



**FINANCE/INVESTMENT COMMITTEE MEETING  
October 26, 2021, 10:30 AM**

**Join Zoom Meeting**

**<https://us06web.zoom.us/j/83246160446>**

**Meeting ID: 832 4616 0446**

**One tap mobile**

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**October 26, 2021**





## AGENDA

### Finance and Investment Committee Meeting

October 26, 2021, 10:30 a.m.

#### Join Zoom Meeting

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#### Board Members:

Mark Hiepler, Esq., Director

Martin T. Daly, Director

#### Staff:

Kara Ralston, Chief Executive Officer

Sonia Amezcua, Chief Administrative Officer

Karen Valentine, Clerk to the Board

#### Participants:

Rick Wood, *CSDA Financial Services*

Shalene Hayman, *Hayman Consulting*

1. Call to Order – The Meeting of the Finance and Investment Committee was called to order by \_\_\_\_\_, at \_\_\_\_\_.
2. Public Comment - Ca. Government Code Section 54954.3 - COVID-19 RESPONSE: The Board reserves this time to hear from the public.
  - Members of the public can observe or participate in the virtual Meeting during open session by clicking the following Zoom link to join the virtual meeting:  
<https://us06web.zoom.us/j/83246160446> - Meeting ID: 832 4616 0446 – (346) 248-7799  
*Public who cannot participate but want to make a public comment, or comment on a specific agenda item, please submit your comment via email by 4:00 p.m. on Monday, October 25, 2021, to the Clerk to the Board at [karenv@camhealth.com](mailto:karenv@camhealth.com). The Clerk to the Board will print your email, distribute copies to all Committee Members prior to the meeting, and the Committee Chair or Chief Executive Officer will read the emailed comments aloud during general public comments, or during the specified agenda item.*
3. Cash Investments: Review Quarterly Investment and Reserve Report and tax revenue for quarter ending September 30, 2021
4. Banking and Investments Proposal: Review and approve for presentation to Board of Directors.
5. GASB 75 Disclosure: - Review, discuss, with recommendation to Receive and File on Consent Calendar by Board of Directors.
6. Restatement of Qualified Retirement Plan Documents: Review requested by the full Board at the September 28, 2021 Regular Board Meeting.
7. Financial Review: Review Preliminary Operating Results and Departmental Activities for quarter ending September 30, 2021.
8. District check register and check register comparison review for quarter ending September 30, 2021.
9. Quarterly District Credit Card Review.

10. Quarterly Legal Review
11. CEO Report
12. Set date for next quarterly Finance Committee Meeting. (Suggest January 25, 2022 at 10:30 a.m.)
13. Having no further business, this meeting is adjourned at \_\_\_\_\_

**ADA compliance statement;** In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the Clerk to the Board of Directors, Karen Valentine, at (805) 482-9382. Notification 48 hours prior to the meeting will enable the District to make reasonable arrangements to ensure accessibility to this meeting.



**Investment and Designated Reserve Report  
Period Ending  
September 30, 2021**

**Finance/Investment  
Committee Meeting  
October 26, 2021**

**Camarillo Health Care District  
Investment & Reserves Report  
30-Sep-21**

LAIF	2021 - 2022		Quick Ratio	Current Ratio
	9/30/2021	Interest Earned		
Vehicle Fleet Reserve	75,462	0	<b>33.01</b>	<b>38.80</b>
Technology Reserve	151,848	0		
Project/Special Use Reserve	150,924	0		
Capital Improvement Reserve	503,079	0		
General Operating Reserve	1,019,503	0		
Undesignated - General Operating	2,136,490	0		
<b>Total LAIF</b>	<b>4,037,306</b>	<b>0</b>		
<b>Bank of the West</b>				
General Operating Fund	184,496	0.00		
<b>Total Bank of the West</b>	<b>184,496</b>	<b>0.00</b>		
<b>Mechanics Bank</b>				
Checking	280,582	7.08		
Savings	165,657	16.57		
<b>Total Savings &amp; CD's</b>	<b>446,239</b>	<b>23.65</b>		
<b>Scholarships &amp; Petty Cash Funds</b>	<b>7,629</b>			
<b>Ventura County Treasurer Pool</b>	<b>5,585</b>	<b>391.52</b>		
<b>Total in interest earning accounts</b>	<b>4,681,254</b>	<b>415.17</b>		

Reserve Funds	Minimum Target	6/30/2021 Balance	2021 Allocated	2021/2022 Interest	9/30/2021 Balance	Annual Funding Goal
Vehicle Fleet Reserve	75,000	75,462	0	0	75,462	5,000
Technology Reserve	150,000	151,848	0	0	151,848	5,000
Project/Special Use Reserve	150,000	150,924	0	0	150,924	5,000
Capital Improvement Reserve	500,000	503,079	0	0	503,079	10,000
General Operating Reserve	1,715,441	1,019,503	0	0	1,019,503	100,000
<b>Reserves &amp; Contingencies</b>	<b>2,590,441</b>	<b>1,900,816</b>	<b>0</b>	<b>0</b>	<b>1,900,816</b>	<b>125,000</b>

Per California Government Code Section 53600 et. Seq., specifically section 53646 and section 53607, the attached investment report details all investment related activity in the current period. Camarillo Health Care District's (CHCD) investable funds are currently invested in LAIF and with the Ventura County Treasurer's investment pool, and their individual investment transactions are not reportable under the Government code. That said, CHCD's investment policy has taken a prudent investment course, in compliance with the "Prudent Investor's Policy" designed to protect public funds.



**Tax Results  
Period Ending  
September 30, 2021**

**Finance/Investment  
Committee Meeting  
October 26, 2021**

	Fiscal Year 21-22			Fiscal Year 2020-21			Fiscal Year 2019-20			Fiscal Year 2018-19			Fiscal Year 2017-18		
	\$ Received	YTD	% to Budget	\$ Received	YTD	% to Budget	\$ Received	YTD	% to Budget	\$ Received	YTD	% to Budget	\$ Received	YTD	% to Budget
Jul	87,329.27	87,329.27	2.89%	52,095.57	52,095.57	1.90%	67,487.98	67,487.98	2.46%	61,741.35	61,741.35	2.30%	87,113.09	87,113.09	3.42%
Aug	0.00	87,329.27	3.19%	0.00	52,095.57	1.90%	0.00	67,487.98	2.46%	0.00	61,741.35	2.30%	0.00	87,113.09	3.42%
Sep	11,136.68	98,465.95	3.59%	20,978.49	73,074.06	2.67%	8,700.85	76,188.83	2.78%	8,238.70	69,980.05	2.60%	7,246.26	94,359.35	3.71%
Oct	4,510.32	102,976.27	3.76%	3,588.84	76,662.90	2.80%	6,624.41	82,813.24	3.02%	4,395.04	74,375.09	2.77%	5,385.54	99,744.89	3.92%
Nov			0.00%	44,105.30	120,768.20	4.40%	40,912.52	123,725.76	4.51%	43,547.41	117,922.50	4.39%	37,862.26	137,607.15	5.40%
Dec			0.00%	1,475,561.33	1,596,329.53	58.22%	1,452,748.50	1,576,474.26	57.50%	1,388,029.33	1,505,951.83	56.03%	1,367,602.27	1,505,209.42	59.12%
Jan			0.00%	159,995.29	1,756,324.82	64.06%	30,242.04	1,606,716.30	58.60%	31,535.81	1,537,487.64	57.20%	33,931.21	1,539,140.63	60.45%
Feb			0.00%	0.00	1,756,324.82	64.06%	9,531.93	1,616,248.23	58.95%	2,914.00	1,540,401.64	57.31%	7.97	1,539,148.60	60.45%
Mar			0.00%	5,801.59	1,762,126.41	64.27%	7,030.61	1,623,278.84	59.21%	6,793.32	1,547,194.96	57.56%	8,148.02	1,547,296.62	60.77%
Apr			0.00%	1,142,745.05	2,904,871.46	105.95%	1,090,807.04	2,714,085.88	98.99%	1,045,441.36	2,592,636.32	96.45%	1,002,367.19	2,549,663.81	100.14%
May			0.00%	58,581.76	2,963,453.22	108.09%	26,918.30	2,741,004.18	99.97%	104,693.54	2,697,329.86	100.35%	94,567.32	2,644,231.13	103.85%
Jun			0.00%	2,819.39	2,966,272.61	108.19%	28,830.72	2,769,834.90	101.03%	2,862.12	2,700,191.98	100.46%	2,921.20	2,647,152.33	103.97%
	Approved Budget	3,020,034.00		Approved Budget	2,741,713.00		Approved Budget	2,741,713.00		Approved Budget	2,687,954.00		Approved Budget	2,546,160.00	
Over (Under) Budget		(3,020,034.00)			224,559.61			28,121.90			12,238			100,992	





**Section 4**  
**Banking and Investments Proposal**

**Finance/Investment  
Committee Meeting  
October 26, 2021**



October 11, 2021

Ms. Kara Ralston  
Chief Executive Officer  
Camarillo Health Care District  
3639 E. Las Posas Rd., Suite 117  
Camarillo, CA 93010

Dear Ms. Ralston,

Thank you for the opportunity to present this proposal to the Camarillo Health Care District.

We believe that you deserve nothing less than outstanding customer service, reliability, competitive pricing, efficient means of managing your accounts electronically and direct access to a team of qualified banking professionals. We are keenly knowledgeable with special districts and municipalities, the statutes that pertain to public funds and who also have the experience of having managed at a public entity. We have the experience, expertise and hands on approach that sets us apart.

We believe Five Star Bank is the perfect partner for the Camarillo Health Care District. As a sign of our partnership, Five Star Bank is offering the District:

- **All your checking accounts free of all charges** - We are offering as many checking accounts as you need with no fees.
- **A public interest checking account(s) that pay 0.10%.**
- **A public money market account that matches the most recently published monthly rate at LAIF (currently 0.206%).** - The rate is reset each month to match the most recently published monthly LAIF rate. Interest is paid monthly on the 1<sup>st</sup> of the month. Money market accounts are limited to 6 withdrawals per month (wires, ACH, checks, transfers).

These accounts will include the following:

- Free checking accounts with ability to write checks
- Free online banking with online transfer capability between accounts
- Free ACH capability (requires credit approval)
- Free Wire transfer capability
- Free Remote Deposit Capture w/free scanner provided
- Free Mobile Deposit
- **Five Star Bank will also provide your initial order of checks, deposit slips, and endorsement stamps at no charge.**

Five Star Bank also can provide all the financing to meet the District's needs including refinancing existing loans, new equipment & vehicles, buildings, infrastructure, lines of credit as well as pension obligation bonds. We also can offer credit cards for purchasing and merchant services to accept payments by credit card in person, online or by phone.

This opportunity is very important to our Bank and, as always, we will take every measure possible to ensure your success. We can assure you that we will personally oversee the entire transition, provide your staff with all the necessary training they need and provide you with designated backup personnel as well. We will be your partner every step of the way, from pre-conversion through conversion and implementation.

Please let us know if we can discuss the opportunity in greater detail and plan the next steps to move forward. Thank you once again for this opportunity. We look forward to the chance to build a long, sustainable future with the Camarillo Health Care District!

Sincerely,



**Jerry Legg, CTP**  
**SVP/Government Banking Manager**

t: [916-640-1512](tel:916-640-1512) | m: [916-471-9977](tel:916-471-9977)

e: [jlegg@fivestarkbank.com](mailto:jlegg@fivestarkbank.com)

a: 2240 Douglas Blvd., Suite 100  
Roseville, CA 95661



Celebrating 20 Years!



**Section 5  
GASB 75 Disclosure**

**Finance/Investment  
Committee Meeting  
October 26, 2021**

September 3, 2021

Kara Ralston  
CEO  
Camarillo Health Care District  
3639 E. Las Posas Road  
Suite 117  
Camarillo, CA 93010



Re: June 30, 2021 GASB 75 Disclosure for the Camarillo Health Care District

Dear Ms. Ralston

This report provides the note disclosures and required supplementary information for the Camarillo Health Care District (District)'s other postemployment benefits (OPEB) plan for the reporting period ending June 30, 2021.

Governmental Accounting Standards Board (GASB) Statement No. 75 allows for a roll forward of results from the prior actuarial valuation date to a reporting date no more than 30 months and 1 day following. If significant changes occur between the valuation date and the measurement date, consideration should be given to whether a new actuarial valuation is needed. The District provided changes since the June 30, 2019 actuarial valuation and it was determined that a new actuarial valuation was not needed for this measurement period. The results set forth in this report are established from the District's June 30, 2019 valuation and are based on the same census, benefit provisions, and assumptions. The District provided contributions, payroll, and any applicable asset information for the measurement period ending June 30, 2020.

We appreciate the opportunity to work on this report with the District and are available to answer any questions the District or its auditors may have regarding this report.

Sincerely,

Molly McGee, ASA, EA, FCA, MAAA  
Consulting Actuary

**General Information about the OPEB Plan**

**Plan Description**

The District's defined benefit OPEB plan (Plan) provides lifetime post-employment medical insurance to eligible retirees and their spouses through the California Public Employees Retirement System (CalPERS). The Plan is a single-employer defined benefit healthcare plan.

**Benefits Provided**

Employees may retire and receive District-paid contributions towards healthcare upon attainment of age 50 and completion of 5 years of service.

The District provides medical coverage to eligible employees and the employee's spouse for life. Annually, the District establishes a maximum monthly contribution toward the cost of health insurance benefits.

**Employees Covered by Benefit Terms**

Retirees or beneficiaries receiving benefit payments as of June 30, 2019	6
Active eligible employees as of June 30, 2019	25

**Contributions**

The contribution requirements of the plan are established by the District's board of directors. The District has an OPEB trust account with CERBT. The District did not make a contribution to the trust for the fiscal year ending June 30, 2021.



## **Net OPEB Liability**

The District's net OPEB liability was measured as of June 30, 2020 and the total OPEB liability used to calculate the net OPEB liability was determined by an actuarial valuation as of June 30, 2019. Standard actuarial update procedures were used to project/discount from valuation to measurement dates.

### **Actuarial Assumptions**

The total OPEB liability in the June 30, 2019 actuarial valuation was determined using the following actuarial assumptions and other inputs, applied to all periods included in the measurement, unless otherwise specified:

Inflation rate	3.00 percent
Salary increases	3.00 percent
Discount rate	6.75 percent
Investment rate of return	6.75 percent, net of OPEB plan investment expense
Healthcare cost trend rate	5.80 percent for 2020; 5.70 percent for 2021; and decreasing 0.10 percent per year to 5.00 percent for 2028 and later years

Mortality rates were based on the RP-2014 Employee Mortality Table for Males or Females, as appropriate, without projection. The actuarial assumptions used in the June 30, 2019 valuation were based on a review of plan experience during the period June 30, 2017 to June 30, 2019.

### **Discount Rate**

GASB 75 requires the use of a discount rate that considers the availability of the OPEB plan's fiduciary net position associated with the OPEB of current active and inactive employees and the investment horizon of those resources.

OPEB plans with irrevocable trust accounts can utilize a discount rate equal to the long-term expected rate of return to the extent that the OPEB plan's fiduciary net position is projected to be sufficient to make projected benefit payments and the OPEB plan assets are expected to be invested using a strategy to achieve that return.

To determine if the OPEB plan assets are sufficient, a calculation of the projected fiduciary net position and the amount of projected benefit payments is compared in each period. When OPEB plan assets are determined to not be sufficient, a blended rate is calculated.

For OPEB plans that do not have irrevocable trust accounts, GASB 75 requires a discount rate equal to the yield or index rate for 20-year, tax-exempt general obligation municipal bonds with an average rating of AA/Aa or higher.

The District has an irrevocable trust account for prefunding OPEB liabilities. Plan assets are expected to be sufficient. The discount rate used to measure the total OPEB liability is equal to the long-term expected rate of return.





**Camarillo Health Care District  
 GASB 75 Note Disclosures and Required Supplementary Information  
 for the Reporting Year Ended June 30, 2021**

**Discount Rate (cont.)**

The long-term expected rate of return on OPEB plan investments was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of OPEB plan investment expense and inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. The assumed allocation and best estimates of real rates of return for each major asset class are summarized in the following table:

<u>Asset Class</u>	<u>Assumed Asset Allocation</u>	<u>Real Rate of Return</u>
Global ex-U.S. Equity	59%	5.5%
U.S. Fixed	25%	1.5%
TIPS	5%	1.2%
Real Estate	8%	3.7%
Commodities	3%	0.6%

DRAFT





**Camarillo Health Care District  
 GASB 75 Note Disclosures and Required Supplementary Information  
 for the Reporting Year Ended June 30, 2021**

**Changes in the Net OPEB Liability**

	Increase (Decrease)		
	Total OPEB Liability (a)	Plan Fiduciary Net Position (b)	Net OPEB Liability (a) – (b)
<b>Balances at June 30, 2019</b>	\$1,949,574	\$1,622,797	\$326,777
<b>Changes for the year:</b>			
Service cost	108,302		108,302
Interest	137,381		137,381
Changes of benefit terms	0		0
Difference between expected and actual experience	0		0
Changes in assumptions or other inputs	0		0
Contributions – employer		45,957	(45,957)
Net investment income		58,003	(58,003)
Benefit payments	(45,957)	(45,957)	0
Administrative expenses		(1,396)	1,396
<b>Net changes</b>	<b>199,726</b>	<b>56,607</b>	<b>143,119</b>
<b>Balances at June 30, 2020</b>	<b>\$2,149,300</b>	<b>\$1,679,404</b>	<b>\$469,896</b>

**Sensitivity of the net OPEB liability to changes in the discount rate**

The following presents the net OPEB liability of the District, as well as what the District's net OPEB liability would be if it were calculated using a discount rate that is 1-percentage point lower or 1-percentage-point higher than the current discount rate:

	1% Decrease (5.75%)	Discount Rate (6.75%)	1% Increase (7.75%)
Net OPEB liability (asset)	706,471	469,896	271,666

**Sensitivity of the net OPEB liability to changes in the healthcare cost trend rates**

The following presents the net OPEB liability of the District, as well as what the District's net OPEB liability would be if it were calculated using healthcare cost trend rates that are 1-percentage-point lower or 1-percentage-point higher than the current healthcare cost trend rates:

	1% Decrease (4.80% current, 4.00% ultimate, 3.00% Medicare)	Trend Rate (5.80% current, 5.00% ultimate, 4.00% Medicare)	1% Increase (6.80% current, 6.00% ultimate, 5.00% Medicare)
Net OPEB liability (asset)	246,778	469,896	738,024



**Camarillo Health Care District**  
**GASB 75 Note Disclosures and Required Supplementary Information**  
**for the Reporting Year Ended June 30, 2021**

**OPEB Plan Experience**

Reporting period July 1, 2020 to June 30, 2021  
 Measurement period July 1, 2019 to June 30, 2020

**Benefit Payments and Contributions**

	<b><u>Benefit Payments</u></b>
Benefits paid from the trust	0
Benefits paid outside of trust	45,172
Implicit benefits paid	785
<b>Total benefit payments</b>	<b><u>\$45,957</u></b>
	<b><u>Contributions</u></b>
Contributions to the trust - employer	0
Contributions - benefits paid outside of trust	45,172
Contributions – implicit benefits paid	785
<b>Total contributions</b>	<b><u>\$45,957</u></b>

**Investment Rate of Return**

The policy regarding the allocation of the plan's invested assets is established by CERBT Strategy 1. The primary objective is to maximize total Plan return, subject to the risk and quality constraints set forth in the investment guidelines. The asset allocation ranges for this objective, as of 2021, are listed below:

<u>Asset Class</u>	<u>Target Allocation</u>	<u>Target Range</u>	<u>Benchmark</u>
Global Equity	59%	±5%	MSCI All Country World Index IMI (net)
Fixed Income	25%	±5%	Bloomberg Barclays Long Liability Index
Treasury Inflation-Protected Securities	5%	±3%	Bloomberg Barclays Barclays US TIPS Index, Series L
Real Estate Investment Trusts	8%	±5%	FTSE EPRA/NAREIT Developed Index (net)
Commodities	3%	±3%	S&P GSCI Total Return Index
Cash	0%	±2%	91 Day Treasury Bill

For the year ended on the measurement date, the annual money-weighted rate of return on investments, net of investment expense, was 3.57 percent. The money-weighted rate of return expresses investment performance, net of investment expense, adjusted for the changing amounts invested.



**OPEB Expense and Deferred Outflows and Inflows of Resources Related to OPEB**

**Annual OPEB Expense**

The annual OPEB expense is the sum of the change in Net OPEB Liability, the change in deferred outflows, and the change in deferred inflows, reduced by the employer contributions.

Net OPEB liability at beginning of measurement period (a)	\$326,777
Net OPEB liability at end of measurement period (b)	\$469,896
Change in net OPEB liability (b)-(a)	143,119
Change in deferred outflows	4,118
Change in deferred inflows	(108,165)
Employer contributions	45,957
<b>Net OPEB expense from June 30, 2019 to June 30, 2020</b>	<u><u>\$85,029</u></u>

**Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB**

For the reporting year ending June 30, 2021, the District recognized deferred outflows of resources and deferred inflows of resources related to OPEB from the following sources:

	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>
Difference between expected and actual experience	0	215,359
Changes in assumptions or other inputs	0	109,137
Differences between projected and actual return investments	30,058	0
<b>Total</b>	<u><u>\$30,058</u></u>	<u><u>\$324,496</u></u>

The District has a lookback measurement date. For the reporting year ending June 30, 2021, the District uses a measurement year ending June 30, 2020. The deferred resources listed above do not include any District contributions made after the measurement period.

Amounts reported as deferred outflows of resources and deferred inflows of resources related to OPEB will be recognized in OPEB expense as follows:

<u>Reporting Fiscal Year Ending June 30:</u>	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>	<u>Net Deferred Outflows (Inflows) of Resources</u>
2022	12,423	(108,165)	(95,742)
2023	12,421	(108,165)	(95,744)
2024	3,553	(108,166)	(104,613)
2025	1,661	0	1,661
2026	0	0	0
2027	0	0	0
2028	0	0	0
2029	0	0	0
2030	0	0	0
2031	0	0	0



**Camarillo Health Care District  
 GASB 75 Note Disclosures and Required Supplementary Information  
 for the Reporting Year Ended June 30, 2021**

**Schedule of Deferred Outflows of Resources**

<u>Year</u>	<u>Source</u>	<u>Initial Amount</u>	<u>Initial Amortization Period (Years)</u>	<u>Annual Recognition</u>	<u>Current Balance</u>
2017	Difference between expected and actual experience	0	0.0	0	0
2017	Changes in assumptions or other inputs	0	0.0	0	0
2017	Net difference between projected and actual earnings on OPEB plan investments	0	0.0	0	0
2018	Difference between expected and actual experience	0	0.0	0	0
2018	Changes in assumptions or other inputs	0	0.0	0	0
2018	Net difference between projected and actual earnings on OPEB plan investments	0	0.0	0	0
2019	Difference between expected and actual experience	0	0.0	0	0
2019	Changes in assumptions or other inputs	0	0.0	0	0
2019	Net difference between projected and actual earnings on OPEB plan investments	44,343	5.0	8,869	17,736
2020	Difference between expected and actual experience	0	0.0	0	0
2020	Changes in assumptions or other inputs	0	0.0	0	0
2020	Net difference between projected and actual earnings on OPEB plan investments	9,464	5.0	1,893	5,678
2021	Difference between expected and actual experience	0	0.0	0	0
2021	Changes in assumptions or other inputs	0	0.0	0	0
2021	Net difference between projected and actual earnings on OPEB plan investments	8,305	5.0	1,661	6,644
				<b>Total</b>	<u><u>\$30,058</u></u>



**Camarillo Health Care District  
 GASB 75 Note Disclosures and Required Supplementary Information  
 for the Reporting Year Ended June 30, 2021**

**Schedule of Deferred Inflows of Resources**

Year	Source	Initial Amount	Initial Amortization Period (Years)	Annual Recognition	Current Balance
2017	Difference between expected and actual experience	0	0.0	0	0
2017	Changes in assumptions or other inputs	0	0.0	0	0
2017	Net difference between projected and actual earnings on plan investments	0	0.0	0	0
2018	Difference between expected and actual experience	0	0.0	0	0
2018	Changes in assumptions or other inputs	0	0.0	0	0
2018	Net difference between projected and actual earnings on plan investments	0	0.0	0	0
2019	Difference between expected and actual experience	430,717	6.0	71,786	215,359
2019	Changes in assumptions or other inputs	218,274	6.0	36,379	109,137
2019	Net difference between projected and actual earnings on plan investments	0	0.0	0	0
2020	Difference between expected and actual experience	0	0.0	0	0
2020	Changes in assumptions or other inputs	0	0.0	0	0
2020	Net difference between projected and actual earnings on plan investments	0	0.0	0	0
2021	Difference between expected and actual experience	0	0.0	0	0
2021	Changes in assumptions or other inputs	0	0.0	0	0
2021	Net difference between projected and actual earnings on plan investments	0	0.0	0	0
				<b>Total</b>	<b>\$324,496</b>



**Camarillo Health Care District**  
**GASB 75 Note Disclosures and Required Supplementary Information**  
**for the Reporting Year Ended June 30, 2021**

**Schedules of Required Supplementary Information**

**Schedule of Changes in the District's Net OPEB Liability and Related Ratios**

Reporting fiscal year ending	2021	2020	2019
Discount rate	6.75%	6.75%	6.75%
<b>Total OPEB liability</b>			
Service cost	108,302	105,148	112,245
Interest	137,381	117,886	117,178
Changes of benefit terms	0	0	0
Differences between expected and actual experience	0	0	(430,717)
Change of assumptions	0	0	(218,274)
Adjustment <sup>1</sup>	0	183,831	0
Benefit payments	(45,957)	(39,203)	(31,131)
<b>Net change in total OPEB liability</b>	199,726	0	(450,699)
<b>Total OPEB liability – beginning</b>	1,949,574	1,949,574	2,400,273
<b>Total OPEB liability – ending (a)</b>	<u>\$2,149,300</u>	<u>\$1,949,574</u>	<u>\$1,949,574</u>
<b>Plan fiduciary net position</b>			
Contributions - employer	45,957	39,203	531,131
Net investment income	58,003	95,050	39,820
Benefit payments	(45,957)	(39,203)	(31,131)
Administrative expense	(1,396)	(1,303)	(870)
<b>Net change in plan fiduciary net position</b>	56,607	93,747	538,950
<b>Plan fiduciary net position - beginning</b>	1,622,797	1,529,050	990,100
<b>Plan fiduciary net position – ending (b)</b>	<u>\$1,679,404</u>	<u>\$1,622,797</u>	<u>\$1,529,050</u>
<b>District's net OPEB liability – ending (a) – (b)</b>	<u>\$469,896</u>	<u>\$326,777</u>	<u>\$420,524</u>
<b>Plan fiduciary net position as a percentage of the total OPEB liability</b>	78.14%	83.24%	78.43%
<b>Covered-employee payroll</b>	1,545,850	1,470,935	1,386,653
<b>District's net OPEB liability as a percentage of covered-employee payroll</b>	30.40%	22.22%	30.33%

<sup>1</sup> One-time adjustment made in June 30, 2020 financial audit.



**Camarillo Health Care District  
 GASB 75 Note Disclosures and Required Supplementary Information  
 for the Reporting Year Ended June 30, 2021**

**Schedule of District Contributions**

Reporting fiscal year ending	2021	2020	2019
Actuarially determined contribution	133,822	129,924	192,617
Contributions in relation to the actuarially determined contribution	45,957	39,203	531,131
Contribution deficiency (excess)	<u>\$87,865</u>	<u>\$90,721</u>	<u>\$(338,514)</u>
Covered-employee payroll	1,545,850	1,470,935	1,386,653
Contributions as a percentage of covered-employee payroll	2.97%	2.67%	38.30%

**Notes to Schedule**

Valuation date	June 30, 2019
Reporting period	July 1, 2020 to June 30, 2021
Measurement period	July 1, 2019 to June 30, 2020
Actuarial cost method	Entry age
Amortization method	Level percentage of payroll, closed
Amortization period	30 years
Asset valuation method	Market value
Inflation	3.00 percent
Healthcare cost trend rates	5.80 percent for 2020; 5.70 percent for 2021; and decreasing 0.10 percent per year to 5.00 percent for 2028 and later years
Salary increases	3.00 percent
Investment rate of return	4.00 percent, net of OPEB plan investment expense
Mortality	RP-2014 Employee Mortality Table for Males or Females, as appropriate, without projection





**Camarillo Health Care District**  
**GASB 75 Note Disclosures and Required Supplementary Information**  
**for the Reporting Year Ended June 30, 2021**

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**Actuarial Certification**

The results presented in this disclosure are based on the District's June 30, 2019 valuation. Supporting documentation provided by the District was relied upon without audit. This information includes, but is not limited to, census data, premiums, OPEB plan provisions, contributions, payroll, and any applicable asset statements. The valuation results, and subsequent disclosure information, depend on the integrity of the provided information.

The valuation was performed in accordance with generally accepted actuarial principles and practices. The actuarial assumptions and methodologies used in these calculations are believed to be reasonable under the requirements set forth in GASB 75 and the actuarial standards of practice.

The results in this report were calculated with the assistance of ProVal actuarial valuation software. The model was developed in 1994 and is maintained by Winklevoss Technologies (WinTech). Through ProVal, WinTech provides valuation and projection software for both pension and other postemployment benefit plans.

The undersigned actuary is a member of the American Academy of Actuaries and meets the qualification standards to render the actuarial opinion contained in this report.

Certified by:

Molly McGee, ASA, EA, FCA, MAAA  
Consulting Actuary







**Section 6**  
**Restatement of Retirement Plan Documents**

**Finance/Investment  
Committee Meeting  
October 26, 2021**

**Camarillo Health Care District**  
**NONSTANDARDIZED GOVERNMENTAL PROFIT SHARING/401(k) PLAN**  
**ADOPTION AGREEMENT #001**

By executing this Nonstandardized Governmental Profit Sharing/401(k) Plan Adoption Agreement (the "Adoption Agreement" or "AA"), the undersigned Employer agrees to establish or continue a Governmental Profit Sharing/401(k) Plan for its Employees. The Governmental Profit Sharing/401(k) Plan adopted by the Employer consists of the Governmental Defined Contribution Pre-Approved Plan Basic Plan Document #03 (the "BPD") and the elections made under this Adoption Agreement (collectively referred to as the "Plan"). An Employer may jointly co-sponsor the Plan by signing a Participating Employer Adoption Page, which is attached to this Adoption Agreement. **This Plan is effective as of the Effective Date identified on the Signature Page of this Adoption Agreement.**

**SECTION 1**  
**EMPLOYER INFORMATION**

**1-1 EMPLOYER INFORMATION.**

Name: Camarillo Health Care District

Address: 3639 E. Las Posas Road, #117  
Camarillo, California 93010

Telephone: (805) 388-1952

**1-2 EMPLOYER IDENTIFICATION NUMBER (EIN).** 95-2834854

**1-3 FORM OF BUSINESS.**

State or political subdivision of a State

State agency or instrumentality

Indian Tribal Government

Describe other Employer qualified to adopt a Governmental Plan: \_\_\_\_\_

**1-4 EMPLOYER'S TAX YEAR END.** The Employer's tax year ends June 30

**1-5 RELATED EMPLOYERS.** Is the Employer part of a group of Related Employers (as defined in Section 1.83 of the Plan)?

Yes

No

If yes, Related Employers may be listed below. A Related Employer must execute a Participating Employer Adoption Page for Employees of that Related Employer to participate in this Plan.

\_\_\_\_\_  
[Note: This AA §1-5 is for informational purposes and the Employer need not list Related Employers. The failure to identify all Related Employers will not jeopardize the qualified status of the Plan.]

**SECTION 2**  
**PLAN INFORMATION**

**2-1 PLAN NAME.** Camarillo Health Care District Exclusive Benefit Governmental 401(a) Nontrusteed Retirement Plan

Original Effective Date: March 28, 2000

Restatement Effective Date: July 1, 2021

**2-2 PLAN NUMBER.** 001

**2-3 TYPE OF PLAN.**

(a) This Plan is a Profit Sharing Plan. (Note: May also include Matching Contributions under AA §6B.)

(b) This Plan is a Grandfathered Profit Sharing/401(k) Plan. [Note: To qualify as a Grandfathered Profit Sharing/401(k) Plan, the Employer must have maintained a 401(k) plan as of May 6, 1986. A Grandfathered Profit Sharing/401(k) Plan may also include a plan of an Indian Tribal Government, as defined in Section 1.58 of the Plan. See Section 1.55 of the Plan for a more detailed description of a Grandfathered Profit Sharing/401(k) Plan.]

- (c) The Plan is intended to be a FICA Replacement Plan (as described under Section 4.03 of the Plan). *[Note: If this subsection (c) is checked, elections under this AA must be consistent with the requirements of a FICA Replacement Plan as described under Section 4.03 of the Plan.]*

**2-4 PLAN YEAR.**

- (a) Calendar year.  
 (b) The 12-consecutive month period ending on June 30 each year.  
 (c) The Plan has a Short Plan Year running from \_\_\_\_ to \_\_\_\_.

**2-5 FROZEN PLAN.** Check this AA §2-5 if the Plan is a frozen Plan to which no contributions will be made.

- This Plan is a frozen Plan effective \_\_\_\_\_. (See Section 3.02(a)(2) of the Plan.)

*[Note: As a frozen Plan, the Employer will not make any contributions with respect to Plan Compensation earned after such date and no Participant will be permitted to make any contributions to the Plan after such date. In addition, no Employee will become a Participant after the date the Plan is frozen.]*

**2-6 MULTIPLE EMPLOYER PLAN.** Is this Plan a Multiple Employer Plan as defined in Section 16.07 of the Plan? (See Section 16.07 of the Plan for special rules applicable to Multiple Employer Plans.)

