
	Permitted Distribution	Shared 10yr Neg. Net	Banking Neg. Bal.	Net Distr/(Neg)	Permitted Distribution	Shared 10yr Neg. Net	Banking Neg. Bal.	Net Distr/(Neg)	Net Combined DISTRIBUTION / (ASSESSMENT)	Net Combined DISTRIBUTION / (ASSESSMENT)
* BIGGS	-	-	-	-	9,498	-	-	9,498	9,498	9,498
COLFAX	-	-	-	-	22,764	-	-	22,764	22,764	22,764
CRESCENT CITY	(0)	-	(0)	(0)	9,333	-	-	9,333	9,333	9,333
* DORRIS	-	-	-	-	1,102	-	-	1,102	1,102	1,102
DUNSMUIR	-	(4,169)	-	(4,169)	19,952	-	-	19,952	15,783	15,783
ETNA	-	-	-	-	13,838	(9,329)	-	4,509	4,509	4,509
* FORT JONES	-	-	-	-	6,629	-	-	6,629	6,629	6,629
IONE	-	(121)	-	(121)	-	-	-	-	(121)	(30)
ISLETON	-	(4,980)	-	(4,980)	-	-	-	-	(4,980)	(1,245)
LIVE OAK	-	-	-	-	63,215	-	-	63,215	63,215	63,215
LOOMIS	-	-	-	-	43,255	-	-	43,255	43,255	43,255
* LOYALTON	-	-	-	-	2,871	-	-	2,871	2,871	2,871
* MONTAGUE	-	-	(18,929)	(18,929)	7,356	-	-	7,356	(11,573)	(2,893)
MOUNT SHASTA	-	-	-	-	44,119	-	-	44,119	44,119	44,119
PORTOLA	-	-	-	-	-	(2,688)	-	(2,688)	(2,688)	(672)
RIO DELL	-	-	-	-	41,409	-	-	41,409	41,409	41,409
SHASTA LAKE	-	-	-	-	119,595	-	-	119,595	119,595	119,595
SUSANVILLE	-	-	-	-	88,373	-	-	88,373	88,373	88,373
* TULELAKE	-	-	-	-	4,679	-	-	4,679	4,679	4,679
WEED	-	-	-	-	36,410	-	-	36,410	36,410	36,410
WILLIAMS	0	-	-	0	10,223	-	-	10,223	10,223	10,223
YREKA	-	-	-	-	42,708	-	-	42,708	42,708	42,708
	0	(9,271)	(18,929)	(28,199)	587,329	(12,017)	-	575,313	547,113	561,635
	-	-	-	-	-	-	-	-		
* Mini City							Sum of Assessments		(19,362)	(4,840)
									566,475	566,475



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 24, 2025**

Agenda Item G.3.

PREMIUM PAYMENT UPDATE

INFORMATION ITEM

ISSUE: The Board is provided an update on the current status of receivables for those members with payment plans, including Tulelake, Isleton and Loyalton, with an update on Etna's payment status as well.

With the exception of Isleton, all members with a payment plan are current with their payments. Etna has paid all outstanding invoices since the last report with the exception of two assessment invoices totaling \$3,408, and we expect to report payment of those before the next meeting.

Isleton has a balance of \$127,320.03 *as of January 15, 2025*, with an accrued balance that increases every month and will be \$211,781.18 by June 30. We arranged for a payment plan of \$15,000 per month with the new City Manager and received the first three payments in August and October 2024 but have received nothing since. The situation in Isleton is the subject of the next item on the agenda, in which more details will be provided.

RECOMMENDATION: Review and provide feedback – information only.

FISCAL IMPACT: None expected from this item.

BACKGROUND: Several members have requested payment plans for their annual funding, and the Board has requested updates to gauge progress in maintaining approved payment plans.

ATTACHMENT(S):

1. Accounts Receivable Summary as of January 15, 2025
2. Isleton Invoice Summary as of January 15, 2025

SCORE

A/R Aging Summary

As of January 15, 2025

Payment Plan Balances
accrued as of 6/30/25.
Loyalton and Tulelake are
on schedule, not behind.

	CURRENT	1 - 30	31 - 60	61 - 90	91 AND OVER	TOTAL
City of Etna.					3,408.00	\$3,408.00
City of Isleton.					211,781.18	\$211,781.18
City of Loyalton.					45,368.81	\$45,368.81
City of Tulelake.					34,345.43	\$34,345.43
City of Weed.					-600.00	\$ -600.00
Town of Fort Jones.					0.00	\$0.00
TOTAL	\$0.00	\$0.00	\$0.00	\$0.00	\$294,303.42	\$294,303.42

Isleton Invoice Summary

Invoice #	I Liab 4-22	I Liab 5-22	I-DAP 2022	Is17-22	FY23	FY23	FY24	FY24	FY24	FY24	FY25	FY25	Total Outstanding	Check Total
Description			Board approved DAP assessment based on 6/30/21	Annual Premium, Property Banking Layer, Auto Banking Layer	Admin Fee	Board approved DAP assessment based on 6/30/22	Annual Premium, Property Banking Layer, Auto Banking Layer	Board approved DAP assessment based on 6/30/23	CIPRMA Cash Assessment	Admin Fee	Annual Premium, Property Banking Layer, Auto Banking Layer	Admin Fee		
Invoice Date	4/1/22	5/1/22	5/4/22	7/8/2022		3/1/2023	7/1/2023		4/24/2024	7/1/2023 - 6/1/24	7/1/2024	7/1/2024-6/30/25		
Invoice Total	\$ 2,104.39	\$ 2,104.39	\$ 675.00	\$ 82,252.06	\$ 1,255.02	\$ 3,124.00	\$ 128,576.39	\$ 962.00	\$ 1,834.00	\$ 3,107.25	\$ 152,737.89	\$ 4,582.14		
Payments Received														
17878 10/14/21	\$ 8,636.80													-
17905 11/19/21	\$ 2,104.39													-
17984 12/03/21	\$ 4,318.40													-
18021 12/17/21	\$ 4,318.40													-
18050 1/7/22	\$ 4,318.40													-
18132 3/4/22	\$ 4,318.40													-
18156 4/8/22	\$ 4,318.40													-
18204 4/8/22	\$ 4,318.40	(2,104.39)												-
18235 5/13/22	\$ 4,318.40	(2,104.39)												-
18325 7/7/22	\$ 22,672.00													-
18338 8/5/22	\$ 5,000.00													-
18429 9/2/22	\$ 20,000.00													-
18443 9/2/22	\$ 41,093.17			\$ (41,093.17)										-
18454 9/23/22	\$ 4,239.37		(675.00)	\$ (3,438.87)	\$ (125.50)									-
18518 10/26/22	\$ 4,239.37			\$ (4,113.87)	\$ (125.50)									-
18547 11/23/22	\$ 4,447.93			\$ (4,322.43)	\$ (125.50)									-
18607 12/16/22	\$ 4,308.89			\$ (4,183.39)	\$ (125.50)									-
18645 1/10/23	\$ 4,308.89			\$ (4,183.39)	\$ (125.50)									-
18683 2/24/23	\$ 4,239.36			\$ (4,113.86)	\$ (125.50)									-
18695 3/17/23	\$ 4,239.36			\$ (4,113.86)	\$ (125.50)									-
18745 3/17/23	\$ 4,239.36			\$ (4,113.86)	\$ (125.50)									-
Prop Program Credit Memo	\$ 4,401.00			\$ (1,151.50)	\$ (125.50)	\$ (3,124.00)								-
18823 4/27/23	\$ 4,239.36			\$ (4,113.84)	\$ (125.52)									-
18953 7/7/23	\$ 3,310.02			\$ (3,310.02)										-
18873 6/1/23	\$ 4,239.36													-
19124 9/18/23	\$ 10,000.00					\$ (10,000.00)								-
2463 9/19/23	\$ 15,000.00					\$ (15,000.00)								-
19158 10/25/23	\$ 32,304.06													-
19200 12/1/23	\$ 10,000.00					\$ (10,000.00)								-
19248 1/2/24 (Applied to admin fees due through 1/24)	\$ 10,000.00					\$ (8,964.25)		\$ (1,035.75)						-
19280 1/11/24	\$ 10,000.00					\$ (10,000.00)								-
19329 2/6/24	\$ 10,000.00					\$ (9,654.75)		\$ (345.25)						-
19381 3/18/24	\$ 10,000.00					\$ (9,654.75)		\$ (345.25)						-
19406 4/4/24	\$ 962.00					\$ (962.00)								-
194736 4/25/24 Brought the admin fee to date. There should only be 2 pmts left as of 4/30/24	\$ 9,589.34					\$ (8,898.84)		\$ (690.50)						-
19427 4/25/24	\$ 1,834.00							\$ (1,834.00)						-
19553 8/22/24	\$ 15,000.00					\$ (14,309.50)		\$ (690.50)						-
19579 10/8/24	\$ 15,000.00									\$ (10,417.86)	\$ (4,582.14)			-
19619 10/31/24	\$ 15,000.00									\$ (15,000.00)				-
Balance Due	\$ -	\$ -	\$ -	\$ (0.00)	\$ -	\$ -	\$ 32,094.30	\$ -	\$ -	\$ -	\$ 127,320.03	\$ -	211,781.18	

(1) These were invoiced monthly 8/21 - 5/22. See Board Installment Plan Approval. This is 3% of the outstanding PY invoices committed for payment in FY21-22

(2) Invoice line items:
 Liability down payment 20,000.00
 Property Insurance 23,903.11
 EAP Insurance 378.00
Total 44,281.11

(3) Monthly installments of remaining liability premium
 3% Admin Fee
 Rounding adjustment
 Total monthly installments due in FY21-22



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 24, 2025**

Agenda Item G.4.

CITY OF ISLETON - TERMINATION OF MEMBERSHIP

ACTION ITEM

ISSUE: The City of Isleton is contemplating filing for Chapter 9 bankruptcy, a move that has the potential to reduce the ability for SCORE to continue providing them coverage and collect on past due invoices. The Executive Committee (EC) held a Special Meeting on January 15, 2025, to review the situation and make a recommendation to the Board regarding the best course of action.

It is unknown and may be months before Isleton is aware of its financial position such that it can again commit to making payments to SCORE. The city has not had a financial audit since 2021, and though they have hired a respected auditor, their records are such the audit has yet to proceed.

The City Manager, clerk, and other long-term employee all resigned on December 17, 2024, citing a hostile work environment, Code of Conduct and Brown Act violations. The City has hired two interim managers to assist with getting on track. While they and the Council have indicated a strong desire to maintain coverage while their finances are sorted out, the EC took note that the amount due to SCORE increases each month, and the SCORE Bylaws require a 90-day notice for termination of a member.

Given the uncertainty and the growing debt, the EC recommends sending notice of termination to the City of Isleton. The Board meets again on March 28, 2025, prior to the proposed termination date, and could consider rescinding the notice if circumstances change such that Isleton is able to pay their past due and upcoming invoices by that time.

RECOMMENDATION: The Executive Committee recommends sending notice of termination to the City of Isleton, effective April 30, 2025, 96 days from January 24, 2025.

FISCAL IMPACT: To be determined. The past due amount grows each day SCORE continues to provide coverage without payment from Isleton.

BACKGROUND: Isleton had a series of claims years ago that initially put them in arrears for assessments. Later they needed assistance by agreeing to a payment plan for their liability coverage, though their history of payments has not been consistent, and members have agreed to a payment plan to catch up as recently as last August. They made a couple of payments then stopped again as three of their employees, including the City Manager and Clerk, resigned the same day, citing interference from the council.

ATTACHMENTS: Bylaws

A Public Entity Joint Powers Authority

SMALL CITIES ORGANIZED RISK EFFORT

(SCORE)

BYLAWS

AMENDED

JULY 1, 2000

JANUARY 26, 2007

JUNE 24, 2011

MARCH 28, 2014

OCTOBER 30, 2015

BYLAWS

For the regulation of the Small Cities Organized Risk Effort, except as otherwise provided by statute or the “Agreement” creating the Small Cities Organized Risk Effort, a Joint Powers “Authority.”

ARTICLE I **DEFINITIONS**

The terms in these Bylaws shall be as defined herein and in the “Agreement” creating the Small Cities Organized Risk Effort Joint Powers Insurance Authority, unless otherwise specified herein.

- A. “Agreement” shall mean the Joint Powers “Agreement” creating the Small Cities Organized Risk Effort Joint Powers “Authority.”
- B. The “Authority” shall mean the Small Cities Organized Risk Effort (SCORE).
- C. “Assessments” are charges levied upon the members by the Board of Directors that are intended to raise the funding of the “Authority” to a level above the minimum solvency level when the normal budgeting and member contributions are insufficient to maintain such a level of funding. “Mandatory Programs” are programs for which participation by all members is required.
- D. “Master Plan Document” shall mean a governing document that defines the procedures of a “Coverage Program.”
- E. “Memorandum of Coverage” shall be the governing document issued by the “Authority” to Member Entities specifying the type and amount of pooled coverage provided to each member by the “Authority.”
- F. “Coverage Program” shall mean a formal plan or procedure adopted by the Board of Directors to provide coverage against the possibility of loss or reduce the chance of loss.
- G. “Voluntary Program” shall mean a “Coverage Program” for which participation is merely voluntary by the members.
- H. “Member Entity” shall mean any of the public entities which are a party to this “Agreement”

ARTICLE II **OFFICES**

The principal office for the transaction of business of the “Authority” and receipt of all notices is hereby fixed and located as described in Appendix A attached hereto and incorporated herein by reference. The Board shall have the authority, with a majority vote of those present and voting at a regular or special meeting of the Board, to change the location of the principal executive office from time to time.

ARTICLE III

BOARD OF DIRECTORS

Section 1 – Governing Board

In accordance with Article X of the “Agreement,” the Board of Directors shall be the governing body of the “Authority.” Each Member’s governing board shall appoint, by resolution, a director and an alternate to the Board of Directors of the “Authority.” Such appointment shall not take effect until such notice is received by the “Authority” at its executive office as defined in Article II above. Voting members shall be the Directors, or in the case of their absence, their Alternates.

The Board of Directors shall provide policy direction to the Committees, the Officers, and any employees or contracted service providers of the “Authority.” The Board shall have the authority to delegate any and all authority except those specifically reserved onto the Board or specifically requiring a vote by the Board of Directors. Some of those authorities reserved onto the Board are:

- A. By a three fourths vote of the entire Board of Directors:
 - 1) Accept a new member to the “Authority”
- B. By a two thirds vote of the entire Board of Directors:
 - 1) Amend these Bylaws pursuant to Article XVII of these Bylaws;
 - 2) Create or terminate any risk management, self-insurance, or group purchase insurance coverage;
 - 3) Expel an existing member from the “Authority;” or
 - 4) Remove an Officer of the “Authority” or Committee Member; and
 - 5) Authorize an “Assessment.”
 - 6) Authorize release of funds at the request of a Member Entity that has withdrawn from the “Authority”.
- C. By a simple majority of Directors voting at a regular or special meeting:
 - 1) Adopt an operating budget for each of the “Authority’s” fiscal years; or
 - 2) Authorize payment of a dividend, or charge an assessment, under a Dividend Return Calculation;
 - 3) Change the location of the Principal Executive Office.

Section 2 – Meetings

All regular and special meetings of the Board of Directors shall be conducted in accordance with the Ralph M. Brown Act (Government Code Section 54950) as it now exists or may be amended from time to time. The Secretary shall give notice or cause notice to be given of all meetings and prepare minutes or cause minutes to be prepared and distributed to the Board of Directors. An official set of minutes of all Board meetings shall be kept at the principal executive offices of the “Authority” as defined in Article II.

All matters duly noticed and within the purview of the Board of Directors may be decided by a simple majority of those voting at a regular or special meeting, unless the governing documents prescribe otherwise.

The Board shall have at least four regular meetings a year. The time and place of such meetings for the next calendar year shall be established by resolution of the Board adopted at the last regular Board meeting of the then current calendar year.

A special meeting of the Board of Directors may be called by the President, or in the case that the President cannot be contacted, by the Vice-President, with 24 hours notice stating the time and place of such meeting and the matter to be discussed. Such notice may be delivered personally, by way of electronic transmission (other than voice communication) or mail. Notice by mail must be received at least 24 hours prior to the meeting.

All meetings may be postponed or cancelled by the President with at least 24 hours prior notice.

ARTICLE IV

OFFICERS OF THE AUTHORITY

Section 1 - Election

The Board of Directors will elect the officers and committee members from among the Board's Directors and Alternates. Any Board member may nominate themselves or another Board member for any office or as a member-at-large on the Executive Committee. These nominations may be made by either prior written nomination delivered to the executive offices of the "Authority" or from the floor. The President shall announce each nominee for each office or member-at-large. Each Board member present shall cast one vote for the candidate of his/her own choice for each office or member-at-large. If more than one candidate was nominated, a roll call vote shall be taken. A plurality shall succeed to the office or as a member-at-large.

Section 2- Term

The terms of the President, Vice-President, Secretary, Treasurer and a member-at-large of the Executive Committee will be for two (2) years. The term of these offices and member-at-large will begin with the commencement of the Fiscal Year in each of the even numbered calendar years. The officers and member-at-large shall serve their term until the first one of the following events occurs:

- 1) The term expires
- 2) Until termination of employment with a member entity; or
- 3) Until removal from office or as the member-at-large by a vote of two-thirds of the entire Board of Directors.

Should a vacancy occur in any of the office or the position of member-at-large prior to the expiration of the term, the Board of Directors, at their next regular or special meeting shall elect an officer or a member-at-large to fill the vacancy until the remainder of the term expires.

Section 3- Duties

President – The President shall preside over all meetings of the Board of Directors. The President shall execute documents on behalf of the "Authority" as authorized by the Board and serve as the primary liaison between this "Authority" and any other organization. Jointly with the Vice-

President, Secretary, or Treasurer, the President shall have authority to approve payments of warrants. The President shall have such other powers and duties as the Board of Directors may prescribe from time to time.

Vice-President – The Vice-President, in the absence of the President, shall have all the authority and duties of the President. The Vice-President shall, jointly with the President, Secretary, or the Treasurer, have authority to approve the payments of warrants. The Vice-President shall have such other powers and duties as the Board of Directors may prescribe from time to time.

Secretary – The duties of the Secretary shall be to cause minutes to be kept and distributed as specified in the “Agreement,” to maintain or cause to be maintained documents pursuant to a record retention policy adopted by the Board of Directors, and to perform such other duties as the Board may specify. Jointly with the President, Vice-President, or Treasurer, the Secretary shall have authority to approve payments of warrants.

Treasurer – The duties of the Treasurer shall be those specified in Sections 6505.5 or 6505.6 of the California Government Code, to maintain or cause to be maintained all accounting and other financial records of the “Authority,” to file all financial reports required of the “Authority” and other duties as specified by the Board. Jointly with the President, Vice-President, or Secretary, the Treasurer shall have the authority to approve payments of warrants.

Section 4 – Other Officers

The Board of Directors may create, by resolution, any other office of the “Authority,” and delegate such authority, that it deems appropriate, which is not inconsistent with the “Agreement” and other provisions of these Bylaws. The Board may establish a term for such office. If a term of office is not established, the term will continue until such time as the Board, by a majority vote, determines the office is no longer needed or another person is appointed to the office.

ARTICLE V **COMMITTEES**

Section 1 – Executive Committee

The Executive Committee shall consist of five members, the President, Vice President, Secretary, Treasurer and one member-at-large. The Executive Committee shall have the responsibility and authority to conduct the business of the “Authority” which is necessary and, in the opinion of the President, there is no reason to call a special meeting, or wait until the next regular Board of Directors meeting. The Committee shall have all other authority as specifically granted it by the Board, including, but not limited to the following:

- A. Provide general supervision and direction to the Program Administrator.
- B. Act as Program Administrator in the absence of the Program Administrator.
- C. Review and recommend a budget to the Board no later than fifteen (15) days prior to the June meeting of the Board.
- D. Enter into contracts, within budget limits.
- E. Appoint a nominating committee for each election of officers and members of the Executive Board.

Subject only to such limitations as are expressly stated in the “Agreement,” these Bylaws or a resolution of the Board of Directors, the Executive Committee shall have and be entitled to exercise all powers which may be reasonably implied from powers expressly granted and which are reasonably necessary to conduct, direct and supervise the business of the “Authority.”

Any action taken by the Executive Committee may be appealed to the Board by filing a written request with the Program Administrator within sixty (60) days, based on notice to all Board members of the Executive Committee actions. Upon receipt of such request, the Program Administrator shall place the request for appeal on the agenda of the next regularly scheduled Board meeting. The decision of the Board shall be final.

The President shall be the Chair of the Executive Committee. The President shall call the time and place of the meetings and the matter to be discussed prior to a properly noticed meeting.

Section 2 – Finance Committee

The Finance Committee shall consist of five members including the Treasurer. The Treasurer will act as Chair of the committee. It is desired that one member of the committee shall be a finance or assistant finance officer of a Member Entity. The Committee shall have all other authority as specifically granted it by the Board, including, but not limited to the following:

- A. In accordance with the Investment Policy, discuss strategies with the Investment Advisors and direct overall investment strategy.
- B. On an annual basis the Finance Committee shall review cash management requirements and give direction to the accountant to make adjustments.
- C. Review the independent auditors' proposed audit scope and approach.
- D. Review the performance of the independent auditor(s).
- E. Recommend the appointment to the Board or Executive Committee of the independent auditor(s) and review audit fees.
- F. At the direction of the Board or the Executive Committee, review with counsel any legal matters that could have significant impact on the financial statements.
- G. Review and make recommendations to the Board or the Executive Committee to maintain or change the Investment Policy in accordance with California Government Code.
- H. Advise the Board and the Executive Committee on other financial matters.

All committee meetings shall be held as open meetings in accordance with the Ralph M. Brown Act. Minutes shall be kept of all committee meetings and distributed to all committee and Board members.

Section 3 – Other Standing Committees

The Board of Directors may establish other standing committees and delegate authority to such committees to accomplish certain tasks. Members of the committees shall remain members of the committees until such time as the Board appoints new members to the committees or the committees are dissolved by the Board.

The Board shall appoint a chair of each committee, other than the Executive Committee and Finance Committee, who shall call the meetings.

All committee meetings shall be held as open meetings in accordance with the Ralph M. Brown Act. Minutes shall be kept of all committee meetings and distributed to all committee and Board members.

Section 4 – Ad Hoc Committees

The Board of Directors may establish from time to time, ad hoc committees and delegate limited authority to such committee to accomplish certain tasks. Members of the committee shall remain members of the committee until such time as the Board appoints new members to the committee, or the committee is dissolved by the Board. The Board shall appoint a chair of each committee.

ARTICLE VI **MEMBERS' RESPONSIBILITIES**

Any party to the Joint Powers “Agreement” is a member. Any governmental agency as defined by the Government Code is eligible to become a member.

The Joint Powers “Authority” is a participatory organization with the goal of reducing exposures to losses. To facilitate this goal, each Member agrees to perform the following functions in discharging its responsibilities:

1. Abide by all the rules and obligations imposed upon the member by the “Agreement,” these Bylaws, any Administrative Policies and Procedures adopted, any “Master Plan Documents” and Memoranda of Coverage for any and all “Programs” to which the member participates;
2. Appoint a representative and alternate to the Board;
3. Participate in all “Mandatory Programs”
4. Remit fund contributions and other amounts due within 15 days of the date of invoice or, in the case of the deposit premiums adopted in the budget, within 15 days of the commencement of the fiscal year for which the budget applies;
5. Cooperate fully with the “Authority” in reporting on and in determining the cause of claims and in the settlement of such claims;
6. Adopt by resolution and implement the claims procedures established by the “Authority;” and
7. Upon withdrawal from the “Authority,” the member shall remain responsible for any losses and any other costs which it has incurred while a Member of the “Authority.”

In addition to the above, each member agrees to cooperate fully with parties or persons employed by the “Authority” to provide safety/loss control service, and each of the entities agree to permit such parties or persons access to inspect property and conditions. Each participating Member will endeavor to maintain minimum loss experience through the institution of loss control programs. In the even a participating member fails to comply with safety/loss control recommendations, after having been afforded reasonable opportunity to do so, a two-thirds majority vote of the Member entities may vote to exclude such Member from the “Authority” as of the close of the fiscal year.

Each Member Entity agrees to share the cost of safety/loss control services which shall be allocated to each Member as agreed by the Board.

ARTICLE VII **NEW MEMBERS**

Any California governmental agency as defined by the Government Code is eligible to be a member of this “Authority.” Such agency shall become a member once they have signed the Joint Powers “Agreement” and the Board of Directors has approved its admission to the “Authority” with a three fourth vote of the entire Board of Directors.

ARTICLE VIII **WITHDRAWAL**

Member Entities that have withdrawn from SCORE’s Liability and/or Worker’s Compensation Programs, agree that fifty (50%) percent of their available return funds will be held by SCORE in trust, for five(5) additional years before being released.

Member Assessments will also be levied and due as specified in the SCORE Master Plan Documents for each Coverage Program.

ARTICLE XI **PROGRAMS**

Section 1- Formation of Programs

The Board of Directors may establish with a two thirds vote, a risk management, self-insurance, or group purchase insurance “Program.” Such “Program” shall be designated as a Mandatory or a “Voluntary Program.” If it is Mandatory, all existing members must participate in the “Program.” The Board of Directors shall establish the rules by which a member shall commit to a new “Program.”

Section 2 – Administration of Programs

For each self-insured risk pooling “Program” or any “Mandatory Program,” the Board of Directors shall adopt a “Master Plan Document” that will describe the “Program’s” purpose, procedures, and administration. Once adopted, the “Master Plan Document” may be amended as described in that document. In addition to the “Master Plan Document,” the “Authority” shall adopt a “Memorandum of Coverage” defining the scope of coverage and the rights and obligations of the participating members.

The Board of Directors may delegate authority for the establishment of policies and operations of a “Program” to a committee consisting of the Board Representative from each of the participating members or, in the case of an absence by a Board Representative, the Alternate for the participating member. Such delegation may be part of the “Master Plan Document” for the “Program,” or where such document does not exist, by resolution of the Board.

Notwithstanding anything to the contrary, the budget, “Assessments,” and Dividend Returns for each “Program” shall be approved by the Board of Directors.

Section 3 – Liability Program

The “Authority” shall offer to, and make participation mandatory of, each Member. The purpose and scope of the “Program” shall be defined in a “Master Plan Document” and the coverage provided defined in a “Memorandum of Coverage.”

ARTICLE IX **ADMINISTRATION**

The general administration of the “Authority” shall be performed by those designated by the Board of Directors. The administration may be performed by an employee of the “Authority,” an employee of a member of the “Authority,” a consultant, or a corporation or other legal entity.

The Treasurer shall be responsible for maintaining the books in accordance with the General Accepted Accounting Principles (GAAP) and the standards established by the Government Accounting Standards Board (GASB).

The Treasurer shall also be responsible for causing the State Controllers Annual Report of Financial Transactions to be filed along with the audited financial reports. The Treasurer shall be responsible for causing the quarterly financial statements to be prepared and distributed to the members.

The Board of Directors shall adopt a Conflict of Interest Code, an Investment Policy and a Records Retention Policy. The Board shall review the Conflict of Interest Code every even year. The Board shall review the Investment Policy every year.

ARTICLE X **BUDGET**

An annual budget shall be presented to the Board of Directors no later than thirty (30) days prior to the beginning of each fiscal year and shall be adopted no later than June 30 of each year.

The budget shall separately show the following:

- A. General and administrative costs;
- B. The actuarially projected claims and allocated claims adjustment costs, and
- C. The cash contributions allocated among the members.

ARTICLE XI **ASSESSMENTS**

Upon a two thirds vote of the entire Board, the Board shall have the authority to levy an "Assessment" for any pooled coverage "Program." There must be a finding by the Board that there are insufficient funds available to the "Program" or the "Authority" as a whole to meet its legal obligations. Insufficient funds shall be calculated by applying against the assets of the "Program," any and all liabilities, including claims reserves, reserves for expected losses not yet recognized in the claim reserves, plus a contingency for adverse claims development.

A "Pool Assessment" shall be directed only to those members or former members that participated in the pooled "Coverage Program" during the program year in which the covered loss, causing the Pool assessment, was incurred.

Any costs, including attorney fees incurred by the "Authority" in collecting any "Pool Assessment," shall be reimbursed fully by the member against whom such collection action has been taken.

ARTICLE XII **RECEIPT AND DISBURSEMENT OF FUNDS**

Revenues of the "Authority" shall be received at its principal executive office. The Treasurer or other designee of the Board shall safeguard and invest funds in accordance with the "Authority's" current Investment Policy.

Jointly with the President, Vice-President, or Secretary, the Treasurer shall have authority to approve payment of warrants. All disbursements, except disbursement from the Claims Trust Accounts, must have approval of signature of two individuals holding the above referenced offices.

Jointly with the President, Vice-President, or Secretary, the Treasurer shall be authorized to make all expenditures for good or services to the extent such funds have been included in the general and administrative costs budgeted and approved by adoption of such budget, or as subsequently approved by the Board.

A register of all checks issued since the last Board meeting shall be provided as part of the Treasurer's report at the subsequent Board meeting and reviewed by the Board.

ARTICLE XIII
FINANCIAL AUDITS

Prior to June 30 of each fiscal year, the Board of Directors shall appoint a Certified Public Accountant familiar with accounting standards practices of governmental agencies, including GAAP and GASB accounting standards, to audit the financial accounts of the “Authority.” The minimum requirements of the audit shall be those prescribed by law.

The audit report shall be made available to the members and filed with the State of California within six months of the end of the fiscal year being examined. It shall also be filed with the County in which the executive office is located.

The costs of the audit shall be charged against the administrative funds of the “Authority.”

ARTICLE XIV
EXECUTION OF CONTRACTS

The Board of Directors may authorize any officer, employee or agent to enter into any contract or execute any instrument in the name and on behalf of the “Authority,” and such authorization may be general or specific to a certain contract or instrument.

ARTICLE XV
NOTICES

Notices to the “Authority,” other than notices of claims under a pooled coverage “Program,” shall be in writing and delivered to the address of the executive office is stated in Article II above. Notices of claims under a Pooled Coverage “Program” shall be made in accordance with the “Master Plan Document” and/or “Memorandum of Coverage” document for the “Program” under which the claim is being noticed.

Notice from the “Authority” to the members shall be in writing and delivered to the appointed Representative or mailed to the address of record.

ARTICLE XVI
EFFECTIVE DATE

The effective date of these amended Bylaws shall be when adopted by the Board unless specifically identified as another date. The adoption of these amended Bylaws shall supersede any prior Bylaws or amended Bylaws. These Bylaws shall supersede any resolution or any other document, other than the “Agreement” form this “Authority,” to the extent that such resolution or document is inconsistent with the Bylaws or the “Agreement.”

ARTICLE XVII
AMENDMENTS

These Bylaws may be amended by a two thirds vote of the entire Board provided that any amendment is compatible with the purposes of SCORE, is not in conflict with the “Agreement” forming this “Authority,” and has been submitted to the Board at least thirty (30) days in advance.

Any such amendment shall be effective immediately, unless otherwise designated.

APPENDIX A

PRINCIPAL EXECUTIVE OFFICE

The principal address of the Small Cities Organized Risk Effort Joint Powers Authority for the transaction of business and receipt of all notices shall be:

2180 Harvard Street STE 460
Sacramento, CA 95815-4320



PROPERTY APPRAISAL ALLOCATION

ACTION ITEM

ISSUE: Members recently received updated appraisals for the insured replacement costs of their buildings and contents. The appraisals cost \$120 per building and \$100 for Property In The Open (PITO), a total of \$82,080 for 534 buildings and \$100 for 180 PITO items. Attached is a breakdown of the total by member, based on the total number of items appraised for each.

The Program Administrators have also included each member's Property Banking Layer Net Position with a recommendation that members pay for their respective appraisals from their balances. SCORE has been fortunate in its ability to fund significant balances in the Property Banking Layer over the last three years as losses have been minimal, and Members will continue to accrue funds in their Banking Layer over the course of the fiscal year. Given this, there is no need to bill members separately for the appraisals.

RECOMMENDATION: Approve allocation of appraisal costs as presented, revised, or provide direction.

FISCAL IMPACT: Allocation of appraisal costs to each members' Property Banking Layer per the attached.

BACKGROUND: SCORE members update their insured property values every five years to maintain accurate replacement cost values and coverage that does not have a co-insurance penalty for being underinsured.

ATTACHMENTS: Property Appraisal Allocation

Entity Code	Entity	As of Date	Completed Buildings	Completed PITO	Number of Sites	Completed PITO Allocations	Completed Buildings Allocations	Total	Total Banking Layer Net Position
0265	CITY OF BIGGS	12/4/2024	20	9	12	\$900	\$2,400	\$3,300	\$23,187
0266	CITY OF COLFAX	12/5/2024	35	11	14	\$1,100	\$4,200	\$5,300	\$30,892
0371	CITY OF DUNSMUIR	11/8/2024	46	10	24	\$1,000	\$5,520	\$6,520	\$39,135
0904	CITY OF ETNA	12/4/2024	17	6	9	\$600	\$2,040	\$2,640	\$16,669
7093	CITY OF ISLETON	12/5/2024	14	4	11	\$400	\$1,680	\$2,080	\$22,490
4004	CITY OF LIVE OAK	12/2/2024	54	21	23	\$2,100	\$6,480	\$8,580	\$82,326
0906	CITY OF LOYALTON	12/11/2024	24	6	7	\$600	\$2,880	\$3,480	\$49,633
4042	CITY OF MONTAGUE	12/4/2024	29	8	11	\$800	\$3,480	\$4,280	\$48,257
0908	CITY OF MOUNT SHASTA	12/3/2024	26	7	11	\$700	\$3,120	\$3,820	\$25,961
4052	CITY OF PORTOLA	12/10/2024	13	9	9	\$900	\$1,560	\$2,460	\$22,372
0907	CITY OF RIO DELL	11/7/2024	29	5	9	\$500	\$3,480	\$3,980	\$29,252
0269	CITY OF SHASTA LAKE	11/5/2024	69	21	25	\$2,100	\$8,280	\$10,380	\$122,028
4008	CITY OF SUSANVILLE	12/10/2024	40	17	27	\$1,700	\$4,800	\$6,500	\$48,912
5931	CITY OF TULE LAKE	11/13/2024	19	10	14	\$1,000	\$2,280	\$3,280	\$25,976
4005	CITY OF WEED	11/6/2024	33	11	18	\$1,100	\$3,960	\$5,060	\$59,521
0888	CITY OF YREKA	11/12/2024	62	21	25	\$2,100	\$7,440	\$9,540	\$130,820
1059	TOWN OF LOOMIS	12/3/2024	4	4	4	\$400	\$480	\$880	\$20,283
			534	180	253	\$18,000	\$64,080	\$82,080	\$797,714

PITO Line Items 180 \$100
\$18,000
Bldg Line Items 534 \$120
\$64,080
Total 2024 Billing: \$82,080
Invoice #1: (\$32,500)
Final Invoice: \$49,580

PITO Line Items 180 \$100
\$18,000
Bldg Line Items 534 \$120
\$64,080
Total 2024 Billing: \$82,080
Invoice #1: (\$32,500)
Final Invoice: \$49,580
ORIGINAL INV.



**CITY OF ETNA REQUEST
FOR FY 23/24 LOSS CONTROL GRANT FUNDS**

ACTION ITEM

ISSUE: The City of Etna had plans to combine two years' worth of grant funds for the attached list of items. While they put in notice for one year, they did not advise the Program Administrators to roll over the FY 23/24 funds into the FY 24/25 funds before the deadline. They have requested the Board approve replenishing those funds in order to purchase the items they have listed.

The total requested to be rolled over and distributed to pay for the attached items is \$9,469.

RECOMMENDATION: Review and approve as requested, revised, or provide direction.

FISCAL IMPACT: Restore grant funds of \$9,469 from the Liability Shared Layer.

BACKGROUND: Members receive Loss Control Grant Funds annually, and every year they must spend or request to be rolled over by June 15th date.

ATTACHMENTS:

1. City of Etna Request for FY 24/25 Loss Control Grant Funds letter dated 11/8/2024
2. SCORE Loss Control Grant Fund Policy & Procedure
3. SCORE FY 23/24 Loss Control Grant Funds Utilization as of 7/10/24
4. SCORE FY 24/25 Loss Control Grant Funds Utilization as of 1/17/25



City of Etna

November 8, 2024

Small Cities Organized Risk Effort
 Attn: Michelle Minnick RMP
 2180 Harvard St, Suite 460
 Sacramento, CA 95815

RE: Request for FY 24/25 Loss Control Grant Funds

Dear Michelle,

Please accept this application for Loss Control Grant Funds distribution of \$9,469. Pursuant to previous FY rollover requests by the City, Etna’s total remaining FY 24/25 allocation of \$9,772.59.

As noted below, the funds are required to purchase equipment necessary to ensure the following:

- bring our facilities into compliance with Americans with Disabilities Act (ADA) standards;
- promote employee or premises safety;
- compliance with OSHA regulatory compliance,
- reduce the frequency and/or severity of risk management issues.

Expenditure of funds is justified as follows:

Item	Justification	Risk Reduction	Cost Estimate
Etna Fire			
Turnout Gear Extractor	Required by NFPA and PPE manufacturer for hydrocarbon removal.	Prevention of cancer, leading cause of firefighter death.	\$5,000
Water Heater	Replacement necessary for sufficient heating of water for sanitation purposes.	Reduction in illness and injury infection and related absence.	\$500
Eye Wash Station	Required by OSHA for emergent eye flushing due to foreign objects/fluids.	Increase in premises safety and corresponding reduction in frequency/severity of risk management issues.	\$300
Fire Subtotal			\$5,800
Public Works			
Traffic Cones (30)	Required by OSHA for traffic management.	Reduce the frequency/severity of risk management issues.	\$510
Reflective signs (2): “utility work ahead”	Required by OSHA for traffic management.	Reduce the frequency/severity of risk management issues.	\$180
Watchtower Lane Delineator (20)	Required by OSHA for traffic management.	Reduce the frequency/severity of risk management issues.	\$279

Plasticade Type II Barrier (30)	Required by OSHA for traffic management.	Reduce the frequency/severity of risk management issues.	\$2,100
Aluminum Compact Sign Stand (6)	Required by OSHA for traffic management.	Reduce the frequency/severity of risk management issues.	\$600
PW Subtotal			\$3,669
Etna TOTAL			\$9,469

Thank you for your consideration of our request and please don't hesitate to contact me directly if you have any questions.

Sincerely,

 Jeff Mitchem
 City Administrator



ADMINISTRATIVE POLICY AND PROCEDURE

SUBJECT: LOSS CONTROL GRANT FUNDS

Policy Statement:

This policy is effective when adopted by the Board of Directors and expires June 30, 2015, unless renewed on an annual basis by the Board of Directors. It shall be the policy of the Small Cities Organized Risk Effort to establish a "Loss Control Grant Fund" to reimburse members for costs of activities undertaken to:

- Bring member facilities into compliance with Americans with Disabilities Act (ADA) standards,
- Purchase equipment that promotes employee or premises safety,
- Purchase equipment, materials, training and professional services that facilitate OSHA or other regulatory compliance,
- Address other top frequency and/or severity risk management issues as needed.

Within the Loss Control Services (previously Safety Services) annual budget, a line item will contain the total amount of funds available for Loss Control Grants.

1. Funding will be secured from the Liability and Workers' Compensation program's equity. As such, members of the Liability Program will share the annual allocation for that program, and members of the Workers' Compensation Program will share the allocation for that program. The Authority will adopt the amount of funds available for this budgeted line item on an annual basis.
2. Allocation of funds will be based on percentage of contributions annually made by members to each program, with a minimum of \$1,000 per program for each member.
3. The funds will be available for use on a combined basis.
4. Projects can span multiple years as long as approved in advance and funds continue to be available.
5. A Member may make up to three (3) requests per year, and each request needs to be comprehensive - - specifically stating how funds will be used to the benefit of the Member to achieve a reduction in losses.
6. Any unused funds will ultimately be rolled back into available equity for the Program where the fund allocation originated from. The deadline for submitting a request for reimbursement shall be **June 15th** of each fiscal year.
7. In addition, the Program Administrator shall monitor the use of grant funds throughout the year and present a usage summary to the Board of Directors on a quarterly basis.

Funding that is converted to this program shall be secured from surplus available equity, prior to declaration and distribution of dividends. (*Unused funds ultimately return to Members' Equity in each of the programs*).

Procedure:

A Member Agency may apply for Loss Control Grant Funds by following these procedures:

1. A Member will write a request to the Program Administrators for the use of grant funds involving an expenditure. The Request will:
 - a. Include a justification of the funds, and
 - b. How these funds will lead to the reduction of frequency or severity or will mitigate liability risks of the Member Agency.
 - c. State the specific amount needed and not just request their full allocation.
2. The Program Administrator will determine if the funding request is within the member's fund allocation for the program year and facilitates the return of money to another good purpose – that of reducing future claims. If the requested amount is determined to fall within the member's grant fund allocation, the administrator and Board President (or the Executive Committee if requested or if the President has a conflict) will review each request and, if found to be appropriate and consistent with the purpose of the Grant Program, will approve the request and funds will be disbursed to the member agency. ***If funds requested exceed a member's allocation, continue to #3 below, otherwise move on to #4.***
3. In the event that the requested amount exceeds the member's total or remaining allocated grant funds, the Administrator will contact the Member to advise them that their request exceeds their allocation and ask if they:
 - a) Wish to submit a revised request; or
 - b) Request that SCORE consider payment over multiple years as outlined in the Policy Item #4 above.
4. Once approved, the Member Agency will become eligible for reimbursement by SCORE upon submitting the supplier or service provider invoice to the Program Administrator.
5. The Program Administrator will submit the reimbursement request and appropriate documentation to SCORE's accountant and/or treasurer.
6. SCORE's accountant and/or Treasurer will reimburse the Member up to the maximum allowable amount and debit the reimbursement expense from the Grant Program Budget within the Loss Control Services Budget.

- a) If a request exceeds the grant funds available to a member, only the amount available for reimbursement will be paid.
7. If any request is denied, the member may submit a new or amended request, or appeal the denial to the Board of Directors, which will make the final determination on whether the request should be granted. The Board decision shall be final.
8. After the funds are put to use, the Member should provide a brief verbal report to the Board (as agenda item) confirming this and relaying any information that may be helpful to the Board, so that it can monitor the Grant Program and consider the merits of future additions of funds.

The Loss Control Grant Fund Program will begin as a standalone program, with no matching contribution required from the requesting Member. Its composition may change, at the Board's discretion, to include a requirement for the requesting Member to co-finance or share the cost of the good or service being reimbursed.

Adopted on: March 29, 2024
Effective Date: March 29, 2024

SCORE Loss Control Grant Fund Member Utilization FY 2023/24 as of 7/10/24

Member Entity	TOTAL Grant Fund FY 23/24 Allocation	Amount requested during FY 23-24	Remaining amount available in FY 23-24	Sumbitted Invoices for Reimbursement?? (Yes/No)	Notes
Biggs *	\$6,949.28		\$6,949.28	NO	*Request made 6/1/23 by Josh Cook to rollover all funds (\$4,860.61) into FY 23/24 Funds.
Colfax	\$2,849.53		\$2,849.53	NO	*Request made 6/12/24 by Shanna Stahl to rollover all funds (\$2,849.53) into FY 24/25 Funds.
Dunsmuir	\$3,302.54	\$3,302.54	\$0.00	Yes (\$3,302.54)	*Request made 5/3/24 by Blake Michaelsen for sidewalk cutting & chairs for City Council (\$3,302.54)
Etna	\$9,772.53		\$9,772.53	NO	*Request made 5/24/23 by Pamela Eastlick to rollover all funds (\$6,867.04) into FY 23/24 Funds.
Isleton	\$5,147.18		\$5,147.18	NO	*Request made 6/1/23 by Yvonne Zepeda to rollover all funds (\$2,149.93) into FY 23/24 Funds.
Live Oak	\$6,155.55	\$6,155.55	\$0.00	Yes (\$6,155.55)	*Request made 8/14/23 by Jessica Mata for AED equipment (Total requested \$3,537) *Request made 10/31/23 by Jessica Mata for Headsets (Total requested \$2,618.55)
Loomis	\$4,186.27	\$4,186.27	\$0.00	Yes (\$4,187.27)	*Request made 1/29/24 by Carol Parker for sidewalk cutting (Total requested \$4,186.27)
Loyalton *	\$1,245.92	\$1,074.57	\$171.35	Yes (\$1,074.57)	*Request made 2/1/24 by Kathy LeBlanc for Public Works Gear (Total Requested \$1,074.57)
Montague	\$4,594.55	\$2,383.10	\$2,211.45	Yes (\$2,383.10)	*Request made 6/5/24 by David Dunn for purchase of work boots and signs (\$2,383.10) and to rollover \$2,211.45 into FY 24/25 Loss Control Grant Funds.
Mt. Shasta	\$11,510.01	\$11,510.01	\$0.00	Yes (\$11,510.01)	*Request made 5/6/24 by Muriel Terrell for sidewalk repairs (Total Requested \$11,510.01)
Portola	\$9,334.12		\$9,334.12	NO	*Request made 5/24/23 by Susan Scarlett to rollover all funds (\$6,239.26) into FY 23/24 Funds.
Rio Dell	\$4,393.22		\$4,393.22	NO	*Request made 6/13/24 by Susan Scarlett to rollover all funds (\$9,334.12) into FY 24/25 Funds.
Shasta Lake	\$14,286.55	\$16,693.29	-\$2,406.74	Yes (\$16,693.29)	*Request made 6/14/23 by Jason Peterson for resurfacing of pickle ball courts (\$17,000) \$13,806.71 to be paid from FY 22/23 Loss Control Grant Funds and \$3,893.29 to be paid from FY 23/24 Loss Control Grant Funds *Request made 5/23/24 by Jason Peterson for Concrete Pad at Park (\$12,800) \$10,393.26 to be paid from FY 23/24 Loss Control Grant Funds and \$2,406.74 to be paid from FY 24/25 Loss Control Grant Funds
Susanville	\$38,007.11		\$38,007.11	NO	*Request made 6/14/23 by Chandra Jabbs to rollover all funds (\$25,500.25) into FY 23/24 Funds for PD Body Cam Cloud Storage. *Request made 6/21/24 by Chandra Jabbs to rollover all funds (\$38,007.11) into FY 24/25 Funds for PD Body Cam Cloud Storage.
Tulelake*	\$2,207.26	\$2,207.26	\$0.00	NO	*Request made 6/13/24 by Jenny Coelho to rollover all funds (\$2,207.26) into FY 24/25 Funds.
Weed	\$25,171.54	\$18,261.23	\$6,910.31	Yes (\$18,261.23)	*Request made 6/6/23 by Anna Guzman for purchase of Ergonomic chairs (\$2,560.33) and to rollover remaining funds into FY 23/24 Loss Control Grant Funds (\$15,308.24) *Request made 10/25/23 by Sandra Duchi for purchase of Ergonomic Desks/Chair and High Visibility clothing (total request \$17,513.87) *Request made by Sandra Duchi for purchase of Work Boots (total request \$1,746.36)
Yreka	\$14,048.02	\$14,048.02	\$0.00	Yes (\$14,048.02)	*Request made 1/2/24 by Renee Hoisington for purchase of needle stick resistant gloves/sleeves for Public Works (\$2,482.88) *Request made 1/10/24 for 18,000 ;b Twp-Post Vehicle Lift for Fleet Shop (total request \$11,565.14)
Total:	\$163,161.18				

* Mini-Cities

SCORE Loss Control Grant Fund Member Utilization FY 2024/25 as of 1/17/25

Member Entity	TOTAL Grant Fund FY 24/25 Allocation	Amount requested during FY 24-25	Remaining amount available in FY 24-25	Sumbitted Invoices for Reimbursement?? (Yes/No)	Notes
Biggs *	\$1,995.71	\$1,482.97	\$512.74	NO	*Request made 9/3/24 by Josh Cook for purchase of cameras (\$1,482.97).
Colfax	\$5,476.73		\$5,476.73		*Request made 6/12/24 by Shanna Stahl to rollover all funds (\$2,849.53) into FY 24/25 Funds.
Dunsmuir	\$3,972.40		\$3,972.40		
Etna	\$2,553.97		\$2,553.97		
Isleton	\$3,157.50		\$3,157.50		
Live Oak	\$7,182.94	\$1,216.00	\$5,966.94	YES (\$1,216)	*Request made 12/13/24 by Jessica Mata for Precision Concrete Sidewalk (\$1,216).
Loomis	\$5,270.52	\$4,998.80	\$271.72	YES (\$4,998.80)	*Request made 12/6/24 by Carol Parker for Precision Concrete Sidewalk (\$4,998.80).
Loyalton *	\$1,187.76		\$1,187.76		
Montague	\$4,662.76		\$4,662.76		*Request made 6/5/24 by David Dunn for purchase of work boots and signs (\$2,383.10) and to rollover \$2,211.45 into FY 24/25 Loss Control Grant Funds.
Mt. Shasta	\$9,216.89		\$9,216.89		
Portola	\$12,640.01	\$2,877.32	\$9,762.69	YES (\$2,877.32)	*Request made 5/24/23 by Susan Scarlett to rollover all funds (\$6,239.26) into FY 23/24 Funds. *Request made 6/13/24 by Susan Scarlett to rollover all funds (\$9,334.12) into FY 24/25 Funds. *Request made 8/2/24 by Susan Scarlett for purchase of lock system for employee access (\$2,877.32).
Rio Dell	\$4,379.53		\$4,379.53		
Shasta Lake	\$14,162.16	\$2,406.74	\$11,755.42	Yes (\$2,406.74)	*Request made 5/23/24 by Jason Peterson for Concrete Pad at Park (\$12,800) \$10,393.26 to be paid from FY 23/24 Loss Control Grant Funds and \$2,406.74 to be paid from FY 24/25 Loss Control Grant Funds
Susanville	\$50,110.56		\$50,110.56		*Request made 6/21/24 by Chandra Jabbs to rollover all funds (\$38,007.11) into FY 24/25 Funds for PD Body Cam Cloud Storage.
Tulelake*	\$4,577.37		\$4,577.37		*Request made 6/13/24 by Jenny Coelho to rollover all funds (\$2,207.26) into FY 24/25 Funds.
Weed	\$8,641.22		\$8,641.22		
Yreka	\$26,986.58	\$4,777.57	\$22,209.01	YES \$4,777.57	*Request made 7/11/24 by John Elsnab for purchase of 3 AED (\$4,777.57) *Request made 8/20/24 by John Elsnab for purchase of confined spaces training (\$10,575)
Total:	\$166,174.61				

* Mini-Cities



LUNCHTIME PRESENTATION

APIP VS. AMVP

INFORMATION ITEM

ISSUE: Members will receive an overview of the coverage features and differences in the two programs offered for insuring their vehicles and equipment for physical damage.

