



DATE	April 28, 2021
TIME	12:00 pm
LOCATION	Teams Meeting / 5005 Business Park North Bakersfield, CA 93309
TEAMS LINK	Click here to join the meeting
PHONE NUMBER	(213) 204-2374 / ID: 709 126 235#

Board of Directors Meeting Agenda

Per Governor's Executive Order N-25-20, Meeting to be held via Tele-Conference. Members of the public may join the tele-conference or listen to the call from the CAPK office at 5005 Business Park North, Bakersfield, CA 93309

The Promise of Community Action

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.

I. Call to Order

a. Roll Call

Janea Benton
Jimmie Childress
Curtis Floyd
Joe Garcia
Craig Henderson

Nila Hogan
Michelle Jara-Rangel
Maritza Jimenez
Mike Maggard
Jonathan Mullings

Yolanda Ochoa
Marian Panos
Guadalupe Perez
Fred Plane
Ana Vigil

II. Public Comments

The public may address the Board of Directors on items not on the agenda. Speakers are limited to 3 minutes. If more than one person wishes to address the same topic, the total group time for the topic will be 10 minutes. Please state your name before making your presentation.

III. Special Presentation

IV. Consent Agenda

The Consent Agenda consists of items that are considered routine and non-controversial. These items are approved in one motion unless a member of the Board or the Public requests removal of a particular item. If comment or discussion is requested, the item will be removed from the Consent Agenda and will be considered in the order listed – **Action Item**

- a. **Minutes from the March 31, 2021 Board of Directors Meeting (p. 4-7)**
- b. **Minutes from the April 5, 2021 Strategic Planning Board & Management Retreat (p. 8-9)**
- c. **Minutes from the April 7, 2021 Strategic Planning Board & Management Retreat (p. 10-11)**
- d. **Minutes from the April 13, 2021 Strategic Planning Board & Management Retreat (p. 12-14)**
- e. **Minutes from the April 7, 2021 Personnel & Affirmative Action Committee Meeting (p. 15-16)**
- f. **Food Bank Program Manager Title Change (p. 17-21)**
- g. **MCAP Program Manager Title Change (p. 22-26)**
- h. **Central Kitchen Revised Job Description and Org Structure (p. 27-37)**
- i. **Minutes from the April 14, 2021 Program Review & Evaluation Committee Meeting (p. 38-40)**
- j. **March 2021 Program Reports (p. 41-72)**

- k. Application Status Reports & Funding Requests (**p. 73-75**)
- l. March 2021 Head Start / State Child Development Enrollment Update & Meals Report (**p. 76-77**)
- m. CAPK Food Bank Policies (**p. 78-84**)
- n. Office of Head Start Focus Area 1 Monitoring Review Update (**p. 85-86**)
- o. Strategic Plan Progress Report: Goal 3 (**p. 87-90**)
- p. 2020 Community Services Block Grant (CSBG) Annual Report (**p. 91-109**)
- q. **Minutes from the April 15, 2021 Audit & Pension Committee Meeting (p. 110-111)**
- r. Q4 2020 Final & Q1 2021 Pension Plan Update (**p. 112-688**)
- s. New SMARTMap Employee Advice and Financial Planning Benefit (**p. 689-710**)
- t. CSD Audit Transmittal Report (TR) 20-004 (FYE 2/28/20) (**p. 711-712**)
- u. California Department of Public Health WIC Biennial Program Monitoring Review (**p. 713-716**)
- v. **Minutes from the April 21, 2021 Budget & Finance Committee Meeting (p. 717-719)**
- w. Head Start / Early Head Start Budget to Actual Reports (**p. 720-745**)
- x. Contract Agreement for Continued Funding of the Positive Youth Development Mentor Program and Medi-Cal Health Enrollment Navigator Project Services (**p. 746-789**)
- y. CSD 2021 CSBG Discretionary #21F-4416 Contract for Services Community Development Financial Institution (CDFI) and Community Development Corporation (CDC) Feasibility Study (**p. 790-798**)
- z. Goodwill Sacramento, California Statewide 211 COVID-19 Call Center Response (**p. 799-809**)
- aa. Kern County Library Services Bookmobile Contract for Services (**p. 810-820**)
- bb. CAPK Facility Options (**p. 821-844**)
- cc. March 2021 Financial Statements (**p. 845-893**)
- dd. Revised Credit Card Statement Descriptions (**p. 894-916**)

V. Regular Business

- a. Insurance Broker Contract – **Action Item (p. 917)** Emilio Wagner, Director of Operations
- b. CAPK Facility Options – **Info Item (p. 918-943)** Emilio Wagner, Director of Operations

VI. CAPK Foundation Report

- a. CAPK Foundation Report – **Action Item** Kayla Wofford-Nelson, Associate
Director of Development
 - 1. April 2021 CAPK Foundation Report (**p. 944**)
 - 2. Minutes from the February 26, 2021 Meeting (**p. 945-946**)

VII. Advisory Board Reports

Nila Hogan, PC Representative

- a. Head Start Policy Council Report – **Action Item**
 - 1. April 2021 Policy Council Report (**p. 947**)
 - 2. March 23, 2021 Policy Council Minutes (**p. 948-953**)

VIII. Chief Executive Officer Report

Jeremy Tobias, Chief Executive Officer

- a. CEO Report for April 2021 – **Info Item (p. 954-955)**
 - 1. COVID-19 Update
 - 2. Low-Income North Kern Sector Election
 - 3. Update on M Street Navigation Center
 - 4. Board Survey Results & Return to In-Person Meetings

IX. Board Member Comments

X. Closed Session

XI. Closed Session Report

XII. Next Scheduled Meeting

Board of Directors Meeting
12:00 pm
Wednesday, May 26, 2021
5005 Business Park North
Bakersfield, CA 93309

XIII. Adjournment

This is to certify that this Agenda Notice was posted in the lobby of the CAPK Administrative Office at 5005 Business Park North, Bakersfield, CA and online at www.capk.org by 12:00 pm, April 23, 2021. Paula Daoutis, Administrative Coordinator.



DATE	March 31, 2021
TIME	12:00 pm
LOCATION	Teams Meeting / 5005 Business Park North Bakersfield, CA 93309
TEAMS LINK	Click here to join the meeting
PHONE NUMBER	(213) 204-2374 / ID: 395 256 785#

Board of Directors Meeting Minutes

Per Governor's Executive Order N-25-20, Meeting to be held via Tele-Conference. Members of the public may join the tele-conference or listen to the call from the CAPK office at 5005 Business Park North, Bakersfield, CA 93309

I. Call to Order

Chairman Curtis Floyd called the meeting to order at 12:05 pm via Tele-Conference with opportunity for the public to join at the Community Action Partnership of Kern Administrative Building, located at 5005 Business Park North, Bakersfield, CA.

a. Roll Call was taken with a quorum present:

Present: Janea Benton, Jimmie Childress, Curtis Floyd, Craig Henderson (joined at 12:09 pm), Nila Hogan (joined at 12:09 pm), Michelle Jara-Rangel, Maritza Jimenez, Marian Panos, Guadalupe Perez, Fred Plane, and Ana Vigil

Absent: Joe Garcia, Mike Maggard, Jonathan Mullings, Yolanda Ochoa

Others present: Jeremy Tobias, Chief Executive Officer; Lorraine Casillas, Director of Finance; Yolanda Gonzales, Director of Head Start / State Child Development; Fred Hernandez, Director of Youth & Community Services; Traco Matthews, Chief Program Officer; Lisa McGranahan, Director of Human Resources; Pritika Ram, Director of Administration; Carmen Segovia, Director of Health & Nutrition; Sheila Shegos, Director of Community Development; Tracy Webster, Chief Financial Officer; other CAPK staff; David Klauber from Resource Development Associates; and Alex Dominguez from Klein DeNatale Goldner Cooper, Rosenlieb & Kimball, LLP.

b. Review of New Board Agenda Format – Jeremy Tobias, Chief Executive Officer – *Info Item*

Jeremy Tobias advised the Board that a streamlined agenda has been created to increase efficiency and the minutes from the prior Board Meeting, plus all committee minutes and items were moved under the Consent Agenda. Any item can be removed at the request of a Board Member or from the Public for further discussion and action.

II. Public Comments

No one addressed the Board.

III. Special Presentation

a. Retirement of Michael Lackman, Human Resources – Presented by Lisa McGranahan, Director of Human Resources.

Lisa McGranahan announced the retirement of 20-year employee, Michael Lackman and thanked him for his dedicated service to CAPK.

Mike Lackman expressed his gratitude for having been part of a remarkable team at CAPK and especially in the HR department.

IV. Consent Agenda

Board Chair Curtis Floyd asked the members of the Board and Public if they wanted to remove any items from the Consent Agenda for further discussion / action. No items were removed from the Consent Agenda.

Motion was made and seconded to approval all items on the Consent Agenda as presented. Carried by unanimous vote (Plane/Childress).

V. New Business

- a. Bakersfield Regional Homeless Collaborative 9BKRHC) Coronavirus Relief Fund (Motel Agreement) – Sheila Shegos, Director of Community Development – **Action Item**

Sheila Shegos presented the above action item for approval and stated that due to a COVID outbreak at the M Street Navigation Center, it became necessary to quarantine clients at local hotels. The Board of Supervisors approved up to \$25,000 through the end of the year to isolate clients that are COVID positive.

Craig Henderson asked how much funding has already been spent, Sheila said that approximately \$12,000 has been spent to date. She said that if we use all remaining funds, we will make a request for additional funding.

Motion was made and seconded to approve staff's recommendation. Carried by unanimous vote (Henderson/Panos).

- b. Funds Transfer to Community Action Partnership of Kern Foundation – Tracy Webster, Chief Financial Officer – **Action Item**

Tracy Webster reported that the above action item was presented at the Budget & Finance Committee on March 24, 2021 and at the recommendation of the Committee Chair, this item is being presented to the full Board for approval. Tracy also stated that the transfer amount of \$276,064 was approved in the agency budget as seed money for the Foundation.

Craig Henderson asked if this is a one-time contribution and Tracy replied that this initial transfer is for the purpose of the startup costs for the Foundation for the first year of operation and reminded the Board that this amount was approved at the February 2021 meeting with the agency budget. Jeremy Tobias added that CAPK committed to support start-up costs for the Foundation for the first year or two. It is hard to say when they will generate enough funds for full operations. Curtis reminded the Board that this financial support was discussed and approved prior to setting up the Foundation.

Janea Benton stated her reason for requesting this item be addressed to the full Board was to make the Board aware of the impending transfer of funds.

Motion was made and seconded to approve staff's recommendation. Carried by unanimous vote (Benton/Hogan).

- c. M Street Navigation Center Update – Laurie Hughey, Program Manager – **Info Item**

Laurie Hughey provided a PowerPoint presentation to showcase the successes at the M Street Navigation Center.

- d. Preparation for the Strategic Plan Board Retreat – Pritika Ram, Director of Administration – **Info Item**

Pritika Ram advised the Board about the upcoming Board Retreat is taking place over a period of 3 days in the coming weeks. The goal is to be a productive gathering with some light reading in advance of the meetings.

VI. CAPK Foundation Report

a. CAPK Foundation Report for February 2021 – Kayla Wofford-Nelson, Associate Director of Development – **Action Item**

1. March 2021 CAPK Foundation Report
2. Minutes from the January 29, 2021 Meeting

Kayla Wofford-Nelson provided an update on activities of the CAPK Foundation Board and reported that all items presented at the January 29, 2021 Foundation Board Meeting were approved.

Motion was made and seconded to approve the March 2021 CAPK Foundation Board report and all items. Carried by unanimous vote (Benton/Hogan).

VII. Advisory Board Reports

a. Head Start Policy Council Report – Nila Hogan, Policy Council Representative – **Action Item**

1. March 2021 Policy Council Report
2. February 23, 2021 Policy Council Minutes

Nila Hogan provided a summary report of the above Policy Council and recommended Board approval of the above action item.

Motion was made and seconded to approve the March 2021 Policy Council report and all items. Carried by unanimous vote (Henderson/Childress).

VIII. Chief Executive Officer Report

a. CEO Report for March 2021 – Jeremy Tobias, Chief Executive Officer – **Action Item**

1. COVID-19 Update
2. North Kern Low-Income Seat
3. Facilities Plan
4. Agenda Format

Jeremy Tobias provided the COVID update to the Board and stated that the number of new positive cases have declined to near zero and has been flat for the last few weeks. He commended staff for continuing to keep the programs and services running efficiently despite the many challenges presented by the COVID pandemic over the last year. Staff continues to work with community partners to distribute PPE products, and most recently, a request was submitted to receive a truck load of hand sanitizer from the National CAP association to be distributed to staff and community members. Jeremy also emphasized the effort to encourage staff and clients to be vaccinated and referenced the recent Townhall meeting that was held earlier in the month to provide education about the safety and benefits of vaccines.

Jeremy reminded the Board that applications for the North Kern Low-Income Seat are due by close of business on Friday, April 9th. If more than one application is received, the election date is scheduled for May 10, 2021.

Jeremy said that staff is working on a detailed facility plan to accommodate the growth of the Agency. Revenue has grown 48% and the employee count is up by 34% over the past 6 years. Ultimately, staff is moving towards the goal of building long-term equity for the agency, by acquiring sites without using a federal interest. We are reviewing our assumptions with the new reality that may include protocols for flexibility for work at home options. More details will be provided at the upcoming April meeting.

Craig Henderson asked when the in-person meetings will begin again. Jeremy said that the Governor's order is still in place that allows us to conduct virtual meetings. Once the Governor lifts the order, we will be required to resume in-person meetings. There is no timeline that I am aware of for lifting that order. Tracy Webster added that for each tier level achieved for resuming normal activities, the recommendation is for meetings to continue to meet remotely.