- Yes  
 No

**2-7 PLAN ADMINISTRATOR.**

- (a) The Employer identified in AA §1-1.  
 (b) Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

**2-8 DEFINITION OF DISABLED.** An individual is considered Disabled for purposes of applying the provisions of this Plan if:

- (a) The individual is covered by the Employer's disability insurance plan and is determined to be disabled under such plan.  
 (b) The individual is determined to be disabled by the Social Security Administration under Section 223(d) of the Social Security Act for purposes of determining eligibility for Social Security benefits.  
 (c) The Plan Administrator determines an individual is unable to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that can be expected to result in death or which has lasted, or can be expected to last, for a continuous period of not less than 12 months. The permanence and degree of such impairment shall be supported by medical evidence. The Plan Administrator may establish reasonable procedures for determining whether a Participant is Disabled.

*[Note: An Employer may elect any or all of (a), (b) and (c) above. If more than one of (a), (b) and (c) is selected, the hierarchy for determining whether an individual is considered Disabled is (a), then (b) and then (c), unless described otherwise under separate administrative procedures or under subsection (d) below.]*

- (d) Alternative definition of Disabled: \_\_\_\_\_

*[Note: Any alternative definition described in this subsection (d) will apply uniformly to all Participants under the Plan and will be applied in a nondiscretionary manner. The Employer may describe different definitions of Disabled for different purposes under the plan.]*

**SECTION 3  
ELIGIBLE EMPLOYEES**

**3-1 ELIGIBLE EMPLOYEES.** In addition to the Employees identified in Section 2.02 of the Plan, the following Employees are excluded from participation under the Plan with respect to the contribution source(s) identified in this AA §3-1. See Sections 2.02(d) and (e) of the Plan for rules regarding the effect on Plan participation if an Employee changes between an eligible and ineligible class of employment.

- | Deferral                 | Match                    | ER                       |                   |
|--------------------------|--------------------------|--------------------------|-------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | (a) No exclusions |

Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(b) Collectively Bargained Employees
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(c) Non-resident aliens who receive no compensation from the Employer which constitutes U.S. source income
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(d) Leased Employees
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(e) Employees paid on an hourly basis
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(f) Employees paid on a salaried basis
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(g) Employees in an elected or appointed position.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(h) Part-Time Employees (as defined in Section 1.71 of the Plan)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(i) Seasonal Employees (as defined in Section 1.89 of the Plan)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(j) Temporary Employees (as defined in Section 1.93 of the Plan)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(k) Employees eligible for another qualified plan sponsored by the Employer or a Related Employer Specify name of other qualified plan (optional): _____
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	(l) Other: <u>Employees not classified as Chief Executive Officer</u>

*[Note: The elections under the ER column apply to any Pick-Up Contributions and any After-Tax Employee Contributions authorized under AA §6-7, unless elected otherwise under subsection (l) above. The exclusions inserted may not result in a specifically named individual or a finite group (such as employees hired before a certain date) being the only employee or employees participating under the plan in violation of the permanency requirements or Treas. Reg. §1.401-1(b)(2). It is permissible to limit participation under the plan to an employee or employees of a specifically named position or positions.]*

**SECTION 4  
MINIMUM AGE AND SERVICE REQUIREMENTS**

4-1 **ELIGIBILITY REQUIREMENTS – MINIMUM AGE AND SERVICE.** An Eligible Employee (as defined in AA §3-1) who satisfies the minimum age and service conditions under this AA §4-1 will be eligible to participate under the Plan as of his/her Entry Date (as defined in AA §4-2 below).

(a) **Service Requirement.** An Eligible Employee must complete the following minimum service requirements to participate in the Plan.

Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	(1) There is no minimum service requirement for participation in the Plan.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(2) ___ Year(s) of Service (as defined in Section 2.03(a)(1) of the Plan and AA §4-3).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(3) The completion of at least ___ Hours of Service during the first ___ months of employment (or the first ___ days of employment) or the completion of a Year of Service (as defined in AA §4-3), if earlier. <ul style="list-style-type: none"> <li><input type="checkbox"/> (i) An Employee who completes the required Hours of Service satisfies eligibility at the end of the designated period, regardless if the Employee actually works for the entire period.</li> <li><input type="checkbox"/> (ii) An Employee who completes the required Hours of Service must also be employed continuously during the designated period of employment. See Section 2.03(a)(2) of the Plan for rules regarding the application of this subsection (ii).</li> </ul>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(4) The completion of ___ Hours of Service during an Eligibility Computation Period. [ <b>Note:</b> An Employee satisfies the service requirement immediately upon completion of the designated Hours of Service rather than at the end of the Eligibility Computation Period.]
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(5) Full-time Employees are eligible to participate as set forth in subsection (i) below. Employees who are “part-time” Employees must complete a Year of

**Deferral      Match      ER**

Service (as defined in AA §4-3). For this purpose, a full-time Employee is any Employee not defined in subsection (ii) below.

- (i) Full-time Employees must complete the following minimum service requirements to participate in the Plan:
  - (A) There is no minimum service requirement for participation in the Plan.
  - (B) The completion of at least \_\_\_\_ Hours of Service during the first \_\_\_\_ months of employment or the completion of a Year of Service (as defined in AA §4-3), if earlier.
  - (C) Under the Elapsed Time method as defined in AA §4-3(c) below.
  - (D) Describe: \_\_\_\_\_

*[Note: Any conditions provided under this subsection (D) must be definitely determinable.]*

- (ii) Part-time Employees must complete a Year of Service (as defined in AA §4-3). For this purpose, a part-time Employee is any Employee (including a temporary or seasonal Employee) whose normal work schedule is less than:

- (A) For this purpose, a part-time Employee is any Employee (including a temporary or seasonal Employee) whose normal work schedule is less than:

- (I) \_\_\_\_ hours per week.
- (II) \_\_\_\_ hours per month.
- (III) \_\_\_\_ hours per year.

- (B) Describe part-time Employees for this purpose: \_\_\_\_\_

*[Note: A part-time employee must be described as an individual who works less than a specified number of hours (no greater than 40) during a standard work week.]*

- |                          |                          |                          |   |
|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | (6) Under the Elapsed Time method as described in AA §4-3(c) below. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | (7) Describe eligibility conditions: _____                          |

- (b) **Minimum Age Requirement.** An Eligible Employee (as defined in AA §3-1) must have attained the following age with respect to the contribution source(s) identified in this AA §4-1(b).

**Deferral      Match      ER**

- |                          |                          |                                     |   |
|--------------------------|--------------------------|-------------------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | (1) There is no minimum age for Plan eligibility. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            | (2) Age 21.                                       |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            | (3) Age ____.                                     |

- (c) **Special eligibility rules.** The following special eligibility rules apply with respect to the Plan: \_\_\_\_\_

*[Note: Any elections under the ER column under this AA §4-1 apply to any Pick-Up Contributions authorized under AA §6-1(d) and any After-Tax Employee Contributions authorized under AA §6-7, unless elected otherwise under subsection (c) above. Subsection (c) above may be used to apply the eligibility conditions selected under this AA §4-1 separately with respect to different Employee groups or different contribution formulas under the Plan. Any special rules under subsection (c) above must be definitely determinable.]*

4-2 **ENTRY DATE.** An Eligible Employee (as defined in AA §3-1) who satisfies the minimum age and service requirements in AA §4-1 shall be eligible to participate in the Plan as of his/her Entry Date. For this purpose, the Entry Date is the following date with respect to the contribution source(s) identified under this AA §4-2.

Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	(a) <b>Immediate.</b> The date the minimum age and service requirements are satisfied (or date of hire, if no minimum age and service requirements apply).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(b) <b>Semi-annual.</b> The first day of the 1st and 7th month of the Plan Year.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(c) <b>Quarterly.</b> The first day of the 1st, 4th, 7th and 10th month of the Plan Year.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(d) <b>Monthly.</b> The first day of each calendar month.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(e) <b>Payroll period.</b> The first day of the payroll period.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(f) <b>The first day of the Plan Year.</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(g) Describe Entry Date: _____

*[Note: Entry Date under this subsection (g) must be no later than 3 years after the date described under (a).]*

An Eligible Employee’s Entry Date (as defined above) is determined based on when the Employee satisfies the minimum age and service requirements in AA §4-1. For this purpose, an Employee’s Entry Date is the Entry Date:

Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(h) <b>next following</b> satisfaction of the minimum age and service requirements.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(i) <b>coinciding with or next following</b> satisfaction of the minimum age and service requirements.
N/A	<input type="checkbox"/>	<input type="checkbox"/>	(j) <b>nearest</b> the satisfaction of the minimum age and service requirements.
N/A	<input type="checkbox"/>	<input type="checkbox"/>	(k) <b>preceding</b> the satisfaction of the minimum age and service requirements.

This section may be used to describe any special rules for determining Entry Dates under the Plan. For example, if different Entry Date provisions apply for the same contribution sources with respect to different groups of Employees, such different Entry Date provisions may be described below.

Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(l) <b>Describe</b> any special rules that apply with respect to the Entry Dates under this AA §4-2: _____

*[Note: The elections under the ER column under this AA §4-2 apply to any Pick-Up Contributions selected under AA §6-1(d) and any After-Tax Employee Contributions selected under AA §6-7, unless elected otherwise under subsection (l) above. Any special rules under subsection (l) above must be definitely determinable.]*

4-3 **DEFAULT ELIGIBILITY RULES.** In applying the minimum age and service requirements under AA §4-1 above, the following default rules apply with respect to all contribution sources under the Plan:

- **Year of Service.** An Employee earns a Year of Service for eligibility purposes upon completing 1,000 Hours of Service during an Eligibility Computation Period. Hours of Service are calculated based on actual hours worked during the Eligibility Computation Period. (See Section 1.57 of the Plan for the definition of Hour of Service.)
- **Eligibility Computation Period.** If one Year of Service is required for eligibility, the Plan will determine subsequent Eligibility Computation Periods on the basis of Plan Years. (See Section 2.03(a)(3)(i) of the Plan). If more than one Year of Service is required for eligibility, the Plan will determine subsequent Eligibility Computation Periods on the basis of Anniversary Years. (See Section 2.03(a)(3)(ii) of the Plan.)

To override the default eligibility rules, complete the applicable sections of this AA §4-3. **If this AA §4-3 is not completed for a particular contribution source, the default eligibility rules apply.**

Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(a) <b>Year of Service.</b> Instead of 1,000 Hours of Service, an Employee earns a Year of Service upon the completion of ____ Hours of Service during an Eligibility Computation Period.

**Deferral      Match      ER**

                 (b) **Eligibility Computation Period (ECP).** The Plan will use Anniversary Years, unless more than one Year of Service is required under AA §4-1(a), in which case the Plan will shift to Plan Years if the Employee does not earn a Year of Service during the first Eligibility Computation Period. (See Section 2.03(a)(3)(ii) of the Plan.)

                 (c) **Elapsed Time method.** Eligibility service will be determined under the Elapsed Time method. An Eligible Employee (as defined in AA §3-1) must complete a period of service, as designated below, to participate in the Plan. (See Section 2.03(a)(6) of the Plan.)

- (1) For Deferral, must complete a \_\_\_\_ period of service
- (2) For Match, must complete a \_\_\_\_ period of service
- (3) For ER, must complete a \_\_\_\_ period of service

*[Note: Under the Elapsed Time method, service will be measured from the Employee’s employment commencement date (or reemployment commencement date, if applicable) without regard to the Eligibility Computation Period designated in Section 2.03(a)(3) of the Plan.]*

                 (d) **Equivalency Method.** For purposes of determining an Employee’s Hours of Service for eligibility, the Plan will use the Equivalency Method (as defined in Section 2.03(a)(5) of the Plan). The Equivalency Method will apply to:

- (1) All Employees.
- (2) Only Employees for whom the Employer does not maintain hourly records. For Employees for whom the Employer maintains hourly records, eligibility will be determined based on actual hours worked.

Hours of Service for eligibility will be determined under the following Equivalency Method.

- (3) **Monthly.** 190 Hours of Service for each month worked.
- (4) **Weekly.** 45 Hours of Service for each week worked.
- (5) **Daily.** 10 Hours of Service for each day worked.
- (6) **Semi-monthly.** 95 Hours of Service for each semi-monthly period worked.
- (7) **Describe Equivalency Method:** \_\_\_\_\_

*[Note: Any description of an Equivalency Method under this subsection (7) must be definitely determinable.]*

                 (e) **Special eligibility provisions.** \_\_\_\_\_

*[Note: The elections under the ER column under this AA §4-3 apply to any Pick-Up Contributions authorized under AA §6-1(d) and any After-Tax Employee Contributions selected under AA §6-7, unless elected otherwise under subsection (e) above. Any special rules under subsection (e) above must be definitely determinable.]*

**4-4 EFFECTIVE DATE OF MINIMUM AGE AND SERVICE REQUIREMENTS.** The minimum age and/or service requirements under AA §4-1 apply to all Employees under the Plan. An Employee will participate with respect to all contribution sources under the Plan as of his/her Entry Date, taking into account all service with the Employer, including service earned prior to the Effective Date.

To allow Employees employed on a specified date to enter the Plan without regard to the minimum age and/or service conditions, complete this AA §4-4.

**Deferral      Match      ER**

                 An Eligible Employee who is employed by the Employer on the following designated date will enter the Plan on the designated date without regard to minimum age and/or service requirements (as designated below):

- (a) the Effective Date of this Plan (as designated in the Employer Signature Page).
- (b) the date the Plan is executed by the Employer (as indicated on the Employer Signature Page).
- (c) \_\_\_\_\_ [insert date no earlier than the Effective Date of this Plan]

An Eligible Employee who is employed on the designated date will enter the Plan on the designated date without regard to the minimum age and service requirements under AA §4-1. If both minimum age and service conditions are not waived, select subsection (d) or (e) below to designate which condition is waived under this AA §4-4.

- (d) This AA §4-4 only applies to the minimum service condition.
- (e) This AA §4-4 only applies to the minimum age condition.

The provisions of this AA §4-4 apply to all Eligible Employees employed on the designated date unless designated otherwise under subsection (f) or (g) below.

- (f) The provisions of this AA §4-4 apply to the following group of Employees employed on the designated date: \_\_\_\_\_
- (g) Describe special rules: \_\_\_\_\_

*[Note: An Employee who is employed as of the designated date described in this AA §4-4 will enter the Plan as of such date unless a different Entry Date is designated under subsection (g) above. The elections under the ER column apply to any Pick-Up Contributions authorized under AA §6-1(d) and any After-Tax Employee Contributions selected under AA §6-7, unless elected otherwise under subsection (g) above. Any special rules under subsection (g) above must be definitely determinable.]*

**4-5 SERVICE WITH PREDECESSOR EMPLOYER.** Service with the following Predecessor Employers will be counted for purposes of determining eligibility, vesting and allocation conditions under this Plan, unless designated otherwise under subsection (a) or (b) below. (See Sections 2.06, 3.07(b) and 6.07 of the Plan.)

- (a) The Plan will count service with the following Predecessor Employers:

Name of Predecessor Employer	Eligibility	Vesting	Allocation Conditions
<input type="checkbox"/> (1) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- (b) Describe any special provisions applicable to Predecessor Employer service: \_\_\_\_\_

**4-6 BREAKS IN SERVICE.** Generally, an Employee will be credited with all service earned with the Employer, including service earned prior to a Break in Service. To disregard service earned prior to a Break in Service for eligibility purposes, complete this AA §4-6. (See Section 2.07 of the Plan.)

- (a) If an Employee incurs at least one Break in Service, the Plan will disregard all service earned prior to such Break in Service for purposes of determining eligibility to participate.
- (b) If an Employee incurs at least \_\_\_\_\_ Breaks in Service, the Plan will disregard all service earned prior to such Break in Service for purposes of determining eligibility to participate. [Enter "0" if prior service will be disregarded for all rehired Employees.]
- (c) The Nonvested Participant Break in Service rule applies to all Employees, including Employees who have not terminated employment.
- (d) Describe: \_\_\_\_\_



**SECTION 5  
COMPENSATION DEFINITIONS**

5-1 **TOTAL COMPENSATION.** Total Compensation is based on the definition set forth under this AA §5-1. See Section 1.94 of the Plan for a specific definition of the various types of Total Compensation.

- (a) W-2 Wages
- (b) Code §415 Compensation
- (c) Wages under Code §3401(a)

*[Note: For purposes of determining Total Compensation, each definition includes Elective Deferrals as defined in Section 1.36 of the Plan, pre-tax contributions to a Code §125 cafeteria plan or a Code §457 plan, and qualified transportation fringes under Code §132(f)(4).]*

5-2 **POST-SEVERANCE COMPENSATION.** Total Compensation includes post-severance compensation, to the extent provided in Section 1.94(b) of the Plan, unless otherwise elected below.

- (a) **Exclusion of post-severance compensation from Total Compensation.** The following amounts paid after a Participant’s severance of employment are excluded from Total Compensation.
  - (1) **Unused leave payments.** Payment for unused accrued bona fide sick, vacation, or other leave, but only if the Employee would have been able to use the leave if employment had continued.
  - (2) **Deferred compensation.** Payments received by an Employee pursuant to a nonqualified unfunded deferred compensation plan, but only if the payment would have been paid to the Employee at the same time if the Employee had continued in employment and only to the extent that the payment is includible in the Employee’s gross income.

*[Note: Plan Compensation (as defined in Section 1.75 of the Plan) includes any post-severance compensation amounts that are includible in Total Compensation. The Employer may elect to exclude all compensation paid after severance of employment from the definition of Plan Compensation under AA §5-3(j) below or may elect to exclude specific types of post-severance compensation from Plan Compensation under AA §5-3(l) below.]*

- (b) **Continuation payments for disabled Participants.** If this subsection (b) is not elected, Total Compensation does not include continuation payments for disabled Participants. If this subsection (b) is elected, Total Compensation shall include post-severance compensation paid to a Participant who is permanently and totally disabled, as provided in Section 1.94(c) of the Plan.

5-3 **PLAN COMPENSATION.** Plan Compensation is **Total Compensation** (as defined in AA §5-1 above) with the following exclusions described below.

Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	(a) No exclusions.
N/A	<input type="checkbox"/>	<input type="checkbox"/>	(b) Elective Deferrals (as defined in Section 1.36 of the Plan), pre-tax contributions to a cafeteria plan or a Code §457 plan, and qualified transportation fringes under Code §132(f)(4) are excluded.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(c) All fringe benefits (cash and noncash), reimbursements or other expense allowances, moving expenses, deferred compensation, and welfare benefits are excluded.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(d) Compensation above \$___ is excluded.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(e) Amounts received as a bonus are excluded.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(f) Amounts received as commissions are excluded.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(g) Overtime payments are excluded.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(h) Amounts received for services performed for a non-signatory Related Employer are excluded. (See Section 2.02(c) of the Plan.)
			<i>[Note: If this subsection (h) is not elected, amounts received for services performed for a non-signatory Related Employer are INCLUDED in Plan Compensation.]</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(i) “Deemed §125 compensation” as defined in Section 1.94(d) of the Plan.

Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(j) Amounts received after termination of employment are excluded. (See Section 1.94(b) of the Plan.)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(k) Differential Pay (as defined in Section 1.94(c) of the Plan).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(l) Describe adjustments to Plan Compensation: _____

*[Note: Any modification under subsection (l) must be definitely determinable and preclude Employer discretion. The elections under the ER column under this AA §5-3 apply to any Pick-Up Contributions authorized under AA §6-1(d) and any After-Tax Employee Contributions selected under AA §6-7, unless elected otherwise under subsection (l).]*

5-4 **PERIOD FOR DETERMINING COMPENSATION.**

- (a) **Compensation Period.** Plan Compensation will be determined on the basis of the following period(s) for the contribution sources identified in this AA §5-4. *[Note: If a period other than the Plan Year applies for any contribution source, any reference to the Plan Year as it refers to Plan Compensation for that contribution source will be deemed to be a reference to the period designated under this AA §5-4.]*

Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	(1) The Plan Year.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(2) The calendar year ending in the Plan Year.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(3) The Employer's fiscal tax year ending in the Plan Year.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(4) The 12-month period ending on ____ which ends during the Plan Year.

- (b) **Compensation while a Participant.** Unless provided otherwise under this subsection (b), in determining Plan Compensation, only compensation earned while an individual is a Participant under the Plan with respect to a particular contribution source will be taken into account.

To count compensation for the entire Plan Year for a particular contribution source, including compensation earned while an individual is not a Participant with respect to such contribution source, check below. (See Section 1.75(b) of the Plan.)

Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	All compensation earned during the Plan Year will be taken into account, including compensation earned while an individual is not a Participant.

- (c) **Few weeks rule.** The few weeks rule (as described in Section 5.02(c)(7)(i) of the Plan) will not apply unless designated otherwise under this subsection (c).

- Amounts earned but not paid during a Limitation Year solely because of the timing of pay periods and pay dates shall be included in Total Compensation for the Limitation Year, provided the amounts are paid during the first few weeks of the next Limitation Year, the amounts are included on a uniform and consistent basis with respect to all similarly situated Employees, and no amounts are included in more than one Limitation Year.

**SECTION 6  
EMPLOYER AND EMPLOYEE CONTRIBUTIONS**

6-1 **EMPLOYER / EMPLOYEE CONTRIBUTIONS.** The Employer/Employee may make the following contributions under the Plan:

- (a) Employer Contributions under AA §6-2
- (b) Voluntary After-Tax Employee Contributions under AA §6-7(a)
- (c) Mandatory After-Tax Employee Contributions under AA §6-7(b)
- (d) Employer Pick-Up Contributions under AA §6-7(c)
- (e) N/A. No Employer/Employee Contributions are permitted under the Plan *[Skip to Section 6A]*

6-2 **EMPLOYER CONTRIBUTION FORMULA.** For the period designated in AA §6-5(a) below, the Employer will make the following Employer Contributions on behalf of Participants who satisfy the allocation conditions designated in AA §6-6 below. Any Employer Contribution authorized under this AA §6-2 will be allocated in accordance with the allocation formula selected under AA §6-3.

- (a) **Discretionary contribution.** The Employer will determine in its sole discretion how much, if any, it will make as an Employer Contribution.
- (b) **Fixed contribution.**
- (1) **Fixed percentage.** \_\_\_% of each Participant's Plan Compensation.
- (2) **Fixed dollar.** \$\_\_\_ for each Participant.
- (3) **Determined in accordance with the terms of the Employment contract** between an Eligible Employee and the Employer. [*Note: If this subsection (3) is checked, the provisions of an Employment contract addressing retirement benefits will override any selection under this AA §6-2.*]
- (c) **Contributions under Collective Bargaining Agreement, employment contract or equivalent arrangement.** The Employer will make an Employer Contribution based on a Collective Bargaining Agreement, employment agreement or equivalent arrangement as follows: \_\_\_\_\_
- [*Note: Insert the appropriate contribution formula (and allocation formula, if applicable) from the Collective Bargaining Agreement, employment agreement or equivalent arrangement. The formula must be definitely determinable as required under Treas. Reg. §1.401-1.*]
- (d) **Service-based contribution.** The Employer will make the following contribution:
- (1) **Discretionary.** A discretionary contribution determined as a uniform percentage of Plan Compensation for each period of service designated below.
- (2) **Fixed percentage.** \_\_\_% of Plan Compensation paid for each period of service designated below.
- (3) **Fixed dollar.** \$\_\_\_ for each period of service designated below.
- The service-based contribution will be based on the following periods of service:
- (4) Each Hour of Service
- (5) Each week of employment
- (6) Describe period: \_\_\_\_\_
- The service-based contribution is subject to the following rules.
- (7) Describe any special provisions that apply to service-based contribution: \_\_\_\_\_
- (e) **Describe special rules for determining contributions under Plan:** \_\_\_\_\_
- [*Note: Any special rules under this subsection (e) may only describe the basis for determining a discretionary service-based contribution, such as a uniform dollar amount, and must be definitely determinable.*]

6-3 **ALLOCATION FORMULA.**

- (a) **Pro rata allocation.** The discretionary Employer Contribution under AA §6-2(a) will be allocated:
- (1) as a uniform percentage of Plan Compensation.
- (2) as a uniform dollar amount.
- (b) **Fixed contribution.** The fixed Employer Contribution under AA §6-2 will be allocated in accordance with the selections made with respect to fixed Employer Contributions under AA §6-2.

- (c) **Permitted disparity allocation.** The discretionary Employer Contribution under AA §6-2(a) will be allocated under the two-step method (as defined in Section 3.02(a)(1)(i)(B)(I) of the Plan), using the Taxable Wage Base (as defined in Section 1.92 of the Plan) as the Integration Level.

To modify these default rules, complete the appropriate provision(s) below.

- (1) **Integration Level.** Instead of the Taxable Wage Base, the Integration Level is:
- (i) \_\_\_\_% of the Taxable Wage Base, increased (but not above the Taxable Wage Base) to the next higher:
    - (A) N/A  (B) \$1
    - (C) \$100  (D) \$1,000
  - (ii) \$\_\_\_\_ (not to exceed the Taxable Wage Base)
  - (iii) 20% of the Taxable Wage Base

[*Note: See Section 3.02(a)(1)(i)(B)(IV) of the Plan for rules regarding the Maximum Disparity Rate that may be used where an Integration Level other than the Taxable Wage Base is selected.*]

- (2) **Describe** special rules for applying permitted disparity allocation formula: \_\_\_\_\_
- [*Note: Any special rules under subsection (2) must be definitely determinable.*]

- (d) **Uniform points allocation.** The discretionary Employer Contribution designated in AA §6-2(a) will be allocated to each Participant in the ratio that each Participant's total points bears to the total points of all Participants. A Participant will receive the following points:

- (1) \_\_\_\_ point(s) for each \_\_\_\_ year(s) of age (attained as of the end of the Plan Year).
- (2) \_\_\_\_ points for each \$\_\_\_\_ of Plan Compensation.
- (3) \_\_\_\_ point(s) for each \_\_\_\_ Year(s) of Service. For this purpose, Years of Service are determined:
  - (i) In the same manner as determined for eligibility.
  - (ii) In the same manner as determined for vesting.
  - (iii) Points will not be provided with respect to Years of Service in excess of \_\_\_\_.

- (e) **Employee group allocation.** The Employer may make a separate discretionary Employer Contribution to the Participants in the following allocation groups. The Employer must notify the Trustee in writing of the amount of the contribution to be allocated to each allocation group.

- (1) A separate discretionary Employer Contribution may be made to each Participant of the Employer (i.e., each Participant is in his/her own allocation group).
- (2) A separate discretionary or fixed Employer Contribution may be made to the following allocation groups. If no fixed amount is designated for a particular allocation group, the contribution made for such allocation group will be allocated as a uniform percentage of Plan Compensation to all Participants within that allocation group, unless otherwise designated as a uniform dollar amount below.
  - The contribution made for each allocation group will be allocated as a uniform dollar amount to all Participants within the allocation group.

**Group 1:** \_\_\_\_\_

[*Note: The Employee allocation groups designated above must be clearly defined in a manner that will not violate the definite allocation formula requirement of Treas. Reg. §1.401-1(b)(1)(ii).*]

- (3) **Special rules.** Unless designated otherwise under this subsection (3), if a Participant is in more than one allocation group described in (2) above during the Plan Year, the Participant will receive an Employer Contribution based on the Participant's status on the last day of the Plan Year. (See Section 3.02(a)(1)(i)(D) of the Plan.)

- (i) **Determined separately for each Employee group.** If a Participant is in more than one allocation group during the Plan Year, the Participant's share of the Employer Contribution will be based on the Participant's status for the part of the year the Participant is in each allocation group.

- (ii) **Describe:** \_\_\_\_\_

[*Note: This subsection (ii) may only describe the amount of the Employer Contribution a Participant will receive when such Participant is in more than one allocation group. Any language under this subsection (ii) must be definitely determinable.*]

- (f) **Age-based allocation.** The discretionary Employer Contribution designated in AA §6-2(a) will be allocated under the age-based allocation formula so that each Participant receives a pro rata allocation based on adjusted Plan Compensation. For this purpose, a Participant's adjusted Plan Compensation is determined by multiplying the Participant's Plan Compensation by an Actuarial Factor (as described in Section 1.03 of the Plan).  
A Participant's Actuarial Factor is determined based on a specified interest rate and mortality table. Unless designated otherwise under subsection (1) or (2) below, the Plan will use an applicable interest rate of 8.5% and a UP-1984 mortality table.
- (1) **Applicable interest rate.** Instead of 8.5%, the Plan will use an interest rate of \_\_\_\_% (must be between 7.5% and 8.5%) in determining a Participant's Actuarial Factor.
- (2) **Applicable mortality table.** Instead of the UP-1984 mortality table, the Plan will use the following mortality table in determining a Participant's Actuarial Factor: \_\_\_\_\_
- (3) **Describe special rules applicable to age-based allocation:** \_\_\_\_\_
- [Note: See Appendix A of the Plan for sample Actuarial Factors based on an 8.5% applicable interest rate and the UP-1984 mortality table. If an interest rate or mortality table other than 8.5% or UP-1984 is selected, appropriate Actuarial Factors must be calculated. Subsection (3) must provide for a definitely determinable allocation method.]*
- (g) **Service-based allocation formula.** The service-based Employer Contribution selected in AA §6-2(d) will be allocated in accordance with the selections made in AA §6-2(d).
- (h) **Describe special rules for determining allocation formula:** \_\_\_\_\_
- [Note: Any special rules under this subsection (h) must be described in a manner that precludes Employer discretion.]*

6-4 **CONTRIBUTIONS OF ACCRUED SICK, PTO AND/OR VACATION LEAVE.** *[Note: Do not complete this AA §6-4 and instead use AA§6-7(c) if this is an Employer Pick-Up Contribution.]*

- (a) The Employer will make and allocate Employer Contributions of amounts of accrued unpaid sick leave, as described below: \_\_\_\_\_
- (b) The Employer will make and allocate Employer Contributions of amounts of accrued unpaid vacation leave, as described below: \_\_\_\_\_

*[Note: The Employer must describe an Employer Contribution of accrued unpaid sick, and/or vacation leave that meets the following requirements:*

- *The leave converted under the arrangement can only be accrued unpaid leave;*
- *The leave converted can only be sick and/or vacation leave;*
- *The Employer must designate how often the conversions occur under this AA §6-4;*
- *The eligibility requirements for participation in the plan cannot be such that an Employee becomes a Participant only in the plan year in which the Employee terminates employment;*
- *The only accrued unpaid leave which can be converted under the arrangement must only be leave for which the Employee has no right to request a cash payment;*
- *The leave conversion formula can only be one which involves multiplying an Employee's current daily rate of pay against the amount of accrued unpaid leave being converted; and*
- *The leave conversion formula is definitely determinable.]*

6-5 **SPECIAL RULES.** No special rules apply with respect to Employer/Employee Contributions under the Plan, except to the extent designated under this AA §6-5. Unless designated otherwise, in determining the amount of the Employer/Employee Contributions to be allocated under this AA §6, the contribution will be based on Plan Compensation earned during the Plan Year.

(a) **Period for determining Employer/Employee Contributions.** Instead of the Plan Year, Employer/Employee Contributions will be determined based on Plan Compensation earned during the following period: [*Note: The Plan Year must be used if the permitted disparity allocation method is selected under AA §6-3(c) above.*]

(1) Plan Year quarter

(2) calendar month

(3) payroll period

(4) Other: \_\_\_\_\_

[*Note: Although Employer Contributions are determined on the basis of Plan Compensation earned during the period designated under this subsection (a), this does not require the Employer to actually make contributions or allocate contributions on the basis of such period. Employer Contributions may be contributed and allocated to Participants at any time within the contribution period permitted under Treas. Reg. §1.415(c)-1(b)(6)(B), regardless of the period selected under this subsection (a).*]

(b) **Limit on Employer Contributions.** The Employer Contribution elected in AA §6-2 may not exceed:

(1) \_\_\_% of Plan Compensation

(2) \$\_\_\_

(3) A discretionary amount determined by the Employer applied in a uniform manner for all eligible Participants for the Plan Year.

(c) **Offset of Employer Contribution.**

(1) A Participant's allocation of Employer Contributions under AA §6-2 of this Plan is reduced by contributions under \_\_\_\_\_ [*insert name of plan(s)*]. (See Section 3.02(a)(1) of the Plan.)

(2) In applying the offset under this subsection (c), the following rules apply: \_\_\_\_\_

(d) **Special rules:** \_\_\_\_\_

[*Note: Any special rules under this subsection (d) must be definitely determinable.*]

6-6 **ALLOCATION CONDITIONS.** A Participant must satisfy any allocation conditions designated under this AA §6-6 to receive an allocation of Employer Contributions under the Plan. [*Note: No allocation conditions apply to After-Tax Employee Contributions or Employer Pick-Up Contributions under AA §6-7.*]

(a) **No allocation conditions** apply with respect to Employer Contributions under the Plan.

(b) **Employment condition.** An Employee must be employed with the Employer on the last day of the Plan Year.

(c) **Minimum service condition.** An Employee must be credited with at least:

(1) \_\_\_ Hours of Service during the Plan Year.

(i) Hours of Service are determined using actual Hours of Service.

(ii) Hours of Service are determined using the following Equivalency Method (as defined under Section 2.03(a)(5) of the Plan):

(A) Monthly

(B) Weekly

(C) Daily

(D) Semi-monthly

(E) Describe: \_\_\_\_\_

[*Note: Any description under this subsection (E) must be definitely determinable.*]

(2) \_\_\_ consecutive days of employment with the Employer during the Plan Year.

(d) **Exceptions.**

(1) The above allocation condition(s) will **not** apply if the Employee:

- (i) dies.
- (ii) terminates employment due to becoming Disabled.
- (iii) becomes Disabled.
- (iv) terminates employment after attaining Normal Retirement Age.