RECOMMENDATION: None, this is an informational report.

FINANCIAL IMPACT: No fiscal impact for SCORE.

BACKGROUND: The Program Administrators regularly provide overviews of key coverages and services available to SCORE members.

ATTACHMENT: Presentation will be shared at meeting



**CONTRACT RENEWALS
GILBERT ACCOUNTING CONTRACT 2025-2028**

ACTION ITEM

ISSUE: Gilbert & Associates has offered to extend their agreement for accounting services for an additional three years with an increase in the current fee of \$70,000 to \$72,000 in FY 2025/26; \$74,000 in FY 2026/27, and \$76,000 in FY 2027-28. The proposal includes an increase of \$2,000 per year.

RECOMMENDATION: Approve proposal for services as presented or amended during the meeting.

FINANCIAL IMPACT: Increase of \$2,000 per year, or 3.6% to 3.3% per year over the life of the agreement.

BACKGROUND: Gilbert's contract was first approved in 2011. The initial term was for three years (FY 2011/12 through FY 2013/14) with two one-year options. The Board approved an amendment to extend the contract for the first of these one-year options for FY 2015/16, at an annual cost of \$51,000, billed in monthly installments. For FY 2016/17 a new agreement was approved for one year at \$52,800, billed quarterly. For FY 2017/18 an amendment was approved for one year at \$52,800, billed quarterly. The last agreement was approved by the Board for the period FY 2019/20 to FY 24/25. The last survey completed by the SCORE showed members were happy with the services provided by Gilbert Associates.

ATTACHMENT: Gilbert proposed 2025-27 Agreement for Financial Accounting and Consulting Services

AGREEMENT FOR FINANCIAL ACCOUNTING AND CONSULTING SERVICES

This Agreement is made and entered into effective _____, by and between Small Cities Organized Risk Effort ("SCORE") and Gilbert CPAs ("Gilbert").

WHEREAS, SCORE requires accounting and consulting services, and Gilbert is agreeable to performing such services for SCORE;

NOW, THEREFORE, the parties agree as follows:

- 1. RETENTION OF ACCOUNTANT.** SCORE agrees to retain Gilbert to provide Financial Consulting Services for SCORE under the terms and conditions set forth in this Agreement, and the SCORE JPA Agreement and Bylaws. Gilbert agrees to accept that assignment and to perform all of the duties for which the firm has been retained.

Scope and Limitations of Work

Included among the services Gilbert will provide to SCORE, you have requested that we prepare the financial statements of SCORE on a quarterly basis, which comprise the following statements:

- 1. Statement of Net Position**
- 2. Statement of Revenue, Expenses, and Changes in Net Position**
- 3. Statement of Revenue, Expenses, and Changes in Net Position – Budget to Actual**
- 4. Combining Statement of Net Position**
- 5. Combining Statement of Revenue, Expenses, and Changes in Net Position**
- 6. Supplemental Schedule – Workers’ Compensation Banking Layer Equity by Member**
- 7. Supplemental Schedule – Liability Banking Layer Equity by Member**

The objective of our engagement is to prepare these financial statements in accordance with accounting principles generally accepted in the United States of America (as applicable) based on information provided by you. We will conduct our engagement in accordance with Statements on Standards for Accounting and Review Services (SSARs) promulgated by the Accounting and Review Services Committee of the AICPA and comply with the AICPA’s Code of Professional Conduct, including the ethical principles of integrity, objectivity, professional competence, and due care.

We are not required to, and will not, verify the accuracy or completeness of the information you will provide to us for the engagement or otherwise gather evidence for the purpose of expressing an opinion or a conclusion. Accordingly, we will not express an opinion or a conclusion or provide any assurance on the financial statements.

Our engagement cannot be relied upon to identify or disclose any financial statement misstatements, including those caused by fraud or error, or to identify or disclose any wrongdoing within the entity or noncompliance with laws and regulations. However, we will inform the appropriate level of management of any material errors and any evidence or information that comes to our attention during the performance of our procedures that fraud

may have occurred. In addition, we will inform you of any evidence or information that comes to our attention during the performance of our financial statement preparation procedures regarding any wrongdoing within the entity or noncompliance with laws and regulations that may have occurred, unless they are clearly inconsequential.

Management Responsibilities

The engagement to be performed is conducted on the basis that management acknowledges and understands that our role is the preparation of the financial statements (except for the statement of cash flows) in accordance with accounting principles generally accepted in the United States of America. Management has the following overall responsibilities that are fundamental to our undertaking the engagement to prepare your financial statements in accordance with SSARS:

- 1) The selection of accounting principles generally accepted in the United States of America as the financial reporting framework to be applied in the preparation of the financial statements.
- 2) The prevention and detection of fraud.
- 3) To ensure that the entity complies with the laws and regulations applicable to its activities.
- 4) The accuracy and completeness of the records, documents, explanations, and other information, including significant judgments, you provide to us for the engagement to prepare financial statements.
- 5) To provide us with—
 - Documentation, and other related information that is relevant to the preparation and presentation of the financial statements,
 - Additional information that may be requested for the purpose of the preparation of the financial statements, and
 - Unrestricted access to persons within SCORE with whom we determine it necessary to communicate.

The financial statements will not be accompanied by a report. However, you agree that the financial statements will clearly indicate that no assurance is provided on them.

Scope of work

The following list describes the services that we expect to provide. Please review the information below and make any changes necessary.

1. Prepare all bank reconciliations;
2. Process payables:
 - a. Receive and record all invoices;
 - b. Obtain approval when necessary; and
 - c. Prepare and issue checks per SCORE policy.

3. **Process receivables:**
 - a. **Create and record invoices;**
 - b. **Record payments as processed by Treasurer; and**
 - c. **Generate and report Aged Receivables prior to each Board meeting.**
4. **Maintain check registers of all applicable accounts and submit to Board quarterly;**
5. **Maintain general ledger - prepare and enter quarterly adjusting entries;**
6. **Assist with cash management by requesting Operating Account funding as needed.**
7. **Facilitate the annual financial audit:**
 - a. **Prepare audit schedules; and**
 - b. **Coordinate audit fieldwork.**
8. **Prepare quarterly and annual financial reports and attend Board of Directors' meetings to discuss them;**
 - a. **Quarterly balance sheets and income statements**
 - b. **Quarterly budget to actual financial reporting**
 - c. **Quarterly reporting combining Banking Layer financial statements**
 - d. **Quarterly reporting Combining Liability and Workers' Comp Program financial statements.**
 - e. **Quarterly claims reconciliation among the Claims TPA reports, actuary reports and the general ledger**
9. **Review quarterly financial reports with the Treasurer and Program Administrators.**
10. **Assist Program Administrators with budget preparation;**
11. **Assist auditor in preparing fiscal year-end financial statements and provide information to the Program Administrators to prepare MD&A.**
12. **Prepare and file the financial data on State Controllers Report.**
13. **Calculate the liability and workers' compensation retrospective adjustment (the "DAP" spreadsheets) based on prior June 30th information and submit to SCORE no later than January 31st annually.**
14. **Provide services and other related duties reasonably related to Scope of Service herein provided, 1) as requested by an authorized representative, and 2) with written notice of additional compensation necessary for task completion.**
15. **Maintain a suitable backup and recovery system for data and develop and implement processes for the protection of electronic data including a written policy with respect to:**
 - a. **Disaster recovery**
 - b. **Physical and electronic data security**
 - c. **Electronic data retention**

Change in Entity or Scope

Significant changes in the work scope (including, but not limited to, new or changing lines of coverage, new or changing banking and/or shared risk layers, etc.) shall allow the parties to renegotiate the fees remaining for the term of the contract.

2. **COMPENSATION.** As compensation to Gilbert for services rendered hereunder, SCORE agrees to pay Gilbert quarterly at \$18,000 per quarter for July 1, 2025 - June 30, 2026, \$18,500 quarterly for July 1, 2026 – June 30, 2027, and \$19,000 quarterly for July 1, 2027 – June 30, 2028. Invoices will be rendered quarterly and are payable on presentation.

3. **CONTRACT TERM.** The term of this Agreement shall be continuous from July 1, 2025 through June 30, 2028
4. **OWNERSHIP OF RECORDS.** SCORE maintains ownership of all products, files, records, computations, studies, and other data, prepared or obtained in connection with this Agreement. Gilbert may maintain copies of records that may be required for professional liability insurance purposes and required professional practices.
5. **DISCLOSURES OF CONFLICTS.** Gilbert shall be responsible for disclosing financial interests that may be a conflict. Disclosure may be satisfied through completion of the related Fair Political Practice Commission form on an annual basis.
6. **TERMINATION.** This Agreement may be terminated at any time by Gilbert upon ninety (90) days advance written notice to SCORE. Further, this agreement may be terminated at any time by SCORE upon ninety (90) days written notice to Gilbert. Upon termination, Gilbert shall give to SCORE copies of all products, files, records, computations, studies, and other data, prepared or obtained in connection with this Agreement, which shall become the permanent property of SCORE. Gilbert may maintain copies of records that may be required for professional liability insurance purposes and required professional practices.
7. **COMPLIANCE WITH LAWS.** Gilbert agrees that all work will be conducted, and the services will be performed in compliance with all laws and regulations; with the policies; procedures and directives of SCORE, particularly those related to fiscal and management matters; and with generally accepted accounting principles applicable to governmental entities.
8. **INSURANCE.** Gilbert shall provide General Liability, Auto Liability and Professional Liability insurance with separate limits of \$1,000,000 and a \$2,000,000 aggregate, and Workers Compensation as required by the State of California. A certificate shall be issued showing SCORE as additional insured for the Auto and General Liability coverages. Proof of coverage shall be provided annually to SCORE.
9. **INDEMNIFICATION.** Gilbert agrees to indemnify and hold harmless SCORE its officers, directors and member agencies from any liability arising from Gilbert's negligence or willful misconduct or omissions in the performance of the Agreement.
10. **INDEPENDENT CONTRACTOR.** It is expressly agreed by the parties that Gilbert's relationship to SCORE is that of an independent contractor. As such, SCORE will not be providing Workers' Compensation coverage or any benefits to Gilbert.
11. **SUCCESSORS AND ASSIGNMENT.** Gilbert agrees it will not assign, transfer, convey or otherwise dispose of this Agreement or any part thereof, or its rights, title, or interest therein, without the prior written consent of SCORE.
12. **ENTIRE AGREEMENT.** This writing constitutes the entire agreement between the parties relative to the services specified herein, and no modifications shall be effective unless and until such modification is evidenced by a writing signed by both parties.



**CONTRACT RENEWALS
 BICKMORE ACTUARY CONTRACT 2025-2028**

ACTION ITEM

ISSUE: Attached is an engagement letter to continue using Bickmore as SCORE’s actuary for the next three years. The pricing by component and program is as follows:

<u>Project Component</u>	<u>2025-26</u>	<u>2026-27</u>	<u>2027-28</u>
WC 12/31 Study	\$6,550	\$6,800	\$7,050
Liability 12/31 Study	6,550	6,800	7,050
Total Fees (Standard Studies Only)	\$13,100	\$13,600	\$14,100
WC 6/30 Update (optional)	1,580	1,640	1,700
Liability 6/30 Update (optional)	1,580	1,640	1,700
Total Fees (Including Updates)	\$16,260	\$16,880	\$17,500

The total fees for the most recent study were \$12,600 (\$15,640 with updates), so the increase for 2025-28 and each subsequent year averages 3.8%. The remaining terms and scope are the same. Additional updates at 6/30 have not been needed recently but are included in the budget.

RECOMMENDATION: Approve as presented or revised.

FINANCIAL IMPACT: Increase of \$500 for standard study in each year, averaging 3.8% over the full term of contract.

BACKGROUND: Bickmore Risk Services has been SCORE’s actuary for at least twenty years, with Mike Harrington as the principal actuary for over ten years. Bickmore was purchased by York Risk Services and subsequently Mike branched off with much of the same staff and kept the name Bickmore.

ATTACHMENT: Actuarial Services Engagement Letter for 2025-26 to 2027-28

December 9, 2024

Mr. Marcus Beverly
Pool Administrator
Small Cities Organized Risk Effort
c/o Alliant Insurance Services, Inc.
1792 Tribute Road, Suite 450
Sacramento, CA 95815

RE: Actuarial Services Engagement Letter for 2025-26 to 2027-28

Dear Mr. Beverly:

Thank you for the opportunity to provide actuarial services to the Small Cities Organized Risk Effort (SCORE). The following is a brief outline of our understanding of the scope of work to be performed and our fees.

SCORE is seeking professional actuarial advice with regard to its self-insured workers' compensation and liability programs. The objectives of the studies are to provide a projection of outstanding liabilities and claim costs. Each report will include the following items:

- Provide a projection of outstanding losses and loss adjustment expenses for all preceding fiscal years as of June 30 of the current fiscal year end. The outstanding losses and loss adjustment expenses are to be stated at the expected level, as well as at various confidence levels.
- Provide a projection of program assets to the current fiscal year end for comparison with the outstanding liabilities to determine the program funding surplus or deficit at the expected level, as well as at various confidence levels.
- Provide program funding levels for the next program year at the expected level, as well as at various confidence levels.
- Provide appropriate rates for claims incurred during the next program year at the expected level, as well as at various confidence levels.
- Each of the estimates specified above will be provided on both discounted and full value bases.
- Each of the estimates specified above will be provided separately for the banking layer and the pooling layer.

- Estimates of the program's cash flow requirements for a given number of fiscal years, separately identified for each accident year.
- Provide a statement of compliance with GASB #10 and GASB #30.
- Optional: Provide an update of program liabilities at June 30 of the current fiscal year end based upon loss data valued as of June 30.

We will agree to complete the scope of work discussed above for the following fees:

<u>Project Component</u>	<u>2025-26</u>	<u>2026-27</u>	<u>2027-28</u>
WC 12/31 Study	\$6,550	\$6,800	\$7,050
Liability 12/31 Study	6,550	6,800	7,050
Total Fees (Standard Studies Only)	\$13,100	\$13,600	\$14,100
WC 6/30 Update (optional)	1,580	1,640	1,700
Liability 6/30 Update (optional)	1,580	1,640	1,700
Total Fees (Including Updates)	\$16,260	\$16,880	\$17,500

The fees above include one in-person meeting presentation. Additional personal visits will be billed at a rate of \$500 plus travel related expenses. Should other services beyond the scope of work outlined above be required, we will bill for our time and out of pocket expenses at the rates specified below.

<u>Consultant</u>	<u>Hourly Rate</u>
Fellow	\$300
Associate	225
Actuarial Staff	150
Administrative Staff	75

Upon delivery of a draft report, consultant shall be entitled to the entire fee. If this agreement is terminated prior to delivery of a draft report, client agrees to pay contractor for all hours incurred through the date notice of termination is given. Such amount shall be limited to the maximum fees stated in this agreement.

Our target delivery date for the draft reports will be within four weeks of receipt of complete data.

Please call me at (916) 244-1162 with any questions you may have about our proposal.

Respectfully Submitted,



Mike Harrington
President and Managing Partner

Accepted By:

Bickmore Actuarial



Mike Harrington
President and Managing Partner

Accepted By:

SCORE



**CONTRACT RENEWALS
DKF (OPTIONAL 2 YEAR)**

ACTION ITEM

ISSUE: The contract with DKF Solutions Group for risk consulting services has been in effect since 2022, with a three-year term ending June 30, 2025, and two optional years. The current fee is \$115,000 per year, with no increase in the first optional year, FY 25/26.

Service provider survey results regarding DKF's performance have been consistently at or above expectations, and DKF has assisted members with a variety of helpful services as well as policies and procedures to keep up with new regulations in sewer operations and workplace violence.

RECOMMENDATION: Approve continuation of contract for FY 25/26.

FINANCIAL IMPACT: No change in current fee of \$115,000 for FY 25/26 budget.

BACKGROUND: DKF Solutions Group, LLC, have been providing risk control services to SCORE since December 1, 2013.

ATTACHMENT: Contract Attachment: Proposed Annual Risk Control Services for SCORE

Attachment 1: Proposed Annual Risk Control Services for SCORE
Fiscal Years 22/23-24/25 with 2 One Year Optional Extensions

Item	Risk Control Service	22/23	23/24	24/25	25/26	26/27
1	Minimum of one site visit annually to each member to: <ul style="list-style-type: none"> Risk Control Work Plan/Score Card update 30-60minute awareness level training on a CalOSHA topic appropriate to the member Safety inspection of targeted member facilities Update CalOSHA-required policies developed in prior year(s) 	✓	✓	✓	✓	✓
2	Develop and/or update 2 CalOSHA-required policies for each member based on need	✓	✓	✓	✓	✓
3	Provide companion interactive computer-based training modules customized to the CalOSHA-required policies developed in #2, above, and host on the member's Vector Solutions and/or My Safety Officer account	✓	✓	✓	✓	✓
4	My Safety Officer services: <ul style="list-style-type: none"> Determination of CalOSHA requirements for each Member. Employee CalOSHA training records management Monthly Did You Know e-newsletter with relevant CalOSHA and State Water Board regulatory changes and other risk control information. Access to My Safety Officer training resources: <ul style="list-style-type: none"> Downloadable tailgate training materials Online training modules Access to the My Safety Officer suite of online services At least 6 webinars/year on topics of interest to SCORE members 	✓	✓	✓	✓	✓
5	Risk Control Hotline services via phone and email	✓	✓	✓	✓	✓
6	Smart SOP mobile app subscription for all members	✓	✓	✓	✓	✓
7	Maintain a library of risk control resources, including sample policies/procedures, for member use	✓	✓	✓	✓	✓
8	Conduct playground inspections, as requested	✓	✓	✓	✓	✓
9	Assist with confined space evaluation and classification in accordance with CalOSHA requirements	✓	✓	✓	✓	✓
10	Risk Control Survey: update of existing data and new exposures	✓		✓		✓
11	Workers' Compensation and General Liability Loss Analysis to guide development of new programs, training materials and resources		✓		✓	
12	Sewer Overflow and Backup Response Plan update and companion online training module customized to each member's Plan	✓		✓		✓
13	2 seats per member at each of the 25-plus virtual training workshops DKF conducts annually	✓	✓	✓	✓	✓
14	Special risk control projects as directed by the Board to target new/emerging exposures and/or loss trends indicted from the Loss Analysis (NOTE: Supplemental risk control project budgets to be determined by the SCORE Board)	✓	✓	✓	✓	✓
Budget/Year		\$110k	\$115k	\$115k	\$115k	\$120k
Monthly Invoice from DKF Solutions Group, LLC to SCORE		\$9,166	\$9,583	\$9,583	\$9,583	\$10,000

This PROPOSAL is made on February 7, 2022, by and between DKF Solutions Group, LLC (hereinafter referred to as DKF) and the Small Cities Organized Risk Effort (hereafter referred to as SCORE). This PROPOSAL is valid until June 30, 2022.

SCOPE, FEES and DELIVERABLES: SCORE has requested a proposal to provide the risk control consulting services described on Attachment 1.0.

TERM: The term of the Contract shall be three years commencing after execution by SCORE. SCORE shall have the sole option to extend this Contract term for up to two additional one-year periods for a maximum Contract term of five years.

CONTRACT FEE: Attachment 1 includes yearly fees for services described. Additional expenses/fees/costs will not be incurred without prior written approval from the SCORE Program Administrators.

SUBCONTRACTORS: DKF routinely subcontracts with subject matter experts to provide the highest quality policy and procedure development and training services. DKF reserves the right to subcontract subject matter experts in instances where SCORE will be best served by subcontracting a particular service.

SCORE RESPONSIBILITIES:

1. Each member will provide staff time to work with DKF to gather technical information and photos necessary to complete SCOPE. The staff provided by the member will have the technical knowledge, expertise, and/or written materials necessary for DKF to make technically correct evaluations.
2. All meetings or other work involving DKF, SCORE, and SCORE-provided vendors will be scheduled at mutually agreeable dates and times.

COMPENSATION:

1. SCORE will be billed monthly in 12 equal monthly payments each fiscal year.
2. DKF reserves the right to collect reimbursable expenses. Reimbursable expenses include, but are not limited to, administrative costs such as training handouts, postage and certificates of insurance.

AVAILABILITY: DKF is available on or after July 1, 2022.

STANDARD OF CARE/WARRANTY: DKF will perform the work under this Agreement as an independent contractor and in accordance with generally accepted professional practices. DKF will utilize reasonable care and skill consistent with and equal to that customarily possessed by environmental, health and safety consulting professionals in the community.

The parties to this agreement recognize the complex, subjective, and performance based nature of many environmental, occupational safety and health laws and regulations and the administrative interpretations thereof. In performance of the work, DKF must rely upon information derived from secondary sources and personal interviews. Except as specifically required in the

scope of work, DKF will make no independent investigation as to the accuracy of completeness of the information derived from the secondary sources and personal interviews, and will assume that such information is accurate and complete.

All recommendations, findings, and conclusions will be based upon information and circumstances as they existed at the time of preparation (e.g. Federal, state, and local laws; political climate; and other matters that DKF deemed relevant). A change in any fact or circumstance may adversely affect the recommendations, findings, and conclusions expressed in the WORK. Accordingly, except as set forth in the first paragraph of this section, DKF makes no other representation, warranty or guarantee, express or implied.

ACCEPTANCE: To accept this proposal from DKF Solutions Group, LLC, for services described in SCOPE under the terms and conditions described herein, please sign below and return.

Name and Title of SCORE Representative

Date

Attachment 1: Proposed Annual Risk Control Services for SCORE
Fiscal Years 22/23-24/25 with 2 One Year Optional Extensions

Item	Risk Control Service	22/23	23/24	24/25	25/26	26/27
1	Minimum of one site visit annually to each member to: <ul style="list-style-type: none"> Risk Control Work Plan/Score Card update 30-60minute awareness level training on a CalOSHA topic appropriate to the member Safety inspection of targeted member facilities Update CalOSHA-required policies developed in prior year(s) 	✓	✓	✓	✓	✓
2	Develop and/or update 2 CalOSHA-required policies for each member based on need	✓	✓	✓	✓	✓
3	Provide companion interactive computer-based training modules customized to the CalOSHA-required policies developed in #2, above, and host on the member's Vector Solutions and/or My Safety Officer account	✓	✓	✓	✓	✓
4	My Safety Officer services: <ul style="list-style-type: none"> Determination of CalOSHA requirements for each Member. Employee CalOSHA training records management Monthly Did You Know e-newsletter with relevant CalOSHA and State Water Board regulatory changes and other risk control information. Access to My Safety Officer training resources: <ul style="list-style-type: none"> Downloadable tailgate training materials Online training modules Access to the My Safety Officer suite of online services At least 6 webinars/year on topics of interest to SCORE members 	✓	✓	✓	✓	✓
5	Risk Control Hotline services via phone and email	✓	✓	✓	✓	✓
6	Smart SOP mobile app subscription for all members	✓	✓	✓	✓	✓
7	Maintain a library of risk control resources, including sample policies/procedures, for member use	✓	✓	✓	✓	✓
8	Conduct playground inspections, as requested	✓	✓	✓	✓	✓
9	Assist with confined space evaluation and classification in accordance with CalOSHA requirements	✓	✓	✓	✓	✓
10	Risk Control Survey: update of existing data and new exposures	✓		✓		✓
11	Workers' Compensation and General Liability Loss Analysis to guide development of new programs, training materials and resources		✓		✓	
12	Sewer Overflow and Backup Response Plan update and companion online training module customized to each member's Plan	✓		✓		✓
13	2 seats per member at each of the 25-plus virtual training workshops DKF conducts annually	✓	✓	✓	✓	✓
14	Special risk control projects as directed by the Board to target new/emerging exposures and/or loss trends indicted from the Loss Analysis (NOTE: Supplemental risk control project budgets to be determined by the SCORE Board)	✓	✓	✓	✓	✓
Budget/Year		\$110k	\$115k	\$115k	\$115k	\$120k
Monthly Invoice from DKF Solutions Group, LLC to SCORE		\$9,166	\$9,583	\$9,583	\$9,583	\$10,000



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 24, 2025**

Agenda Item H.2.

**SCORE FY 25/26 MEETING DATES
AND LOCATION FOR STRATEGIC PLANNING**

ACTION ITEM

ISSUE: The SCORE Board approved the meeting dates for the FY 24/25 year at their meeting in October of 2023. The two remaining dates this year are set for Friday, March 28, 2024, and Friday, June 20, 2024, all starting at 9:00 a.m. The meeting date resolution states the location as Anderson, CA. To help members avoid scheduling conflicts during the FY 25/26 we have proposed meeting dates and present potential locations to host to the Strategic Planning meeting.

RECOMMENDATION: Consider and approve dates and locations for the FY 25/26 meetings, including the annual Strategic Planning and Board meeting.

FISCAL IMPACT: The Fiscal Impact cannot be determined at this time, any change to the location or schedule would have a financial impact.

BACKGROUND: For the last fiscal year all meetings have been held at the Gaia Hotel in Anderson, CA with the exception of the August Teleconference meeting. At the October 2024 Strategic Planning meeting the Program Administration was tasked with researching potential alternative locations for the October 2025 Strategic Planning meeting and the Board is presented with a summary of findings.

ATTACHMENT(S):

1. SCORE October 2025 Board Meeting - Hotel Comparisons
2. Resolution 25-01 Proposed Meeting Dates and Locations

Silverado Resort & Spa, Napa		
Hotel Rates	\$16,777.00	\$429/pp Occupancy tax: 15% CA Tourism fee: .2125% Resort fee: \$55/pr
Food/Beverage	\$7,500.00	Will extend a discounted group room rate with the requirement of a food and beverage minimum spend of \$7500.00 exclusive of service fees and taxes. Food and Beverage is classified as any catered banquet meal posted to the group master account. The current tax rate is 7.75% and our service charge is 24%. Breakfast options: \$36-88/pp Lunch options: \$55-72/pp Dinner options: \$160-190/pp
Deposit		
Estimated Fees for Meeting facilities	\$1,724.00	\$1600 plus 7.75% tax
Total	\$26,001.00	

The Landing Resort & Spa, South Lake Tahoe		
Hotel Rates	9,855.24	30 rooms x \$239 Occupancy tax: \$1,005.24 TBID: \$120 Housekeeping: \$180 Porterage: \$180 Resort fee: \$1,200
Room Rental	\$1,000.00	
Food/Beverage	5500 +\$1,625 service charge+\$711 tax	
Deposit		
Total	\$18,691.24	

Nakoma Resort & Spa, Clio		
Hotel Rates	7,282.54	
Room Rental	\$1,000.00	
Food/Beverage	\$8,125.47	Breakfast options: \$19-55/pp Lunch options: \$24-52/pp Snack options: \$15-20/pp Dinner options: \$55-80/pp MENUS: https://drive.google.com/file/d/10hWE_g3uPbDaNtHFcv3_hltiMzGDpa67/view?pli=1
Total	\$16,408.01	

Gaia Hotel		
Hotel Rates	\$ 2,618.40	\$109.10/pp
Room Rental	\$ 800.00	
Food/Beverage	\$ 5,765.20	
Tax	\$ 508.82	
Total	\$ 9,692.42	

RESOLUTION NO. 25-01

**RESOLUTION OF THE BOARD OF DIRECTORS
SMALL CITIES ORGANIZED RISK EFFORT (SCORE)
ESTABLISHING MEETING DATES FOR THE PROGRAM YEAR 2025/26**

BE IT RESOLVED THAT:

The following meeting dates are hereby established for the 2025/26 Program Year:

Friday, August 22, 2025 commence at 9:00 a.m.	Teleconference
Thursday, October 23, 2025 commence at 9:00 a.m.	TBD
Friday, October 24, 2025 commence at 9:00 a.m.	TBD
Friday, January 23, 2026 commence at 9:00 a.m.	Anderson, CA
Friday, March 27, 2026 commence at 9:00 a.m.	Anderson, CA
Friday, June 19, 2026 commence at 9:00 a.m.	Anderson, CA

This Resolution was adopted by the Board of Directors at a regular meeting of the Board held on January 24, 2025 in Anderson, California, by the following vote:

AYES:

NAYS:

ABSTAIN:

ABSENT:

ATTEST:

Wes Heathcock, SCORE President



SCORE SERVICE PROVIDER SURVEY RESULTS

ACTION ITEM

ISSUE: The Service Provider Survey responses are presented to the Board for review and were generally positive for all service providers.

The responses are taken directly from the Survey Monkey Website and presented to the Board with the “Don’t Answer or Can’t Answer” responses not included in the overall average to maintain consistency.

RECOMMENDATION: Review the survey responses and the Board may accept and file the results.

FISCAL IMPACT: No fiscal impact is expected.

BACKGROUND: Annually for the last 7 years we have completed the surveys of all vendors through SurveyMonkey platform by asking members to rate the overall satisfaction of SCORE’s programs and services. The Board was sent links to the surveys in November 2024 and was intended to close at the end of the calendar year. However, due to the limited number of responses received, Program Administration kept the surveys open until January 10, 2025 in an effort to gain additional responses from members which would be presented at the January Board meeting.

A satisfaction survey of current Service Providers—Alliant Insurance Services, Gilbert Associates, Inc., George Hills, Intercare and DKF Risk Services—through Survey Monkey was sent to all SCORE members in an effort to receive feedback regarding these service providers. This year each provider was evaluated as a separate survey to increase the overall response from members.

ATTACHMENT(S): 2024 SCORE Member Service Provider Survey Responses

2024 SCORE Service Provider Survey Program Administrator

1. Alliant Insurance Services, Inc. is responsive to your needs and concerns, and responds promptly to inquiries and requests (i.e. certificates of insurance, coverage issues, contract review and assistance, recommendations, risk assessments, etc.)

Answer Options	Response Percent	Response Count
Always	85.7%	6
Often or Most of the time	14.3%	1
Sometimes	0.0%	0
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

2. Alliant Insurance Services, Inc. maintains good contact and keeps members apprised on all important and pertinent risk management/insurance matters.

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	7
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

3. How do you perceive the knowledge and expertise of Alliant Insurance Services, Inc. staff?

Answer Options	Response Percent	Response Count
Very knowledgeable	85.7%	6
Knowledgeable	14.3%	1
Not Knowledgeable	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

4. Are SCORE Agendas and Minutes sufficient to understand Board of Directors decisions, actions or discussions even if not present at meeting?

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Always or Most of the time	85.7%	6	100.0%
Sometimes	0.0%	0	0.0%
Never	0.0%	0	0%
Don't Know or Can't Answer	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	7
<i>skipped question</i>		0	

5. Appropriate, timely and sufficient information is provided to support the Board of Directors in making informed decisions.

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Meets or Exceeds Expectations	85.7%	6	100.0%
Sometimes and/or Below Expectations	0.0%	0	0.0%
Never and/or Does not Meet Expectations	0.0%	0	0%

2023 Responses

Response Percent	Response Count
75.0%	6
25.0%	2
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	8
<i>skipped</i>	0

Response Percent	Response Count
100.0%	8
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	8
<i>skipped</i>	0

Response Percent	Response Count
100.0%	8
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	8
<i>skipped</i>	0

Response Percent	Response Count
100.0%	8
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	8
<i>skipped</i>	0

Response Percent	Response Count
100.0%	8
0.0%	0
0.0%	0

Don't Know or Can't Answer	14.3%	1	0%	0.0%	0
Other (please specify)		0	0%	0.0%	0
		<i>answered question</i>	7	7	<i>answered</i>
		<i>skipped question</i>	0		<i>skipped</i>
6. Alliant Insurance Services, Inc. accomplishes goals and objectives as well as providing additional value to the IPA					
Answer Options	Response Percent	Response Count		Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	7		87.5%	7
Sometimes and/or Below Expectations	0.0%	0		12.5%	1
Never and/or Does not Meet Expectations	0.0%	0		0.0%	0
Don't Know or Can't Answer	0.0%	0		0.0%	0
Other (please specify)		0		0.0%	0
		<i>answered question</i>	7		<i>answered</i>
		<i>skipped question</i>	0		<i>skipped</i>
7. The SCORE website contains timely and useful information?					
Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer	Response Percent	Response Count
Meets or Exceeds Expectations	71.4%	5	100.0%	87.5%	7
Sometimes and/or Below Expectations	0.0%	0	0.0%	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0	0%	0.0%	0
Don't Know or Can't Answer	28.6%	2	0%	12.5%	1
Other (please specify)		0	0%		0
		<i>answered question</i>	7	7	<i>answered</i>
		<i>skipped question</i>	0		<i>skipped</i>
8. How would you rate your overall satisfaction with Alliant Insurance Services, Inc. as the program administrator?					
Answer Options	Response Percent	Response Count		Response Percent	Response Count
Very Satisfied	100.0%	7		100.0%	8
Somewhat Satisfied	0.0%	0		0.0%	0
Neutral	0.0%	0		0.0%	0
Somewhat Dissatisfied	0.0%	0		0.0%	0
Very Dissatisfied	0.0%	0		0.0%	0
Don't Know or Can't Answer	0.0%	0		0.0%	0
Other (please specify)		0		0.0%	0
		<i>answered question</i>	7		<i>answered</i>
		<i>skipped question</i>	0		<i>skipped</i>
9. Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:					
Answer Options	Response Count			Response Count	
	0			7	
		<i>answered question</i>	0		<i>answered</i>
		<i>skipped question</i>	7		<i>skipped</i>

2024 SCORE Service Provider Survey Accounting - Gilbert

1. Gilbert Associates, Inc. provides timely and accurate financial information for SCORE Board Members and Staff?		
Answer Options	Response Percent	Response Count
Often or Most of the time	100.0%	6
Sometimes	0.0%	0
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0

2023 Responses

Response Percent	Response Count
100.0%	6
0.0%	0
0.0%	0
0.0%	0

Other (please specify)		0		0.0%	0
	<i>answered question</i>	6		<i>answered</i>	6
	<i>skipped question</i>	0		<i>skipped</i>	0
2. Gilbert Associates, Inc. helps SCORE maintain effective internal controls over financial transactions and reporting					
Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer	Response Percent	Response Count
Often or Most of the time	83.3%	5	100.0%	100.0%	6
Sometimes	0.0%	0	0.0%	0.0%	0
Never	0.0%	0	0%	0.0%	0
Don't Know or Can't Answer	16.7%	1	0%	0.0%	0
Other (please specify)		0	0%	0.0%	0
	<i>answered question</i>	6	6	<i>answered</i>	6
	<i>skipped question</i>	0		<i>skipped</i>	0
3. Gilbert Associates, Inc. exhibits expertise with risk pools and provides valuable input in regards to financial issues that are relevant to SCORE and its members					
Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer	Response Percent	Response Count
Often or Most of the time	83.3%	5	100.0%	100.0%	6
Sometimes	0.0%	0	0.0%	0.0%	0
Never	0.0%	0	0%	0.0%	0
Don't Know or Can't Answer	16.7%	1	0%	0.0%	0
Other (please specify)		0	0%	0.0%	0
	<i>answered question</i>	6	6	<i>answered</i>	6
	<i>skipped question</i>	0		<i>skipped</i>	0
4. Gilbert Associates, Inc. displays professionalism in its interactions with SCORE Board Members and Staff					
Answer Options	Response Percent	Response Count		Response Percent	Response Count
Often or Most of the time	100.0%	6		100.0%	6
Sometimes	0.0%	0		0.0%	0
Never	0.0%	0		0.0%	0
Don't Know or Can't Answer	0.0%	0		0.0%	0
Other (please specify)		0		0.0%	0
	<i>answered question</i>	6		<i>answered</i>	6
	<i>skipped question</i>	0		<i>skipped</i>	0
5. Gilbert Associates, Inc. responds promptly and timely to payment and reimbursement requests from SCORE members and vendors.					
Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer	Response Percent	Response Count
Often or Most of the time	66.7%	4	100.0%	100.0%	6
Sometimes	0.0%	0	0.0%	0.0%	0
Never	0.0%	0	0%	0.0%	0
Don't Know or Can't Answer	33.3%	2	0%	0.0%	0
Other (please specify)		0	0%	0.0%	0
	<i>answered question</i>	6	6	<i>answered</i>	6
	<i>skipped question</i>	0		<i>skipped</i>	0
6. I am satisfied with the accounting services provided by Gilbert Associates, Inc. to SCORE					
Answer Options	Response Percent	Response Count		Response Percent	Response Count
Often or Most of the time	100.0%	6		100.0%	6
Sometimes	0.0%	0		0.0%	0
Never	0.0%	0		0.0%	0
Don't Know or Can't Answer	0.0%	0		0.0%	0
Other (please specify)		0		0.0%	0

<i>answered question</i>	6
<i>skipped question</i>	0

<i>answered</i>	6
<i>skipped</i>	0

7. Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answer Options	Response Count
	0
<i>answered question</i>	0
<i>skipped question</i>	0

	Response Count
	0
<i>answered</i>	0
<i>skipped</i>	6

2024 SCORE Service Provider Survey Loss Prevention/Training Program Services

1. DKF Solutions Group is responsive to requests for assistance.

Answer Options	Response Percent	Response Count
Often or Most of the time	100.0%	6
Sometimes	0.0%	0
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		6
<i>skipped question</i>		0

2023 Responses

Response Percent	Response Count	
100.0%	6	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		6
<i>skipped</i>		0

2. Are the subjects of training provided by DKF Solutions Group valuable?

Answer Options	Response Percent	Response Count
Often or Most of the time	100.0%	6
Sometimes	0.0%	0
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		6
<i>skipped question</i>		0

Response Percent	Response Count	
100.0%	6	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		6
<i>skipped</i>		0

3. Do the inspections/visits completed by DKF Solutions Group provide value?

Answer Options	Response Percent	Response Count
Often or Most of the time	83.3%	5
Sometimes	16.7%	1
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		6
<i>skipped question</i>		0

Response Percent	Response Count	
100.0%	6	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		6
<i>skipped</i>		0

4. Is the frequency of DKF Solutions Group inspections/visits adequate?

Answer Options	Response Percent	Response Count
Agree	50.0%	3
Somewhat Agree	50.0%	3
Neutral	0.0%	0
Somewhat Disagree	0.0%	0

Response Percent	Response Count
83.3%	5
16.7%	1
0.0%	0
0.0%	0

Disagree	0.0%	0
Other (please specify)		0
<i>answered question</i>		6
<i>skipped question</i>		0

0.0%	0
0.0%	0
<i>answered</i>	6
<i>skipped</i>	0

5. DKF Solutions Group exhibits expertise with risk pools and provides valuable input in regards torisk and safety issues that are relevant to SCORE and its members.

Answer Options	Response Percent	Response Count
Agree	83.3%	5
Somewhat Agree	16.7%	1
Neutral	0.0%	0
Somewhat Disagree	0.0%	0
Disagree	0.0%	0
Other (please specify)		0
<i>answered question</i>		6
<i>skipped question</i>		0

Response Percent	Response Count
100.0%	6
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	6
<i>skipped</i>	0

6. How would you rate your overall satisfaction with DKF Solutions Group as the Loss Prevention specialist?

Answer Options	Response Percent	Response Count
Very Satisfied	83.3%	5
Somewhat Satisfied	16.7%	1
Neutral	0.0%	0
Somewhat Dissatisfied	0.0%	0
Dissatisfied	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		6
<i>skipped question</i>		0

Response Percent	Response Count
100.0%	6
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	6
<i>skipped</i>	0

7. Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answer Options	Response Count
	0
<i>answered question</i>	0
<i>skipped question</i>	0

Response Count	
0	
<i>answered</i>	0
<i>skipped</i>	6

2024 SCORE Service Provider Survey SCORE JPA Satisfaction

1. How well does SCORE effectively manage its member's issues?

Answer Options	Response Percent	Response Count
Effectively	85.7%	6
Somewhat Effectively	14.3%	1
Neutral	0.0%	0
Somewhat Ineffectively	0.0%	0
Ineffectively	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

2023 Responses

Response Percent	Response Count
85.7%	6
14.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

2. Do Board meetings provide value to you as a SCORE member?

Answer Options	Response Percent	Response Count
Agree	85.7%	6
Somewhat Agree	0.0%	0
Neutral	14.3%	1
Somewhat Disagree	0.0%	0
Disagree	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

Response Percent	Response Count
85.7%	6
14.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

3. How is SCORE perceived by your City's Leadership as providing value to your City?

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	6
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		6
<i>skipped question</i>		1

Response Percent	Response Count
100.0%	7
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

Respondents

4. ERMA Members: Evaluate the counsel provided by the EPL Hotline.

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Meets or Exceeds Expectations	42.9%	3	100.0%
Sometimes and/or Below Expectations	0.0%	0	0.0%
Never and/or Does not Meet Expectations	0.0%	0	0%
Don't Know or Can't Answer	57.1%	4	0%
Other (please specify)		0	0%
<i>answered question</i>		7	7
<i>skipped question</i>		0	

Response Percent	Response Count
57.1%	4
0.0%	0
0.0%	0
42.9%	3
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

5. Does SCORE sponsored training meet or exceed your expectations?

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	7
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

Response Percent	Response Count
100.0%	7
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

6. Is SCORE properly meeting your insurance (protection) needs and expectations?

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	7
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

Response Percent	Response Count
100.0%	7
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

7. How would you rate the level of risk control services you currently receive by SCORE?

Answer Options	Response Percent	Response Count
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Response Percent	Response Count
------------------	----------------

Meets or Exceeds Expectations	100.0%	7
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

100.0%	7	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		7
<i>skipped</i>		0

8. How is SCORE meeting your risk control service needs?

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	7
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

Response Percent	Response Count	
100.0%	7	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		7
<i>skipped</i>		0

9. Overall, how would you rate SCORE as an organization?

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	7
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

Response Percent	Response Count	
100.0%	7	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		7
<i>skipped</i>		0

10. How would you rate your overall satisfaction with the services provided by the SCORE JPA?

Answer Options	Response Percent	Response Count
Very Satisfied	100.0%	7
Somewhat Satisfied	0.0%	0
Neutral	0.0%	0
Somewhat Dissatisfied	0.0%	0
Very Dissatisfied	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

Response Percent	Response Count	
100.0%	7	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		7
<i>skipped</i>		0

11. Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answer Options	Response Count
<i>answered question</i>	0
<i>skipped question</i>	0

Response Count	
1	
<i>answered</i>	1
<i>skipped</i>	6

2024 SCORE Service Provider Survey George Hills Liability

1. Are responses to the initial claim notice timely?

Answer Options	Response Percent	Response Count
Always	100.0%	6
Most of the time	0.0%	0

2023 Responses

Response Percent	Response Count
60.0%	3
40.0%	2

Sometimes	0.0%	0
Never	0.0%	0
<i>answered question</i>		6
<i>skipped question</i>		0

2. Are the reports and other information provided to you useful in determining how to resolve your claims?

Answer Options	Response Percent	Response Count
Always	83.3%	5
Most of the time	16.7%	1
Sometimes	0.0%	0
Never	0.0%	0
<i>answered question</i>		6
<i>skipped question</i>		0

3. Is the claims adjuster professional in their dealings with City employees and the general public?

Answer Options	Response Percent	Response Count
Always	83.3%	5
Most of the time	16.7%	1
Sometimes	0.0%	0
Never	0.0%	0
<i>answered question</i>		6
<i>skipped question</i>		0

Respondents

4. Are the claims adjusting personnel sufficiently experienced?

Answer Options	Response Percent	Response Count
Highly agree	83.3%	5
Agree	16.7%	1
Neutral	0.0%	0
Disagree	0.0%	0
Strongly	0%	0
<i>answered question</i>		6
<i>skipped question</i>		0

5. Are phone calls returned in a timely manner?

Answer Options	Response Percent	Response Count
Always	100.0%	6
Most of the time	0.0%	0
Sometimes	0.0%	0
Never	0.0%	0
<i>answered question</i>		6
<i>skipped question</i>		0

6. Do the claims reserves established seem appropriate?

Answer Options	Response Percent	Response Count
Highly agree	66.7%	4
Agree	16.7%	1
Neutral	16.7%	1
Disagree	0.0%	0
Strongly Disagree	0.0%	0
<i>answered question</i>		6
<i>skipped question</i>		0

7. Are claim payments made in a timely manner?

0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Response Percent	Response Count
100.0%	5
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Response Percent	Response Count
100.0%	5
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Response Percent	Response Count
60.0%	3
40.0%	2
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Response Percent	Response Count
80.0%	4
20.0%	1
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Response Percent	Response Count
60.0%	3
40.0%	2
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Answer Options	Response Percent	Response Count
Always	83.3%	5
Most of the time	0.0%	0
Sometimes	16.7%	1
Never	0.0%	0
<i>answered question</i>		6
<i>skipped question</i>		0

Response Percent	Response Count
100.0%	5
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

8. Do you feel medical and/or legal expenses monitored and controlled?

Answer Options	Response Percent	Response Count
Highly agree	83.3%	5
Agree	16.7%	1
Neutral	0.0%	0
Disagree	0.0%	0
Strongly Disagree	0.0%	0
<i>answered question</i>		6
<i>skipped question</i>		0

Response Percent	Response Count
40.0%	2
60.0%	3
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

9. Does the claims adjuster effectively manage the claims process?

Answer Options	Response Percent	Response Count
Highly agree	83.3%	5
Agree	16.7%	1
Neutral	0.0%	0
Disagree	0.0%	0
Strongly Disagree	0.0%	0
<i>answered question</i>		6
<i>skipped question</i>		0

Response Percent	Response Count
40.0%	2
60.0%	3
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

10. Are the claims summaries provided in the closed session sufficient to make informed decision?

Answer Options	Response Percent	Response Count
Highly agree	83.3%	5
Agree	16.7%	1
Neutral	0.0%	0
Disagree	0.0%	0
Strongly Disagree	0.0%	0
<i>answered question</i>		6
<i>skipped question</i>		0

Response Percent	Response Count
40.0%	2
60.0%	3
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

11. Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answer Options	Response Count
<i>answered question</i>	0
<i>skipped question</i>	0

Response Count	
0	
<i>answered</i>	0
<i>skipped</i>	0

2024 SCORE Service Provider Survey Intercare WC Claims

1. Are responses to the initial claim notice timely?

Answer Options	Response Percent	Response Count
Always	85.7%	6
Most of the time	14.3%	1

2023 Responses

Response Percent	Response Count
100.0%	5
0.0%	0

Sometimes	0.0%	0
Never	0.0%	0
<i>answered question</i>		7
<i>skipped question</i>		0

2. Are the reports and other information provided to you useful in determining how to resolve your claims?

Answer Options	Response Percent	Response Count
Always	85.7%	6
Most of the time	14.3%	1
Sometimes	0.0%	0
Never	0.0%	0
<i>answered question</i>		7
<i>skipped question</i>		0

3. Is the claims adjuster professional in their dealings with City employees and the general public?

Answer Options	Response Percent	Response Count
Always	85.7%	6
Most of the time	14.3%	1
Sometimes	0.0%	0
Never	0.0%	0
<i>answered question</i>		7
<i>skipped question</i>		0

Respondents

4. Are the claims adjusting personnel sufficiently experienced?

Answer Options	Response Percent	Response Count
Highly agree	85.7%	6
Agree	0.0%	0
Neutral	14.3%	1
Disagree	0.0%	0
Strongly Disagree	0.0%	4
<i>answered question</i>		7
<i>skipped question</i>		0

5. Are phone calls returned in a timely manner?

Answer Options	Response Percent	Response Count
Always	85.7%	6
Most of the time	0.0%	0
Sometimes	14.3%	1
Never	0.0%	0
<i>answered question</i>		7
<i>skipped question</i>		0

6. Do the claims reserves established seem appropriate?

Answer Options	Response Percent	Response Count
Highly agree	57.1%	4
Agree	42.9%	3
Neutral	0.0%	0
Disagree	0.0%	0
Strongly Disagree	0.0%	0
<i>answered question</i>		7
<i>skipped question</i>		0

7. Are claim payments made in a timely manner?

0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Response Percent	Response Count
100.0%	5
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Response Percent	Response Count
100.0%	5
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Response Percent	Response Count
100.0%	5
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Response Percent	Response Count
60.0%	4
40.0%	1
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Response Percent	Response Count
60.0%	3
40.0%	2
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Answer Options	Response Percent	Response Count
Always	85.7%	6
Most of the time	14.3%	1
Sometimes	0.0%	0
Never	0.0%	0
<i>answered question</i>		7
<i>skipped question</i>		0

8. Do you feel medical and/or legal expenses monitored and controlled?

Answer Options	Response Percent	Response Count
Highly agree	71.4%	5
Agree	28.6%	2
Neutral	0.0%	0
Disagree	0.0%	0
Strongly Disagree	0.0%	0
<i>answered question</i>		7
<i>skipped question</i>		0

9. Does the claims adjuster effectively manage the claims process?

Answer Options	Response Percent	Response Count
Highly agree	71.4%	5
Agree	14.3%	1
Neutral	14.3%	1
Disagree	0.0%	0
Strongly Disagree	0.0%	0
<i>answered question</i>		7
<i>skipped question</i>		0

10. Are the claims summaries provided in the closed session sufficient to make informed decisions?

Answer Options	Response Percent	Response Count
Highly agree	42.9%	3
Agree	42.9%	3
Neutral	14.3%	1
Disagree	0.0%	0
Strongly Disagree	0.0%	0
<i>answered question</i>		7
<i>skipped question</i>		0

11. Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answer Options	Response Count
<i>answered question</i>	0
<i>skipped question</i>	0

Response Percent	Response Count
80.0%	4
20.0%	1
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Response Percent	Response Count
40.0%	2
60.0%	3
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

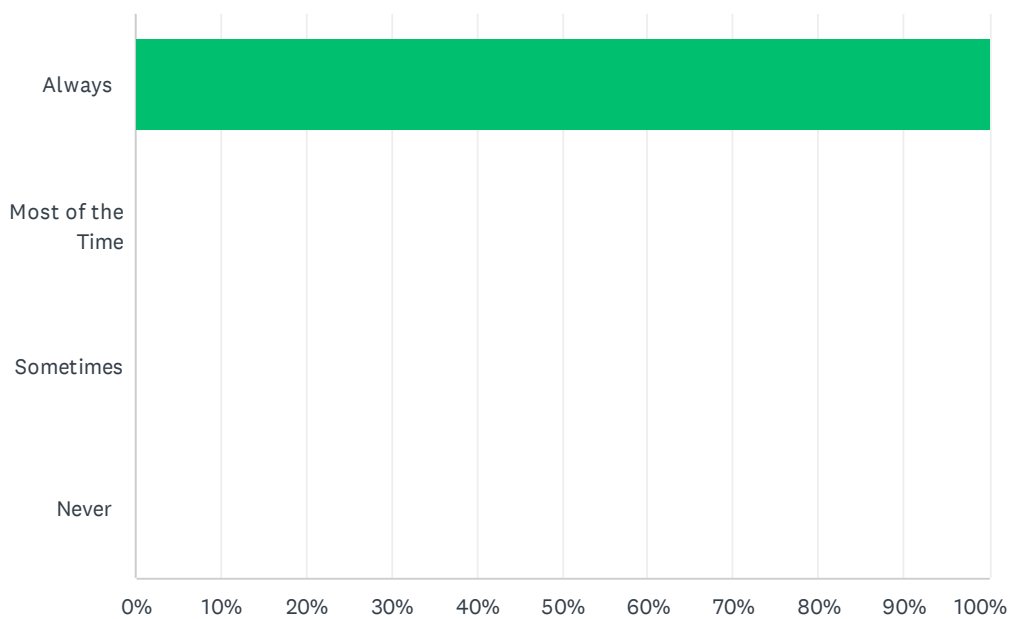
Response Percent	Response Count
40.0%	2
60.0%	3
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Response Percent	Response Count
40.0%	2
60.0%	3
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Response Count
1
<i>answered</i>
1
<i>skipped</i>
6

Q1 Are responses to the initial claim notice timely?