Janea Benton said she is interested in a potential telecommuting policy and would like to see it brought to the Board at some point. Janea also requested that each item in the Consent Agenda be categorized by committee. Janea asked Jeremy to provide a brief update on his Press Conference with Senator Padilla. Jeremy said he was pleased to be asked to participate in the Press Conference with Senator Padilla. During the Press Conference, the Senator was able to introduce the American Rescue Plan to the public. Jeremy spoke as to the positive impact on our clients in our agency, particularly childhood poverty and families.

Motion was made and seconded to approve the Chief Executive Officer's report and all items. Carried by unanimous vote (Henderson/Panos)

IX. Board Member Comments

- Marian Panos said she likes Janea's idea about changing the order of the consent agenda items.
- Curtis Floyd asked the Board to be polled to determine their interest / comfort level to return to in-person meetings.
- Jeremy Tobias said that he and Paula Daoutis will develop a poll to send out to each Board Member and report back. If the majority decides to return to in-person meetings sooner, staff will look into options to secure a larger room to allow for social distancing and other safety practices.

X. Closed Session

XI. Closed Session Report

XII. Next Scheduled Meeting

Board of Directors Meeting
12:00 pm
Wednesday, April 28, 2021
5005 Business Park North
Bakersfield, CA 93309

XIII. Adjournment

The meeting was adjourned at 1:11 pm.



DATE April 5, 2021
TIME 1:30 pm – 4:30 pm
LOCATION Zoom Meeting /
5005 Business Park North
Bakersfield, CA 93309
TEAMS LINK <https://zoom.us/j/95133877375>
MEETING ID: 951 3387 7375
PHONE NUMBER (669) 900-6833

Strategic Planning Board & Management Retreat

Per Governor's Executive Order N-25-20, Meeting to be held via Tele-Conference. Members of the public may join the tele-conference or listen to the call from the CAPK office at 5005 Business Park North, Bakersfield, CA 93309

I. Call to Order

Chairman Curtis Floyd called the meeting to order at 1:34 pm via Tele-Conference with opportunity for the public to join at the Community Action Partnership of Kern Administrative Building, located at 5005 Business Park North, Bakersfield, CA.

a. Roll Call was taken with a quorum present:

Present: Janea Benton, Jimmie Childress, Curtis Floyd, Joe Garcia, Nila Hogan, Michelle Jara-Rangel, Maritza Jimenez, Jonathan Mullings, Fred Plane, and Ana Vigil

Absent: Craig Henderson, Mike Maggard, Yolanda Ochoa, Marian Panos, Guadalupe Perez

Others present: Jeremy Tobias, Chief Executive Officer; Traco Matthews, Chief Program Officer; Pritika Ram, Director of Administration; Tracy Webster, Chief Financial Officer; other CAPK staff; David Klauber from Resource Development Associates, and Kevin Burton, CAPK Foundation Board Chair

II. Public Comments

No one addressed the Board.

III. Retreat Agenda, Objectives & Planning Framework

Jeremy Tobias welcomed the Board and thanked them for their time for this three-session schedule over a period of three days to participate in the Strategic Planning Board & Management Retreat meetings. Jeremy stated that the key goal is to go through this process, understand where the agency stands currently, where we need to go, and how will we get there. Jeremy introduced David Klauber from RDA. David briefly described how the meeting will flow, items to be discussed, and he encouraged all members to be actively engaged.

IV. Community Needs Assessment

a. Presentation and Updates on Community Needs Assessment by Kathline Moessner

Kathline Moessner provided an in-depth review of the recent Community Needs Assessment and stated that Kern County's population is approximately 900,000 which reflects a 5% increase since the last assessment. Among the many statistics provided, it is notable to report that the poverty rate in Kern County 21%.

Joe Garcia asked if the Kern County prison population was included in the assessment and Kathline responded that it was not included.

V. Break-Out Group Activity: Community / Organizational Priorities

David Klauber and the RDA staff facilitated 3 breakout sessions that covered topics: Mission & 10-year vision; Strengths, Weakness, Opportunities, and Threats (SWOT) Analysis; and Community Needs Assessment (CNA).

VI. Strategic Prioritization Activity (Full Group)

David Klauber resumed the group meeting at 3:40 pm and asked each work group to report on their breakout session and all groups reported they had active discussions.

Traco Matthews reported that in Group 1, housing, workforce development, and childcare were topics heavily discussed. Janea Benton said that in Group 2, there was a recurring theme that there is a need for low-income housing and discussed staff morale from the SWOT analysis. Jeremy Tobias said that there were 3 big takeaways from Group 3, including: childcare (and opportunities to expand childcare in new service areas, and the possibility of offering different hours and days of service); workforce development opportunities; and development of low-income housing.

David Klauber showcased some of the comments from the recent staff assessment and stated that employee satisfaction comes with recruiting high performers, with a desire to provide excellent customer service and culture. The leadership team must create a workplace that attracts excellence, a place where people love to work, and perform well and David encouraged continued and increased internal communication and unification.

David stated he was very pleased with the engagement and said that the Board & Staff has provided great feedback and a lot of information to work with.

VII. Wrap Up

David thanked the Board and Executive Leadership team for their participation and briefly described the next steps that will include the Division Directors.

VIII. Next Scheduled Meeting

Strategic Planning Board & Management Retreat
1:30 pm
Wednesday, April 7, 2021
5005 Business Park North
Bakersfield, CA 93309

IX. Adjournment

The meeting was adjourned at 4:24 pm.



DATE April 7, 2021
TIME 1:30 pm – 4:30 pm
LOCATION Zoom Meeting /
5005 Business Park North
Bakersfield, CA 93309
TEAMS LINK <https://zoom.us/j/97282398019>
MEETING ID: 972 8239 8019
PHONE NUMBER (669) 900-6833

Strategic Planning Board & Management Retreat

Per Governor's Executive Order N-25-20, Meeting to be held via Tele-Conference. Members of the public may join the tele-conference or listen to the call from the CAPK office at 5005 Business Park North, Bakersfield, CA 93309

I. Call to Order

Chairman Curtis Floyd called the meeting to order at 1:34 pm via Tele-Conference with opportunity for the public to join at the Community Action Partnership of Kern Administrative Building, located at 5005 Business Park North, Bakersfield, CA.

a. Roll Call was taken with a quorum present:

Present: Janea Benton, Jimmie Childress, Curtis Floyd, Joe Garcia, Craig Henderson, Nila Hogan, Michelle Jara-Rangel (left meeting at 3:30 pm), Yolanda Ochoa (left meeting at 2:30 pm), Fred Plane

Absent: Maritza Jimenez, Mike Maggard, Jonathan Mullings, Marian Panos, Guadalupe Perez, and Ana Vigil

Others present: Jeremy Tobias, Chief Executive Officer; Lorraine Casillas, Director of Finance; Yolanda Gonzales, Director of Head Start / State Child Development; Freddy Hernandez, Director of Youth & Community Services; Traco Matthews, Chief Program Officer; Lisa McGranahan, Director of Human Resources; Pritika Ram, Director of Administration; Carmen Segovia, Director of Health & Nutrition; Sheila Shegos, Director of Community Development; Emilio Wagner, Director of Operations; Tracy Webster, Chief Financial Officer; other CAPK staff; David Klauber from Resource Development Associates, and Kevin Burton, CAPK Foundation Board Chair.

II. Public Comments

No one addressed the Board.

III. Welcome & Re-Grouping

David Klauber welcomed the Board and Leadership staff and the Division Directors joining today for day 2 of the strategic planning session and provided a brief recap from the first meeting which included the following:

- CAPK is one of the strong fronts in the nonprofit help for Kern County;
- CAPK has improved employee retention beyond local industry averages;
- CAPK has 3 months of reserves and no longer requires the use of the existing line of credit; and
- CAPK has become a premier agency in the Central Valley.

IV. Revisiting Strategic Priority Areas

Janea Benton provided a recap of the vision of CAPK over the next 10 years and emphasized the need to set attainable goals.

David Klauber displayed slides that included agency strengths and community needs based on how CAPK is perceived from the community.

David emphasized the need for a strategic plan that focuses on the agency and chart a course that impacts the community. The organization is very dedicated to the mission to reduce poverty, and support of marginalized communities. It is also essential to increase the agency's ability to organize and track progress and goals.

Curtis Floyd shared that he feels CAPK's current mission statement is weak and would like to see the mission revised to be clear and concise, one that is easily understood.

V. Break-Out Group Activity: Goal Development Round 1

David assigned members of the Board and the executive leadership staff to breakout groups to focus on the following:

- Development of goals that align to priority areas
- Development of relevant action steps

At the conclusion of the breakout sessions, the entire group assembled in full session and were asked to report on their group discussions to include action steps to achieve goals.

VI. Wrap Up

David Klauber provided a brief recap of the day's session and stated goals for the third and final meeting.

VII. Next Scheduled Meeting

Strategic Planning Board & Management Retreat
8:30 am
Wednesday, April 13, 2021
5005 Business Park North
Bakersfield, CA 93309

VIII. Adjournment

The meeting was adjourned at 4:34 pm.



DATE April 13, 2021
TIME 8:30 am – 10:30 am
LOCATION Zoom Meeting /
5005 Business Park North
Bakersfield, CA 93309
TEAMS LINK <https://zoom.us/j/95198087321>
MEETING ID: 972 8239 8019
PHONE NUMBER (669) 900-6833

Strategic Planning Board & Management Retreat

Per Governor's Executive Order N-25-20, Meeting to be held via Tele-Conference. Members of the public may join the tele-conference or listen to the call from the CAPK office at 5005 Business Park North, Bakersfield, CA 93309

I. Call to Order

Chairman Curtis Floyd called the meeting to order at 8:34 am via Tele-Conference with opportunity for the public to join at the Community Action Partnership of Kern Administrative Building, located at 5005 Business Park North, Bakersfield, CA.

a. Roll Call was taken with a quorum present:

Present: Janea Benton, Curtis Floyd, Joe Garcia, Nila Hogan, Michelle Jara-Rangel, Maritza Jimenez, Jonathan Mullings, Yolanda Ochoa (joined meeting at 8:39 am) Fred Plane, and Ana Vigil

Absent: Jimmie Childress, Craig Henderson Mike Maggard, Marian Panos, Guadalupe Perez

Others present: Jeremy Tobias, Chief Executive Officer; Lorraine Casillas, Director of Finance; Yolanda Gonzales, Director of Head Start / State Child Development; Fred Hernandez, Director of Youth & Community Services; Traco Matthews, Chief Program Officer; Lisa McGranahan, Director of Human Resources; Pritika Ram, Director of Administration; Carmen Segovia, Director of Health & Nutrition; Sheila Shegos, Director of Community Development; Emilio Wagner, Director of Operations; Tracy Webster, Chief Financial Officer; other CAPK staff; David Klauber from Resource Development Associates, and Kevin Burton, Klein DeNatale CAPK Foundation Board Chair.

II. Public Comments

No one addressed the Board.

III. Welcome & Re-Grouping

David Klauber welcomed the Board and Leadership Staff back to day 3 of the strategic planning session and reviewed objectives and outcomes from the prior meetings.

David stated that per CSBG standards, every five years, the Board of Directors are required to review the Mission and Vision Statements. The SWOT assessment results indicated that 94% of staff surveyed reported that they have good understanding of CAPK's mission, 83% of staff said their work at CAPK is reflected within the mission, and 83% of staff feel that decisions made by CAPK leadership support the mission of the organization.

Mission Statement

Following discussion about the Mission Statement, David asked the Board if they felt the Mission Statement should remain as is or be revised? Pritika Ram said she will check in with the CAP National to determine the direction of proposed changes to the national mission. Jeremy shared that the National association is moving towards using words such as “economic security” rather than the term “self-sufficient”. Comments from the Board reflect they feel that the current statement is dated and should be revised. Some of the comments included:

- Include the word “empower”
- “Empower the members of the community we serve” but define community
- Include “CAPK is a leader in the Central Valley”

Curtis Floyd asked if CAPK’s purpose is to provide resources, or is it empower members of the community? What is most important? Curtis suggested the Board align the mission with what we do and what our vision is.

Vision Statement

David led a discussion about the current Vision Statement and most agree that the current statement does not make sense to most people. The word “abundant” does not seem like the correct word, and a suggestion was made to change to “available.” Another suggestion was to include “Economically stable with equal access for all people.”

David displayed the Vision Statement from the National CAP, “A nation that creates opportunities for all people to thrive, builds strong, resilient communities, and ensures a more equitable society.”

Curtis Floyd would like the Executive Committee to continue to work on the Mission and Vision Statements and bring it back to the full Board.

David proposed a “Suggestion Box” to continue to allow others to contribute their ideas.

Proposed Values

Newly proposed values that resulted from the strategic planning meetings are: Respect, Teamwork, Transparency, Continuous Improvement, and Servant Leadership (genuine care for those we seek to empower; leadership encourage).

Objectives

The specific and measurable steps to help you reach your goals within each priority area.

Breakout Sessions

As the main session moved into the breakout session, David reminded the participants to define specific and measurable steps to help you reach your goals within each priority area.

The main session reconvened at 10:15 am and each group provided a recap of their sessions.

IV. Next Steps and Close

Traco Matthews provided a slide and described the “Fist to Five” buy-in exercise to evaluate what was discussed in the three sessions and the deliverables they created on paper, recommendations, and to evaluate if CAPK is headed in the right direction. The RDA staff will capture the results and provide them at a later date.

David Klauber said that his staff will clean up the data and record the progress to date to include new objectives and will provide that document in the shared file.