*[Note: This waiver of allocation conditions applies only once during the Participant's employment with the Employer. Thus, if an Employee is rehired after such a waiver was applied to such Employee, the waiver of allocation conditions will not apply to a subsequent termination of employment. The Employer may modify this rule in subsection (e) below.]*

(v) terminates employment after attaining Early Retirement Age.

*[Note: This waiver of allocation conditions applies only once during the Participant's employment with the Employer. Thus, if an Employee is rehired after such a waiver was applied to such Employee, the waiver of allocation conditions will not apply to a subsequent termination of employment. The Employer may modify this rule in subsection (e) below.]*

(vi) is on an authorized leave of absence from the Employer.

(2) The exceptions selected under subsection (1) above will apply even if an Employee has not terminated employment at the time of the selected event(s).

(3) The exceptions selected under subsection (1) above do not apply to:

- (i) an employment condition under subsection (b) above.
- (ii) a minimum service condition under subsection (c) above.

(e) **Describe** any special rules governing the allocation conditions under the Plan: \_\_\_\_\_

*[Note: Any special rules under this subsection (e) must be definitely determinable.]*

6-7 **AFTER-TAX EMPLOYEE CONTRIBUTIONS AND EMPLOYER PICK-UP CONTRIBUTIONS.**

(a) **Voluntary After-Tax Employee Contributions.** If permitted under this subsection (a), a Participant may contribute any amount as Voluntary After-Tax Employee Contributions up to the Code §415 Limitation (as defined in Section 5.02 of the Plan), except as limited under this subsection (a).

(1) **Limits on Voluntary After-Tax Employee Contributions.** If this subsection (1) is checked, the following limits apply to Voluntary After-Tax Employee Contributions:

(i) **Maximum limit.** A Participant may make Voluntary After-Tax Employee Contributions up to:

(A) \_\_\_\_\_% of Plan Compensation

(B) \$\_\_\_\_\_

for the following period:

(C) the entire Plan Year.

(D) the portion of the Plan Year during which the Employee is eligible to participate.

(E) each separate payroll period during which the Employee is eligible to participate.

(ii) **Minimum limit.** The amount of Voluntary After-Tax Employee Contributions a Participant may make for any payroll period may not be less than:

(A) \_\_\_\_\_% of Plan Compensation

(B) \$\_\_\_\_\_

(2) **Change or revocation of Voluntary After-Tax Employee Contributions.** In addition to the Participant's Entry Date under the Plan, a Participant's election to change or resume an after-tax election will be effective as set forth under the After-Tax Employee Contributions election form or other written procedures adopted by the Plan Administrator. A Participant must be permitted to change or revoke an after-tax election at least once per year. Unless the After-Tax Employee Contributions election form or other written procedures adopted by the Plan Administrator provide otherwise, a Participant may revoke an after-tax election (on a prospective basis) at any time. Unless designated otherwise in a Participant's after-tax election form, a Participant's affirmative election to make an After-Tax Employee Contribution will cease upon termination of employment and the Participant will need to make a new election upon rehire.



- (3) **Other limits or special rules relating to Voluntary After-Tax Employee Contributions:** \_\_\_\_\_  
[Note: Any limits described under this subsection (3) must be consistent with the provisions of Section 3.04 of the Plan.]
- (b) **Mandatory After-Tax Employee Contributions.** If this subsection (b) is checked, Employees are required to make Mandatory After-Tax Employee Contributions in order to participate under the Plan.
- (1) **Amount of Mandatory After-Tax Employee Contributions.** Employees are required to contribute the following amount in order to participate in the Plan:
- (i) \_\_\_\_\_% of each Employee's Total Compensation.
- (ii) \$\_\_\_\_\_ for each Participant.
- (iii) Describe rate or amount: \_\_\_\_\_
- (2) **Special rules** applicable to Mandatory After-Tax Employee Contributions: \_\_\_\_\_
- (c) **Employer Pick-Up Contributions.** Each Participant will be required to make a Pick-up Contribution to the Plan equal to the amount specified under this subsection (c). Any amounts contributed pursuant to this subsection (c) will be picked up by the Employer pursuant to Code §414(h) and will be treated as Employer Contributions under the Plan. Such contributions and earnings thereon will be 100% vested at all times. (See Section 3.03 of the Plan.)
- (1) The following amounts will be contributed to the Plan as an Employer Pick-Up Contribution:
- (i) \_\_\_\_\_% of Plan Compensation.
- (ii) \$\_\_\_\_\_ per pay period.
- (iii) Any amount from \_\_\_\_\_% to \_\_\_\_\_% of Plan Compensation, as designated by the Employee.  
[Note: This subsection (iii) may only be selected if the Employee designates the amount as a one-time irrevocable election.]
- (2) Elect this subsection (2) if an Employee may make a one-time irrevocable election not to make Employer Pick-Up Contributions under the Plan.
- (3) Special rules applicable to Employer Pick-Up Contributions: \_\_\_\_\_
- [Note: Any Employer Pick-Up Contributions made under this subsection (c) must satisfy the requirements of Section 3.03 of the Plan. See AA §11-4 for an Employee's ability to elect out of making Employer Pick-Up Contributions.]

**SECTION 6A  
SALARY DEFERRALS**

6A-1 **SALARY DEFERRALS.** Are Employees permitted to make Salary Deferrals under the Plan?

- Yes.
- No. [If "No" is checked, skip to Section 6B.]

6A-2 **MAXIMUM LIMIT ON SALARY DEFERRALS.** Unless designated otherwise under this AA §6A-2, a Participant may defer any amount up to the Elective Deferral Dollar Limit and the Code §415 Limitation (as set forth in Sections 5.02 and 5.03 of the Plan).

(a) **Salary Deferral Limit.** A Participant may not defer an amount in excess of:

- (1) \_\_\_\_\_% of Plan Compensation.
- (2) \$\_\_\_\_\_.

[Note: If both subsection (1) and (2) above are checked, the deferral limit is the lesser of the amounts selected.]

Any limit described in subsection (1) or (2) above applies with respect to the following period:

- (3) Plan Year.
- (4) the portion of the Plan Year during which the individual is eligible to participate.
- (5) each separate payroll period during which the individual is eligible to participate.
- (b) **Limits on deferrals on bonus payments.** [Note: This §6A-2(b) only may be selected, if bonus payments are not excluded under AA §5-3.]



- (1) The same limits specified in (a)(1) and (a)(2) above apply to bonus and non-bonus Plan Compensation, Employees may defer any amounts out of bonus payments, subject to the Elective Deferral Dollar Limit and the Code §415 Limitation (as defined in Sections 5.02 and 5.03 of the Plan) and any other limit on Salary Deferrals under this AA 6A-2. The Employer may impose special limits on bonus payments or may impose special limits on bonus payments under the Salary Deferral Election. (See Section 3.02(c)(2) of the Plan.)
- (2) A Participant may defer up to \_\_\_% (not to exceed 100%) of any bonus payment (subject to the Elective Deferral Dollar Limit and the Code §415 Limitation), without regard to any other limits described under this AA §6A-2. The Employer may impose special limits on bonus payments under the Salary Deferral Election. (See Section 3.02(c)(2) of the Plan.)
- (3) Describe special rules applicable to deferrals on bonus payments: \_\_\_\_\_

[*Note: If this subsection (b) is checked, bonus payments may not be excluded from Plan Compensation in the Deferral column under AA §5-3(e).*]

- (c) **Describe** any other limits that apply with respect to Salary Deferrals under the Plan: \_\_\_\_\_

6A-3 **MINIMUM DEFERRAL RATE.** Unless designated otherwise under this AA §6A-3, no minimum deferral requirement applies under the Plan. Alternatively, a Participant must defer at least the following amount in order to make Salary Deferrals under the Plan.

- (a) \_\_\_% of Plan Compensation for a payroll period.
- (b) \$\_\_\_ for a payroll period.
- (c) Describe: \_\_\_\_\_

[*Note: If more than one limit applies under this AA §6A-3, the minimum deferral rate is the lesser of the amounts designated under this AA §6A-3.*]

6A-4 **CATCH-UP CONTRIBUTIONS.** Catch-Up Contributions (as defined in Section 3.02(c)(2)(iv) of the Plan) are permitted under the Plan, unless designated otherwise under this AA §6A-4.

- Catch-Up Contributions are not permitted under the Plan.

6A-5 **ROTH DEFERRALS.** Roth Deferrals (as defined in Section 3.02(c)(2)(v) of the Plan) are not permitted under the Plan, unless designated otherwise under this AA §6A-5.

- (a) **Availability of Roth Deferrals.** Roth Deferrals are permitted under the Plan. [*Note: If Roth Deferrals are effective as of a date later than the Effective Date of the Plan, designate such special Effective Date in AA §6A-8(b) below. Roth Deferrals may not be made prior to January 1, 2006.*]
- (b) **Distribution of Roth Deferrals.** Unless designated otherwise under this subsection (b), to the extent a Participant takes a distribution or withdrawal from his/her Salary Deferral Account(s), the Participant may designate the extent to which such distribution is taken from the Pre-Tax Deferral Account or from the Roth Deferral Account. (As described under Section 7.11(b)(2) of the Plan for default distribution rules if a Participant fails to designate the appropriate Account for corrective distributions from the Plan, such distribution may be withdrawn equally from both the Pre-Tax Salary Deferral Account and the Roth Deferral Account or the Employer may withdraw such amounts first from either the Pre-Tax Salary Deferral Account or the Roth Deferral Account.)

Alternatively, the Employer may designate the order of distributions as listed below:

- (1) Any distribution will be taken on a pro rata basis from the Participant's Pre-Tax Deferral Account and Roth Deferral Account.
  - (2) Any distribution will be taken first from the Participant's Roth Deferral Account and then from the Participant's Pre-Tax Deferral Account.
  - (3) Any distribution will be taken first from the Participant's Pre-Tax Deferral Account and then from the Participant's Roth Deferral Account.
- (c) **In-Plan Roth Conversions.** Unless elected under this AA §6A-5(c), the Plan does not permit a Participant to make an In-Plan Roth Conversion under the Plan. To override this provision to allow Participants to make an In-Plan Roth Conversion, subsection (1) below must be checked.
    - (1) **Effective date.** Effective \_\_\_\_\_ [not earlier than 1/1/2013], a Participant may elect to convert all or any portion of his/her non-Roth vested Account Balance to an In-Plan Roth Conversion Account.

[**Note:** The Plan must provide for Roth Deferrals under AA §6A-5(a) above as of the effective date designated in this subsection (1). An election under this subsection (1) does not affect an In-Plan Roth Conversion that was allowed under prior Plan provisions.]

(2) **In-Service Distribution.**

- (i) For a Participant to convert his/her eligible contributions to Roth Deferrals through an In-Plan Roth Conversion, the Participant need not be eligible to take a distribution from the Plan. [**Note:** If this subsection (i) is checked, a Participant may convert any or all of the eligible contribution sources to Roth Deferrals through an In-Plan Roth Conversion.]
- (ii) For a Participant to convert his/her eligible contributions to Roth Deferrals through an In-Plan Roth Conversion, a Participant must be eligible for a distribution of any amounts converted to Roth Deferrals through an In-Plan Roth Conversion. Thus, only amounts that are eligible for distribution under AA §9 or AA §10 are eligible for In-Plan Roth Conversion.

(3) **Contribution sources.** An Employee may elect to make an In-Plan Roth Conversion from all available contribution sources under the Plan.

To override this default provision to limit the contributions sources available for In-Plan Roth Conversion, select the applicable contribution sources from which an In-Plan Roth Conversion is available:

- (i) Pre-tax Salary Deferrals
- (ii) Employer Contributions
- (iii) Matching Contributions
- (iv) After-Tax Contributions
- (v) Rollover Contributions
- (vi) Employer Pick-Up Contributions
- (vii) Describe: \_\_\_\_\_

[**Note:** Any contribution sources described in this subsection (vii) must be definitely determinable and not subject to Employer discretion.]

(4) **Limits applicable to In-Plan Roth Conversions.** No limits apply with respect to In-Plan Roth Conversions, unless designated otherwise under this subsection (4).

- (i) Roth conversions may only be made from contribution sources that are fully vested (i.e., 100% vested).  
  
[**Note:** If an In-Plan Roth Conversion is permitted from partially-vested sources, special rules apply for determining the vested percentage of such amounts after conversion. See Section 6.09 of the Plan.]
- (ii) A Participant may not make an In-Plan Roth Conversion of less than \$\_\_\_ (may not exceed \$1,000).
- (iii) A Participant may not make an In-Plan Roth Conversion of any outstanding loan amount.  
  
[**Note:** If this subsection (iii) is not checked, a Participant may convert amounts that are attributable to an outstanding loan, to the extent the loan relates to a contribution source that is eligible for conversion under subsection (3) above.]
- (iv) Describe: \_\_\_\_\_

[**Note:** Any selection in this subsection (iv) must be definitely determinable and not subject to Employer discretion.]

(5) **Amounts available to pay federal and state taxes generated from an In-Plan Roth Conversion.** No special provisions apply to allow Participants to withdraw funds to pay federal or state taxes generated from an In-Plan Roth Conversion, except as provided otherwise under this subsection (5).

- (i) **In-service distribution.** If the Plan does not otherwise permit an in-service distribution at the time of the In-Plan Roth Conversion and this subsection (i) is checked, a Participant may elect to take an in-service distribution solely to pay taxes generated from the In-Plan Roth Conversion to the extent such in-service distribution would otherwise be permitted under Section 7.10 of the Plan.

[**Note:** If this subsection (i) is checked, a Participant may take an in-service distribution only to the extent such distribution would otherwise be permitted under the provisions of Section 7.10 of the

*Plan. Thus, for example, a Participant may not take an in-service distribution of amounts attributable to Salary Deferrals prior to age 59½.*

- (ii) **Participant loan.** Generally, a Participant may request a loan from the Plan to the extent permitted under Section 13 of the Plan and AA §B. However, to the extent a Participant loan is not otherwise allowed and this subsection (ii) is selected, a Participant may receive a Participant loan solely to pay taxes generated from an In-Plan Roth Conversion.

*[Note: If this subsection (ii) is selected and Participant loans are not otherwise authorized under the Plan, any Participant loan made pursuant to this subsection (ii) will be made in accordance with the default loan policy described in Section 13 of the Plan.]*

- (6) **Distribution from In-Plan Roth Conversion Account.** Distributions from the In-Plan Roth Conversion Account will be permitted at the same time as permitted for Roth Deferrals, as set forth under AA §10-1, unless designated otherwise under this subsection (6).

(i) In-service distributions will not be permitted from an In-Plan Roth Conversion Account.

(ii) An in-service distribution may be made from the In-Plan Roth Conversion Account at any time.

(iii) Describe distribution options: \_\_\_\_\_

(d) **Describe** any special rules that apply to Roth Deferrals under the Plan: \_\_\_\_\_

#### 6A-6 SALARY DEFERRAL ELECTIONS.

- (a) **Change or revocation of deferral election:** In addition to the Participant's Entry Date under the Plan, a Participant's election to change or resume a deferral election will be effective as set forth under the Salary Reduction Agreement or other written procedures adopted by the Plan Administrator. A Participant must be permitted to change or revoke a deferral election at least once per year. Unless the Salary Reduction Agreement or other written procedures adopted by the Plan Administrator provide otherwise, a Participant may revoke a deferral election (on a prospective basis) at any time.

- (b) **Salary deferral elections of rehired participants:** Unless designated otherwise below, a Participant's affirmative election to defer (or to not defer) will cease upon termination of employment and the Participant will need to make a new election upon rehire.

- Participant's affirmative election does not cease upon termination of employment.** If this subsection (b) is selected, a terminated Participant's affirmative election to defer (or to not defer) **will not cease** upon termination of employment and the Participant's affirmative election to defer (or to not defer) in effect at the time of employment termination will apply upon rehire.

*[Note: The Employer may modify the rules applicable to rehired employees under the Salary Reduction Agreement or other administrative procedures.]*

#### 6A-7 AUTOMATIC CONTRIBUTION ARRANGEMENT. No automatic contribution provisions apply under Section 3.02(c)(2)(iii) of the Plan, unless provided otherwise under this AA §6A-7.

- (a) **Automatic deferral election.** Upon becoming eligible to make Salary Deferrals under the Plan (pursuant to AA §3 and AA §4), a Participant will be deemed to have entered into a Salary Deferral Election for each payroll period, unless the Participant completes a Salary Deferral Election (subject to the limitations under AA §6A-2 and AA §6A-3) in accordance with procedures adopted by the Plan Administrator.

- (1) **Effective date of Automatic Contribution Arrangement.** The automatic deferral provisions under this AA §6A-7 are effective as of:

(i) The Effective Date of this Plan as set forth under the Employer Signature Page.

(ii) \_\_\_\_\_ *[insert date no earlier than the Effective Date of the Plan]*

(iii) As set forth under a prior Plan document. *[Note: If this subsection (iii) is checked, the automatic deferral provisions under this AA §6A-7 will apply as of the original Effective Date of the automatic contribution arrangement. Unless provided otherwise under this AA §6A-7, an Employee who is automatically enrolled under a prior Plan document will continue to be automatically enrolled under the current Plan document.]*

- (2) **Automatic Contribution Arrangement.** Check this subsection (2) if the Plan is designated as an Automatic Contribution Arrangement, as described under Section 3.02(c)(2)(iii) of the Plan. *[Note: Unless an election is made under this AA §6A-7 that is inconsistent with the requirements of an Eligible Automatic Contribution Arrangement (EACA), the Automatic Contribution Arrangement will qualify as an EACA, as described in Code §414(w).]*

- (i) **Automatic deferral amount.**
  - (A) \_\_\_% of Plan Compensation.
  - (B) \$\_\_\_\_\_.
- (ii) **Automatic increase.** If elected under this subsection (ii), the automatic deferral amount will increase each Plan Year by the following amount.
  - (A) \_\_\_% of Plan Compensation.
  - (B) \$\_\_\_\_\_.
  - (C) If this (C) and subsection (3)(iii) below (relating to the expiration of affirmative deferral elections) are both elected, the automatic increase will apply to all Participants, including those Participants whose affirmative deferral elections have expired and no subsequent affirmative election is made.

Any automatic increase elected under this subsection (ii) will not cause the automatic deferral amount to exceed:

- (D) \_\_\_% of Plan Compensation.
- (E) \$\_\_\_\_\_.
- (F) Describe: \_\_\_\_\_

*[Note: Any special application of the automatic increase provisions must be definitely determinable and must provide for Employer discretion.]*

- (3) **Application of automatic deferral provisions.** The automatic deferral election under subsection (2) will apply to new Participants and existing Participants as set forth under this subsection (3):
    - (i) **New Participants.** The automatic deferral provisions apply to all Participants who become eligible on or after the effective date.
    - (ii) **Current Participants.** The automatic deferral provisions apply to all other eligible Participants as follows:
      - (A) Automatic deferral provisions apply to all current Participants who have not entered into a Salary Deferral Election (including an election not to defer under the Plan).
      - (B) Automatic deferral provisions apply to all current Participants who have not entered into a Salary Deferral Election that is at least equal to the automatic deferral amount under subsection (2)(i) above. Current Participants who have made a Salary Deferral Election that is less than the automatic deferral amount or who have not made a Salary Deferral Election will automatically be increased to the automatic deferral amount unless the Participant enters into a new Salary Deferral election on or after the effective date of the automatic deferral provisions.
      - (C) Automatic deferral provisions do not apply to current Participants. Only new Participants described in subsection (i) above are subject to the automatic deferral provisions.
      - (D) Describe: \_\_\_\_\_
    - (iii) **Expiration of affirmative deferral elections.** Unless this subsection (iii) is elected, for purposes of the automatic deferral provisions of the Plan, a Participant's affirmative elective deferral election will not expire. If this subsection (iii) is elected, a Participant's affirmative deferral election will expire:
      - (A) at the end of each Plan Year.
      - (B) Describe date that the affirmative election will expire: \_\_\_\_\_
- [Note: The date must be definite and not discriminate in favor of Highly Compensated Employees.]*

If a Participant fails to complete a new affirmative deferral election subsequent to the prior election expiring, the Participant becomes subject to the automatic deferral percentage as specified in the Plan pursuant to the automatic contribution arrangement provisions. Each year, the Participant can always complete a new affirmative election and designate a new deferral percentage.

- (iv) **Treatment of automatic deferrals.** Any Salary Deferrals made pursuant to an automatic deferral election will be treated as Pre-Tax Salary Deferrals, unless designated otherwise under this subsection (iv).
- Any Salary Deferrals made pursuant to an automatic deferral election will be treated as Roth Deferrals. [*Note: This subsection (iv) may only be checked if Roth Deferrals are permitted under AA §6A-5.*]
- (v) **Special rules:** \_\_\_\_\_
- [*Note: Any Salary Deferral Election (including an election not to defer under the Plan) made after the effective date of the automatic deferral provisions will override such automatic deferral provisions.*]
- (4) **Application of automatic increase.** Unless designated otherwise under this subsection (4), if an automatic increase is selected under subsection (2)(i) above, the automatic increase will take effect as of the first day of the second Plan Year following the Plan Year in which the automatic deferral election first becomes effective with respect to a Participant.
- (i) **First Plan Year.** Instead of applying as of the second Plan Year, the automatic increase described in subsection (2)(i) above takes effect as of the appropriate date within the first Plan Year following the date automatic contributions begin.
- (ii) **Designated Plan Year.** Instead of applying as of the second Plan Year, the automatic increase described in subsection (2)(i) above takes effect as of the appropriate date within the \_\_\_\_ Plan Year following the Plan Year in which the automatic deferral election first becomes effective with respect to a Participant.
- (iii) **Effective date.** The automatic increase described under subsection (2)(i) above is generally effective as of the first day of the Plan Year. If this subsection (iii) is checked, instead of becoming effective on the first day of the Plan Year, the automatic increase will be effective on:
- (A) The anniversary of the Participant's date of hire.
- (B) The anniversary of the Participant's first automatic deferral contribution.
- (C) The first day of each calendar year.
- (D) Other date: \_\_\_\_\_
- (iv) **Special rules:** \_\_\_\_\_
- (5) **Treatment of terminated Employees who are rehired.** Unless designated otherwise below, in applying the automatic deferral provisions under this AA§6A-7, including the automatic increase provisions, a rehired Participant is treated as a new Employee (regardless of the amount of time since the rehired Employee terminated employment).
- (i) **Rehired Employees not treated as new Employee.** In applying the automatic deferral provisions under this AA§6A-7, including the automatic increase provisions, a rehired Participant is not treated as a new Employee. Thus, for example, a rehired Participant's deferral percentage will be calculated based on the date the individual first began making automatic deferrals under the Plan.
- (ii) **Describe special rules applicable to rehired employees:** \_\_\_\_\_
- [*Note: Any special rules under this subsection (ii) must satisfy the rules applicable to automatic enrollment under Treas. Reg. §1.401(k)-1, if applicable.*]
- (b) **Permissible Withdrawals under Automatic Contribution Arrangement.**
- (1) **Permissible withdrawals allowed.** An Employee who has Salary Deferrals contributed to the Plan pursuant to an automatic deferral election under this AA §6A-7 may elect to withdraw such contributions (and earnings attributable thereto) within 90 days after the date such Salary Deferrals would otherwise have been included in gross income, unless designated otherwise under subsection (3) below. Unless elected otherwise below, if an Employee does not make automatic deferrals to the Plan for an entire Plan Year (e.g., due to termination of employment), the Plan may allow such Employee to take a permissive withdrawal, but only with respect to default contributions made after the Employee's return to employment).
- The ability to take permissible withdrawals does not apply to rehired Employees, even if such Employees have not made automatic deferrals to the Plan for an entire Plan Year due to termination of employment.
- (2) **No permissible withdrawals.** The permissible withdrawal provisions under this subsection (b) are not available.

- (3) **Time period for electing a permissible withdrawal.** Instead of a 90-day election period, a Participant must request a permissible withdrawal no later than \_\_\_\_ days after the date the Plan Compensation from which such Salary Deferrals are withheld would otherwise have been included in gross income.

(c) **Other automatic deferral provisions:** \_\_\_\_\_

6A-8 **SPECIAL DEFERRAL EFFECTIVE DATES.** Unless designated otherwise under this AA §6A-8, a Participant is eligible to make Salary Deferrals under the Plan as of the Effective Date of the Plan (as designated in the Employer Signature Page). However, in no case may a Participant begin making Salary Deferrals prior to the later of the date the Employee becomes a Participant, the date the Participant executes a Salary Reduction Agreement or the date the Plan is adopted or effective. (See Section 3.02(c)(2)(i) of the Plan.)

To designate a later Effective Date for Salary Deferrals or Roth Deferrals, complete this AA §6A-8.

- (a) **Salary Deferrals.** A Participant is eligible to make Salary Deferrals under the Plan as of:
- (1) the date the Plan is executed by the Employer (as indicated on the Employer Signature Page).
  - (2) \_\_\_\_ (insert date no earlier than the date the Plan is executed by the Employer).
- (b) **Roth Deferrals.** The Roth Deferral provisions under AA §6A-5 are effective as of \_\_\_\_\_. [If Roth Deferrals are permitted under AA §6A-5 above, Roth Deferrals are effective as of the Effective Date applicable to Salary Deferrals under this AA §6A-8, unless a later date is designated under this subsection.]

**SECTION 6B**  
**MATCHING CONTRIBUTIONS**

6B-1 **MATCHING CONTRIBUTIONS.** Is the Employer authorized to make Matching Contributions under the Plan?

- Yes.**
- No.** [If “No” is checked, skip to Section 7.]

6B-2 **MATCHING CONTRIBUTION FORMULA:** For the period designated in AA §6B-5 below, the Employer will make the following Matching Contribution on behalf of Participants who satisfy the allocation conditions under AA §6B-6 below. [See AA §6B-3 for the definition of Eligible Contributions for purposes of the Matching Contributions under the Plan.]

- (a) **Discretionary match.** The Employer will determine in its sole discretion how much, if any, it will make as a Matching Contribution. Such amount will be allocated as a uniform percentage of Eligible Contributions, unless designated otherwise below. (See AA §6B-5 relating to period for determining Matching Contributions and true-up requirements.)
- (1) Discretionary matching contributions will be allocated as a flat dollar amount.
  - (2) Allocation of discretionary Matching Contribution determined by written instructions to Plan Administrator (or Trustee). If a discretionary Matching Contribution formula applies (i.e., a formula that provides an Employer with discretion regarding how to allocate a Matching Contribution to Participants) and the Employer makes a discretionary Matching Contribution to the Plan, the Employer must provide the Plan Administrator (or Trustee, if applicable), written instructions describing: (1) how the discretionary Matching Contribution formula will be allocated to Participants (e.g., a uniform percentage of Eligible Contributions or a flat dollar amount), (2) the computation period(s) to which the discretionary Matching Contribution formula applies (unless otherwise designated under AA §6B-5), and (3) if applicable, a description of each business location or business classification subject to separate discretionary Matching Contribution allocation formulas.

Such instructions must be provided no later than the date on which the discretionary Matching Contribution is made to the Plan. A summary of these instructions must be communicated to Participants who receive discretionary Matching Contributions no later than 60 days following the last date on which the discretionary Matching Contribution is made to the Plan for the Plan Year. If this AA §6B-2(a)(2) is elected, the written instruction requirement does not take effect until the first day of the Plan Year following the Plan Year in which this Plan’s Cycle 3 restatement is executed.

- (b) **Fixed match.** The Employer will make a Matching Contribution for each Participant equal to:
- (1) \_\_\_\_% of Eligible Contributions made for each period designated in AA §6B-5 below.
  - (2) \$\_\_\_\_ for each period designated in AA §6B-5 below.



- (c) **Matching Contributions under Collective Bargaining Agreement, employment contract or equivalent arrangement.** The Employer will make a Matching Contribution based on a Collective Bargaining Agreement, employment agreement or equivalent arrangement as follows: \_\_\_\_\_

[*Note:* Insert the appropriate Matching Contribution formula from the Collective Bargaining Agreement, employment agreement or equivalent arrangement. The formula must be definitely determinable as required under Treas. Reg. §1.401-1.]

- (d) **Tiered match.** The Employer may make a Matching Contribution to all Participants based on the following tiers of Eligible Contributions as a percentage of Plan Compensation. If discretionary Match is elected, the discretionary Matching Contribution will be allocated as a uniform percentage of Eligible Contributions within each tier.

Eligible Contributions	Fixed Match	Discretionary Match
<input type="checkbox"/> (1) Up to ___% of Plan Compensation	_____%	<input type="checkbox"/>
<input type="checkbox"/> (2) From ___% up to ___% of Plan Compensation	_____%	<input type="checkbox"/>
<input type="checkbox"/> (3) From ___% up to ___% of Plan Compensation	_____%	<input type="checkbox"/>
<input type="checkbox"/> (4) From ___% up to ___% of Plan Compensation	_____%	<input type="checkbox"/>

- (e) **Year of Service match.** The Employer will make a Matching Contribution as a uniform percentage of Eligible Contributions to all Participants based on Years of Service with the Employer. If discretionary Match is elected, the discretionary Matching Contribution will be allocated as a uniform percentage of Eligible Contributions within each Year of Service level.

Years of Service	Fixed Match	Discretionary Match
<input type="checkbox"/> (1) From ___ up to ___ Years of Service	_____%	<input type="checkbox"/>
<input type="checkbox"/> (2) From ___ up to ___ Years of Service	_____%	<input type="checkbox"/>
<input type="checkbox"/> (3) From ___ up to ___ Years of Service	_____%	<input type="checkbox"/>
<input type="checkbox"/> (4) From ___ up to ___ Years of Service	_____%	<input type="checkbox"/>
<input type="checkbox"/> (5) Years of Service equal to and above ___	_____%	<input type="checkbox"/>

For this purpose, a Year of Service is each Plan Year during which an Employee completes at least 1,000 Hours of Service. Alternatively, a Year of Service is: \_\_\_\_\_

[*Note:* Any alternative definition of a Year of Service must meet the requirements of a Year of Service as defined in Section 2.03(a)(1) of the Plan.]

- (f) **Different Employee groups.** The Employer may make a different Matching Contribution to the Employee groups designated under subsection (1) below. The Matching Contribution will be allocated separately to each designated Employee group in accordance with the formula designated under subsection (2) below.

- (1) **Designated Employee groups.**

\_\_\_\_\_  
[*Note:* Each group designation must describe a group of Employees which is definitely determinable with no Employer discretion.]

- (2) **Matching Contribution formulas.**

- (i) **Discretionary Matching Contribution.** The Employer may make a different discretionary Matching Contribution for each Employee group designated under subsection (1) above. The discretionary Matching Contribution will be allocated as a uniform percentage of Eligible Contributions within each Employee group. (See AA §6B-5 relating to period for determining Matching Contributions and true-up requirements.)

- (ii) **Different Matching Contribution formula.** The following Matching Contribution will apply for each Employee group designated under subsection (1) above.

[*Note:* Each separate rate of Matching Contribution must be definitely determinable and will be allocated uniformly to the members of the group.]

- (g) **Describe special rules for determining Matching Contribution formula:** \_\_\_\_\_

[*Note: Any special rules may not provide for a discretionary Matching Contribution allocation formula, must be described in a manner that precludes Employer discretion and must satisfy the definitely determinable requirements of Treas. Reg. §1.401-1.*]

6B-3 **ELIGIBLE CONTRIBUTIONS.** Unless designated otherwise under this AA §6B-3, the Matching Contribution described in AA §6B-2 will apply to all Eligible Contributions authorized under AA §6-7 and/or AA §6A.

(a) **Designated Eligible Contributions.** If this subsection (a) is checked, the Matching Contribution described in AA §6B-2 will apply only to the Eligible Contributions selected below:

- (1) Pre-tax Salary Deferrals under AA §6A.
- (2) Roth Deferrals under AA §6A-5.
- (3) Catch-Up Contributions under AA §6A-4.
- (4) Voluntary After-Tax Employee Contributions under AA §6-7(a).
- (5) Mandatory After-Tax Employee Contributions under AA §6-7(b).
- (6) Employer Pick-Up Contributions under AA §6-7(c).

(b) **Elective deferrals under another plan.** If this subsection (b) is checked, the Matching Contributions described in AA §6B-2 will apply to elective deferrals made under another plan maintained by the Employer.

- (1) The Matching Contribution designated in AA §6B-2 above will apply to elective deferrals under the following plan maintained by the Employer: \_\_\_\_\_
- (2) The following special rules apply in determining the amount of Matching Contributions under this Plan with respect to elective deferrals under the plan described in subsection (1) above: \_\_\_\_\_

[*Note: This subsection (b) may be used to describe special provisions applicable to Matching Contributions provided with respect to elective deferrals under another plan maintained by the Employer, including another qualified plan or Code §403(b) or Code §457(b) plan.*]

(c) **Calculation of Matching Contributions if Plan uses dual eligibility and/or multiple entry dates.** Unless designated otherwise below, if the Plan has dual eligibility and/or multiple entry dates (or the Employer chooses to use the Plan's optional true-up provisions), the Matching Contribution formula(s) will be based on Eligible Contributions and Plan Compensation for the period designated under AA §6B-5.

- The Plan will make Matching Contributions only on Salary Deferrals and After-Tax Employee Contributions (if applicable) made after the Participant becomes eligible for Matching Contributions, regardless of the period designated under AA §6B-5.

(d) **Special rules.** The following special rules apply for purposes of determining the Matching Contribution under this AA §6B-3: \_\_\_\_\_

[*Note: Any special rules under this subsection (d) must be definitely determinable.*]

6B-4 **LIMITS ON MATCHING CONTRIBUTIONS.** In applying the Matching Contribution formula(s) selected under AA §6B-2 above, all Eligible Contributions designated under AA §6B-3 are eligible for Matching Contributions, unless elected otherwise under this AA §6B-4.