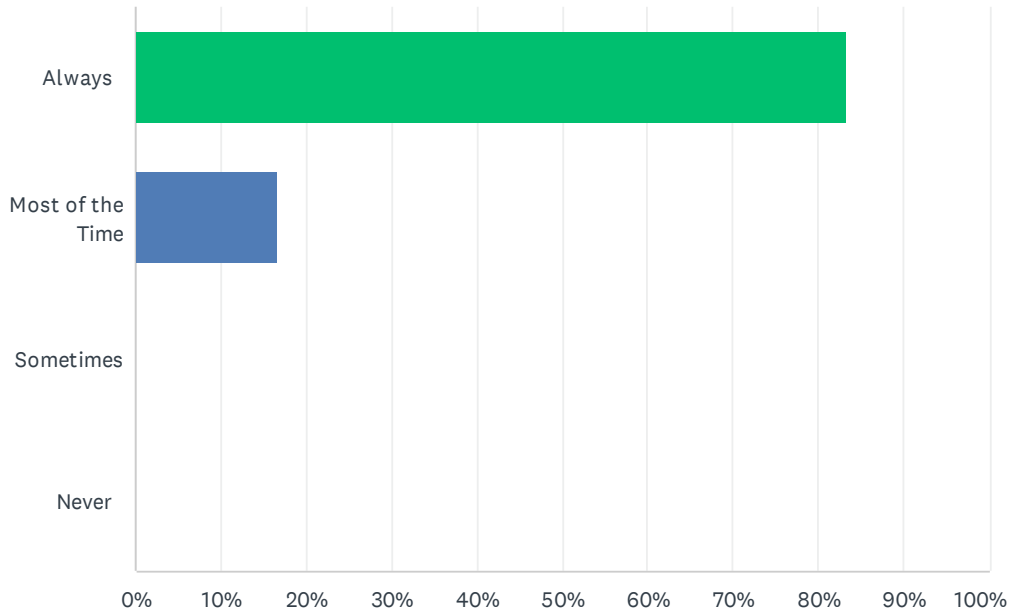
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Always	100.00%	6
Most of the Time	0.00%	0
Sometimes	0.00%	0
Never	0.00%	0
TOTAL		6

Q2 Are the reports and other information provided to you useful in determining how to resolve your claims?

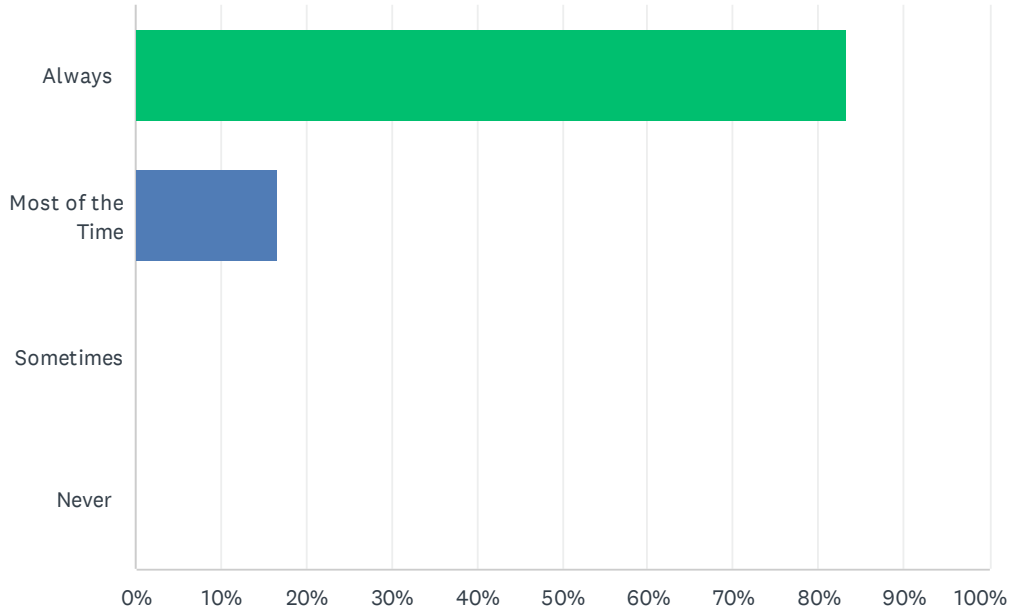
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Always	83.33%	5
Most of the Time	16.67%	1
Sometimes	0.00%	0
Never	0.00%	0
TOTAL		6

Q3 Is the claims adjuster professional in their dealings with City employees and the general public?

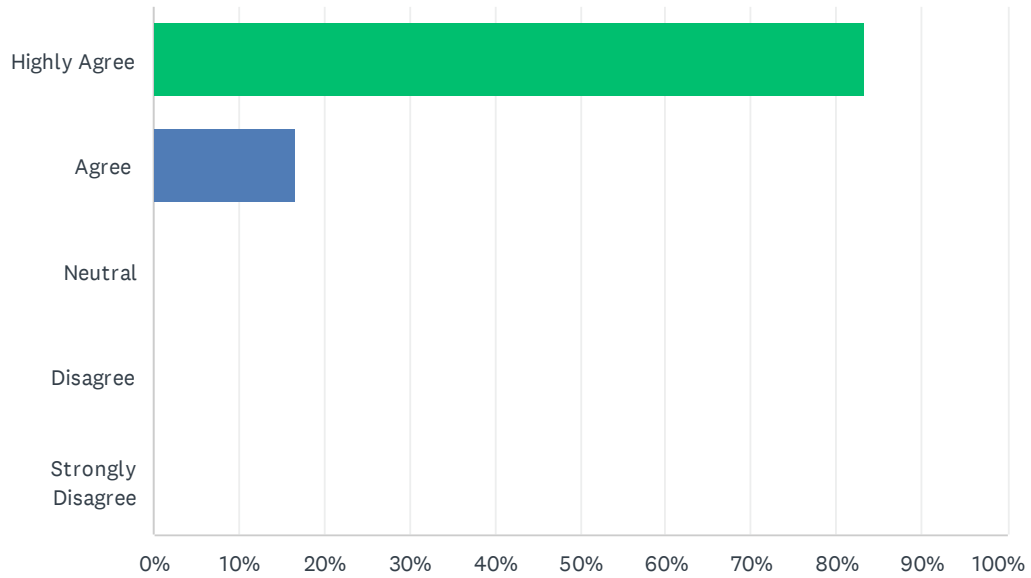
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Always	83.33%	5
Most of the Time	16.67%	1
Sometimes	0.00%	0
Never	0.00%	0
TOTAL		6

Q4 Are the claims adjusting personnel sufficiently experienced?

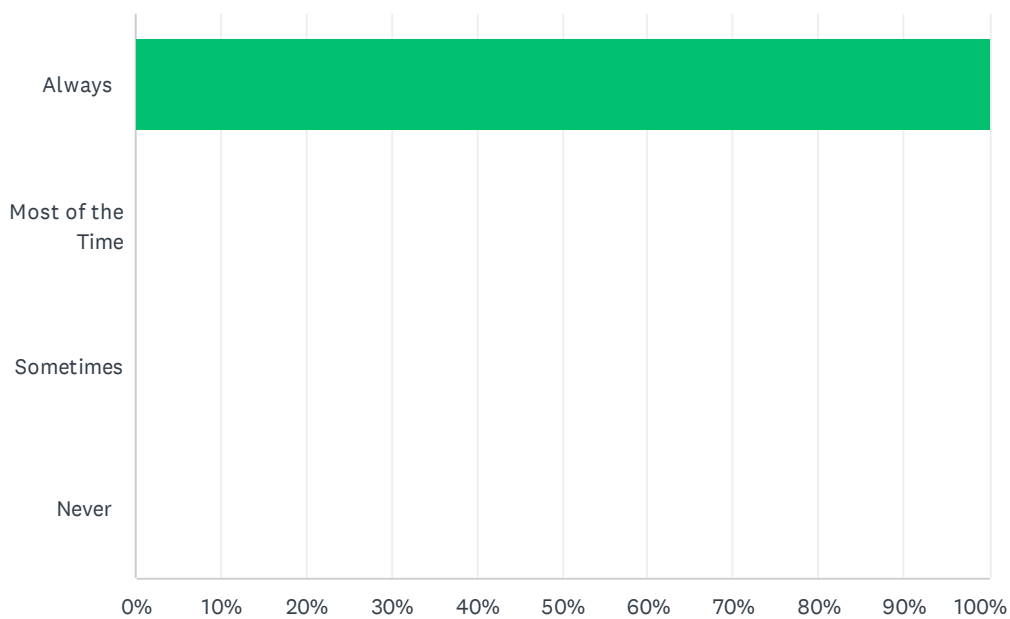
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Highly Agree	83.33%	5
Agree	16.67%	1
Neutral	0.00%	0
Disagree	0.00%	0
Strongly Disagree	0.00%	0
TOTAL		6

Q5 Are phone calls returned in a timely manner?

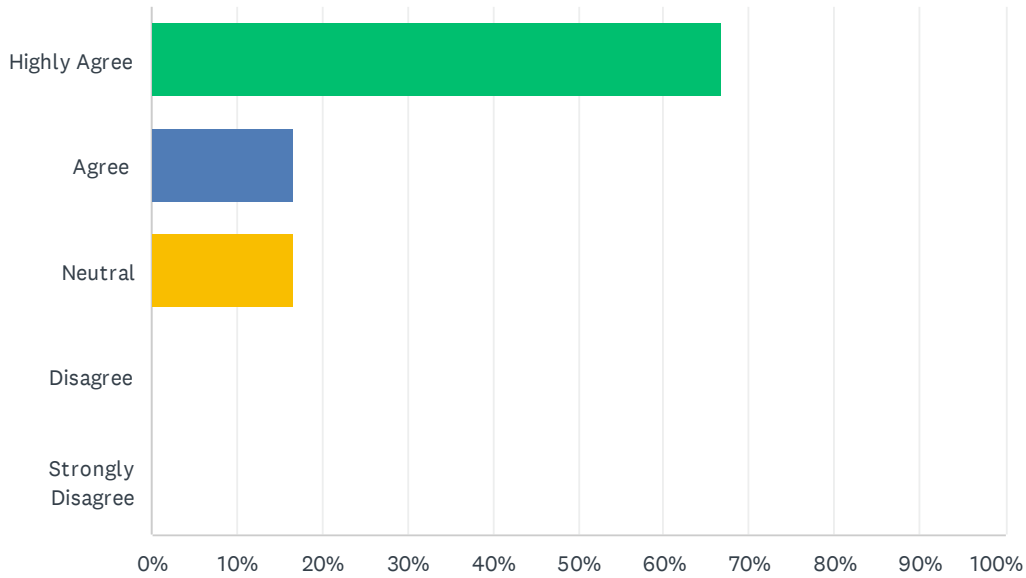
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Always	100.00%	6
Most of the Time	0.00%	0
Sometimes	0.00%	0
Never	0.00%	0
TOTAL		6

Q6 Do the claims reserves established seem appropriate?

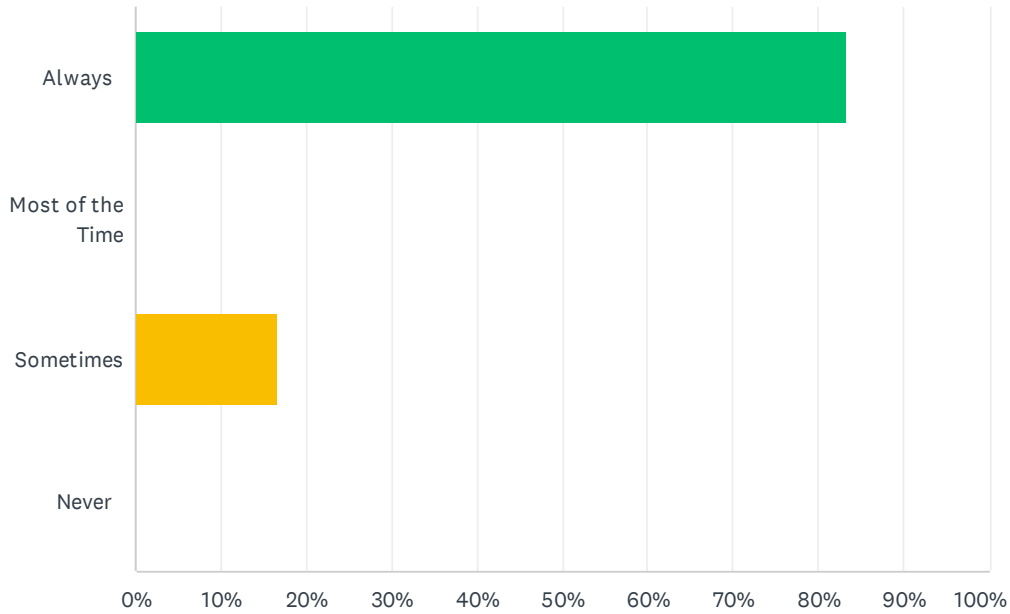
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Highly Agree	66.67%	4
Agree	16.67%	1
Neutral	16.67%	1
Disagree	0.00%	0
Strongly Disagree	0.00%	0
TOTAL		6

Q7 Are claim payments made in a timely manner?

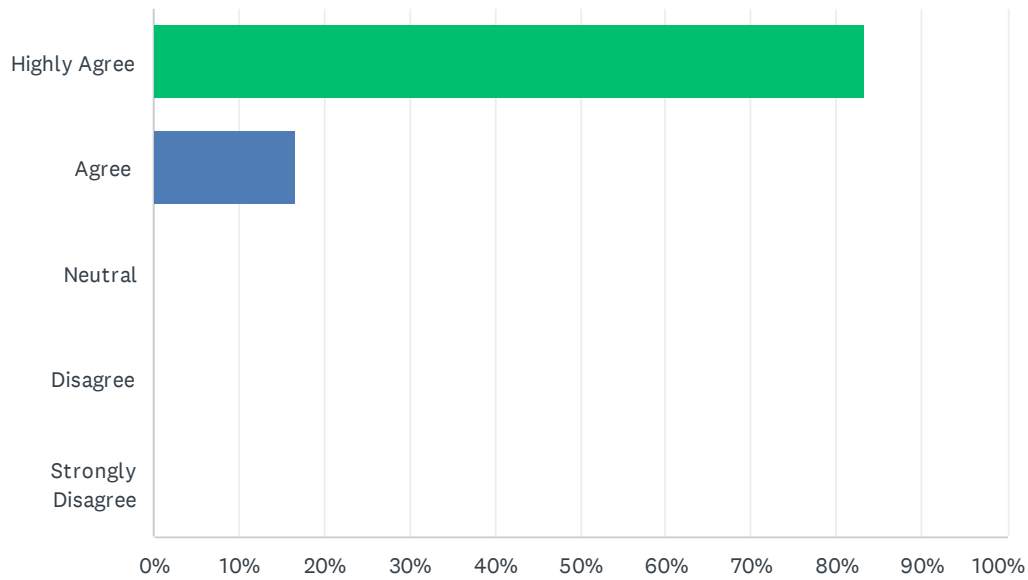
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES
Always	83.33% 5
Most of the Time	0.00% 0
Sometimes	16.67% 1
Never	0.00% 0
TOTAL	6

Q8 Do you feel medical and/or legal expenses monitored and controlled?

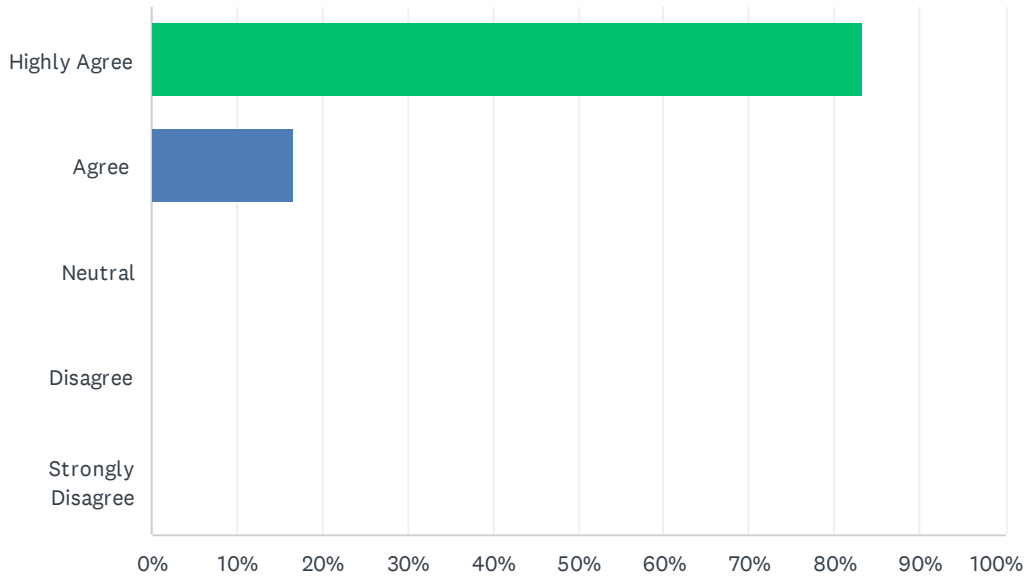
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Highly Agree	83.33%	5
Agree	16.67%	1
Neutral	0.00%	0
Disagree	0.00%	0
Strongly Disagree	0.00%	0
TOTAL		6

Q9 Does the claims adjuster effectively manage the claims process?

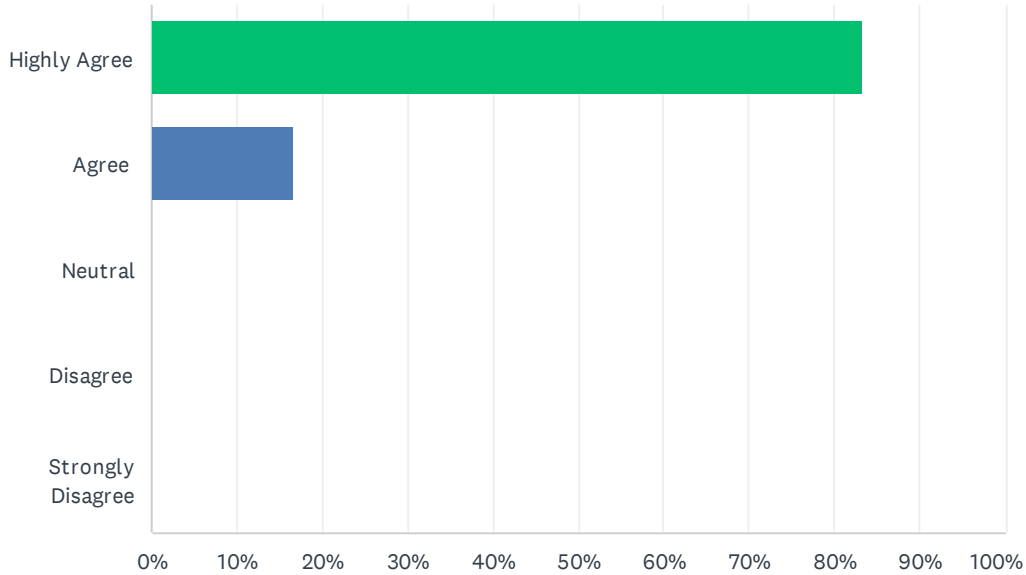
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Highly Agree	83.33%	5
Agree	16.67%	1
Neutral	0.00%	0
Disagree	0.00%	0
Strongly Disagree	0.00%	0
TOTAL		6

Q10 Are the claims summaries provided in the closed session sufficient to make informed decisions?

Answered: 6 Skipped: 0



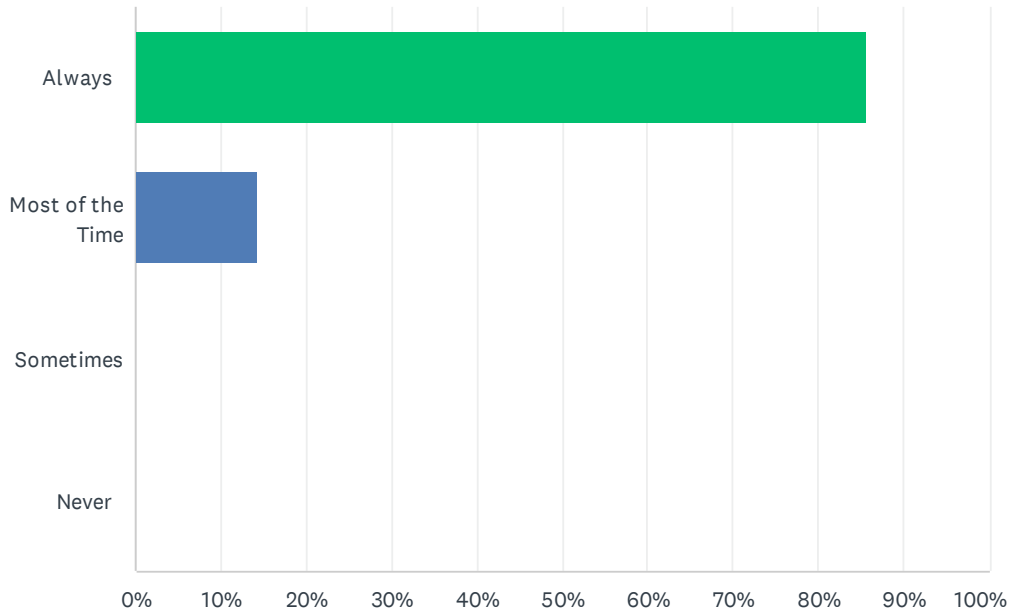
ANSWER CHOICES	RESPONSES	
Highly Agree	83.33%	5
Agree	16.67%	1
Neutral	0.00%	0
Disagree	0.00%	0
Strongly Disagree	0.00%	0
TOTAL		6

Q11 Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answered: 0 Skipped: 6

Q1 Are responses to the initial claim notice timely?

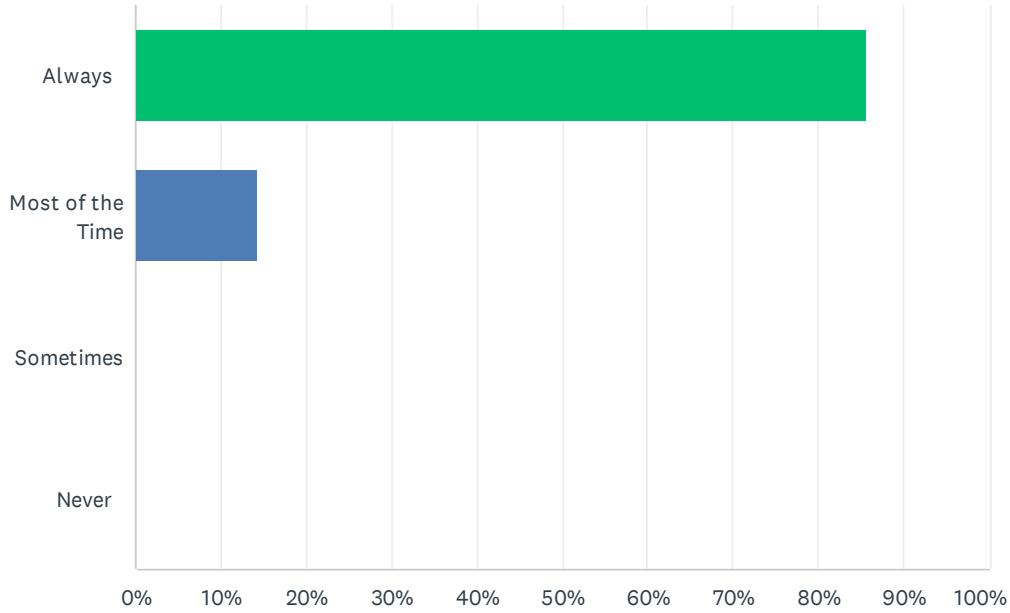
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Always	85.71%	6
Most of the Time	14.29%	1
Sometimes	0.00%	0
Never	0.00%	0
TOTAL		7

Q2 Are the reports and other information provided to you useful in determining how to resolve your claims?

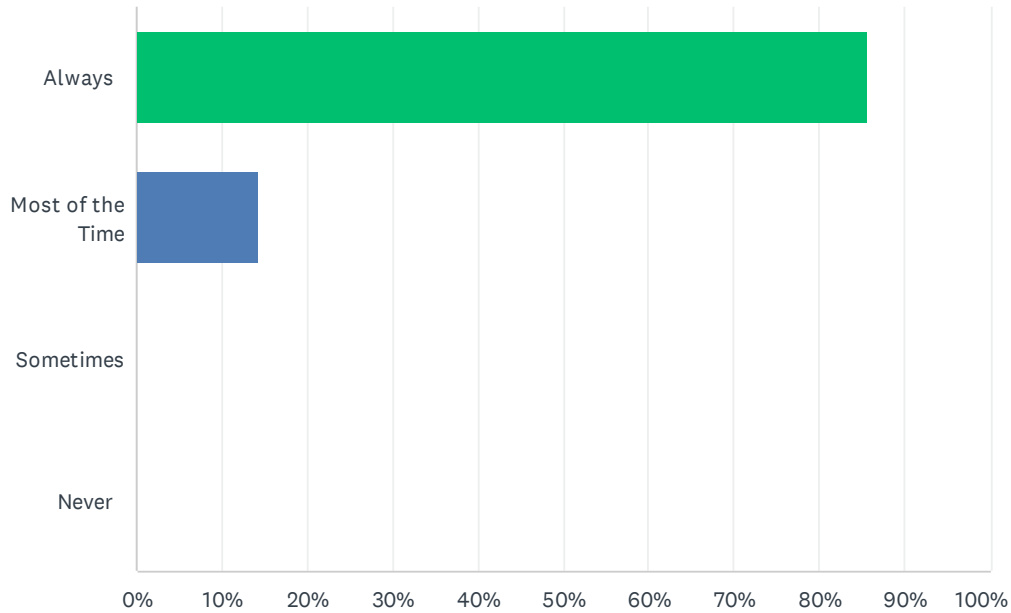
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Always	85.71%	6
Most of the Time	14.29%	1
Sometimes	0.00%	0
Never	0.00%	0
TOTAL		7

Q3 Is the claims adjuster professional in their dealings with City employees and the general public?

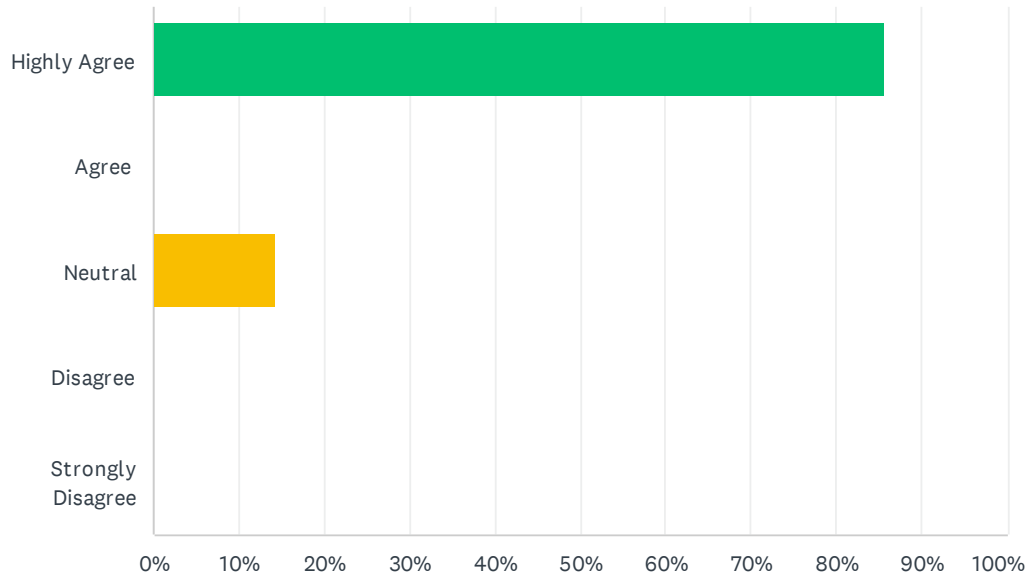
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Always	85.71%	6
Most of the Time	14.29%	1
Sometimes	0.00%	0
Never	0.00%	0
TOTAL		7

Q4 Are the claims adjusting personnel sufficiently experienced?

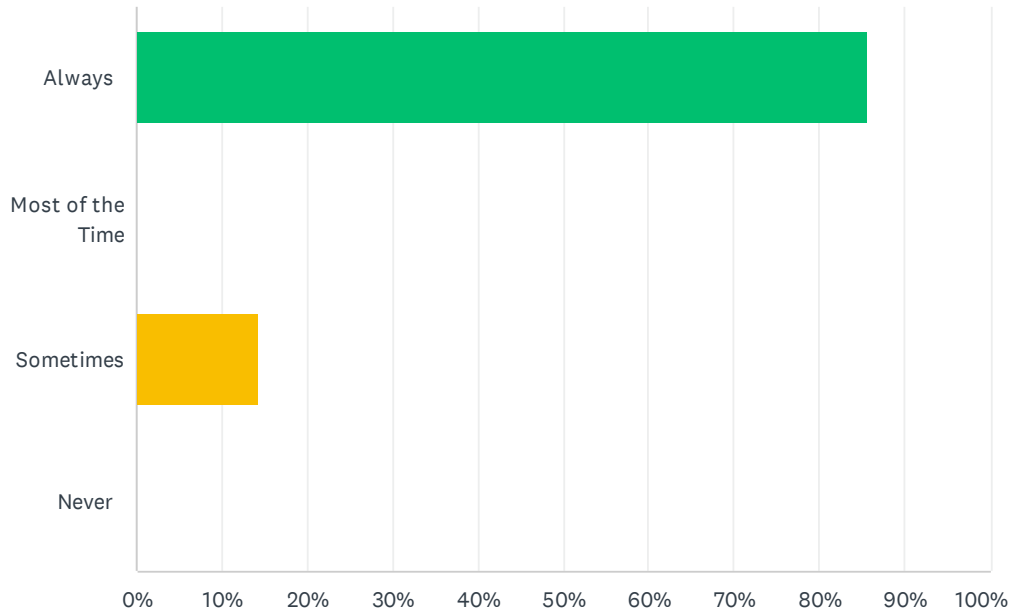
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Highly Agree	85.71%	6
Agree	0.00%	0
Neutral	14.29%	1
Disagree	0.00%	0
Strongly Disagree	0.00%	0
TOTAL		7

Q5 Are phone calls returned in a timely manner?

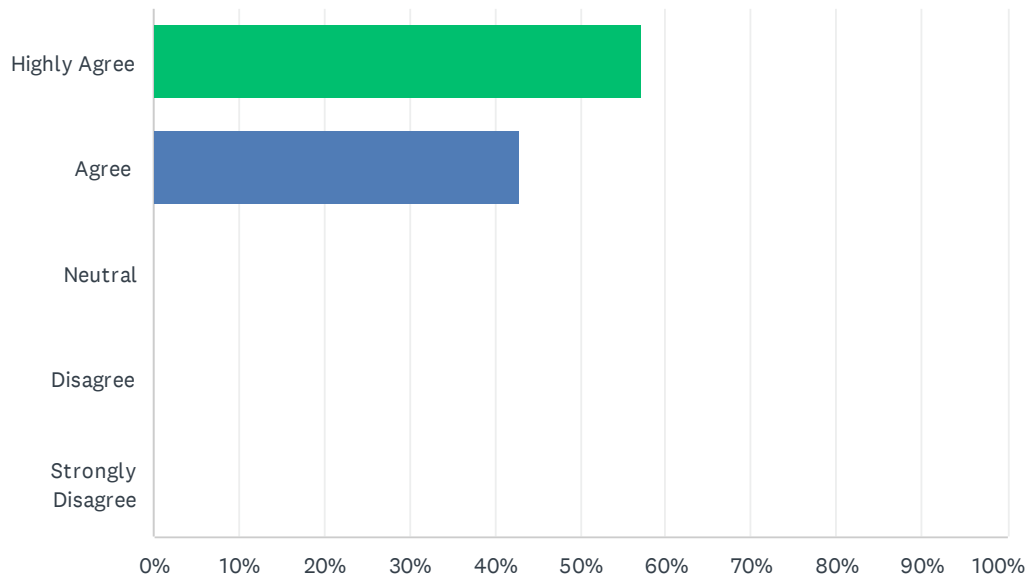
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES
Always	85.71% 6
Most of the Time	0.00% 0
Sometimes	14.29% 1
Never	0.00% 0
TOTAL	7

Q6 Do the claims reserves established seem appropriate?

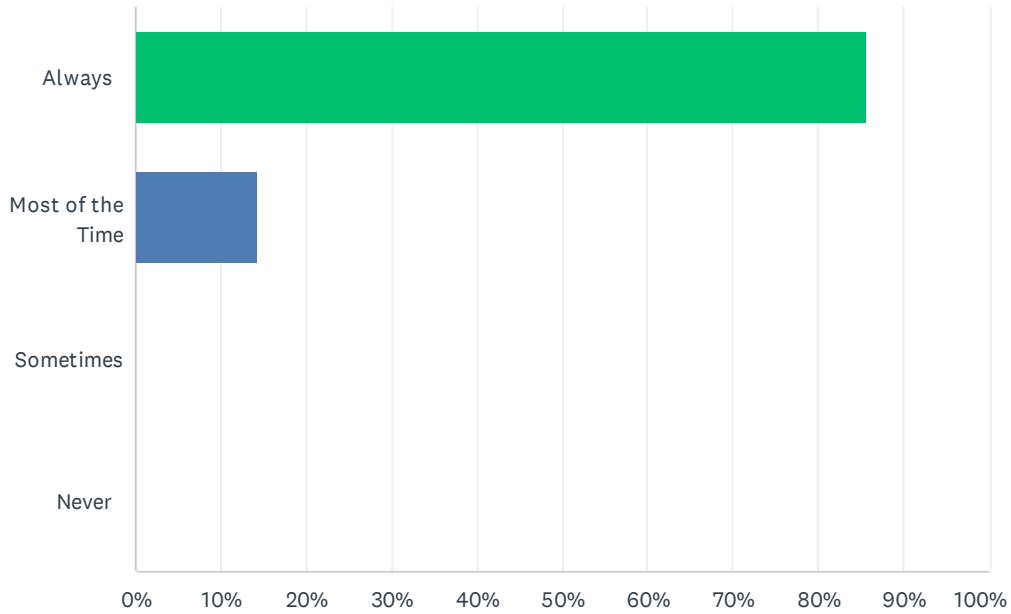
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Highly Agree	57.14%	4
Agree	42.86%	3
Neutral	0.00%	0
Disagree	0.00%	0
Strongly Disagree	0.00%	0
TOTAL		7

Q7 Are claim payments made in a timely manner?

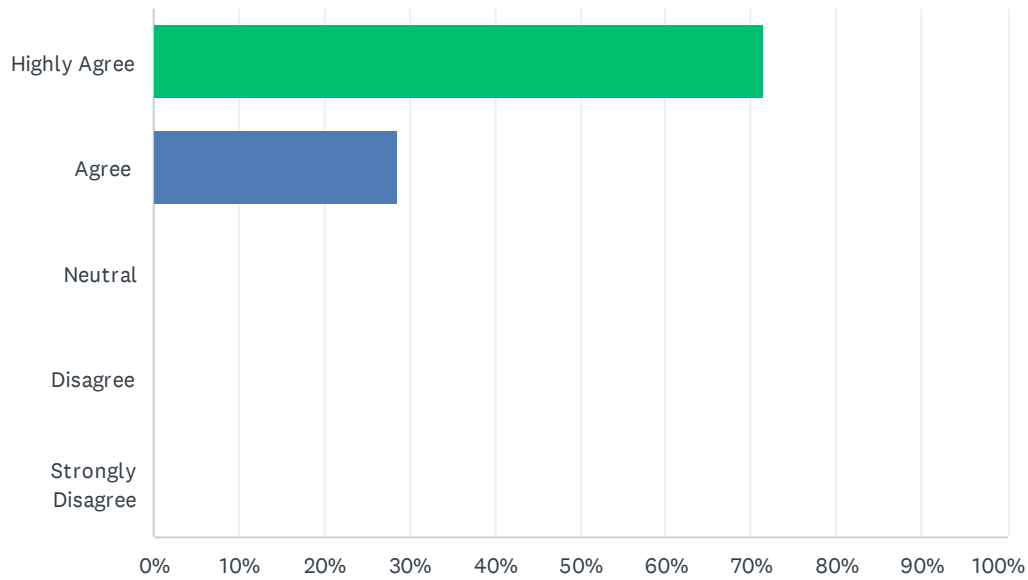
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Always	85.71%	6
Most of the Time	14.29%	1
Sometimes	0.00%	0
Never	0.00%	0
TOTAL		7

Q8 Do you feel medical and/or legal expenses monitored and controlled?

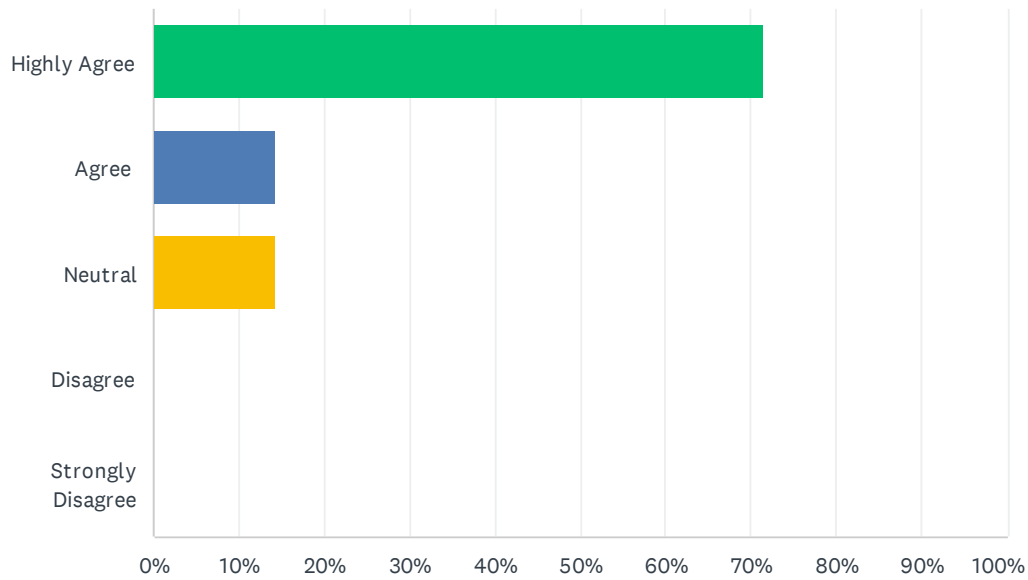
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Highly Agree	71.43%	5
Agree	28.57%	2
Neutral	0.00%	0
Disagree	0.00%	0
Strongly Disagree	0.00%	0
TOTAL		7

Q9 Does the claims adjuster effectively manage the claims process?

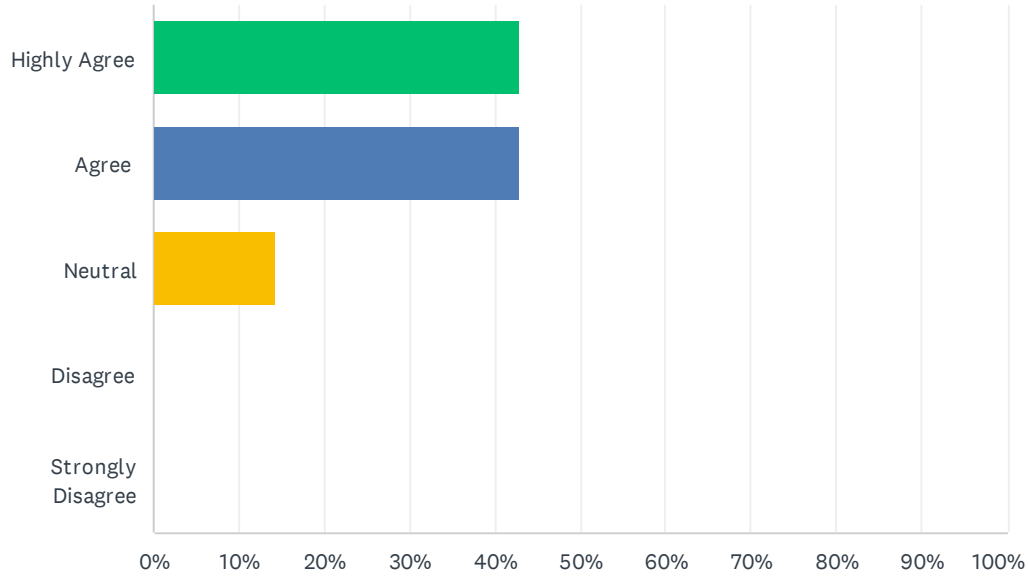
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Highly Agree	71.43%	5
Agree	14.29%	1
Neutral	14.29%	1
Disagree	0.00%	0
Strongly Disagree	0.00%	0
TOTAL		7

Q10 Are the claims summaries provided in the closed session sufficient to make informed decisions?