Jeremy Tobias thanked all for participating for the three days, and said it is a worthwhile exercise and feels the outcome will be worth the effort.

Pritika Ram stated that staff will continue to engage with the work groups and noted that there will be mid-point check-in with the full group which will likely be an in-person meeting by that time. Nine months prior to the end of the 3-year Strategic Plan end date, this process will be implemented again to make sure there is no lapse in the Strategic Plan.

V. Next Scheduled Meeting

Board of Directors Meeting
12:00 pm
Wednesday, April 28, 2021
5005 Business Park North
Bakersfield, CA 93309

VI. Adjournment

The meeting was adjourned at 10:37 am.



DATE	April 7, 2021
TIME	12:00 pm
LOCATION	Teams Meeting / 5005 Business Park North Bakersfield, CA 93309
TEAMS LINK	Click here to join the meeting
PHONE NUMBER	(213) 204-2374 / ID: 117 036 987#

Personnel & Affirmative Action Committee Minutes

1. Call to Order

Committee Chair Fred Plane called the meeting to order at 12:00 pm via Tele-Conference with opportunity for the public to join at the Community Action Partnership of Kern administrative building, located at 5005 Business Park North, Bakersfield, CA.

2. Roll Call

Roll Call was taken with a quorum present.

Present: Jimmie Childress, Craig Henderson, Michelle Jara-Rangel, Yolanda Ochoa, and Fred Plane

Absent: None

Others present: Lorraine Casillas, Director of Finance; Lisa McGranahan, Director of Human Resources; Traco Matthews, Chief Program Officer; Pritika Ram, Director of Administration; Carmen Segovia, Director of Health & Nutrition; Tracy Webster, Chief Financial Officer; and other CAPK staff.

3. Public Comments

No one addressed the Committee.

4. Regular Business

- a. Food Bank Program Manager Title Change – Carmen Segovia, Director of Health & Nutrition – **Action Item**

Carmen Segovia presented the above action item for approval.

Motion was made and seconded to approve staff's recommendation. Carried by unanimous vote (Henderson/Ochoa).

- b. MCAP Program Manager Title Change – Carmen Segovia, Director of Health & Nutrition – **Action Item**

Carmen Segovia presented the above action item for approval.

Motion was made and seconded to approve staff's recommendation (Henderson/Jara-Rangel).

- c. Central Kitchen Revised Job Description and Org Structure – Carmen Segovia, Director of Health & Nutrition – **Action Item**

Carmen Segovia presented the above action item for approval. Craig Henderson asked how the new position revisions to the existing position will be funded. Carmen explained that about 50% of the increase will be covered by Head Start and will not be an issue for the program.

Motion was made and seconded to approve staff's recommendation (Henderson/Jara-Rangel).

- d. Update on FFCRA Provision Extension – Tracy Webster, Chief Financial Officer and Lisa McGranahan, Director of Human Resources – ***Info Item***

Tracy Webster explained that the FFCRA acronym stands for Families First Coronavirus Response Act, and stated that the most recent federal stimulus package allowed for the extension of the FFCRA through the end of March. On March 18, Gov. Newsom signed Senate Bill 95 that allows for 80 hours of retroactive benefits and an allotment of an additional 80 hours to cover COVID-19 absences, including employee vaccinations during work hours and/or symptoms related to vaccinations. Employees must verbally certify their absence is COVID related, and no documentation is required. Craig Henderson asked about the fiscal impact to CAPK, and Tracy stated there will be some financial impact, but the full extent is not known at this time.

Lisa McGranahan added that as of this day, 206 staff members have been fully vaccinated.

5. **Committee Member Comments**

- No comments

6. **Next Scheduled Meeting**

Personnel & Affirmative Action Committee
12:00 pm
Wednesday, May 5, 2021
5005 Business Park North
Bakersfield, CA 93309

7. **Adjournment**

The meeting was adjourned at 12:15 pm.



MEMORANDUM

To: Personnel Committee

Carmen Segovia

From: Carmen Segovia, Director of Health & Nutrition

Date: April 7, 2021

Subject: *Agenda Item 4a*: Food Bank Program Manager Title Change – **Action item**

In November 2020, the reorganizational structure of the Food Bank was approved by the Board. We are now updating the job description for the Food Bank Program Manager position and bringing it into alignment with other CAPK positions of similar responsibilities and authority.

The purpose of this request is to change the title from Food Bank Program Manager to Program Administrator which more accurately reflect the duties and responsibilities of the position. The Food Bank Program Manager is responsible for the operation and administration of the program and ensures that the program is fully compliant with all state and federal regulations and contract requirements.

The revised job description has been reviewed, approved, and repointed by Human Resources. The results of the repointing are as follows:

Position	Grade	Min	Mid	Max
Food Bank Manager – current	11	29.09	36.36	43.64
Food Bank Administrator – proposed	12	33.45	41.80	50.17

Funding for the Food Bank Manager (or Administrator) position is from CSBG and Food Bank revenue sources. This position is included in the current budget and will continue to be included in future budgets.

The proposed title change will not have a fiscal impact since the current wage for the Food Bank Manager position is within the grade of the Administrator position.

This title change is in alignment with CAPK Strategic Goal that unifies the program efforts throughout the Agency and will give the program a more engaged staff and retained workforce.

Recommendation:

Staff recommends approval to change the title from Food Bank Manager to Food Bank Administrator and approval of the revised job description for the Food Bank Administrator.

Attachment:

Food Bank Program Administrator Job Description



Program Administrator – Food Bank

Disclaimer: Job descriptions are written as a representative list of the ADA essential duties performed by a job class. They cannot include nor are they intended to include all duties performed by all positions occupying a class.

Salary Range: Grade 12

FLSA Status: Exempt

Date Approved:

SUMMARY:

Under the direction of the Director of Health & Nutrition Services, the Food Bank Program Administrator is responsible for the efficient operation of the Food Bank in accordance with federal, state, and local government statutes, regulations, and performance standards. The Program Administrator plans, coordinates, supervises, implements, and evaluates programs and objectives designed to identify the food and nutrition needs of low-income residents and provide services to alleviate those needs. The Food Bank Program Administrator is responsible for coordinating staff, volunteers, programs, and applicable Food Bank services, including the coordination of over one hundred (100) distribution sites throughout Kern County, and the Commodity Supplemental Food Program (CSFP).

SUPERVISION RECEIVED:

Receives supervision from Director of Health and Nutrition.

SUPERVISION EXERCISED:

Operations Supervisor, Administrative Supervisor, Program Supervisor, and Procurement Coordinator.

DUTIES AND RESPONSIBILITIES:

Disclaimer: This list is meant to be representative, not exhaustive. Some incumbents may not perform all the duties listed or may perform related duties as assigned. Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions.

Essential Job Specific Duties:

- Develop and implement operating and administrative policies and procedures to ensure efficient operation of programs.
- Ensure compliance with federal, state, and local regulations, compliance with the scope of work as defined by funding sources and contracts such as the Feeding America Program.
- Develop objectives and options based on information results from community needs assessments of anti-hunger programs.
- Responsible for the development of plans for the utilization of community and Food Bank resources, including staffing requirements.
- Provides direct supervision to warehouse employees and volunteers in the absence of the Operations Supervisor, Administrative Supervisor, Program Supervisor, Procurement Coordinator, Warehouse Coordinator, and/or CSFP Coordinator.
- Initiate and maintain liaison with public and private agencies that provide supporting services to address hunger in Kern County.
- Responsible for the implementation of internal and external reporting systems and procedures for monitoring program results.
- Responsible for the development, preparation, and monitoring of operation budgets and grant proposals.
- Provide leadership by example and maintain quality work standards.

- Responsible for the coordination and operation of the USDA Commodities, The Emergency Food Assistance Program (TEFAP), Emergency Food & Shelter, the Commodity Supplemental Food Program (CSFP), Feeding America programs, and activities and community donated resources.
- Responsible for the care and maintenance of all Food Bank vehicles and equipment.
- Responsible for maintaining perpetual inventory control of all food items and non-food items through institution of the first-in-first out rotation of inventory and using the inventory software program.
- Responsible for implementing and monitoring contracts with federal, state, and local funding sources.
- Responsible for maintaining a network of distribution partners/sites throughout the county.
- Responsible for the oversight to recruit and coordinate volunteer services which are conducted by the Agency Relations Supervisor.
- Assist the Director of Health and Nutrition Services with program status reports to be presented to the CAPK Board of Directors.
- Responsible for safeguarding and controlling confidential information using care and discretion to protect the organization from substantial loss.
- Assist in obtaining funding provided by federal, state, and local sources and donations for community resources and actively seek alternate funding sources for the Food Bank.
- Responsible for the development and implementation of a strategic plan for the Food Bank.
- Responsible for being the primary media contact for the Food Bank and work closely with CAPK's Outreach/Public Relations Department, including being the primary media representative for the Food Bank on television, radio, social media, etc.
- Responsible for the overall operation of the CSFP program, including inventory, food packaging, distribution, and required reports.
- Responsible for responding to Food Bank and CSFP concerns.
- Responsible for coordinating and managing food drives.
- Responsible for planning and implementing farmers markets throughout Kern County.

Other Job Specific Duties:

- Attend all meetings, trainings, and conferences as assigned.
- Maintain a safe and functional work environment.
- Work alternative hours as required, including nights and weekends.
- Is proactive in the effort to recruit and enroll families that qualify for Partnership programs.
- Perform any other like duties as assigned.

MINIMUM QUALIFICATIONS:

The requirements listed below are representative of the knowledge, skills, and abilities required to satisfactorily perform the essential duties and responsibilities.

Knowledge of:

- Agency policies and procedures.
- Applicable federal, state, and local laws, codes, and regulations.
- Departmental policies and procedures.
- Modern office practices, methods, procedures, and equipment, including computers.
- Word processing, spreadsheet, database, and related software applications.
- Social service and charitable food assistance procedures and networks.

Ability to:

- Deal with conceptual matters.
- Plan, organize, allocate, and control substantial resources.
- Supervise staff and volunteers.
- Communicate effectively, verbally and in writing.
- Demonstrate good interpersonal skills.
- Effectively present program information to the public.
- Establish professional working relationships with staff, agencies, and parents.
- Work with the media, e.g., television, radio, social media.
- Maintain records and meet deadlines.
- Work independently and make clear presentations of ideas and recommendations.
- Work with diverse staff, volunteers, groups, and social service agency representatives.

EDUCATION AND EXPERIENCE:

The following requirements generally demonstrate possession of the minimum requisite knowledge and ability necessary to perform the duties of the position.

- Bachelor's degree in business administration, public administration, or a related field.
- Demonstrated experience in administering a social services program may be substituted for the education requirement on a year for year basis.
- Four (4) years' experience in the management of a program.
- Minimum of two (2) years' supervisory experience.
- Experience in budget oversight is required.
- Minimum of 2 years of warehouse inventory experience.
- Food bank experience desirable

OTHER REQUIREMENTS:

- Possession of a valid California driver's license and state automobile insurance with an acceptable driving record, substantiated by a DMV printout.
- Completion of fingerprints, physical, TB and substance abuse screening upon offer of employment.
- SafeServ certification required.
- Bilingual language fluency (Spanish/English) desirable.

WORK ENVIRONMENT:

The work environment characteristics described are representative of those an employee encounters in performing the essential functions of this job.

- Work is primarily performed indoors.
- Noise level is quiet to moderately quiet.
- Hazards are minimal.

ESSENTIAL PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable employees with disabilities to perform the essential duties.

POSITION TITLE Program Administrator – Food Bank				
Activity	Hours Per Day	NEVER 0 HOURS	OCCASIONALLY UP TO 4 HOURS	FREQUENTLY 4-8 HOURS
Sitting				X
Walking				X
Standing				X
Bending (neck)				X
Bending (waist)				X
Squatting			X	
Climbing		X		
Kneeling			X	
Crawling		X		
Twisting (neck)				X
Twisting (waist)				X
Is repetitive use of hand required?				X
Simple Grasping (right hand)				X
Simple Grasping (left hand)				X
Power Grasping (right hand)			X	
Power Grasping (left hand)			X	
Fine Manipulation (right hand)				X
Fine Manipulation (left hand)				X
Pushing & Pulling (right hand)			X	
Pushing & Pulling (left hand)			X	
Reaching (above shoulder level)			X	
Reaching (below shoulder level)			X	

	LIFTING			CARRYING		
	NEVER 0 HOURS	OCCASIONALLY UP TO 4 HOURS	FREQUENTLY 4-8 HOURS	NEVER 0 HOURS	OCCASIONALLY UP TO 4 HOURS	FREQUENTLY 4-8 HOURS
0-10 lbs			X			X
11-25 lbs		X			X	
26-50 lbs		X			X	
51-75 lbs	X			X		
76-100 lbs	X			X		
100+ lbs	X			X		



MEMORANDUM

To: Personnel Committee

From: 
Carmen Segovia, Director of Health & Nutrition

Date: April 7, 2021

Subject: *Agenda Item 4b*: MCAP Program Manager Title Change – **Action item**

While reviewing and updating job descriptions, we found that the job description for the Migrant Childcare Alternative Payment (MCAP) Program Manager needs to be updated and made comparable to other CAPK positions with similar responsibilities and authority. The job description for the MCAP Program Manager position was last updated on 2/15/2016.

The purpose of this request is to change the title from MCAP Program Manager to MCAP Program Administrator which more accurately reflects the duties and responsibilities of the position. The MCAP Program Manager position is responsible for the operation and administration of the programs and ensures that the program is fully compliant with all state and federal regulations and contract requirements.