(a) **Limit on amount of Eligible Contributions.** The Matching Contribution formula(s) selected in AA §6B-2 above apply only to Eligible Contributions under AA §6B-3 that do not exceed:

- (1) \_\_\_\_\_% of Plan Compensation.
- (2) \$\_\_\_\_\_.
- (3) A discretionary amount determined by the Employer that will be applied in a uniform manner for all eligible Participants for the Plan Year.

[*Note: If both subsections (1) and (2) above are selected, the limit under this subsection (a) is the lesser of the percentage selected in subsection (1) or the dollar amount selected in subsection (2).*]

(b) **Limit on Matching Contributions.** The total Matching Contribution provided under the formula(s) selected in AA §6B-2 above will not exceed:

- (1) \_\_\_\_\_% of Plan Compensation.
- (2) \$\_\_\_\_\_.

(c) **Special limits applicable to Matching Contributions:** \_\_\_\_\_



6B-5 **PERIOD FOR DETERMINING MATCHING CONTRIBUTIONS.** The Matching Contribution formula(s) selected in AA §6B-2 above (including any limitations on such amounts under AA §6B-4) are based on Eligible Contributions under AA §6B-3 and Plan Compensation for the Plan Year. To apply a different period for determining the Matching Contributions and limits under AA §6B-2 and AA §6B-4, complete this AA §6B-5.

- (a) payroll period
- (b) Plan Year quarter
- (c) calendar month
- (d) Other: \_\_\_\_\_

*[Note: Although Matching Contributions (and any limits on those Matching Contributions) will be determined on the basis of the period designated under this AA §6B-5, this does not require the Employer to actually make contributions or allocate contributions on the basis of such period. Matching Contributions may be contributed and allocated to Participants at any time within the contribution period permitted under Treas. Reg. §1.415(c)-1(b)(6)(B), regardless of the period selected under this AA §6B-5.]*

*[Note: In determining the amount of Matching Contributions for a particular period, if the Employer actually makes Matching Contributions to the Plan on a more frequent basis than the period selected in this AA §6B-5, a Participant will be entitled to a true-up contribution to the extent he/she does not receive a Matching Contribution based on the Eligible Contributions and/or Plan Compensation for the entire period selected in this AA §6B-5. If a period other than the Plan Year is selected under this AA §6B-5, the Employer may make an additional discretionary Matching Contribution equal to the true-up contribution that would otherwise be required if Plan Year was selected under this AA §6B-5. See Section 3.02(c)(3)(iii) of the Plan.]*

6B-6 **ALLOCATION CONDITIONS.** A Participant must satisfy any allocation conditions designated under this AA §6B-6 to receive an allocation of Matching Contributions under the Plan.

(a) **Application of allocation conditions.**

- (1) **No allocation conditions** apply with respect to Matching Contributions under the Plan.
- (2) Allocation conditions only apply to discretionary Matching Contributions under the Plan.
- (3) Allocation conditions only apply to fixed Matching Contributions under the Plan.

*[Note: (2) or (3) above should be selected only if the Plan provides for both Fixed and Discretionary Matching Contributions.]*

(b) **Employment condition.** An Employee must be employed with the Employer on the last day of the Plan Year.

(c) **Minimum service condition.** An Employee must be credited with at least:

- (1) \_\_\_\_\_ Hours of Service during the Plan Year.
  - (i) Hours of Service are determined using actual Hours of Service.
  - (ii) Hours of Service are determined using the following Equivalency Method (as defined under AA §4-3):
    - (A) Monthly  (B) Weekly
    - (C) Daily  (D) Semi-monthly
    - (E) Describe: \_\_\_\_\_

*[Note: Any description under subsection (E) above must be definitely determinable.]*

(2) \_\_\_\_\_ consecutive days of employment with the Employer during the Plan Year.

(d) **Exceptions.**

- (1) The above allocation condition(s) will **not** apply if the Employee, during the Plan Year:
  - (i) dies.
  - (ii) terminates employment due to becoming Disabled.
  - (iii) becomes Disabled.
  - (iv) terminates employment after attaining Normal Retirement Age.

*[Note: This waiver of allocation conditions applies only once during the Participant's employment with the Employer. Thus, if an Employee is rehired after such a waiver was applied to such Employee, the waiver of allocation conditions will not apply to a subsequent termination of employment. The Employer may modify this rule in (e) below.]*

(v) terminates employment after attaining Early Retirement Age.

[**Note:** This waiver of allocation conditions applies only once during the Participant’s employment with the Employer. Thus, if an Employee is rehired after such a waiver was applied to such Employee, the waiver of allocation conditions will not apply to a subsequent termination of employment. The Employer may modify this rule in (e) below.]

- (vi) is on an authorized leave of absence from the Employer.
- (2) The exceptions selected under subsection (1) above will apply even if an Employee has not terminated employment at the time of the selected event(s).
- (3) The exceptions selected under subsection (1) above do not apply to:
  - (i) an employment condition designated under subsection (b) above.
  - (ii) a minimum service condition designated under subsection (c) above.
- (e) **Describe** any special rules governing the allocation conditions under the Plan: \_\_\_\_\_

**SECTION 7  
RETIREMENT AGES**

7-1 **NORMAL RETIREMENT AGE.** Normal Retirement Age under the Plan is:

- (a) Age 65 (not to exceed 65).
- (b) The later of age \_\_\_\_ (not to exceed 65) or the \_\_\_\_ (not to exceed 5<sup>th</sup>) anniversary of:
  - (1) the Employee’s participation commencement date (as defined in Section 1.68 of the Plan).
  - (2) the Employee’s employment commencement date.
- (c) Describe Normal Retirement Age: \_\_\_\_\_

[**Note:** The Normal Retirement Age must be reasonably representative of the typical retirement age for the industry in which the Plan Participants work. A Normal Retirement Age of at least age 62 is deemed to be reasonable while a Normal Retirement Age under age 55 is presumed not to satisfy this requirement unless facts and circumstances show otherwise. Whether a Normal Retirement Age between 55 and 62 satisfies this requirement depends on the facts and circumstances. A Governmental Plan must comply with the final Normal Retirement Age regulations under Treas. Reg. §1.401(a)-1, as amended, effective for Annuity Starting Dates occurring in Plan Years beginning on or after the later of the two dates described in IRS Notice 2012-29. The Employer may use AA §7-1(c), for example, to describe a reasonable Normal Retirement Age that is between age 55 and 62 that takes into account service as well as age.]

7-2 **EARLY RETIREMENT AGE.** Unless designated otherwise under this AA §7-2, there is no Early Retirement Age under the Plan.

- (a) A Participant reaches Early Retirement Age if he/she is still employed after attainment of each of the following:
  - (1) Attainment of age \_\_\_\_
  - (2) The \_\_\_\_ anniversary of the date the Employee commenced participation in the Plan, and/or
  - (3) The completion of \_\_\_\_ Years of Service, determined as follows:
    - (i) Same as for eligibility.
    - (ii) Same as for vesting
- (b) **Describe.** \_\_\_\_\_

**SECTION 8  
VESTING AND FORFEITURES**

8-1 **CONTRIBUTIONS SUBJECT TO VESTING.** Does the Plan provide for any Employer and/or Matching Contributions that are subject to a vesting schedule under AA §8-2?

- Yes
- No [If “No” is checked, skip to Section 9.]

[**Note:** “Yes” should be checked under this AA §8-1 if the Plan provides for Employer Contributions and/or Matching Contributions that are subject to a vesting schedule, even if such contributions are always 100% vested under AA §8-2. “No” should be checked if the only contributions under the Plan are Salary Deferrals, After-Tax Employee Contributions and/or Employer Pick-Up Contributions. If the Plan holds Employer Contributions and/or Matching Contributions that are subject to

vesting but the Plan no longer provides for such contributions, see Sections 6.03(d) and 6.11(e) of the Plan for default rules for applying the vesting and forfeiture rules to such contributions.]

8-2 **VESTING SCHEDULE.** The vesting schedule under the Plan is as follows for both Employer Contributions and Matching Contributions, to the extent authorized under the Plan. See Section 6.02 of the Plan for a description of the various vesting schedules under this AA §8-2.

(a) **Vesting schedule for Employer Contributions and Matching Contributions:**

- | <b>ER</b>                           | <b>Match</b>             |  |
|-------------------------------------|--------------------------|--|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | (1) Full and immediate vesting.        |
| <input type="checkbox"/>            | <input type="checkbox"/> | (2) Three-year cliff vesting schedule  |
| <input type="checkbox"/>            | <input type="checkbox"/> | (3) Six-year graded vesting schedule   |
| <input type="checkbox"/>            | <input type="checkbox"/> | (4) Modified vesting schedule          |
|                                     |                          | ___% immediately on Plan participation |
|                                     |                          | ___% after 1 Year of Service           |
|                                     |                          | ___% after 2 Years of Service          |
|                                     |                          | ___% after 3 Years of Service          |
|                                     |                          | ___% after 4 Years of Service          |
|                                     |                          | ___% after 5 Years of Service          |
|                                     |                          | ___% after 6 Years of Service          |
|                                     |                          | ___% after 7 Years of Service          |
|                                     |                          | ___% after 8 Years of Service          |
|                                     |                          | ___% after 9 Years of Service          |
|                                     |                          | 100% after 10 Years of Service         |
| <input type="checkbox"/>            | <input type="checkbox"/> | (5) Other: vesting schedule: _____     |
- [*Note: If a modified vesting schedule is selected under this subsection (a), the vested schedule must satisfy the pre-ERISA Code vesting requirements.*]

(b) **Special provisions applicable to vesting schedule:** \_\_\_\_\_

[*Note: This subsection (b) may be used to apply a different vesting schedule for different contribution formulas or different Employee groups under the Plan. Any special provision must satisfy the pre-ERISA Code vesting requirements.*]

8-3 **VESTING SERVICE.** In applying the vesting schedules under this AA §8, all service with the Employer counts for vesting purposes, unless designated otherwise under this AA §8-3.

- (a) Service before the original Effective Date of this Plan (or a Predecessor Plan) is excluded.
- (b) Service completed before the Employee's \_\_\_ birthday is excluded.
- (c) Describe vesting service exclusions: \_\_\_\_\_

[*Note: See Section 6.07 of the Plan and AA §4-5 for rules regarding the crediting of service with Predecessor Employers for purposes of vesting under the Plan.*]

8-4 **VESTING UPON DEATH, DISABILITY OR EARLY RETIREMENT AGE.** An Employee's vesting percentage increases to 100% if, while employed with the Employer, the Employee

- (a) dies
- (b) terminates employment due to becoming Disabled
- (c) becomes Disabled
- (d) reaches Early Retirement Age
- (e) Not applicable. No increase in vesting applies.

8-5 **DEFAULT VESTING RULES.** In applying the vesting requirements under this AA §8, the following default rules apply. [*Note: No election should be made under this AA §8-5 if all contributions are 100% vested.*]

- **Year of Service.** An Employee earns a Year of Service for vesting purposes upon completing 1,000 Hours of Service during a Vesting Computation Period. Hours of Service are calculated based on actual hours worked during the Vesting Computation Period. (See Section 1.57 of the Plan for the definition of Hour of Service.)
- **Vesting Computation Period.** The Vesting Computation Period is the Plan Year.

To override the default vesting rules, complete the applicable sections of this AA §8-5. If this AA §8-5 is not completed, the default vesting rules apply.

<b>ER</b>	<b>Match</b>	
<input type="checkbox"/>	<input type="checkbox"/>	(a) <b>Year of Service.</b> Instead of 1,000 Hours of Service, an Employee earns a Year of Service upon the completion of ____ Hours of Service during a Vesting Computation Period.
<input type="checkbox"/>	<input type="checkbox"/>	(b) <b>Vesting Computation Period.</b> Instead of the Plan Year, the Vesting Computation Period is: <ul style="list-style-type: none"> <li><input type="checkbox"/> (1) The 12-month period beginning with the Employee’s Employment Commencement Date and, for subsequent Vesting Computation Periods, the 12-month period beginning with the anniversary of the Employee’s Employment Commencement Date.</li> <li><input type="checkbox"/> (2) Describe: _____</li> </ul> [ <i>Note: Any Vesting Computation Period described in this subsection (2) must be a 12-consecutive month period and must apply uniformly to all Participants.</i> ]
<input type="checkbox"/>	<input type="checkbox"/>	(c) <b>Elapsed Time Method.</b> Instead of determining vesting service based on actual Hours of Service, vesting service will be determined under the Elapsed Time Method. If this subsection (c) is checked, service will be measured from the Employee’s Employment Commencement Date (or Reemployment Commencement Date, if applicable) without regard to the Vesting Computation Period designated in Section 6.05 of the Plan. (See Section 6.04(b) of the Plan.)
<input type="checkbox"/>	<input type="checkbox"/>	(d) <b>Equivalency Method.</b> For purposes of determining an Employee’s Hours of Service for vesting, the Plan will use the Equivalency Method (as defined in Section 6.04(a)(2) of the Plan). The Equivalency Method will apply to: <ul style="list-style-type: none"> <li><input type="checkbox"/> (1) All Employees.</li> <li><input type="checkbox"/> (2) Only to Employees for whom the Employer does not maintain hourly records. For Employees for whom the Employer maintains hourly records, vesting will be determined based on actual hours worked.</li> </ul> Hours of Service for vesting will be determined under the following Equivalency Method. <ul style="list-style-type: none"> <li><input type="checkbox"/> (3) <b>Monthly.</b> 190 Hours of Service for each month worked.</li> <li><input type="checkbox"/> (4) <b>Weekly.</b> 45 Hours of Service for each week worked.</li> <li><input type="checkbox"/> (5) <b>Daily.</b> 10 Hours of Service for each day worked.</li> <li><input type="checkbox"/> (6) <b>Semi-monthly.</b> 95 Hours of Service for each semi-monthly period.</li> <li><input type="checkbox"/> (7) <b>Describe Equivalency Method:</b> _____</li> </ul> [ <i>Note: Any description of an Equivalency Method must be definitely determinable.</i> ]
<input type="checkbox"/>	<input type="checkbox"/>	(e) <b>Special rules:</b> _____ [ <i>Note: Any special rules under this subsection (e) must be definitely determinable.</i> ]

8-6 **BREAKS IN SERVICE.** Generally, an Employee will be credited with all service earned with the Employer, including service earned prior to a Break in Service. To disregard service earned prior to a Break in Service for vesting purposes, complete this AA §8-6. (See Section 6.08 of the Plan.)

- (a) If an Employee incurs at least one Break in Service, the Plan will disregard all service earned prior to such Break in Service for purposes of determining vesting under the Plan.
- (b) If an Employee incurs at least \_\_\_\_\_ consecutive Breaks in Service, the Plan will disregard all service earned prior to such consecutive Breaks in Service for purposes of determining vesting under the Plan. [*Enter “0” if prior service will be disregarded for all rehired Employees.*]

(c) The Nonvested Participant Break in Service rule applies to all Employees, including Employees who have not terminated employment.

(d) Describe any special rules for applying the vesting Break in Service rules: \_\_\_\_\_

[*Note: Any special rules under this subsection (d) must be definitely determinable.*]

**8-7 ALLOCATION OF FORFEITURES.**

The Employer may decide in its discretion how to treat forfeitures under the Plan. Alternatively, the Employer may designate under this AA §8-7 how forfeitures occurring during a Plan Year will be treated. (See Section 6.11 of the Plan.)

**ER      Match**

           (a) N/A. All contributions are 100% vested. [*Do not complete the rest of this AA §8-7.*]

           (b) Reallocated as additional Employer Contributions or as additional Matching Contributions.

           (c) Used to reduce Employer and/or Matching Contributions.

For purposes of subsection (b) or (c) above, forfeitures will be applied:

           (d) for the Plan Year in which the forfeiture occurs.

           (e) for the Plan Year following the Plan Year in which the forfeitures occur.

Prior to applying forfeitures under subsection (b) or (c):

           (f) Forfeitures may be used to pay Plan expenses. (See Section 6.11(d) of the Plan.)

           (g) Forfeitures may not be used to pay Plan expenses.

In determining the amount of forfeitures to be allocated under subsection (b) above, the same allocation conditions apply as for the source for which the forfeiture is being allocated, unless designated otherwise below.

           (h) Forfeitures are not subject to any allocation conditions.

           (i) Forfeitures are subject to a last day of employment allocation condition.

           (j) Forfeitures are subject to a \_\_\_\_ Hours of Service minimum service requirement.

In determining the treatment of forfeitures under this AA §8-7, the following special rules apply:

           (k) Describe:  
\_\_\_\_\_

**8-8 SPECIAL RULES REGARDING CASH-OUT DISTRIBUTIONS.**

(a) **Additional allocations.** If a terminated Participant receives a complete distribution of his/her vested Account Balance while still entitled to an additional allocation, the Cash-Out Distribution forfeiture provisions do not apply until the Participant receives a distribution of the additional amounts to be allocated. (See Section 6.10(a)(1) of the Plan.)

To modify the default Cash-Out Distribution forfeiture rules, complete this AA §8-8(a).

The Cash-Out Distribution forfeiture provisions will apply if a terminated Participant takes a complete distribution, regardless of any additional allocations during the Plan Year.

(b) **Timing of forfeitures.** A Participant who receives a Cash-Out Distribution (as defined in Section 6.10(a) of the Plan) is treated as having an immediate forfeiture of his/her nonvested Account Balance.

To modify the forfeiture timing rules to delay the occurrence of a forfeiture upon a Cash-Out Distribution, complete this AA §8-8(b).

A forfeiture will occur upon the completion of \_\_\_\_ consecutive Breaks in Service (as defined in Section 6.08 of the Plan).

- (c) **Repayment of Cash-Out Distribution.** Unless elected otherwise under this AA §8-8(c), if a Participant receives a Cash-Out Distribution that results in a forfeiture, and the Participant resumes employment covered under the Plan, such Participant may repay to the Plan the amount received as a Cash-Out Distribution.
- If a Participant receives a Cash-Out Distribution that results in a forfeiture, and the Participant resumes employment covered under the Plan, such Participant may NOT repay to the Plan the amount received as a Cash-Out Distribution and the provisions of Section 6.10(a)(2) do not apply.

8-9 **SPECIAL RULE FOR FORFEITURE UPON DEATH OF A PARTICIPANT.** Unless elected below, no vested benefits are forfeited upon the death of a Participant.

To modify this default forfeiture rule, check to box below.

- The Plan will forfeit benefits (including vested benefits) upon the death of a Participant, if not precluded by law. In no event may the Plan forfeit any amounts attributable to a Participant's Salary Deferrals or After-Tax Employee Contributions under the Plan or if the Plan has commenced distributions prior to the Participant's death.

## SECTION 9

### DISTRIBUTION PROVISIONS – TERMINATION OF EMPLOYMENT

#### 9-1 AVAILABLE FORMS OF DISTRIBUTION.

**Lump sum distribution.** A Participant may take a distribution of his/her entire vested Account Balance in a single lump sum upon termination of employment. In addition, the Plan Administrator may permit a Participant to take partial distributions or installment distributions solely to the extent necessary to satisfy the required minimum distribution rules under Section 8 of the Plan.

**Additional distribution options.** To provide for additional distribution options, check the applicable distribution forms under this AA §9-1.

- (a) **Installment distributions.** A Participant may take a distribution over a specified period not to exceed the life or life expectancy of the Participant (and a designated beneficiary).
- (b) **Partial lump sum.** A Participant may take a distribution of less than the entire vested Account Balance upon termination of employment.
- Minimum distribution amount. A Participant may not take a partial lump sum distribution of less than \$\_\_\_\_\_.
- (c) **Annuity distributions.** A Participant may elect to have the Plan Administrator use the Participant's vested Account Balance to purchase an annuity as described in Section 7.01 of the Plan.
- (d) **Describe distribution options:** \_\_\_\_\_
- [Note: Any distribution option described in this subsection (d) may not be subject to the discretion of the Employer or Plan Administrator.]*

#### 9-2 PARTICIPANT AND SPOUSAL CONSENT.

- (a) **Involuntary Cash-Out Distribution.** A Participant who terminates employment with a vested Account Balance of \$5,000 or less will receive an Involuntary Cash-Out Distribution, unless elected otherwise under this AA §9-2. If a Participant's vested Account Balance exceeds \$5,000, the Participant generally must consent to a distribution from the Plan, except to the extent provided otherwise under this AA §9-2. See Section 7.03 of the Plan for additional rules regarding the Participant consent requirements under the Plan.
- (1) **No Involuntary Cash-Out Distributions.** The Plan does not provide for Involuntary Cash-Out Distributions. A terminated Participant must consent to any distribution from the Plan. (See Section 14.02(b) of the Plan for special rules upon Plan termination.)
- (2) **Involuntary Cash-Out Distribution threshold.** A terminated Participant will receive an Involuntary Cash-Out Distribution only if the Participant's vested Account Balance is less than or equal to \$\_\_\_\_\_.
- (3) **Application of Automatic Rollover rules.** The Automatic Rollover rules described in Section 7.05 of the Plan do not apply to any Involuntary Cash-Out Distribution below \$1,000, unless elected otherwise under this subsection (3). If this subsection (3) is checked, the Automatic Rollover provisions apply to all Involuntary Cash-Out Distributions (including those below \$1,000).
- (4) **Distribution upon attainment of stated age.** Participant consent will not be required with respect to distributions made upon attainment of Normal Retirement Age (or age 62, if later), regardless of the value of the Participant's vested Account Balance.



- (5) **Treatment of Rollover Contributions.** Unless elected otherwise under this subsection (5), Rollover Contributions will be excluded in determining whether a Participant's vested Account Balance exceeds the Involuntary Cash-Out threshold for purposes of applying the distribution rules under this AA §9 and the Automatic Rollover provisions under Section 7.05 of the Plan. To include Rollover Contributions in determining whether a Participant's vested Account Balance exceeds the Involuntary Cash-Out threshold, check this subsection (5).
- (b) **Spousal consent.** Spousal consent is not required for a Participant to receive a distribution or name an alternate beneficiary, unless designated otherwise under this subsection (b). See Section 9.02 of the Plan for rules regarding Spousal consent under the Plan.
  - (1) **Distribution consent.** A Participant's Spouse must consent to any distribution or loan, provided the Participant's vested Account Balance exceeds \$\_\_\_\_\_.
  - (2) **Beneficiary consent.** A Participant's Spouse must consent to naming someone other than the Spouse as beneficiary under the Plan.
- (c) **Describe** any special rules affecting Participant or Spousal consent: \_\_\_\_\_  
[Note: Any special rules under this subsection (c) must be definitely determinable.]

9-3 **TIMING OF DISTRIBUTIONS UPON TERMINATION OF EMPLOYMENT.**

- (a) **Distribution of vested Account Balances exceeding \$5,000.** A Participant who terminates employment with a vested Account Balance exceeding \$5,000 may receive a distribution of his/her vested Account Balance in any form permitted under AA §9-1 within a reasonable period following:
  - (1) the date the Participant terminates employment.
  - (2) the last day of the Plan Year during which the Participant terminates employment.
  - (3) the first Valuation Date following the Participant's termination of employment.
  - (4) the end of the calendar quarter following the date the Participant terminates employment.
  - (5) attainment of Normal Retirement Age, death or becoming Disabled.
  - (6) Describe: \_\_\_\_\_[Note: Any special rules under this subsection (6) must be definitely determinable.]
- (b) **Distribution of vested Account Balances not exceeding \$5,000.** A Participant who terminates employment with a vested Account Balance that does not exceed \$5,000 will receive a **lump sum** distribution of his/her vested Account Balance within a reasonable period following:
  - (1) the date the Participant terminates employment.
  - (2) the last day of the Plan Year during which the Participant terminates employment.
  - (3) the first Valuation Date following the Participant's termination of employment.
  - (4) the end of the calendar quarter following the date the Participant terminates employment.
  - (5) Describe: \_\_\_\_\_[Note: Any special rules under this subsection (5) must be definitely determinable.]
- (c) **Alternate Cash-Out distribution threshold.** Instead of a vested Account Balance Cash-Out threshold of \$5,000, for purposes of applying the Cash-Out distribution provisions under this AA §9-3, the threshold for distributions upon termination of employment will be based on a vested Account Balance of \$\_\_\_\_\_.
- (d) **Describe additional distribution options:** \_\_\_\_\_  
[Note: Any additional distribution option described in this subsection (d) may not be subject to the discretion of the Employer or Plan Administrator.]

9-4 **DISTRIBUTION UPON DISABILITY.** Unless designated otherwise under this AA §9-4, a Participant who terminates employment on account of becoming Disabled may receive a distribution of his/her vested Account Balance in the same manner as a regular distribution upon termination.

- (a) **Immediate distribution upon termination of employment.** Distribution will be made as soon as reasonable following the date the Participant terminates employment on account of becoming Disabled.
- (b) **Following year distribution upon termination of employment.** Distribution will be made as soon as reasonable following the last day of the Plan Year during which the Participant terminates employment on account of becoming Disabled.

(c) **Describe:** \_\_\_\_\_

*[Note: Any distribution event described in this subsection (c) will apply uniformly to all Participants under the Plan and may not be subject to the discretion of the Employer or Plan Administrator.]*

**9-5 DETERMINATION OF BENEFICIARY.**

(a) **Default beneficiaries.** Under Section 7.07(c) of the Plan, to the extent a Beneficiary has not been named by the Participant (subject to the spousal consent rules) and is not designated under the terms of the Investment Arrangement(s) to receive all or any portion of the deceased Participant’s death benefit, such amount shall be distributed to the Participant’s surviving Spouse (if the Participant was married at the time of death) who shall be considered the designated Beneficiary. If the Participant does not have a surviving Spouse at the time of death, distribution will be made to the Participant’s surviving children (including legally adopted children, but not including step-children), as designated Beneficiaries, in equal shares. If the Participant has no surviving children, distribution will be made to the Participant’s estate.

If this subsection (a) is checked, the default beneficiaries under Section 7.07(c) of the Plan are modified as follows:

(1) The Plan adopts the default beneficiary rules under Section 7.07(c) of the Plan, except, if the Participant does not have a surviving Spouse at the time of death, distribution will be made to the Participant’s children (including legally adopted children, but not including step-children), as designated Beneficiaries, **per stirpes**.

(2) Describe other modifications to the default beneficiaries under Section 7.07(c) of the Plan: \_\_\_\_\_

*[Note: The description of the modifications to the default beneficiaries must be sufficiently clear for the Plan Administrator to determine the beneficiaries and the method of distribution of the Participant’s death benefit.]*

(b) **One-year marriage rule.** For purposes of determining whether an individual is considered the surviving Spouse of the Participant, the determination is based on the marital status as of the date of the Participant’s death, unless designated otherwise under this subsection (b).

If this subsection (b) is checked, in order to be considered the surviving Spouse, the Participant and surviving Spouse must have been married for the entire one-year period ending on the date of the Participant’s death. If the Participant and surviving Spouse are not married for at least one year as of the date of the Participant’s death, the Spouse will not be treated as the surviving Spouse for purposes of applying the distribution provisions of the Plan. (See Section 9.03 of the Plan.)

(c) **Divorce of Spouse.** Unless elected otherwise under this subsection (c), if a Participant designates his/her Spouse as Beneficiary and subsequent to such Beneficiary designation, the Participant and Spouse are divorced, the designation of the Spouse as Beneficiary under the Plan is automatically rescinded as set forth under Section 7.07(c)(6) of the Plan.

If this subsection (c) is checked, a Beneficiary designation will not be rescinded upon divorce of the Participant and Spouse.

*[Note: Section 7.07(c)(6) of the Plan and this subsection (c) will be subject to the provisions of a Beneficiary designation entered into by the Participant. Thus, if a Beneficiary designation specifically overrides the election under this subsection (c), the provisions of the Beneficiary designation will control. See Section 7.07(c)(6) of the Plan.]*

**SECTION 10  
IN-SERVICE DISTRIBUTIONS AND REQUIRED MINIMUM DISTRIBUTIONS**

10-1 **AVAILABILITY OF IN-SERVICE DISTRIBUTIONS.** A Participant may withdraw all or any portion of his/her vested Account Balance, to the extent designated, upon the occurrence of any of the event(s) selected under this AA §10-1. If more than one option is selected for a particular contribution source under this AA §10-1, a Participant may take an in-service distribution upon the occurrence of any of the selected events, unless designated otherwise under this AA §10-1.

Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	(a) No in-service distributions are permitted.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(b) Attainment of age 59½.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(c) Attainment of age _____. (Not greater than age 70 1/2)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(d) A Hardship that satisfies the safe harbor rules under Section 7.10(e)(1) of the Plan.



Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(e) A non-safe harbor Hardship described in Section 7.10(e)(2) of the Plan.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(f) Attainment of Normal Retirement Age.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(g) Attainment of Early Retirement Age.
N/A	<input type="checkbox"/>	<input type="checkbox"/>	(h) The Participant has participated in the Plan for at least ____ (cannot be less than 60) months.
N/A	<input type="checkbox"/>	<input type="checkbox"/>	(i) The amounts being withdrawn have been held in the Trust for at least two years.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(j) Upon a Participant becoming Disabled (as defined in AA §9-4(b)).
<input type="checkbox"/>	N/A	N/A	(k) As a Qualified Reservist Distribution.
<input type="checkbox"/>	N/A	N/A	(l) Upon a deemed separation of employment when an individual is on active duty for a period of at least 30 days while performing service in the Uniformed Services.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(m) Describe: _____

*[Note: No in-service distribution of Salary Deferrals is permitted prior to age 59½, except for Hardship, or Disability. If Normal Retirement Age or Early Retirement Age is earlier than age 59½, such age is deemed to be age 59½ for purposes of determining eligibility to distribute Salary Deferrals (if subsection (f) or (g) above is checked under the Deferral column). If this Plan has accepted a transfer of assets from a pension plan (e.g., a money purchase plan), no in-service distribution from amounts attributable to such transferred assets is permitted prior to age 62, except for Disability.]*

**10-2 APPLICATION TO OTHER CONTRIBUTION SOURCES.** If the Plan allows for Rollover Contributions under AA §C-2 or After-Tax Employee Contributions under AA §6-7, unless elected otherwise under this AA §10-2, a Participant may take an in-service distribution from his/her Rollover Account and After-Tax Employee Contribution Account at any time. Employer Pick-Up Contributions will not be eligible for in-service distribution.

Alternatively, if this AA §10-2 is completed, the following in-service distribution provisions apply for Rollover Contributions, After-Tax Employee Contributions and/or Employer Pick-Up Contributions:

Rollover	After-Tax	Pick-Up	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(a) No in-service distributions are permitted.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(b) Attainment of age 59½.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(c) Attainment of age _____. (Not greater than age 70 1/2)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(d) A Hardship (that satisfies the safe harbor rules under Section 7.10(e)(1) of the Plan).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(e) A non-safe harbor Hardship described in Section 7.10(e)(2) of the Plan.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(f) Attainment of Normal Retirement Age.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(g) Attainment of Early Retirement Age.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(h) Upon a Participant becoming Disabled (as defined in AA §9-4(b)).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(i) Describe: _____

**10-3 SPECIAL DISTRIBUTION RULES.** No special distribution rules apply, unless specifically provided under this AA §10-3.

- (a) In-service distributions will only be permitted if the Participant is 100% vested in the source from which the withdrawal is taken.
- (b) A Participant may take no more than \_\_\_\_ in-service distribution(s) in a Plan Year.
- (c) A Participant may not take an in-service distribution of less than \$\_\_\_\_\_.
- (d) A Participant may not take an in-service distribution of more than \$\_\_\_\_\_.
- (e) Unless elected otherwise under this subsection (e), the hardship distribution provisions of the Plan are not expanded to cover primary beneficiaries as set forth in Section 7.10(e)(5) of the Plan. If this subsection (e) is checked, the hardship provisions of the Plan will apply with respect to individuals named as primary beneficiaries under the Plan.

- (f) In determining whether a Participant has an immediate and heavy financial need for purposes of applying the non-safe harbor Hardship provisions under Section 7.10(e)(2) of the Plan, the following modifications are made to the permissible events listed under Section 7.10(e)(1) of the Plan: \_\_\_\_\_  
*[Note: This subsection (f) may only be used to the extent a non-safe harbor Hardship distribution is authorized under AA §10-1 or AA §10-2.]*
- (g) If the Plan includes Accounts that hold inactive sources of contributions, the Employer may designate under this AA §10-3(g) the in-service distribution options available to such Accounts: \_\_\_\_\_
- (h) Other distribution rules: \_\_\_\_\_

**10-4 REQUIRED MINIMUM DISTRIBUTIONS.**

- (a) **Required distributions after death.** If a Participant dies before distributions begin and there is a Designated Beneficiary, the Participant or Beneficiary may elect on an individual basis whether the 5-year rule (as described in Section 8.06(a) of the Plan) or the life expectancy method described under Sections 8.02 of the Plan applies. See Section 8.06(b) of the Plan for rules regarding the timing of an election authorized under this AA §10-4.  
 Alternatively, if selected under this subsection (a), any death distributions to a Designated Beneficiary will be made only under either the 5-year rule or the life expectancy method, as elected below:
  - (1) The five-year rule under Section 8.06(a) of the Plan applies (instead of the life expectancy method). Thus, the entire death benefit must be distributed by the end of the fifth year following the year of the Participant’s death. Death distributions to a Designated Beneficiary may not be made under the life expectancy method.
  - (2) The life expectancy method under Sections 8.02 and 8.04 of the Plan (and not the 5-year rule).
- (b) **Describe any special rules applicable to required minimum distributions:** \_\_\_\_\_  
*[Note: Any special rule under this subsection (b) must satisfy the requirements of Code §401(a)(9). This subsection (b) may be used to override the default provision under Section 8.06(b) of the Plan. For example, the Employer may designate the life expectancy rules as the default rather than the five-year rule when a Participant or Beneficiary fails to make an election.]*

**SECTION 11  
MISCELLANEOUS PROVISIONS**

**11-1 PLAN VALUATION.** The Plan is valued **annually**, as of the last day of the Plan Year.

- (a) **Additional valuation dates.** In addition, the Plan will be valued on the following dates:
 

Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	(1) <b>Daily.</b> The Plan is valued at the end of each business day during which the New York Stock Exchange is open.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(2) <b>Monthly.</b> The Plan is valued at the end of each month of the Plan Year.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(3) <b>Quarterly.</b> The Plan is valued at the end of each Plan Year quarter.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(4) <b>Describe:</b> _____

*[Note: The Employer may elect operationally to perform interim valuations, regardless of any selection in this subsection (a).]*

- (b) **Special rules.** The following special rules apply in determining the amount of income or loss allocated to Participants’ Accounts: \_\_\_\_\_

**11-2 SPECIAL RULES FOR APPLYING THE CODE §415 LIMITATION.** The provisions under Section 5.02 of the Plan apply for purposes of determining the Code §415 Limitation.