Answered: 7 Skipped: 0



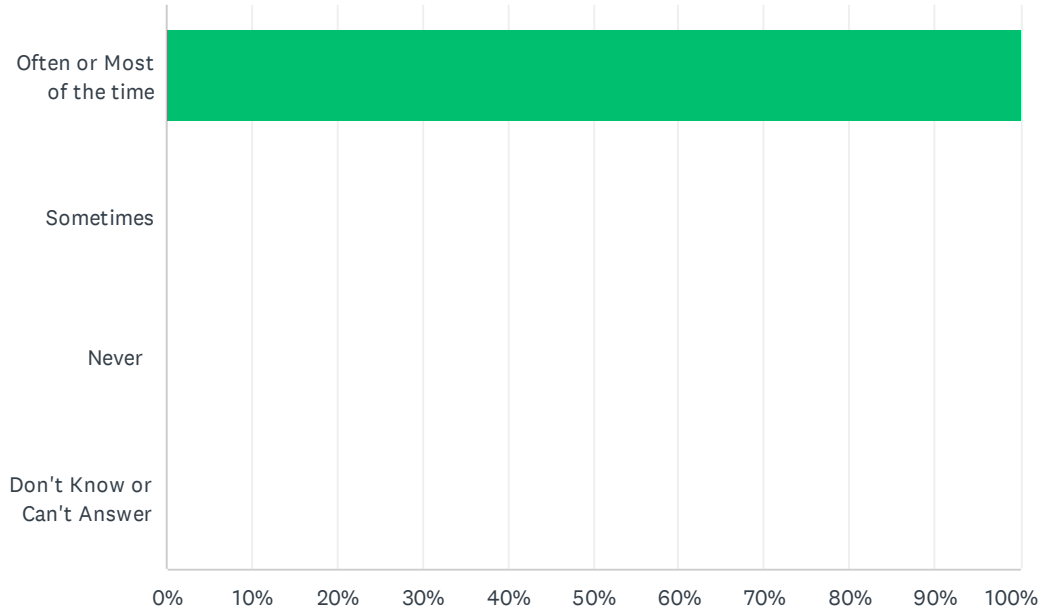
ANSWER CHOICES	RESPONSES	
Highly Agree	42.86%	3
Agree	42.86%	3
Neutral	14.29%	1
Disagree	0.00%	0
Strongly Disagree	0.00%	0
TOTAL		7

Q11 Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answered: 1 Skipped: 6

Q1 Gilbert Associates, Inc. provides timely and accurate financial information for SCORE Board Members and Staff

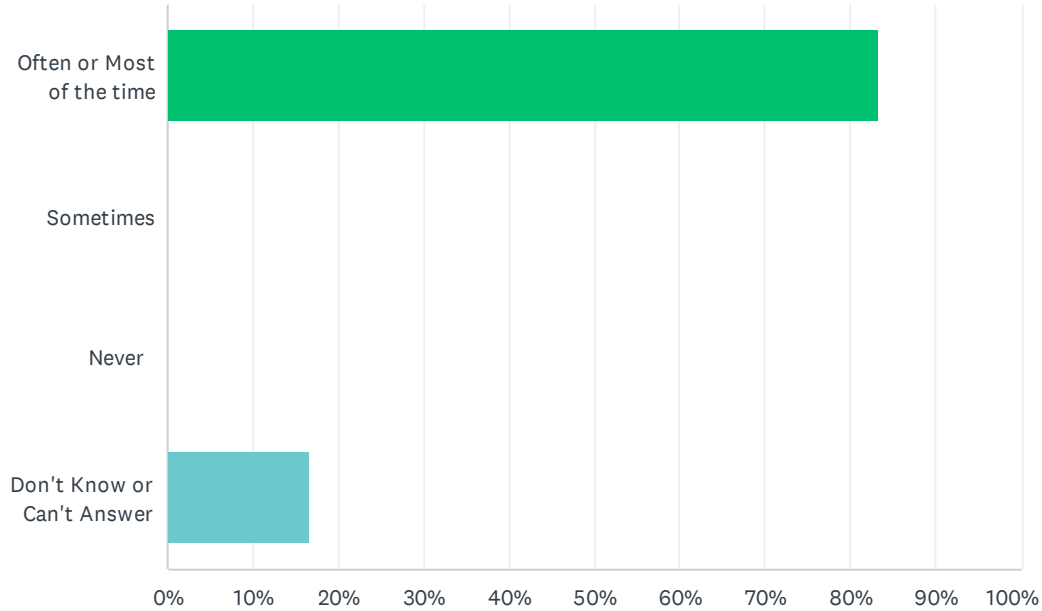
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Often or Most of the time	100.00%	6
Sometimes	0.00%	0
Never	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		6

Q2 Gilbert Associates, Inc. helps SCORE maintain effective internal controls over financial transactions and reporting

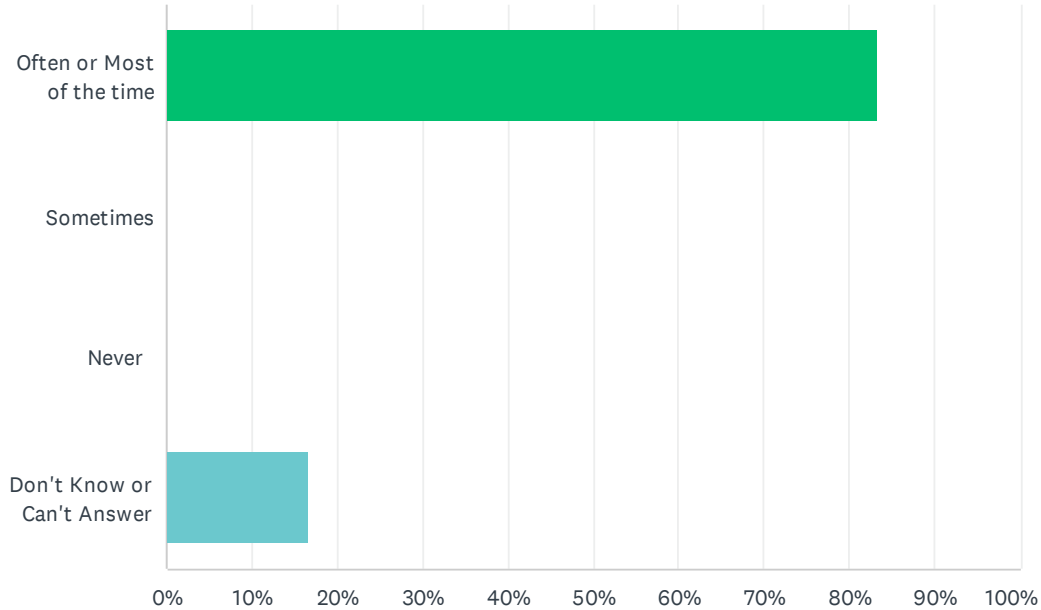
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Often or Most of the time	83.33%	5
Sometimes	0.00%	0
Never	0.00%	0
Don't Know or Can't Answer	16.67%	1
TOTAL		6

Q3 Gilbert Associates, Inc. exhibits expertise with risk pools and provides valuable input in regards to financial issues that are relevant to SCORE and its members

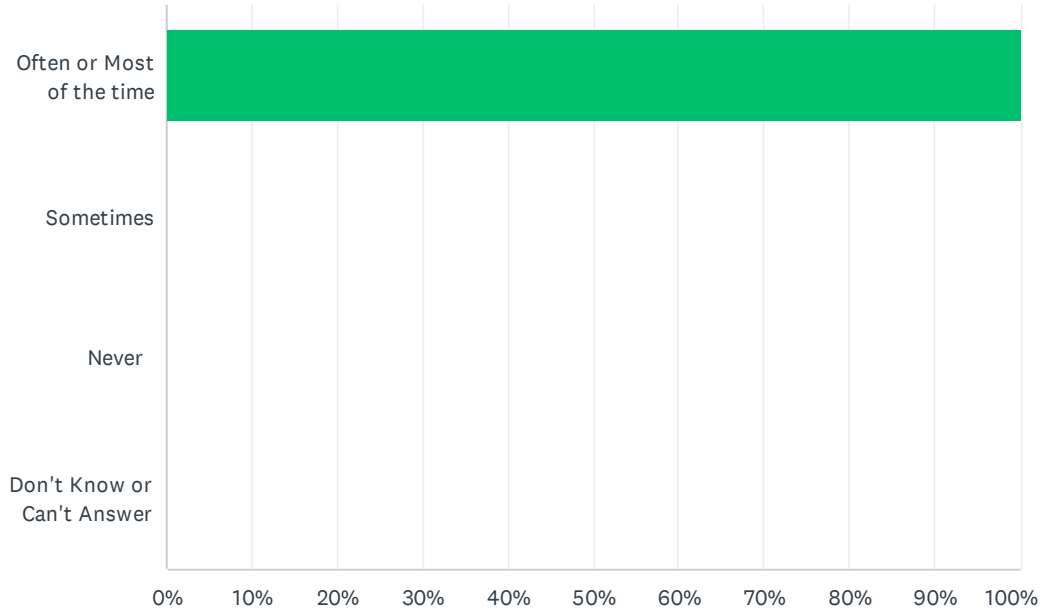
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Often or Most of the time	83.33%	5
Sometimes	0.00%	0
Never	0.00%	0
Don't Know or Can't Answer	16.67%	1
TOTAL		6

Q4 Gilbert Associates, Inc. displays professionalism in its interactions with SCORE Board Members and Staff

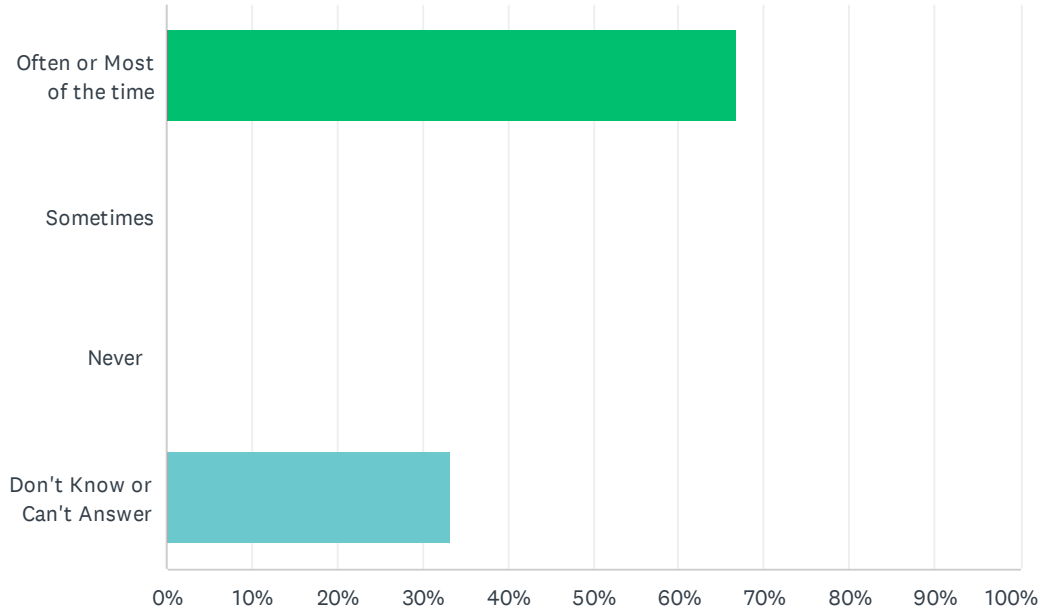
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Often or Most of the time	100.00%	6
Sometimes	0.00%	0
Never	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		6

Q5 Gilbet Associates, Inc. responds promptly and timely to payment and reimbursement requests from SCORE members and vendors.

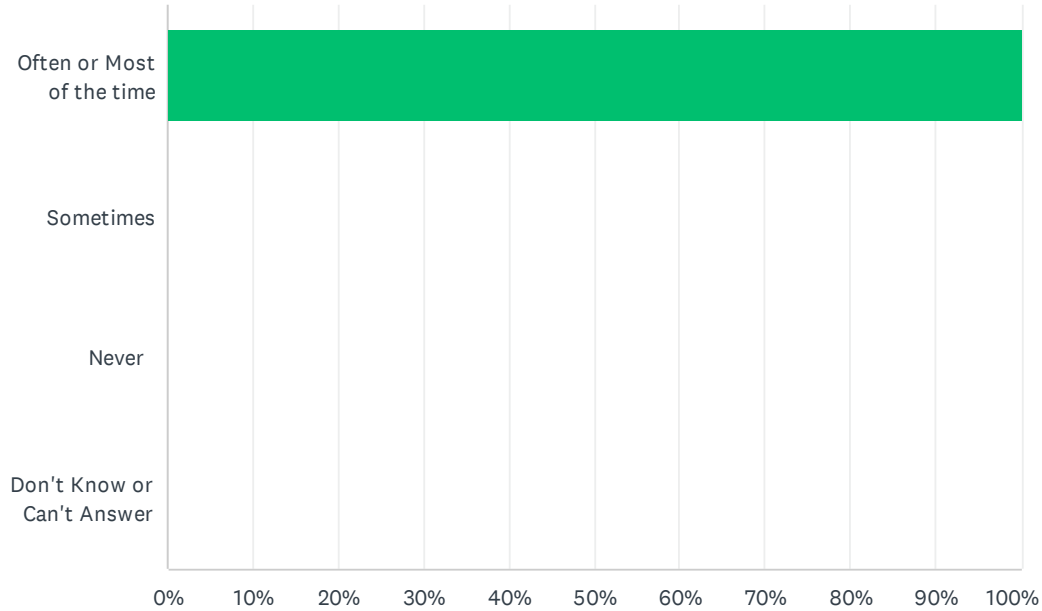
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Often or Most of the time	66.67%	4
Sometimes	0.00%	0
Never	0.00%	0
Don't Know or Can't Answer	33.33%	2
TOTAL		6

Q6 I am satisfied with the accounting services provided by Gilbert Associates, Inc. to SCORE

Answered: 6 Skipped: 0



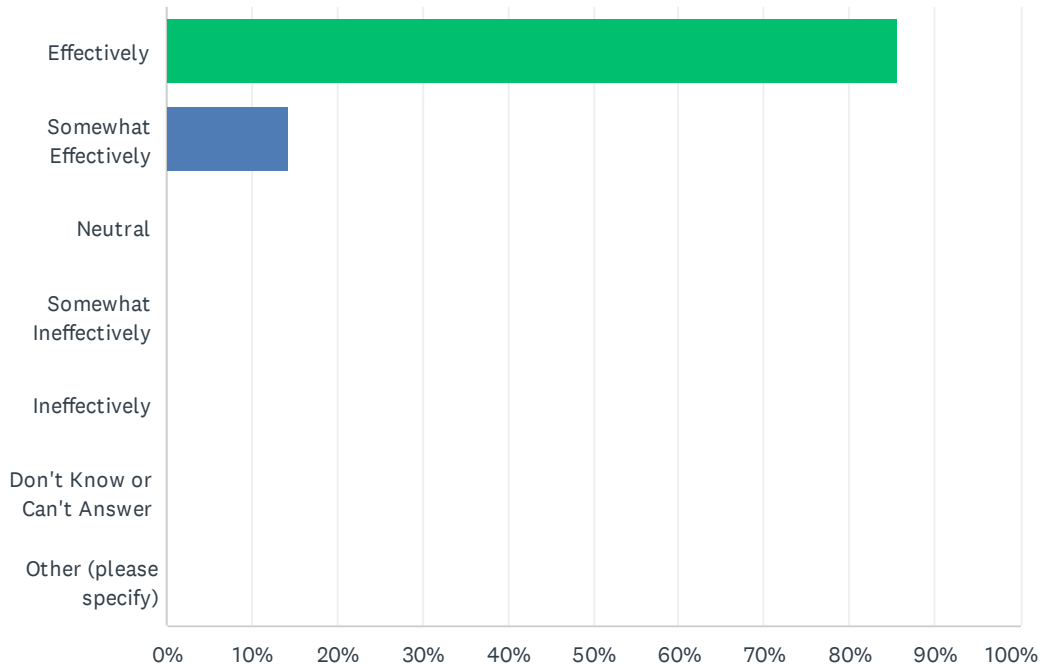
ANSWER CHOICES	RESPONSES	
Often or Most of the time	100.00%	6
Sometimes	0.00%	0
Never	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		6

Q7 Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answered: 0 Skipped: 6

Q1 How well does SCORE effectively manage its member's issues?

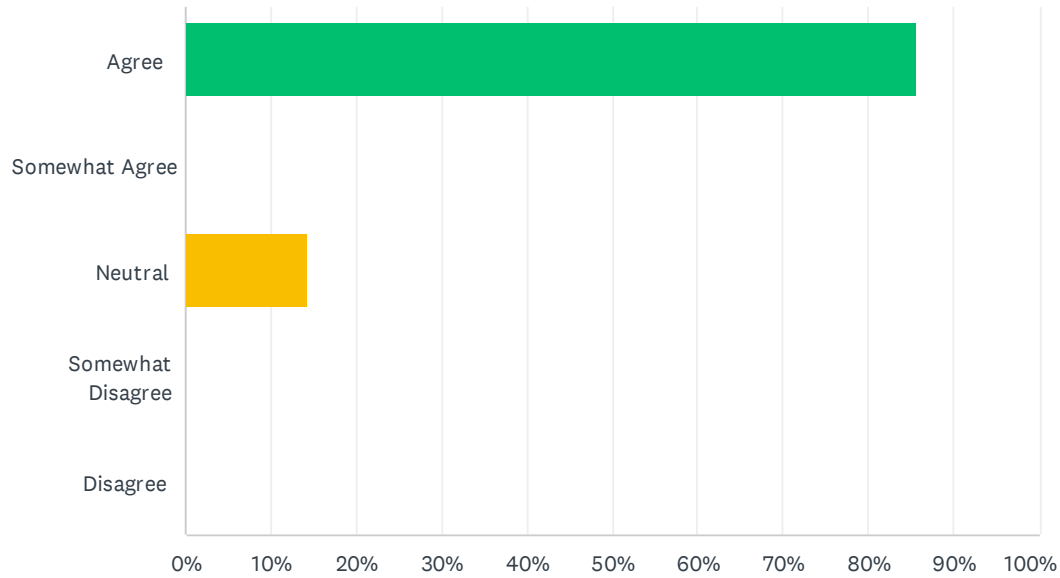
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Effectively	85.71%	6
Somewhat Effectively	14.29%	1
Neutral	0.00%	0
Somewhat Ineffectively	0.00%	0
Ineffectively	0.00%	0
Don't Know or Can't Answer	0.00%	0
Other (please specify)	0.00%	0
TOTAL		7

Q2 Do Board meetings provide value to you as a SCORE member?

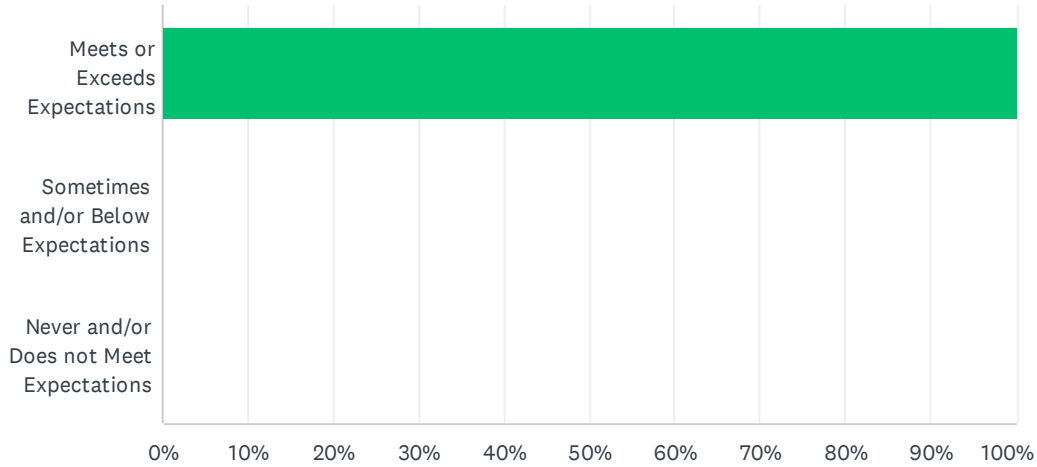
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Agree	85.71%	6
Somewhat Agree	0.00%	0
Neutral	14.29%	1
Somewhat Disagree	0.00%	0
Disagree	0.00%	0
TOTAL		7

Q3 How is SCORE perceived by your City's Leadership as providing value to your City?

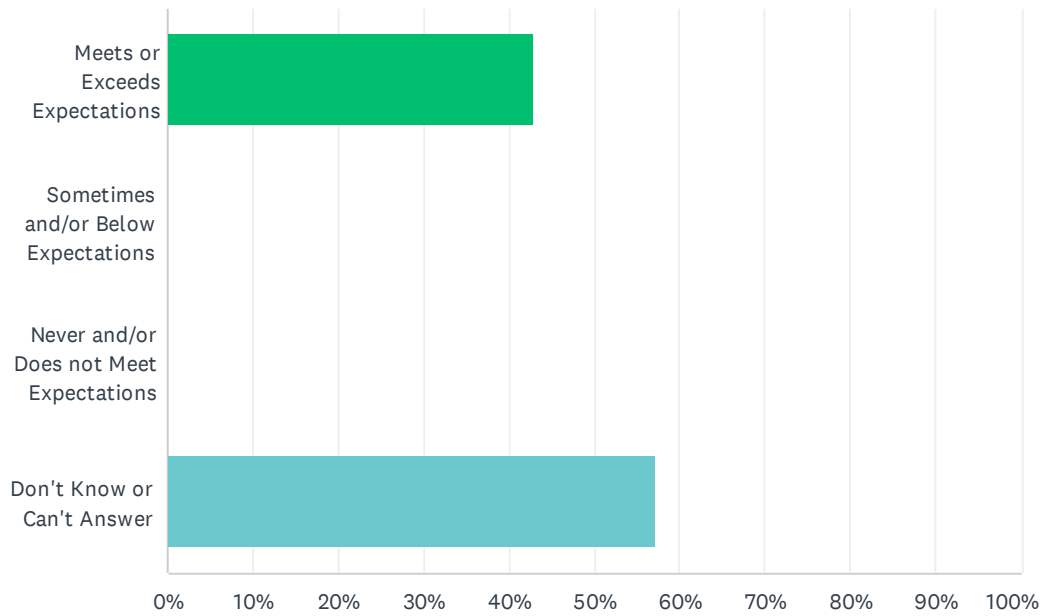
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Meets or Exceeds Expectations	100.00%	6
Sometimes and/or Below Expectations	0.00%	0
Never and/or Does not Meet Expectations	0.00%	0
TOTAL		6

Q4 ERMA Members: Evaluate the counsel provided by the EPL Hotline.

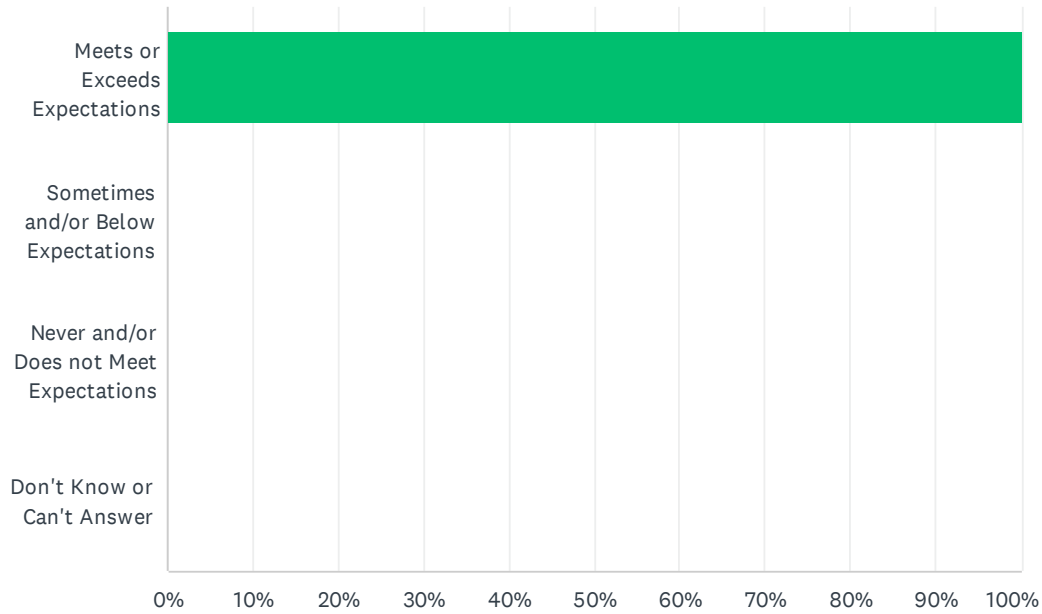
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Meets or Exceeds Expectations	42.86%	3
Sometimes and/or Below Expectations	0.00%	0
Never and/or Does not Meet Expectations	0.00%	0
Don't Know or Can't Answer	57.14%	4
TOTAL		7

Q5 Does SCORE sponsored training meet or exceed your expectations?

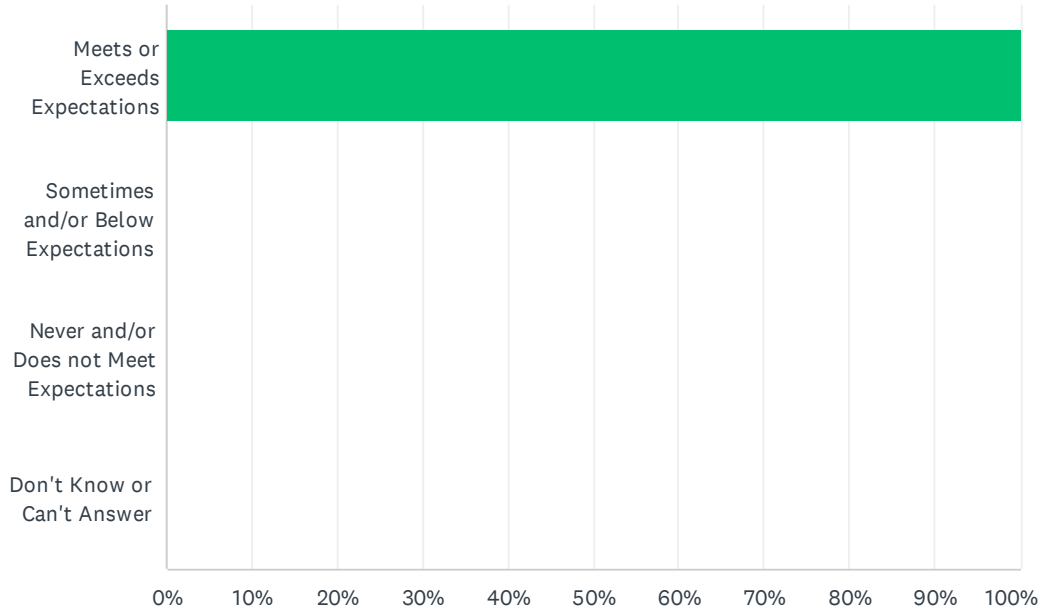
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Meets or Exceeds Expectations	100.00%	7
Sometimes and/or Below Expectations	0.00%	0
Never and/or Does not Meet Expectations	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		7

Q6 Is SCORE properly meeting your insurance (protection) needs and expectations?

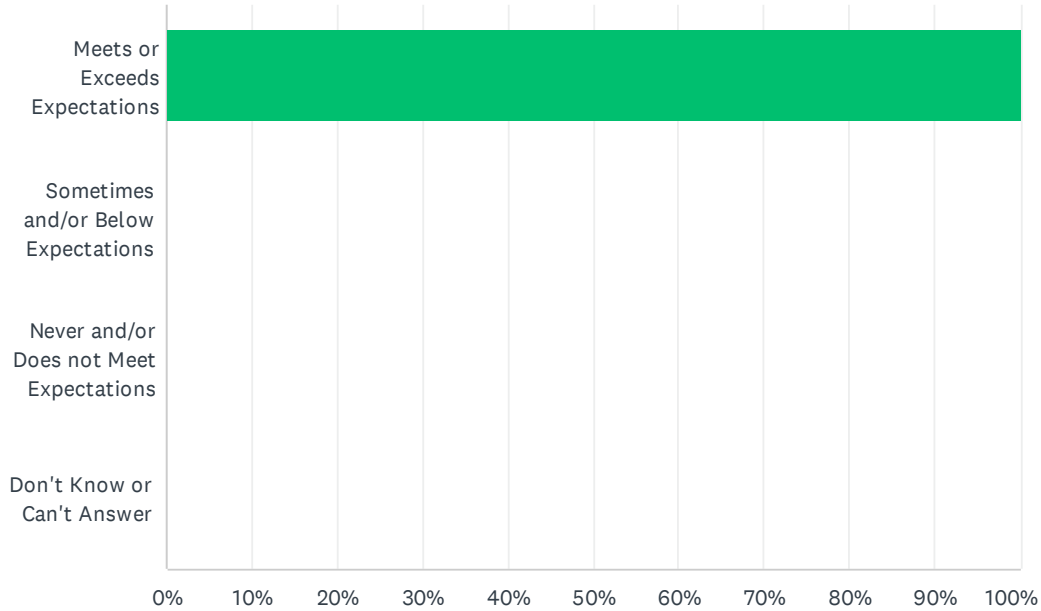
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Meets or Exceeds Expectations	100.00%	7
Sometimes and/or Below Expectations	0.00%	0
Never and/or Does not Meet Expectations	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		7

Q7 How would you rate the level of risk control services you currently receive by SCORE?

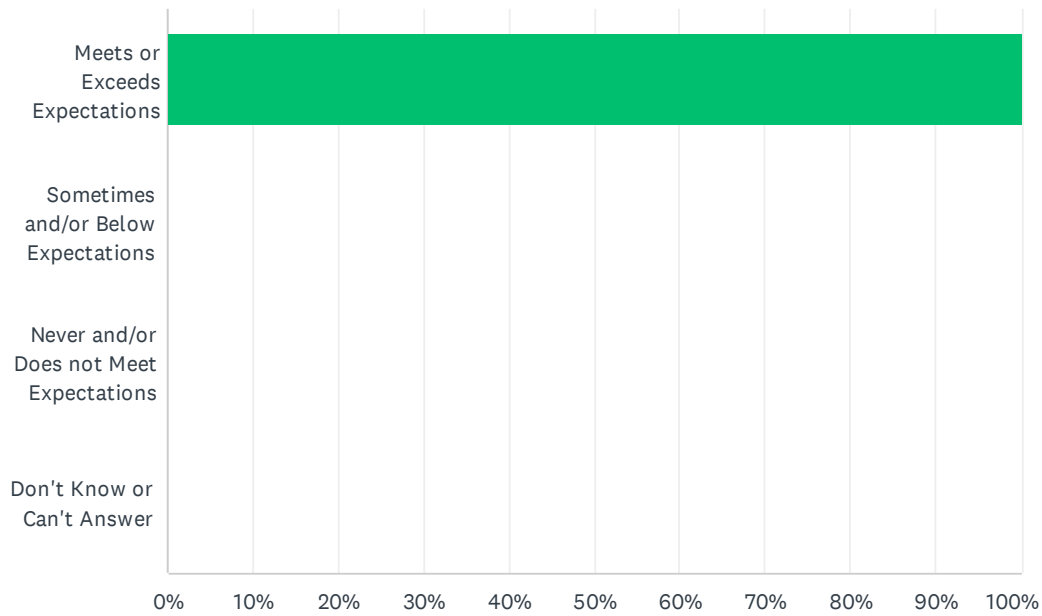
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Meets or Exceeds Expectations	100.00%	7
Sometimes and/or Below Expectations	0.00%	0
Never and/or Does not Meet Expectations	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		7

Q8 How is SCORE meeting your risk control service needs?

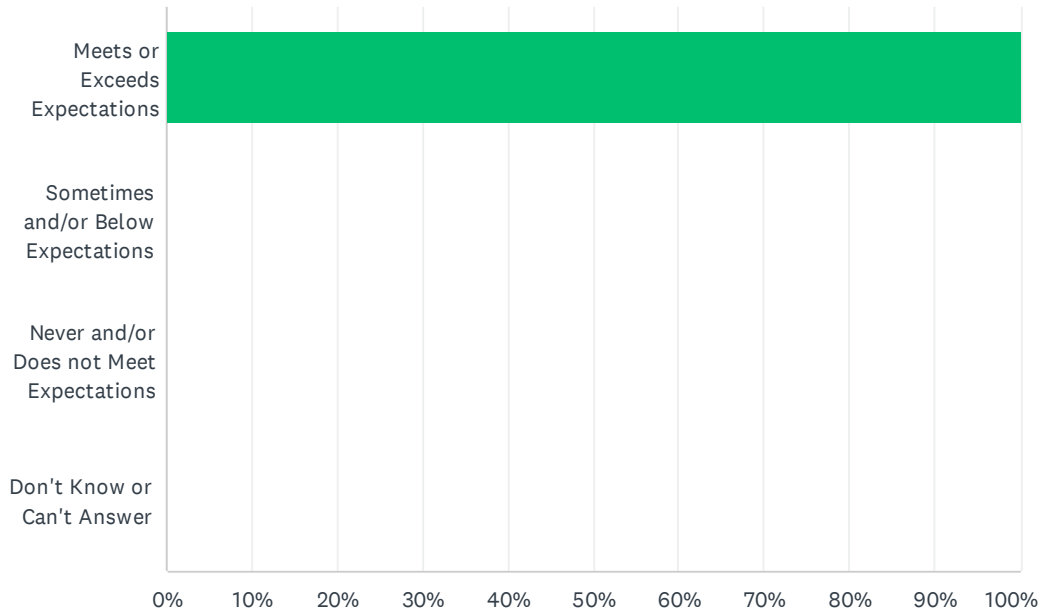
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Meets or Exceeds Expectations	100.00%	7
Sometimes and/or Below Expectations	0.00%	0
Never and/or Does not Meet Expectations	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		7

Q9 Overall, how would you rate SCORE as an organization?

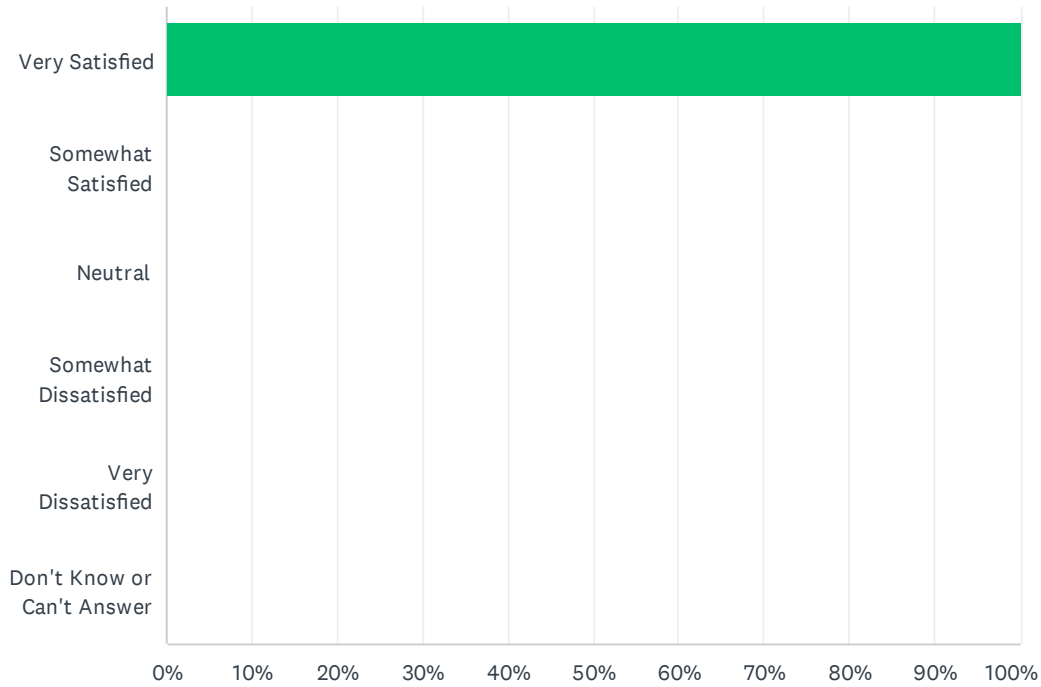
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Meets or Exceeds Expectations	100.00%	7
Sometimes and/or Below Expectations	0.00%	0
Never and/or Does not Meet Expectations	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		7

Q10 How would you rate your overall satisfaction with the services provided by the SCORE JPA?

Answered: 7 Skipped: 0



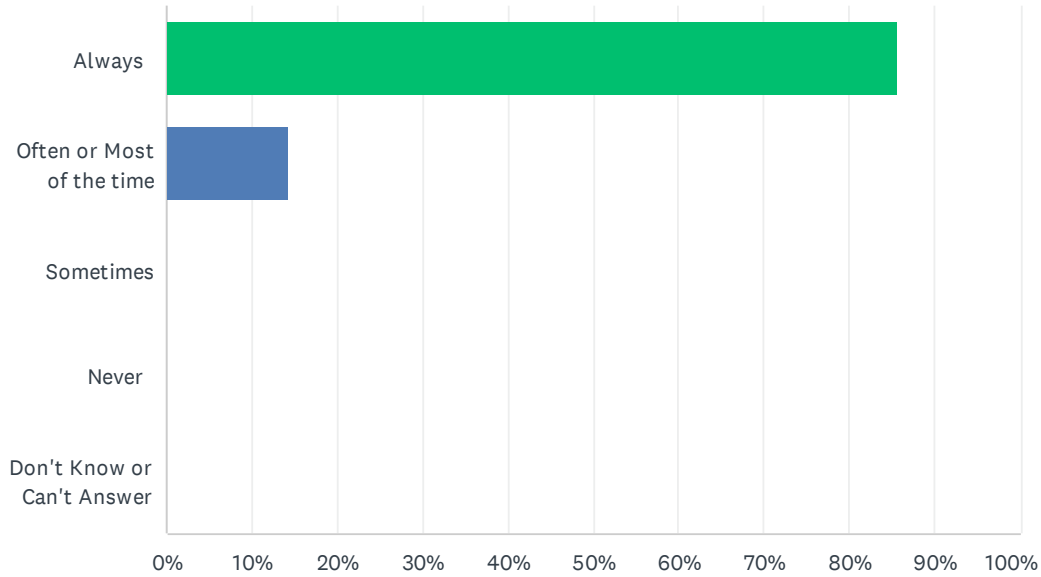
ANSWER CHOICES	RESPONSES	
Very Satisfied	100.00%	7
Somewhat Satisfied	0.00%	0
Neutral	0.00%	0
Somewhat Dissatisfied	0.00%	0
Very Dissatisfied	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		7

Q11 Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answered: 0 Skipped: 7

Q1 Alliant Insurance Services, Inc. is responsive to your needs and concerns, and responds promptly to inquiries and requests (i.e. certificates of insurance, coverage issues, contract review and assistance, recommendations, risk assessments, etc.)

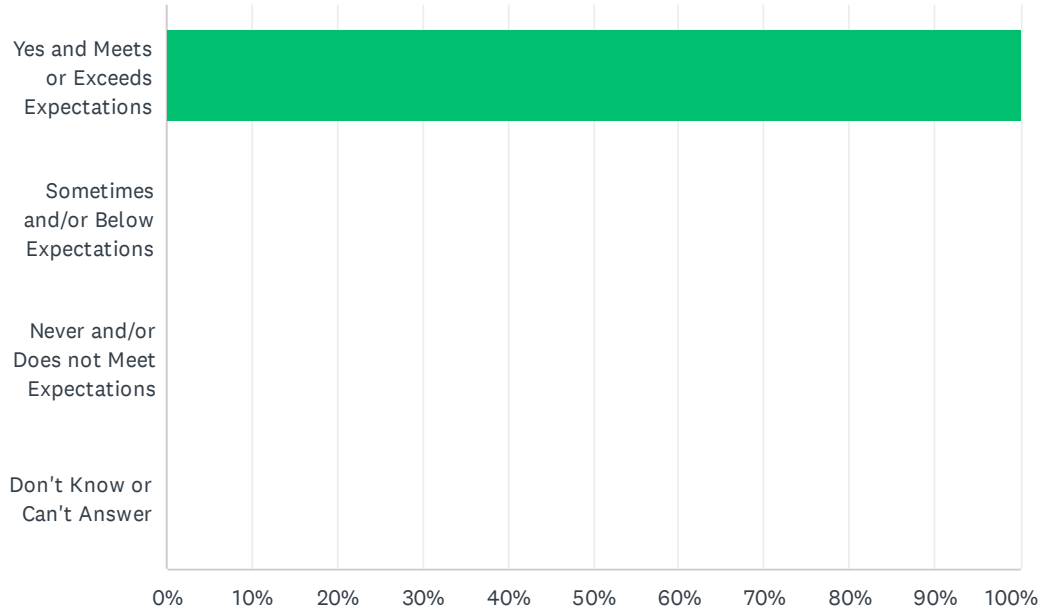
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Always	85.71%	6
Often or Most of the time	14.29%	1
Sometimes	0.00%	0
Never	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		7

Q2 Alliant Insurance Services, Inc. maintains good contact and keeps members apprised on all important and pertinent risk management/insurance matters.

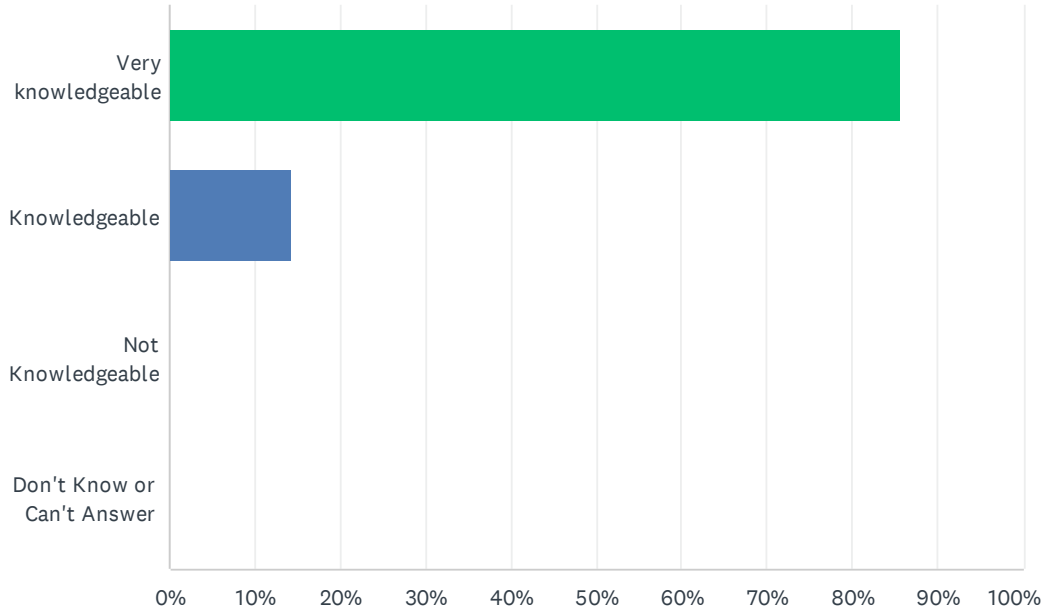
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes and Meets or Exceeds Expectations	100.00%	7
Sometimes and/or Below Expectations	0.00%	0
Never and/or Does not Meet Expectations	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		7

Q3 How do you perceive the knowledge and expertise of Alliant Insurance Services, Inc. staff?

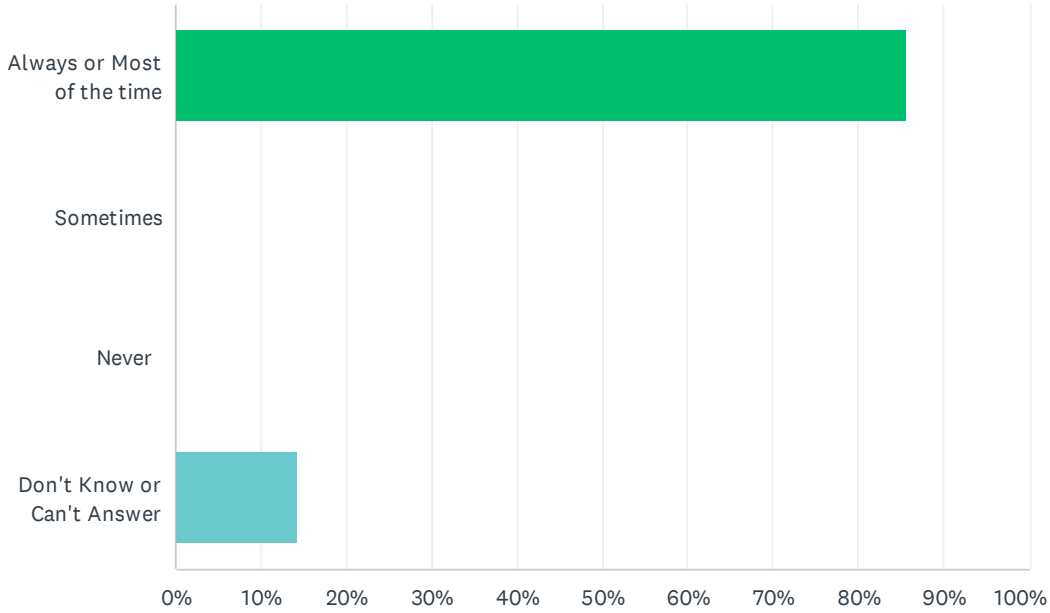
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Very knowledgeable	85.71%	6
Knowledgeable	14.29%	1
Not Knowledgeable	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		7

Q4 Are SCORE Agendas and Minutes sufficient to understand Board of Directors decisions, actions or discussions even if not present at meeting?

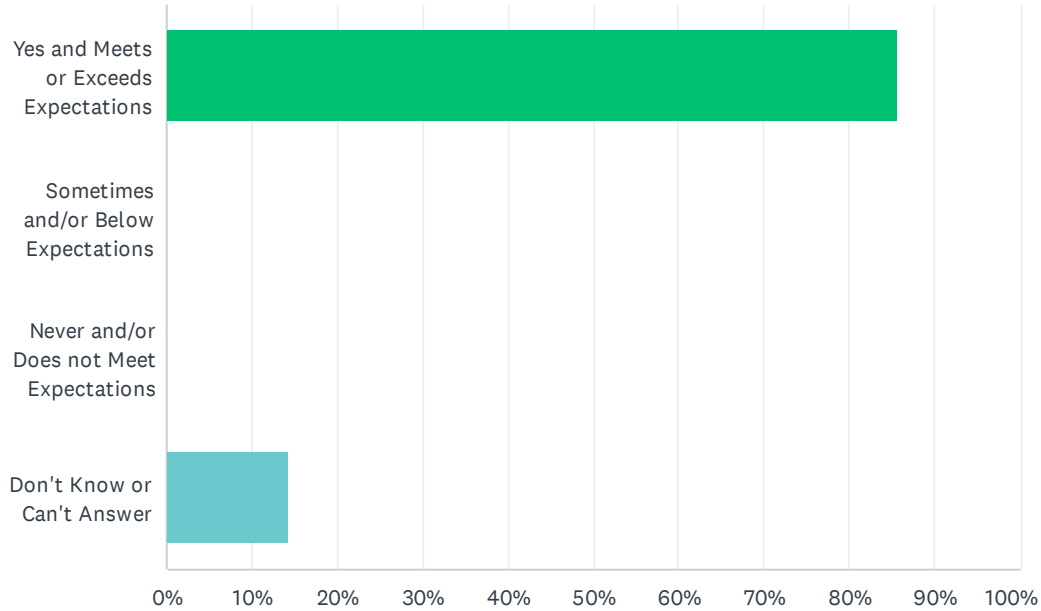
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Always or Most of the time	85.71%	6
Sometimes	0.00%	0
Never	0.00%	0
Don't Know or Can't Answer	14.29%	1
TOTAL		7

Q5 Appropriate, timely and sufficient information is provided to support the Board of Directors in making informed decisions.

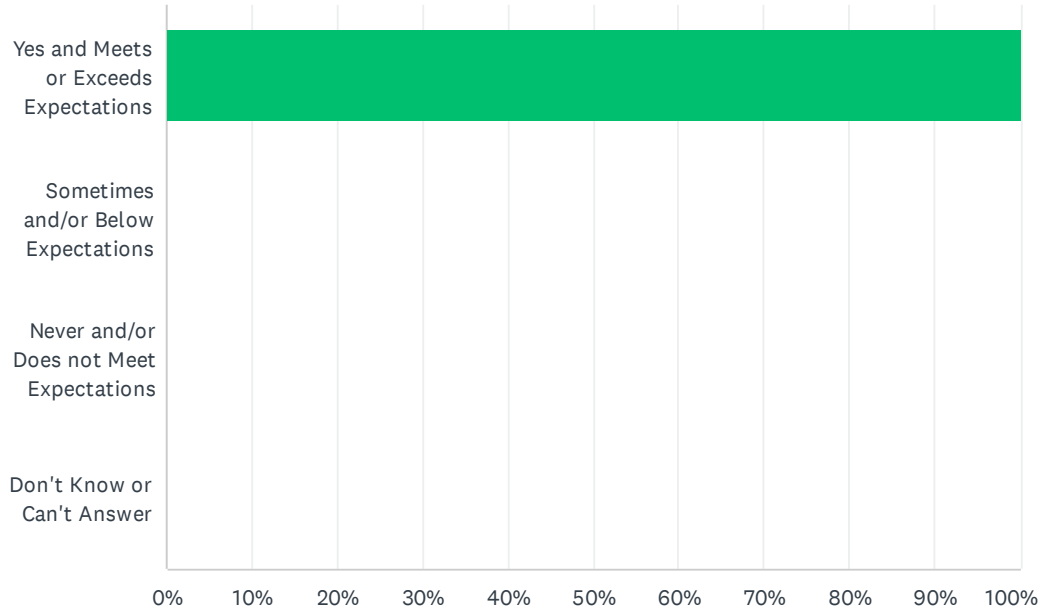
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes and Meets or Exceeds Expectations	85.71%	6
Sometimes and/or Below Expectations	0.00%	0
Never and/or Does not Meet Expectations	0.00%	0
Don't Know or Can't Answer	14.29%	1
TOTAL		7

Q6 Alliant Insurance Services, Inc. accomplishes goals and objectives as well as providing additional value to the JPA.

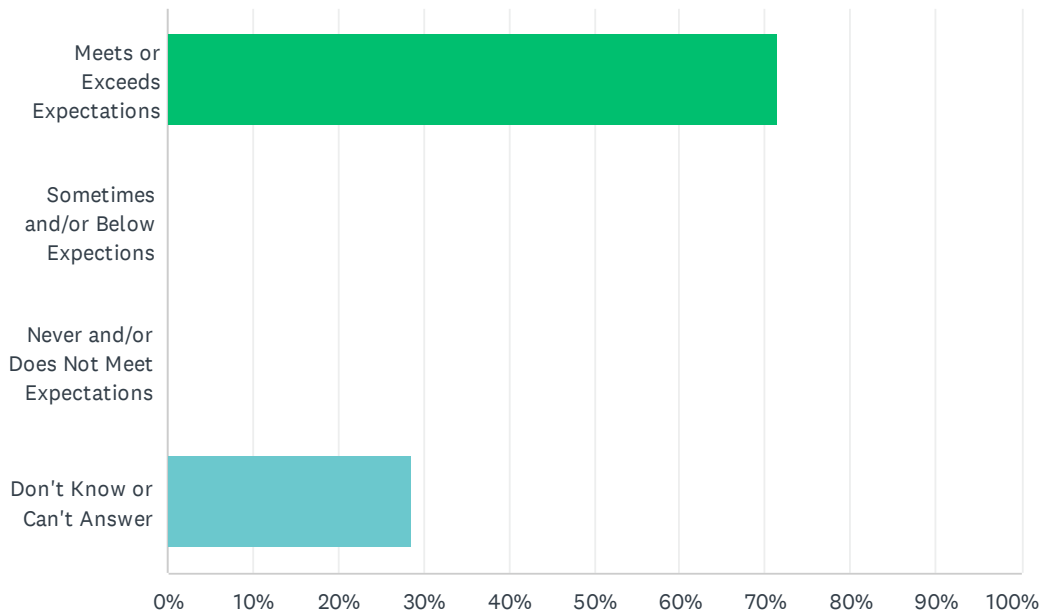
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes and Meets or Exceeds Expectations	100.00%	7
Sometimes and/or Below Expectations	0.00%	0
Never and/or Does not Meet Expectations	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		7

Q7 The SCORE website contains timely and useful information?