The revised job description has been reviewed, approved, and reprinted Human Resources. The results of the reprinting are as follows:

Position	Grade	Min	Mid	Max
MCAP Manager – current	11	29.09	36.36	43.64
MCAP Administrator – proposed	12	33.45	41.80	50.17

Current funding for the MCAP Manager position is from the State of California, Dept. of Education and, effective 7/1/2021 and going forward, from the State of California, Dept. of Social Services. This position is included in the current budget and will continue to be included in future budgets.

The revised job description and proposed title change will not have a fiscal impact since the current wage for the MCAP Manager position is within the grade of the Administrator position.

This title change is in alignment with CAPK Strategic Goal that unifies the program efforts throughout the agency and will give the program a more engaged staff and retained workforce.

Recommendation:

Staff recommends approval to change the title from MCAP Program Manager to MCAP Administrator and approval of the revised job description for the MCAP Administrator.

Attachment:

MCAP Program Administrator Job Description



Migrant Childcare Alternative Payment (MCAP) Program Administrator

Disclaimer: Job descriptions are written as a representative list of the ADA essential duties performed by a job class. They cannot include nor are they intended to include all duties performed by all positions occupying a class.

Salary Range: Grade 12

FLSA Status: Exempt

Date Approved:

SUMMARY:

Under general direction of the Director of Health & Nutrition, the MCAP Program Administrator is responsible for managing the comprehensive migrant childcare program/s in compliance with all state and federal regulations, contract, or funding requirements and CAPK policies. The MCAP Administrator monitors the overall contract compliance, reporting and budgetary functions for the program. The Administrator is responsible for coordinating with program staff and other CAPK support division in preparation for program audits and self-assessments. The Administrator is the liaison between Community Action Partnership of Kern and the different state, county and local agencies, community stakeholders, community-based organizations, elected or appointed officials, legislative entities, and media representatives. The Administrator also provides leadership and technical expertise for program staff on state regulations, funding source requirements, program guidance, and policies and practices.

SUPERVISION RECEIVED

Director of Health & Nutrition

SUPERVISION EXERCISED:

Family Service Coordinator, Subsidized Reimbursement Coordinator, and Administrative Clerk

DUTIES AND RESPONSIBILITIES:

Disclaimer: This list is meant to be representative, not exhaustive. Some incumbents may not perform all the duties listed or may perform related duties as assigned. Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions.

Essential Job Specific Duties:

- Provides oversight for the program's overall day to day management
- Responsible for the development of monitoring and evaluation systems to facilitate program performance reviews and compliance with state regulations and program policies and procedures. Is the point person during state audits and reviews.
- Provides training, development, supervision, and evaluation of assigned staff.
- Develops and implements strategies to maximize childcare enrollment in the six entry county areas, including but not limited to, arranging program informational meetings with local entities, attending community meetings, coordinating with local partners in the Central California Valley area, and participating in community outreach events.
- Responsible for developing and managing program budgets for the statewide program.
- Responsible for managing the program projections to ensure earning the full contract.
- Responsible for staying abreast of all regulation changes and program contract requirements.
- Responsible for developing, updating, and implementing all program policies and procedures in accordance with state and federal regulations.
- Collaborates with program coordinators to plan and implement on-going trainings for professional development and implements cross-training, as part of the program's succession plan.

- Engages in program advocacy activities, making recommendations to policy makers and state contract representatives.
- Provides technical assistance and consultation services to program staff, providers, and local entities for effective implementation of the MCAPP.
- Assists with duties, as needed, to ensure appropriate, effective, efficient, and equitable services are provided to the migrant community and completes activities associated with the program.
- Facilitates the resolution of problems or concerns involving local partners, childcare providers, and collaborators.
- Responsible for ensuring access to services in the six entry counties, including securing office space, transportation, and equipment.
- Provides timely response to concerns and issues for the six entry county satellite offices and reports directly to the Director of Health & Nutrition.
- Responsible for effective recruitment, selection, and hiring process of qualified program personnel.
- Assists the program team in planning, organizing, and conducting orientation sessions, workshops, training, and related activities for program staff, including identifying training facilities, recruitment areas, labor camps, packing sheds, agriculture related industries, and high migrant impact communities.
- Responsible for preparing the MCAP portion of the annual continued funding grant application in collaboration with other grant writers.
- The Administrator is the Hearing Officer for the family appeals process.

Other Job Specific Duties:

- Attends all meetings, trainings, and conferences as assigned.
- Maintains a safe and functional work environment.
- Works alternative hours as required, including nights and weekends.
- Is proactive in the effort to recruit and enroll families that qualify for Partnership programs.
- Performs any other like duties as assigned.

MINIMUM QUALIFICATIONS:

The requirements listed below are representative of the knowledge, skills, and abilities required to satisfactorily perform the essential duties and responsibilities.

Knowledge of:

- Agency policies and procedures.
- Applicable federal, state, and local laws, codes, and regulations.
- Departmental policies and procedures.
- Modern office practices, methods, procedures, and equipment, including computers.
- Word processing, spreadsheet, database, and related software applications.
- Employment, political, and health services systems.
- Problems of socially and economically challenged families.

Ability to:

- Deal with conceptual matters.
- Plan, organize, allocate, and control substantial resources.
- Communicate effectively, verbally and in writing.
- Demonstrate good interpersonal skills.
- Attend evening and weekend meetings.

- Effectively present program information to the public.
- Establish professional working relationships with staff, agencies, providers, and parents.
- Analyze statistical reports and legislation and interpret for policy design and implementation.
- Monitor, analyze, and evaluate programs, including the development of system design and procedural guidelines.

EDUCATION AND EXPERIENCE:

The following requirements generally demonstrate possession of the minimum requisite knowledge and ability necessary to perform the duties of the position.

- Bachelor's degree in sociology, business, public administration, or related field.
- Four (4) years' experience in administration/management, including program design, management, budgeting, program evaluation, community organization and public relations, or related experience.
- Minimum four (4) years' experience working in a childcare Alternative Payment (AP) program
- Minimum five (5) years' supervisory experience
- Any equivalent combination of education and/or experience may be acceptable.

OTHER REQUIREMENTS:

- Possession of a valid California driver's license and state automobile insurance with an acceptable driving record, substantiated by a DMV printout.
- Completion of a fingerprint, physical, TB, and substance abuse screening upon offer of employment.
- Fully fluent in English and Spanish **Required** (Must be able to read, write, and speak both).

WORK ENVIRONMENT:

The work environment characteristics described are representative of those an employee encounters in performing the essential functions of this job.

- Work is primarily performed indoors.
- Noise level is quiet to moderately quiet.
- Hazards are minimal.

ESSENTIAL PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable employees with disabilities to perform the essential duties.

POSITION TITLE Program Administrator				
Activity	Hours Per Day	NEVER 0 HOURS	OCCASIONALLY UP TO 4 HOURS	FREQUENTLY 4-8 HOURS
Sitting				X
Walking				X
Standing				X
Bending (neck)				X
Bending (waist)				X
Squatting			X	
Climbing		X		
Kneeling			X	
Crawling		X		
Twisting (neck)				X

Twisting (waist)				X		
Is repetitive use of hand required?				X		
Simple Grasping (right hand)				X		
Simple Grasping (left hand)				X		
Power Grasping (right hand)			X			
Power Grasping (left hand)			X			
Fine Manipulation (right hand)				X		
Fine Manipulation (left hand)				X		
Pushing & Pulling (right hand)			X			
Pushing & Pulling (left hand)			X			
Reaching (above shoulder level)			X			
Reaching (below shoulder level)			X			
	LIFTING			CARRYING		
	NEVER 0 HOURS	OCCASIONALLY UP TO 4 HOURS	FREQUENTLY 4-8 HOURS	NEVER 0 HOURS	OCCASIONALLY UP TO 4 HOURS	FREQUENTLY 4-8 HOURS
0-10 lbs			X			X
11-25 lbs		X			X	
26-50 lbs		X			X	
51-75 lbs	X			X		
76-100 lbs	X			X		
100+ lbs	X			X		



MEMORANDUM

To: Personnel Committee
Carmen Segovia
From: Carmen Segovia, Director of Health & Nutrition
Date: April 7, 2021
Subject: *Agenda Item 4c*: Central Kitchen Revised Job Description and Org. Structure – **Action item**

The Central Kitchen has experienced some operational changes this past year due to COVID-19 and its impact on centers and meal delivery services. The number of children receiving meals decreased however, the Central Kitchen prepared boxed meals for children receiving virtual services. The Central Kitchen is also assisting the M Street Navigation Center with their lunch meal service. These changes have prompted us to review the organizational structure of the Central Kitchen and the job description of the Food Service Manager.

The purpose of this request is to seek approval for the reorganization of the Central Kitchen which will include the addition of a Food Service Administrator position and an update of the Food Service Program Manager position. The Food Service Administrator position will be responsible for the overall administration and operation of the central kitchen. The Food Service Program Manager will be responsible for the daily operation of the Central Kitchen. Job descriptions for these two positions have been reviewed, approved, and pointed by Human Resources.

The results of the pointing are as follows:

Position	Grade	Min	Mid	Max
Food Service Manager – Current	10	25.30	31.61	37.94
Food Service Manager – Revised	11	29.09	36.36	43.64
Food Service Administrator - Proposed	12	33.45	41.80	50.17

Funding for the operation and staffing of the Central Kitchen is from the USDA, State of California, Dept. of Education, and the US Dept. of Health & Human Services.

The proposed reorganization of the central kitchen will have a fiscal impact since the Food Service Administrator is a new position which has not been previously included in the budget. The update to the Food Service Manager job description will not have a fiscal impact since that position is already included in the budget. The projected fiscal impact is \$89,753 annually for wages and benefits.

This title change is in alignment with CAPK Strategic Goal that unifies the program efforts throughout the agency and will give the program a more engaged staff and retained workforce.

Recommendation:

Staff recommends approval of the reorganization of the central kitchen, the update to the Food Service Manager job description and the job description for the new Food Service Administrator position.

Attachments:

Food Service Program Administrator Job Description
Food Service Program Manager Job Description
Food Service Program Org Chart - Draft



Food Service Administrator

Disclaimer: Job descriptions are written as a representative list of the ADA essential duties performed by a job class. They cannot include nor are they intended to include all duties performed by all positions occupying a class.

Salary Range: Grade 12

FLSA Status: Exempt

Date Approved:

SUMMARY:

Under the direction of the Director of Health and Nutrition, the Central Kitchen Administrator is responsible in overseeing the operation and administration of the central kitchen. The Central Kitchen Administrator will monitor overall compliance, including facilitating audits and assure all reporting is completed with quality and in a timely manner. The Central Kitchen Administrator will ensure that the program is fully compliant and program quality is met according to the state and federal laws, and CAPK policies.

SUPERVISION RECEIVED:

Director of Health and Nutrition

SUPERVISION EXERCISED:

Central Kitchen Manager

DUTIES AND RESPONSIBILITIES:

Disclaimer – This list is meant to be representative, not exhaustive. Some incumbents may not perform all the duties listed or may perform related duties as assigned. Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions.

Essential Job Specific Duties:

- Responsible for the overall operation and administration of the central kitchen.
- Responsible for designing, planning, coordinating, and maintaining a management system to monitor and ensure full compliance of program requirements.
- Responsible for shared communications with the Director of Health and Nutrition and Program Design and Management Administrator.
- Responsible for working with the EHS/HS management team to develop the operating budget for the Central Kitchen.
- Responsible to meet with vendors to explore new menu options, i.e. purchase local produce, bakery items, etc.
- Responsible for providing support to the centers for commercial equipment and services.
- Approves specifications for food, food service, and janitorial supplies and equipment for the central kitchen.
- Reports areas for which improvement plans are needed to make corrections for ongoing compliance of health and safety to the director.
- Responsible for the development and support for mandated training to ensure compliance of federal and state requirements.
- Oversees program manager to ensure that daily services and operations comply with all regulations.
- Assists Procurement staff with the procurement process pertaining to food, food service, and janitorial supplies.
- Assists the director in formulating and administering agency policies and developing short range and long ranges goals and objectives.

- Works with director to plan and implement ongoing training as required.
- Supports the development of program budgets, analyzes and reviews budgetary and financial data, controls and authorizes expenditures in accordance with limitations.
- Works with CAPK's Community Development Division to explore the possibility of using the central kitchen during its down time.
- Attends Menu Committee and Health Advisory Committee meetings in partnership with parents, staff, and members of the community.
- Responsible for the development of long- and short-term plans and activities involving the central kitchen, including training for Head Start parents and entrepreneurial training.
- Communicate with other administrators, personnel, and outside organizations to coordinate activities and programs, and resolve issues and conflicts.
- Responsible for all reporting requirements pertaining to the Central Kitchen.
- In the absence of the Program Manager, assumes the responsibilities of that position.

MINIMUM QUALIFICATIONS:

The requirements listed below are representative of the knowledge, skills, and abilities required to satisfactorily perform the essential duties and responsibilities.

Knowledge of:

- Agency policies and procedures
- Applicable federal, state, and local laws, codes, and regulations
- Departmental policies and procedures
- Modern office practices, methods, procedures, and equipment including computers.
- Knowledge of food safety and handling techniques
- Principles and practices of administration, budgeting, fiscal oversight, and project management.
- Federal, state, and local programs, laws and regulations pertaining to the operation of the program.

Ability to:

- Ability to deal with conceptual matters.
- Ability to communicate effectively.
- Good interpersonal skills.
- Effectively present program to the public.
- Establish professional working relationships with staff, agencies, and parents.
- Bilingual language fluency (Spanish/English) desirable
- Attends meetings, trainings, and conferences as assigned including evenings and weekends.
- Maintains safe and functional work environment.
- Is proactive in the program effort to recruit families that qualify for Partnership programs.
- Work independently while managing competing demands.
- Reasonably obtain knowledge of applicable federal, state, and local laws, codes, and regulations and agency and departments policies and procedures.