Complete this AA §11-2 to override the default provisions that apply in determining the Code §415 Limitation under Section 5.02 of the Plan.

- (a) **Limitation Year.** Instead of the Plan Year, the Limitation Year is the 12-month period ending \_\_\_\_\_.  
*[Note: If the Plan has a short Plan Year for the first year of establishment, the Limitation Year is deemed to be the 12-month period ending on the last day of the short Plan Year.]*

(b) **Imputed compensation.** For purposes of applying the Code §415 Limitation, Total Compensation includes imputed compensation for a Participant who terminates employment on account of becoming disabled. (See Section 5.02(c)(7)(ii) of the Plan.)

(c) **Special rules:** \_\_\_\_\_  
[*Note: Any special rules under this subsection (c) must be consistent with the requirements of Code §415.*]

11-3 **MILITARY SERVICE PROVISIONS -- BENEFIT ACCRUALS.** The benefit accrual provisions under Section 15.04 of the Plan do not apply. To apply the benefit accrual provisions under Section 15.04 of the Plan, check the box below.

(a) **Eligibility for Plan benefits.** Check this box if the Plan will provide the benefits described in Section 15.04 of the Plan. If this box is checked, an individual who dies or becomes disabled in qualified military service will be treated as reemployed for purposes of determining entitlement to benefits under the Plan.

(b) **Deemed separation from service.** Unless otherwise elected under AA§10-1(I), an individual shall not be treated as having been severed from employment during any period the individual is performing service in the Uniformed Services for purposes of receiving a Plan distribution under Code §401(k)(2)(B)(i)(I).

11-4 **ELECTION NOT TO PARTICIPATE (see Section 2.08 of the Plan).** All Participants share in any allocation under this Plan and no Employee may waive out of Plan participation.

To allow Employees to make a one-time irrevocable waiver, check below.

An Employee may make a one-time irrevocable election not to participate under the Plan.

11-5 **TREATMENT OF CERTAIN BENEFITS.** The protected benefits rules under Code §411(d)(6) do not apply to the Plan. However, the Employer may describe below (or in a separate addendum attached to this Adoption Agreement) the treatment of certain benefits following events such as plan merger or consolidation, transfer of assets or similar events.

Describe treatment of benefits: \_\_\_\_\_

[*Note: If the benefit described here in the Plan or a plan being merged into the Plan is not either (i) available as a provision through the Pre-Approved Plan or (ii) the subject of a prior determination, advisory, or opinion letter, the Employer cannot rely on the Pre-Approved Plan Provider's opinion letter for qualification with respect to such benefit. If the benefit described here in the Plan or a plan being merged into the Plan is not permitted in a pre-approved plan, as described in Section 6.03 of Revenue Procedure 2017-41, such provision must be discontinued no later than the date the Employer adopts this Pre-Approved Plan or, in the case of a merger, the merger date.*]

11-6 **SPECIAL RULES FOR MULTIPLE EMPLOYER PLANS.** If the Plan is a Multiple Employer Plan (as designated under AA §2-6), the rules applicable to Multiple Employer Plans under Section 16.07 of the Plan apply.

The following special rules apply with respect to Multiple Employer Plans: \_\_\_\_\_

[*Note: Any special rules under this AA §11-6 must satisfy the nondiscrimination requirements under Code §401(a)(4) and must satisfy the rules applicable to Multiple Employer Plans under Code §413(c).*]

APPENDIX A  
SPECIAL EFFECTIVE DATES

[*Note: This Appendix A may be used to memorialize prior Plan provisions that pertain to sources that no longer accept new contributions under the Plan.*]

- A-1 **Eligible Employees.** The definition of Eligible Employee under AA §3 is effective as follows:  
\_\_\_\_\_
- A-2 **Minimum age and service conditions.** The minimum age and service conditions and Entry Date provisions specified in AA §4 are effective as follows:  
\_\_\_\_\_
- A-3 **Compensation definitions.** The compensation definitions under AA §5 are effective as follows:  
\_\_\_\_\_
- A-4 **Employer Contributions.** The Employer Contribution provisions under the Plan are effective as follows:  
\_\_\_\_\_
- A-5 **After-Tax Employee and Pick-Up Contributions.** The provisions of the Plan addressing Employee After-Tax Contributions and Pick-Up Contribution provisions under the Plan are effective as follows:  
\_\_\_\_\_
- A-6 **Salary Deferrals.** The Salary Deferral provisions under AA §6A are effective as follows:  
\_\_\_\_\_
- A-7 **Matching Contributions.** The Matching Contribution provisions under AA §6B are effective as follows:  
\_\_\_\_\_
- A-8 **Retirement ages.** The retirement age provisions under AA §7 are effective as follows:  
\_\_\_\_\_
- A-9 **Vesting and forfeiture rules.** The rules regarding vesting and forfeitures under AA §8 are effective as follows:  
\_\_\_\_\_
- A-10 **Distribution provisions.** The distribution provisions under AA §9 are effective as follows:  
\_\_\_\_\_
- A-11 **In-service distributions and Required Minimum Distributions.** The provisions regarding in-service distribution and Required Minimum Distributions under AA §10 are effective as follows:  
\_\_\_\_\_
- A-12 **Miscellaneous provisions.** The provisions under AA §11 are effective as follows:  
\_\_\_\_\_
- A-13 **Special effective date provisions for merged plans.** If any qualified retirement plans have been merged into this Plan, the provisions of Section 14.03 of the Plan apply, as follows:  
\_\_\_\_\_
- A-14 **Other special effective dates:**  
\_\_\_\_\_
- A-15 **Special effective dates for restated pre-approved plans:** Use this A-15 to memorialize plan operational changes that have occurred after the general effective date of the plan and the actual plan restatement adoption date. Adopting employers may use the above Special Effective Date options (A-1 through A-14) to memorialize these changes or they may use this A-15.  
\_\_\_\_\_

**APPENDIX B**  
**LOAN POLICY**

Use this Appendix B to identify elections dealing with the administration of Participant loans. These elections may be changed without amending this Adoption Agreement by substituting an updated Appendix B with new elections. Any modifications to this Appendix B, or any modifications to a separate loan policy describing the loan provisions selected under the Plan, will not affect an Employer's reliance on the IRS Favorable Letter. Loans are subject to any internal limitations or rules imposed by the Investment Arrangement or the service provider or platform.

B-1 Are **PARTICIPANT LOANS** permitted? (See Section 13 of the Plan.)

- (a) Yes  
 (b) No

B-2 **LOAN PROCEDURES.**

- (a) Loans will be provided under the default loan procedures set forth in Section 13 of the Plan, unless modified under this Appendix B.  
 (b) Loans will be provided under a separate written loan policy. [*Note: If this subsection (b) is checked, do not complete the rest of this Appendix B.*]

B-3 **AVAILABILITY OF LOANS.** Participant loans are available to all active Participants and Beneficiaries. Participant loans are not available to a former Employee or Beneficiary (including an Alternate Payee under a QDRO). To override this default provision, complete this AA §B-3:

- (a) A former Employee or Beneficiary (including an Alternate Payee) who has a vested Account Balance may request a loan from the Plan.  
 (b) A "limited participant" as defined in Section 3.05 of the Plan may not request a loan from the Plan.  
 (c) An officer or director of the Employer, as defined for purposes of the Sarbanes-Oxley Act, may **not** request a loan from the Plan.  
 (d) Describe limitations on receiving loans under the Plan: \_\_\_\_\_  
[*Note: Any limitation under subsection (d) must be definitely determinable and not provide any Employer discretion.*]

B-4 **LOAN LIMITS.** The default loan policy under Section 13.03 of the Plan allows Participants to take a loan provided all outstanding loans do not exceed 50% of the Participant's vested Account Balance. To override the default loan policy to allow loans up to \$10,000, even if greater than 50% of the Participant's vested Account Balance, check this AA §B-4.

- A Participant may take a loan equal to the greater of \$10,000 or 50% of the Participant's vested Account Balance.  
[*Note: If this AA §B-4 is checked, the Participant may be required to provide adequate security as required under Section 13.06 of the Plan.*]

B-5 **NUMBER OF LOANS.** The default loan policy under Section 13.04 of the Plan restricts Participants to one loan outstanding at any time. To override the default loan policy and permit Participants to have more than one loan outstanding at any time, complete subsection (a) or (b) below.

- (a) A Participant may have \_\_\_ loans outstanding at any time.  
 (b) There are no restrictions on the number of loans a Participant may have outstanding at any time.

B-6 **LOAN AMOUNT.** The default loan policy under Section 13.04 of the Plan provides that a Participant may not receive a loan of less than \$1,000. To modify the minimum loan amount or to add a maximum loan amount, complete this AA §B-6.

- (a) There is no minimum loan amount.  
 (b) The minimum loan amount is \$\_\_\_\_\_.  
 (c) The maximum loan amount is \$\_\_\_\_\_.

B-7 **INTEREST RATE.** The default loan policy under Section 13.05 of the Plan provides for an interest rate commensurate with the interest rates charged by local commercial banks for similar loans. To override the default loan policy and provide a specific interest rate to be charged on Participant loans, complete this AA §B-7.

- (a) The prime interest rate plus \_\_\_ percentage point(s).  
 (b) The interest rate is determined in accordance with the terms of the Investment Arrangement, service provider procedures, or other loan policy document adopted by the Plan Administrator.  
 (c) Describe: \_\_\_\_\_

[*Note: Any interest rate described in this AA §B-7 must be reasonable and must apply uniformly to all Participants.*]

- B-8 **PURPOSE OF LOAN.** The default loan policy under Section 13.02 of the Plan provides that a Participant may receive a Participant loan for any purpose. To modify the default loan policy to restrict the availability of Participant loans to hardship events, check this AA §B-8.
- (a) A Participant may only receive a Participant loan upon the demonstration of a hardship event, as described in Section 7.10(c)(1)(i) of the Plan.
  - (b) A Participant may only receive a Participant loan under the following circumstances: \_\_\_\_\_
- B-9 **APPLICATION OF LOAN LIMITS.** If Participant loans are not available from all contribution sources, the limitations under Code §72(p) and the adequate security requirements of the Department of Labor regulations will be applied by taking into account the Participant’s entire Account Balance. To override this provision, complete this AA §B-9.
- The loan limits and adequate security requirements will be applied by taking into account only those contribution Accounts which are available for Participant loans.
- B-10 **CURE PERIOD.** The Plan provides that a Participant incurs a loan default if a Participant does not repay a missed payment by the end of the calendar quarter following the calendar quarter in which the missed payment was due. To override this default provision to apply a shorter cure period, complete this AA §B-10.
- The cure period for determining when a Participant loan is treated as in default will be \_\_\_\_\_ days (cannot exceed 90) following the end of the month in which the loan payment is missed.
  - (b) The cure period for determining when a Participant loan is treated as in default will be the greater of \_\_\_\_\_ days (cannot exceed 90) following the end of the month in which the loan payment is missed or the last day of the second calendar quarter following the calendar quarter in which the missed payment was due.
  - (c) The cure period for determining when a loan is treated as in default will be \_\_\_\_\_ days (cannot exceed 90) following the first missed loan payment.
- B-11 **PERIODIC REPAYMENT – PRINCIPAL RESIDENCE.** If a Participant loan is for the purchase of a Participant’s primary residence, the loan repayment period for the purchase of a principal residence may not exceed ten (10) years. To override this default provision, complete this AA §B-11.
- (a) The Plan does not permit loan payments to exceed five (5) years, even for the purchase of a principal residence.
  - (b) The loan repayment period for the purchase of a principal residence may not exceed \_\_\_\_\_ years (may not exceed 30).
  - (c) Loans for the purchase of a Participant’s primary residence may be payable over any reasonable period commensurate with the period permitted by commercial lenders for similar loans.
- B-12 **TERMINATION OF EMPLOYMENT.** Section 13.10(a) of the Plan provides that a Participant loan becomes due and payable in full upon the Participant’s termination of employment. To override this default provision, complete this AA §B-12.
- A Participant loan will not become due and payable in full upon the Participant’s termination of employment.
- B-13 **DIRECT ROLLOVER OF A LOAN NOTE.** Section 13.10(b) of the Plan provides that upon termination of employment a Participant may request the Direct Rollover of a loan note. To override this default provision, complete this AA §B-13.
- A Participant may **not** request the Direct Rollover of the loan note upon termination of employment.
- B-14 **LOAN RENEGOTIATION.** The default loan policy provides that a Participant may renegotiate a loan, provided the renegotiated loan separately satisfies the reasonable interest rate requirement, the adequate security requirement, the periodic repayment requirement and the loan limitations under the Plan. The Employer may restrict the availability of renegotiations to prescribed purposes provided the ability to renegotiate a Participant loan is available on a non-discriminatory basis. To override the default loan policy and restrict the ability of a Participant to renegotiate a loan, complete this AA §B-14.
- (a) A Participant may **not** renegotiate the terms of a loan.
  - (b) The following special provisions apply with respect to renegotiated loans: \_\_\_\_\_
- B-15 **SOURCE OF LOAN.** Participant loans may be made from all available contribution sources, to the extent vested, unless designated otherwise under this AA §B-15.
- Participant loans will not be available from the following contribution sources: \_\_\_\_\_
  - Participant loans will only be available from the following contribution sources: \_\_\_\_\_
- B-16 **SPOUSAL CONSENT.** Spousal consent is not required for a Participant to receive a loan, unless required by State law. To override this provision, complete this AA §B-16.
- Spousal consent is required to receive a Participant loan.

B-17 **MODIFICATIONS TO DEFAULT LOAN PROVISIONS.**

The following special rules will apply with respect to Participant loans under the Plan: \_\_\_\_\_

*[Note: Any provision under this AA §B-17 must satisfy the requirements under Code §72(p) and the regulations thereunder and will control over any inconsistent provisions of the Plan dealing with the administration of Participant loans.]*

APPENDIX C  
ADMINISTRATIVE ELECTIONS

Use this Appendix C to identify certain elections dealing with the administration of the Plan. These elections may be changed without amending this Adoption Agreement by substituting an updated Appendix C with new elections. The provisions selected under this Appendix C do not create qualification issues and any changes to the provisions under this Appendix C will not affect the Employer's reliance on the IRS Favorable Letter.

C-1 **DIRECTION OF INVESTMENTS.** Are Participants permitted to **direct investments**? (See Section 10.07 of the Plan.)

(a) No

(b) Yes, but subject to the following restrictions:

(1) No restrictions apply

(2) Only for Accounts that are 100% vested

(3) Specify Accounts: \_\_\_\_\_

(4) Describe any special rules that apply for purposes of direction of investments: \_\_\_\_\_

*[Note: This subsection (4) may be used to describe special investment provisions for specific types of investments.]*

C-2 **ROLLOVER CONTRIBUTIONS.** Does the Plan accept **Rollover Contributions**? (See Section 3.05 of the Plan.)

(a) No

(b) Yes

(1) If this subsection (1) is checked, an Employee may make a Rollover Contribution to the Plan prior to becoming a Participant in the Plan.

(2) Check this subsection (2) if the Plan will accept Rollover Contributions from former Employees with an Account Balance under the Plan.

(3) Describe any special rules for accepting Rollover Contributions: \_\_\_\_\_

*[Note: The Employer may designate in this subsection (3), or in separate written procedures, the extent to which it will accept rollovers from designated plan types. For example, the Employer may decide not to accept rollovers from certain designated plans (e.g., 403(b) plans, §457 plans or IRAs). Any special rollover procedures will apply uniformly to all Participants under the Plan.]*

C-3 **LIFE INSURANCE.** Are **life insurance** investments permitted? (See Section 10.08 of the Plan.)

(a) No

(b) Yes

C-4 **QDRO PROCEDURES.** Although the requirements of Code §414(p) do not apply to the Plan, the Employer may elect to apply the procedures set forth under Section 11.05 of the Plan (which are patterned after the rules under Code §414(p)) by electing subsection (a) below or may elect not to apply the procedures set forth under Section 11.05 of the Plan and instead, describe the Plan's procedures for addressing domestic relations orders below or in separate administrative procedures.

(a) The Employer elects to have the requirements of Section 11.05 of the Plan apply to its Plan.

(b) The requirements of Section 11.05 of the Plan do not apply to the Plan. The procedures for addressing the receipt of domestic relations orders are either set forth below or in separate administrative procedures.

Describe domestic relations procedures: \_\_\_\_\_



**EMPLOYER SIGNATURE PAGE**

**PURPOSE OF EXECUTION.** This Signature Page is being executed for Camarillo Health Care District Exclusive Benefit Governmental 401(a) Nontrusted Retirement Plan to effect:

- (a) The adoption of a **new plan**, effective \_\_\_ [insert Effective Date of Plan]. [Note: Date can be no earlier than the first day of the Plan Year in which the Plan is adopted.]
- (b) The **restatement** of an existing plan in order to comply with the requirements for Cycle 3 Pre-Approved Plans, pursuant to Rev. Proc. 2017-41.
  - (1) Effective date of restatement: 7-1-2021. [Note: Date can be no earlier than the first day of the Plan Year in which the restatement is adopted.]
  - (2) Name of plan(s) being restated: Camarillo Health Care District Exclusive Benefit Governmental 401(a) Nontrusted Retirement Plan
  - (3) The original effective date of the plan(s) being restated: 3-28-2000
- (c) An **amendment or restatement** of the Plan (other than to comply with the requirements for Cycle 3 Pre-Approved Plans under Rev. Proc. 2017-41). If this Plan is being amended, a snap-on amendment may be used to designate the modifications to the Plan or the updated pages of the Adoption Agreement may be substituted for the original pages in the Adoption Agreement. All prior Employer Signature Pages should be retained as part of this Adoption Agreement.
  - (1) Effective Date(s) of amendment/restatement: \_\_\_\_\_
  - (2) Name of plan being amended/restated: \_\_\_\_\_
  - (3) The original effective date of the plan being amended/restated: \_\_\_\_\_
  - (4) If Plan is being amended, identify the Adoption Agreement section(s) being amended: \_\_\_\_\_

**PRE-APPROVED PLAN PROVIDER INFORMATION.** The Pre-Approved Plan Provider (or authorized representative) will inform the Employer of any amendments made to the Plan and will notify the Employer if it discontinues or abandons the Plan. To be eligible to receive such notification, the Employer agrees to notify the Pre-Approved Plan Provider (or authorized representative) of any change in address. The Employer may direct inquiries regarding the Plan or the effect of the IRS Opinion Letter to the Pre-Approved Plan Provider (or authorized representative) at the following location:

**Name of Pre-Approved Plan Provider (or authorized representative):** VALIC Retirement Services Company  
**Address:** 2929 Allen Parkway L-10 Houston, TX 77019  
**Telephone number:** 888-478-7020

**IMPORTANT INFORMATION ABOUT THIS PRE-APPROVED PLAN.** A failure to properly complete the elections in this Adoption Agreement or to operate the Plan in accordance with applicable law may result in disqualification of the Plan. The Employer may rely on the Favorable IRS Letter issued by the Internal Revenue Service to the Pre-Approved Plan Provider as evidence that the Plan is qualified under Code §401(a), to the extent provided in Rev. Proc. 2017-41. The Employer may not rely on the Favorable IRS Letter in certain circumstances or with respect to certain qualification requirements, which are specified in the Favorable IRS Letter issued with respect to the Plan and in Rev. Proc. 2017-41. In order to obtain reliance in such circumstances or with respect to such qualification requirements, the Employer may need to apply to the Internal Revenue Service for a determination letter.

By executing this Adoption Agreement, the Employer intends to adopt the provisions as set forth in this Adoption Agreement and the related Plan document. By signing this Adoption Agreement, the individual below represents that he/she has the authority to execute this Plan document on behalf of the Employer. This Adoption Agreement may only be used in conjunction with Basic Plan Document #03. The Employer understands that the Pre-Approved Plan Provider has no responsibility or liability regarding the suitability of the Plan for the Employer's needs, or the options elected under this Adoption Agreement. It is recommended that the Employer consult with legal counsel before executing this Adoption Agreement.

Camarillo Health Care District  
(Name of Employer)

\_\_\_\_\_  
(Name of authorized representative) (Title)

\_\_\_\_\_  
(Signature) (Date)

**TRUST DECLARATION**

**This Trust Declaration may be used to identify and adopt the Trust associated with the Plan.**

*[Note: The Internal Revenue Service does not review the Trust Declaration, or the trust provisions associated with Pre-Approved Plans. Therefore, the provisions of the Trust Declaration, ASC Trust Agreement or any separate Trust agreement have not been approved by the IRS and the IRS opinion letter does not cover such Trust Agreement. The Provider, the Trustee and the adopting Employer should review the applicable Trust provisions, and any modifications thereto, with legal counsel to ensure the provisions are appropriate for the Plan and consistent with Employer elections.]*

**Name of Plan.** Camarillo Health Care District Exclusive Benefit Governmental 401(a) Nontrusted Retirement Plan

**Name of Employer.** Camarillo Health Care District

**Effective date of Trust Agreement:** 7-1-2021

(a) **The Trust terms are:**

(1) **Determined under the Trust provisions contained in the ASC Trust Agreement - Standard.**

*[Note: Trustee must complete the Trustee Signature section under Section (b) below.]*

(i) **Directed Trustee.** The Trustee may only invest Plan assets as directed by the Plan Administrator, the Employer, an Investment Manager or other Named Fiduciary or, to the extent authorized under the Plan, a Plan Participant.

(ii) **Discretionary Trustee.** The Trustee has discretion to invest Plan assets, unless specifically directed otherwise by the Plan Administrator, the Employer, an Investment Manager or other Named Fiduciary or, to the extent authorized under the Plan, a Plan Participant.

**[Modification of ASC Trust Agreement Provisions.** The Employer may amend the Trust provisions as provided under Section 1.18 of the ASC Trust Agreement. Plan provisions will override any conflicting provisions in the Trust Agreement, including any modification thereto. The Provider and the adopting Employer should review any modifications of the ASC Trust Agreement with legal counsel to ensure the provisions are appropriate for the Plan and consistent with Employer elections.]

(2) **Determined under a separate Trust agreement(s).** The Trust provisions are contained in a separate Trust Agreement that has been furnished to the Employer. Notwithstanding the terms of the Plan, the terms of the Trust Agreement shall control the rights and responsibilities of the Trustee with respect to the Trust and the assets held in such Trust.

**Name of Trustee.** \_\_\_\_\_

**Title of Trust Agreement.** \_\_\_\_\_

**Address of Trustee.** \_\_\_\_\_

*[Note: In using a separate Trust Agreement, the Trustee may adopt such Trust Agreement by either completing the Trustee Signature section under Section (b) below or may execute the separate Trust Agreement. In either case, the information above – Name of Trustee, Title of Trust Agreement and Address of Trustee – must be completed.]*

(3) **Plan is funded with custodial accounts, annuity contracts and/or insurance contracts.** There is no Trust associated with the Plan because the Plan is funded exclusively with custodial accounts, annuity contracts and/or insurance contracts.

*[Note: No signature is required under this Trust Declaration if the Plan is funded exclusively with custodial accounts, annuity contracts and/or insurance contracts. The Employer or Plan Administrator may enter into a separate agreement with the custodian or insurance company. Such separate agreement must be consistent with the terms of the Plan.]*

**INTERIM AMENDMENT - HARDSHIP DISTRIBUTIONS  
ELECTIVE PROVISIONS**

These Elective Provisions provide for elections as allowed by the Final Regulations and the Hardship Distribution Interim Amendment, attached to the Basic Plan Document. In some cases, the Pre-Approved Plan Provider has Defaults as indicated by the items marked as Default under these Elective Provisions. If the adopting Employer approves of the Defaults of the Pre-Approved Plan Provider, the adopting Employer does not need to execute this Hardship Distribution Interim Amendment. If the adopting Employer wishes to override any of the Defaults of the Pre-Approved Plan Provider, the adopting Employer should make the appropriate election(s) in the Elective Provisions below and sign this Hardship Distribution Interim Amendment. If the Plan does not permit Hardship distributions, no elections should be made below.

**HD-1 SOURCES FOR HARDSHIP DISTRIBUTIONS**

(a) **Source accounts (not including earnings).** For Plan Years beginning after December 31, 2018 (or such later date specified under HD-1(a)(8) or HD-1(a)(9) below or the effective date of a new Plan), a Participant may take an in-service distribution upon the occurrence of a Hardship that satisfies the Hardship distribution rules under Section 8.10(e) of the Plan, as amended by this interim amendment, with respect to the following sources:

- (1) No change to current Plan sources available for Hardship distributions under AA §§10-1 and 10-2.
- (2) Qualified Nonelective Contribution (QNEC) Account (Not applicable to 401(a) Governmental Plans)
- (3) Qualified Matching Contribution (QMAC) Account (Not applicable to 401(a) Governmental Plans)
- (4) Safe Harbor Employer Contribution Account (Not applicable to 401(a) Governmental Plans)
- (5) Safe Harbor Matching Contribution Account (Not applicable to 401(a) Governmental Plans)
- (6) QACA Safe Harbor Employer Contribution Account (Not applicable to 401(a) Governmental Plans)
- (7) QACA Safe Harbor Matching Contribution Account (Not applicable to 401(a) Governmental Plans)
- (8) Effective date is January 1, 2020, whether Plan has a calendar or fiscal Plan Year.
- (9) Describe effective date (if later than the beginning of the Plan Year beginning after December 31, 2018) for which the election(s) above apply: \_\_\_\_\_

(b) **Earnings on source accounts.** For Plan Years beginning after December 31, 2018 (or such later date specified under HD-1(b)(11) or HD-1(b)(12) below or the effective date of a new Plan), amounts available for Hardship distributions include earnings on the following available sources:

- (1) Amounts available for Hardship include earnings on all available sources.
- (2) No change to current Plan rule (i.e., earnings are not available on Salary Deferrals, except for those on grandfathered (pre-1989) earnings, if applicable).
- (3) Pre-Tax Salary Deferral Account
- (4) Roth Deferral Account
- (5) Qualified Nonelective Contribution (QNEC) Account (Not applicable to 401(a) Governmental Plans)
- (6) Qualified Matching Contribution (QMAC) Account (Not applicable to 401(a) Governmental Plans)
- (7) Safe Harbor Employer Contribution Account (Not applicable to 401(a) Governmental Plans)
- (8) Safe Harbor Matching Contribution Account (Not applicable to 401(a) Governmental Plans)
- (9) QACA Safe Harbor Employer Contribution Account (Not applicable to 401(a) Governmental Plans)
- (10) QACA Safe Harbor Matching Contribution Account (Not applicable to 401(a) Governmental Plans)
- (11) Effective date is January 1, 2020, whether Plan has a calendar or fiscal Plan Year.
- (12) Describe effective date (if later than the beginning of the Plan Year beginning after December 31, 2018) for which the election(s) above apply: \_\_\_\_\_

**HD-2 NEED TO OBTAIN ALL AVAILABLE LOANS** (Complete only if Employer maintains any qualified plan(s) that permits Participant loans.)

- (a) For Plan Years beginning after December 31, 2018 (or such later date specified in HD-2(d) or HD-2(e) below or the effective date of a new Plan), if a Participant requests a Hardship distribution from any of the Accounts specified in HD-1 above and AA §§10-1 and 10-2, the Participant is **NO LONGER** required to obtain all nontaxable loans available under the Plan and all other plans maintained by the Employer.
- (b) No change to current Plan provisions. Participants are required to obtain all nontaxable loans available under the Plan and all plans maintained by the Employer.
- (c) Describe any special requirements with respect to the need to first obtain all available loans: \_\_\_\_\_
- (d) Effective date is January 1, 2020, whether Plan has a calendar or fiscal Plan Year.
- (e) Describe other effective date (if later than the beginning of the Plan Year beginning after December 31, 2018) for which the election(s) above apply: \_\_\_\_\_

**HD-3 SUSPENSION OF ABILITY TO MAKE SALARY DEFERRALS AND AFTER-TAX EMPLOYEE CONTRIBUTIONS DURING 2019.** (Applicable only to Plans that were using the safe harbor Hardship distribution suspension rule.)

*[Note: Under the Final Regulations, adopting Employers may continue to apply the suspension of Salary Deferrals and After-Tax Employee Contributions rules for the 2019 Plan Year. However, in no event, may the Plan provide for a suspension of an Employee's Salary Deferrals or After-Tax Employee Contributions as a condition of obtaining a Hardship distribution for Hardship distributions made on or after January 1, 2020.]*

- (a) For Plan Years beginning after December 31, 2018 (or such later date specified in HD-3(d) below) and applicable to Hardship distributions made before January 1, 2020, if a Participant takes a Hardship distribution as permitted under the Plan, the Participant was NOT suspended from making Salary Deferrals (and After-Tax Employee Contributions, if applicable) for any period of time after the receipt of the Hardship distribution.
- (b) No change to current Plan provisions. For Hardship distributions made before January 1, 2020, the Participant continued to be suspended from making Salary Deferrals (and After-Tax Employee Contributions, if applicable) for a period of 6 months after the receipt of the Hardship distribution.
  - Suspensions on Hardship distributions made after July 1, 2019 will cease effective January 1, 2020.
- (c) Describe any special requirements with respect to the suspension from making Salary Deferrals (and After-Tax Employee Contributions, if applicable): \_\_\_\_\_
- (d) Describe the effective date (if later than the beginning of the Plan Year beginning after December 31, 2018) for which the election(s) above apply: \_\_\_\_\_

**HD-4 APPLICATION OF SUSPENSION REQUIREMENT FOR PRE-2019 PLAN YEAR HARDSHIP DISTRIBUTIONS.** (Applicable only to Plans that were using the Hardship distribution suspension rule as of the last day of the 2018 Plan Year.)

- (a) No change to current Plan provisions. A Participant who received a Hardship distribution prior to the beginning of the 2019 Plan Year continued to be suspended from making Salary Deferrals (and After-Tax Employee Contributions, if applicable) for a period of 6 months after the receipt of the Hardship distribution.
- (b) Effective on the first day of the Plan Year beginning after December 31, 2018 (or such later date specified in HD-4(d) below), a Participant who received a Hardship distribution prior to the beginning of the 2019 Plan Year was no longer suspended from making Salary Deferrals (and After-Tax Employee Contributions, if applicable).
- (c) Describe any special rules with respect to the suspension from making Salary Deferrals (and After-Tax Employee Contributions, if applicable) for Participants who have received pre-2019 Hardship distributions: \_\_\_\_\_
- (d) Describe the effective date (if later than the beginning of the Plan Year beginning after December 31, 2018) for which the election(s) above apply: \_\_\_\_\_

**HD-5 OTHER APPLICABLE RULES.** Describe any other rules, such as conditions for receiving a Hardship distribution, not otherwise reflected in the Plan or Hardship Distribution Interim Amendment: \_\_\_\_\_

**HD-6 MEMORIALIZATION OF PRIOR OPERATION.** The elections in this Hardship Distribution Interim Amendment should reflect current Plan operations. The Employer may memorialize prior plan operations relevant to the implementation of the Final Regulations by describing such operations below: \_\_\_\_\_

**APPLICATION OF AMENDMENT**

Pursuant to Revenue Procedure 2015-36 and Revenue Procedure 2017-41 (as applicable), these Hardship Distribution Interim Amendment Elective Provisions have been adopted by the Pre-Approved Plan Provider on behalf of all adopting Employers. This amendment supersedes any contrary provisions under the Plan. If the Employer wishes to override the Default elections of the Pre-Approved Plan Provider, the Employer (or the authorized representative of the Employer) must execute this Hardship Distribution Interim Amendment by signing below. This amendment applies to the signatory Employer and all Participating Employers under the Plan.

\_\_\_\_\_  
Camarillo Health Care District

(Name of Employer)

\_\_\_\_\_  
(Name of Authorized Representative, if applicable)

\_\_\_\_\_  
(Title)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

**ACTION BY THE GOVERNING BOARD  
RESTATEMENT OF QUALIFIED RETIREMENT PLAN**

The undersigned, on behalf of the Governing Board, hereby certifies that at a meeting of the Governing Board of Camarillo Health Care District (“Employer”), the following resolutions were approved:

WHEREAS, the Employer has maintained the Camarillo Health Care District Exclusive Benefit Governmental 401(a) Nontrusteed Retirement Plan (“Plan”) since 3-28-2000 for the benefit of eligible employees; and

WHEREAS, the Employer is restating the above-referenced Plan to comply with the requirements of the 2017 IRS Cumulative List (IRS Notice 2017-37), the American Taxpayer Relief Act of 2012, the Tax Cuts and Jobs Act of 2017 and other applicable guidance (collectively referred to herein as the Cycle 3 restatement).