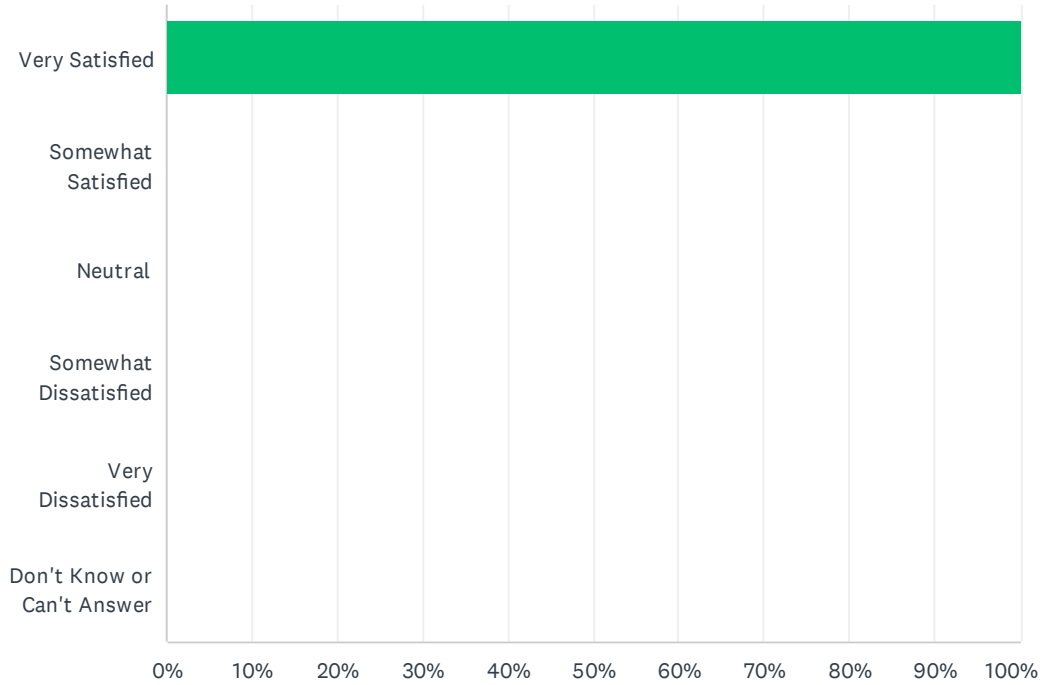
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Meets or Exceeds Expectations	71.43%	5
Sometimes and/or Below Expectations	0.00%	0
Never and/or Does Not Meet Expectations	0.00%	0
Don't Know or Can't Answer	28.57%	2
TOTAL		7

Q8 How would you rate your overall satisfaction with Alliant Insurance Services, Inc. as the program administrator?

Answered: 7 Skipped: 0



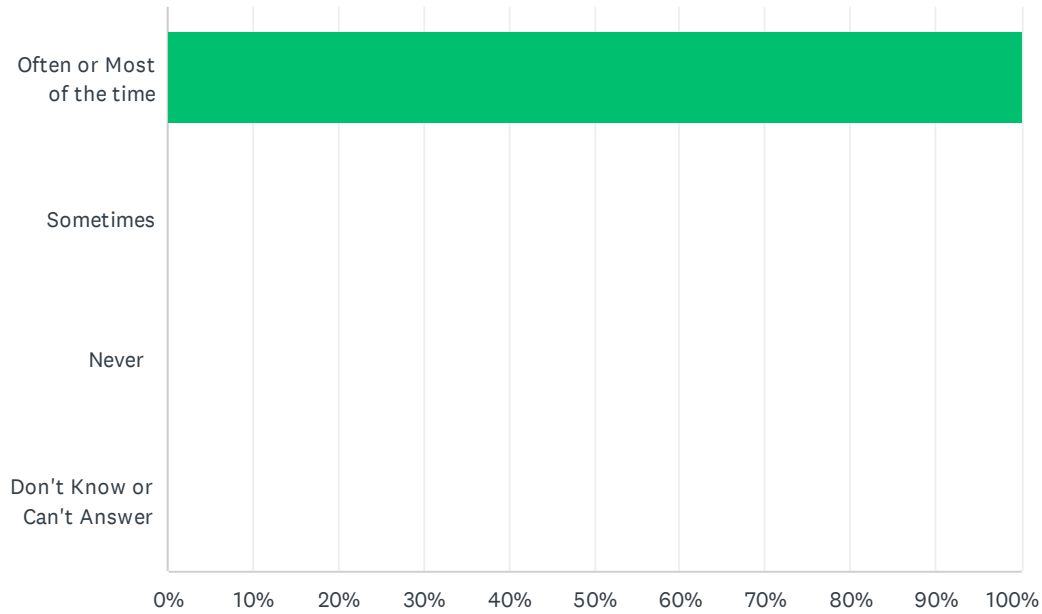
ANSWER CHOICES	RESPONSES	
Very Satisfied	100.00%	7
Somewhat Satisfied	0.00%	0
Neutral	0.00%	0
Somewhat Dissatisfied	0.00%	0
Very Dissatisfied	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		7

Q9 Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answered: 0 Skipped: 7

Q1 DKF Solutions Group is responsive to requests for assistance.

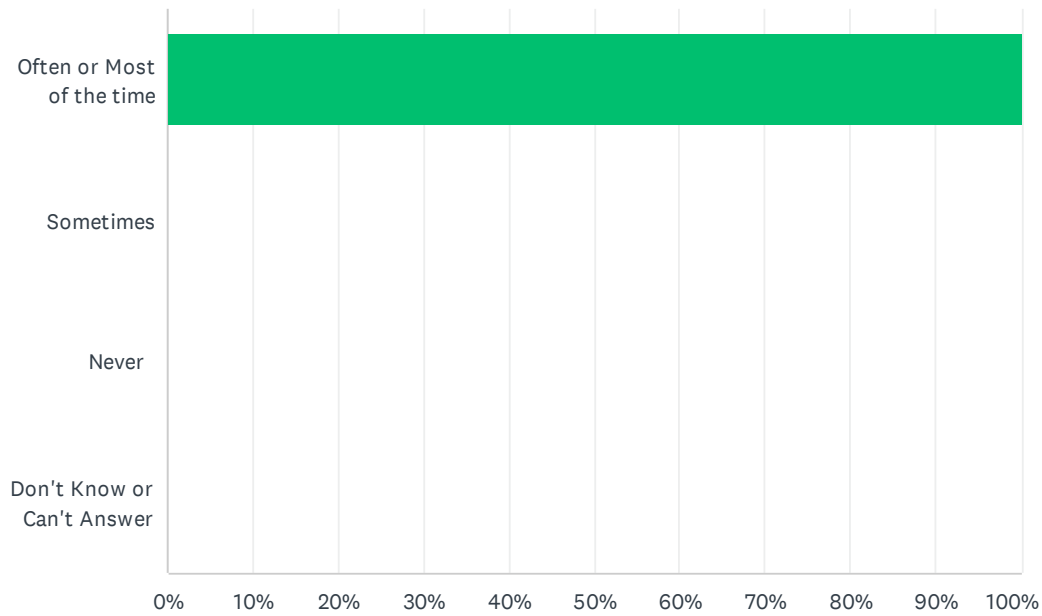
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Often or Most of the time	100.00%	6
Sometimes	0.00%	0
Never	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		6

Q2 Are the subjects of training provided by DKF Solutions Group valuable?

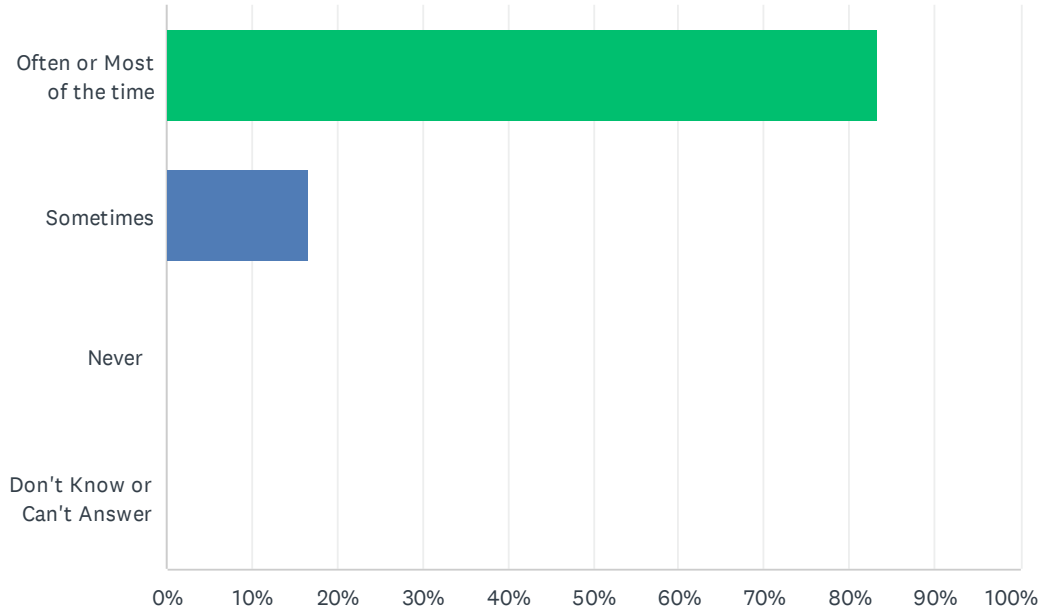
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Often or Most of the time	100.00%	6
Sometimes	0.00%	0
Never	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		6

Q3 Do the inspections/visits completed by DKF Solutions Group provide value?

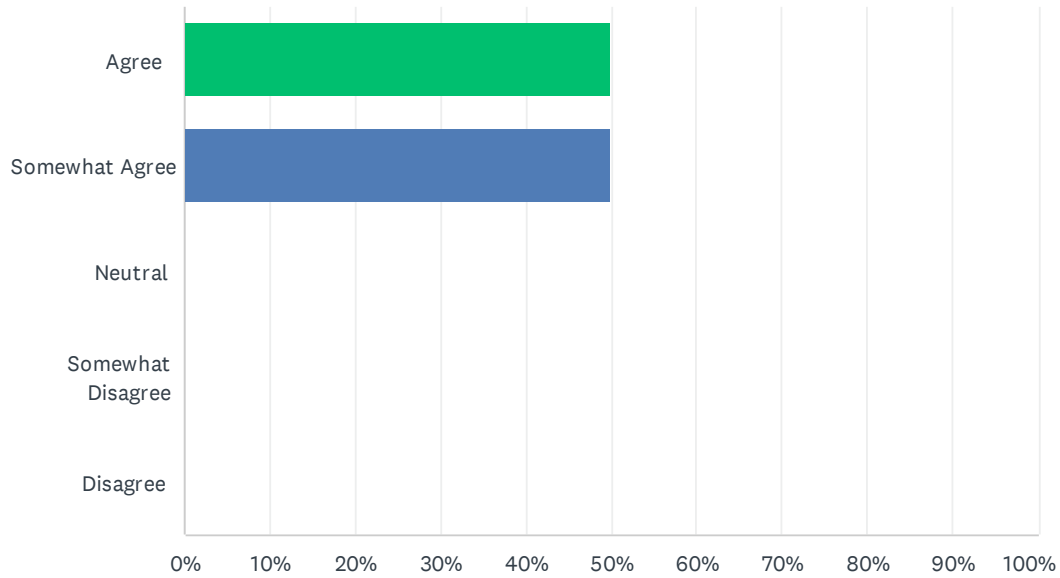
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Often or Most of the time	83.33%	5
Sometimes	16.67%	1
Never	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		6

Q4 Is the frequency of DKF Solutions Group inspections/visits adequate?

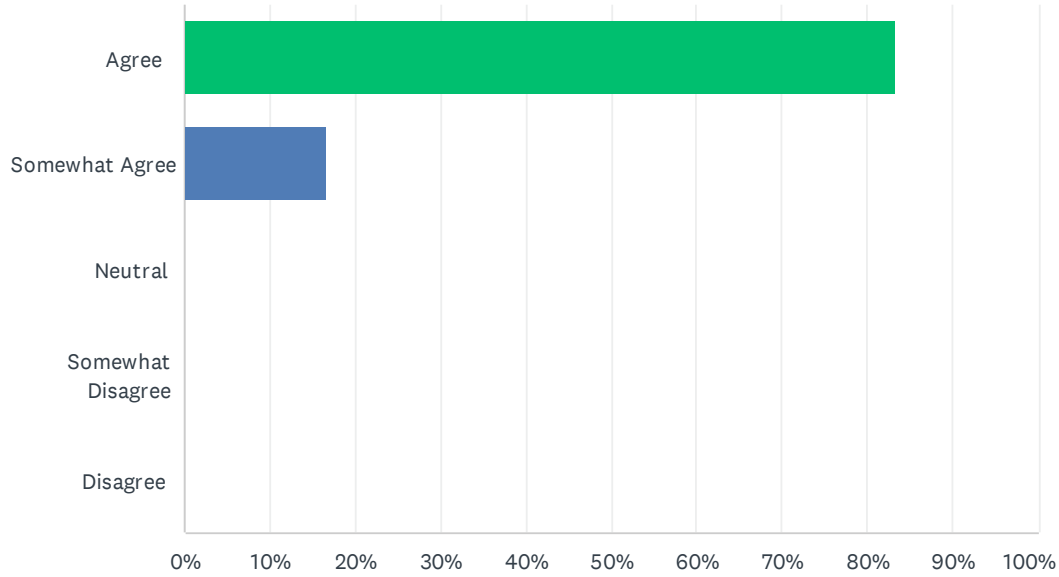
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Agree	50.00%	3
Somewhat Agree	50.00%	3
Neutral	0.00%	0
Somewhat Disagree	0.00%	0
Disagree	0.00%	0
TOTAL		6

Q5 DKF Solutions Group exhibits expertise with risk pools and provides valuable input in regards torisk and safety issues that are relevant to SCORE and its members.

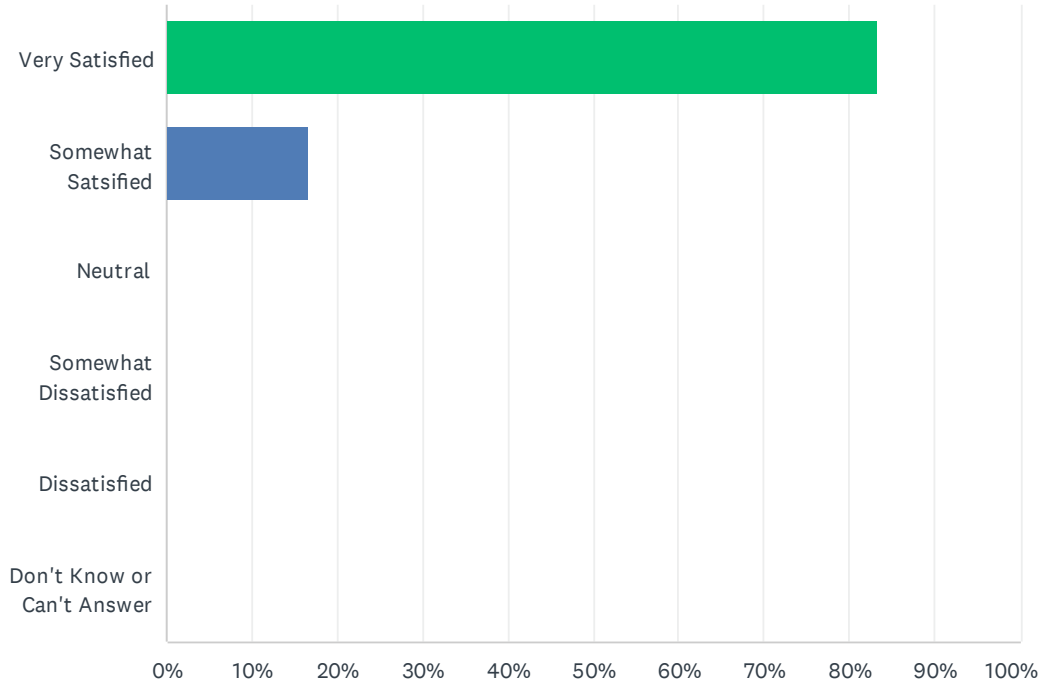
Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES
Agree	83.33% 5
Somewhat Agree	16.67% 1
Neutral	0.00% 0
Somewhat Disagree	0.00% 0
Disagree	0.00% 0
TOTAL	6

Q6 How would you rate your overall satisfaction with DKF Solutions Group as the Loss Prevention specialist?

Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Very Satisfied	83.33%	5
Somewhat Satisfied	16.67%	1
Neutral	0.00%	0
Somewhat Dissatisfied	0.00%	0
Dissatisfied	0.00%	0
Don't Know or Can't Answer	0.00%	0
TOTAL		6

Q7 Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answered: 0 Skipped: 6

2024 SCORE Service Provider Survey Program Administrator

1. Alliant Insurance Services, Inc. is responsive to your needs and concerns, and responds promptly to inquiries and requests (i.e. certificates of insurance, coverage issues, contract review and assistance, recommendations, risk assessments, etc.)

Answer Options	Response Percent	Response Count
Always	85.7%	6
Often or Most of the time	14.3%	1
Sometimes	0.0%	0
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

2. Alliant Insurance Services, Inc. maintains good contact and keeps members apprised on all important and pertinent risk management/insurance matters.

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	7
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

3. How do you perceive the knowledge and expertise of Alliant Insurance Services, Inc. staff?

Answer Options	Response Percent	Response Count
Very knowledgeable	85.7%	6
Knowledgeable	14.3%	1
Not Knowledgeable	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

4. Are SCORE Agendas and Minutes sufficient to understand Board of Directors decisions, actions or discussions even if not present at meeting?

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Always or Most of the time	85.7%	6	100.0%
Sometimes	0.0%	0	0.0%
Never	0.0%	0	0%
Don't Know or Can't Answer	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	7
<i>skipped question</i>		0	

5. Appropriate, timely and sufficient information is provided to support the Board of Directors in making informed decisions.

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Meets or Exceeds Expectations	85.7%	6	100.0%
Sometimes and/or Below Expectations	0.0%	0	0.0%
Never and/or Does not Meet Expectations	0.0%	0	0%

2023 Responses

Response Percent	Response Count	
75.0%	6	
25.0%	2	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		8
<i>skipped</i>		0

Response Percent	Response Count	
100.0%	8	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		8
<i>skipped</i>		0

Response Percent	Response Count	
100.0%	8	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		8
<i>skipped</i>		0

Response Percent	Response Count	
100.0%	8	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		8
<i>skipped</i>		0

Response Percent	Response Count
100.0%	8
0.0%	0
0.0%	0

Don't Know or Can't Answer	14.3%	1	0%	0.0%	0
Other (please specify)		0	0%	0.0%	0
		<i>answered question</i>	7	7	<i>answered</i>
		<i>skipped question</i>	0		<i>skipped</i>
6. Alliant Insurance Services, Inc. accomplishes goals and objectives as well as providing additional value to the IPA					
Answer Options	Response Percent	Response Count		Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	7		87.5%	7
Sometimes and/or Below Expectations	0.0%	0		12.5%	1
Never and/or Does not Meet Expectations	0.0%	0		0.0%	0
Don't Know or Can't Answer	0.0%	0		0.0%	0
Other (please specify)		0		0.0%	0
		<i>answered question</i>	7	<i>answered</i>	8
		<i>skipped question</i>	0	<i>skipped</i>	0
7. The SCORE website contains timely and useful information?					
Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer	Response Percent	Response Count
Meets or Exceeds Expectations	71.4%	5	100.0%	87.5%	7
Sometimes and/or Below Expectations	0.0%	0	0.0%	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0	0%	0.0%	0
Don't Know or Can't Answer	28.6%	2	0%	12.5%	1
Other (please specify)		0	0%		0
		<i>answered question</i>	7	<i>answered</i>	8
		<i>skipped question</i>	0	<i>skipped</i>	0
8. How would you rate your overall satisfaction with Alliant Insurance Services, Inc. as the program administrator?					
Answer Options	Response Percent	Response Count		Response Percent	Response Count
Very Satisfied	100.0%	7		100.0%	8
Somewhat Satisfied	0.0%	0		0.0%	0
Neutral	0.0%	0		0.0%	0
Somewhat Dissatisfied	0.0%	0		0.0%	0
Very Dissatisfied	0.0%	0		0.0%	0
Don't Know or Can't Answer	0.0%	0		0.0%	0
Other (please specify)		0		0.0%	0
		<i>answered question</i>	7	<i>answered</i>	8
		<i>skipped question</i>	0	<i>skipped</i>	0
9. Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:					
Answer Options	Response Count			Response Count	
	0			7	
		<i>answered question</i>	0	<i>answered</i>	1
		<i>skipped question</i>	0	<i>skipped</i>	7

2024 SCORE Service Provider Survey Accounting - Gilbert

1. Gilbert Associates, Inc. provides timely and accurate financial information for SCORE Board Members and Staff?		
Answer Options	Response Percent	Response Count
Often or Most of the time	100.0%	6
Sometimes	0.0%	0
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0

2023 Responses

Response Percent	Response Count
100.0%	6
0.0%	0
0.0%	0
0.0%	1

Other (please specify)		0		0.0%	0
	<i>answered question</i>	6		<i>answered</i>	6
	<i>skipped question</i>	0		<i>skipped</i>	0
2. Gilbert Associates, Inc. helps SCORE maintain effective internal controls over financial transactions and reporting					
Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer	Response Percent	Response Count
Often or Most of the time	83.3%	5	100.0%	100.0%	6
Sometimes	0.0%	0	0.0%	0.0%	0
Never	0.0%	0	0%	0.0%	0
Don't Know or Can't Answer	16.7%	1	0%	0.0%	1
Other (please specify)		0	0%	0.0%	0
	<i>answered question</i>	6	6	<i>answered</i>	6
	<i>skipped question</i>	0		<i>skipped</i>	0
3. Gilbert Associates, Inc. exhibits expertise with risk pools and provides valuable input in regards to financial issues that are relevant to SCORE and its members					
Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer	Response Percent	Response Count
Often or Most of the time	83.3%	5	100.0%	100.0%	6
Sometimes	0.0%	0	0.0%	0.0%	0
Never	0.0%	0	0%	0.0%	0
Don't Know or Can't Answer	16.7%	1	0%	0.0%	1
Other (please specify)		0	0%	0.0%	0
	<i>answered question</i>	6	6	<i>answered</i>	7
	<i>skipped question</i>	0		<i>skipped</i>	0
4. Gilbert Associates, Inc. displays professionalism in its interactions with SCORE Board Members and Staff					
Answer Options	Response Percent	Response Count		Response Percent	Response Count
Often or Most of the time	100.0%	6		100.0%	6
Sometimes	0.0%	0		0.0%	0
Never	0.0%	0		0.0%	0
Don't Know or Can't Answer	0.0%	0		0.0%	1
Other (please specify)		0		0.0%	0
	<i>answered question</i>	6		<i>answered</i>	7
	<i>skipped question</i>	0		<i>skipped</i>	0
5. Gilbert Associates, Inc. responds promptly and timely to payment and reimbursement requests from SCORE members and vendors.					
Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer	Response Percent	Response Count
Often or Most of the time	66.7%	4	100.0%	100.0%	6
Sometimes	0.0%	0	0.0%	0.0%	0
Never	0.0%	0	0%	0.0%	0
Don't Know or Can't Answer	33.3%	2	0%	0.0%	1
Other (please specify)		0	0%	0.0%	0
	<i>answered question</i>	6	6	<i>answered</i>	7
	<i>skipped question</i>	0		<i>skipped</i>	0
6. I am satisfied with the accounting services provided by Gilbert Associates, Inc. to SCORE					
Answer Options	Response Percent	Response Count		Response Percent	Response Count
Often or Most of the time	100.0%	6		100.0%	6
Sometimes	0.0%	0		0.0%	0
Never	0.0%	0		0.0%	0
Don't Know or Can't Answer	0.0%	0		0.0%	1
Other (please specify)		0		0.0%	0

<i>answered question</i>	6
<i>skipped question</i>	0

<i>answered</i>	7
<i>skipped</i>	0

7. Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answer Options	Response Count
	0
<i>answered question</i>	0
<i>skipped question</i>	0

	Response Count
	0
<i>answered</i>	0
<i>skipped</i>	7

2024 SCORE Service Provider Survey Loss Prevention/Training Program Services

1. DKF Solutions Group is responsive to requests for assistance.

Answer Options	Response Percent	Response Count
Often or Most of the time	100.0%	6
Sometimes	0.0%	0
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		6
<i>skipped question</i>		0

2023 Responses

Response Percent	Response Count	
100.0%	7	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		7
<i>skipped</i>		0

2. Are the subjects of training provided by DKF Solutions Group valuable?

Answer Options	Response Percent	Response Count
Often or Most of the time	100.0%	6
Sometimes	0.0%	0
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		6
<i>skipped question</i>		0

Response Percent	Response Count	
100.0%	6	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		6
<i>skipped</i>		0

3. Do the inspections/visits completed by DKF Solutions Group provide value?

Answer Options	Response Percent	Response Count
Often or Most of the time	83.3%	5
Sometimes	16.7%	1
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		6
<i>skipped question</i>		0

Response Percent	Response Count	
100.0%	6	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		6
<i>skipped</i>		0

4. Is the frequency of DKF Solutions Group inspections/visits adequate?

Answer Options	Response Percent	Response Count
Agree	50.0%	3
Somewhat Agree	50.0%	3
Neutral	0.0%	0
Somewhat Disagree	0.0%	0

Response Percent	Response Count
83.3%	5
16.7%	1
0.0%	0
0.0%	0

Disagree	0.0%	0
Other (please specify)		0
<i>answered question</i>		6
<i>skipped question</i>		0

0.0%	0
0.0%	0
<i>answered</i>	6
<i>skipped</i>	0

5. DKF Solutions Group exhibits expertise with risk pools and provides valuable input in regards torisk and safety issues that are relevant to SCORE and its members.

Answer Options	Response Percent	Response Count
Agree	83.3%	5
Somewhat Agree	16.7%	1
Neutral	0.0%	0
Somewhat Disagree	0.0%	0
Disagree	0.0%	0
Other (please specify)		0
<i>answered question</i>		6
<i>skipped question</i>		0

Response Percent	Response Count
100.0%	6
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	6
<i>skipped</i>	0

6. How would you rate your overall satisfaction with DKF Solutions Group as the Loss Prevention specialist?

Answer Options	Response Percent	Response Count
Very Satisfied	83.3%	5
Somewhat Satisfied	16.7%	1
Neutral	0.0%	0
Somewhat Dissatisfied	0.0%	0
Dissatisfied	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		6
<i>skipped question</i>		0

Response Percent	Response Count
100.0%	6
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	6
<i>skipped</i>	0

7. Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answer Options	Response Count
	0
<i>answered question</i>	0
<i>skipped question</i>	0

Response Count	
0	
<i>answered</i>	0
<i>skipped</i>	6

2024 SCORE Service Provider Survey SCORE JPA Satisfaction

1. How well does SCORE effectively manage its member's issues?

Answer Options	Response Percent	Response Count
Effectively	85.7%	6
Somewhat Effectively	14.3%	1
Neutral	0.0%	0
Somewhat Ineffectively	0.0%	0
Ineffectively	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)	0.0%	0
<i>answered question</i>		7
<i>skipped question</i>		0

2023 Responses

Response Percent	Response Count
85.7%	6
14.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

2. Do Board meetings provide value to you as a SCORE member?

Answer Options	Response Percent	Response Count
Agree	85.7%	6
Somewhat Agree	0.0%	0
Neutral	14.3%	1
Somewhat Disagree	0.0%	0
Disagree	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

Response Percent	Response Count
85.7%	6
14.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

3. How is SCORE perceived by your City's Leadership as providing value to your City?

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	6
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		6
<i>skipped question</i>		1

Response Percent	Response Count
100.0%	7
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

Respondents

4. ERMA Members: Evaluate the counsel provided by the EPL Hotline.

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Meets or Exceeds Expectations	42.9%	3	100.0%
Sometimes and/or Below Expectations	0.0%	0	0.0%
Never and/or Does not Meet Expectations	0.0%	0	0%
Don't Know or Can't Answer	57.1%	4	0%
Other (please specify)		0	0%
<i>answered question</i>		7	7
<i>skipped question</i>		0	

Response Percent	Response Count
57.1%	4
0.0%	0
0.0%	0
42.9%	3
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

5. Does SCORE sponsored training meet or exceed your expectations?

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	7
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

Response Percent	Response Count
100.0%	7
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

6. Is SCORE properly meeting your insurance (protection) needs and expectations?

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	7
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

Response Percent	Response Count
100.0%	7
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

7. How would you rate the level of risk control services you currently receive by SCORE?

Answer Options	Response Percent	Response Count
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Response Percent	Response Count
------------------	----------------

Meets or Exceeds Expectations	100.0%	7
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

100.0%	7
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

8. How is SCORE meeting your risk control service needs?

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	7
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

Response Percent	Response Count
100.0%	7
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

9. Overall, how would you rate SCORE as an organization?

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	7
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

Response Percent	Response Count
100.0%	7
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

10. How would you rate your overall satisfaction with the services provided by the SCORE JPA?

Answer Options	Response Percent	Response Count
Very Satisfied	100.0%	7
Somewhat Satisfied	0.0%	0
Neutral	0.0%	0
Somewhat Dissatisfied	0.0%	0
Very Dissatisfied	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

Response Percent	Response Count
100.0%	7
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

11. Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answer Options	Response Count
	1
<i>answered question</i>	0
<i>skipped question</i>	0

Response Count	
1	
<i>answered</i>	1
<i>skipped</i>	6



**SCORE GENERAL LIABILITY
CLAIMS AUDIT PROPOSAL (FY 23/24)**

ACTION ITEM

ISSUE: SCORE members conduct an audit of their General Liability claims every odd fiscal year.

Attached is a proposal from Ken Maiolini of Risk Management Services (RMS) to conduct an audit of 25 open and 15 closed claims with payments, closed in the last 24 months.

RECOMMENDATION: Approve proposal as presented or provide direction.

FISCAL IMPACT: Fee of \$3,650 and budgeted \$5,000 for this fiscal year.

BACKGROUND: Ken Maiolini has conducted the last four General Liability audits, chosen after a review of available options. This audit is recommended for consistency and SCORE may consider a different auditor as available for the next audit. The audit is being conducted later in the fiscal year than normal to give the new claims administrator more time to review and manage the claims before audit.

ATTACHMENT(S): RMS Associates Proposal



SMALL CITIES ORGANIZED RISK EFFORT (SCORE)

RESPONSE TO REQUEST FOR PROPOSAL LIABILITY PROGRAM CLAIMS AUDIT



Submitted by:
Kenneth R. Maiolini, ARM-P
Risk Management Services
P.O. Box 724
Sebastopol, CA 95473
Email: ken@rmscotati.com
(707) 696-6710 cell
January 13, 2025

CLAIMS AUDITING PHILOSOPHY

RMS takes a diverse approach to claims audits because of our background, experience, and our belief that such an approach provides the most meaningful results for our clients.

In addition to reviewing files according to Generally Accepted Claims Handling Standards (GACHS) for addressing file management, timely investigation, adequacy of reserves, liability and damage analysis, litigation management, and compliance with excess requirements and timely settlement negotiations, RMS attempts to focus on other areas that are both helpful to the client and, if applicable, the insuring entity. RMS also addresses CAJPA credentialing requirements related to Claims Administration criteria.

Because of our current hands-on claim activities, risk and loss consulting efforts, and role as a primary/excess TPA, RMS brings some unique perspectives to a claims audit. We are sensitive to the client's need to get more out of an audit than having someone upset their files for a few days. With that in mind, in the course of the audit we examine areas that can improve the client's claims handling system, trends that raise risk management issues, areas of risk transfer as it pertains to contractors, and the effectiveness of the insured's TPA or in-house claims unit. We also observe how the client's settlements compare to similar entities, make suggestions on experts that may prove beneficial to the defense, and provide assistance with politically sensitive situations.

In addition to the hard copy audit, RMS strives to do more than the traditional exit interview with the client. As logistics will allow, we attempt to speak with the client prior to the audit to check on any unusual situations or problems, and to generally discover what the client would like to accomplish in the audit.

In determining the claims sample to be audited, RMS pays close attention to the obvious indicators such as claim type, high reserves, high defense costs, etc. However, to get a feel for how claims are analyzed and handled, we also focus on recently filed claims, selected claims with no reserves, claims settling for low resolution value and claims with similar allegations having varied reserves. This practice allows us to determine trends in the claims handling that may positively or adversely affect our client.

Overall, we approach audits with a constructive and friendly attitude and provide an individualized report on each entity; we do not utilize boilerplate reporting formats. Lastly, we feel a client should finish the process with a positive feeling, having obtained new knowledge that will assist in effectively handling their claims.



AUDITOR INFORMATION

Kenneth R. Maiolini, ARM-P

Mr. Maiolini has over 30-years-experience in the handling of claims for both public and private clients. The last 25 years have been devoted to working with public entities in the areas of claims administration, auditing, and loss consulting. Mr. Maiolini has served as principal auditor in over 300 public entity claims audits.

SCOPE OF WORK

- RMS would propose to review a minimum of 25 open claims – focusing on high exposure and reserve matters and a minimum of 15 closed claims with payments, closed in the last 24 months. The review would evaluate areas of investigation, reserving, litigation management, attorney handling, liability and damage evaluation, file management and negotiation practices.
- Review of the overall claims process would include, but would not be limited to, internal controls, electronic data systems, payment and approval procedures, and Member reporting.

RMS will need to be provided a current open and closed loss run; claims to be reviewed would be selected from that loss run.

Files for review would be selected by a cross section of case type, severity, reserves/payments, and department.

The selected files would be reviewed and documented on RMS's Profile Audit Review Form (**EXHIBIT A**).

- The Audit will be conducted remotely.



REFERENCES

Martin Brady
Executive Director
Schools Insurance Authority
(916) 364-1281 ext. 224
(8 years – auditing, claims consulting)

Heather Fregeau
Director of Claims
PRISM
(916) 850-7300
(28 years – Claims Administrator, auditing, and Risk Management)

Lari Camarra
Risk Manager
County of Riverside
(951) 955-3511
(20 years – Claims Administrator, auditing)



INSURANCE INFORMATION

Professional Liability E&O \$2M limit/\$5K deductible	U.S. Risk Underwriters, Inc.
General Liability \$1M limit	Farmers Insurance Co.
Non-Owned and Hired Auto \$1M limit	Farmers Insurance Co.
Workers' Compensation Complies with statutory requirements	Farmers Insurance Co.

Evidence of Coverage will be provided upon request.



TIME SCHEDULE AND COST OF SERVICES

The audit of the SCORE claims files would be set for up to one and a half (1 1/2) days. The audit would be completed by June 15, 2025.

Additionally, a pre-audit interview with SCORE and a presentation to the appropriate SCORE Committee or Board would be included (as requested).

COSTS – The cost of services is all-inclusive of the audit, preparation, and expenses. The fee to perform the audit is proposed at **\$3,650.00**.



EXHIBIT A



RMS

RISK MANAGEMENT SERVICES

PROFILE AUDIT REVIEW FORM

ENTITY REVIEWED

REVIEW DATE

REVIEWED BY

FILE NAME

FILE NUMBER

FILE STATUS

DATE OF LOSS

CLAIM DATE

REJECTION DATE

LAWSUIT DATE

CLOSED DATE

TYPE OF LOSS

LIMITS(X1000)/POLICY YEAR

CASE DESCRIPTION

LIABILITY

Liability review attempts to determine, through file information, degree of liability. If no information in file, the undetermined box is checked indicating a deficiency in this area.

- CLEAR
 PROBABLE
 QUESTIONABLE
 DOUBTFUL
 UNDETERMINED
 N/A

Audit reviews the current reserves and paid amounts - if adjustments are needed, they are indicated in the recommended reserves section. Additional comments would be noted in the "Reserving" section below.

CURRENT RESERVES

PAID TO DATE

RECOMMENDED RESERVES

LOSS

LOSS

LOSS

EXPENSE

EXPENSE

EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING

INVESTIGATION

Review examines the investigation process - request for information, interviews, photos, obtaining and preserving evidence, timeliness, pro-active approach, and thoroughness of the investigation are evaluated.

RATING

RESERVING

Review examines the timeliness and basis for file reserves. The areas of indemnity and expense are examined as to past and future costs. Litigation expenses are evaluated in respect to other factors (liability, damages, etc.).

RATING

LITIGATION MANAGEMENT/ATTORNEY HANDLING

Review examines the management of defense counsel and individual attorney performance. Areas such as timely assignment, reporting, case handling, and litigation strategy are reviewed.

RATING

LIABILITY/DAMAGE EVALUATION

Review examines basis for determining if liability exists and to what degree. Also file information on damages is reviewed, as well as, the analysis of the damage components.

RATING

FILE MANAGEMENT

This area includes physical file management, statutory management, risk transfer, diary, excess reporting, and overall file coordination/handling.

RATING

TIMELY NEGOTIATIONS

Review examines settlement practices and file resolution through the use of negotiations. Proactive use of informal negotiations and voluntary mediations are examined.

COMMENTS

N/A = NOT APPLICABLE WHEN INDICATED



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 24, 2025**

Agenda Item H.5.

SELECTION OF ERMA BOARD ALTERNATE

ACTION ITEM

ISSUE: SCORE members designate representatives to the Boards of their excess coverage providers and the Board is asked to consider nomination and selection of a replacement SCORE Alternate Representative for the ERMA JPA Board.

RECOMMENDATION: Consider appointing a member of the SCORE Board as SCORE's authorized agent for purposes of representation on the ERMA Board.

FINANCIAL IMPACT: None.

BACKGROUND: Dan Newton, City of Susanville, serves as the Board Representative and Wendy Howard, City of Shasta Lake, serves as the Alternate Representative. A Program Administrator also attend ERMA meetings to keep apprised of information relevant to SCORE. The ERMA Board meets approximately 3 times a year. Upcoming ERMA Board meeting dates: January 23-24, 2025, and June 2, 2025.

SCORE has received notice the Wendy Howard will be retiring and the Board will need to nominate and select a new Alternate Representative on the ERMA Board.

ATTACHMENT: None.



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 24, 2025**

Agenda Item H.6.

SELECTION OF LAWCX BOARD ALTERNATE

ACTION ITEM

ISSUE: The Board is asked to consider nomination and selection of a replacement SCORE Alternate Representative for the LAWCX JPA Board.

RECOMMENDATION: Consider appointing a member of the SCORE Board as SCORE's authorized agent for purposes of representation on the LAWCX Board.

FINANCIAL IMPACT: None.

BACKGROUND: SCORE appoints both a Board Member and an Alternate Members as the group's representative to the Local Agency Workers' Compensation Excess Joint Powers Authority (LAWCX). Pamela Eastlick, City of Etna, serves as the Board Representative and Wendy Howard, City of Shasta Lake, serves as the Alternate Representative. A Program Administrator also attend LAWCX meetings to keep apprised of information relevant to SCORE. The LAWCX Board meets twice a year in the Sacramento area, in June and November. The Alternate would be expected to attend a Board meeting in the absence of the Board Member. Each member of LAWCX must attend at least one Board meeting a year to avoid a penalty.

SCORE has received notice the Wendy Howard will be retiring and the Board will need to nominate and select a new Alternate Representative on the LAWCX Board.

ATTACHMENT: None.



STATE OF THE MARKET

INFORMATION ITEM

ISSUE: The Board will receive an overview of the current state of the insurance market and the impacts on SCORE members.

RECOMMENDATION: None.

FINANCIAL IMPACT: No fiscal impact for SCORE.

BACKGROUND: The Program Administrators regularly provide updates on the state of the insurance market, including an annual presentation.

ATTACHMENT: State of the Insurance Market - handout

FY 25/26 RENEWAL MARKETING PLAN

INFORMATION ITEM

ISSUE: The Board of Directors annually reviews the insurance market update and renewal marketing plan to get a general sense of what to expect for the upcoming fiscal year programs. The current plan for renewal of SCORE Programs is as follows:

- **Workers' Compensation:** Renew coverage with LAWCX. Rates decreased last year but are expected to increase 6-10%. WC insurers in California are still not competitive with the program they offer.
- **Liability:** Continue participation in CJPRMA while *maintaining the current SIR of \$750,000*. This pool has been a strong partner and valuable alternative to traditional excess insurance. They have assessed members and implemented a more conservative funding formula to shore up their Net Position.
- **Property:** The APIP program solicits insurance markets annually, with carriers being added or deleted depending on their pricing. Last year we saw the market stabilize, with a slight increase in the rate, and we were expecting similar results this year before the LA fires. At this time, it's too early to tell of the impact, but expect *renewal increases in the 5% to 10% range*. Members received property appraisals this year, so *any increases in property values will directly impact the premium*. Individual member estimates will be available at the next meeting.
- **Crime:** We plan to remain with the Alliant Crime program (ACIP) and continue to encourage members to consider limits above \$1 million. *Conservative estimate 5% to 10% increase*.

RECOMMENDATION: No recommendation is provided; this is an informational item.

FISCAL IMPACT: TBD. See *estimated rate increases* below.

- **Workers' Compensation** - 5% to 10% increase, +/- payroll
- **Liability** - 15% to 20% increase, +/- payroll
- **Property** – 5% to 10% increase, +/- Total Insured Values (TIV) *appraisal changes*
- **Crime** – 5% increase, +/- FTE employees
- **Excess Cyber** – TBD – will be based on application data and controls

Members are reminded if their payroll increases, or their property insured values increase, that will also directly impact their funding for next year.

BACKGROUND: The Market Update and Renewal Marketing Plan is reviewed annually by the Board to keep members apprised of the current market conditions with each group purchase program as well as commercial insurance options.

ATTACHMENT(S): None



PREMIUM PAYMENT PLAN – POLICY & PROCEDURE

ACTION ITEM

ISSUE: Members are asked to consider a change to the process for requesting and approving payment plan requests.

RECOMMENDATION: The SCORE Board is asked to consider approving changes to the policy and procedure establishing a change to the process for making a premium payment plan.

FISCAL IMPACT: No fiscal impact is expected.

BACKGROUND: Several members have expressed the need for a payment plan after the fiscal year has begun. In an effort to ensure SCORE receives deposits timely the Board has tended to discourage payment plans but has approved on an ad hoc basis if a member has been unable to pay timely. The Board imposed a 3% administrative fee on the unpaid premium balance.

The current policy does not include a review of the requesting members' financial position and to ensure the financial solvency of a member, the policy is now being presented with an additional requirement to provide the audited financial statement for the prior ended fiscal year.

ATTACHMENT(S): Admin P&P Premium Payment Plans- as approved by BOD 10-27-23 (redlined for 1-24-25)



ADMINISTRATIVE POLICY & PROCEDURE

SUBJECT: PREMIUM PAYMENT PLANS

Policy Statement:

This policy is effective when adopted by the Board of Directors for the program year starting July 1, 2024 and following. It shall be the policy of the Small Cities Organized Risk Effort to establish a procedure for requesting a premium payment plan.

Member Requirements and Standards:

Current Members may request a Payment Plan for their premiums by following these steps:

- a. The Member must submit a written request to the Program Administrators prior to May 1st specifying the need for a payment plan for the upcoming fiscal year – the request must include the lines of coverage for which the member requires a payment plan.
- b. The Board will consider any requests to establish a Payment Plan at a Board meeting prior to the June Board Meeting.
- c. The Board may take action to authorize a Payment Plan at the June Board Meeting.
- d. The Board may not consider any proposed payment plan with a duration greater than one (1) year.
- e. All Payment Plans approved by the Board shall include interest calculated at a reasonable rate established by the Board (3% Administrative fee on the unpaid balance of the premium).
- f. The Member shall submit the prior year ending audited financial report for review and consideration as part of the request for a Payment Plan.**

If a payment plan request is submitted after June 1st a penalty of 1% of the total premiums will be assessed.

ADOPTED BY BOARD ACTION: October 27, 2023



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 24, 2025**

Agenda Item H.10.

FY 25/26 SERVICE CALENDAR

ACTION ITEM

ISSUE: The Service Calendar is being submitted to the SCORE Board for approval because we have updated several critical service items. These items are related to submission deadlines that are subject to penalties for late response.

The Service Calendar is updated regularly as needed to create a timeline of events for the calendar year. Information needs to be obtained from the members at various times of the year and the Service Calendar provides the submission deadlines for all members.

RECOMMENDATION: Adoption of the proposed FY 25/26 Service Calendar as presented or revised.

FISCAL IMPACT: Cannot be determined at this time.

BACKGROUND: The FY 25/26 Service Calendar has been updated and modified to ensure that all dates are chronologically listed. The SCORE Board should also note that deadlines have been included on requests to members so that they are informed of when we will be requesting information throughout the course of the year to ensure we adhere to submission deadlines provided by carriers.