EDUCATION AND EXPERIENCE:

The following requirements generally demonstrate possession of the minimum requisite knowledge and ability necessary to perform the duties of the position.

- Bachelor's degree in business administration, food service or four (4) years relate field. Any equivalent combination of education and/or experience may be acceptable on a year-to-year basis.

- Five (5) years' food service management experience in any of the following areas: nutrition science, food science, community nutrition, clinical nutrition, or quantity food service.
- Five (5) years' supervisory experience.
- Experience in budget oversight is required.
- Experience implementing a nutritional program for children 0-5 years.
- Health, sanitation, safety regulations and standards as they relate to food and nutrition.
- Culinary Degree, desirable.
- Current Serv-Safe certification required.

OTHER REQUIREMENTS

- Possession of a valid California Driver's License and State automobile insurance, and acceptable driving record substantiated by a DMV printout.
- Must be fingerprinted and have such records filed with the State Department of Social Services, Community Care Licensing.
- Completion of a physical and substance abuse screening upon offer of employment.
- Completion of TB screening upon hire and every three years thereafter.
- Work alternative hours as required, including nights and weekends.

WORK ENVIRONMENT:

The work environment characteristics described are representative of those an employee encounter in performing the essential functions of this job.

- *Work is primarily performed indoors.*
- *Noise level is quiet to moderately quiet.*
- *Hazards are minimal.*

ESSENTIAL PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable employees with disabilities to perform the essential duties.

POSITION TITLE: Food Service Administrator			
ACTIVITY (HOURS PER DAY)	NEVER 0 HOURS	OCCASIONALLY UP TO 4 HOURS	FREQUENTLY 4-8 HOURS
Sitting			X
Walking			X
Standing		X	
Bending (neck)		X	
Bending (waist)		X	
Squatting		X	
Climbing	X		
Kneeling	X		
Crawling	X		
Twisting (neck)		X	
Twisting Waist			X
Is repetitive use of hand required?			X
Simple Grasping (right hand)			X
Simple Grasping (left hand)			X
Power Grasping (right hand)		X	

Power Grasping (left hand)		X	
Fine Manipulation (right hand)			X
Fine Manipulation (left hand)			X
Pushing & Pulling (right hand)		X	
Pushing & Pulling (left hand)		X	
Reaching (above shoulder level)		X	
Reaching (below shoulder level)		X	

	LIFTING			CARRYING		
	NEVER 0 HOURS	OCCASIONALLY UP TO 4 HOURS	FREQUENTLY 4-8 HOURS	NEVER 0 HOURS	OCCASIONALLY UP TO 4 HOURS	FREQUENTLY 4-8 HOURS
0-10 lbs.			X			X
11-25 lbs.		X			X	
26-50 lbs.		X			X	
51- 75lbs	X			X		
76- 100lb	X			X		
100 lbs+	X					



Food Service Manager

Disclaimer: Job descriptions are written as a representative list of the ADA essential duties performed by a job class. They cannot include nor are they intended to include all duties performed by all positions occupying a class.

Salary Range: Grade 11

FLSA Status: Exempt

Date Approved:

SUMMARY:

Under the direction of the Food Service Administrator, the Central Kitchen Manager is responsible for the daily operation of the central kitchen and the delivery of food and non-food service supplies to centers, ensuring that all state, federal, and local regulations are followed. The Central Kitchen Manager works with the Head Start Nutrition team to ensure compliance with the special dietary needs of children.

SUPERVISION RECEIVED:

Food Service Administrator

SUPERVISION EXERCISED:

Food production Supervisor, Food Service Supervisor and Clerical Staff

DUTIES AND RESPONSIBILITIES:

Disclaimer: This list is meant to be representative, not exhaustive. Some incumbents may not perform all the duties listed or may perform related duties as assigned. Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions.

Essential Job Specific Duties:

- Responsible for the daily operation of the central kitchen.
- Assist in the designing, planning, coordinating, implementing, and supervising staff pertaining to the food service operation, which includes the Center and Home Base options for the Head Start/Early Head Start Program.
- Responsible for the supervision, evaluation, and technical assistance to central kitchen staff.
- Responsible for creating menus and getting the appropriate approval for the menus pertaining to Head Start, Early Head Start, and Home Base programs, ensuring that the CACFP meal pattern and Head Start guidelines are followed.
- Responsible for ensuring that product specification sheets are on hand for all menu items.
- Responsible for ensuring compliance with the Head Start Performance Standards in relation to food service, meals, and menus for ages 0 – 4 years and works closely with
- Assist with the development, implementation, revision, and monitoring of the food services procedure manual.
- Responsible for tracking weekly and monthly expenses, e.g. invoice, receipts.
- Responsible for ensuring implementation and compliance with CAPK's accounting procedures.
- Responsible in generating Blanket Purchase Orders for food, food service, and janitorial supplies.
- Approve center requisition for food, food service, janitorial supplies, and equipment.
- Responsible for maintaining an adequate inventory of supplies on a cost-effective basis.
- Responsible for the food safety and sanitation of the central kitchen to ensure compliance with all state, federal, and local regulations, e.g., Kern County Environmental Health, OSHA, and Kern County Fire Department.
- Responsible for ensuring training of central kitchen staff, site personnel, monitoring, and

compliance with all state, federal, and local regulations.

- Assist with the development of long- and short-term plans and activities involving the central kitchen, including training for Head Start parents and entrepreneurial training.
- Responsible for maintaining service records for the Central Kitchen equipment, e.g., preventive maintenance, and general repairs.
- In absence of the administrator assumes responsibility for the operation and administration of the Central Kitchen.
- In the absence of the Food Production Supervisor and/or Food Service Supervisor, assumes the responsibilities of the position(s).

Other Job Specific Duties:

- Attend all meetings, trainings, and conferences as assigned.
- Maintain a safe and functional work environment.
- Work alternative hours as required, including nights and weekends.
- Is proactive in the effort to recruit and enroll families that qualify for CAPK's programs.
- Performs any other like duties as assigned.

MINIMUM QUALIFICATIONS:

The requirements listed below are representative of the knowledge, skills and abilities required to satisfactorily perform the essential duties and responsibilities.

Knowledge of:

- Agency policies and procedures.
- Applicable federal, state, and local laws, codes, and regulations pertaining to food service.
- Departmental policies and procedures.
- Modern office practices, methods, procedures, and equipment, including computers.
- Word processing, spreadsheet, database, and related software applications.
- Knowledge of safe food preparation and handling techniques.
- Nutritional requirements as established by the Academy of Nutrition and Dietetics.

Ability to:

- Deal with conceptual matters.
- Plan, organize, allocate, and control substantial resources.
- Communicate effectively, verbally in writing.
- Demonstrate good interpersonal skills.
- Attend evening and weekend meetings.
- Effectively present program information to the public.
- Establish professional working relationships with staff, agencies, and parents.

EDUCATION AND EXPERIENCE:

The following requirements generally demonstrate possession of the minimum requisite knowledge and ability necessary to perform the duties of the position.

- Associate degree in food service management or nutrition science or related field.
- Culinary Degree desirable.
- Five (5) years of experience with large quantity food preparation.
- Five (5) years of supervisor experience in any of the following areas: community nutrition, clinical nutrition, or quantity food service.
- Experience working with special diets.

- Experience implementing a nutritional program for children 0-5 years.
- Health, sanitation, safety regulations and standards as they relate to food and nutrition.
- Current Serv-Safe certification required.

OTHER REQUIREMENTS:

- Work alternative hours as required including nights and weekends.
- Possession of a valid California driver's license and state automobile insurance with an acceptable driving record, substantiated by a DMV printout.
- Completion of a physical and substance abuse screening upon offer of employment.
- Successful completion of TB clearance at time of employment and every three (3) years thereafter.
- Bilingual language fluency (Spanish/English) highly desirable.

WORK ENVIRONMENT:

The work environment characteristics described are representative of those an employee encounters in performing the essential functions of this job.

- Work is primarily performed indoors.
- Noise level is quiet to moderately quiet.
- Hazards are minimal.

ESSENTIAL PHYSICAL DEMANDS:

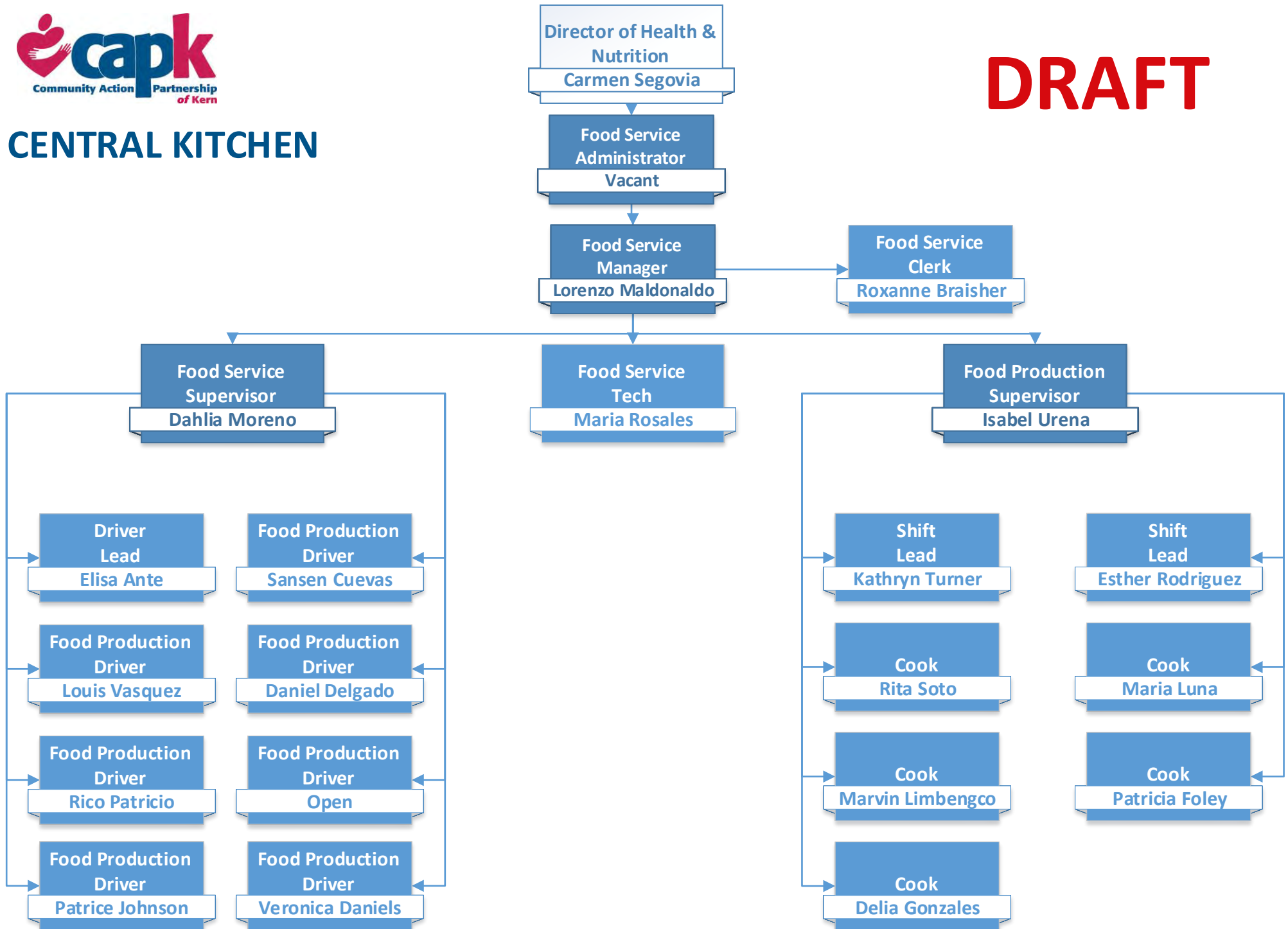
The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable employees with disabilities to perform the essential duties.

POSITION TITLE Food Service Manager				
Activity	Hours Per Day	NEVER 0 HOURS	OCCASIONALLY UP TO 4 HOURS	FREQUENTLY 4-8 HOURS
Sitting				X
Walking				X
Standing				X
Bending (neck)				X
Bending (waist)				X
Squatting			X	
Climbing			X	
Kneeling			X	
Crawling			X	
Twisting (neck)				X
Twisting (waist)				X
Is repetitive use of hand required?				X
Simple Grasping (right hand)				X
Simple Grasping (left hand)				X
Power Grasping (right hand)			X	
Power Grasping (left hand)			X	
Fine Manipulation (right hand)				X
Fine Manipulation (left hand)				X
Pushing & Pulling (right hand)			X	
Pushing & Pulling (left hand)			X	
Reaching (above shoulder level)			X	
Reaching (below shoulder level)			X	

	LIFTING			CARRYING		
	NEVER 0 HOURS	OCCASIONALLY UP TO 4 HOURS	FREQUENTLY 4-8 HOURS	NEVER 0 HOURS	OCCASIONALLY UP TO 4 HOURS	FREQUENTLY 4-8 HOURS
0-10 lbs.			X			X
11-25 lbs.		X			X	
26-50 lbs.		X			X	
51-75 lbs.	X			X		
76-100 lbs.	X			X		
100+ lbs.	X			X		

CENTRAL KITCHEN

DRAFT





DATE	April 14, 2021
TIME	12:00 pm
LOCATION	Teams Meeting / 5005 Business Park North Bakersfield, CA 93309
TEAMS LINK	Click here to join the meeting
PHONE NUMBER	(213) 204-2374 / ID: 502 370 244#

Program Review & Evaluation Committee Minutes

Per Governor's Executive Order N-25-20, Meeting to be held via Tele-Conference. Members of the public may join the tele-conference or listen to the call from the CAPK office at 5005 Business Park North, Bakersfield, CA 93309

1. Call to Order

Committee Chair Nila Hogan called the meeting to order at 12:00 pm via Tele-Conference with opportunity for the public to join at the Community Action Partnership of Kern Administrative Building, located at 5005 Business Park North, Bakersfield, CA.