NOW, THEREFORE, BE IT RESOLVED that the Employer hereby adopts the Camarillo Health Care District Exclusive Benefit Governmental 401(a) Nontrusteed Retirement Plan as the complete Cycle 3 restatement of the prior Plan, to be effective on 7-1-2021;

RESOLVED FURTHER that the undersigned members of the Governing Board authorize the execution of the restated Plan document and authorize the performance of any other actions necessary to implement the adoption of the Cycle 3 Plan restatement. The members of the Governing Board may designate any members of the Governing Board (or other authorized person) to execute the restated Plan document and perform the necessary actions to adopt the restated Plan. The Employer will maintain a copy of the restated Plan, as approved by the members of the Governing Board, along with a copy of the prior Plan, in its files;

RESOLVED FURTHER that the Employer will act as administrator of the Plan and will be responsible for performing all actions necessary to carry out the administration of the Plan. The Employer may designate any other person or persons to perform the actions necessary to administer the Plan; and

RESOLVED FURTHER that Plan participants shall be provided with a summary of the Plan provisions within a reasonable period of time following the adoption of the restated Plan.

The undersigned hereby certifies that he/she is an Authorized Representative of the Employer and that the foregoing is a true record of a resolution duly adopted at a meeting of the Governing Board, and that said meeting was held in accordance with state law and the Bylaws of the above-named Employer.

IN WITNESS WHEREOF, I have executed my name below as an Authorized Representative of the Employer.

\_\_\_\_\_  
Authorized Representative / Date





**Section 7**  
**Preliminary Operating Results and**  
**Departmental Activities**  
**Quarter Ending September 30, 2021**

**Finance/Investment**  
**Committee Meeting**  
**October 26, 2021**

# Camarillo Health Care District

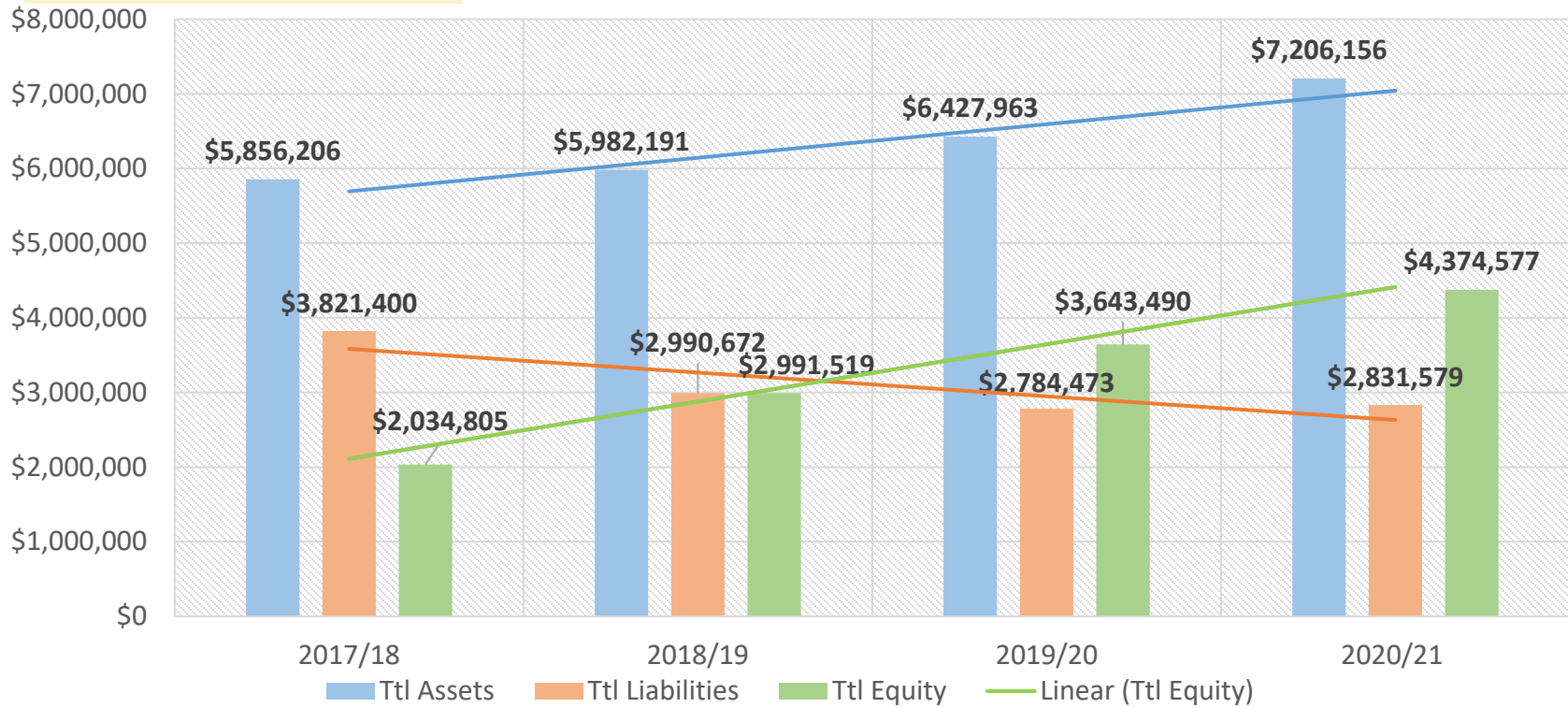
## Statement of Net Assets

	<u>September 2021</u>	<u>September 2020</u>	<u>\$</u> <u>Variance</u>	<u>%</u> <u>Variance</u>
<b>ASSETS</b>				
<b>Current Assets</b>				
<b>CASH ACCOUNTS</b>				
Bank of the West General	184,495.98	376,992.64	(192,496.66)	-51.1%
Petty Cash-Administration	1,000.00	1,000.00	0.00	0.0%
Cash Drawer-Community Educ	50.00	50.00	0.00	0.0%
Cash Drawer-Transportation	20.00	20.00	0.00	0.0%
Cash Drawers- Senior Nutrition	85.00	85.00	0.00	0.0%
Cash-Local Agency Investment	4,037,305.84	3,018,207.28	1,019,098.56	33.8%
Cash - County Treasury Invstmn	5,584.84	5,376.94	207.90	3.9%
Mechanics, Rabo Savings	165,657.03	157,021.42	8,635.61	5.5%
Mechanics, Rabo Checking	280,581.89	280,691.27	(109.38)	0.0%
Cash-Restricted-Scholarship	6,473.75	5,598.75	875.00	15.6%
<b>TOTAL CASH ACCOUNTS</b>	<b>4,681,254.33</b>	<b>3,845,043.30</b>	<b>836,211.03</b>	<b>21.7%</b>
Accounts Receivable	44.00	238.00	(194.00)	-81.5%
Other Receivable	575.00	0.00	575.00	100.0%
Accrued Interest Receivable	0.00	7,328.38	(7,328.38)	-100.0%
City of Cam-SNP HDM Rcbl	37,000.00	9,250.02	27,749.98	300.0%
City of Cam CDBG CV3 Rec	12,500.01	0.00	12,500.01	100.0%
Grant-VCAAA -Sr Nutrition Rcbl	7,793.46	22,551.48	(14,758.02)	-65.4%
Grant-VCAAA Caregiver Rcbl	3,865.52	8,653.60	(4,788.08)	-55.3%
Grant-VCAAA SS Line Rcbl	3,763.36	11,500.08	(7,736.72)	-67.3%
Johns Hopkins ADS Rec	240.00	0.00	240.00	100.0%
Contract-PICF-Blue Shield	85.00	2,793.00	(2,708.00)	-97.0%
Contract-PICF Anthem	8,214.00	1,025.00	7,189.00	701.4%
Contract-PICF-Falls	2,108.52	0.00	2,108.52	100.0%
Contract-AAA-Evidence Based	400.00	800.00	(400.00)	-50.0%
Grant-SCAN-Commtty Rcbl	0.00	2,850.00	(2,850.00)	-100.0%
Due Fr County-Property Tax	744,263.34	664,449.78	79,813.56	12.0%
<b>TOTAL Current Assets</b>	<b>5,502,106.54</b>	<b>4,576,482.64</b>	<b>925,623.90</b>	<b>20.2%</b>
<b>Fixed Assets</b>				
Buildings & Improvements	3,136,670.55	3,136,670.55	0.00	0.0%
IS Equip	102,122.40	102,122.40	0.00	0.0%
Equipment & Furnishings	270,033.83	254,911.58	15,122.25	5.9%
Transportation Vehicles	214,214.37	214,214.37	0.00	0.0%
Accum Depreciation-Buildings	(2,073,450.05)	(1,974,067.61)	(99,382.44)	-5.0%
Accum Depreciation-IS Equip	(90,747.02)	(83,415.02)	(7,332.00)	-8.8%
Accum Depreciation-Equip&Furn	(210,900.66)	(201,960.06)	(8,940.60)	-4.4%
Accum Depreciation-Vehicles	(210,689.29)	(209,905.81)	(783.48)	-0.4%
<b>TOTAL Fixed Assets</b>	<b>1,137,254.13</b>	<b>1,238,570.40</b>	<b>(101,316.27)</b>	<b>-8.2%</b>
<b>Other Assets</b>				
Prepaid Insurance	65,664.86	40,582.73	25,082.13	61.8%
Prepaid Workers Comp	(2,392.87)	(4,267.67)	1,874.80	43.9%



	<i>September 2021</i>	<i>September 2020</i>	<i>\$ Variance</i>	<i>% Variance</i>
Prepaid Postage	349.45	1,947.77	(1,598.32)	-82.1%
Pre Paid Rental/Lease	405.00	365.00	40.00	11.0%
Deferred Outflows of Resources GASB 68	472,711.00	494,934.17	(22,223.17)	-4.5%
Deferred Outflows of Resources GASB 75	30,058.00	79,348.00	(49,290.00)	-62.1%
<b>TOTAL Other Assets</b>	<b>566,795.44</b>	<b>612,910.00</b>	<b>(46,114.56)</b>	<b>-7.5%</b>
<b>TOTAL ASSETS</b>	<b>7,206,156.11</b>	<b>6,427,963.04</b>	<b>778,193.07</b>	<b>12.1%</b>
<b>LIABILITIES</b>				
<b>Current Liabilities</b>				
Accounts Payable	30,080.56	27,167.67	2,912.89	10.7%
Medical Premium Payable-Emp	(88.28)	0.00	(88.28)	100.0%
Accrued Vacation	88,695.25	83,035.68	5,659.57	6.8%
Accrued Interest Expenses	0.00	1,219.13	(1,219.13)	-100.0%
Scholarships-Volunteer Expense	1,595.97	1,595.97	0.00	0.0%
Scholarships-Senior Services	4,877.78	4,002.78	875.00	21.9%
Construction Loan 2020	0.00	(3,325.80)	3,325.80	100.0%
Deferred Revenue	16,640.92	28,799.96	(12,159.04)	-42.2%
<b>TOTAL Current Liabilities</b>	<b>141,802.20</b>	<b>142,495.39</b>	<b>(693.19)</b>	<b>-0.5%</b>
<b>Long-Term Liabilities</b>				
Construction Loan to 2021	0.00	98,790.09	(98,790.09)	-100.0%
Net Pension Liability GASB 68	1,773,279.00	1,596,760.50	176,518.50	11.1%
Accrued OPEB Liability GASB 75	469,896.00	326,777.00	143,119.00	43.8%
Deferred Inflows of Resources GASB 68	122,106.00	186,989.00	(64,883.00)	-34.7%
Deferred Inflows of Resources GASB 75	324,496.00	432,661.00	(108,165.00)	-25.0%
<b>TOTAL Long-Term Liabilities</b>	<b>2,689,777.00</b>	<b>2,641,977.59</b>	<b>47,799.41</b>	<b>1.8%</b>
<b>TOTAL LIABILITIES</b>	<b>2,831,579.20</b>	<b>2,784,472.98</b>	<b>47,106.22</b>	<b>1.7%</b>
<b>EQUITY</b>				
Designated Reserves	2,999,201.22	2,999,201.22	0.00	0.0%
Retained Earnings	1,296,357.10	558,398.72	737,958.38	132.2%
Year-to-Date Earnings	79,018.59	85,890.12	(6,871.53)	-8.0%
<b>TOTAL EQUITY</b>	<b>4,374,576.91</b>	<b>3,643,490.06</b>	<b>731,086.85</b>	<b>20.1%</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>7,206,156.11</b>	<b>6,427,963.04</b>	<b>778,193.07</b>	<b>12.1%</b>

a.o. September 2021...all years



# Camarillo Health Care District

## Statements of Activities

*Year-to-Date Performance, September 2021 - current month,  
Consolidated by department*

	<i>3 Months Ended September 30, 2021</i>	<i>Annual Budget</i>	<i>Unused</i>	<i>% Used</i>
<b>REVENUE</b>				
Tax Revenue-Admin	755,008.50	3,020,034.00	2,265,025.50	25.0 %
Community Education	330.00	18,220.00	17,890.00	1.8 %
Transportation Fees	5,430.00	11,350.00	5,920.00	47.8 %
Transport Fees ADC	3,852.50	22,800.00	18,947.50	16.9 %
Health Screening Fees	0.00	200.00	200.00	
Counseling	0.00	5,000.00	5,000.00	
Lifeline Fees	7,688.00	27,552.00	19,864.00	27.9 %
Sr Nutrition Home Delivered	8,714.90	17,000.00	8,285.10	51.3 %
Contract-PICF-Falls	1,880.28	19,000.00	17,119.72	9.9 %
Contract-PICF Anthem	0.00	1,380.00	1,380.00	
Contract-PICF-Blue Shield	0.00	2,900.00	2,900.00	
Contract-VCAAA-Evid Base	360.00	10,800.00	10,440.00	3.3 %
ADC Fees	32,859.00	270,720.00	237,861.00	12.1 %
Grant-VCAAA Caregiver Respite	5,040.04	36,750.00	31,709.96	13.7 %
Contract-Caregiver Navigation Project	0.00	13,875.00	13,875.00	
Donations-Scholarship	10.00	2,500.00	2,490.00	0.4 %
Sponsorship	200.00	1,200.00	1,000.00	16.7 %
Healthy Attitude Advertising	4,000.00	5,000.00	1,000.00	80.0 %
Interest Income	415.17	25,000.00	24,584.83	1.7 %
Facility Use Rental	1,458.00	5,000.00	3,542.00	29.2 %
Facility Use-Lease	1,361.70	6,370.00	5,008.30	21.4 %
Donations	0.00	2,000.00	2,000.00	
Fischer Fund Distribution	0.00	145,000.00	145,000.00	
Grant-VCAAA-Sr Nutrition	15,661.39	96,058.00	80,396.61	16.3 %
City of Cam SNP HDM	0.00	37,000.00	37,000.00	
City of Camarillo-CDBG CV3	12,500.01	50,000.00	37,499.99	25.0 %
Support Services Offset	161,708.69	328,337.00	166,628.31	49.3 %
Grant-VCAAA-SS Line	7,526.72	50,000.00	42,473.28	15.1 %
Grant-SCAN Community	500.00	11,551.00	11,051.00	4.3 %
<b>TOTAL REVENUE</b>	<b>1,026,504.90</b>	<b>4,242,597.00</b>	<b>3,216,092.10</b>	<b>24.2 %</b>
	<b>1,026,504.90</b>	<b>4,242,597.00</b>	<b>3,216,092.10</b>	<b>24.2 %</b>
	<b>1,026,504.90</b>	<b>4,242,597.00</b>	<b>3,216,092.10</b>	<b>24.2 %</b>

	<i>3 Months Ended September 30, 2021</i>	<i>Annual Budget</i>	<i>Unused</i>	<i>% Used</i>
<b>EXPENSES</b>				
Salaries	291,687.71	1,646,917.00	1,355,229.29	17.7 %
Payroll Taxes	26,818.26	130,401.00	103,582.74	20.6 %
Benefits-PERS-Health	40,710.39	270,179.00	229,468.61	15.1 %
Benefits-PERS-Retirement	23,023.46	131,103.00	108,079.54	17.6 %
Benefits - Workers Comp	7,103.68	38,257.00	31,153.32	18.6 %
Benefits - Life/ADD	6,757.04	30,555.00	23,797.96	22.1 %
Benefits-OPEB	14,397.86	59,134.00	44,736.14	24.3 %
PERS Retirement UAL	131,240.00	136,000.00	4,760.00	96.5 %
Audit Fees	0.00	23,000.00	23,000.00	
Partnershp Initiatives	0.00	2,000.00	2,000.00	
Legal Fees	2,216.50	30,000.00	27,783.50	7.4 %
Contractors/Consultants	34,232.92	283,568.00	249,335.08	12.1 %
Support Services	161,708.69	328,336.00	166,627.31	49.3 %
Instructor Agreement Fees	0.00	13,000.00	13,000.00	
Community/Staff Outreach	492.19	14,227.00	13,734.81	3.5 %
Dues/Subscriptions	17,354.10	44,631.00	27,276.90	38.9 %
Continuing Education-Trustee	5,484.15	29,936.00	24,451.85	18.3 %
Continuing Education-Staff	2,952.30	29,485.00	26,532.70	10.0 %
Trustee Stipends	1,200.00	9,900.00	8,700.00	12.1 %
LAFCO Assessments	2,447.00	2,424.00	(23.00)	100.9 %
Mileage	3,257.09	28,956.00	25,698.91	11.2 %
Program Mats/Activities	1,550.30	31,155.00	29,604.70	5.0 %
Gas & Oil	5,343.36	15,000.00	9,656.64	35.6 %
Fleet Maintenance	666.89	20,000.00	19,333.11	3.3 %
Minor Equipment	3,523.82	17,029.00	13,505.18	20.7 %
Supplies	3,208.14	21,999.00	18,790.86	14.6 %
Postage	9,649.61	38,742.00	29,092.39	24.9 %
Advertising & Promotion	3,638.88	25,000.00	21,361.12	14.6 %
Refunds	620.00	2,510.00	1,890.00	24.7 %
Printing	12,005.74	73,908.00	61,902.26	16.2 %
Repairs & Maintenance	36,794.15	49,557.00	12,762.85	74.2 %
Association Fees	16,272.84	64,277.00	48,004.16	25.3 %
Insurance	23,966.43	147,329.00	123,362.57	16.3 %
Storage Rent/Equip Lease	7,746.01	28,022.00	20,275.99	27.6 %
Telephone	5,409.34	21,960.00	16,550.66	24.6 %
Utilities	10,259.96	26,456.00	16,196.04	38.8 %
Licenses & Fees	4,118.59	10,214.00	6,095.41	40.3 %
Bank & Credit Card Charges	1,444.28	8,500.00	7,055.72	17.0 %
<b>TOTAL EXPENSES</b>	<b>919,301.68</b>	<b>3,883,667.00</b>	<b>2,964,365.32</b>	<b>23.7 %</b>
<b>OPERATING RESULTS</b>	<b>107,203.22</b>	<b>358,930.00</b>	<b>251,726.78</b>	<b>29.9 %</b>
<b>OTHER INCOME &amp; EXPENSE</b>				
Other Income -Admin	925.00	19,082.00	18,157.00	4.8 %
Depreciation Expense	(29,109.63)	(124,999.00)	(95,889.37)	23.3 %

	<i>3 Months Ended September 30, 2021</i>	<i>Annual Budget</i>	<i>Unused</i>	<i>% Used</i>
Interest Expense	0.00	(7,233.00)	(7,233.00)	
TOTAL OTHER INCOME & EXPENSE	(28,184.63)	(113,150.00)	(84,965.37)	24.9 %
AFTER OTHER INCOME & EXPENSE	79,018.59	245,780.00	166,761.41	32.2 %
NET RESULTS	79,018.59	245,780.00	166,761.41	32.2 %

# Camarillo Health Care District

## Statements of Activities

*Year-to-Date Only, September 2021 - current month, September 2020 - 12 months back, Consolidated by department*

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2020</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
<b>REVENUE</b>				
Tax Revenue-Admin	755,008.50	685,428.27	69,580.23	10.2 %
Community Education	330.00	0.00	330.00	
Transportation Fees	5,430.00	440.00	4,990.00	1134.1 %
Transport Fees ADC	3,852.50	545.00	3,307.50	606.9 %
Lifeline Fees	7,688.00	9,896.00	(2,208.00)	-22.3 %
Sr Nutrition Home Delivered	8,714.90	10,429.09	(1,714.19)	-16.4 %
Sr Nutrition Congregate	0.00	31.00	(31.00)	-100.0 %
Contract-PICF-Falls	1,880.28	0.00	1,880.28	
Contract-PICF-Blue Shield	0.00	202.00	(202.00)	-100.0 %
Contract-VCAAA-Evid Base	360.00	0.00	360.00	
ADC Fees	32,859.00	5,530.00	27,329.00	494.2 %
Grant-VCAAA Caregiver Respite	5,040.04	8,653.60	(3,613.56)	-41.8 %
Contract-Caregiver Navigation Project	0.00	1,200.00	(1,200.00)	-100.0 %
Donations-Scholarship	10.00	0.00	10.00	
Sponsorship	200.00	450.00	(250.00)	-55.6 %
Healthy Attitude Advertising	4,000.00	0.00	4,000.00	
Interest Income	415.17	7,312.82	(6,897.65)	-94.3 %
Facility Use Rental	1,458.00	0.00	1,458.00	
Facility Use-Lease	1,361.70	1,350.00	11.70	0.9 %
Donations	0.00	8,500.00	(8,500.00)	-100.0 %
Grant-VCAAA-Sr Nutrition	15,661.39	22,351.95	(6,690.56)	-29.9 %
City of Cam SNP HDM	0.00	9,250.02	(9,250.02)	-100.0 %
City of Camarillo-CDBG CV3	12,500.01	0.00	12,500.01	
Grant-Rupe Found Vet Caregiver	0.00	10,000.02	(10,000.02)	-100.0 %
Support Services Offset	161,708.69	135,223.71	26,484.98	19.6 %
Grant-VCAAA-SS Line	7,526.72	11,500.08	(3,973.36)	-34.6 %
Grant-SCAN Community	500.00	2,850.00	(2,350.00)	-82.5 %
<b>TOTAL REVENUE</b>	<b>1,026,504.90</b>	<b>931,143.56</b>	<b>95,361.34</b>	<b>10.2 %</b>
	1,026,504.90	931,143.56	95,361.34	10.2 %
	1,026,504.90	931,143.56	95,361.34	10.2 %
<b>EXPENSES</b>				
Salaries	291,687.71	312,809.17	21,121.46	6.8 %
Payroll Taxes	26,818.26	28,503.05	1,684.79	5.9 %
Benefits-PERS-Health	40,710.39	40,782.39	72.00	0.2 %

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
Benefits-PERS-Retirement	23,023.46	25,641.53	2,618.07	10.2 %
Benefits - Workers Comp	7,103.68	14,215.03	7,111.35	50.0 %
Benefits - Life/ADD	6,757.04	6,633.13	(123.91)	-1.9 %
Benefits-OPEB	14,397.86	13,103.00	(1,294.86)	-9.9 %
PERS Retirement UAL	131,240.00	108,121.00	(23,119.00)	-21.4 %
Legal Fees	2,216.50	5,932.00	3,715.50	62.6 %
Contractors/Consultants	34,232.92	37,390.41	3,157.49	8.4 %
Support Services	161,708.69	135,223.71	(26,484.98)	-19.6 %
Community/Staff Outreach	492.19	46.09	(446.10)	-967.9 %
Dues/Subscriptions	17,354.10	4,329.30	(13,024.80)	-300.9 %
Continuing Education-Trustee	5,484.15	5,061.24	(422.91)	-8.4 %
Continuing Education-Staff	2,952.30	3,150.85	198.55	6.3 %
Trustee Stipends	1,200.00	1,700.00	500.00	29.4 %
LAFCO Assessments	2,447.00	2,534.00	87.00	3.4 %
Mileage	3,257.09	2,285.50	(971.59)	-42.5 %
Program Mats/Activities	1,550.30	554.83	(995.47)	-179.4 %
Gas & Oil	5,343.36	650.47	(4,692.89)	-721.5 %
Fleet Maintenance	666.89	1,983.33	1,316.44	66.4 %
Minor Equipment	3,523.82	3,173.97	(349.85)	-11.0 %
Supplies	3,208.14	3,911.46	703.32	18.0 %
Postage	9,649.61	8,469.94	(1,179.67)	-13.9 %
Advertising & Promotion	3,638.88	295.17	(3,343.71)	-1132.8 %
Refunds	620.00	324.00	(296.00)	-91.4 %
Printing	12,005.74	8,546.07	(3,459.67)	-40.5 %
Repairs & Maintenance	36,794.15	7,121.49	(29,672.66)	-416.7 %
Association Fees	16,272.84	15,450.60	(822.24)	-5.3 %
Insurance	23,966.43	21,230.71	(2,735.72)	-12.9 %
Storage Rent/Equip Lease	7,746.01	7,652.11	(93.90)	-1.2 %
Telephone	5,409.34	5,407.66	(1.68)	0.0 %
Utilities	10,259.96	7,295.21	(2,964.75)	-40.6 %
Licenses & Fees	4,118.59	3,423.00	(695.59)	-20.3 %
Bank & Credit Card Charges	1,444.28	2,617.97	1,173.69	44.8 %
<b>TOTAL EXPENSES</b>	<b>919,301.68</b>	<b>845,569.39</b>	<b>(73,732.29)</b>	<b>-8.7 %</b>
<b>OPERATING RESULTS</b>	<b>107,203.22</b>	<b>85,574.17</b>	<b>21,629.05</b>	<b>25.3 %</b>
<b>OTHER INCOME &amp; EXPENSE</b>				
Other Income -Admin	925.00	29,425.58	(28,500.58)	-96.9 %
Depreciation Expense	(29,109.63)	(29,109.63)	0.00	
<b>TOTAL OTHER INCOME &amp; EXPENSE</b>	<b>(28,184.63)</b>	<b>315.95</b>	<b>(28,500.58)</b>	<b>-9020.6 %</b>
<b>AFTER OTHER INCOME &amp; EXPENSE</b>	<b>79,018.59</b>	<b>85,890.12</b>	<b>(6,871.53)</b>	<b>-8.0 %</b>
<b>NET RESULTS</b>	<b>79,018.59</b>	<b>85,890.12</b>	<b>(6,871.53)</b>	<b>-8.0 %</b>

# Camarillo Health Care District

## Statements of Activities

*Year-to-Date Variance, September 2021 - current month, Consolidated by department*

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
<b>REVENUE</b>				
Tax Revenue-Admin	755,008.50	755,008.50	0.00	
Community Education	330.00	4,555.02	(4,225.02)	-92.8 %
Transportation Fees	5,430.00	2,837.49	2,592.51	91.4 %
Transport Fees ADC	3,852.50	5,700.00	(1,847.50)	-32.4 %
Health Screening Fees	0.00	50.01	(50.01)	-100.0 %
Counseling	0.00	1,250.01	(1,250.01)	-100.0 %
Lifeline Fees	7,688.00	6,888.00	800.00	11.6 %
Sr Nutrition Home Delivered	8,714.90	4,250.01	4,464.89	105.1 %
Contract-PICF-Falls	1,880.28	4,749.99	(2,869.71)	-60.4 %
Contract-PICF Anthem	0.00	345.00	(345.00)	-100.0 %
Contract-PICF-Blue Shield	0.00	725.01	(725.01)	-100.0 %
Contract-VCAAA-Evid Base	360.00	2,700.00	(2,340.00)	-86.7 %
ADC Fees	32,859.00	67,680.00	(34,821.00)	-51.4 %
Grant-VCAAA Caregiver Respite	5,040.04	9,187.50	(4,147.46)	-45.1 %
Contract-Caregiver Navigation Project	0.00	3,468.75	(3,468.75)	-100.0 %
Donations-Scholarship	10.00	624.99	(614.99)	-98.4 %
Sponsorship	200.00	300.00	(100.00)	-33.3 %
Healthy Attitude Advertising	4,000.00	1,250.01	2,749.99	220.0 %
Interest Income	415.17	3,395.00	(2,979.83)	-87.8 %
Facility Use Rental	1,458.00	1,250.01	207.99	16.6 %
Facility Use-Lease	1,361.70	1,592.49	(230.79)	-14.5 %
Donations	0.00	499.98	(499.98)	-100.0 %
Grant-VCAAA-Sr Nutrition	15,661.39	24,014.49	(8,353.10)	-34.8 %
City of Cam SNP HDM	0.00	9,249.99	(9,249.99)	-100.0 %
City of Camarillo-CDBG CV3	12,500.01	12,500.01	0.00	
Support Services Offset	161,708.69	184,084.26	(22,375.57)	-12.2 %
Grant-VCAAA-SS Line	7,526.72	12,500.01	(4,973.29)	-39.8 %
Grant-SCAN Community	500.00	2,887.74	(2,387.74)	-82.7 %
<b>TOTAL REVENUE</b>	<b>1,026,504.90</b>	<b>1,123,544.27</b>	<b>(97,039.37)</b>	<b>-8.6 %</b>
	1,026,504.90	1,123,544.27	(97,039.37)	-8.6 %
	1,026,504.90	1,123,544.27	(97,039.37)	-8.6 %

**EXPENSES**



	<i>3 Months Ended</i> <i>September 30, 2021</i>	<i>3 Months Ended</i> <i>September 30, 2021</i>	<i>Variance</i>	<i>% Var</i>
		<i>Budget</i>	<i>Fav/&lt;Unf&gt;</i>	
Salaries	291,687.71	411,729.24	120,041.53	29.2 %
Payroll Taxes	26,818.26	32,600.25	5,781.99	17.7 %
Benefits-PERS-Health	40,710.39	67,544.70	26,834.31	39.7 %
Benefits-PERS-Retirement	23,023.46	32,775.72	9,752.26	29.8 %
Benefits - Workers Comp	7,103.68	9,564.24	2,460.56	25.7 %
Benefits - Life/ADD	6,757.04	7,638.78	881.74	11.5 %
Benefits-OPEB	14,397.86	14,783.52	385.66	2.6 %
PERS Retirement UAL	131,240.00	136,000.00	4,760.00	3.5 %
Partnershp Initiatives	0.00	500.01	500.01	100.0 %
Legal Fees	2,216.50	7,500.00	5,283.50	70.4 %
Contractors/Consultants	34,232.92	70,892.01	36,659.09	51.7 %
Support Services	161,708.69	184,084.01	22,375.32	12.2 %
Instructor Agreement Fees	0.00	3,249.99	3,249.99	100.0 %
Community/Staff Outreach	492.19	3,556.71	3,064.52	86.2 %
Dues/Subscriptions	17,354.10	18,996.97	1,642.87	8.6 %
Continuing Education-Trustee	5,484.15	7,484.01	1,999.86	26.7 %
Continuing Education-Staff	2,952.30	7,371.21	4,418.91	59.9 %
Trustee Stipends	1,200.00	2,475.00	1,275.00	51.5 %
LAFCO Assessments	2,447.00	2,424.00	(23.00)	-0.9 %
Mileage	3,257.09	7,239.00	3,981.91	55.0 %
Program Matls/Activities	1,550.30	7,788.75	6,238.45	80.1 %
Gas & Oil	5,343.36	3,750.00	(1,593.36)	-42.5 %
Fleet Maintenance	666.89	5,000.01	4,333.12	86.7 %
Minor Equipment	3,523.82	4,257.24	733.42	17.2 %
Supplies	3,208.14	5,499.78	2,291.64	41.7 %
Postage	9,649.61	9,685.47	35.86	0.4 %
Advertising & Promotion	3,638.88	6,249.99	2,611.11	41.8 %
Refunds	620.00	627.51	7.51	1.2 %
Printing	12,005.74	18,477.03	6,471.29	35.0 %
Repairs & Maintenance	36,794.15	12,389.28	(24,404.87)	-197.0 %
Association Fees	16,272.84	16,069.29	(203.55)	-1.3 %
Insurance	23,966.43	36,832.26	12,865.83	34.9 %
Storage Rent/Equip Lease	7,746.01	7,005.48	(740.53)	-10.6 %
Telephone	5,409.34	5,490.00	80.66	1.5 %
Utilities	10,259.96	6,613.98	(3,645.98)	-55.1 %
Licenses & Fees	4,118.59	2,299.02	(1,819.57)	-79.1 %
Bank & Credit Card Charges	1,444.28	2,124.99	680.71	32.0 %
<b>TOTAL EXPENSES</b>	<b>919,301.68</b>	<b>1,178,569.45</b>	<b>259,267.77</b>	<b>22.0 %</b>
<b>OPERATING RESULTS</b>	<b>107,203.22</b>	<b>(55,025.18)</b>	<b>162,228.40</b>	<b>294.8 %</b>
<b>OTHER INCOME &amp; EXPENSE</b>				
Other Income -Admin	925.00	1,272.50	(347.50)	-27.3 %
Depreciation Expense	(29,109.63)	(31,249.77)	2,140.14	6.8 %
Interest Expense	0.00	(1,808.25)	1,808.25	100.0 %

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
TOTAL OTHER INCOME & EXPENSE	(28,184.63)	(31,785.52)	3,600.89	11.3 %
AFTER OTHER INCOME & EXPENSE	79,018.59	(86,810.70)	165,829.29	191.0 %
NET RESULTS	79,018.59	(86,810.70)	165,829.29	191.0 %