ATTACHMENT(S): FY 25/26 Service Calendar



FY 2025-26 SCORE SERVICE CALENDAR

AS = Alliant Insurance Services Staff
 CA = Claims Auditor
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BD = Board of Directors
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 GH = George Hills Staff

Orange denotes request for information from member	Purple denotes Conference Dates	Light Blue indicates a SCORE Board Meeting Date
Tentative Dates	Activity	Completed by
JULY 2025		
07/01/2025	Send Program Invoices from ERMA, LAWCX, & CJPRMA to Gilbert Associates for payment	ALL
07/01/2025	Prepare all signature items for Board President – Policies, MOCs, Summaries of Coverage, etc. Follow up with President of the Board regarding items needing signatures	AS/BD
07/01/2025	Send Members Binders for all coverages including: WC, GL, Property, Crime, etc via email	AS
07/01/2025	Update SCORE Alliant Connect Website to include coverage information	AS
07/15/2025	Begin Agenda for October Board of Directors Meeting 10/23/25 - 10/24/25 (it will be presented as a DRAFT at Aug Teleconference Meeting)	AS
07/22/2025	Request Proposal for either WC or LIAB Claims audit (then alternate WC every even year, Liab every odd year)	AS
07/22/2025	Follow up with ACIP members regarding premium payments	AS
07/22/2025	Follow up on payments for ERMA, LAWCX, PEPIP, CJPRMA, etc	AS
07/22/2025	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature	AS
07/25/2025	Request Consent Calendar items from vendors for August Board of Directors Meeting	AS
07/25/2025	Prepare Draft October Training and Board of Directors Agenda for inclusion in the 8/26/2025 Agenda	AS
07/25/2025	Request RSVP by 08/20/2025 to members for Aug BOD Meeting on 08/26/2025 – Teleconference	AS, BD
07/31/2025	DE9 due to EDD by today	
AUGUST 2025		
08/05/2025	Send request to members for DE9 Reports for Q2 of 2025	AS, BD
08/05/2025	Continue work on Agenda for October Training Day for 8/22/2025 Agenda	AS
08/05/2025	LAWCX sends renewal apps to members in Workers' Compensation	AS/BD
08/08/2025	Follow up with members to ensure they complete the LAWCX application on iLearnings Website (Payroll Audit) due 09/15/2025	AS/BD
08/17/2025	Confirm Attendance for BOD Meeting (ensure quorum)	AS
08/17/2025	Post BOD Meeting Agenda on SCORE Website and email to members	AS
08/22/2025	Collect Q2 2024 DE9 from members and submit to: CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2024	BD/AS
08/22/2025	Begin Public Self/Insurers Report with the State of California (OSIP)	AS
08/22/2025	August Board of Directors Meeting – Teleconference	AS
Mtg	Begin Selecting topics for Training Day Agenda	AS/BD



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Tentative Dates	Activity	Completed by
Mtg	Conflict of Interest Code Revision/Approval (every even year)	AS/BD
Mtg	ACI Quarterly Utilization Reports: April 1, 2025 – June 30, 2025	AS
Mtg	Quarterly Financials as of June 30 , 2025	GB
Mtg	Select & Reserve October Training Day and Board meeting location	AS
Mtg	Draft October Training Day Agenda	AS
Mtg	Remind members about LAWCX application due 09/15/2025	BD
Mtg	Select Training Material and Potential Trainer to present at Training Day Meeting in October 2025	AS/BD
08/29/2025	Submit Fiscal Year Financial Information to Auditor–GH & IN and Gilbert as needed	AS
08/29/2025	Debrief from 08/22/2025 BOD meeting—determine action steps	AS
08/29/2025	LAWCX Actual payroll Audit by class code –receive from members and post to LAWCX website with DE9’s for all members	AS
SEPTEMBER 2025		
09/09/2025	Finalize and email August Board Meeting draft minutes – due today	AS
09/09/2025	Prepare Annual Report for members – ready for October 27, 2025 BOD MTG	AS
09/09/2025	Retrieve Loss Run data from GH & IN and determine if loss trends exist that can be addressed through training	AS
09/09/2025	Request Consent Calendar Items from Service Providers	GB
09/09/2025	Develop Loss Analysis charts showing frequency and severity of claims by department and cause of loss to present at Training Day	AS
09/12/2025	Reminder email RSVP by 10/1/2025 to members for October BOD Meeting on 10/23/2025-10/24/2025 in Anderson, California	BD/AS
09/12/2025	Financial Audit - review status and determine if ready for BOD	BD/AS
09/09/2025-09/12/2025	2025 CAJPA Fall Conference and Training Seminar – South Lake Tahoe	BD/AS
09/15/2025	Final reminder email to all members to complete LAWCX application on RiskConsole Website (Payroll Audit) due 09/15/2025	AS
09/15/2025	LAWCX application deadline is today	BD
09/16/2025	Work with Board Members on finalizing October Training Day reservations and scheduling	AS
09/16/2025	Confirm Attendance for BOD Meeting (ensure quorum, catering and hotel accommodations)	AS
09/16/2025	OSIP Public Self Insurer's Annual Report for JPA & Members – due 10/01/25	As
09/19/2025	Request RSVP from members by today for October BOD Meeting on 10/23/2025-10/24/2025 in Anderson, California	BD/AS
09/26/2025	Biennial Notice for JPA & Members-deadline 10/01/2025	AS/GH & IN



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Tentative Dates	Activity	Completed by
OCTOBER 2025		
10/01/2025	Annual Report of Financial Transactions Report -deadline 10/01/2025	GS, AS/GH & IN
10/01/2025	Biennial Notice for JPA & Members-deadline 10/01/2025	AS/GH & IN
10/07/2025	Draft Program Manuals – when complete notify members via email when posted to the Alliant Connect website	AS
10/07/2025	Begin working on PRISM Pollution Renewal (currently 1 year policy 7/1/2025 – 7/1/2026) – may request additional application from members	AS
10/07/2025	Follow up with Action Plan from Long Range Planning Meeting-debrief	AS
10/14/2025	Receive ACI Quarterly Utilization Reports	AS
10/14/2025	File Controllers Report with the State of California (filed with Controller)	GB
10/17/2025	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature and for October Agenda	AS
10/21/2025	Annual Recertification Profile Report for RRE ID# 36464 (Medicare) – receive email and respond MOVE TO JUNE	AS
10/21/2025	Prepare FY 2026/27 Marketing Plan & Renewal Timeline - submit for approval	AS
10/23/2025-10/24/2025	Training Day and Board of Directors Meeting – Anderson, CA	BD
Mtg	Present Loss Analysis Data to Board for review	BD
Mtg	Investment Policy - submit for approval (annually)	BD
Mtg	Annual Survey Members – Vendor Performance – Announce & Send after	AS
Mtg	List PARMA Conference on Board/Training Day agenda	
10/31/2025	Completed Program Manual sent to Members and posted to the website	AS
10/31/2025	Send request to members for DE9 Reports for Q3 of 20245	AS,BD
10/31/2025	DE9 due to EDD by today	
NOVEMBER 2025		
11/04/2025	Follow up with Action Plan from Long Range Planning Meeting-debrief	AS
11/07/2025	Collect Q3 2025 DE9 from members and submit to: CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2025	AS
11/12/2025	Property (location schedules), Liability & WC Programs (estimated payroll) - request renewal specifications for the next fiscal year, if needed	AS, BD
11/14/2025	Finalize and October Training Day and Board Meeting Draft Minutes for inclusion in the January 2026 Agenda	AS
11/18/2025	Follow up with LAWCX regarding their W.C. Claims Audit	AS/GB
11/25/2025	Set up new year Budget file	AS



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DECEMBER 2025		
12/05/2025	Request Agenda items for vendors to be included in the January 2026 Board of Directors Meeting including Excess Pool Partners	AS, BD
12/06/2025	Begin working on CJPRMA Excess Liability Application – DUE 1/7/2026	AS,BD
12/12/2025	Submit Audited Financials to County of Sacramento and State of California	AS, GB
12/12/2025	Mail out Holiday Cards to Board Members	AS
12/13/2025	Prepare Statement of Facts – Roster of Public Agencies to be filed with the State and County – DUE 1/1/2026	AS
12/16/2025	Prepare 2026/27 Service Calendar – Prepare for January 2025 Board mtg.	BD
12/16/2025	Begin preparing agenda for January Board meeting	AS
JANUARY 2026		
01/02/2026	Statement of Facts – Roster of Public Agencies to be filed with the State and County – due today	AS
01/04/2026	Form 700s – FPCC will email BOD Representatives and Alternates to complete online – deadline 04/1/2026	BD/AS
01/04/2026	Request RSVP by 01/9/2026 to members for January BOD Meeting on 01/23/2026 in Anderson, California	AS
01/04/2026	Determine WCIRB Class Code Rates - taken from WCIRB.com for member payroll allocations by class code	AS
01/06/2026	Request Electronic Loss Runs from GH & IN for Liability and Workers' Compensation and ask to separate 4850. Deadline 01/15/2026 for receipt from GH & IN	AS, GH & IN
01/06/2026	Begin working with Gilbert on next year's dividend calculations	AS, GB
01/06/2026	Review to do list from prior Board of Directors Meeting	AS
01/06/2026	CJPRMA Excess Liability Application – DUE 1/6/2026	AS,BD
01/12/2026	Confirm Attendance for BOD Meeting on 01/23/2026 in Anderson, California (ensure quorum, catering and hotel accommodations)	AS, BD
01/13/2026	Continue working on preliminary FY 2026/27 Budget – put loss data & payroll into the Budget Spreadsheet	BD, AS
01/20/2026	Request Audit of WC and Liability Programs (then alternate WC every even year, Liab every odd year)	AS
01/20/2026	Post January BOD Meeting Agenda on SCORE Website & Email to members	AS
01/23/2026	Submit Loss Runs, Payroll data and any options requested to Actuary for studies in Liability/ WC	AS
01/23/2026	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature	AS
01/23/2026	Send Loss Runs to Gilbert Associates for review	AS

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Tentative Dates	Activity	Completed by
01/23/2026	Follow up with Gilbert Associates for dividend return calculations	GB
01/23/2026	Develop recommendation for dividend release for the Board	AS, GB
01/23/2026	Submit Incurred Loss Valued as of 12/31/2025 <i>OR</i> "No Known Loss" letter to send to ERMA	AS
01/23/2026	Board of Directors Meeting – in Anderson, California	BD/AS
Mtg	2026/27 Service Calendar - submit for approval	BD
Mtg	2026/27 Meeting Dates Calendar - submit for approval	BD
Mtg	Present Marketing Plan & Renewal Timeline: submit for approval	BD
Mtg	Survey Member interest in joining ERMA	BD
Mtg	Present Claims Administration Audit agreement to Board (<i>even years ONLY</i>)	BD
Mtg	Present the Long Range Planning derived Action Plan to Board of Directors (every other year, after LRP Meeting)	AS
Mtg	Dividend and Assessment Analysis	BD
Mtg	Loss Control Grant Fund Program Update	AS
Mtg	Service Provider Performance Evaluations – Submit responses for review	BD
01/27/2026	Send out renewal items for ACIP Crime program	AS
01/27/2026	Reminder to member that Property Schedules need to be reviewed and returned – deadline March 2, 2026	AS/BD
01/27/2026	Property (APIP) Policy Notebooks – when available prepare and send via email to Members and post to the website	AS
01/28/2026	Obtain Draft Quarterly Financials from Gilbert Associates–deadline 03/18/2026	GB
01/29/2026	Reminder to member that Property Schedules need to be submitted – deadline March 2, 2026	AS
01/31/2026	DE9 due to EDD by today	
01/31/2026	Property Program – <u>Upon notification</u> send out Renewal items & Property Schedules/Vehicle Schedules to members and request update—DUE 3/2/2026 Update Oasys with member updates to property schedule as they come in	AS
FEBRUARY 2026		
02/03/2026	Submit 2025 Calendar Year Payroll (for all members) to ERMA in Excel format – deadline 02/01/2026	AS
02/03/2026	Debrief of 01/24/2025 BOD meeting – determine action steps	AS
02/03/2026	Prepare January BOD Meeting Draft Minutes for inclusion in March Agenda	AS
02/03/2026	Review Loss Runs for Common Loss Trends	AS
02/06/2026	Send request to members for DE9 Reports for Q4 of 2025	AS



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Tentative Dates	Activity	Completed by
02/06/2026	Collect Q4 2024 DE9 from members and submit 2025 CY Payroll to: ERMA (all members) in Excel format – deadline 02/02/2025 CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2025	AS
02/06/2026	Collect APIP Renewal information from Members and Submit to Alliant Underwriting	AS, BD
02/06/2026	Reminder to member that Property Schedules need to be submitted – deadline March 2, 2025	AS
02/06/2026	Receive Dividend Calculations and Info from CJPRMA	AS, BD
02/06/2026	PA to meet to discuss updates to Administrative Costs for Budget	AS
02/10/2026	Request consent calendar items for March Agenda	AS
02/13/2026	Crime Program – prepare and send applications to Members	AS, BD
02/13/2026	Submit PRISM Pollution Program Renewal Applications to Members – (currently 1 year policy 7/1/2025 – 7/1/2026)	AS, BD
02/17/2026	Reminder to member that Property Schedules need to be reviewed and returned – deadline March 2, 2026	AS/BD
02/17/2026	Collect drafts of WC & Liability Actuarial Studies for March 2025 BOD meeting and send to Gilbert Associates for EX mods and credibility	AS, Actuary
02/20/2026	Request RSVP by 03/19/2026 to members for March Board Meeting on 03/27/2026 in Anderson, California	AS, BD
02/23/2026	Reminder – Form 700s to Board and Alternate Members – due 04/01/2026	AS, BD
02/23/2026	Begin to work on ACIP Crime Application – DUE 3/11/2026	AS, BD
02/23/2026	Begin to work on ID Fraud Renewal – DUE 3/11/2026	
02/23/2026	Reminder to member that Property Schedules need to be submitted – deadline March 2, 2025 (next week)	AS
02/23/2026-02/26/2026	PARMA Annual Risk Management Conference – Disneyland Hotel Anaheim, California	BD/AS
MARCH 2026		
03/03/2026	Begin to work on ACI Employee Assistance Program Application (Employee Count) – DUE 3/16/2026	AS, BD
03/03/2026	Claims Audit – if any findings, request response from GH & IN and include in agenda packet.	AS, GH & IN
03/03/2026	Reminder Property Schedules need to be submitted – deadline TODAY	AS
03/07/2026-03/13/2026	Continue working on Draft Budget and Member allocations for next Fiscal Year (Review and incorporate LAWCX, ERMA, CJPRMA & PEPID draft members into budget)	AS

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Tentative Dates	Activity	Completed by
03/13/2026	Begin to work on ACI Employee Assistance Program Application (Employee Count) – DUE 3/16/2026	AS, BD
03/20/2026	Confirm Attendance for BOD Meeting	AS
03/20/2026	Post BOD Meeting Agenda on SCORE Website & send out to all members	AS
03/20/2026	Renewal Certificates List sent to members for review – Deadline 30 days	AS, BD
03/27/2026	Board of Directors Meeting – Anderson, California	BD
Mtg	4 th Quarter Investment Reports (as of 12/31) - submit for review	BD
Mtg	4 th Quarter Financials (as of 12/31) - submit for review	BD
Mtg	Review and approve actuarial studies	BD
Mtg	Preliminary FY 2026/27 Budget - submit for review	BD
Mtg	Liability & WC Banking & Shared Layer – preliminary deposit calculation for review	BD
Mtg	Claims Auditor – Receive audit results for Both Liability and Worker’s Compensation and present to Board for review and approval	BD
Mtg	Contract Renewals for expiring services (Actuary, Loss Control Services, Accounting, Liability Claims Audit)	BD
Mtg	Form 700s - receive from Board Members and Alternates – due 04/01/26	BD
APRIL 2025		
04/01/2026	Form 700s – file with FPPC due today – due 04/01/2026 (TODAY IS LAST DAY TO SUBMIT)	AS
04/03/2026	Debrief from 03/27/2026 BOD Meeting–determine action steps	AS
04/03/2026	Start March Board of Directors Draft Minutes for inclusion in June Agenda	AS
04/06/2026	Service Provider contract signing & submission for approval at June Board Mtg	AS
04/06/2026	Finalize March Board of Directors Draft Minutes for inclusion in June Agenda	AS
04/13/2026	Alliant begins contact with various contractors regarding renewal terms	AS
04/20/2026	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature for inclusion in the June Agenda	AS
04/21/2026	1 st Quarter Losses - receive from GH & IN (as of 03/31)	GH & IN
04/24/2026	Banking Layer and Shared Risk Layer Member Allocation Calculations finalized	AS
04/24/2026	Update Draft Budget to include updates from the March BOD meeting	AS
04/27/2026	Crime Renewal Apps received – send to ACIP	AS
04/28/2026	CJRPM Certificate Renewal List DUE TODAY	AS
04/28/2026	SCORE Certificate Renewal List Due	AS
04/30/2026	DE9 due to EDD by today	AS
MAY 2026		
05/01/2026	Review Contracts and terms for next FY	AS

FY 2025-26 SCORE SERVICE CALENDAR

AS = Alliant Insurance Services Staff
CA = Claims Auditor
FA = Financial Auditor
GB = Accounting Firm, Gilbert & Assoc.

BD = Board of Directors
IN = Intercare Staff
GH = George Hills Staff

Orange denotes request for information from member	Purple denotes Conference Dates	Light Blue indicates a SCORE Board Meeting Date
Tentative Dates	Activity	Completed by
05/01/2026	Annual Certificate Renewal reminder to members – all submitted?	AS, BD
05/01/2026	Obtain PEPiP Renewal Proposals From Oasys	AS
05/01/2026	Obtain Quarterly Financials as of 3/31/2026	AS
05/08/2026	Send request to members for DE9 Reports for Q1 of 2026	AS
05/08/2026	Obtain Final Actuarial Reports for W.C. and Liability for June BOD Meeting	AS
05/05/2026-05/08/2026	RIMS Annual Risk Management Conference – San Diego, California	BD/AS
05/11/2026	Collect Q1 2025 DE9 from members and submit to: CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2026	AS
05/15/2026	Request Agenda Items from Vendors	AS
05/15/2026	W.C. & Liability Memorandum of Coverage FY 2026/27 – submit for approval	AS
05/22/2026	Request RSVP by 06/17/2026 to members for June BOD Meeting on 06/22/2026 in Anderson, California, California	AS, BD
05/26/2025	Property Renewal Status Review	AS
05/26/2026	Request Employee Count (from all members) for ACI renewal and budget allocations- reminder about payroll by class code to ensure proper allocations	AS, BD
JUNE 2026		
06/01/2026	Annual Review of Commission Status	AS
06/01/2026-06/04/2026	PRIMA Annual Risk Management Conference – Nashville, TN	BD/AS
06/05/2026	Claims analysis (as of 12/31)	RM
06/05/2026	Confirm Attendance for BOD Meeting	AS
06/12/2026	Post BOD Meeting Agenda on SCORE Website & email to all members	AS
	CAJPA Accreditation (2023 and every 3 years after – next up early 2026)	AS
06/22/2026	Board of Directors Meeting – in Anderson, California	BD
Mtg	1 st Quarter Investment Reports (as of 03/31) - submit for approval	BD
Mtg	1 st Quarter Financials (as of 03/31) - submit for approval	BD
Mtg	FY 2026/27 Budget - submit final for approval	BD
Mtg	Liability and WC FY 2026/27 Banking & Shared Risk Layer Program Deposits - submit final for approval	BD
Mtg	Property FY 2026/27 Banking Layer Program Deposits - submit final for approval	BD
Mtg	Liability Memorandum of Coverage FY 2026/27 - submit for approval	BD
Mtg	WC Memorandum of Coverage FY 2026/27 - submit for approval	BD
Mtg	Property Program - provide report and allocations on renewal quotes	BD
Mtg	Crime Program – provide report and allocations on renewal quotes	AS



FY 2025-26 SCORE SERVICE CALENDAR

AS = Alliant Insurance Services Staff BD = Board of Directors
 CA = Claims Auditor IN = Intercare Staff
 FA = Financial Auditor GH = George Hills Staff
 GB = Accounting Firm, Gilbert & Assoc.

Orange denotes request for information from member	Purple denotes Conference Dates	Light Blue indicates a SCORE Board Meeting Date
Tentative Dates	Activity	Completed by
06/30/2026	Send Bind Orders for APIP Program – BOD will vote at 6/22/2026 meeting	AS
06/30/2026	Debrief from 06/22/2026 BOD meeting – determine action steps	AS
06/30/2026	Generate Certificate Holder Renewal Insurance Certificates for next year	AS
06/30/2026	Send certificates to Certificate Holders and Members	AS
06/30/2026	Generate Auto ID Cards for Members – send out	AS



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 24, 2025**

Agenda Item H.11.

**FORM 700 REPORTING
ANNUAL FILING DEADLINE APRIL 1, 2025**

INFORMATION ITEM

ISSUE: Effective January 1, 2025, the Fair Political Practices Commission (FPPC) has implemented an electronic filing system for the Form 700 for all filings and will no longer accept a paper filing of the Form 700. Moving forward all SCORE Members will file their assuming office, leaving office and annual reports online via the FPPC online filing platform. Members should have already received an email from the FPPC in January that will provide a link to the online platform to complete the Annual Form 700 by the deadline of April 1, 2025.

The Board is reminded if the Form 700 is filed after the deadline April 1, 2025, under Government Code section 91013, a fine of \$10 per day, up to a maximum of \$100, may be imposed for late filing.

RECOMMENDATION: No recommendation is provided; this is an information item.

FISCAL IMPACT: No fiscal impact is expected.

BACKGROUND: The Fair Political Practices Commission (FPPC) has purchased SouthTech Systems online management system to automate the management of the 25,000 Government Employees who are required to submit their Form 700's to the FPPC. This online system helps streamline the filing process with a cost-effective solution that eliminates the time-consuming, manual process of tracking the Agency's Form 700s. This system will help our member agencies stay fully compliant with the FPPC regulations.

If you have any questions regarding your filing officer duties, please call your FPPC contact Christine Chen at Phone: (916) 324-7602 or Email: Form700@fppc.ca.gov. For other questions, please call toll free at 1-866-275-3772, ext. 2 or email advice@fppc.ca.gov.

ATTACHMENT(S):

1. 2025 Statement of Economic Interests – Form 700 Fact Sheet Multi County Agencies
2. AB 1170 Transition to FPPC E-Filing System FAQ's

2024-2025 Statement of Economic Interests



Form 700

A Public Document

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Helpful Resources

- Video Tutorials
- Reference Pamphlet
- Excel Version
- FAQs
- Gift and Travel Fact Sheet for State and Local Officials

California Fair Political Practices Commission

1102 Q Street, Suite 3050 • Sacramento, CA 95811

Email Advice: advice@fppc.ca.gov

Toll-free advice line: 1 (866) ASK-FPPC • 1 (866) 275-3772

Telephone: (916) 322-5660 • Website: www.fppc.ca.gov

December 2024

Quick Start Guide
Detailed instructions begin on page 3.

WHEN IS THE ANNUAL STATEMENT DUE?

- March 3 – Elected State Officers, Judges and Court Commissioners, State Board and Commission members listed in Government Code Section 87200
- April 1 – Most other filers

WHERE DO I FILE?

Most people file the Form 700 with their agency. Certain filers are required to file electronically with the FPPC. (See next page). If you're not sure where to file your Form 700, contact your filing officer or the person who asked you to complete it.

ITEMS TO NOTE!

- The Form 700 is a public document.
- Only filers serving in active military duty may receive an extension on the filing deadline.
- You must also report interests held by your spouse or registered domestic partner.
- Your agency's conflict of interest code will help you to complete the Form 700. You are encouraged to get your conflict of interest code from the person who asked you to complete the Form 700.

NOTHING TO REPORT?

Mark the "No reportable interests" box on Part 4 of the Cover Page, and submit only the signed Cover Page. Please review each schedule carefully!

Schedule	Common Reportable Interests	Common Non-Reportable Interests
A-1: Investments	Stocks, including those held in an IRA or 401K. Each stock must be listed.	Insurance policies, government bonds, diversified mutual funds, funds similar to diversified mutual funds.
A-2: Business Entities/Trusts	Business entities, sole proprietorships, partnerships, LLCs, corporations and trusts. (e.g., Form 1099 filers).	Savings and checking accounts, cryptocurrency, and annuities.
B: Real Property	Rental property in filer's jurisdiction, or within two miles of the boundaries of the jurisdiction.	A residence used exclusively as a personal residence (such as a home or vacation property).
C: Income	Non-governmental salaries. Note that filers are required to report only half of their spouse's or partner's salary.	Governmental salary (from school district, for example).
D: Gifts	Gifts from businesses, vendors, or other contractors (meals, tickets, etc.).	Gifts from family members.
E: Travel Payments	Travel payments from third parties (not your employer).	Travel paid by your government agency.

Note: Like reportable interests, non-reportable interests may also create conflicts of interest and could be grounds for disqualification from certain decisions.

QUESTIONS?

- advice@fppc.ca.gov
- (866) 275-3772 Mon-Thurs, 9-11:30 a.m.

E-FILING ISSUES?

- If using your agency's system, please contact technical support at your agency.
- If using FPPC's e-filing system, write to form700@fppc.ca.gov.

What to Know

What's New

Gift Limit Increase

The gift limit increased to **\$630** for calendar years **2025** and **2026**. The gift limit in calendar year 2024 was \$590.

Required Electronic Filing for 87500 Filers

Certain candidates and officials specified in Section 87500 are now required to file their Form 700 electronically using the FPPC's e-filing system. Filers for the offices listed under Section 87500 should contact the FPPC at form700@fppc.ca.gov to obtain their login and password information.

Who must file:

- Elected and appointed officials and candidates listed in Government Code Section 87200
- Employees, appointed officials, and consultants filing pursuant to a conflict of interest code ("code filers"). **Obtain your disclosure categories, which describe the interests you must report, from your agency;** they are not part of the Form 700
- Candidates running for local elective offices that are designated in a conflict of interest code (e.g., county sheriffs, city clerks, school board trustees, and water board members)

Exception:

- Candidates for a county central committee are not required to file the Form 700
- Employees in newly created positions of existing agencies

For more information, see Reference Pamphlet, page 3, at www.fppc.ca.gov.

Where to file:

Code Filers — State and Local Officials, Employees, and Consultants Designated in a Conflict of Interest Code:

File with your agency, board, or commission unless otherwise specified in your agency's code (e.g., Legislative staff files directly with FPPC). In most cases, the agency, board, or commission will retain the statements.

Members of Newly Created Boards and Commissions: File with your agency or with your agency's code reviewing body pursuant to Regulation 18754.

Employees in Newly Created Positions of Existing Agencies: File with your agency or with your agency's code reviewing body. (See Reference Pamphlet, page 3.)

Multi-County Agencies, Boards, Commissions: File with your agency, board, or commission unless otherwise specified in your agency's code. Please review your agency's conflict of interest code as some multi-county offices are required to file electronically with the FPPC. In most cases, the agency, board, or commission will retain the statements.

87200 State Filers, for offices not specified in Section 87500, file as follows: File with your agency, board, or commission unless otherwise specified in your agency's code. Please review your agency's conflict of interest code as some 87200 state offices are required to file electronically with the FPPC. In most cases, the agency, board, or commission will retain the statements.

Officials and Candidates Specified in Section 87500: The Act requires that the following officeholders and candidates for the positions listed below file electronically using the FPPC's e-filing system.

- Statewide elected officers and candidates for statewide elective office. (For a complete list of statewide elected officers please see Reference Pamphlet, Page 6.)
- Members and candidates for the Legislature and State Board of Equalization
- Designated employees of the Legislature directed to file with the FPPC by the house of the Legislature by which they are employed
- Members of the Public Utilities Commission, State Energy Resources Conservation and Development Commission, or California Coastal Commission
- Members of a state licensing or regulatory board, bureau, or commission
- Members of the Fair Political Practices Commission
- Appointed members to a state board, commission, or similar multimember body of the state if the FPPC has been designated as the filing officer in the conflict of interest code of the respective board, commission, or body. (Please contact your agency for a copy of your agency's conflict of interest code.)
- Designated employees of more than one joint powers insurance agency who elect to file a multiagency statement pursuant to Section 87350
- Judges, court commissioners, or candidates for judge
- Officeholder or candidate for the office of district attorney, county counsel, county treasurer, or county board of supervisors
- Officeholder or candidate for the office of city council member, city treasurer, city attorney, or mayor
- County chief administrative officer, city manager, or if there is no city manager, the chief administrative officer
- County or city planning commissioner
- Head of a local government agency or member of a local government board or commission, if the FPPC has been designated as the filing officer in the conflict of interest code of the respective agency, board, or commission. (Please contact your agency for a copy of your agency's conflict of interest code.)

Candidates, for offices not listed in Section 87500 above, file as follows:

- County offices (e.g., candidates running for local elective office that are designated in a conflict of interest code): File with your county elections official.
- City offices (e.g., candidates running for local elective office that are designated in a conflict of interest code): File with your City Clerk.
- Multi-county offices: File with your county elections official with whom you file your declaration of candidacy.

What to Know Continued

How to file:

The Form 700 is available at www.fppc.ca.gov. Additional PDF schedules of Form 700 are available on the FPPC's website. Form 700 schedules are also available in Excel format. Filers should always check with their filing officer to see if their agency requires a particular filing method. All statements are signed under penalty of perjury and must be verified by the filer. See Regulation 18723.1(c) for filing instructions for copies of expanded statements. Depending on your agency's requirements, statements can be required to be filed in the following formats:

Wet Signature ➡ Each Statement must have a handwritten "wet" signature. Wet signature statements can be filed either by hand delivery or mail.

Digital Signature ➡ Each statement must be signed with a verified digital signature via the filer's agency email address *if permitted by the filing officer*. The statement must be sent by email as a PDF with the digital signature affixed to the document. (See Regulations 18104 and 18757, as well as FPPC's Filing with a Digital Signature Fact Sheet for additional guidance).

Electronic Signature ➡ Each statement must be signed with a secure electronic signature submitted using an approved electronic filing system. Filers must be duly authorized by their filing officer to file electronically under Government Code Section 87500.2.

When to file:

Annual Statements

➡ March 3, 2025

- Elected State Officers
- Judges and Court Commissioners
- State Board and State Commission Members listed in Government Code Section 87200

➡ April 1, 2025

- Most other filers

Individuals filing under conflict of interest codes in city and county jurisdictions should verify the annual filing date with their filing official or filing officer.

Statements postmarked by the filing deadline are considered filed on time.

Statements of 30 pages or less may be emailed or faxed by the deadline as long as the originally signed paper version is sent by first class mail to the filing official within 24 hours.

Assuming Office and Leaving Office Statements

Most filers file within 30 days of assuming or leaving office or within 30 days of the effective date of a newly adopted or amended conflict of interest code.

Exception:

If you assumed office between October 1, 2024, and December 31, 2024, and filed an assuming office statement, you are not required to file an annual statement until March 2, 2026, or April 1, 2026, whichever is applicable. The annual statement will cover the day after you assumed office through December 31, 2025. (See Reference Pamphlet, page 7, for additional exceptions.)

Candidate Statements

File no later than the final filing date for the declaration of candidacy or nomination documents. A candidate statement is not required if you filed an assuming office or annual statement for the same jurisdiction within 60 days before filing a declaration of candidacy or other nomination documents.

Certain candidates listed in Government Code Section 87500 are required to file their candidate statement electronically via the FPPC's e-filing system. Please refer to Page 3, Where to File section, for the list of offices required to file electronically with FPPC. Filers for the offices listed under Section 87500 should contact the FPPC at form700@fppc.ca.gov to obtain their login and password information.

Late Statements

There is no provision for filing deadline extensions unless the filer is serving in active military duty. (See page 20 for information on penalties and fines.)

Amendments

Statements may be amended at any time. You are only required to amend the schedule that needs to be revised. It is not necessary to amend the entire filed form. The amended schedule(s) is attached to your original filed statement. Obtain amendment schedules at www.fppc.ca.gov. Filers authorized to file electronically amend their statements using their agency's electronic filing system. *Note:* If you are a candidate or officeholder listed under Government Code Section 87500, then you must amend your statements electronically using the FPPC's e-filing system.

Types of Statements

Assuming Office Statement:

If you are a newly appointed official or are newly employed in a position designated, or that will be designated, in a state or local agency's conflict of interest code, your assuming office date is the date you were sworn in or otherwise authorized to serve in the position. If you are a newly elected official, your assuming office date is the date you were sworn in.

- Report: Investments, interests in real property, and business positions held on the date you assumed the office or position must be reported. In addition, income (including loans, gifts, and travel payments) received during the 12 months prior to the date you assumed the office or position.

For positions subject to confirmation by the State Senate or the Commission on Judicial Appointments, your assuming office date is the date you were appointed or nominated to the position.

- Example: Maria Lopez was nominated by the Governor to serve on a state agency board that is subject to state Senate confirmation. The assuming office date is the date Maria's nomination is submitted to the Senate. Maria must report investments, interests in real property, and business positions Maria holds on that date, and income (including loans, gifts, and travel payments) received during the 12 months prior to that date.

If your office or position has been added to a newly adopted or newly amended conflict of interest code, use the effective date of the code or amendment, whichever is applicable.

- Report: Investments, interests in real property, and business positions held on the effective date of the code or amendment must be reported. In addition, income (including loans, gifts, and travel payments) received during the 12 months prior to the effective date of the code or amendment.

Annual Statement:

Generally, the period covered is January 1, 2024, through December 31, 2024. If the period covered by the statement is different than January 1, 2024, through December 31, 2024, (for example, you assumed office between October 1, 2023, and December 31, 2023 or you are combining statements), you must specify the period covered.

- Investments, interests in real property, business positions held, and income (including loans, gifts, and travel payments) received during the period covered by the statement must be reported. Do not change the preprinted dates on Schedules A-1, A-2, and B unless you are required to report the acquisition or disposition of an interest that did not occur in 2024.
- If your disclosure category changes during a reporting period, disclose under the old category until the effective date of the conflict of interest code amendment and disclose under the new disclosure category through the end of the reporting period.

Leaving Office Statement:

Generally, the period covered is January 1, 2024, through the date you stopped performing the duties of your position. If the period covered differs from January 1, 2024, through the date you stopped performing the duties of your position (for example, you assumed office between October 1, 2023, and December 31, 2023, or you are combining statements), the period covered must be specified. The reporting period can cover parts of two calendar years.

- Report: Investments, interests in real property, business positions held, and income (including loans, gifts, and travel payments) received during the period covered by the statement. Do not change the preprinted dates on Schedules A-1, A-2, and B unless you are required to report the acquisition or disposition of an interest that did not occur in 2024.

Candidate Statement:

If you are filing a statement in connection with your candidacy for state or local office, investments, interests in real property, and business positions held on the date of filing your declaration of candidacy must be reported. In addition, income (including loans, gifts, and travel payments) received during the 12 months prior to the date of filing your declaration of candidacy is reportable. Do not change the preprinted dates on Schedules A-1, A-2, and B.

Candidates running for local elective offices (e.g., county sheriffs, city clerks, school board trustees, or water district board members) must file candidate statements, as required by the conflict of interest code for the elected position. The code may be obtained from the agency of the elected position.

Amendments:

If you discover errors or omissions on any statement, file an amendment as soon as possible. You are only required to amend the schedule that needs to be revised; it is not necessary to refile the entire form. Obtain amendment schedules from the FPPC website at www.fppc.ca.gov.

Note: Once you file your statement, you may not withdraw it. All changes must be noted on amendment schedules.

Expanded Statement:

If you hold multiple positions subject to reporting requirements, you may be able to file an expanded statement for each position, rather than a separate and distinct statement for each position. The expanded statement must cover all reportable interests for all jurisdictions and list all positions on the Form 700 or on an attachment for which it is filed. The rules and processes governing the filing of an expanded statement are set forth in Regulation 18723.1.

STATEMENT OF ECONOMIC INTERESTS
COVER PAGE
A PUBLIC DOCUMENT

Please type or print in ink.

NAME OF FILER (LAST) (FIRST) (MIDDLE)

1. Office, Agency, or Court

Agency Name (Do not use acronyms)

Division, Board, Department, District, if applicable Your Position

► If filing for multiple positions, list below or on an attachment. (Do not use acronyms)

Agency: Position:

2. Jurisdiction of Office (Check at least one box)

State Judge, Retired Judge, Pro Tem Judge, or Court Commissioner (Statewide Jurisdiction)

Multi-County County of

City of Other

3. Type of Statement (Check at least one box)

Annual: The period covered is January 1, 2024, through December 31, 2024.

-or-

The period covered is / / , through December 31, 2024.

Assuming Office: Date assumed / /

Candidate: Date of Election and office sought, if different than Part 1:

Leaving Office: Date Left / / (Check one circle below.)

The period covered is January 1, 2024, through the date of leaving office.

-or-

The period covered is / / , through the date of leaving office.

4. Schedule Summary (required)

► Total number of pages including this cover page:

Schedules attached

Schedule A-1 - Investments – schedule attached

Schedule A-2 - Investments – schedule attached

Schedule B - Real Property – schedule attached

Schedule C - Income, Loans, & Business Positions – schedule attached

Schedule D - Income – Gifts – schedule attached

Schedule E - Income – Gifts – Travel Payments – schedule attached

-or- None - No reportable interests on any schedule

5. Verification

MAILING ADDRESS STREET CITY STATE ZIP CODE (Business or Agency Address Recommended - Public Document)

DAYTIME TELEPHONE NUMBER EMAIL ADDRESS ()

I have used all reasonable diligence in preparing this statement. I have reviewed this statement and to the best of my knowledge the information contained herein and in any attached schedules is true and complete. I acknowledge this is a public document.

I certify under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date Signed (month, day, year)

Signature (File the originally signed paper statement with your filing official.)

Instructions Cover Page

Enter your name, mailing address, and daytime telephone number in the spaces provided. **Because the Form 700 is a public document, you may list your business/office address instead of your home address.**

Part 1. Office, Agency, or Court

- Enter the name of the office sought or held, or the agency or court. Consultants must enter the public agency name rather than their private firm's name. (Examples: State Assembly; Board of Supervisors; Office of the Mayor; Department of Finance; Hope County Superior Court).
- Indicate the name of your division, board, or district, if applicable. (Examples: Division of Waste Management; Board of Accountancy; District 45). **Do not use acronyms.**
- Enter your position title. (Examples: Director; Chief Counsel; City Council Member; Staff Services Analyst).
- If you hold multiple positions (i.e., a city council member who also is a member of a county board or commission) you may be required to file separate and distinct statements with each agency. To simplify your filing obligations, in some cases you may instead complete a single expanded statement and file it with each agency.
 - The rules and processes governing the filing of an expanded statement are set forth in Regulation 18723.1. To file an expanded statement for multiple positions, enter the name of each agency with which you are required to file and your position title with each agency in the space provided. **Do not use acronyms.** Attach an additional sheet if necessary. Complete one statement disclosing all reportable interests for all jurisdictions. Then file the expanded statement with each agency as directed by Regulation 18723.1(c).

If you assume or leave a position after a filing deadline, you must complete a separate statement. For example, a city council member who assumes a position with a county special district after the April annual filing deadline must file a separate assuming office statement. In subsequent years, the city council member may expand their annual filing to include both positions.

Example:

Brian Bourne is a city council member for the City of Lincoln and a board member for the Camp Far West Irrigation District – a multi-county agency that covers the Counties of Placer and Yuba. The City is located within Placer County. Brian may complete one expanded statement to disclose all reportable interests for both offices and list both positions on the Cover Page. Brian will file the expanded statement with each the City and the District as directed by Regulation 18723.1(c).

Part 2. Jurisdiction of Office

- Check the box indicating the jurisdiction of your agency and, if applicable, identify the jurisdiction. Judges, judicial candidates, and court commissioners have statewide jurisdiction. All other filers should review the Reference Pamphlet, page 14, to determine their jurisdiction.
- If your agency is a multi-county office, list each county in which your agency has jurisdiction.

- If your agency is not a state office, court, county office, city office, or multi-county office (e.g., school districts, special districts and JPAs), check the “other” box and enter the county or city in which the agency has jurisdiction.

Example:

This filer is a member of a water district board with jurisdiction in portions of Yuba and Sutter Counties.

1. Office, Agency, or Court	
Agency Name (Do not use acronyms) Feather River Irrigation District	
Division, Board, Department, District, if applicable N/A	Your Position Board Member
▶ If filing for multiple positions, list below or on an attachment. (Do not use acronyms)	
Agency: N/A	Position:
2. Jurisdiction of Office (Check at least one box)	
<input type="checkbox"/> State	<input type="checkbox"/> Judge or Court Commissioner (Statewide Jurisdiction)
<input checked="" type="checkbox"/> Multi-County Yuba & Sutter Counties	<input type="checkbox"/> County of _____
<input type="checkbox"/> City of _____	<input type="checkbox"/> Other _____

Part 3. Type of Statement

Check at least one box. The period covered by a statement is determined by the type of statement you are filing. If you are completing a 2024 annual statement, **do not** change the pre-printed dates to reflect 2025. Your annual statement is used for reporting the **previous year's** economic interests. Economic interests for your annual filing covering January 1, 2025, through December 31, 2025, will be disclosed on your statement filed in 2026. See Reference Pamphlet, page 4.

Combining Statements: Certain types of statements for the same position may be combined. For example, if you leave office after January 1, but before the deadline for filing your annual statement, you may combine your annual and leaving office statements. File by the earliest deadline. Consult your filing officer or the FPPC.

Part 4. Schedule Summary

- Complete the Schedule Summary after you have reviewed each schedule to determine if you have reportable interests.
- Enter the total number of completed pages including the cover page and either check the box for each schedule you use to disclose interests; **or** if you have nothing to disclose on any schedule, check the “No reportable interests” box. Please **do not** attach any blank schedules.

Part 5. Verification

Complete the verification by signing the statement and entering the date signed. Each statement must have an original “wet” signature unless filed with a secure electronic signature. (See page 4 above.) All statements must be signed under penalty of perjury and be verified by the filer pursuant to Government Code Section 81004. See Regulation 18723.1(c) for filing instructions for copies of expanded statements.

When you sign your statement, you are stating, under penalty of perjury, that it is true and correct. Only the filer has authority to sign the statement. An unsigned statement is not considered filed and you may be subject to late filing penalties.

SCHEDULE A-1

Investments

Stocks, Bonds, and Other Interests

(Ownership Interest is Less Than 10%)

Investments must be itemized.

Do not attach brokerage or financial statements.

Name

▶ NAME OF BUSINESS ENTITY _____

GENERAL DESCRIPTION OF THIS BUSINESS _____

FAIR MARKET VALUE

\$2,000 - \$10,000	\$10,001 - \$100,000
\$100,001 - \$1,000,000	Over \$1,000,000

NATURE OF INVESTMENT

Stock Other _____ (Describe)

Partnership Income Received of \$0 - \$499
Income Received of \$500 or More (Report on Schedule C)

IF APPLICABLE, LIST DATE:

_____/_____/24 _____/_____/24
ACQUIRED DISPOSED

▶ NAME OF BUSINESS ENTITY _____

GENERAL DESCRIPTION OF THIS BUSINESS _____

FAIR MARKET VALUE

\$2,000 - \$10,000	\$10,001 - \$100,000
\$100,001 - \$1,000,000	Over \$1,000,000

NATURE OF INVESTMENT

Stock Other _____ (Describe)

Partnership Income Received of \$0 - \$499
Income Received of \$500 or More (Report on Schedule C)

IF APPLICABLE, LIST DATE:

_____/_____/24 _____/_____/24
ACQUIRED DISPOSED

▶ NAME OF BUSINESS ENTITY _____

GENERAL DESCRIPTION OF THIS BUSINESS _____

FAIR MARKET VALUE

\$2,000 - \$10,000	\$10,001 - \$100,000
\$100,001 - \$1,000,000	Over \$1,000,000

NATURE OF INVESTMENT

Stock Other _____ (Describe)

Partnership Income Received of \$0 - \$499
Income Received of \$500 or More (Report on Schedule C)

IF APPLICABLE, LIST DATE:

_____/_____/24 _____/_____/24
ACQUIRED DISPOSED

▶ NAME OF BUSINESS ENTITY _____

GENERAL DESCRIPTION OF THIS BUSINESS _____

FAIR MARKET VALUE

\$2,000 - \$10,000	\$10,001 - \$100,000
\$100,001 - \$1,000,000	Over \$1,000,000

NATURE OF INVESTMENT

Stock Other _____ (Describe)

Partnership Income Received of \$0 - \$499
Income Received of \$500 or More (Report on Schedule C)

IF APPLICABLE, LIST DATE:

_____/_____/24 _____/_____/24
ACQUIRED DISPOSED

▶ NAME OF BUSINESS ENTITY _____

GENERAL DESCRIPTION OF THIS BUSINESS _____

FAIR MARKET VALUE

\$2,000 - \$10,000	\$10,001 - \$100,000
\$100,001 - \$1,000,000	Over \$1,000,000

NATURE OF INVESTMENT

Stock Other _____ (Describe)

Partnership Income Received of \$0 - \$499
Income Received of \$500 or More (Report on Schedule C)

IF APPLICABLE, LIST DATE:

_____/_____/24 _____/_____/24
ACQUIRED DISPOSED

▶ NAME OF BUSINESS ENTITY _____

GENERAL DESCRIPTION OF THIS BUSINESS _____

FAIR MARKET VALUE

\$2,000 - \$10,000	\$10,001 - \$100,000
\$100,001 - \$1,000,000	Over \$1,000,000

NATURE OF INVESTMENT

Stock Other _____ (Describe)

Partnership Income Received of \$0 - \$499
Income Received of \$500 or More (Report on Schedule C)

IF APPLICABLE, LIST DATE:

_____/_____/24 _____/_____/24
ACQUIRED DISPOSED

Comments: _____

Instructions – Schedules A-1 and A-2 Investments

“Investment” means a financial interest in any business entity (including a consulting business or other independent contracting business) that is located in, doing business in, planning to do business in, or that has done business during the previous two years in your agency’s jurisdiction in which you, your spouse or registered domestic partner, or your dependent children had a direct, indirect, or beneficial interest totaling \$2,000 or more at any time during the reporting period. (See Reference Pamphlet, page 14.)

Reportable investments include:

- Stocks, bonds, warrants, and options, including those held in margin or brokerage accounts and managed investment funds (See Reference Pamphlet, page 14.)
- Sole proprietorships
- Your own business or your spouse’s or registered domestic partner’s business (See Reference Pamphlet, page 9, for the definition of “business entity.”)
- Your spouse’s or registered domestic partner’s investments even if they are legally separate property
- Partnerships (e.g., a law firm or family farm)
- Investments in reportable business entities held in a retirement account (See Reference Pamphlet, page 16.)
- If you, your spouse or registered domestic partner, and dependent children together had a 10% or greater ownership interest in a business entity or trust (including a living trust), you must disclose investments held by the business entity or trust. (See Reference Pamphlet, page 17, for more information on disclosing trusts.)
- Business trusts

You are not required to disclose:

- Government bonds, diversified mutual funds, certain funds similar to diversified mutual funds (such as exchange traded funds) and investments held in certain retirement accounts. (See Reference Pamphlet, page 14.) (Regulation 18237)
- Bank accounts, savings accounts, money market accounts and certificates of deposits
- Cryptocurrency
- Insurance policies
- Annuities
- Commodities
- Shares in a credit union
- Government bonds (including municipal bonds)

Reminders

- Do you know your agency’s jurisdiction?
- Did you hold investments at any time during the period covered by this statement?
- Code filers – your disclosure categories may only require disclosure of specific investments.

- Retirement accounts invested in non-reportable interests (e.g., insurance policies, mutual funds, or government bonds) (See Reference Pamphlet, page 16.)
- Government defined-benefit pension plans (such as CalPERS and CalSTRS plans)
- Certain interests held in a blind trust (See Reference Pamphlet, page 17.)

Use Schedule A-1 to report ownership of less than 10% (e.g., stock). Schedule C (Income) may also be required if the investment is not a stock or corporate bond. (See second example below.)

Use Schedule A-2 to report ownership of 10% or greater (e.g., a sole proprietorship).

To Complete Schedule A-1:

Do not attach brokerage or financial statements.

- Disclose the name of the business entity. Do not use acronyms for the name of the business entity, unless it is one that is commonly understood by the public.
- Provide a general description of the business activity of the entity (e.g., pharmaceuticals, computers, automobile manufacturing, or communications).
- Check the box indicating the highest fair market value of your investment during the reporting period. If you are filing a candidate or an assuming office statement, indicate the fair market value on the filing date or the date you took office, respectively. (See page 21 for more information.)
- Identify the nature of your investment (e.g., stocks, warrants, options, or bonds).
- An acquired or disposed of date is only required if you initially acquired or entirely disposed of the investment interest during the reporting period. The date of a stock dividend reinvestment or partial disposal is not required. Generally, these dates will not apply if you are filing a candidate or an assuming office statement.

Examples:

Frank Byrd holds a state agency position. Frank’s conflict of interest code requires full disclosure of investments. Frank must disclose stock holdings of \$2,000 or more in any company that is located in or does business in California, as well as those stocks held by Frank’s spouse or registered domestic partner and dependent children.

Alice Lance is a city council member. Alice has a 4% interest, worth \$5,000, in a limited partnership located in the city. Alice must disclose the partnership on Schedule A-1 and income of \$500 or more received from the partnership on Schedule C.

SCHEDULE A-2

Investments, Income, and Assets of Business Entities/Trusts

(Ownership Interest is 10% or Greater)

CALIFORNIA FORM 700

FAIR POLITICAL PRACTICES COMMISSION

Name _____

▶ 1. BUSINESS ENTITY OR TRUST

Name _____

Address (Business Address Acceptable) _____

Check one
 Trust, go to 2 Business Entity, complete the box, then go to 2

GENERAL DESCRIPTION OF THIS BUSINESS

FAIR MARKET VALUE IF APPLICABLE, LIST DATE:

\$0 - \$1,999			
\$2,000 - \$10,000	____/____/24	____/____/24	
\$10,001 - \$100,000	ACQUIRED	DISPOSED	
\$100,001 - \$1,000,000			
Over \$1,000,000			

NATURE OF INVESTMENT
 Partnership Sole Proprietorship _____ Other

YOUR BUSINESS POSITION _____

▶ 1. BUSINESS ENTITY OR TRUST

Name _____

Address (Business Address Acceptable) _____

Check one
 Trust, go to 2 Business Entity, complete the box, then go to 2

GENERAL DESCRIPTION OF THIS BUSINESS

FAIR MARKET VALUE IF APPLICABLE, LIST DATE:

\$0 - \$1,999			
\$2,000 - \$10,000	____/____/24	____/____/24	
\$10,001 - \$100,000	ACQUIRED	DISPOSED	
\$100,001 - \$1,000,000			
Over \$1,000,000			

NATURE OF INVESTMENT
 Partnership Sole Proprietorship _____ Other

YOUR BUSINESS POSITION _____

▶ 2. IDENTIFY THE GROSS INCOME RECEIVED (INCLUDE YOUR PRO RATA SHARE OF THE GROSS INCOME TO THE ENTITY/TRUST)

\$0 - \$499	\$10,001 - \$100,000
\$500 - \$1,000	OVER \$100,000
\$1,001 - \$10,000	

▶ 2. IDENTIFY THE GROSS INCOME RECEIVED (INCLUDE YOUR PRO RATA SHARE OF THE GROSS INCOME TO THE ENTITY/TRUST)

\$0 - \$499	\$10,001 - \$100,000
\$500 - \$1,000	OVER \$100,000
\$1,001 - \$10,000	

▶ 3. LIST THE NAME OF EACH REPORTABLE SINGLE SOURCE OF INCOME OF \$10,000 OR MORE (Attach a separate sheet if necessary.)

None or Names listed below _____

▶ 3. LIST THE NAME OF EACH REPORTABLE SINGLE SOURCE OF INCOME OF \$10,000 OR MORE (Attach a separate sheet if necessary.)

None or Names listed below _____

▶ 4. INVESTMENTS AND INTERESTS IN REAL PROPERTY HELD OR LEASED BY THE BUSINESS ENTITY OR TRUST

Check one box:
 INVESTMENT REAL PROPERTY

Name of Business Entity, if Investment, or Assessor's Parcel Number or Street Address of Real Property _____

Description of Business Activity or City or Other Precise Location of Real Property _____

FAIR MARKET VALUE	IF APPLICABLE, LIST DATE:		
\$2,000 - \$10,000		____/____/24	____/____/24
\$10,001 - \$100,000		ACQUIRED	DISPOSED
\$100,001 - \$1,000,000			
Over \$1,000,000			

NATURE OF INTEREST
 Property Ownership/Deed of Trust Stock Partnership

Leasehold _____ Other _____
Yrs. remaining

Check box if additional schedules reporting investments or real property are attached

▶ 4. INVESTMENTS AND INTERESTS IN REAL PROPERTY HELD OR LEASED BY THE BUSINESS ENTITY OR TRUST

Check one box:
 INVESTMENT REAL PROPERTY

Name of Business Entity, if Investment, or Assessor's Parcel Number or Street Address of Real Property _____

Description of Business Activity or City or Other Precise Location of Real Property _____

FAIR MARKET VALUE	IF APPLICABLE, LIST DATE:		
\$2,000 - \$10,000		____/____/24	____/____/24
\$10,001 - \$100,000		ACQUIRED	DISPOSED
\$100,001 - \$1,000,000			
Over \$1,000,000			

NATURE OF INTEREST
 Property Ownership/Deed of Trust Stock Partnership

Leasehold _____ Other _____
Yrs. remaining

Check box if additional schedules reporting investments or real property are attached

Comments: _____

Instructions – Schedule A-2

Investments, Income, and Assets of Business Entities/Trusts

Use Schedule A-2 to report investments in a business entity (including a consulting business or other independent contracting business) or trust (including a living trust) in which you, your spouse or registered domestic partner, and your dependent children, together or separately, had a 10% or greater interest, totaling \$2,000 or more, during the reporting period and which is located in, doing business in, planning to do business in, or which has done business during the previous two years in your agency's jurisdiction. (See Reference Pamphlet, page 14.) A trust located outside your agency's jurisdiction is reportable if it holds assets that are located in or doing business in the jurisdiction. Do not report a trust that contains non-reportable interests. For example, a trust containing only your personal residence not used in whole or in part as a business, your savings account, and some municipal bonds, is not reportable.

Also report on Schedule A-2 investments and real property held by that entity or trust if your pro rata share of the investment or real property interest was \$2,000 or more during the reporting period.