2. Roll Call

Roll call was taken with a quorum present.

Present: Nila Hogan, Michelle Jara-Rangel, Maritza Jimenez, and Marian Panos

Absent: Joe Garcia

Others present: Jeremy Tobias, Chief Executive Officer; Lorraine Casillas, Director of Finance; Yolanda Gonzales, Director of Head Start / State Child Development; Freddy Hernandez, Director of Youth & Community Development; Lisa McGranahan, Director of Human Resources; Traco Matthews, Chief Program Officer; Pritika Ram, Director of Administration; Carmen Segovia, Director of Health & Nutrition; Sheila Shegos, Director of Community Development; Tracy Webster, Chief Financial Officer; and other CAPK staff.

3. Public Comments

No one addressed the Committee.

4. Program Presentation

- a. Oasis Family Resource Center, Ridgecrest – Freddy Hernandez, Director of Youth & Community Services

Freddy Hernandez gave a presentation on the new Oasis Family Resource Center located at the Head Start Oasis Childcare Center in Ridgecrest, CA. Two staff members have been hired and multiple services will be offered, such as educational programs for children 0-5, court mandated parenting classes, case management, transportation, community support and referral services, and assistance with basic necessity items. Freddy stated the collaboration between the WIC & Head Start programs, who are also on site, provide a great benefit to the community.

Maritza Jimenez asked about transportation opportunities and Freddy responded that with limited public transportation options in the area, the Oasis Family Resource Center can assist with transportation needs by offering a variety of ways to provide assistance.

5. New Business

a. March 2021 Program Reports – Pritika Ram, Director of Administration – **Action Item**

Pritika Ram presented the program reports for approval and noted that only two programs will be highlighted during this report due to the expanded agenda. Pritika provided a summary for the CES Program and Food Bank.

Marian Panos posed a question from the Energy report and asked why the LIHEAP Utility Payments made are at 25%, as she thought the percentage would be higher due to people seeking assistance as a result of COVID-19. Wilfredo Cruz and Loretta Andrew later joined the meeting to explain that the LIHEAP percentage is a combination of two programs, 2020 LIHEAP and 2021 LIHEAP. The report reflects only three months of service from January to March. The 2020 LIHEAP started 10/1/2019 and ends 12/31/2021; it is 80% spent down. The 2021 LIHEAP began 10/1/2021 and ends 6/30/2022 and is approximately 10% spent down. Jeremy Tobias requested staff to modify the report to break out the contract years and the time frame for the reporting period.

Motion was made and seconded to approve the March 2021 Program Reports. Carried by unanimous vote (Jimenez/Jara-Rangel).

b. Application Status Reports & Funding Requests – Pritika Ram, Director of Administration – **Action Item**

Pritika Ram presented the above Application Status Report and Funding Request for March 2021 for approval. Maritza Jimenez provided a suggestion for a grant opportunity for staff to review.

Motion was made and seconded to approve the Application Status Report for March 2021. Carried by unanimous vote (Jara-Rangel/Jimenez)

c. March 2021 Head Start / State Child Development Enrollment Update & Meals Report – Ginger Mendez, Head Start State Enrollment Attendance Manager – **Action Item**

Ginger Mendez presented the above report for approval. Marian Panos asked staff to add a line on the Central Kitchen report to reflect the total meals served. Michelle Jara-Rangel also requested a revision to the report to include the partnership data to reflect progress with obtaining partnerships and tracking enrollments. Staff agreed to revise the future reports as requested.

Motion was made and seconded to approve the March 2021 Head Start / State Child Development Enrollment Update & Meals Report. Carried by unanimous vote (Panos/Jara-Rangel).

d. CAPK Food Bank Policies – Tammy Fisher, CalFresh Healthy Living Program Administrator – **Info Item**

Tammy Fisher reported that CalFresh has collaborated with the CAPK Food Bank to establish policies and procedures for acquiring nutritious food and community resources for healthy eating and physical activity opportunities. The two policies established are the CAPK Food Bank Procurement Policy and the CPK Food Bank Nutrition Education Policy. These policies will be updated annually and align with the CAPK strategic goal to meet the needs of economically disadvantaged Kern County residents.

- e. Office of Head Start Focus Area 1 Monitoring Review Update – Sylvia Ortega, Quality Assurance Administrator – ***Info Item***

Sylvia Ortega reported that the Head Start Division has received notice from the Office of Head Start (OHS) of its intent to conduct a Focus Area 1 (FA1) monitoring review starting May 10, 2021. The review will evaluate the Early Head Start San Joaquin, Early Head Start Child Care Partnership, and Kern Head Start and Early Head Start grants. The review will be conducted remotely and comprised of staff and Board Members. Sylvia requested that Marian Panos be part of this review and Marian accepted.

- f. Strategic Plan Progress Report: Goal 3 – James Burger, Outreach & Advocacy Coordinator – Info Item

James Burger presented the update for Goal Group 3 with the communication component of the Strategic Plan and reported the goal is 99% complete. A communications plan has been completed and will be rolled out within the next few weeks to the Board. The goal group continues to work on objectives and strategies to increase collaborative communication with all programs.

Michelle Jara-Rangel asked about the orientation video for new employees and requested it be shared with the Board. Additionally, Michelle requested that the completion dates be added to the report. James agreed to provide the link to the video and the requested completion dates.

- g. 2020 Community Services Block Grant (CSBG) Annual Report – Pritika Ram, Director of Administration – ***Info Item***

Pritika Ram stated that CSBG funding is allocated with the intent to reduce poverty and fill gaps on unmet needs and rapid response to local emergencies. Pritika identified the programs that the CSBG funding supports and stated that CAPK is required to submit an annual report, which was approved on April 8, 2021. Pritika provided a detailed summary of the report that included 4 modules and 7 main CSBG domains.

6. **Committee Member Comments**

- No Comments

7. **Next Scheduled Meeting**

Program Review & Evaluation Committee
12:00 pm
Wednesday, May 12, 2021
5005 Business Park North
Bakersfield, CA 93309

8. **Adjournment**

The meeting was adjourned at 12:56 pm.



Program Monthly Reports

March 2021

PRE Meeting

April 14, 2021



Administration

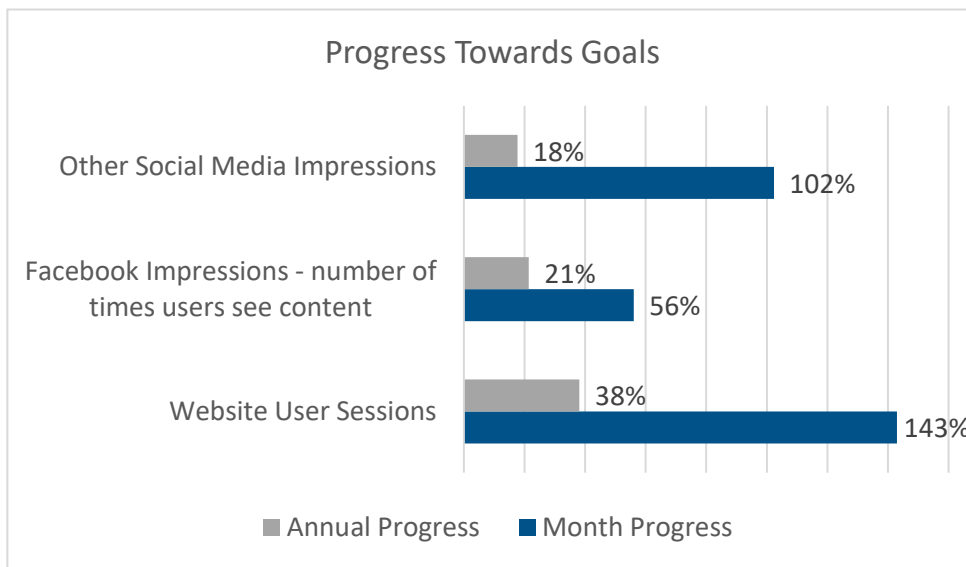
Grant Development
CAPK Foundation
Outreach & Marketing

**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/ Work Unit	Grant Development, CAPK Foundation, and Outreach			
Division/Director	Executive/Pritika Ram	Program Manager	N/A			
Reporting Period	January 1, 2021 - December 31, 2021					
Program Description						
Grant research on funding resources and opportunities, proposal preparation, and special projects. Media and public relations, agency and program promotional materials, advocacy, social media and website management, special events and fundraising, English-Spanish translations.						
Outreach Social Media		Month	YTD	Annual Goal	Month Progress	Annual Progress
Website User Sessions		21,451	68,572	180,000	143%	38%
Facebook Impressions - number of times users see content		42,078	193,078	900,000	56%	21%
Other Social Media Impressions		18,763	38,894	220,000	102%	18%
Outreach Advocacy		Outreach Special Projects				
Townhall event with US Senator Alex Padilla		Completed CAPK Agency Communications Plan				
Worked with Valadao and McCarthy offices to access House Appropriation Funds		Conducted Outreach Training				
		Staged Vaccination Townhall with Vacc Taskforce				
Worked with Sen. Hurtado on Food Insecurity		Coordinated Media Stories for ABC23 Food Drive				
Supported MCAP on Funding Bill by Hurtado		Prepared 2020 Annual Report for April release				
		Worked alongside Kern County Library to develop new Bookmobile program				
		Initiated 1 on 1 social media evaluation/training sessions with CAPK programs				
		Assisting with Clinica Sierra Vista vaccination day				
Grants In Progress		Projects				
USDA Planning Grant		Community Needs Assessment				
Union Bank		Community Action Plan				
Bakersfield Rotary Waterman		Affordable Housing - Assessment / Strategic Plan				
Albertsons Nourshing Neighbors		CDC/CDFI Engagement. Selected vendor, pending				
One-stop shop grant through ETR		2021-23 Strategic Plan Development				
Valado's office LOI sent		2020 One Page Update (pending)				
CSBG		ROMA				
Wipfli - CRM client intake (across programs)		Part of Strategic Plan 2021-23				
Foundation						
Identification of Potential Food Bank Expansion Donors		Research for applicable grants				
Build out of Foundation Webpage: www.capk.org/foundation		Revision of donation process and management				
Completed Give Big Kern Enrollment						

**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/ Work Unit	Grant Development, CAPK Foundation, and Outreach
Program Strategic Goals		Progress Towards Goal	
Customer Relationship Managemet Projects, including Volunteer Management and Referral Management		Volunteer management- in preliminary buildout of the portal. Referral management-research/discovery phase	
Conduct In depth program specific needs assessment		Conductly Quarterly ties into Logic Model and ROMA	





Community Development

211 Kern

Coordinated Entry Services

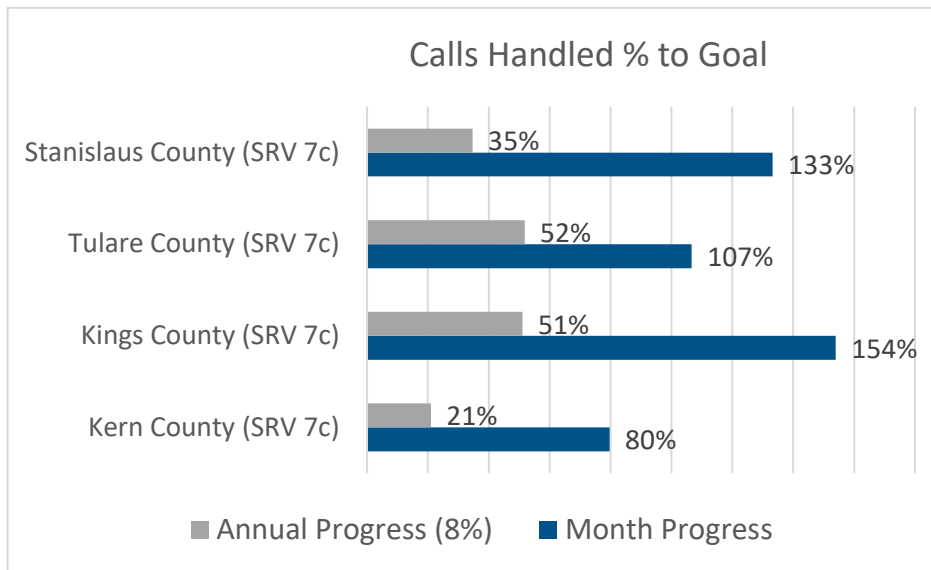
M Street Homeless Navigation Center

**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit	211 Kern			
Division/Director	Community Development Sheila Shegos		Program Manager	Irene Fonseca		
Reporting Period	January 1, 2021 - December 31, 2021					
Program Description						
2-1-1 Kern is a 24/7 information and referral service that provides local residents with comprehensive information and links to community health and human services at no cost. 2-1-1 Kern has a database of 1,500 social service agencies that are available to the public through the 2-1-1 Kern Online Resource Directory at www.211KernCounty.org.						
Most Requested Services	Food Assistance		Rental Assistance		Shelter	
Top 3 Unmet Needs	Shelter		Meal Delivery		Financial Assistance	
Information and Referral Services Calls Handled (Referred)		Month	YTD	Annual Goal	Month Progress	Annual Progress (8%)
Kern County (SRV 7c)		4,782	15,129	72,000	80%	21%
Kings County (SRV 7c)		308	1,226	2,400	154%	51%
Tulare County (SRV 7c)		1,600	9,319	18,000	107%	52%
Stanislaus County (SRV 7c)		1,599	5,000	14,400	133%	35%
Total		8,289	30,674	106,800	118%	29%
Staffing vs. Call Volume				Current Staff	Staff Needed Per Call	Staff Over/ Short
Staff dedicated of Kern calls handled. Expectation is 42 calls per staff for an 8 hour shift.				16	1.3	(4.83)
Grant Funded Services		Month	YTD	Annual Goal	Month Progress	Annual Progress
CalFresh Application (SRV 7b & SRV 7c)		40	76	300	160%	25%
Medi-Cal Application (SRV 7b & SRV 7c)		13	36	100	156%	36%
Ages & Stages New Children Screened (SRV 5c, SRV 7b & SRV 7c)		11	63	300	44%	21%
Website Visitors		Month	YTD	Annual Goal	Month Progress	Annual Progress
Duplicated		20,399	60,836	200,000	122%	30%
Other Calls		Month	YTD	Annual Goal	Month Progress	Annual Progress
LIHEAP (SRV 7b & SRV 7c)		3,698	10,970	42,000	106%	26%
Mental Health (SRV 7c)		269	830	2,400	135%	35%
Health and Human Service Referrals		9,465	29,420	100,000	114%	29%