**Department 1 - Administration  
Quarter Ending  
September 30, 2021**

**Finance/Investment  
Committee Meeting  
October 26, 2021**

# Camarillo Health Care District

## Statements of Activities

*Year-to-Date Variance, September 2021 - current month, Department 10*

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
<b>REVENUE</b>				
Tax Revenue-Admin	149,689.44	191,758.50	(42,069.06)	-21.9 %
Interest Income	415.17	3,395.00	(2,979.83)	-87.8 %
<b>TOTAL REVENUE</b>	<b>150,104.61</b>	<b>195,153.50</b>	<b>(45,048.89)</b>	<b>-23.1 %</b>
	150,104.61	195,153.50	(45,048.89)	-23.1 %
	150,104.61	195,153.50	(45,048.89)	-23.1 %
<b>EXPENSES</b>				
Salaries-Admin	53,677.35	73,190.25	19,512.90	26.7 %
P/R Taxes-Admin.	5,583.13	5,690.76	107.63	1.9 %
Benefits-Health-Admin.	5,098.80	5,830.26	731.46	12.5 %
Benefits-PERS-Admin.	4,809.04	6,519.99	1,710.95	26.2 %
Benefits-Worker's Comp-Admin.	371.73	371.01	(0.72)	-0.2 %
Benefits-Life/ADD-Admin	4,266.21	4,113.75	(152.46)	-3.7 %
Benefits-OPEB-Admin	4,399.18	4,730.76	331.58	7.0 %
Legal Fees-Admin	2,216.50	7,500.00	5,283.50	70.4 %
Contract/Consult-Admin	912.23	2,400.99	1,488.76	62.0 %
Support Services-Admin	25,726.40	29,286.04	3,559.64	12.2 %
Commty/Staff Outreach-Admin	382.19	2,245.50	1,863.31	83.0 %
Dues/Subscriptions-Admin.	13,615.09	13,615.00	(0.09)	0.0 %
Continuing Education-Trustee	5,484.15	7,484.01	1,999.86	26.7 %
Continuing Ed-Staff/Admin	1,211.82	2,605.74	1,393.92	53.5 %
Trustee Stipends	1,200.00	2,475.00	1,275.00	51.5 %
LAFCO Assessments	2,447.00	2,424.00	(23.00)	-0.9 %
Mileage - Admin	990.44	1,425.00	434.56	30.5 %
Minor Equipment-Admin.	476.34	1,224.00	747.66	61.1 %
Supplies-Admin.	443.41	1,157.25	713.84	61.7 %
Postage-Admin.	83.63	75.00	(8.63)	-11.5 %
Advertising & Promo-Admin.	0.00	211.74	211.74	100.0 %
Printing-Admin.	13.95	306.75	292.80	95.5 %
Repair & Maintenance-Admin.	1,113.97	1,778.01	664.04	37.3 %
Association Fees-Admin.	2,555.28	2,556.51	1.23	0.0 %
Insurance-Admin.	2,714.64	5,266.50	2,551.86	48.5 %
Storage Rent/Equip Lease-Admin.	1,232.38	1,114.50	(117.88)	-10.6 %
Telephone-Admin.	1,122.65	1,410.00	287.35	20.4 %

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
Utilities-Admin.	1,632.27	1,052.25	(580.02)	-55.1 %
Bank & Credit Card Charges-Admin	549.32	328.74	(220.58)	-67.1 %
<b>TOTAL EXPENSES</b>	<b>144,329.10</b>	<b>188,389.31</b>	<b>44,060.21</b>	<b>23.4 %</b>
<b>OPERATING RESULTS</b>	<b>5,775.51</b>	<b>6,764.19</b>	<b>(988.68)</b>	<b>-14.6 %</b>
<b>OTHER INCOME &amp; EXPENSE</b>				
Other Income -Admin	0.00	650.00	(650.00)	-100.0 %
Depreciation-Admin.	(5,775.51)	(4,971.51)	(804.00)	-16.2 %
<b>TOTAL OTHER INCOME &amp; EXPENSE</b>	<b>(5,775.51)</b>	<b>(4,321.51)</b>	<b>(1,454.00)</b>	<b>-33.6 %</b>
<b>AFTER OTHER INCOME &amp; EXPENSE</b>	<b>0.00</b>	<b>2,442.68</b>	<b>(2,442.68)</b>	<b>-100.0 %</b>
<b>NET RESULTS</b>	<b>0.00</b>	<b>2,442.68</b>	<b>(2,442.68)</b>	<b>-100.0 %</b>





**Department 2 – Adult Day Services  
Quarter Ending  
September 30, 2021**

**Finance/Investment  
Committee Meeting  
October 26, 2021**

# Camarillo Health Care District

## Statements of Activities

*Year-to-Date Variance, September 2021 - current month, Department 20*

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
<b>REVENUE</b>				
Tax Revenue-ADC	94,834.73	68,000.01	26,834.72	39.5 %
ADC Fees	32,859.00	67,680.00	(34,821.00)	-51.4 %
Grant-VCAA Caregiver Respite	0.00	2,499.99	(2,499.99)	-100.0 %
Scholarship Revenue-ADC	0.00	525.00	(525.00)	-100.0 %
Donations-General-ADC	0.00	249.99	(249.99)	-100.0 %
<b>TOTAL REVENUE</b>	<b>127,693.73</b>	<b>138,954.99</b>	<b>(11,261.26)</b>	<b>-8.1 %</b>
	127,693.73	138,954.99	(11,261.26)	-8.1 %
	127,693.73	138,954.99	(11,261.26)	-8.1 %
<b>EXPENSES</b>				
Salaries-ADC	36,958.40	59,520.24	22,561.84	37.9 %
P/R Taxes-ADC	3,390.74	4,762.50	1,371.76	28.8 %
Benefits-Health-ADC	3,242.22	13,965.99	10,723.77	76.8 %
Benefits-PERS-ADC	3,034.08	4,830.51	1,796.43	37.2 %
Benefits-Worker's Comp-ADC	3,015.18	4,224.00	1,208.82	28.6 %
Benefits-Life/ADD-ADC	386.97	439.50	52.53	12.0 %
Contract/Consult-ADC	1,464.57	1,122.24	(342.33)	-30.5 %
Support Services-ADC	25,726.40	29,286.04	3,559.64	12.2 %
Commty/Staff Outreach-ADC	55.00	24.99	(30.01)	-120.1 %
Dues/Subscriptions-ADC	165.45	590.49	425.04	72.0 %
Continuing Ed-Staff/ADC	104.89	319.74	214.85	67.2 %
Mileage - ADC	0.00	371.76	371.76	100.0 %
ProgrMatls/Activities-ADC	1,511.72	3,434.49	1,922.77	56.0 %
Minor Equipment-ADC	705.49	346.50	(358.99)	-103.6 %
Supplies-ADC	1,325.99	435.51	(890.48)	-204.5 %
Postage-ADC	911.97	926.49	14.52	1.6 %
Advertising & Promo-ADC	251.60	1,277.01	1,025.41	80.3 %
Refunds-ADC	404.00	375.00	(29.00)	-7.7 %
Printing-ADC	1,114.46	2,040.24	925.78	45.4 %
Repair & Maintenance-ADC	1,113.97	2,224.26	1,110.29	49.9 %
Association Fees-ADC	2,555.28	2,556.51	1.23	0.0 %
Insurance-ADC	3,992.55	5,266.50	1,273.95	24.2 %
Storage Rent/Equip Lease-ADC	1,232.32	1,114.50	(117.82)	-10.6 %
Telephone-ADC	361.10	465.00	103.90	22.3 %



	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
Utilities-ADC	1,632.27	1,052.25	(580.02)	-55.1 %
Licenses & Fees - ADC	303.00	732.00	429.00	58.6 %
Bank & Credit Card Charges - ADC	894.96	1,626.51	731.55	45.0 %
<b>TOTAL EXPENSES</b>	<b>95,854.58</b>	<b>143,330.77</b>	<b>47,476.19</b>	<b>33.1 %</b>
<b>OPERATING RESULTS</b>	<b>31,839.15</b>	<b>(4,375.78)</b>	<b>36,214.93</b>	<b>827.6 %</b>
<b>OTHER INCOME &amp; EXPENSE</b>				
Depreciation-ADC	(8,109.33)	(4,971.51)	(3,137.82)	-63.1 %
Interest Expense	0.00	(1,808.25)	1,808.25	100.0 %
<b>TOTAL OTHER INCOME &amp; EXPENSE</b>	<b>(8,109.33)</b>	<b>(6,779.76)</b>	<b>(1,329.57)</b>	<b>-19.6 %</b>
<b>AFTER OTHER INCOME &amp; EXPENSE</b>	<b>23,729.82</b>	<b>(11,155.54)</b>	<b>34,885.36</b>	<b>312.7 %</b>
<b>NET RESULTS</b>	<b>23,729.82</b>	<b>(11,155.54)</b>	<b>34,885.36</b>	<b>312.7 %</b>





**Department 4 - Lifeline  
Quarter Ending  
September 30, 2021**

**Finance/Investment  
Committee Meeting  
October 26, 2021**

# Camarillo Health Care District

## Statements of Activities

*Year-to-Date Variance, September 2021 - current month, Department 40*

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
<b>REVENUE</b>				
Tax Revenue-Lifeline	22,324.78	24,999.99	(2,675.21)	-10.7 %
Lifeline Fees	7,688.00	6,888.00	800.00	11.6 %
<b>TOTAL REVENUE</b>	30,012.78	31,887.99	(1,875.21)	-5.9 %
	30,012.78	31,887.99	(1,875.21)	-5.9 %
	30,012.78	31,887.99	(1,875.21)	-5.9 %
<b>EXPENSES</b>				
Salaries-Lifeline	12,378.18	16,920.75	4,542.57	26.8 %
P/R Taxes-Lifeline	1,001.62	1,332.99	331.37	24.9 %
Benefits-Health-Lifeline	2,735.14	2,803.50	68.36	2.4 %
Benefits-PERS-Lifeline	1,051.89	1,530.75	478.86	31.3 %
Benefits-Worker's Comp-Lifelin	68.07	87.99	19.92	22.6 %
Benefits-Life/ADD-Lifeline	185.55	194.01	8.46	4.4 %
Contract/Consult-Lifeline	225.09	275.76	50.67	18.4 %
Support Services-Lifeline	3,675.16	4,183.66	508.50	12.2 %
Commty/Staff Outreach-Lifeline	0.00	67.50	67.50	100.0 %
Dues/Subscriptions-Lifeline	23.64	198.00	174.36	88.1 %
Continuing Ed-Staff/Lifeline	25.99	43.74	17.75	40.6 %
Mileage - Lifeline	0.00	276.99	276.99	100.0 %
Minor Equipment-Lifeline	0.00	78.00	78.00	100.0 %
Supplies-Lifeline	23.01	12.51	(10.50)	-83.9 %
Postage-Lifeline	858.56	849.99	(8.57)	-1.0 %
Advertising & Promo-Lifeline	0.00	287.49	287.49	100.0 %
Printing-Lifeline	1,086.58	1,465.50	378.92	25.9 %
Repair & Maintenance-Lifeline	152.00	207.00	55.00	26.6 %
Association Fees-Lifeline	365.04	365.25	0.21	0.1 %
Insurance-Lifeline	457.53	752.25	294.72	39.2 %
Storage Rent/Equip Lease-Lifeline	176.03	159.24	(16.79)	-10.5 %
Telephone-Lifeline	188.54	195.00	6.46	3.3 %
Utilities-Lifeline	233.17	150.24	(82.93)	-55.2 %
<b>TOTAL EXPENSES</b>	24,910.79	32,438.11	7,527.32	23.2 %
<b>OPERATING RESULTS</b>	5,101.99	(550.12)	5,652.11	1027.4 %

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
<b>OTHER INCOME &amp; EXPENSE</b>				
Other Income-Lifeline	0.00	22.50	(22.50)	-100.0 %
Depreciation-Lifeline	0.00	(710.25)	710.25	100.0 %
<b>TOTAL OTHER INCOME &amp; EXPENSE</b>	<b>0.00</b>	<b>(687.75)</b>	<b>687.75</b>	<b>100.0 %</b>
<b>AFTER OTHER INCOME &amp; EXPENSE</b>	<b>5,101.99</b>	<b>(1,237.87)</b>	<b>6,339.86</b>	<b>512.2 %</b>
<b>NET RESULTS</b>	<b>5,101.99</b>	<b>(1,237.87)</b>	<b>6,339.86</b>	<b>512.2 %</b>





**Department 5  
Community Education and Facilities  
Quarter Ending  
September 30, 2021**

**Finance/Investment  
Committee Meeting  
September 30, 2021**

# Camarillo Health Care District

## Statements of Activities

*Year-to-Date Variance, September 2021 - current month, Department 50*

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
<b>REVENUE</b>				
Tax Revenue-Fac & Comm Educ	183,489.16	171,999.99	11,489.17	6.7 %
Community Ed-Fac & Comm Ed	265.00	3,750.00	(3,485.00)	-92.9 %
Health Screening Fees	0.00	50.01	(50.01)	-100.0 %
Healthy Attitude Advertising	4,000.00	1,250.01	2,749.99	220.0 %
Facility Use-Rental	1,458.00	1,250.01	207.99	16.6 %
Facility Use-Lease	1,361.70	1,592.49	(230.79)	-14.5 %
<b>TOTAL REVENUE</b>	<b>190,573.86</b>	<b>179,892.51</b>	<b>10,681.35</b>	<b>5.9 %</b>
	190,573.86	179,892.51	10,681.35	5.9 %
	190,573.86	179,892.51	10,681.35	5.9 %
<b>EXPENSES</b>				
Salaries-Fac & Comm Ed	29,870.60	48,493.26	18,622.66	38.4 %
P/R Taxes-Fac & Comm Ed	2,891.34	3,855.99	964.65	25.0 %
Benefits-Health-Fac & Comm Ed	7,007.78	9,225.99	2,218.21	24.0 %
Benefits-PERS-Fac & Comm Ed	2,599.49	3,957.00	1,357.51	34.3 %
Benefits-Worker's Comp-Fac & Comm Ed	185.17	236.49	51.32	21.7 %
Benefits-Life/ADD-Fac & Comm Ed	453.60	632.49	178.89	28.3 %
Benefits-OPEB-Fac & Comm Ed	3,252.33	3,400.26	147.93	4.4 %
Contract/Consult-Fac & Comm Ed	1,821.93	5,651.01	3,829.08	67.8 %
Support Services-Fac & Comm Ed	66,153.52	75,307.27	9,153.75	12.2 %
Instructor Agreement Fees	0.00	3,249.99	3,249.99	100.0 %
Commty/Staff Outreach-Fac & Com	0.00	249.99	249.99	100.0 %
Dues/Subscriptions-Fac & Comm Ed	425.47	428.49	3.02	0.7 %
Continuing Ed-Staff-Fac & Comm Ed	25.99	0.00	(25.99)	
Mileage - Fac & Comm Ed	33.93	50.01	16.08	32.2 %
ProgrMatls/Activities-Fac & Comm Ed	0.00	60.24	60.24	100.0 %
Minor Equipment-Fac & Comm Ed	2,235.94	500.49	(1,735.45)	-346.8 %
Supplies-Fac & Comm Ed	872.44	399.51	(472.93)	-118.4 %
Postage-Fac & Comm Ed	4,217.33	4,185.99	(31.34)	-0.7 %
Refunds-Fac & Comm Ed	216.00	240.00	24.00	10.0 %
Printing-Fac & Comm Ed	5,334.53	7,503.00	2,168.47	28.9 %
Repair & Maintenance-Fac & Comm Ed	32,292.11	4,797.24	(27,494.87)	-573.1 %
Association Fees-Fac & Comm Ed	6,570.72	6,573.51	2.79	0.0 %
Insurance-Fac & Comm Ed	7,583.97	13,542.51	5,958.54	44.0 %



	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
Storage Rent/Equip Lease-Fac & Comm Ed	3,168.82	2,865.75	(303.07)	-10.6 %
Telephone-Fac & Comm Ed	648.69	765.00	116.31	15.2 %
Utilities-Fac & Comm Ed	4,197.26	2,705.76	(1,491.50)	-55.1 %
<b>TOTAL EXPENSES</b>	<b>182,058.96</b>	<b>198,877.24</b>	<b>16,818.28</b>	<b>8.5 %</b>
<b>OPERATING RESULTS</b>	<b>8,514.90</b>	<b>(18,984.73)</b>	<b>27,499.63</b>	<b>144.9 %</b>
<b>OTHER INCOME &amp; EXPENSE</b>				
Other Income-Fac & Comm Ed	100.00	0.00	100.00	
Depreciation-Fac & Comm Ed	(8,705.82)	(12,783.99)	4,078.17	31.9 %
<b>TOTAL OTHER INCOME &amp; EXPENSE</b>	<b>(8,605.82)</b>	<b>(12,783.99)</b>	<b>4,178.17</b>	<b>32.7 %</b>
<b>AFTER OTHER INCOME &amp; EXPENSE</b>	<b>(90.92)</b>	<b>(31,768.72)</b>	<b>31,677.80</b>	<b>99.7 %</b>
<b>NET RESULTS</b>	<b>(90.92)</b>	<b>(31,768.72)</b>	<b>31,677.80</b>	<b>99.7 %</b>





**Department 6 – Sr. Nutrition  
Quarter Ending  
September 30, 2021**

**Finance/Investment  
Committee Meeting  
September 30, 2021**

# Camarillo Health Care District

## Statements of Activities

*Year-to-Date Variance, September 2021 - current month, Department 60*

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
<b>REVENUE</b>				
Tax Revenue-SNP	14,392.65	43,749.99	(29,357.34)	-67.1 %
Sr Nutrition Home Delivered	8,714.90	4,250.01	4,464.89	105.1 %
Sponsorship	200.00	300.00	(100.00)	-33.3 %
Grant-VCAAA-Sr Nutrition	15,661.39	24,014.49	(8,353.10)	-34.8 %
City of Cam SNP HDM	0.00	9,249.99	(9,249.99)	-100.0 %
City of Camarillo-CDBG CV3	12,500.01	12,500.01	0.00	
<b>TOTAL REVENUE</b>	<b>51,468.95</b>	<b>94,064.49</b>	<b>(42,595.54)</b>	<b>-45.3 %</b>
	<b>51,468.95</b>	<b>94,064.49</b>	<b>(42,595.54)</b>	<b>-45.3 %</b>
	<b>51,468.95</b>	<b>94,064.49</b>	<b>(42,595.54)</b>	<b>-45.3 %</b>
<b>EXPENSES</b>				
Salaries - Sr Nutrition	52,909.30	56,375.01	3,465.71	6.1 %
P/R Taxes -Sr Nutrition	3,568.26	4,490.49	922.23	20.5 %
Benefits - Health -Sr Lunch	8,598.85	10,410.99	1,812.14	17.4 %
Benefits-PERS-Sr Nutrition	3,572.98	4,367.25	794.27	18.2 %
Benefits-Work Comp-Sr Nutrition	456.91	1,072.50	615.59	57.4 %
Benefits-Life/ADD-Sr Nutrition	442.46	618.51	176.05	28.5 %
Benefits-OPEB-Sr Nutrition	1,442.80	0.00	(1,442.80)	
Contract/Consult-Sr Nutrition	436.22	970.74	534.52	55.1 %
Support Services-Sr Nutrition	3,675.16	4,183.65	508.49	12.2 %
Dues/Subscriptions-Sr Nutrition	23.64	69.24	45.60	65.9 %
Continuing Ed-Staff-Sr Nutrition	129.74	272.25	142.51	52.3 %
Mileage -Sr Nutrition	2,223.23	2,979.99	756.76	25.4 %
ProgrMatls/Activities-Sr Nutrition	38.58	950.01	911.43	95.9 %
Minor Equipment-Sr Nutrition	0.00	745.50	745.50	100.0 %
Supplies-Sr Nutrition	34.99	1,510.26	1,475.27	97.7 %
Postage-Sr Nutrition	889.52	894.99	5.47	0.6 %
Advertising & Promo-Sr Nutrition	51.44	500.01	448.57	89.7 %
Printing-Sr Nutrition	1,086.58	1,703.01	616.43	36.2 %
Repair & Maintenance-Sr Nutrition	352.65	880.26	527.61	59.9 %
Association Fees-Sr Nutrition	390.72	365.25	(25.47)	-7.0 %
Insurance-Sr Nutrition	610.80	752.25	141.45	18.8 %
Storage Rent/Equip Lease-Sr Nutr	176.03	159.24	(16.79)	-10.5 %
Telephone-Sr Nutrition	822.90	300.00	(522.90)	-174.3 %

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
Utilities-Sr Nutrition	233.17	150.24	(82.93)	-55.2 %
Bank & Credit Card Charges-Sr Nutrition	0.00	37.50	37.50	100.0 %
<b>TOTAL EXPENSES</b>	<b>82,166.93</b>	<b>94,759.14</b>	<b>12,592.21</b>	<b>13.3 %</b>
<b>OPERATING RESULTS</b>	<b>(30,697.98)</b>	<b>(694.65)</b>	<b>(30,003.33)</b>	<b>-4319.2 %</b>
<b>OTHER INCOME &amp; EXPENSE</b>				
Depreciation-Sr Nutrition	(33.00)	(710.25)	677.25	95.4 %
<b>TOTAL OTHER INCOME &amp; EXPENSE</b>	<b>(33.00)</b>	<b>(710.25)</b>	<b>677.25</b>	<b>95.4 %</b>
<b>AFTER OTHER INCOME &amp; EXPENSE</b>	<b>(30,730.98)</b>	<b>(1,404.90)</b>	<b>(29,326.08)</b>	<b>-2087.4 %</b>
<b>NET RESULTS</b>	<b>(30,730.98)</b>	<b>(1,404.90)</b>	<b>(29,326.08)</b>	<b>-2087.4 %</b>





**Department 7  
Support Services  
Quarter Ending  
September 30, 2021**

**Finance/Investment  
Committee Meeting  
October 26, 2021**

# Camarillo Health Care District

## Statements of Activities

*Year-to-Date Variance, September 2021 - current month, Department 70*

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
REVENUE				
Support Services Offset	161,708.69	184,084.26	(22,375.57)	-12.2 %
TOTAL REVENUE	161,708.69	184,084.26	(22,375.57)	-12.2 %
	161,708.69	184,084.26	(22,375.57)	-12.2 %
	161,708.69	184,084.26	(22,375.57)	-12.2 %
EXPENSES				
PERS Retirement UAL	131,240.00	136,000.00	4,760.00	3.5 %
Contract/Consult--Support Serv	21,804.94	40,661.76	18,856.82	46.4 %
Commty/Staff Outreach-Sup Serv	0.00	937.50	937.50	100.0 %
Dues/Subscriptions-Supprt Serv	2,700.12	2,167.50	(532.62)	-24.6 %
Minor Equipment-Support Serv	0.00	249.99	249.99	100.0 %
Supplies-Support Services	278.22	1,250.01	971.79	77.7 %
Postage-Support Serv	95.46	50.01	(45.45)	-90.9 %
Advertising & Promo-Support Serv	135.00	2,623.74	2,488.74	94.9 %
Printing-Support Serv	0.00	143.76	143.76	100.0 %
Licenses & Fees-Support Services	3,519.56	0.00	(3,519.56)	
TOTAL EXPENSES	159,773.30	184,084.27	24,310.97	13.2 %
OPERATING RESULTS	1,935.39	(0.01)	1,935.40	153999.9 %
OTHER INCOME & EXPENSE				
Depreciation-Support Serv	(1,935.39)	0.00	(1,935.39)	
TOTAL OTHER INCOME & EXPENSE	(1,935.39)	0.00	(1,935.39)	
AFTER OTHER INCOME & EXPENSE	0.00	(0.01)	0.01	100.0 %
NET RESULTS	0.00	(0.01)	0.01	100.0 %





**Department 8  
Caregiver Center  
Quarter Ending  
September 30, 2021**

**Finance/Investment  
Committee Meeting  
October 26, 2021**

# Camarillo Health Care District

## Statements of Activities

**Year-to-Date Variance, September 2021 - current month, Department 80**

	<i>3 Months Ended</i> <i>September 30, 2021</i>	<i>3 Months Ended</i> <i>September 30, 2021</i> <i>Budget</i>	<i>Variance</i> <i>Fav/&lt;Unf&gt;</i>	<i>% Var</i>
<b>REVENUE</b>				
Tax Revenue-Caregiver Ctr	98,852.84	80,250.00	18,602.84	23.2 %
Community Educ-Caregiver Ctr	25.00	455.01	(430.01)	-94.5 %
Counseling Fees	0.00	1,250.01	(1,250.01)	-100.0 %
Grant-VCAAA-Caregiver	5,040.04	6,687.51	(1,647.47)	-24.6 %
Contract-Caregiver Navigation Project	0.00	3,468.75	(3,468.75)	-100.0 %
Donations-General-Caregiver Center	0.00	249.99	(249.99)	-100.0 %
Grant-VCAAA-SS Line	7,526.72	12,500.01	(4,973.29)	-39.8 %
<b>TOTAL REVENUE</b>	<b>111,444.60</b>	<b>104,861.28</b>	<b>6,583.32</b>	<b>6.3 %</b>
	111,444.60	104,861.28	6,583.32	6.3 %
	111,444.60	104,861.28	6,583.32	6.3 %
<b>EXPENSES</b>				
Salaries-Caregiver Center	18,042.89	40,041.24	21,998.35	54.9 %
P/R Taxes - Caregiver Center	2,615.09	3,209.76	594.67	18.5 %
Benefits-Health-Caregiver Center	2,550.74	5,670.99	3,120.25	55.0 %
Benefits-PERS-Caregiver Center	1,218.83	2,466.99	1,248.16	50.6 %
Benefits-WC-Caregiver Center	172.00	200.76	28.76	14.3 %
Benefits-Life/ADD-Caregiver Center	232.64	392.25	159.61	40.7 %
Benefits-OPEB-Caregiver Center	1,052.74	2,217.51	1,164.77	52.5 %
Partnershp Initiatives	0.00	500.01	500.01	100.0 %
Contractor/Consult-Caregiver Ctr	5,838.12	5,952.24	114.12	1.9 %
Support Services-Caregiver Ctr	25,726.40	29,286.04	3,559.64	12.2 %
Commtly/Staff Outreach-Caregiver Ctr	55.00	6.24	(48.76)	-781.4 %
Dues/Subscriptions-Caregiver Ctr	165.45	381.75	216.30	56.7 %
Continuing Ed-Staff-Caregiver Ctr	757.93	1,862.49	1,104.56	59.3 %
Mileage-Caregiver Ctr	0.00	450.00	450.00	100.0 %
ProgrMatls/Activities-Caregiver Ctr	0.00	1,458.75	1,458.75	100.0 %
Minor Equipment-Caregiver Ctr	106.05	333.00	226.95	68.2 %
Supplies-Caregiver Ctr	161.05	355.74	194.69	54.7 %
Postage - Caregiver Ctr	869.39	883.50	14.11	1.6 %
Advertising & Promo-Caregiver Ctr	2,700.00	999.99	(1,700.01)	-170.0 %
Printing-Caregiver Ctr	1,086.58	1,686.51	599.93	35.6 %
Repair & Maintenance-Caregiver Ctr	1,085.48	1,628.01	542.53	33.3 %
Association Fees-Caregiver Ctr	2,647.98	2,556.51	(91.47)	-3.6 %

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
		<i>Budget</i>		
Insurance-Caregiver Ctr	2,788.08	5,266.50	2,478.42	47.1 %
Storage Rent/Equip Lease-Caregiver Ctr	1,232.32	1,114.50	(117.82)	-10.6 %
Telephone-Caregiver Ctr	1,008.82	900.00	(108.82)	-12.1 %
Utilities-Caregiver Ctr	1,632.27	1,052.25	(580.02)	-55.1 %
License & Fees-Caregiver Ctr	295.00	473.76	178.76	37.7 %
<b>TOTAL EXPENSES</b>	<b>74,040.85</b>	<b>111,347.29</b>	<b>37,306.44</b>	<b>33.5 %</b>
<b>OPERATING RESULTS</b>	<b>37,403.75</b>	<b>(6,486.01)</b>	<b>43,889.76</b>	<b>676.7 %</b>
<b>OTHER INCOME &amp; EXPENSE</b>				
Other Income-Caregiver Center	825.00	600.00	225.00	37.5 %
Depreciation-Caregiver Ctr	(1,137.18)	(4,971.51)	3,834.33	77.1 %
<b>TOTAL OTHER INCOME &amp; EXPENSE</b>	<b>(312.18)</b>	<b>(4,371.51)</b>	<b>4,059.33</b>	<b>92.9 %</b>
<b>AFTER OTHER INCOME &amp; EXPENSE</b>	<b>37,091.57</b>	<b>(10,857.52)</b>	<b>47,949.09</b>	<b>441.6 %</b>
<b>NET RESULTS</b>	<b>37,091.57</b>	<b>(10,857.52)</b>	<b>47,949.09</b>	<b>441.6 %</b>





**Department 9 - Transportation  
Quarter Ending  
September 30, 2021**

**Finance/Investment  
Committee Meeting  
October 26, 2021**

# Camarillo Health Care District

## Statements of Activities

*Year-to-Date Variance, September 2021 - current month, Department 90*

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
<b>REVENUE</b>				
Tax Revenue-Transportation	23,470.64	46,250.01	(22,779.37)	-49.3 %
Transportation Fees	5,430.00	2,837.49	2,592.51	91.4 %
Transport Fees ADC	3,852.50	5,700.00	(1,847.50)	-32.4 %
Scholarship Rev-Transport	10.00	99.99	(89.99)	-90.0 %
<b>TOTAL REVENUE</b>	<b>32,763.14</b>	<b>54,887.49</b>	<b>(22,124.35)</b>	<b>-40.3 %</b>
	<b>32,763.14</b>	<b>54,887.49</b>	<b>(22,124.35)</b>	<b>-40.3 %</b>
	<b>32,763.14</b>	<b>54,887.49</b>	<b>(22,124.35)</b>	<b>-40.3 %</b>
<b>EXPENSES</b>				
Salaries-Transportation	32,635.35	44,376.75	11,741.40	26.5 %
P/R Taxes-Trans.	2,800.98	3,541.26	740.28	20.9 %
Benefits-Health-Trans	7,513.44	9,225.99	1,712.55	18.6 %
Benefits-PERS-Trans.	2,558.03	3,538.74	980.71	27.7 %
Benefits-Worker's Comp-Trans	2,498.70	2,988.75	490.05	16.4 %
Benefits-Life/ADD-Trans	312.09	518.01	205.92	39.8 %
Benefits-OPEB-Transportation	4,250.81	4,434.99	184.18	4.2 %
Contract/Consult-Trans.	380.11	942.51	562.40	59.7 %
Support Services-Trans.	3,675.15	4,183.65	508.50	12.2 %
Dues/Subscriptions-Trans	0.00	85.50	85.50	100.0 %
Continuing Ed-Staff/Trans	0.00	9.99	9.99	100.0 %
Mileage - Trans.	0.00	18.00	18.00	100.0 %
Gas & Oil	5,343.36	3,750.00	(1,593.36)	-42.5 %
Fleet Maintenance	666.89	5,000.01	4,333.12	86.7 %
Minor Equipment-Trans.	0.00	96.75	96.75	100.0 %
Supplies-Trans.	23.01	66.24	43.23	65.3 %
Postage-Trans.	863.19	853.50	(9.69)	-1.1 %
Advertising & Promo-Trans.	31.83	350.01	318.18	90.9 %
Refunds-Trans.	0.00	12.51	12.51	100.0 %
Printing-Transportation	1,086.58	1,645.50	558.92	34.0 %
Repair & Maintenance-Trans.	315.89	231.00	(84.89)	-36.7 %
Association Fees-Trans.	390.72	365.25	(25.47)	-7.0 %
Insurance-Trans.	4,339.56	4,481.01	141.45	3.2 %
Storage Rent/Equip Lease-Trans.	176.03	159.24	(16.79)	-10.5 %
Telephone-Trans.	455.74	315.00	(140.74)	-44.7 %

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
Utilities-Trans.	233.17	150.24	(82.93)	-55.2 %
Licenses & Fees-Transp	1.03	0.75	(0.28)	-37.3 %
Bank & Credit Card Charges-Transp	0.00	116.25	116.25	100.0 %
<b>TOTAL EXPENSES</b>	<b>70,551.66</b>	<b>91,457.40</b>	<b>20,905.74</b>	<b>22.9 %</b>
<b>OPERATING RESULTS</b>	<b>(37,788.52)</b>	<b>(36,569.91)</b>	<b>(1,218.61)</b>	<b>-3.3 %</b>
<b>OTHER INCOME &amp; EXPENSE</b>				
Depreciation-Trans.	(1,669.89)	(710.25)	(959.64)	-135.1 %
<b>TOTAL OTHER INCOME &amp; EXPENSE</b>	<b>(1,669.89)</b>	<b>(710.25)</b>	<b>(959.64)</b>	<b>-135.1 %</b>
<b>AFTER OTHER INCOME &amp; EXPENSE</b>	<b>(39,458.41)</b>	<b>(37,280.16)</b>	<b>(2,178.25)</b>	<b>-5.8 %</b>
<b>NET RESULTS</b>	<b>(39,458.41)</b>	<b>(37,280.16)</b>	<b>(2,178.25)</b>	<b>-5.8 %</b>