To Complete Schedule A-2:

Part 1. Disclose the name and address of the business entity or trust. If you are reporting an interest in a business entity, check "Business Entity" and complete the box as follows:

- Provide a general description of the business activity of the entity.
- Check the box indicating the highest fair market value of your investment during the reporting period.
- If you initially acquired or entirely disposed of this interest during the reporting period, enter the date acquired or disposed.
- Identify the nature of your investment.
- Disclose the job title or business position you held with the entity, if any (i.e., if you were a director, officer, partner, trustee, employee, or held any position of management). A business position held by your spouse is not reportable.

Part 2. Check the box indicating **your pro rata** share of the **gross** income received **by** the business entity or trust. This amount includes your pro rata share of the **gross** income **from** the business entity or trust, as well as your community property interest in your spouse's or registered domestic partner's share. Gross income is the total amount of income before deducting expenses, losses, or taxes.

Part 3. Disclose the name of each source of income that is located in, doing business in, planning to do business in, or that has done business during the previous two years in your agency's jurisdiction, as follows:

- Disclose each source of income and outstanding loan **to the business entity or trust** identified in Part 1 if your pro rata share of the **gross** income (including your community property interest in your spouse's or registered domestic partner's share) to the business entity or trust from that source was \$10,000 or more during the reporting period. (See Reference Pamphlet, page 12, for examples.) Income from governmental sources may be reportable if not considered salary. See Regulation 18232. Loans from commercial lending institutions made in the lender's regular course of business on terms available to members of the public without regard to your official status are not reportable.
- Disclose each individual or entity that was a source of commission income of \$10,000 or more during the reporting period through the business entity identified in Part 1. (See Reference Pamphlet, page 9.)

You may be required to disclose sources of income located outside your jurisdiction. For example, you may have a client who resides outside your jurisdiction who does business on a regular basis with you. Such a client, if a reportable source of \$10,000 or more, must be disclosed.

Mark "None" if you do not have any reportable \$10,000 sources of income to disclose. Phrases such as "various clients" or "not disclosing sources pursuant to attorney-client privilege" are not adequate disclosure. (See Reference Pamphlet, page 15, for information on procedures to request an exemption from disclosing privileged information.)

Part 4. Report any investments or interests in real property held or leased **by the entity or trust** identified in Part 1 if your pro rata share of the interest held was \$2,000 or more during the reporting period. Attach additional schedules or use FPPC's Form 700 Excel spreadsheet if needed.

- Check the applicable box identifying the interest held as real property or an investment.
- If investment, provide the name and description of the business entity.
- If real property, report the precise location (e.g., an assessor's parcel number or address).
- Check the box indicating the highest fair market value of your interest in the real property or investment during the reporting period. (Report the fair market value of the portion of your residence claimed as a tax deduction if you are utilizing your residence for business purposes.)
- Identify the nature of your interest.
- Enter the date acquired or disposed only if you initially acquired or entirely disposed of your interest in the property or investment during the reporting period.

SCHEDULE B
Interests in Real Property
 (Including Rental Income)

Name _____

▶ ASSESSOR'S PARCEL NUMBER OR STREET ADDRESS _____

CITY _____

FAIR MARKET VALUE IF APPLICABLE, LIST DATE:

\$2,000 - \$10,000		
\$10,001 - \$100,000	____/____/24	____/____/24
\$100,001 - \$1,000,000	ACQUIRED	DISPOSED
Over \$1,000,000		

NATURE OF INTEREST

Ownership/Deed of Trust	Easement
Leasehold _____	_____
Yrs. remaining	Other

IF RENTAL PROPERTY, GROSS INCOME RECEIVED

\$0 - \$499	\$500 - \$1,000	\$1,001 - \$10,000
\$10,001 - \$100,000	OVER \$100,000	

SOURCES OF RENTAL INCOME: If you own a 10% or greater interest, list the name of each tenant that is a single source of income of \$10,000 or more.

None

▶ ASSESSOR'S PARCEL NUMBER OR STREET ADDRESS _____

CITY _____

FAIR MARKET VALUE IF APPLICABLE, LIST DATE:

\$2,000 - \$10,000		
\$10,001 - \$100,000	____/____/24	____/____/24
\$100,001 - \$1,000,000	ACQUIRED	DISPOSED
Over \$1,000,000		

NATURE OF INTEREST

Ownership/Deed of Trust	Easement
Leasehold _____	_____
Yrs. remaining	Other

IF RENTAL PROPERTY, GROSS INCOME RECEIVED

\$0 - \$499	\$500 - \$1,000	\$1,001 - \$10,000
\$10,001 - \$100,000	OVER \$100,000	

SOURCES OF RENTAL INCOME: If you own a 10% or greater interest, list the name of each tenant that is a single source of income of \$10,000 or more.

None

* You are not required to report loans from a commercial lending institution made in the lender's regular course of business on terms available to members of the public without regard to your official status. Personal loans and loans received not in a lender's regular course of business must be disclosed as follows:

NAME OF LENDER* _____

ADDRESS (Business Address Acceptable) _____

BUSINESS ACTIVITY, IF ANY, OF LENDER _____

INTEREST RATE TERM (Months/Years)

_____%	None	_____
--------	------	-------

HIGHEST BALANCE DURING REPORTING PERIOD

\$500 - \$1,000	\$1,001 - \$10,000
\$10,001 - \$100,000	OVER \$100,000

Guarantor, if applicable _____

NAME OF LENDER* _____

ADDRESS (Business Address Acceptable) _____

BUSINESS ACTIVITY, IF ANY, OF LENDER _____

INTEREST RATE TERM (Months/Years)

_____%	None	_____
--------	------	-------

HIGHEST BALANCE DURING REPORTING PERIOD

\$500 - \$1,000	\$1,001 - \$10,000
\$10,001 - \$100,000	OVER \$100,000

Guarantor, if applicable _____

Comments: _____

Instructions – Schedule C

Income, Loans, & Business Positions

(Income Other Than Gifts and Travel Payments)

Reporting Income:

Report the source and amount of gross income of \$500 or more you received during the reporting period. Gross income is the total amount of income before deducting expenses, losses, or taxes and includes loans other than loans from a commercial lending institution. (See Reference Pamphlet, page 12.) You must also report the source of income to your spouse or registered domestic partner if your community property share was \$500 or more during the reporting period.

The source and income must be reported only if the source is located in, doing business in, planning to do business in, or has done business during the previous two years in your agency's jurisdiction. (See Reference Pamphlet, page 14.) Reportable sources of income may be further limited by your disclosure category located in your agency's conflict of interest code.

Reporting Business Positions:

You must report your job title with each reportable business entity even if you received no income during the reporting period. Use the comments section to indicate that no income was received.

Commonly reportable income and loans include:

- Salary/wages, per diem, and reimbursement for expenses including travel payments provided by your employer
- Community property interest (50%) in your spouse's or registered domestic partner's income - **report the employer's name and all other required information**
- Income from investment interests, such as partnerships, reported on Schedule A-1
- Commission income not required to be reported on Schedule A-2 (See Reference Pamphlet, page 9.)
- Gross income from any sale, including the sale of a house or car (Report your pro rata share of the total sale price.)
- Rental income not required to be reported on Schedule B
- Prizes or awards not disclosed as gifts
- Payments received on loans you made to others
- An honorarium received prior to becoming a public official (See Reference Pamphlet, page 11.)
- Incentive compensation (See Reference Pamphlet, page 13.)

Reminders

- Code filers – your disclosure categories may not require disclosure of all sources of income.
- If you or your spouse or registered domestic partner are self-employed, report the business entity on Schedule A-2.
- Do not disclose on Schedule C income, loans, or business positions already reported on Schedules A-2 or B.

You are not required to report:

- Salary, reimbursement for expenses or per diem, or social security, disability, or other similar benefit payments received by you or your spouse or registered domestic partner from a federal, state, or local government agency.
- Stock dividends and income from the sale of stock unless the source can be identified.
- Income from a PERS retirement account.

(See Reference Pamphlet, page 13.)

To Complete Schedule C:

Part 1. Income Received/Business Position Disclosure

- Disclose the name and address of each source of income or each business entity with which you held a business position.
- Provide a general description of the business activity if the source is a business entity.
- Check the box indicating the amount of gross income received.
- Identify the consideration for which the income was received.
- For income from commission sales, check the box indicating the gross income received and list the name of each source of commission income of \$10,000 or more. (See Reference Pamphlet, page 9.) **Note: If you receive commission income on a regular basis or have an ownership interest of 10% or more, you must disclose the business entity and the income on Schedule A-2.**
- Disclose the job title or business position, if any, that you held with the business entity, even if you did not receive income during the reporting period.

Part 2. Loans Received or Outstanding During the Reporting Period

- Provide the name and address of the lender.
- Provide a general description of the business activity if the lender is a business entity.
- Check the box indicating the highest balance of the loan during the reporting period.
- Disclose the interest rate and the term of the loan.
 - For variable interest rate loans, disclose the conditions of the loan (e.g., Prime + 2) or the average interest rate paid during the reporting period.
 - The term of the loan is the total number of months or years given for repayment of the loan at the time the loan was entered into.
- Identify the security, if any, for the loan.

SCHEDULE D
Income – Gifts

Name _____

▶ NAME OF SOURCE *(Not an Acronym)*

ADDRESS *(Business Address Acceptable)*

BUSINESS ACTIVITY, IF ANY, OF SOURCE

DATE (mm/dd/yy)	VALUE	DESCRIPTION OF GIFT(S)
____/____/____	\$ _____	_____
____/____/____	\$ _____	_____
____/____/____	\$ _____	_____

▶ NAME OF SOURCE *(Not an Acronym)*

ADDRESS *(Business Address Acceptable)*

BUSINESS ACTIVITY, IF ANY, OF SOURCE

DATE (mm/dd/yy)	VALUE	DESCRIPTION OF GIFT(S)
____/____/____	\$ _____	_____
____/____/____	\$ _____	_____
____/____/____	\$ _____	_____

▶ NAME OF SOURCE *(Not an Acronym)*

ADDRESS *(Business Address Acceptable)*

BUSINESS ACTIVITY, IF ANY, OF SOURCE

DATE (mm/dd/yy)	VALUE	DESCRIPTION OF GIFT(S)
____/____/____	\$ _____	_____
____/____/____	\$ _____	_____
____/____/____	\$ _____	_____

▶ NAME OF SOURCE *(Not an Acronym)*

ADDRESS *(Business Address Acceptable)*

BUSINESS ACTIVITY, IF ANY, OF SOURCE

DATE (mm/dd/yy)	VALUE	DESCRIPTION OF GIFT(S)
____/____/____	\$ _____	_____
____/____/____	\$ _____	_____
____/____/____	\$ _____	_____

▶ NAME OF SOURCE *(Not an Acronym)*

ADDRESS *(Business Address Acceptable)*

BUSINESS ACTIVITY, IF ANY, OF SOURCE

DATE (mm/dd/yy)	VALUE	DESCRIPTION OF GIFT(S)
____/____/____	\$ _____	_____
____/____/____	\$ _____	_____
____/____/____	\$ _____	_____

▶ NAME OF SOURCE *(Not an Acronym)*

ADDRESS *(Business Address Acceptable)*

BUSINESS ACTIVITY, IF ANY, OF SOURCE

DATE (mm/dd/yy)	VALUE	DESCRIPTION OF GIFT(S)
____/____/____	\$ _____	_____
____/____/____	\$ _____	_____
____/____/____	\$ _____	_____

Comments: _____

Instructions – Schedule D Income – Gifts

A gift is anything of value for which you have not provided equal or greater consideration to the donor. A gift is reportable if its fair market value is \$50 or more. In addition, multiple gifts totaling \$50 or more received during the reporting period from a single source must be reported.

It is the acceptance of a gift, not the ultimate use to which it is put, that imposes your reporting obligation. Except as noted below, you must report a gift even if you never used it or if you gave it away to another person.

If the exact amount of a gift is unknown, you must make a good faith estimate of the item's fair market value. Listing the value of a gift as "over \$50" or "value unknown" is not adequate disclosure. In addition, if you received a gift through an intermediary, you must disclose the name, address, and business activity of both the donor and the intermediary. You may indicate an intermediary either in the "source" field after the name or in the "comments" section at the bottom of Schedule D.

Commonly reportable gifts include:

- Tickets/passes to sporting or entertainment events
- Tickets/passes to amusement parks
- Parking passes not used for official agency business
- Food, beverages, and accommodations, including those provided in direct connection with your attendance at a convention, conference, meeting, social event, meal, or like gathering
- Rebates/discounts not made in the regular course of business to members of the public without regard to official status
- Wedding gifts (See Reference Pamphlet, page 17)
- An honorarium received prior to assuming office (You may report an honorarium as income on Schedule C, rather than as a gift on Schedule D, if you provided services of equal or greater value than the payment received. See Reference Pamphlet, page 11.)
- Transportation and lodging (See Schedule E.)
- Forgiveness of a loan received by you

Reminders

- Gifts from a single source are subject to a \$630 limit for calendar years 2025 and 2026. The gift limit in calendar year 2024 was \$590. (See Reference Pamphlet, page 11.)
- Code filers – you only need to report gifts from reportable sources.

You are not required to disclose:

- Gifts that were not used and that, within 30 days after receipt, were returned to the donor or delivered to a charitable organization or government agency without being claimed by you as a charitable contribution for tax purposes
- Gifts from your spouse or registered domestic partner, child, parent, grandparent, grandchild, brother, sister, and certain other family members (See Regulation 18942 for a complete list.). The exception does not apply if the donor was acting as an agent or intermediary for a reportable source who was the true donor.
- Gifts of similar value exchanged between you and an individual, other than a lobbyist registered to lobby your state agency, on holidays, birthdays, or similar occasions
- Gifts of informational material provided to assist you in the performance of your official duties (e.g., books, pamphlets, reports, calendars, periodicals, or educational seminars)
- A monetary bequest or inheritance (However, inherited investments or real property may be reportable on other schedules.)
- Personalized plaques or trophies with an individual value of less than \$250
- Campaign contributions
- Up to two tickets, for your own use, to attend a fundraiser for a campaign committee or candidate, or to a fundraiser for an organization exempt from taxation under Section 501(c)(3) of the Internal Revenue Code. The ticket must be received from the organization or committee holding the fundraiser.
- Gifts given to members of your immediate family if the source has an established relationship with the family member and there is no evidence to suggest the donor had a purpose to influence you. (See Regulation 18943.)
- Free admission, food, and nominal items (such as a pen, pencil, mouse pad, note pad or similar item) available to all attendees, at the event at which the official makes a speech (as defined in Regulation 18950(b)(2)), so long as the admission is provided by the person who organizes the event.
- Any other payment not identified above, that would otherwise meet the definition of gift, where the payment is made by an individual who is not a lobbyist registered to lobby the official's state agency, where it is clear that the gift was made because of an existing personal or business relationship unrelated to the official's position and there is no evidence whatsoever at the time the gift is made to suggest the donor had a purpose to influence you.

To Complete Schedule D:

- Disclose the full name (not an acronym), address, and, if a business entity, the business activity of the source.
- Provide the date (month, day, and year) of receipt, and disclose the fair market value and description of the gift.

SCHEDULE E
Income – Gifts
Travel Payments, Advances,
and Reimbursements

Name _____

- Mark either the gift or income box.
- Mark the “501(c)(3)” box for a travel payment received from a nonprofit 501(c)(3) organization or the “Speech” box if you made a speech or participated in a panel. Per Government Code Section 89506, these payments may not be subject to the gift limit. However, they may result in a disqualifying conflict of interest.
- For gifts of travel, provide the travel destination.

▶ NAME OF SOURCE *(Not an Acronym)* _____

ADDRESS *(Business Address Acceptable)* _____

CITY AND STATE _____

501 (c)(3) or DESCRIBE BUSINESS ACTIVITY, IF ANY, OF SOURCE _____

DATE(S): ____/____/____ - ____/____/____ AMT: \$ _____
(If gift)

▶ MUST CHECK ONE: Gift **-or-** Income

 Made a Speech/Participated in a Panel _____

 Other - Provide Description _____

▶ If Gift, Provide Travel Destination _____

▶ NAME OF SOURCE *(Not an Acronym)* _____

ADDRESS *(Business Address Acceptable)* _____

CITY AND STATE _____

501 (c)(3) or DESCRIBE BUSINESS ACTIVITY, IF ANY, OF SOURCE _____

DATE(S): ____/____/____ - ____/____/____ AMT: \$ _____
(If gift)

▶ MUST CHECK ONE: Gift **-or-** Income

 Made a Speech/Participated in a Panel _____

 Other - Provide Description _____

▶ If Gift, Provide Travel Destination _____

▶ NAME OF SOURCE *(Not an Acronym)* _____

ADDRESS *(Business Address Acceptable)* _____

CITY AND STATE _____

501 (c)(3) or DESCRIBE BUSINESS ACTIVITY, IF ANY, OF SOURCE _____

DATE(S): ____/____/____ - ____/____/____ AMT: \$ _____
(If gift)

▶ MUST CHECK ONE: Gift **-or-** Income

 Made a Speech/Participated in a Panel _____

 Other - Provide Description _____

▶ If Gift, Provide Travel Destination _____

▶ NAME OF SOURCE *(Not an Acronym)* _____

ADDRESS *(Business Address Acceptable)* _____

CITY AND STATE _____

501 (c)(3) or DESCRIBE BUSINESS ACTIVITY, IF ANY, OF SOURCE _____

DATE(S): ____/____/____ - ____/____/____ AMT: \$ _____
(If gift)

▶ MUST CHECK ONE: Gift **-or-** Income

 Made a Speech/Participated in a Panel _____

 Other - Provide Description _____

▶ If Gift, Provide Travel Destination _____

Comments: _____

Instructions – Schedule E Travel Payments, Advances, and Reimbursements

Travel payments reportable on Schedule E include advances and reimbursements for travel and related expenses, including lodging and meals.

Gifts of travel may be subject to the gift limit. In addition, certain travel payments are reportable gifts, but are not subject to the gift limit. To avoid possible misinterpretation or the perception that you have received a gift in excess of the gift limit, you may wish to provide a specific description of the purpose of your travel. (See the FPPC fact sheet entitled "Limitations and Restrictions on Gifts, Honoraria, Travel, and Loans" to read about travel payments under section 89506(a).)

You are not required to disclose:

- Travel payments received from any state, local, or federal government agency for which you provided services equal or greater in value than the payments received, such as reimbursement for travel on agency business from your government agency employer.
- A payment for travel from another local, state, or federal government agency and related per diem expenses when the travel is for education, training or other inter-agency programs or purposes.
- Travel payments received from your employer in the normal course of your employment that are included in the income reported on Schedule C.
- A travel payment that was received from a nonprofit entity exempt from taxation under Internal Revenue Code Section 501(c)(3) for which you provided equal or greater consideration, such as reimbursement for travel on business for a 501(c)(3) organization for which you are a board member.

Note: Certain travel payments may not be reportable if reported via email on Form 801 by your agency.

To Complete Schedule E:

- Disclose the full name (not an acronym) and address of the source of the travel payment.
- Identify the business activity if the source is a business entity.
- Check the box to identify the payment as a gift or income, report the amount, and disclose the date(s).
 - **Travel payments are gifts** if you did not provide services that were equal to or greater in value than the payments received. You must disclose gifts totaling \$500 or more from a single source during the period covered by the statement.

When reporting travel payments that are gifts, you must provide a description of the gift, the **date(s)** received, and the **travel destination**.

- **Travel payments are income** if you provided services that were equal to or greater in value than the

payments received. You must disclose income totaling \$500 or more from a single source during the period covered by the statement. You have the burden of proving the payments are income rather than gifts. When reporting travel payments as income, you must describe the services you provided in exchange for the payment. You are not required to disclose the date(s) for travel payments that are income.

Example:

City council member MaryClaire Chandler is the chair of a 501(c)(6) trade association, and the association pays for MaryClaire's travel to attend its meetings. Because MaryClaire is deemed to be providing equal or greater consideration for the travel payment by virtue of serving on the board, this payment may be reported as income. Payments for MaryClaire to attend other events for which they are not providing services are likely considered gifts.

<small>▶ NAME OF SOURCE (Not an Acronym)</small>	
Health Services Trade Association	
<small>ADDRESS (Business Address Acceptable)</small>	
1230 K Street, Suite 610	
<small>CITY AND STATE</small>	
Sacramento, CA	
<input type="checkbox"/> 501 (c)(3) or DESCRIBE BUSINESS ACTIVITY, IF ANY, OF SOURCE	
Association of Healthcare Workers	
<small>DATE(S):</small> ____/____/____	<small>AMT: \$</small> 550.00
<small>(if gift)</small>	
<small>▶ MUST CHECK ONE:</small> <input type="checkbox"/> Gift <input checked="" type="checkbox"/> -or- <input checked="" type="checkbox"/> Income	
<input type="radio"/> Made a Speech/Participated in a Panel	
<input checked="" type="radio"/> Other - Provide Description <u>Travel reimbursement for board meeting.</u>	
<small>▶ If Gift, Provide Travel Destination</small> _____	

Note that the same payment from a 501(c)(3) would NOT be reportable.

Example:

Mayor Kim travels to China on a trip organized by China Silicon Valley Business Development, a California nonprofit, 501(c)(6) organization. The Chengdu Municipal People's Government pays for Mayor Kim's airfare and travel costs, as well as meals and lodging during the trip. The trip's agenda shows that the trip's purpose is to promote job creation and economic activity in China and in Silicon Valley, so the trip is reasonably related to a governmental purpose.

<small>▶ NAME OF SOURCE (Not an Acronym)</small>	
Chengdu Municipal People's Government	
<small>ADDRESS (Business Address Acceptable)</small>	
2 Caoshi St. CaoShiJie, Qingyang Qu, Chengdu Shi,	
<small>CITY AND STATE</small>	
Sichuan Sheng, China, 610000	
<input type="checkbox"/> 501 (c)(3) or DESCRIBE BUSINESS ACTIVITY, IF ANY, OF SOURCE	
<small>DATE(S):</small> 09 / 04 / XX	09 / 08 / XX
<small>(if gift)</small>	
<small>▶ MUST CHECK ONE:</small> <input checked="" type="checkbox"/> Gift <input checked="" type="checkbox"/> -or- <input type="checkbox"/> Income	
<input type="radio"/> Made a Speech/Participated in a Panel	
<input checked="" type="radio"/> Other - Provide Description <u>Travel reimbursement for trip to China.</u>	
<small>▶ If Gift, Provide Travel Destination</small> <u>Sichuan Sheng, China</u>	

Thus, Mayor Kim must report the gift of travel, but the gift is exempt from the gift limit. In this case, the travel payments are not subject to the gift limit because the source is a foreign government and because the travel is reasonably related to a governmental purpose. (Section 89506(a)(2).) Note that Mayor Kim could be disqualified from participating in or making decisions about The Chengdu Municipal People's Government for 12 months. Also note that if China Silicon Valley Business Development (a 501(c)(6) organization) paid for the travel costs rather than the governmental organization, the payments would be subject to the gift limits. (See the FPPC fact sheet, Limitations and Restrictions on Gifts, Honoraria, Travel and Loans, at www.fppc.ca.gov.)

Restrictions and Prohibitions

The Political Reform Act (Gov. Code Sections 81000-91014) requires most state and local government officials and employees to publicly disclose their economic interests including personal assets and income. The Act's conflict of interest provisions also disqualify a public official from taking part in a governmental decision if it is reasonably foreseeable that the decision will have a material financial effect on these economic interests as well as the official's personal finances and those of immediate family. (Gov. Code Sections 87100 and 87103.) The Fair Political Practices Commission (FPPC) is the state agency responsible for issuing the attached Statement of Economic Interests, Form 700, and for interpreting the Act's provisions.

Gift Prohibition

Gifts received by most state and local officials, employees, and candidates are subject to a limit. In 2025-2026, the gift limit increased to \$630 from a single source during a calendar year. The gift limit in calendar year 2024 was \$590.

Additionally, state officials, state candidates, and certain state employees are subject to a \$10 limit per calendar month on gifts from lobbyists and lobbying firms registered with the Secretary of State. See Reference Pamphlet, page 11.

State and local officials and employees should check with their agency to determine if other restrictions apply.

Disqualification

Public officials are, under certain circumstances, required to disqualify themselves from making, participating in, or attempting to influence governmental decisions that will affect their economic interests. This may include interests they are not required to disclose. For example, a personal residence is often not reportable, but may be grounds for disqualification. Specific disqualification requirements apply to 87200 filers (e.g., city councilmembers, members of boards of supervisors, planning commissioners, etc.). These officials must publicly identify the economic interest that creates a conflict of interest and leave the room before a discussion or vote takes place at a public meeting. For more information, consult Government Code Section 87105, Regulation 18707, and the Guide to Recognizing Conflicts of Interest page at www.fppc.ca.gov.

Honorarium Ban

Most state and local officials, employees, and candidates are prohibited from accepting an honorarium for any speech given, article published, or attendance at a conference, convention, meeting, or like gathering. (See Reference Pamphlet, page 11.)

Loan Restrictions

Certain state and local officials are subject to restrictions on loans. (See Reference Pamphlet, page 15.)

Post-Governmental Employment

There are restrictions on representing clients or employers before former agencies. The provisions apply to elected state officials, most state employees, local elected officials, county chief administrative officers, city managers, including the chief administrator of a city, and general managers or chief administrators of local special districts and JPAs. The FPPC website has fact sheets explaining the provisions.

Late Filing

The filing officer who retains originally-signed or electronically filed statements of economic interests may impose on an individual a fine for any statement that is filed late. The fine is \$10 per day up to a maximum of \$100. Late filing penalties may be reduced or waived under certain circumstances.

Persons who fail to timely file their Form 700 may be referred to the FPPC's Enforcement Division (and, in some cases, to the Attorney General or district attorney) for investigation and possible prosecution. In addition to the late filing penalties, a fine of up to \$5,000 per violation may be imposed.

For assistance concerning reporting, prohibitions, and restrictions under the Act:

- Email questions to advice@fppc.ca.gov.
- Call the FPPC toll-free at (866) 275-3772.

Form 700 is a Public Document Public Access Must Be Provided

Statements of Economic Interests are public documents. The filing officer must permit any member of the public to inspect and receive a copy of any statement.

- Statements must be available as soon as possible during the agency's regular business hours, but in any event not later than the second business day after the statement is received. Access to the Form 700 is not subject to the Public Records Act procedures.
- No conditions may be placed on persons seeking access to the forms.
- No information or identification may be required from persons seeking access.
- Reproduction fees of no more than 10 cents per page may be charged.

Questions and Answers

General

- Q. What is the reporting period for disclosing interests on an assuming office statement or a candidate statement?
- A. On an assuming office statement, disclose all reportable investments, interests in real property, and business positions held on the date you assumed office. In addition, you must disclose income (including loans, gifts and travel payments) received during the 12 months prior to the date you assumed office.

On a candidate statement, disclose all reportable investments, interests in real property, and business positions held on the date you file your declaration of candidacy. You must also disclose income (including loans, gifts and travel payments) received during the 12 months prior to the date you file your declaration of candidacy.

- Q. I hold two other board positions in addition to my position with the county. Must I file three statements of economic interests?
- A. Yes, three are required. However, you may instead complete an expanded statement listing the county and the two boards on the Cover Page or an attachment as the agencies for which you will be filing. Disclose all reportable economic interests in all three jurisdictions on the expanded statement. File the expanded statement for your primary position providing an original “wet” signature unless filed with a secure electronic signature. (See page 4 above.) File copies of the expanded statement with the other two agencies as required by Regulation 18723.1(c). Remember to complete separate statements for positions that you leave or assume during the year.
- Q. I am a department head who recently began acting as city manager. Should I file as the city manager?
- A. Yes. File an assuming office statement as city manager. Persons serving as “acting,” “interim,” or “alternate” must file as if they hold the position because they are or may be performing the duties of the position.

- Q. My spouse and I are currently separated and in the process of obtaining a divorce. Must I still report my spouse’s income, investments, and interests in real property?
- A. Yes. A public official must continue to report a spouse’s economic interests until such time as dissolution of marriage proceedings is final. However, if a separate property agreement has been reached prior to that time, your estranged spouse’s income may not have to be reported. Contact the FPPC for more information.
- Q. As a designated employee, I left one state agency to work for another state agency. Must I file a leaving office statement?
- A. Yes. You may also need to file an assuming office statement for the new agency.

Investment Disclosure

- Q. I have an investment interest in shares of stock in a company that does not have an office in my jurisdiction. Must I still disclose my investment interest in this company?
- A. Probably. The definition of “doing business in the jurisdiction” is not limited to whether the business has an office or physical location in your jurisdiction. (See Reference Pamphlet, page 14.)
- Q. My spouse and I have a living trust. The trust holds rental property in my jurisdiction, our primary residence, and investments in diversified mutual funds. I have full disclosure. How is this trust disclosed?
- A. Disclose the name of the trust, the rental property and its income on Schedule A-2. Your primary residence and investments in diversified mutual funds registered with the SEC are not reportable.
- Q. I am required to report all investments. I have an IRA that contains stocks through an account managed by a brokerage firm. Must I disclose these stocks even though they are held in an IRA and I did not decide which stocks to purchase?
- A. Yes. Disclose on Schedule A-1 or A-2 any stock worth \$2,000 or more in a business entity located in or doing business in your jurisdiction.

Questions and Answers Continued

- Q. The value of my stock changed during the reporting period. How do I report the value of the stock?
- A. You are required to report the highest value that the stock reached during the reporting period. You may use your monthly statements to determine the highest value. You may also use the entity's website to determine the highest value. You are encouraged to keep a record of where you found the reported value. Note that for an assuming office statement, you must report the value of the stock on the date you assumed office.
- Q. I am the sole owner of my business, an S-Corporation. I believe that the nature of the business is such that it cannot be said to have any "fair market value" because it has no assets. I operate the corporation under an agreement with a large insurance company. My contract does not have resale value because of its nature as a personal services contract. Must I report the fair market value for my business on Schedule A-2 of the Form 700?
- A. Yes. Even if there are no *tangible* assets, intangible assets, such as relationships with companies and clients are commonly sold to qualified professionals. The "fair market value" is often quantified for other purposes, such as marital dissolutions or estate planning. In addition, the IRS presumes that "personal services corporations" have a fair market value. A professional "book of business" and the associated goodwill that generates income are not without a determinable value. The Form 700 does not require a precise fair market value; it is only necessary to check a box indicating the broad range within which the value falls.
- Q. I own stock in IBM and must report this investment on Schedule A-1. I initially purchased this stock in the early 1990s; however, I am constantly buying and selling shares. Must I note these dates in the "Acquired" and "Disposed" fields?
- A. No. You must only report dates in the "Acquired" or "Disposed" fields when, during the reporting period, you initially purchase a reportable investment worth \$2,000 or more or when you dispose of the entire investment. You are not required to track the partial trading of an investment.
- Q. On last year's filing I reported stock in Encoe valued at \$2,000 - \$10,000. Late last year the value of this stock fell below and remains at less than \$2,000. How should this be reported on this year's statement?
- A. You are not required to report an investment if the value was less than \$2,000 during the **entire** reporting period. However, because a disposed date is not required for stocks that fall below \$2,000, you may want to report the stock and note in the "comments" section that the value fell below \$2,000. This would be for informational purposes only; it is not a requirement.
- Q. We have a Section 529 account set up to save money for our son's college education. Is this reportable?
- A. If the Section 529 account contains reportable interests (e.g., common stock valued at \$2,000 or more), those interests are reportable (not the actual Section 529 account). If the account contains solely mutual funds, then nothing is reported.

Income Disclosure

- Q. I reported a business entity on Schedule A-2. Clients of my business are located in several states. Must I report all clients from whom my pro rata share of income is \$10,000 or more on Schedule A-2, Part 3?
- A. No, only the clients located in or doing business on a regular basis in your jurisdiction must be disclosed.
- Q. I believe I am not required to disclose the names of clients from whom my pro rata share of income is \$10,000 or more on Schedule A-2 because of their right to privacy. Is there an exception for reporting clients' names?
- A. Regulation 18740 provides a procedure for requesting an exemption to allow a client's name not to be disclosed if disclosure of the name would violate a legally recognized privilege under California or Federal law. This regulation may be obtained from our website at www.fppc.ca.gov. (See Reference Pamphlet, page 15.)

Questions and Answers Continued

Q. I am sole owner of a private law practice that is not reportable based on my limited disclosure category. However, some of the sources of income to my law practice are from reportable sources. Do I have to disclose this income?

A. Yes, even though the law practice is not reportable, reportable sources of income to the law practice of \$10,000 or more must be disclosed. This information would be disclosed on Schedule C with a note in the “comments” section indicating that the business entity is not a reportable investment. The note would be for informational purposes only; it is not a requirement.

Q. I am the sole owner of my business. Where do I disclose my income - on Schedule A-2 or Schedule C?

A. Sources of income to a business in which you have an ownership interest of 10% or greater are disclosed on Schedule A-2. (See Reference Pamphlet, page 9.)

Q. My spouse is a partner in a four-person firm where all of their business is based on their own billings and collections from various clients. How do I report my community property interest in this business and the income generated in this manner?

A. If your spouse's investment in the firm is 10% or greater, disclose 100% of your spouse's share of the business on Schedule A-2, Part 1 and 50% of your spouse's income on Schedule A-2, Parts 2 and 3. For example, a client of your spouse's must be a source of at least \$20,000 during the reporting period before the client's name is reported.

Q. How do I disclose my spouse's or registered domestic partner's salary?

A. Report the name of the employer as a source of income on Schedule C.

Q. I am a doctor. For purposes of reporting \$10,000 sources of income on Schedule A-2, Part 3, are the patients or their insurance carriers considered sources of income?

A. If your patients exercise sufficient control by selecting you instead of other doctors, then your patients, rather than their insurance carriers, are sources of income to you. (See Reference Pamphlet, page 15.)

Q. I received a loan from my grandfather to purchase my home. Is this loan reportable?

A. No. Loans received from family members are not reportable.

Q. Many years ago, I loaned my parents several thousand dollars, which they paid back this year. Do I need to report this loan repayment on my Form 700?

A. No. Payments received on a loan made to a family member are not reportable.

Real Property Disclosure

Q. During this reporting period we switched our principal place of residence into a rental. I have full disclosure and the property is located in my agency's jurisdiction, so it is now reportable. Because I have not reported this property before, do I need to show an “acquired” date?

A. No, you are not required to show an “acquired” date because you previously owned the property. However, you may want to note in the “comments” section that the property was not previously reported because it was used exclusively as your residence. This would be for informational purposes only; it is not a requirement.

Q. I am a city manager, and I own a rental property located in an adjacent city, but one mile from the city limit. Do I need to report this property interest?

A. Yes. You are required to report this property because it is located within 2 miles of the boundaries of the city you manage.

Q. Must I report a home that I own as a personal residence for my daughter?

A. You are not required to disclose a home used as a personal residence for a family member unless you receive income from it, such as rental income.

Q. I am a co-signer on a loan for a rental property owned by a friend. Since I am listed on the deed of trust, do I need to report my friend's property as an interest in real property on my Form 700?

A. No. Simply being a co-signer on a loan for property does not create a reportable interest in that real property.

Questions and Answers Continued

Gift Disclosure

- Q. If I received a reportable gift of two tickets to a concert valued at \$100 each, but gave the tickets to a friend because I could not attend the concert, do I have any reporting obligations?
- A. Yes. Since you accepted the gift and exercised discretion and control of the use of the tickets, you must disclose the gift on Schedule D.
- Q. Julia and Jared Benson, a married couple, want to give a piece of artwork to a county supervisor. Is each spouse considered a separate source for purposes of the gift limit and disclosure?
- A. Yes, each spouse may make a gift valued at the gift limit during a calendar year. For example, during 2025 the gift limit was \$630, so the Bensons may have given the supervisor artwork valued at no more than \$1,260. The supervisor must identify Jared and Julia Benson as the sources of the gift.
- Q. I am a Form 700 filer with full disclosure. Our agency holds a holiday raffle to raise funds for a local charity. I bought \$10 worth of raffle tickets and won a gift basket valued at \$120. The gift basket was donated by Doug Brewer, a citizen in our city. At the same event, I bought raffle tickets for, and won a quilt valued at \$70. The quilt was donated by a coworker. Are these reportable gifts?
- A. Because the gift basket was donated by an outside source (not an agency employee), you have received a reportable gift valued at \$110 (the value of the basket less the consideration paid). The source of the gift is Doug Brewer and the agency is disclosed as the intermediary. Because the quilt was donated by an employee of your agency, it is not a reportable gift.
- Q. My agency is responsible for disbursing grants. An applicant (501(c)(3) organization) met with agency employees to present its application. At this meeting, the applicant provided food and beverages. Would the food and beverages be considered gifts to the employees? These employees are designated in our agency's conflict of interest code and the applicant is a reportable source of income under the code.
- A. Yes. If the value of the food and beverages consumed by any one filer, plus any other gifts received from the same source during the reporting period total \$50 or more, the food and beverages would be reported using the fair market value and would be subject to the gift limit.
- Q. I received free admission to an educational conference related to my official duties. Part of the conference fees included a round of golf. Is the value of the golf considered informational material?
- A. No. The value of personal benefits, such as golf, attendance at a concert, or sporting event, are gifts subject to reporting and limits.



CALIFORNIA FAIR POLITICAL PRACTICES COMMISSION

FREQUENTLY ASKED QUESTIONS:

TRANSITION TO FPPC E-FILING SYSTEM (AB 1170 IMPLEMENTATION)

Effective January 1, 2025, a public official for whom the Commission is the filing officer must file their Statement of Economic Interests (Form 700) via the Commission's Electronic Filing Portal (the "FPPC Portal"). You and your filers may access the FPPC Portal at: <https://form700.fppc.ca.gov>

Below is a list of frequently asked questions to assist you with the transition.

Of course, we encourage you to contact the Commission's Form 700 Unit if you have any questions or concerns. They can be reached at Form700@fppc.ca.gov.

FREQUENTLY ASKED QUESTIONS

1. General

What officials are subject to this new mandatory e-filing requirement?

Effective January 1, 2025, public officials for whom the Fair Political Practices Commission ("FPPC") is the filing officer ("Commission Filers") must file their Form 700s electronically via the FPPC Portal. Government Code Section 87500, subdivision (a), lists the local and state officials who are subject to this requirement.

The following local officials are considered Commission Filers and must e-file via the FPPC Portal:

- A person holding, or candidate for, the office of district attorney, county counsel, county treasurer, county supervisor, city council member, city treasurer, city attorney, or mayor.
- A city manager, county planning commissioner, city planning commissioner, or county chief administrative officer.
- A judge, court commissioner, or candidate for judge.
- A head of a local government agency or member of a local government board or commission, for which the Commission is the code reviewing body, if the Commission has been designated as the filing officer in the conflict of interest code of the respective agency, board, or commission.
- A designated employee of more than one joint powers insurance agency who elects to file a multiagency statement pursuant to Section 87350.
- A chief administrative officer where there is no city manager.

The following state officials are considered Commission Filers and must e-file via the FPPC Portal:

- A statewide elected officer or candidate for statewide elective office.
- A member of, or candidate for, the Legislature or State Board of Equalization.
- A member of the Public Utilities Commission, State Energy Resources Conservation and Development Commission or California Coastal Commission.
- A member of a state licensing or regulatory board, bureau, or commission.
- A person appointed to a state board, commission, or similar multimember body of the state if the Commission has been designated as the filing officer in the conflict of interest code of the respective board, commission, or body.
- A designated employee of the Legislature.

Does the FPPC plan to offer trainings or educational materials concerning the upcoming transition?

The FPPC is committed to providing filing officials and Commission Filers the assistance they need to make the transition to e-filing a success. In particular, the FPPC plans to host trainings for filing officials in November and December 2024. Please check the Upcoming Training Opportunities page on the FPPC website for a list of the trainings we offer.

We also plan to distribute and publish various educational materials, including this FAQ, to assist in making this a smooth transition. Educational materials related to the Form 700 can be found on the Statement of Economic Interests (Form 700) page on the FPPC website.

How will the FPPC communicate with filing officials about the transition?

The FPPC will continue to communicate with filing officials via the FPPC Form 700 Unit's email: Form700@fppc.ca.gov. To ensure smooth communication between our agency and yours, please confirm that the Form 700 Unit's email address is not blocked.

2. Timing of Transition

When does the transition to mandatory e-filing via the FPPC Portal go into effect?

Effective January 1, 2025, public officials for whom the FPPC is the filing officer ("Commission Filers") must file their Form 700s electronically via the FPPC Portal.

When will the Commission notify those Form 700 filers subject to this requirement of this change?

The FPPC plans to send several notifications to Commission Filers concerning the transition to mandatory e-filing via the FPPC Portal. The first notice will be sent November 21, 2024. In addition to the notices, all Commission Filers will receive a welcome email with login credentials for the FPPC Portal.

May a Commission Filer submit an Assuming Office or Leaving Office Form 700 in hardcopy to their filing official if the filer departs or assumes office in 2024 and files before December 31, 2024?

Yes, but if they file after December 31, 2024 (e.g., a late statement), it must be electronically filed via the FPPC Portal regardless of whether the official departed or assumed office in 2024.

3. Navigating the FPPC Portal

Where can a filing official or Commission Filer access the FPPC Portal?

The FPPC Portal is located on the FPPC's website at the following link: <https://form700.fppc.ca.gov>. Commission Filers who have not received or do not have access to their login credentials may contact the Form 700 Unit for assistance at Form700@fppc.ca.gov.

Can a filer electronically file their Form 700 via their agency's e-filing system?

Yes, a filer may submit their Form 700 via their agency's e-filing system through December 31, 2024. However, effective January 1, 2025, Commission Filers must e-file their Form 700s via the FPPC Portal. No other means of filing will satisfy a Commission Filer's Form 700 filing obligation after January 1, 2025. Also, please note that the Commission's Data Exchange will be disabled on January 1, 2025, and thus will no longer accept filings from the e-filing systems maintained by other agencies.

Can a filing official add a candidate statement to the FPPC Portal?

Yes. Once a filing official confirms a Commission Filer is qualified for the ballot, they may add the filer to the FPPC Portal. More information and instructions concerning the addition of a candidate statement is forthcoming.

Can a filing official access unredacted versions of a Commission Filer's Form 700?

Yes, a filing official may download the unredacted Form 700 of a Commission Filer via the FPPC Portal. We are also considering changing the setting so that the filing officials are automatically cc'd a Form 700 is filed via the FPPC Portal. Then, local filing officials could save, download, or import the Form 700 into their own system.

Will the public have access to the Form 700s filed via the FPPC Portal?

Currently, the FPPC posts on its website the Form 700s filed by elected officers. The public can email Form700@fppc.ca.gov to request all the Form 700s filed via the FPPC Portal. The decision of whether to post the Form 700s of additional Commission Filers on the FPPC website is under consideration.

Filing officials will be notified of any change to which Form 700s are posted.

Can a Commission Filer file in paper with their agency or the FPPC if they do not have an email address?

No. The filer will need to create an email address so that they can file via the FPPC Portal. Both Gmail and Yahoo offer free email accounts to the public.

Can a filer file an expanded statement on the FPPC Portal?

As of November 1, 2024, a filer with multiple reportable positions may satisfy their reporting obligations by submitting a single expanded statement via the FPPC Portal, provided the FPPC is the filing officer for **all** the positions held by the filer. If the FPPC is not the filing officer for all positions held by the filer, they may submit an expanded statement via the FPPC Portal for those positions in which the FPPC is the filing officer.

For any remaining positions, the filer must follow the current process:

1. print a Form 700 with a blank signature from the FPPC Portal,
2. manually add the remaining position(s), and
3. submit the form to the applicable filing officer(s).

The FPPC recognizes that this process is not ideal and is actively working with its vendor to allow for the use of expanded statements for all positions regardless of whether the FPPC is the filing officer.

The FPPC will keep filing officials and filers apprised of any developments related to expanded statements.

4. Obligations and Duties of Filing Officials

Does a filing official need to enter personal contact information for the Commission Filers in their system?

The FPPC strongly recommends that filing officials keep the personal contact information for their Commission Filers current under "Confidential" in the FPPC Portal.

Are filing officials required to keep copies of Form 700s filed via the FPPC Portal?

No, filing officials are not required to keep copies of Form 700s filed through the FPPC's e-filing system.

More questions?

Please contact the FPPC Form 700 Unit at Form700@fppc.ca.gov.



GENERAL RISK MANAGEMENT ISSUES

INFORMATION ITEM

ISSUE: The floor will be open to the Board for discussion.

RECOMMENDATION: This is an information item; no recommendation is provided.

FISCAL IMPACT: No fiscal impact is expected.

BACKGROUND: This item is added to each agenda for any topics or ideas members would like to discuss.

ATTACHMENTS: None.



CLOSED SESSION

PURSUANT TO GOVERNMENT CODE SECTION 54956.95

ACTION ITEM

ISSUE: Pursuant to Government Code Section 54956.95, the Board will hold a Closed Session to discuss the following claims:

**Request for Authority

1. Liability

- a) Kaub, Hawj Soobleej v. Etna**

FISCAL IMPACT: TBD

RECOMMENDATION: None

BACKGROUND: None

ATTACHMENTS: None



BACK TO AGENDA

**Small Cities Organized Risk Effort
Board of Directors Meeting
January 24, 2025**

Agenda Item K.

REPORT FROM CLOSED SESSION

INFORMATION ITEM

ISSUE: The floor will be open to the Board for discussion.

RECOMMENDATION: None

FISCAL IMPACT: None

BACKGROUND: This item is added to each agenda for any topics or ideas members would like to discuss.

ATTACHMENTS: None.



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 24, 2025**

Agenda Item L.

INFORMATION ITEMS

ISSUE: The following items are being presented as information for SCORE members.

PARMA Conference: The Board of Directors is encouraged to attend the conference held from February 24 – February 26, 2025, in Anaheim, CA.

Glossary of Terms: A Glossary of terms has been created and added to the agenda packet per Member request. This will continue to be included in future Board agenda packets.

SCORE Resource Contact Guide FY 24/25: A Resource Contact Guide has been created for members to have all Service Providers contact information in one document.

SCORE Travel Reimbursement Form 2025

RECOMMENDATION: None. This item is offered as information only.

FISCAL IMPACT: No fiscal impact is expected.

BACKGROUND: None

ATTACHMENT(S):

1. Glossary of Terms
2. SCORE Resource Contact Guide FY 24/25
3. SCORE Travel Reimbursement Form 2025

GLOSSARY OF TERMS

Term	Definition
4850	Labor Code 4850
AB 1234	Ethics Education for Local Officials
AB 1825	Harassment Prevention Training for Supervisors
Active Negligence	The party that was negligent took an active part in doing whatever caused the damage. For example, a city digging a hole and someone falls in
ACV (Actual Cash Value)	The amount equal to the replacement cost minus depreciation of a damaged or stolen property at the time of the loss. It is the actual value for which the property could be sold, which is always less than what it would cost to replace it
Adhesion	When one party has greater power over the other party in drafting the contract (i.e. the provisions of the contract are prepared by one party—the insurer. The other party the insured does not take part in the preparation of the contract)
ATD (Aerosol Transmissible Diseases)	An epidemiologically significant disease that is transmitted via droplet or airborne route
Aggregate	The term used to describe the cumulative amount of all losses for a period of time.
Aggregate Stop Loss	A financial arrangement with a JPA’s excess carrier that caps the aggregate to a predetermined limit at which point the excess carrier would “drop down” and pay losses within the JPIA’s SIR, or pooled layer
AME (Agreed Upon Medical Examiner)	A medical provider who has been certified by the Division of Workers’ Compensation by passing an administrative exam. An AME is selected (or agreed upon) by two parties in order to help resolve a dispute about a WC claim.
Aleatory	An insurance contract is aleatory meaning it is contingent on an uncertain event (a loss) that provides for unequal transfer of value between the parties
ACIP (Alliant Crime Insurance Program)	Program offered by Alliant that created to bring the advantages of group purchase to public entities seeking very broad coverage for illegal acts committed by their employees while on the job.
APIP (Alliant Property Insurance Program)	The largest single property insurance placement in the world. Formed by Alliant Insurance Services in 1993 to meet the unique property insurance needs faced by public entities
ADA (American Disability Act)	A federal law that prohibits discrimination against people with disabilities in employment, transportation, public accommodation, communications, and governmental activities. The ADA also establishes requirements for telecommunications relay services. For the U.S. Equal Employment Opportunity Commission office (EEOC office) in your area, call 1-800-669-4000 or 1-800-669-6820 (TTY).
Assessment company	Providing primarily fire and windstorm insurance for small towns and farmers (charge members a pro rata share of losses at the end of each policy period)
AIS (Associate in Insurance Services)	Professional designation awarded by the Insurance Institute of America (IIA) upon successful completion of four national exams, one specifically designed for this program and the three examinations in the IIA Program in General Insurance
AGRIP (Association of Governmental Risk Pools)	A national organization of JPA’s and public agency insurance pools. Formed for educational, information gathering and political lobbying purposes. Affiliated with PRIMA
ALCM (Associate in Loss Control Management)	A professional designation earned after the successful completion of five national examinations given by the Insurance Institute of America (IIA).