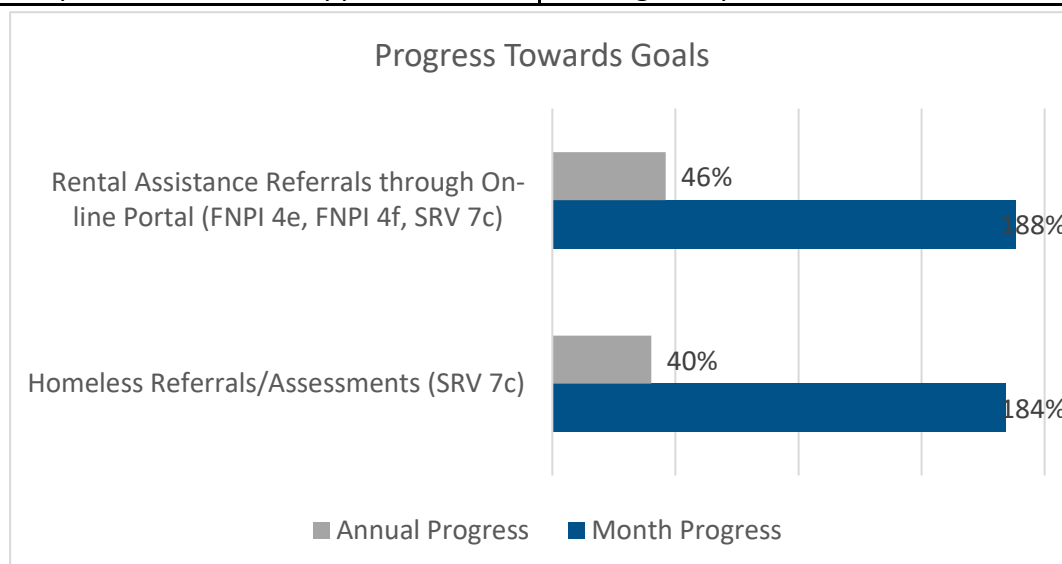
**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit	211 Kern
Program Strategic Goals		Progress Towards Goal	
1. Fill Staff Vacancies		Positive outcome on recruitment. Able to fill vacant positions.	
2. Retain Staff		High call volume previously experienced, has slightly decreased allowing staff to refresh and refocus	
3. Contingency Staffing Plan		Ensure that all I&R staff are equipped with telecommuting devices in the event an afterhours call surge occurs	



**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit		Coordinated Entry Services (CES)		
Division/Director	Community Development / Sheila Shegos	Program Manager	Rebecca Moreno			
Reporting Period	January 1, 2021 - December 31, 2021					
Program Description						
Serves as the Kern County point of entry for assessment and referral to homeless services. Coordinated Entry Services (CES) works with all Bakersfield Kern Regional Homeless Collaborative partners to maximize member resources. CES is also the entry point for COVID related rental assistance.						
Referrals/Assessments		Month	YTD	YTD Goal	Month Progress	Annual Progress
Homeless Referrals/Assessments (SRV 7c)		922	2,409	6,000	184%	40%
Rental Assistance Referrals through On-line Portal (FNPI 4e, FNPI 4f, SRV 7c)		314	920	2,000	188%	46%
Total Calls		1,236	3,329	8,000	185%	42%
Performance		Month	YTD	YTD Goal	Month Progress	Annual Progress
Number of applicants who received a response within 24 Hours		611	969	100%	49%	26%
Pending Assessments		Month	YTD	YTD Goal	Month Progress	Annual Progress
Pending Homeless		0	367	0	0	(367)
Pending Rental Assistance		0	200	0	0	(200)
Total Pending Percentage		0%	17%	0	0%	-17%
Program Strategic Goals		Progress Towards Goal				
1. Improve 24 hour call back response.		We are half way to our goal				
2. Integrate Customer Relation Software.		Online portal should be complete by next week				
3. Build provider network support.		Nothing to report				



**Community Action Partnership of Kern
Monthly Report 2021**

**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit		M Street Navigation Center		
Division/Director	Community Development / Sheila Shegos		Program Manager	Laurie Hughey		
Reporting Period	January 1, 2021 - December 31, 2021					
Program Description						
CAPK operates the 150-bed homeless Low Barrier Navigation Center in partnership with the County of Kern. This 24-hour shelter offers housing, meals and an array of mental health, medical care and economic resources to un- sheltered individuals with pets and partners. 2-1-1 Kern is also the Homeless Coordinated Entry Services provider in partnership with the Bakersfield-Kern Regional Homeless Collaborative.						
Shelter		Month	YTD	YTD Goal	Month Progress	Annual Progress
Overnight Residents (Assigned Beds)						
Month only (COVID-19 Related, will review		116	227	75	155%	
Overnight Residents (Assigned Beds) (FNPI		71	182	300	284%	61%
Pets (Number)		7	7	30	280%	23%
Pets Days in Care		22	22	120	220%	18%
Residents Under 90 days length of stay.		54	119	300	216%	40%
Exits to Permanent Housing (FNPI 4b)		5	18	60	100%	30%
Exits-Family Reunification		2	2	25	96%	8%
Exits-Self		27	27	50	648%	54%
Exits-Involuntary		10	76	165	73%	46%
Case Management Services		33	33	500	79%	7%
Critical Incidents		28	79	360	93%	22%
Shelter Residents Meals SRV 5ii		2,707	7,206	325,000	10%	2%
Left Over Meals		2,873	2,873	0	2,873.0	2,873.0
Number of Volunteers		26	92	50	624%	184%
Volunteers Hours		148	331	400	444%	83%
Program Strategic Goals		Progress Towards Goal				
1. Offer walk-in client services.		NA due to pandemic				
2. Increase community Engagement i.e. volunteers, in-kind donations, non-operational special need items, etc.		Hot meals provided by dignity health, city serve volunteers, kingdom prayer church, donation of art supplies/projects, coffee supplies, games, hygiene items, clothing, professional clothing, 200 pillows, snacks, hand sanitizer, face mask, relapse classes				
3. Develop and implement a job program		City serve through Project hire -up				

Community Action Partnership of Kern Monthly Report 2021

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Health & Nutrition Services

CalFresh Healthy Living

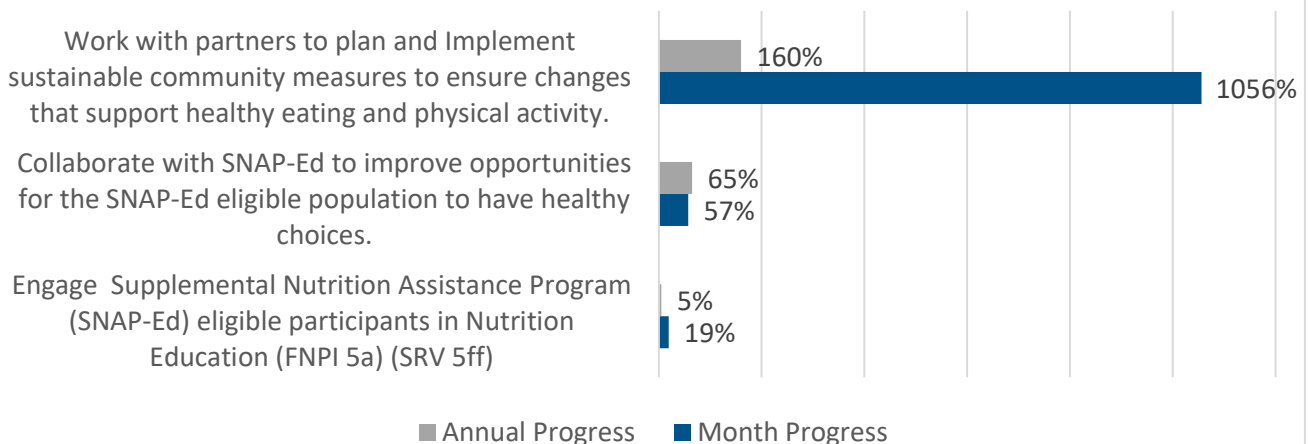
Food Bank

Migrant Childcare Alternative Payment (MCAP) Women Infant
and Children (WIC)

**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit	CalFresh Healthy Living		
Division/Director	Health & Nutrition Services / Carmen Segovia	Program Manager	Tammy Fisher		
Reporting Period	January 1, 2021 - December 31, 2021				
Program Description					
CAPK CalFresh Healthy Living improves the nutrition health of low-income Kern County residents by providing access to nutrition education, physical activity education, and training that will help build a healthy, knowledgeable community.					
Services	Month	YTD	YTD Goal	Month Progress	Annual Progress
Engage Supplemental Nutrition Assistance Program (SNAP-Ed) eligible participants in Nutrition Education (FNPI 5a) (SRV 5ff)	715	2,035	45,000	19%	5%
Collaborate with SNAP-Ed to improve opportunities for the SNAP-Ed eligible population to have healthy choices.	5	68	105	57%	65%
Work with partners to plan and Implement sustainable community measures to ensure changes that support healthy eating and physical activity.	22	40	25	1056%	160%
Program Strategic Goals	Progress				
1. Retain Staff	Biweekly meeting with staff to discuss improving morale during COVID-19 Pandemic while observing CAPK & State protocols				
2. Create Contingency Staffing Plan	Staff attended COVID-19 Vaccination presentation				
3. Expand Social Media Presence	Began using #CAPKHEALTHYLIVING for Social Media posts				

Progress Towards Goals

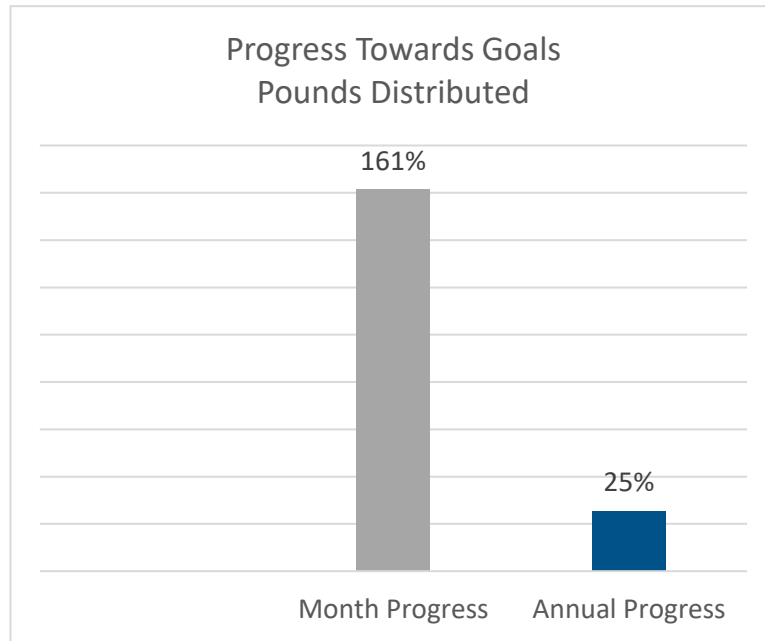


**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit	Food Bank		
Division/Director	Health & Nutrition Services / Carmen Segovia	Program Manager	Jaime Orona		
Reporting Period	January 1, 2021 - December 31, 2021				
Program Description					
Provides food assistance to low-income families and individuals through a network of more than 150 partnering food distribution sites throughout Kern County. The Food Bank also offers the Senior Food and Backpack Buddies program at CAPK youth centers, schools, and other community sites.					
Food Distributions	Month	YTD	Annual Goal	Month Progress	Annual Progress
Individuals Served (Duplicated) (SRV	43,001	85,304	650,000	79%	13%
Free Farmers Markets Pounds	1,289,088	5,458,176	25,000,000	62%	22%
Pounds Received	2,424,183	5,513,254	25,000,000	116%	22%
Pounds Carried Over from Previous Month	868,624				
Pounds Distributed	2,198,617	5,287,688	22,000,000	120%	24%
Senior Food	Month	YTD	Month Goal	Month Progress	
Individuals Served (SRV 5jj)	4,395	8,703	4,300	102%	
Pounds Distributed	158,220	313,344	150,500	105%	
Free Farmers Markets	Month	YTD	Annual Goal	Month Progress	Annual Progress
Households Served (SRV 5jj)	1,342	2,678	8,000	201%	33%
Pounds Distributed	53,920	101,450	250,000	259%	41%
Total Pounds Distributed	Month	YTD	Annual Goal	Month Progress	Annual Progress
All Programs	2,410,757	5,702,482	22,400,500	161%	25%
Volunteers	Month	YTD	Annual Goal	Month Progress	Annual Progress
Volunteers who received job skill training SRV 6f	17	53	60	340%	88%
Other Volunteers	48	156	1,500	38%	10%
Program Strategic Goals		Progress Towards Goal			
1. Improve data collection and reporting methods.		Working with Operations Supervisor to get Primarius back on track for 2021			
2. Fill newly created positions & train new employees.		Currently scheduling interviews for vacant positions			
3. Increase numbers of volunteers.		Posting volunteer request through social media			