**Department 11  
Care Management  
Quarter Ending  
September 30, 2021**

**Finance/Investment  
Committee Meeting  
October 26, 2021**

# Camarillo Health Care District

## Statements of Activities

*Year-to-Date Variance, September 2021 - current month, Department 110*

	<i>3 Months Ended</i> <i>September 30, 2021</i>	<i>3 Months Ended</i> <i>September 30, 2021</i> <i>Budget</i>	<i>Variance</i> <i>Fav/&lt;Unf&gt;</i>	<i>% Var</i>
<b>REVENUE</b>				
Tax Revenue-Care Mgmt	167,954.26	128,000.01	39,954.25	31.2 %
Community Educ-Care Mgmt	40.00	350.01	(310.01)	-88.6 %
Contract-PICF-Falls	1,880.28	4,749.99	(2,869.71)	-60.4 %
Contract-PICF Anthem	0.00	345.00	(345.00)	-100.0 %
Contract-PICF-Blue Shield	0.00	725.01	(725.01)	-100.0 %
Contract-VCAAA-Evid Base	360.00	2,700.00	(2,340.00)	-86.7 %
Grant-SCAN-Commty Constit	500.00	2,887.74	(2,387.74)	-82.7 %
<b>TOTAL REVENUE</b>	<b>170,734.54</b>	<b>139,757.76</b>	<b>30,976.78</b>	<b>22.2 %</b>
	170,734.54	139,757.76	30,976.78	22.2 %
	170,734.54	139,757.76	30,976.78	22.2 %
<b>EXPENSES</b>				
Salaries-Care Management	55,215.64	72,811.74	17,596.10	24.2 %
P/R Taxes-Care Management	4,967.10	5,716.50	749.40	13.1 %
Benefits-Health-Care Management	3,963.42	10,410.99	6,447.57	61.9 %
Benefits-PERS-Care Management	4,179.12	5,564.49	1,385.37	24.9 %
Benefits-WC-Care Management	335.92	382.74	46.82	12.2 %
Benefits-Life/ADD-Care Management	477.52	730.26	252.74	34.6 %
Contract/Consult-Care Management	1,349.71	12,914.76	11,565.05	89.5 %
Support Services-Care Management	7,350.50	8,367.66	1,017.16	12.2 %
Commty/Staff Outreach-Care Management	0.00	24.99	24.99	100.0 %
Dues/Subscriptions-Care Management	235.24	1,461.00	1,225.76	83.9 %
Continuing Ed-Care Management	695.94	2,257.26	1,561.32	69.2 %
Mileage-Care Management	9.49	1,667.25	1,657.76	99.4 %
ProgrMatls/Activities-Care Management	0.00	1,885.26	1,885.26	100.0 %
Minor Equipment-Care Management	0.00	683.01	683.01	100.0 %
Supplies-Care Management	46.02	312.75	266.73	85.3 %
Postage-Care Management	860.56	966.00	105.44	10.9 %
Advertising & Promo-Care Management	469.01	0.00	(469.01)	
Printing-Care Management	1,196.48	1,982.76	786.28	39.7 %
Repair & Maintenance-Care Management	368.08	643.50	275.42	42.8 %
Association Fees-Care Management	797.10	730.50	(66.60)	-9.1 %
Insurance-Care Management	1,479.30	1,504.74	25.44	1.7 %
Storage Rent/Equip Lease-Care Mgmt	352.08	318.51	(33.57)	-10.5 %

	<i>3 Months Ended September 30, 2021</i>	<i>3 Months Ended September 30, 2021 Budget</i>	<i>Variance Fav/&lt;Unf&gt;</i>	<i>% Var</i>
Telephone-Care Management	800.90	1,140.00	339.10	29.7 %
Utilities-Care Management	466.38	300.75	(165.63)	-55.1 %
Licenses & Fees-Care Mgmt	0.00	1,092.51	1,092.51	100.0 %
Bank & Credit Card Chgs-Care Mgmt	0.00	15.99	15.99	100.0 %
<b>TOTAL EXPENSES</b>	<b>85,615.51</b>	<b>133,885.92</b>	<b>48,270.41</b>	<b>36.1 %</b>
<b>OPERATING RESULTS</b>	<b>85,119.03</b>	<b>5,871.84</b>	<b>79,247.19</b>	<b>1349.6 %</b>
<b>OTHER INCOME &amp; EXPENSE</b>				
Depreciation-Care Mgmt	(1,743.51)	(1,420.50)	(323.01)	-22.7 %
<b>TOTAL OTHER INCOME &amp; EXPENSE</b>	<b>(1,743.51)</b>	<b>(1,420.50)</b>	<b>(323.01)</b>	<b>-22.7 %</b>
<b>AFTER OTHER INCOME &amp; EXPENSE</b>	<b>83,375.52</b>	<b>4,451.34</b>	<b>78,924.18</b>	<b>1773.0 %</b>
<b>NET RESULTS</b>	<b>83,375.52</b>	<b>4,451.34</b>	<b>78,924.18</b>	<b>1773.0 %</b>





**Section 8  
District Check Register and  
Check Register Comparison Report  
Quarter Ending September 30, 2021**

**Finance/Investment  
Committee Meeting  
October 26, 2021**

# Camarillo Health Care District

## Check Register

Sorted by Alphabetical

July - September 2021 Checks/EFTs

Check Number	Date	EFT #/ Vendor	Name	Net Amount	Type	Timing
Cash Account #4 [Bank of the West General]						
68926	7/14/2021	ACCESS	Access TLC Caregivers DBA	5,743.90	V	MO
68986	8/12/2021	ACCESS	Access TLC Caregivers DBA	612.00	V	MO
69037	9/15/2021	ACCESS	Access TLC Caregivers DBA	969.00	V	MO
68927	7/14/2021	ACHD	ACHD	8,111.00	V	ANN
69038	9/15/2021	ACQUA	Acqua Clear, Inc	636.10	V	MO
68928	7/14/2021	AFLAC	Aflac	875.58	V	MO
68987	8/12/2021	AFLAC	Aflac	1,313.37	V	MO
69039	9/15/2021	AFLAC	Aflac	875.58	V	MO
68937	7/14/2021	GADDIS	Alexa Gaddis	219.35	E	
68980	8/4/2021	GADDIS	Alexa Gaddis	212.13	E	
69028	9/8/2021	GADDIS	Alexa Gaddis	208.87	E	
68913	7/6/2021	ALLIANT	Alliant Insurance Services, Inc	45,415.13	V	ANN
68929	7/14/2021	ALLIANT	Alliant Insurance Services, Inc	1,421.68	V	MO
68930	7/14/2021	AMERICAN	American Automatic Doors, Inc	5,547.81	V	
69014	9/1/2021	AMERICAN	American Automatic Doors, Inc	139.00	V	
68961	7/28/2021	ANACAPA	Anacapa Heating & Air, Inc	129.00	V	
68931	7/14/2021	ANDERSON	Anderson Refrigeration dba	26.81	V	
68948	7/21/2021	ANDERSON	Anderson Refrigeration dba	165.00	V	
68932	7/14/2021	ASSISTED	Assisted Healthcare Services	694.88	V	MO
69026	9/8/2021	DUNCAN	Audree Duncan	133.45	E	
68949	7/21/2021	B&BMAIL	B & B Mailing Services	1,818.40	V	MO
68988	8/12/2021	BAY ALARM	Bay Alarm Company	960.00	V	MO
68915	7/6/2021	BETA	Beta Healthcare Group	38,994.64	V	ANN
68950	7/21/2021	BETA	Beta Healthcare Group	2,556.64	V	MO
68951	7/21/2021	BETA WC	Beta Healthcare Group	2,445.00	V	MO
68999	8/18/2021	BETA	Beta Healthcare Group	2,556.64	V	MO
69000	8/18/2021	BETA WC	Beta Healthcare Group	2,445.00	V	MO
68914	7/6/2021	BARKER	Blair Barker	110.86	B	MO
68972	8/4/2021	BARKER	Blair Barker	71.65	E	
69001	8/18/2021	BYRD	Byrd Locksmithing	165.05	V	
68916	7/6/2021	C3 INTEL	C3 Intelligence, Inc	265.00	V	MO
68973	8/4/2021	C3 INTEL	C3 Intelligence, Inc	164.00	V	MO
69024	9/8/2021	C3 INTEL	C3 Intelligence, Inc	146.00	V	MO
68974	8/4/2021	CSDA	CA Special Districts Assoc	330.00	V	ONGOING
69047	9/22/2021	CALCOAST	CalCoast Glass Tinting, Inc	300.00	V	
69007	8/18/2021	KNOX	Carrie Knox	130.00	V	
68989	8/12/2021	CENTER GLASS	Center Glass Company	214.00	V	
68965	7/28/2021	LOH	Christopher Loh, MD	200.00	BOD	
69048	9/22/2021	CITIZENS	Citizens Business Bank	99,044.22	V	ANNUAL
68933	7/14/2021	CMH	CMH Centers for Family Health	170.00	V	MO
68990	8/12/2021	CMH	CMH Centers for Family Health	130.00	V	MO
68952	7/21/2021	COLANTUONO	Colantuono, Highsmith, Whatley, PC	2,718.00	V	ONGOING
69002	8/18/2021	COLANTUONO	Colantuono, Highsmith, Whatley, PC	1,513.50	V	ONGOING
69049	9/22/2021	COLANTUONO	Colantuono, Highsmith, Whatley, PC	703.00	V	ONGOING
68934	7/14/2021	COMFORT	Comfort Keepers dba	1,581.00	V	MO
69050	9/22/2021	COMFORT	Comfort Keepers dba	1,632.00	V	MO
68953	7/21/2021	COMMANDER	Commander Printed Products	11,854.51	V	
68991	8/12/2021	CONEJO AWARD	Conejo Awards Corp	151.23	V	
68954	7/21/2021	CPI	CPI Solutions, Inc	7,943.12	V	MO
68962	7/28/2021	CPI	CPI Solutions, Inc	3,519.56	V	MO
69003	8/18/2021	CPI	CPI Solutions, Inc	5,000.00	V	MO
69051	9/22/2021	CPI	CPI Solutions, Inc	4,805.00	V	MO
68942	7/14/2021	PATEL	Daksha Patel	79.05	E	
68978	8/4/2021	ELWELL	Deborah Elwell	56.00	V	
68935	7/14/2021	DK FLEET	DK Fleet Inc.	374.82	V	MO

68917	7/6/2021	DOS CAMINOS	Dos Caminos Plaza	5,353.92 V	MO
68977	8/4/2021	DOS CAMINOS	Dos Caminos Plaza	5,353.92 V	MO
69017	9/1/2021	DOS CAMINOS	Dos Caminos Plaza	5,353.92 V	MO
69052	9/22/2021	F M PEARCE	F M Pearce Co, Inc.	11,720.00 V	
68918	7/6/2021	FRONTIER	Frontier Communications	130.98 V	MO
68979	8/4/2021	FRONTIER	Frontier Communications	130.98 V	MO
69027	9/8/2021	FRONTIER	Frontier Communications	130.98 V	MO
68919	7/6/2021	HARTFORD	Hartford Life	1,012.21 V	MO
68981	8/4/2021	HARTFORD	Hartford Life	958.67 V	MO
69029	9/8/2021	HARTFORD	Hartford Life	977.48 V	MO
68955	7/21/2021	HAYMAN	Hayman Consulting dba	2,688.50 V	MO
69009	8/25/2021	HAYMAN	Hayman Consulting dba	2,888.00 V	MO
69040	9/15/2021	HAYMAN	Hayman Consulting dba	2,109.00 V	MO
68938	7/14/2021	HOME REMEDIE	Home Remedies dba	1,790.00 V	MO
69041	9/15/2021	HOME REMEDIE	Home Remedies dba	600.00 V	MO
68993	8/12/2021	HUR	HUR USA, INC	7,561.13 V	
68939	7/14/2021	IBRC	IBRC, Inc	2,229.00 V	
68956	7/21/2021	ITS	Integrated Telemanagement Services, Inc	874.02 V	MO
69004	8/18/2021	ITS	Integrated Telemanagement Services, Inc	891.48 V	MO
69053	9/22/2021	ITS	Integrated Telemanagement Services, Inc	879.42 V	MO
68943	7/14/2021	RINGHOF	Jackie Ringhof	360.00 V	
69023	9/1/2021	WILLIS	Jon Willis	20.00 V	
68920	7/6/2021	JTS	JTS Facility Services	1,850.00 V	MO
69005	8/18/2021	JTS	JTS Facility Services	1,850.00 V	MO
69042	9/15/2021	JTS	JTS Facility Services	1,850.00 V	MO
68936	7/14/2021	DO	Juliann Do	178.30 E	
68976	8/4/2021	DO	Juliann Do	144.76 E	
69025	9/8/2021	DO	Juliann Do	145.15 E	
68963	7/28/2021	KEARNS	Kearns Electric Company	90.00 V	
69006	8/18/2021	KEARNS	Kearns Electric Company	2,245.00 V	
69030	9/8/2021	KEARNS	Kearns Electric Company	345.00 V	
69060	9/29/2021	KEARNS	Kearns Electric Company	135.25 V	
68940	7/14/2021	LAFCO	LAFCO	2,447.00 V	ANN
68941	7/14/2021	LEAF	Leaf	2,025.32 V	MO
68994	8/12/2021	LEAF	Leaf	2,025.32 V	MO
69031	9/8/2021	LEAF	Leaf	2,025.32 V	MO
68921	7/6/2021	LEAVITT	Leavitt Insurance Services of L.A., Inc	4,278.38 V	ANN
69054	9/22/2021	LIEBERT	Liebert Cassidy Whitmore	4,870.00 V	
69062	9/29/2021	TAMAYO	Maria Tamayo	97.00 V	
68975	8/4/2021	DALY	Martin T. Daly	200.00 BOD	ONGOING
69016	9/1/2021	DALY	Martin T. Daly	100.00 BOD	ONGOING
68946	7/14/2021	TAPIA	Mayra Tapia	100.14 E	
68983	8/4/2021	TAPIA	Mayra Tapia	57.11 E	
69035	9/8/2021	TAPIA	Mayra Tapia	88.26 E	
68922	7/6/2021	METLIFE	MetLife Small Business	682.27 V	MO
68966	7/28/2021	METLIFE	MetLife Small Business	593.99 V	MO
69018	9/1/2021	METLIFE	MetLife Small Business	593.99 V	MO
69032	9/8/2021	MJL	MJL & Associates	37.00 V	MO
68984	8/4/2021	TEVERBAUGH	Monica Teverbaugh	132.02 E	
69020	9/1/2021	TEVERBAUGH	Monica Teverbaugh	144.08 E	
69036	9/8/2021	TEVERBAUGH	Monica Teverbaugh	110.98 E	
69063	9/29/2021	TEVERBAUGH	Monica Teverbaugh	151.42 E	
69015	9/1/2021	CARLSON	Nemesia Carlson	80.00 V	
69055	9/22/2021	PARADISE	Paradise Signs, Inc.	275.00 V	
68957	7/21/2021	PETTY	Petty Cash - Administrat	227.99 V	MO
68995	8/12/2021	PETTY	Petty Cash - Administrat	92.27 V	MO
69056	9/22/2021	PETTY	Petty Cash - Administrat	149.51 V	MO
68923	7/6/2021	PITNEYBOWES	Pitney Bowes	189.74 V	MO
68964	7/28/2021	LOFT	Richard Loft, MD	100.00 BOD	ONGOING
68944	7/14/2021	SAFEWAY	Safeway Inc	126.69 V	MO
68982	8/4/2021	SAFEWAY	Safeway Inc	324.95 V	MO
69019	9/1/2021	SAFEWAY	Safeway Inc	147.71 V	MO
69033	9/8/2021	SAFEWAY	Safeway Inc	148.95 V	MO
69057	9/22/2021	SAFEWAY	Safeway Inc	26.25 V	MO
69058	9/22/2021	SAGE BUSINES	Sage Business Care	1,040.00 V	ANNUAL

68967	7/28/2021	SO CA EDISON	Southern California Edison	3,147.90	V	MO
69010	8/25/2021	SO CA EDISON	Southern California Edison	3,367.10	V	MO
69043	9/15/2021	SO CA EDISON	Southern California Edison	33.66	V	MO
69061	9/29/2021	SO CA EDISON	Southern California Edison	3,020.93	V	MO
68945	7/14/2021	SO CA GAS	Southern California Gas	219.34	V	MO
68996	8/12/2021	SO CA GAS	Southern California Gas	235.18	V	MO
69034	9/8/2021	SO CA GAS	Southern California Gas	213.43	V	MO
69044	9/15/2021	STAFF	Staff Assistance, Inc	102.00	V	
68958	7/21/2021	STAPLES	Staples Business Advantage	522.82	V	MO
68997	8/12/2021	STAPLES	Staples Business Advantage	32.82	V	MO
68971	8/4/2021	ARK	The ARK of SC	450.00	V	
68992	8/12/2021	DORIA	Thomas Doria, MD	100.00	BOD	
68968	7/28/2021	THOMAS	Thomas Family Window Cleaning LLC	265.32	V	
69011	8/25/2021	THOMAS	Thomas Family Window Cleaning LLC	279.88	V	MO
69064	9/29/2021	THOMAS	Thomas Family Window Cleaning LLC	279.88	V	MO
68969	7/28/2021	TROPICAL	Tropical Car Wash	208.00	V	MO
69012	8/25/2021	TROPICAL	Tropical Car Wash	208.00	V	MO
69065	9/29/2021	TROPICAL	Tropical Car Wash	208.00	V	MO
69021	9/1/2021	USPOSTMASTER	U.S. Postmaster	7,509.48	V	
68947	7/14/2021	UMPQUA	Umpqua Bank	9,412.67	V	MO
68998	8/12/2021	UMPQUA	Umpqua Bank	6,950.56	V	MO
69045	9/15/2021	UMPQUA	Umpqua Bank	3,580.31	V	MO
68924	7/6/2021	VCSDA	V C S D A	150.00	V	
68970	7/28/2021	VCSDA	V C S D A	63.00	V	
68959	7/21/2021	VALIC	VALIC	1,269.56	V	MO
69013	8/25/2021	VALIC	VALIC	1,269.56	V	MO
69059	9/22/2021	VALIC	VALIC	1,269.56	V	MO
68925	7/6/2021	VISION	Vision Services Plan	262.24	V	MO
68985	8/4/2021	VISION	Vision Services Plan	234.16	V	MO
69022	9/1/2021	VISION	Vision Services Plan	282.80	V	MO
68960	7/21/2021	VOYAGER	Voyager Fleet Systems Inc	2,580.11	V	MO
69008	8/18/2021	VOYAGER	Voyager Fleet Systems Inc	1,751.92	V	MO
69046	9/15/2021	VOYAGER	Voyager Fleet Systems Inc	1,667.33	V	MO

Report Total

406,280.78



# Camarillo Health Care District

## Check Register

Sorted by Check Number

July- September 2021 Checks/EFTs

Check Number	Date	EFT #/ Vendor	Name	Net Amount	Type	Timing
Cash Account #4 [Bank of the West General]						
68913	7/6/2021	ALLIANT	Alliant Insurance Services, Inc	45,415.13	V	ANN
68914	7/6/2021	BARKER	Blair Barker	110.86	B	MO
68915	7/6/2021	BETA	Beta Healthcare Group	38,994.64	V	ANN
68916	7/6/2021	C3 INTEL	C3 Intelligence, Inc	265.00	V	MO
68917	7/6/2021	DOS CAMINOS	Dos Caminos Plaza	5,353.92	V	MO
68918	7/6/2021	FRONTIER	Frontier Communications	130.98	V	MO
68919	7/6/2021	HARTFORD	Hartford Life	1,012.21	V	MO
68920	7/6/2021	JTS	JTS Facility Services	1,850.00	V	MO
68921	7/6/2021	LEAVITT	Leavitt Insurance Services of L.A., Inc	4,278.38	V	ANN
68922	7/6/2021	METLIFE	MetLife Small Business	682.27	V	MO
68923	7/6/2021	PITNEYBOWES	Pitney Bowes	189.74	V	MO
68924	7/6/2021	VCSDA	V C S D A	150.00	V	
68925	7/6/2021	VISION	Vision Services Plan	262.24	V	MO
68926	7/14/2021	ACCESS	Access TLC Caregivers DBA	5,743.90	V	MO
68927	7/14/2021	ACHD	ACHD	8,111.00	V	ANN
68928	7/14/2021	AFLAC	Aflac	875.58	V	MO
68929	7/14/2021	ALLIANT	Alliant Insurance Services, Inc	1,421.68	V	MO
68930	7/14/2021	AMERICAN	American Automatic Doors, Inc	5,547.81	V	
68931	7/14/2021	ANDERSON	Anderson Refrigeration dba	26.81	V	
68932	7/14/2021	ASSISTED	Assisted Healthcare Services	694.88	V	MO
68933	7/14/2021	CMH	CMH Centers for Family Health	170.00	V	MO
68934	7/14/2021	COMFORT	Comfort Keepers dba	1,581.00	V	MO
68935	7/14/2021	DK FLEET	DK Fleet Inc.	374.82	V	MO
68936	7/14/2021	DO	Julian Do	178.30	E	
68937	7/14/2021	GADDIS	Alexa Gaddis	219.35	E	
68938	7/14/2021	HOME REMEDIE	Home Remedies dba	1,790.00	V	MO
68939	7/14/2021	IBRC	IBRC, Inc	2,229.00	V	
68940	7/14/2021	LAFCO	LAFCO	2,447.00	V	ANN
68941	7/14/2021	LEAF	Leaf	2,025.32	V	MO
68942	7/14/2021	PATEL	Daksha Patel	79.05	E	
68943	7/14/2021	RINGHOF	Jackie Ringhof	360.00	V	
68944	7/14/2021	SAFEWAY	Safeway Inc	126.69	V	
68945	7/14/2021	SO CA GAS	Southern California Gas	219.34	V	MO
68946	7/14/2021	TAPIA	Mayra Tapia	100.14	E	
68947	7/14/2021	UMPQUA	Umpqua Bank	9,412.67	V	MO
68948	7/21/2021	ANDERSON	Anderson Refrigeration dba	165.00	V	
68949	7/21/2021	B&BMAIL	B & B Mailing Services	1,818.40	V	MO
68950	7/21/2021	BETA	Beta Healthcare Group	2,556.64	V	MO
68951	7/21/2021	BETA WC	Beta Healthcare Group	2,445.00	V	MO
68952	7/21/2021	COLANTUONO	Colantuono, Highsmith, Whatley, PC	2,718.00	V	ONGOING
68953	7/21/2021	COMMANDER	Commander Printed Products	11,854.51	V	
68954	7/21/2021	CPI	CPI Solutions, Inc	7,943.12	V	MO
68955	7/21/2021	HAYMAN	Hayman Consulting dba	2,688.50	V	MO
68956	7/21/2021	ITS	Integrated Telemanagement Services, Inc	874.02	V	MO
68957	7/21/2021	PETTY	Petty Cash - Administrat	227.99	V	MO
68958	7/21/2021	STAPLES	Staples Business Advantage	522.82	V	MO
68959	7/21/2021	VALIC	VALIC	1,269.56	V	MO
68960	7/21/2021	VOYAGER	Voyager Fleet Systems Inc	2,580.11	V	MO
68961	7/28/2021	ANACAPA	Anacapa Heating & Air, Inc	129.00	V	
68962	7/28/2021	CPI	CPI Solutions, Inc	3,519.56	V	MO
68963	7/28/2021	KEARNS	Kearns Electric Company	90.00	V	
68964	7/28/2021	LOFT	Richard Loft, MD	100.00	BOD	
68965	7/28/2021	LOH	Christopher Loh, MD	200.00	BOD	
68966	7/28/2021	METLIFE	MetLife Small Business	593.99	V	MO
68967	7/28/2021	SO CA EDISON	Southern California Edison	3,147.90	V	MO

68968	7/28/2021	THOMAS	Thomas Family Window Cleaning LLC	265.32	V	
68969	7/28/2021	TROPICAL	Tropical Car Wash	208.00	V	MO
68970	7/28/2021	VCSDA	V C S D A	63.00	V	
68971	8/4/2021	ARK	The ARK of SC	450.00	V	
68972	8/4/2021	BARKER	Blair Barker	71.65	E	
68973	8/4/2021	C3 INTEL	C3 Intelligence, Inc	164.00	V	MO
68974	8/4/2021	CSDA	CA Special Districts Assoc	330.00	V	ONGOING
68975	8/4/2021	DALY	Martin T. Daly	200.00	BOD	
68976	8/4/2021	DO	Juliann Do	144.76	E	
<b>68977</b>	<b>8/4/2021</b>	<b>DOS CAMINOS</b>	<b>Dos Caminos Plaza</b>	<b>5,353.92</b>	<b>V</b>	<b>MO</b>
68978	8/4/2021	ELWELL	Deborah Elwell	56.00	V	
68979	8/4/2021	FRONTIER	Frontier Communications	130.98	V	MO
68980	8/4/2021	GADDIS	Alexa Gaddis	212.13	E	
68981	8/4/2021	HARTFORD	Hartford Life	958.67	V	MO
68982	8/4/2021	SAFEWAY	Safeway Inc	324.95	V	MO
68983	8/4/2021	TAPIA	Mayra Tapia	57.11	E	
68984	8/4/2021	TEVERBAUGH	Monica Teverbaugh	132.02	E	
68985	8/4/2021	VISION	Vision Services Plan	234.16	V	MO
68986	8/12/2021	ACCESS	Access TLC Caregivers DBA	612.00	V	MO
68987	8/12/2021	AFLAC	Aflac	1,313.37	V	MO
68988	8/12/2021	BAY ALARM	Bay Alarm Company	960.00	V	MO
68989	8/12/2021	CENTER GLASS	Center Glass Company	214.00	V	
68990	8/12/2021	CMH	CMH Centers for Family Health	130.00	V	MO
68991	8/12/2021	CONEJO AWARD	Conejo Awards Corp	151.23	V	
68992	8/12/2021	DORIA	Thomas Doria, MD	100.00	BOD	
<b>68993</b>	<b>8/12/2021</b>	<b>HUR</b>	<b>HUR USA, INC</b>	<b>7,561.13</b>	<b>V</b>	
68994	8/12/2021	LEAF	Leaf	2,025.32	V	MO
68995	8/12/2021	PETTY	Petty Cash - Administrat	92.27	V	MO
68996	8/12/2021	SO CA GAS	Southern California Gas	235.18	V	MO
68997	8/12/2021	STAPLES	Staples Business Advantage	32.82	V	MO
<b>68998</b>	<b>8/12/2021</b>	<b>UMPQUA</b>	<b>Umpqua Bank</b>	<b>6,950.56</b>	<b>V</b>	<b>MO</b>
68999	8/18/2021	BETA	Beta Healthcare Group	2,556.64	V	MO
69000	8/18/2021	BETA WC	Beta Healthcare Group	2,445.00	V	MO
69001	8/18/2021	BYRD	Byrd Locksmithing	165.05	V	
69002	8/18/2021	COLANTUONO	Colantuono, Highsmith, Whatley, PC	1,513.50	V	ONGOING
<b>69003</b>	<b>8/18/2021</b>	<b>CPI</b>	<b>CPI Solutions, Inc</b>	<b>5,000.00</b>	<b>V</b>	<b>MO</b>
69004	8/18/2021	ITS	Integrated Telemanagement Services, Inc	891.48	V	MO
69005	8/18/2021	JTS	JTS Facility Services	1,850.00	V	MO
69006	8/18/2021	KEARNS	Kearns Electric Company	2,245.00	V	
69007	8/18/2021	KNOX	Carrie Knox	130.00	V	
69008	8/18/2021	VOYAGER	Voyager Fleet Systems Inc	1,751.92	V	MO
69009	8/25/2021	HAYMAN	Hayman Consulting dba	2,888.00	V	MO
69010	8/25/2021	SO CA EDISON	Southern California Edison	3,367.10	V	MO
69011	8/25/2021	THOMAS	Thomas Family Window Cleaning LLC	279.88	V	MO
69012	8/25/2021	TROPICAL	Tropical Car Wash	208.00	V	MO
69013	8/25/2021	VALIC	VALIC	1,269.56	V	MO
69014	9/1/2021	AMERICAN	American Automatic Doors, Inc	139.00	V	
69015	9/1/2021	CARLSON	Nemesia Carlson	80.00	V	
69016	9/1/2021	DALY	Martin T. Daly	100.00	BOD	ONGOING
<b>69017</b>	<b>9/1/2021</b>	<b>DOS CAMINOS</b>	<b>Dos Caminos Plaza</b>	<b>5,353.92</b>	<b>V</b>	<b>MO</b>
69018	9/1/2021	METLIFE	MetLife Small Business	593.99	V	MO
69019	9/1/2021	SAFEWAY	Safeway Inc	147.71	V	
69020	9/1/2021	TEVERBAUGH	Monica Teverbaugh	144.08	E	
<b>69021</b>	<b>9/1/2021</b>	<b>USPOSTMASTER</b>	<b>U.S. Postmaster</b>	<b>7,509.48</b>	<b>V</b>	
69022	9/1/2021	VISION	Vision Services Plan	282.80	V	MO
69023	9/1/2021	WILLIS	Jon Willis	20.00	V	
69024	9/8/2021	C3 INTEL	C3 Intelligence, Inc	146.00	V	MO
69025	9/8/2021	DO	Juliann Do	145.15	E	
69026	9/8/2021	DUNCAN	Audree Duncan	133.45	E	
69027	9/8/2021	FRONTIER	Frontier Communications	130.98	V	MO
69028	9/8/2021	GADDIS	Alexa Gaddis	208.87	E	
69029	9/8/2021	HARTFORD	Hartford Life	977.48	V	MO
69030	9/8/2021	KEARNS	Kearns Electric Company	345.00	V	
69031	9/8/2021	LEAF	Leaf	2,025.32	V	MO
69032	9/8/2021	MJL	MJL & Associates	37.00	V	MO

69033	9/8/2021	SAFEWAY	Safeway Inc	148.95	V	
69034	9/8/2021	SO CA GAS	Southern California Gas	213.43	V	MO
69035	9/8/2021	TAPIA	Mayra Tapia	88.26	E	
69036	9/8/2021	TEVERBAUGH	Monica Teverbaugh	110.98	E	
69037	9/15/2021	ACCESS	Access TLC Caregivers DBA	969.00	V	MO
69038	9/15/2021	ACQUA	Acqua Clear, Inc	636.10	V	MO
69039	9/15/2021	AFLAC	Aflac	875.58	V	MO
69040	9/15/2021	HAYMAN	Hayman Consulting dba	2,109.00	V	MO
69041	9/15/2021	HOME REMEDIE	Home Remedies dba	600.00	V	MO
69042	9/15/2021	JTS	JTS Facility Services	1,850.00	V	MO
69043	9/15/2021	SO CA EDISON	Southern California Edison	33.66	V	MO
69044	9/15/2021	STAFF	Staff Assistance, Inc	102.00	V	
69045	9/15/2021	UMPQUA	Umpqua Bank	3,580.31	V	MO
69046	9/15/2021	VOYAGER	Voyager Fleet Systems Inc	1,667.33	V	MO
69047	9/22/2021	CALCOAST	CalCoast Glass Tinting, Inc	300.00	V	
69048	9/22/2021	CITIZENS	Citizens Business Bank	99,044.22	V	ANNUAL
69049	9/22/2021	COLANTUONO	Colantuono, Highsmith, Whatley, PC	703.00	V	
69050	9/22/2021	COMFORT	Comfort Keepers dba	1,632.00	V	MO
69051	9/22/2021	CPI	CPI Solutions, Inc	4,805.00	V	MO
69052	9/22/2021	F M PEARCE	F M Pearce Co, Inc.	11,720.00	V	
69053	9/22/2021	ITS	Integrated Telemanagement Services, Inc	879.42	V	MO
69054	9/22/2021	LIEBERT	Liebert Cassidy Whitmore	4,870.00	V	
69055	9/22/2021	PARADISE	Paradise Signs, Inc.	275.00	V	
69056	9/22/2021	PETTY	Petty Cash - Administrat	149.51	V	MO
69057	9/22/2021	SAFEWAY	Safeway Inc	26.25	V	
69058	9/22/2021	SAGE BUSINES	Sage Business Care	1,040.00	V	ANNUAL
69059	9/22/2021	VALIC	VALIC	1,269.56	V	MO
69060	9/29/2021	KEARNS	Kearns Electric Company	135.25	V	
69061	9/29/2021	SO CA EDISON	Southern California Edison	3,020.93	V	MO
69062	9/29/2021	TAMAYO	Maria Tamayo	97.00	V	
69063	9/29/2021	TEVERBAUGH	Monica Teverbaugh	151.42	E	
69064	9/29/2021	THOMAS	Thomas Family Window Cleaning LLC	279.88	V	MO
69065	9/29/2021	TROPICAL	Tropical Car Wash	208.00	V	MO
				-----		
Report Total				406,280.78	=====	

## Check Register Monthly Comparison

### FY 2021/22

Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Mo. Avg (varies through year as amts added)
\$188,410	\$55,759	\$162,111	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$135,427
<b>YTD Total</b>											<b>\$406,281</b>	

Notes FY 21/22:

July '21 Annual Insurance Invoices increased by \$28k

Sept '21 Final loan payment of \$99,044

Sept '21 New A/C Unit for Build H

### FY 2020/21

Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Mo. Avg (varies through year as amts added)
\$155,740	\$47,551	\$147,667	\$88,955	\$48,137	\$57,225	\$54,157	\$41,754	\$61,960	\$41,358	\$62,024	\$79,772	\$116,986
<b>YTD Total</b>											<b>\$886,300</b>	

Notes FY 20/21:

July '20 Annual insurances

Sep '20 ADC Construction Loan pmt \$99K #6 of 7

Mar 21 - N-95 Masks for ADC

May '21 Plumbing services - 4 Water Heaters & maintenance

Jun '21 Senso Balance Machine 1/2 dep \$7,561 (Capital)

**NOTE: this is a comparison of checks only; does not include expenses such as OPEB accrual, salary/benefit expenses, UAL expense, depreciation; July and Aug of each year may or may not include month prior June expenses.**



**Section 9  
Credit Card Review  
September 30, 2021**

**Finance/Investment  
Committee Meeting  
October 26, 2021**





**Section 10  
Legal Review  
September 30, 2021**

**Finance/Investment  
Committee Meeting  
October 26, 2021**







**Section 11  
CEO Report**

**Finance/Investment  
Committee Meeting  
October 26, 2021**