GLOSSARY OF TERMS

ARM (Associate in Risk Management)	A nationally recognized educational program for dedicated risk management professionals, developed by the Insurance Institute of America.
Attachment Point	The dollar amount of a loss where the next layer of insurance begins to pay for the loss
Automobile Liability	Designed to afford bodily injury and property damage liability coverage associated with owned, non-owned and hired vehicles. May include medical payments, uninsured/underinsured motorists' liability coverages
Automobile Physical Damage	Usually a first party coverage; however, some entities have "Bailment" or "care, custody and control" liability exposures such as garages, maintenance facilities that service vehicles of others, and parking lots
Best's Rating	A rating system that indicates the operating and financial condition of insurance companies. Information is developed and published annually by the A. M. Best company. Generally one looks for a company with a rating of A VII or better
BOD/BD (Board of Directors)	body of elected or appointed members who jointly oversee the activities of a company or organization
BI (Business Interruption)	A form of insurance coverage that replaces business income lost as a result of an event that interrupts the operations of the business, such as fire or a natural disaster.
CAJPA (California Association of Joint Powers Authorities)	Performs regulatory and legislative lobbying as well as accreditation of Joint Powers Authorities to promote the financial stability of JPAs
CIPRA (California Institute for Public Risk Analysis)	Organized to develop, analyze and disseminate information on risk management in California's public sector, especially self-insured entities and Joint Powers Authorities
CJPRMA (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to SCORE's Liability Program
California State Association of Governments (CSAC)	CSAC is a lobbying, advocacy and service organization representing the state's 58 counties at the state and federal level. Areas of focus include the state budget, health-care reform, corrections reform, transportation funding, water and climate change
California State Association of Governments - Excess Insurance Authority (CSAC-EIA)	CSAC-EIA is a member directed insurance risk sharing pool. The EIA has developed effective risk management solutions to help California public entities proactively control losses and prepare for different exposures
CalTIP (California Transit Insurance Pool)	In 1986 the California Transit Association formed an insurance committee and authorized the preparation of a study of alternative methods of providing liability insurance coverage and began providing liability coverage in 1987
Catastrophic Loss Reserve	A separate JPIA reserve account designated to pay losses without additional premium assessments to members
CIC (Certified Insurance Counselor)	an insurance agent professional certification designation
Certified Industrial Hygienist (CIH)	CIH is a professional whose job it is to protect the health of workers and the general public. A CIH is educated, trained and certified to recognize health hazards, test the environment for those hazards and determine when they pose a risk to those who might be exposed to them
Chartered Property Casualty Underwriter (CPCU)	CPCU is a professional designation in property-casualty insurance and risk management

GLOSSARY OF TERMS

Claim	A demand of a right. In general a demand for compensatory damages, resulting from the actions of another
Claims Made	A provision of an insurance policy that requires it to pay only for claims presented during the policy period with no regard for when the action causing the claim took place. Typically, a claims-made form also includes a retroactive date setting the earliest date for which a covered occurrence can happen. (Also see "Occurrence")
Compromise and Release (C&R)	A type of settlement in which you receive a lump sum payment and become responsible for paying for your future medical care. A settlement like this must be approved by a workers' compensation judge.
Conditional	an insurance policy includes a number of conditions that both the insured and the insurer must comply with. (i.e. a covered loss occurs, the insured must notify the insurer about the loss and the insurer must use the valuation methods specified in the policy to settle the loss- thus the contract is conditional)
Conditions	describe the responsibilities and the obligations of both the insured and the insurance company
Confidence Level (CL)	an estimated probability that a given level of funding will be sufficient to pay actual claim costs. The higher a CL the greater the certainty the actuary has that losses will not exceed the dollar value used to attain the CL
Contract	a legal agreement between two competent parties that promises a certain performance in exchange for a certain consideration
Contract of Utmost Good Faith	as the insurance company relies on the truthfulness and integrity of the applicant when an issuing a policy. In return, the insured relies on the company's promise and ability to provide coverage and pay claims
Certified Safety Professional (CSP)	CSP's are qualified persons that are competent and trained to detect and appraise hazardous materials, procedures and activities of workers, materials and work environments. They are highly educated, trained and experienced in the field of safety.
California State Association of Counties Excess Insurance Authority (CSAC-EIA)	SCORE participates in a group purchase of pollution liability coverage with CSAC-EIA
Cumis Counsel	Cumis refers to a lawsuit against the Cumis Insurance Society in which they were found to have controlled the defense attorney to the detriment of their insured. The court determined that the Society should have assigned separate counsel to represent the exclusive interests of the insured. The need for <i>cumis counsel</i> arises in situations where there are significant coverage issues and defense counsel is conflicted between his duty to his client and the obligations to the insurance carrier.
DE9	Quarterly Contribution Return and Report of Wages
Declarations	contain information such as the name of the insured, the address, the amount of coverage provided, a description of property, and the cost of the policy
Deductible	It is that portion of each claim that is paid by the member at the time of loss. It is in addition to any premium already paid
Defense	A defendant's denial to a complaint or cause of action
Definitions	clarify the meaning of certain terms used in the policy
Deposit Premium	Premium required at the beginning of a policy period based on estimated costs
Difference In Conditions	A specialized property insurance policy written to provide coverage for perils

GLOSSARY OF TERMS

(DIC)	not covered in a standard property policy or in the JPIA’s Memorandum of Property Coverage. In particular, it is most often used to provide coverage for earthquake and/or flood losses
Directors and Officers (D&O)	Liability insurance payable to the directors and officers of a company, or to the organization(s) itself, as indemnification (reimbursement) for losses or advancement of defense costs in the event an insured suffers such a loss as a result of a legal action brought for alleged wrongful acts in their capacity as directors and officers.
Directors, Officers and Trustees Liability	Intended to protect nonprofit board members, officers, and directors for faulty decisions, which imperil the entity. Usually written to include entity reimbursement for legal actions and personal liability of specific wrongdoers
Date of Loss (DOL)	Regarding property claims this is usually the date of occurrence of physical damage to property. In WC claims this is usually the date a physical injury occurred to an employee.
Doctrine of reasonable expectations	a policy includes coverages that an average person would reasonably expect it to include regardless of what the policy actually provides
Earthquake (EQ)	a sudden and violent shaking of the ground, sometimes causing great destruction, as a result of movements within the earth's crust or volcanic action
Employers’ Liability	Included as part of a worker’s compensation insurance policy. Covers liability for losses arising out of injuries to employees that are not covered by statutory workers’ compensation benefits
Employment Practices Liability (EPL)	Written to protect an entity from liabilities arising from allegations of discrimination, failure to promote or hire, harassment, ADA responsibilities, wrongful termination, etc
Endorsement	any change to the original policy (attached to the policy itself)
Environmental Impairment Liability	Also referred to as “Pollution” and “Pollution Legal” Liability; can be written to protect an entity from actions resulting from contamination of air, water, property. First party (damage to owned property) and third party (liability for damage to others) protections are often provided on the same policy
Employment Risk Management Authority (ERMA)	ERMA provides employment practices Liability coverage to SCORE members desiring such coverage
Errors and Omissions Insurance (E&O)	Professional liability insurance that protects companies and individuals against claims made by clients for inadequate work or negligent actions, usually includes both court costs and any settlements up to the amount specified on the insurance contract.
Errors and Omissions Liability	Excludes bodily injury and property damage; intended to afford protection for the “misfeasance, malfeasance or non-feasance” of public officials, employees and volunteers. May also include incidental medical personnel (paramedics), police and fire personnel, architects and plan checkers, engineers, and on-staff attorneys
Excess Insurance	Insurance that is purchased to provide higher limits than the primary policy or coverage provides
Excess Loss	The portion of a loss that is allocated to, or paid by, excess coverage
Exclusions	describe the losses for which the insured is not covered
Executive Committee (EC)	committee within that organization which has the authority to make decisions and ensures that these decisions are carried out
Expected liabilities	Outstanding reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted at the “Expected” Confidence Level (CL)

GLOSSARY OF TERMS

Exposure	a condition or situation that presents a possibility of loss (i.e. home built on flood plain is exposed to the possibility of flood damage)
Financial Accounting Standards Board (FASB)	FASB standards, known as generally accepted accounting principles (GAAP), govern the preparation of corporate financial reports and are recognized as authoritative by the Securities and Exchange Commission
Fidelity Bonds	Written as financial guarantees of employees' honesty. Personnel with money-handling responsibilities are considered exposures to loss
Fiduciary Liability	Covers board members, executives and other decision-making personnel with responsibilities for pension funds, retirement plans and employee benefit monies for negligent decisions that result in losses to such funds
Generally Accepted Accounting Principles (GAAP)	GAAP refers to the standard framework of guidelines for financial accounting used in any given jurisdiction; generally known as accounting standards or standard accounting practice
Governmental Accounting Standards Board (GASB)	GASB is the source of generally accepted accounting principles (GAAP) used by State and Local governments in the United States. As with most of the entities involved in creating GAAP in the United States, it is a private, non-governmental organization
General Liability	Written to protect the member's assets against liability for property damage of or bodily injury to third parties (see definition of parties)
Hazard	anything that increases the chance of loss (also see Physical Hazard, Morale Hazard and Moral Hazard)
Health Insurance Portability and Accountability Act (HIPAA)	A federal law enacted in 1996 that protects continuity of health coverage when a person changes or loses a job, that limits health-plan exclusions for preexisting medical conditions, that requires that patient medical information be kept private and secure
Incurred But Not Reported (IBNR)	It is that part of the total claims that is unknown at any point in time. At any time, SCORE has claims that have not been reported or recognized by SCORE or has claims recognized by SCORE but without knowledge of the cost when such claim is finally closed. SCORE uses an actuary to project the costs of these unknown liabilities to SCORE <ul style="list-style-type: none"> - the estimate of funds needed to pay for covered losses that have occurred but have not been reported to the member and/or SCORE and expected future development on claims already reported
Incurred Loss	This is the ultimate expected total value of any claim. It includes the amount already paid, plus the estimated amount yet to be paid (reserves)
Injury Illness Prevention Program (IIPP)	Proactive process of assessing workplace hazards prior to an injury being reported
Insurable Interest	before you can benefit from insurance; you must have a chance of financial loss or a financial interest in the property
Insurance	a contract or device for transferring risk from a person, business, or organization to an insurance company that agrees, in exchange for a premium, to pay for losses through an accumulation of premiums
Insurance Requirements in Contracts (IRIC)	In insurance, the insurance policy is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay.
Insurance Services Office, Inc. (ISO)	An insurance industry association that collects statistical data for rate making and develops standard insurance policy forms. ISO is the organization that drafted the standard commercial general liability (CGL) commonly used by insurers

GLOSSARY OF TERMS

Insuring agreements	state in general what is to be covered, also includes a description of what type of property is covered and the perils against which it is insured (i.e. the losses for which the insured will be indemnified)
Inverse Condemnation	Both the United States Constitution and the California Constitution require that a private citizen be compensated if property is "taken" by a public entity. When the property is taken proactively it is called eminent domain. When the property is taken "accidentally," without due course, it is called inverse condemnation. Negligence need not be proven. The claimant's legal expenses are payable in addition to actual damages
Limit	The most that will be paid in a loss
Local Agency Workers' Compensation Excess Joint Powers Authority (LAWCX)	LAWCX provides excess coverage to SCORE's workers' compensation pool
Long Range Planning (LRP)	Exercise aimed at formulating a long-term plan, to meet future needs estimated usually by extrapolation of present or known needs. It begins with the current status and charts out a path to the projected status, and generally includes short-term (operational or tactical plans) for achieving interim goals.
Loss Adjustment Expense (LAE)	administrative expense to manage a claim to conclusion- Allocated LAE (ALEA) are expenses attributable to a specific claim such as attorney fees- Unallocated LAE (ULAE) are overhead expenses not attributable to a specific claim such as salaries or office rental
Loss Ratio	The amount of loss divided by the amount of premium, contributions, payroll or property values
Master Plan Documents	A document issued by a JPA defining the structure, rights and obligations of the participants and procedures of an insurance or self- funded program
Maximum Medical Improvement (MMI)	When an injured employee's condition is well stabilized and unlikely to change substantially in the next year, with or without medical treatment. Once an employee reaches MMI, a doctor can assess how much, if any, permanent disability resulted from the work injury. See also P&S
Memorandum of Coverage (MOC)	A document issued by a JPA defining the coverage provided to the members
Moral Hazard	a person might create a loss situation on purpose just to collect from the insurance company (i.e. a pre-arranged faked theft of an older vehicle so the owner could collect insurance money and buy something new)
Morale Hazard	an individual, through carelessness or by irresponsible actions, can increase the possibility for a loss (i.e. a person who drives a car carelessly because he knows a loss will be insured if an accident occurs)
Mutual interest company	the insureds are also owners of the company and so they can vote to elect the management of the company (profits are returned to the insureds in the form of dividends or reductions in future premiums)
Named Insured	Any person, firm, or corporation, or any of its members specifically designated by name as insured(s) in the policy as distinguished from others who, although unnamed, are protected by the policy definition. A named insured under the policy has rights and responsibilities not attributed to additional insureds, such as premium payment, premium return, notice of cancellation, and dividend participation

GLOSSARY OF TERMS

Net Assets	(Equity, surplus or Net Position) Total assets less Expected liabilities- the amount of funds remaining after subtracting liabilities at the actuarially determined "Expected" Confidence Level (approx. 50% CL)
Net Contribution	a total contribution for losses less excess insurance costs
Non Vacant land	refers to land that is occupied and used, and/or has structures on it (i.e. shack, building, park with benches)
Obligee	Is an individual, partnership, corporation, or a government entity which requires the guarantee that an action or service will be performed. If not properly performed, the surety pays the obligee for any damages or fulfills the obligation
Occurrence	A) In order for SCORE to pay a liability claim, it must arise out of an occurrence. This is an accident, event, act or omission to act which results in "damages," "bodily injury," or "property damage" neither expected nor intended from the covered parties' conduct. B) A provision of an insurance policy that requires it to pay for a claim caused during the policy period regardless of when it is presented.
Passive Negligence	The party that was negligent did not take part in the action that caused the damage, but was responsible for somehow allowing it to take place. For example, a city allowed a contractor to dig a hole on city property and someone fell in
Peril	Cause of a loss
Permanent and Stationary (P&S)	When an employee's medical condition has reached maximum medical improvement. Once an employee is declared P&S, a doctor can assess how much, if any, permanent disability resulted from the work injury. If the disability is rated under the 2005 schedule you will see the term maximal medical improvement (MMI) used in place of P&S. See also MMI
Permanent Disability (PD)	Any lasting disability that results in a reduced earning capacity after maximum medical improvement is reached
Personal Protective Equipment (PPE)	PPE refers to protective clothing, helmets, goggles, or other garments or equipment designed to protect the wearer's body from injury
Physical Hazard	a hazard that arises from the condition, occupancy, or use of the property itself (i.e. skateboard left on the porch steps)
Plaintiff	The party who complains or sues in a personal action. A claimant becomes a plaintiff by filing suit
Pooled Loss	The portion of a loss that is allocated to, or paid by, the self-insured pool. SCORE's Liability Program pools, or self-insures, the first \$500,000 of each occurrence. Loss costs exceeding this amount are paid by excess insurance
Principal	Is an individual, partnership, or corporation who offers an action or service and is required to post a bond. Once bonded, the surety guarantees that he will perform as promised
Principle of Indemnity	when a loss occurs an individual should be restored to the approximate financial condition he was in before the loss no more and no less
Property Insurance	This covers the member for damage to its own property, sometimes called first-party coverage
Public Agency Risk Managers Association (PARMA)	A statewide association for risk managers in the public sector. Educational and lobbying activities

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Public Entity Property Insurance Program (PEPIP)	A group purchase program from which many SCORE members purchase their insurance
Public Risk Management Association (PRIMA)	A national association for risk managers in the public sector. Formed for educational, information gathering and political lobbying purposes
Pure Risk	involves only the possibility of loss
QME (Qualified Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam.
Reciprocal company	(to give/take), a member of a reciprocal agrees to share the insurance responsibilities with all other members of the unincorporated group (all members insure each other and share the losses with each other) NOTE: managed by an attorney-in-fact who is empowered to handle all of the business of the reciprocal
Replacement Cost (RC)	The cost to replace damaged property with like kind and quality, with no deduction for depreciation, but still subject to a "limit"
Reserve	In order to budget for its expected costs and to know when a claim must be reported to the excess coverage, SCORE estimates the ultimate expected total value of each claim and "reserves" part of the not paid. As moneys are paid out for a claim, the reserve amount is decreased
Retrospective Premium Adjustment	At the beginning of each policy period, SCORE collects a deposit premium representing the estimated costs for that year. Each year a calculation of expenses associated with the policy period are subtracted from the deposit premium. At some point the excess funds will be returned, or shortage of funds will be charged. This process is repeated annually for each coverage year until all claims for that year are closed out and there is no IBNR allocated to that policy year.
Risk	the chance or uncertainty of loss (also see Speculative Risks and Pure Risks)
Risk and Insurance Management Society (RIMS)	National professional organization to promote principles of risk management and assist risk managers in their daily activities
Risk Control	Those risk management techniques designed to minimize the frequency and/or severity of claims. Risk control techniques include exposure avoidance, loss prevention, loss reduction, segregation of loss exposures, and contractual transfer to shift losses to others
Risk Financing	Techniques for generating funds to pay for losses that risk control methods do not entirely eliminate. There are two types of risk financing techniques -- retention and transfer. Retention involves paying for losses using an organization's own assets; transfer involves covering losses by an unrelated entity for a consideration (such as a payment of a premium)
Risk Management	One of the specialties within the general field of management, the process of managing an organization's activities to minimize the adverse effects of accidental losses on a cost-effective basis. Risk management has two components -- risk control and risk financing.
Self-Insured	Coverage of losses from the insured's own funds, rather than an insurance policy. Generally refers to a planned program for financing or otherwise recognizing losses
Self-Insured Retention (SIR)	the maximum amount of exposure to a single loss retained by SCORE

GLOSSARY OF TERMS

Severability of Interests Clause	An insurance policy provision clarifying that the word “insured,” as it appears within various parts of a policy, applies severally and not collectively. When there is more than one insured, the effect is as though a separate policy is issued to each insured. Thus, a policy containing such a clause will cover a cross liability claim – a claim made by one insured against another insured. The one exception to the separate application to each insured of a policy containing a severability of interest clause is that the limits are not cumulative; that is, one set of limits applies to all insureds collectively
Special Events	Designed to cover your sponsorship of events, such as fireworks shows, festivals, community/entity celebrations; often written to protect other policies’ loss integrity. Another type of special event coverage, known as a “tenants and permittees” policy, can be issued for third parties who rent or use your owned facilities.
Speculative Risk	risks in which there exists both the possibility of gain and the possibility of loss (i.e. poker game)
Spread of Risk	the greater the spread of risk the less likely that there will be a catastrophic loss for the insurance company (i.e. NOT insuring every person in a single town that could be hit by a fire which destroys the town= catastrophic loss for the insurance company vs. insuring several people in MANY towns to spread out the risk of a catastrophic loss)
Stock company	sells stock to stockholders to raise the money necessary to operate the business (profits attributed to the operation of the company are returned as dividends to the stockholders, not the insureds)
Subrogation	The insurer’s right to proceed against a third person if that third person was responsible for a claim paid by the insurer. Employee dishonesty can be subrogated by the insurance company against a dishonest employee
Surety	Is usually a corporation which determines if an applicant (principal) is qualified to be bonded for the performance of some act or service. If so, the surety issues the bond. If the bonded individual does not perform as promised, the surety performs the obligation or pays for any damages
Temporary Disability Benefits (TD)	Payments an employee receives if they lose wages because of a work related injury which prevents them from doing their usual job while recovering
Third Party Administrator (TPA)	TPA is a person or organization that processes claims and performs other administrative services in accordance with a service contract, usually in the field of employee benefits
Total Insured Values (TIV)	The values shown on a member city’s schedule or appraisal for property coverage. Only those items shown on the schedule are covered for loss
Terrorism Risk Insurance Act (TRIA)	TRIA is a United States federal law signed into law by President George W. Bush on November 26, 2002. The Act created a federal "backstop" for insurance claims related to acts of terrorism.
Vacant land	refers to land that is unoccupied and unused, and/or has no structures on it
Vehicle Identification Number (VIN)	unique code including a serial number, used by the automotive industry to identify individual motor vehicles, towed vehicles, motorcycles, scooters and mopeds as defined in ISO 3833

RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

TABLE OF CONTENTS

As a member of SCORE, your City/Town has many risk management resources available. This Services Matrix is designed to assist you with identifying and locating these resources.

CONTACT INFORMATION									
Pg. 1-2	Program Service Providers								
Pg. 3	Other Coverage Providers								
Pg. 4-6	Contracted Vendor Services (additional member cost)								
RISK MANAGEMENT SERVICE CATEGORY		PRISM	VECTOR SOLUTIONS	DKF SOLUTIONS	OCCU - MED	APIP	LEXIPOL	ACI EAP	CAL-TIP
Pg. 7	Telephone Hotline - Questions & Guidance			X					
Pg. 7	Hazard & Safety Assessment			X					
Pg. 8	Program/Policy Development	X		X			X		
Pg. 8	Safety Materials/Web-based Courses/Videos	X	X	X					
Pg. 8	On-Site Training	X		X					
Pg. 8	Ergonomic Evaluations			X					
Pg. 9	Risk Management Webinars	X		X		X			
Pg. 9	Employer DMV Pull Notice Program	X							
Pg. 10	Pre-Employment & Fit for Duty Medical Exams				X				
Pg. 10	Employee Assistance Program - Health & Wellness							X	
Pg. 11	Transit Resources (available to CalTIP members)								X

* Services and resources are available at no additional cost, unless specifically noted.

PROGRAM SERVICE PROVIDERS			
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED	
<p>PROGRAM ADMINISTRATION</p> <p>Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Main: (916) 643-2700 Fax: (916) 643-2750 www.alliant.com</p>	<p>Marcus Beverly Office: (916) 643-2704 Cell: (916) 660-2725 Marcus.Beverly@alliant.com</p> <p>Conor Boughey Office: (415) 403-1400 Cell: (415) 744-4889 cboughey@alliant.com</p> <p>Michelle Minnick Office: (916) 643-2715 Michelle.Minnick@alliant.com</p>	<p><i>JPA MANAGEMENT ISSUES</i></p> <ul style="list-style-type: none"> ▪ Governance - policies and procedures, program budget/funding, financial analysis, program management, personnel, contracts, consultants. ▪ Coverage - coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development. ▪ Risk Management - Insurance Requirements in Contracts (IRIC), third party contract review, hold harmless and indemnification clauses, risk management program planning, RFPs for JPA payment approval of budgeted funds. <p><i>JPA ADMINISTRATIVE ISSUES</i></p> <ul style="list-style-type: none"> ▪ Meetings & Compliance - agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website updates. ▪ Certificates - certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs. 	<p>MAIN CONTACT Marcus Beverly Michelle Minnick Conor Boughey</p>

PROGRAM SERVICE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p>ACCOUNTING SERVICES</p> <p>Gilbert Associates, INC 2880 Gateway Oaks Drive, STE 100 Sacramento, CA 95833 Main: (916) 646-6464 Fax: (916) 929-6836 www.gilbertcpa.com</p>	<p>Kevin Wong, CPA kswong@gilbertcpa.com</p> <p>Jennifer Zraick JZraick@gilbertcpa.com</p>	<ul style="list-style-type: none"> ▪ Billing, accounting, and financial management
<p>SAFETY AND RISK CONTROL SERVICES</p> <p>DKF Solutions Group, LLC http://www.dkfsolutions.com</p>	<p>David Patzer Office: 707-373-9709 dpatzer@dkfsolutions.com</p> <p>John Balestrini 916-532-5802 jbalestrini@dkfsolutions.com</p>	<ul style="list-style-type: none"> ▪ Telephone Hotline - Questions & Guidance ▪ Hazard & Safety Assessment ▪ Program/Policy Development ▪ Ergonomic Evaluations ▪ On-site Training ▪ Safety Materials ▪ On-line Streaming Videos ▪ Webinars - WC and Liability Risk Management Topics
<p>CLAIMS ADMINISTRATION</p> <p>George Hills – GL TPA PO BOX , Sacramento, CA 95833 Main: 855-442-2357 https://georgehills.com/</p>	<p>Kathleen Proctor - Client Service Director 916-467-5877 kathleen.proctor@georgehills.com</p> <p>Mayra Curiel – Liability Claims Processor 909-281-1966 Mayra.Curiel@georgehills.com</p>	<p>Third-Party Liability Claims Administrator --refer to George Hills for specific Claim Adjuster's contact information.</p> <p>Report New Liability Claims to:</p> <ul style="list-style-type: none"> ▪ MyGHCNewClaims@georgehills.com
<p>CLAIMS ADMINISTRATION</p> <p>Intercare Holdings Insurance 6020 West Oaks Blvd, Suite 100, Rocklin, CA 95765 Main: 877- 541-4591 Fax: 877-362-5050 www.intercareins.com</p>	<p>Danielle Buri-Beaton – Sr. VP Client Services 916-277-2526 DBuri@Intercareins.com</p> <p>Heather Spain – Sr. Claims Adjuster Direct: 916-277-2526 hspain@Intercareins.com</p>	<p>Third-Party Workers' Compensation (WC) and Liability Claims Administrator --refer to Intercare for specific Claim Adjuster's contact information.</p> <p>Report New WC Claims via Global Intake or via email NewClaims@intercareins.com</p>

PROGRAM SERVICE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p>CJPRMA (California Joint Powers Risk Management Authority) Excess Liability Coverage</p> <p>http://www.cjprma.org/</p>	<p>Tony Giles - General Manager Office: (925) 290-1316 Email: tony@cjprma.org</p>	<ul style="list-style-type: none"> ▪ Training provided on a variety of Liability-related Topics ▪ Special Events Coverage ▪ Belfor Property Restoration Master Contract ▪ Safety National Risk Management Resources ▪ SafetySkills – aka “Safety Training Source” This is an online Learning Management System (LMS) with 1100+ courses. Click here for course catalogs. ▪ Safety Source –This is a online video on demand safety training library (Video on Demand). ▪ Q Safety Online driving simulation courses that use gamification. <ul style="list-style-type: none"> ○ Safety: Emergency Responder Vehicle Education (S:ERVE) ○ Distracted Driving (30 min) & Defensive Driving (3.5 hours)
<p>LAWCX Excess Workers’ Compensation Coverage</p> <p>Wide variety of risk control services and resources.</p> <p>http://www.lawcx.org/</p>	<p>Jim Elledge, Executive Director (916) 244-1124 jim.elledge@sedgwick.com</p> <p>Tammy Vitali, WC Program Manager (916) 244-1114 tammy.vitali@sedgwick.com</p> <p>Terrie Norris, Risk Control Services Manager (916) 290-4655 terrie.norris@sedgwick.com</p> <p>Kim Sackett, Board Secretary & Analyst (916) 290-4601 kim.sackett@sedgwick.com</p>	<ul style="list-style-type: none"> ▪ Employees can access online training courses by registering online at www.lawcx.org. ▪ Video/Webinars – There are over 300 Training videos and over 30 recorded webinars available. Live Webinars are also available ▪ Training Tools – Sample Training Matrices, Safety Communications, Safe Practices Guidelines ▪ Programs/Forms Comprehensive Sample Programs with implementation guides and Sample Forms ▪ Blog – Timely and informational reports from Risk Control Experts ▪ Can you Risk It? Liability Exposures- real questions from actual members are answered

PROGRAM SERVICE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p>PRISM Excess Workers' Compensation Coverage</p> <p>Wide variety of risk control services and resources.</p> <p>https://www.prismrisk.gov</p>	<p>Telephone: (916) 850-7300 Fax: (916) 850-7800 Crisis Incident Management Hotline: (916) 850-7700</p> <p>Rick Brush, Chief Member Services Officer Maria Williams, Senior Member Services Specialist</p>	<ul style="list-style-type: none"> ▪ Risk Control Toolbox https://www.prismrisk.gov/services/risk-control/toolbox/ ▪ Training https://www.prismrisk.gov/services/risk-control/training/ ▪ Partner Program Services https://www.prismrisk.gov/services/risk-control/partner-programs/
<p>Beazley Breach Solutions Risk Management Portal (APIP Members only)</p> <p>Cyber Risk Management Resources</p>	<p>www.beazleybreachsolutions.com Please reach out to Michelle Minnick (Michelle.Minnick@alliant.com) (to get connected to the site. At a minimum, we will need the person's name, the name of their corresponding organization, and their work-issued email addresses (personal email addresses won't work).</p> <p>Included CYNGVS – Guided Cyber Crisis Platform</p>	<p>The Portal contains a lot of useful cyber risk management information, including best practices, training, response plans, tabletop exercises, and what to do before, during and after a cyber-attack.</p> <p>Onboard key team members – Legal, IT, Infosec, Execs, etc</p> <ul style="list-style-type: none"> • A secure place to store incident response plans and critical documents. • A place to practice and run simulations and tabletops • Mobile App: Access to critical team members 24/7 • Secure out-of-band communications: Messaging, audio/video calls with screen sharing • Auditable for tracking and regulatory purposes • Review Beazley's value-added service offerings

PROGRAM SERVICE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
APIP - Alliant Property Insurance Program	Contact Marcus Beverly, Alliant Insurance Services, for questions.	<ul style="list-style-type: none"> ▪ Webinars - Property Risk Management Topics ▪ Insured property appraisals <p>Boiler and Machinery coverage and services are provided through member participation in APIP.</p> <p>Coverage includes state required jurisdictional inspections. Contact = David Kear CEA, MBA david_kear@hsb.com Telephone: (860) 722-5231 Fax: (860) 722-5530</p> <ul style="list-style-type: none"> ➤ Useful information specific to equipment care, operating logs and maintenance fact sheets on the website www.hsb.com which has several resources available under the 'Knowledge Center' tab.
CalTIP - California Transit Indemnity Pool Self-insurance program for public transit operators	Terrie Norris, Sedgwick Office: (916) 290-4655 Email: terrie.norris@sedgwick.com Website: http://www.caltiponline.org/	<ul style="list-style-type: none"> ▪ Transit Specific Risk Management Resources for Member Cities (Auburn and Dixon)
Lexipol Law Enforcement and Fire Risk Management www.lexipol.com	Jeremy Sloan Strategic Partnerships Manager Office: (469) 598-0227 Mobile: (801) 588-9793 Email: jsloan@lexipol.com	<p><i>Master contract with SCORE and included in admin fee</i></p> <ul style="list-style-type: none"> ▪ Police Risk Management Policies and Procedures ▪ Daily Training Bulletins ▪ Fire Dept. Policies & Training* (*additional member cost)
Vector Solutions Web-based training resources available to all city employees.	https://app.targetolutions.com/auth/index.cfm?action=login.showlogin&customerid=19258&customerpath=score&msg=	<ul style="list-style-type: none"> ▪ Web-based Courses ▪ Records Management

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Actuarial Services	Bickmore Actuarial https://www.bickmoreactuarial.net/ Mike Harrington mharrington@bickmoreactuarial.net	<ul style="list-style-type: none"> Reserve Analysis Cost allocation Benchmarking Studies Self-insured Retention Studies
ADA Compliance	Sally Swanson Architects 500 Sansome Street, Suite 410 San Francisco, CA 94111 415.445.3045 https://swanarch.com/	<ul style="list-style-type: none"> Access Training » Accessibility Master Planning » Architectural Design Upgrades and Mitigation » Emergency Preparedness and Response » Litigation Support and Expert Witness Services » On-Call Technical Assistance » Plan Review and Inspection Services » Physical Access Compliance Survey, Paths of Travel » Polling Sites Surveys » Self-Evaluations » Transition Plans »
ADA Compliance	SZs Consulting Group Sacramento Office 770 L Street, Suite 950 Sacramento, CA 95814 Tel: 916.669.8750 fax: 866.670.4961 Email: info@szs.engineering Website: https://www.szs.engineering/	<ul style="list-style-type: none"> Building Evaluations <ul style="list-style-type: none"> ADA/Access Assessments ADA Transition Plans & Self-Evaluations, including updates to existing plans Accessibility Master Plans Peer Review Training <ul style="list-style-type: none"> Litigation Assistance

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Aquatics Risk Management	Total Aquatic Management (TAM) www.totalaquaticmanagement.webs.com Jim Wheeler Office: (510) 523-3155 Email: swimnjim@hotmail.com	<ul style="list-style-type: none"> • Aquatic Safety services • Facility, Staff and Operations Auditing • Certified Pool Operator (CPO) Trainings • Lifeguard and Supervisor Training • Investigation and Expert Witness Services
Arborist	Gordon Mann - Consulting Arborist Mann Made Resources 10556 Combie Road Auburn, CA 95602 Cell: (650) 740-3461 Email: gordon@mannandtrees.com website: https://mannandtrees.com/	<ul style="list-style-type: none"> • Diagnosis of Tree and Landscape Problems • Insect and Disease Identification and Management • Municipal Ordinance Development • Training and Education • Tree Plant Inventories • Tree Protection for Construction Projects • Tree Risk Assessments and Surveys
Arborist	Professional Landscape Solutions 6108 27th Street, Ste. C Sacramento, CA 95822 (916) 424-3815	
Biohazard Remediation & Disinfecting	Forensiclean https://forensiclean.com/ (916) 812-2010 info@forensiclean.com	<ul style="list-style-type: none"> • Biohazard Remediation and Disinfecting Services • Homeless encampment cleanup
Certified Pool Operator (Certification Program)	StarBright Pools info@starbrightpools.com (916) 878-1050 https://starbrightpools.com/certified-pool-operator-in-sacramento/	<ul style="list-style-type: none"> • CPO® certification courses are designed to provide individuals with the basic knowledge, techniques, and skills of pool and spa operations. • Many state and local health departments accept the CPO® certification program.

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Consulting Engineering	<p>California Engineering Company, Inc. 1110 Civic Center Blvd. Ste. 404 Yuba City, CA 95993 Email: Swartz@cecusa.net (530) 751-0952 https://www.cecusa.net/</p>	<ul style="list-style-type: none"> • Civil Engineering • Land Surveying • Grant Funding Procurement • Construction Administration <p><i>Referred by Yuba City for consulting engineering services</i></p>
Cyber Risk Management	<p>https://www.besewersmart.com/score-cyber</p>	<p><i>Free cyber resources for SCORE members</i></p> <ul style="list-style-type: none"> • Minimum Security Standards • Real Time Cyber Threat Map • Water & Wastewater risks and resources
<p>Cybersecurity & Infrastructure Security Agency (CISA)</p> <p>Cyber Resource Hub</p>	<p>https://www.cisa.gov/cyber-resource-hub</p>	<p>Highly recommended federal government site with FREE tools and resources for protecting cities and other critical infrastructure from cyber-attacks.</p>
Driver Assessment & Training Program	<p>Vector Solutions Driver Program</p> <p>https://www.prismrisk.gov/services/risk-control/training/vector-solutions/</p>	<p>PRISM Partner Program</p> <p>This innovative assessment application and 12-course bundle are offered to PRISM members at no additional charge. This cutting-edge interactive program consists of a competency-based assessment, 12 skill-building courses, and 3-dimensional animation.</p>
Drug & Alcohol Testing	<p>Datco Services Corporation https://www.datcoservices.com/ 2280 Grass Valley Highway Suite 232 Auburn, CA 95603 530-268-8101 (800) 95-DATCO (32826)</p>	<ul style="list-style-type: none"> • DOT Employer Compliance • Consulting & Reporting • Training • Administration • Background Checks

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Emergency Response Training	<p>Industrial Emergency Council https://iectraining.org/ 1301 Shoreway Road Suite 375 Belmont, CA 94002 Phone: (650) 508-9008</p>	<ul style="list-style-type: none"> • Hazardous Materials Education and Response • Technical Rescue • Confined Space Awareness • Aircraft Rescue & Firefighting (ARFF) • Fire Service Supervision and Management • Incident Command System • Marine Rescue and Vessel Operation • Emergency Response Team (ERT) education
Employee Assistance Program	<p>ACI Specialty Benefits Corporation 6480 Weathers Place, Suite 300 San Diego, CA 92121 Main: (800) 932-0034 Fax: (858) 452-7819 www.acieap.com Sasha Abrahms, Account Manager Office: (858) 736-3976 Email: sabrahms@acieap.com</p>	<p>Services offered at an additional cost:</p> <ul style="list-style-type: none"> • Employee Assistance Program (Additional cost to members) Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan. • Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.
Employment Practices Training	<p>34th Street Consulting https://www.34thstreetconsulting.com/ Gerry Preciado (866) 304-7722</p>	<ul style="list-style-type: none"> • Handling Conflict • Leadership Development • Workplace Culture
Ergonomic Assessment Tool	<p>Office Ergonomics Solution</p>	<ul style="list-style-type: none"> • Office Ergonomics Solution. Helps employees assess and improve their own workstations.
Janitorial Services	<p>City Wide Property Services, Inc. https://citywideps.com/ 3054 Gold Canal Drive Rancho Cordova CA 95670 916.714.5929</p>	<ul style="list-style-type: none"> • Pressure Washing • Sweeping • Porter Services • Landscaping • Tech Services

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Janitorial Services	<p>Peerless Building Maintenance https://www.peerlessbuildingmaintenance.com/ 4665 Mountain Lakes Blvd. Redding, CA 96003 (530) 222-6369</p>	<ul style="list-style-type: none"> • Janitorial Services • Carpet Cleaning • Window Washing • Pressure Washing • Steam Cleaning
Media Relations & Crisis Communication	<p>Cole Pro Media https://www.colepromedia.com/ Laura Cole lcole@colepromedia.com 3069 Alamo Dr #122, Vacaville, CA 95687 707.724.8089</p>	<p><i>Review of videos of critical incidents</i></p> <ul style="list-style-type: none"> • Social post construction and formatting. • Crisis communications, mainly how to address sensitive subjects with grace and transparency. • Proper techniques to work effectively with reporters and the best practices during a crisis. • Critical Incident Videos
Mobile Hearing Testing	<p>Center for Hearing Health https://www.centerforhearinghealth.com/ 530-888-9977 Trent Lubiens trent@centerforhearinghealth.com</p>	<ul style="list-style-type: none"> • Mobile Hearing Testing • Noise Survey • Employee Training <p>Respiratory Protection Program</p>
Pre-employment Medical Services	<p>Occu-Med www.occu-med.com Office: (559) 435-2800</p>	<ul style="list-style-type: none"> • Pre-placement Medical Exams • Fitness-For-Duty and Return-To-Work Evaluations • Job Analysis
Property Restoration	<p>BELFOR Property Restoration 3132 Dwight Road, Suite 300 Elk Grove, CA 95758 Grant A. Cody Cell: 916.673.7766 Ph: 916.399.1865 https://www.belfor.com/en/us</p>	<p><i>Let Belfor know we are a Red Alert customer through Master Contract with CJPRMA for discount and no need for separate agreement.</i></p> <p>https://www.belfor.com/en/us/solutions/red-alert-program</p> <ul style="list-style-type: none"> • Mold, water, fire, storm damage cleanup • Homeless encampment cleanup

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Sewer Risk Management - Agency	DKF Solutions Group, LLC David Patzer Office: 707.373.9709 Email: dpatzer@dkfsolutions.com Website: http://www.dkfsolutions.com	<ul style="list-style-type: none"> Sewer System Risk Management – overflow and system operation compliance resources: https://www.besewersmart.com/score-ss0 https://www.besewersmart.com/ssmp
Sewer Risk Management - Agency	DKF Solutions Group, LLC David Patzer Office: 707.373.9709 Email: dpatzer@dkfsolutions.com Website: http://www.dkfsolutions.com	<p><i>Free sewer risk management resources for SCORE members</i></p> <ul style="list-style-type: none"> Sewer System Risk Management – overflow and system operation compliance resources: https://www.besewersmart.com/score-ss0 https://www.besewersmart.com/ssmp
Sewer Risk Management - Public	Educational Materials for the Public https://www.besewersmart.com/residents	<p><i>Free resources for the public to protect themselves</i></p> <ul style="list-style-type: none"> How to assess your risk How to prevent backflows into your home Tree planting guide and resources
Sidewalk Repair Services	Precision Concrete Cutting www.dontgrind.com Katrina Lynch (916) 847-7346 Klynch@dontgrind.com Joseph Ortega jortega@DontGrind.com	<p><i>Master contract with SCORE – no need for your own</i></p> <ul style="list-style-type: none"> Sidewalk cutting to repair defects Will inspect to your specifications Map defects Repairs @ \$35 to \$50 per location
Special Events Coverage	Offered Through CJPRMA https://www.cjprma.org/ See Special Events Insurance Button on Home Page	<p>Must register your location and have the renter or applicant use this link for special CJPRMA pricing:</p> <p>http://www.galescreek.com/app/index.cfm?jointpowers=1</p>

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Special Events Coverage	Offered Through Alliant Toll Free: 1-800-821-9283 sep@alliant.com	Must sign up for program and then can issue coverage yourself and pay for policies issued on a quarterly basis
Wildfire Risk Management	Fireline Defense https://www.firelinedefense.com/	<ul style="list-style-type: none"> • Wildfire Assessments & Consultation • Fuel Abatement • Firescaping • Structure Hardening • Public Education • Suppression Systems
Wildfire Risk Management	Industrial Emergency Council Mike Crandall mcrandall@iectraining.org 530-852-2641	<ul style="list-style-type: none"> • Wildfire Risk Assessments • Buildings & Structures • Wildland Mitigation • Emergency plans and review
Wildfire Risk Management	https://www.besewersmart.com/score-wildfires	<i>Free wildfire resources for SCORE members</i> <ul style="list-style-type: none"> • Training videos • AQI Basics • Cal/OSHA Regs & Resources
Workers' Comp First Report Triage	Company Nurse https://www.companynurse.com/	<i>Master contract for SCORE members</i> <ul style="list-style-type: none"> • First reporting of Work Comp claims • Nurse triage to appropriate care • Notice to employer, treater and TPA
Workers' Comp Care & Management	Work Health Solutions https://workhealthsolutions.com/ (877) 899-9959	<ul style="list-style-type: none"> • Injury Triage • Treatment & Management • On-site and Mobile-Med Services • Near Site Clinics

RISK MANAGEMENT SERVICE CATEGORY

**Telephone Hot Line
Questions/Guidance**

DKF SOLUTIONS GROUP

DKF Solutions Group is SCORE’s risk control services provider. John Balestrini is your point of contact for risk management questions and guidance.

John Balestrini

Phone: 916.532.5802

Email: jbalestrini@dkfsolutions.com

Website: <http://www.dkfsolutions.com>

**Hazard & Safety
Assessment**

DKF SOLUTIONS GROUP

A comprehensive Hazard & Safety Assessment is completed for each city to help identify risk management strengths and improvement opportunities. The assessment is used as a tool to help prioritize risk management efforts. It includes best practices in the following areas:

- | | | |
|---|---|--|
| 1. Risk Management Program Overview | 12. Emergency Response & Management | 23. Lockout-Tagout |
| 2. Aerial Lift Operations | 13. Employment Practices Liability | 24. Parks & Recreation Operations |
| 3. Aerosol Transmissible Diseases (ATD) Control | 14. Ergonomic Injury Management | 25. Personal Protection Equipment |
| 4. ADA Compliance | 15. Fire Department Operations | 26. Police Department Operations |
| 5. Animal Control Services | 16. Fire Prevention Program | 27. Respiratory Protection Program |
| 6. Automobile & Fleet Liability | 17. Forklifts & Powered Industrial Trucks | 28. Return-to-Work & Transitional Duty |
| 7. Blood Borne Pathogens ECP | 18. Hazard Communication Program | 29. Sewers Liability Management |
| 8. Business Continuity Plan | 19. Hearing Conservation Program | 30. Sidewalks Liability Management |
| 9. Confined Space Entry Program | 20. Heat Illness Prevention Program | 31. Traffic Engineering |
| 10. Contractor Selection & Control | 21. Information Technology | 32. Trenching & Excavation Operations |
| 11. Contractual Transfer of Risk | 22. Injury & Illness Prevention Program | 33. Urban Forest Management |
| | | 34. Work Zone Safety |

<p>Program & Policy Development</p>	<p>DKF SOLUTIONS GROUP Our risk control service includes assistance with the development and implementation of Cal/OSHA required written programs such as Injury & Illness Prevention Program, Hazard Communication Program, Aerosol Transmissible Diseases Procedures for fire and police, Bloodborne Pathogens Exposure Control Plan, etc. Our website also includes sample programs and guides.</p> <p>PRISM (Additional Cost) PRISM loss prevention specialists are available to provide assistance with program development at an additional cost to SCORE members. Contact PRISM directly for assistance.</p> <p>LEXIPOL SCORE members have access to the law enforcement and fire risk management policies offered through Lexipol.</p>
<p>On-Site Training</p>	<p>DKF SOLUTIONS GROUP On-site training is available to members on a variety of workers’ compensation, liability, and EPL exposures. Training topics include, but are not limited to, Cal/OSHA program requirements, hazard inspections, accident investigation, forklift certification, driver training, sexual harassment, CPR certification, various workplace safety topics, and more. Contact John Balestrini to discuss and schedule on-site training.</p> <p>PRISM PRISM is available to conduct a variety of workers’ compensation related safety training at an additional cost to members. Contact Travis Clemmer to discuss available topics and scheduling.</p> <p>CJPRMA Every year CJPRMA conducts up to five regional training workshops throughout California. In the past, topics have included contractual risk transfer, police liability, parks and recreation liability, and sidewalk liability controls. CJPRMA will send the training announcement to Alliant, who will then forward to all SCORE members.</p>

<p>Ergonomic Evaluations</p>	<p>DKF SOLUTIONS GROUP DKF Solutions Group is available to conduct office and industrial ergonomic evaluations for all members. Contact John Balestrini to discuss and schedule ergonomic evaluations.</p> <p>OFFICE ERGONOMICS SOLUTION Helps employees assess and improve their own workstation.</p>
<p>Risk Management Webinars</p>	<p>DKF SOLUTIONS GROUP Throughout the year, DKF risk control staff conducts webinars on a wide range of safety topics such as heat illness prevention, scaffold safety, disaster management, and new safety regulations. Our goal is to communicate relevant safety information in an all-inclusive and cost-effective way. SCORE members will receive webinar announcements via email. The one-hour webinars are recorded and available to view at any time on the DKF Solutions Group website.</p> <p>PRISM PRISM conducts several workers’ compensation related webinars throughout the year, which are available to all SCORE members. Contact Travis Clemmer to ensure your city is included in the announcement distribution.</p> <p>APIP SCORE members have access to all APIP property related webinars. Contact Marcus Beverly to ensure your city is included in the announcement distribution.</p>
<p>Employer Pull Notice Program</p>	<p>PRISM & VECTOR SOLUTIONS (Additional cost to members) PRISM and Vector Solutions have partnered with A-Check America to automate your Employer Pull Notice (EPN) program. Using this program, you can electronically monitor your employees’ driving records and receive notification within hours of a reportable incident.</p> <p>You can access your driver roster and key data from a dashboard within Target Solutions. This data is accessible only to you and A-Check America and features a summary of the number of drivers added and removed from the system, an overview of the violations and accidents that have occurred, and a breakdown of your employees’ license renewal status. For additional information go to www.prismrisk.gov, Services/Loss Prevention/Target Solutions Platform.</p>

<p>Pre-Employment Medical Services</p>	<p>OCCU-MED Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ Review of Pre-Placement Medical Exams ▪ Job Analysis ▪ Maintaining a network of qualified and trained medical providers and medical specialists for necessary exams ▪ Conducting job analyses and preparing job profiles and medical examination profiles ▪ Providing orientation of client staff in the legal/medical/risk management and human resources aspects of our service ▪ Scheduling and harvesting of pre-placement medical exams ▪ Organizing and managing return-to-work and fitness-for-duty exams ▪ Evaluating medical information in relation to the essential duties of jobs in a legally defensible manner (EXAMQA®) ▪ Communicating directly with applicants to obtain the confidential medical information that is needed for clearance for a particular job (RDQA) ▪ Developing “Occu-Panels” with a national laboratory that allows for the selection of only those tests for the blood chemistry panel that are compliant with state law for each job class ▪ Performing bill review for the medical exams performed by clinics ▪ Providing customized services such as OSHA Respirator Questionnaire Evaluations, Bloodborne Pathogen Programs, and clinic trainings
<p>Employee Assistance Program</p>	<p>ACI Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ Employee Assistance Program (Additional cost to members) Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan. ▪ Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.

Small Cities Organized Risk Effort Board of Directors Travel Expense Reimbursement Form

**Please remember to provide all receipts/proof of purchase along with this form
in order to receive reimbursement.**

Payee Name (who the check should be made out to):

Payee Address (where payment should be sent):

Member City:

Date of Meeting:

Meeting or Committee:

Location of Meeting:

Total Mileage:

Total miles driven _____ X 2025 IRS Rate (\$0.70 *per mile*) = \$

Parking: \$ _____

Auto Rental: \$ _____

Total Hotel Accommodations: \$ _____

Other Expenses: \$ _____

Please explain: _____

TOTAL AMOUNT SUBJECT TO REIMBURSEMENT: \$

**ALL REIMBURSEMENT CHECKS WILL BE MADE OUT TO THE CITY
UNLESS OTHERWISE INDICATED ON THIS FORM.**

Signature _____ Date _____