Community Action Partnership of Kern
Monthly Report 2021

Month	March	Program/Work Unit	Food Bank
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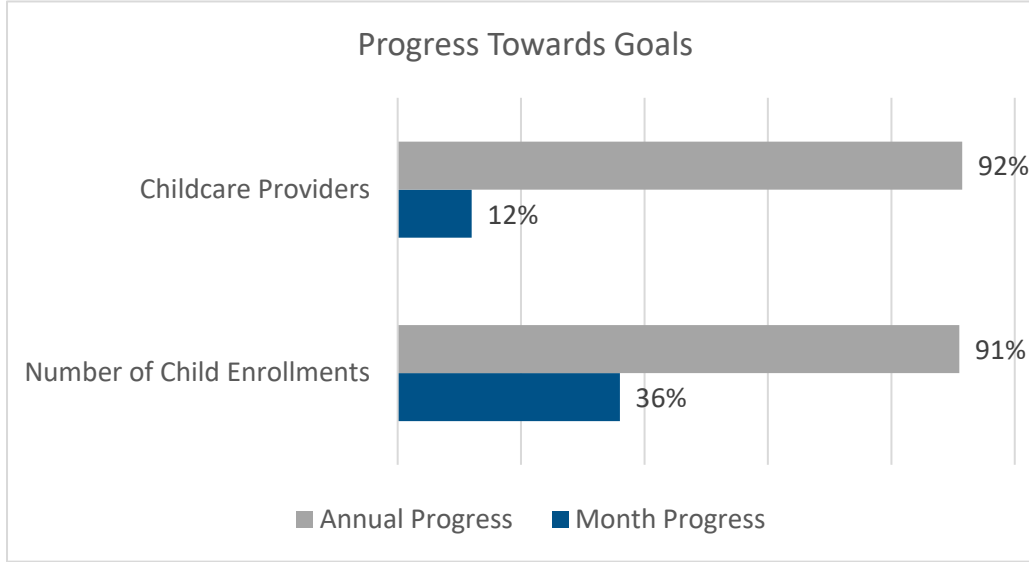
**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit		Migrant Childcare Alternative Payment (MCAP)		
Division/Director	Health & Nutrition Services / Carmen Segovia		Program Manager	Susana Magana		
Reporting Period	March 1 , 2021 - March 31, 2021					
Program Description						
The Migrant Childcare Alternative Payment (MCAP) program provides childcare subsidy to migrant, agriculturally working families. Families can apply for child care services in six entry counties: Kern, Kings, Madera, Merced, Tulare, and Fresno. Once a family is enrolled in the program, the family can migrate anywhere in California to follow agricultural work and their childcare services can continue.						
Services		Month	YTD	Goal	Month Progress	Annual Progress
Number of Child Enrollments		30	910	1,000	36%	91%
Childcare Providers		2	183	200	12%	92%
MCAP Subsidies July -June		Month of February processed in March	YTD	Goal	Month Progress	Annual Progress
Provider Payments-Subsidies Expended		\$579,823	\$ 4,353,216	\$7,500,000	93%	58%
Agriculture Childcare Program Kern Ends in July (Will not change Month to Month)		Month	YTD	Goal	Month Progress	Annual Progress
Number of Children Served			21	21	0%	100%
Number of Childcare Providers		-	9	9	0%	100%
Program Strategic Goals		Progress Towards Goal				
1. Fill Staff Vacancies.		Madera County Family Services Specialist position will start on 4/19/21				
2. Retain Staff.		Currently providing technical assistance and onboarding trainings for 3 staff that started in February.				
3. Contingency Staffing Plan		Reimbursement Coordinator attended a Microix training on 3/22/2021				
Comments						

Program Manager is working closely with SEN Hurtado's office on SB 393. CAPK is sponsoring Senate Bill 393. This bill is to change the MCAP funding structure to better serve the migrant community. SB 393 passed on consent on both the Education Committee on March 17th and the Human Services Committee on March 23rd. SB393 has been referred to the Senate Appropriations Committee. The hearing for this committee has not been set yet.

**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit	Migrant Childcare Alternative Payment (MCAP)
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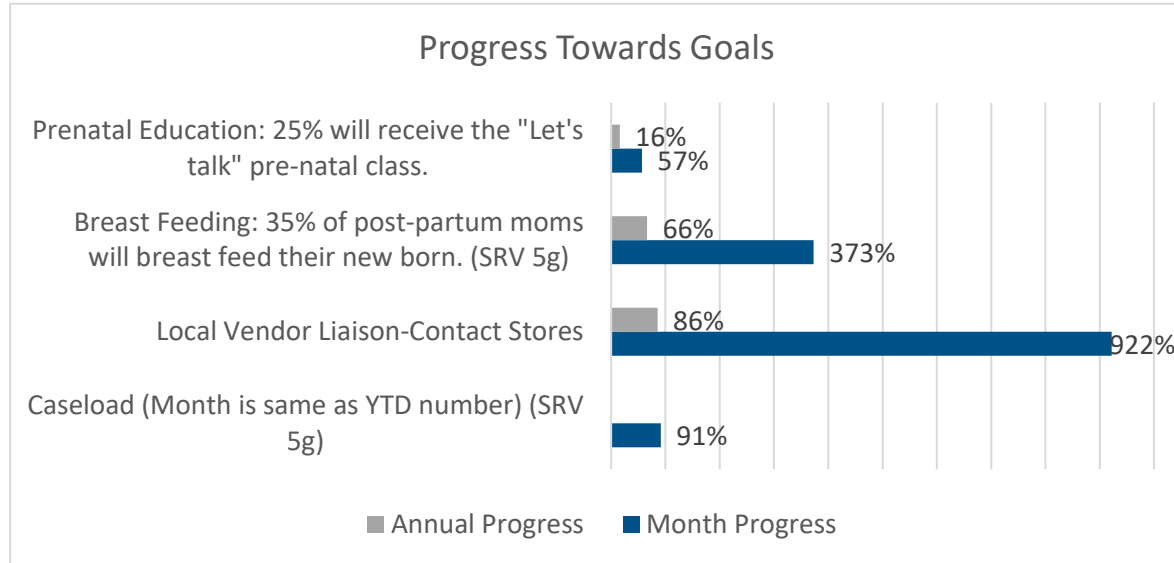


**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit		Women Infants & Children (WIC) Nutrition		
Division/Director	Health & Nutrition Services / Carmen Segovia		Program Manager	Kathlyn Lujan		
Reporting Period	January 1, 2021 - December 31, 2021					
Program Description						
The WIC program provides education, breastfeeding support and food vouchers for families with infants, children up to age 5, and women who are pregnant, postpartum or breast feeding. CAPK WIC operates in 21 sites throughout Kern County, 5 locations in San Bernardino County, and through one mobile WIC clinic to reach hard-to-serve populations.						
Services		Month	YTD	Goal	Month Progress	Annual Progress
Caseload (Month is same as YTD number) (SRV 5g)		14,758	14,758	16,160	91%	
Local Vendor Liaison-Contact Stores		53	59	69	922%	86%
Breast Feeding: 35% of post-partum moms will breast feed their new born. (SRV 5g)		970	2,066	3,120	373%	66%
Prenatal Education: 25% will receive the "Let's talk" pre-natal class.		64	218	1,350	57%	16%
Outreach		Month	YTD	Goal	Month Progress	Annual Progress
Enrollment from Website Goal is 100%		262	580	1,400	225%	41%
WIC Presentations		4	7	12	400%	58%
Create one PSA for publication in newspaper, television, or social media.		0	1	2	0%	50%
Regional Breast Feeding		Month	YTD	Goal	Month Progress	Annual Progress
Provide Breastfeeding education to health care provider office		6	11	12	600%	92%
Program Strategic Goals				Progress		
1. Develop Nutrition Topics on Facebook/Instagram.			Eat a Rainbow messages/Flyer distribution at the Food Bank/Participated in drive up event			
2. Develop nutrition course for new hires.			In process			
3. Implement Tele-Health for WIC appointments and counselling.			Progress per CDPH roll out plans			

**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit	Women Infants & Children
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Operations

Business Services

Maintenance

Information Technology

Risk Management

**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit		Operations: Business Services, Maintenance, Information Technology, Risk Management		
Division/Director	Operations/Emilio Wagner/Todd Payne Assistanct Director		Program Managers	Dan Ripoli, Douglas Dill, Kerri Davis, Laurie Sproule		
Reporting Period	January 1, 2021 - December 31, 2021					
Division Description						
Facility repair and maintenance, procurement, information technology, risk insurance, vehicle registration, contracts, facility leases and facility planning.						
Business Services						
Activity	Requested	In Progress	Processed	Processed YTD	Average Response Time	Response Time Target
Purchase Orders			320	549	TBD	TBD
Contracts	13	34	11	25	TBD	TBD
Leases	2	16		3	TBD	TBD
Requests for Proposals				1	TBD	TBD
Maintenance & Operations						
Activity	Received	In Progress	Processed	Processed YTD	Average Response Time	Response Time Target
Facility Work Orders	232	63	169	828	TBD	TBD
Information & Technology						
Activity	Received	In Progress	Processed	Processed YTD	Average Response Time	Response Time Target
Help Desk Work Orders	283	119	304	848	TBD	TBD
Risk Management						
Workers Comp Claims	Reported	Reported YTD	Other		Reported	Reported YTD
First Aid (Reported only)	5	7	General Liability			0
First Aid	3	5	Property Incidents		3	12
Medical Treatment	1	1	Vehicle Incidents		1	5
Modified Duty	0	0	Litigated		1	1
Lost Time	0	0				
Non-Industrial (not work related)	0	0				
Under Investigation	0	0				
Confirmed Work Related COVID	0	28				

**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit	Operations
RFPs		Contracts	
Re-issue EHS Food Vendor		Wellworks For You (Finance)	
Re-issue EHS Mental Health Consultant		Colombo Construction (Head Start)	
Pest Control -Agency		Motor City	
Janitorial -Agency		Big O Tires	
Diversity Training		Turks Kern Copy (Maintenance)	
		Turks Kern Copy (LBNC)	
Risk Projects		Tel Tec (Various Programs) Phase #2	
Final Rev Draft Fleet Vehicle Policy		RM Industries Amendment VII (Agency Wide)	
Final Draft ATD Exposure Plan		RM Industries Amendment VII (COVID Services)	
Final Draft PPE Manual		Crown Lift Trucks (Food Bank \$420.35)	
Final Draft Wildfire Smoke Mgmt		Escuelita Hernandez (Partnership) Amend I	
Final Draft Workplace Violence		CSET (CALEITC) Subcontract Renewal	
Final Draft Bloodborne Pathogens		CACC Subcontract Agreement (Com. Dev. \$500,000)	
Draft of GPS Policy		Mission Linen (Head Start Addendum)	
Rev Electrical Safety program		Koantic, Inc. (HS \$3,062)	
IT Projects		Michael K Brown Amendment I	
AT&T Switch Ethernet installation		Mojave Unified School District Food Service Contract	
Head Start Networking upgrades		Kristen Hayes Consulting	
Server Upgrades		Bakersfield Glass Amendment I (Energy \$25,000)	
		ACI (M St. \$4,131)	
		Dave Bang Associates (EHS \$26,871.11)	
		PLC System Services (M. St. Nav. \$4,995)	
		WIPFLI Change Order #4	
		WIPFLI Contract	
Leases		Transwest Amendment II	
277 E. Front St Buttonwillow (WIC)		Office 1 Comm. Dev.	
7000 Doe Ave. (MCAP)		Zero to Three (Head Start)	
Mojave Veteran's Bldg. Rental Agreement (WIC)		Sarana Educational Consulting (Head Start)	
15682 K St. Mojave		Daniells Phillips Consulting Contract	
425 E. Fairview (Head Start)		Singco (Food Bank \$1,127.16)	
1001 Main St. Delano (WIC)		Ken Smith Construction Renewal	
1815 Van Ness Ave. (MCAP)		Creative Child Care Food Service Contract	
216 West 7th St. (Hanford)		ACI Change Order No. 1 (1900 East Cal.)	
108 S. Robinson St. Tehachapi (WIC)		211 UWSC Addendum II	
26904 Nichols St. Boron (WIC)		County Library Bookmobile	
2400 Planz Rd. (Head Start)		Performance Outcomes and Associates	
8201 Palm Ave. Lamont (Head Start)		United Way Kern County Amedment I	
4600 Panama Lane (WIC)		Lakeshore (EHS SJ)	
741 Palm Ave. Wasco (WIC)		Ken Smith Construction Change Order No. 1	
2550 East. Belle Terrace Ste. 501-502		Michael K Brown Amendment II	
2800 D. Street (EHS SJ)		Michael K. Brown (Irrigation Install.) Comm. Dev.	
2885 E. Harding (EHS SJ)		Clark Appraisal (EHS SJ)	

**Community Action Partnership of Kern
Monthly Report 2021**

PLC System Services (M. St. Nav. \$4,995)
FUND Consutling
United Way Tulare County Addendum



Youth and Community Services

East Kern Family Resource Center (EKFRC)
Energy

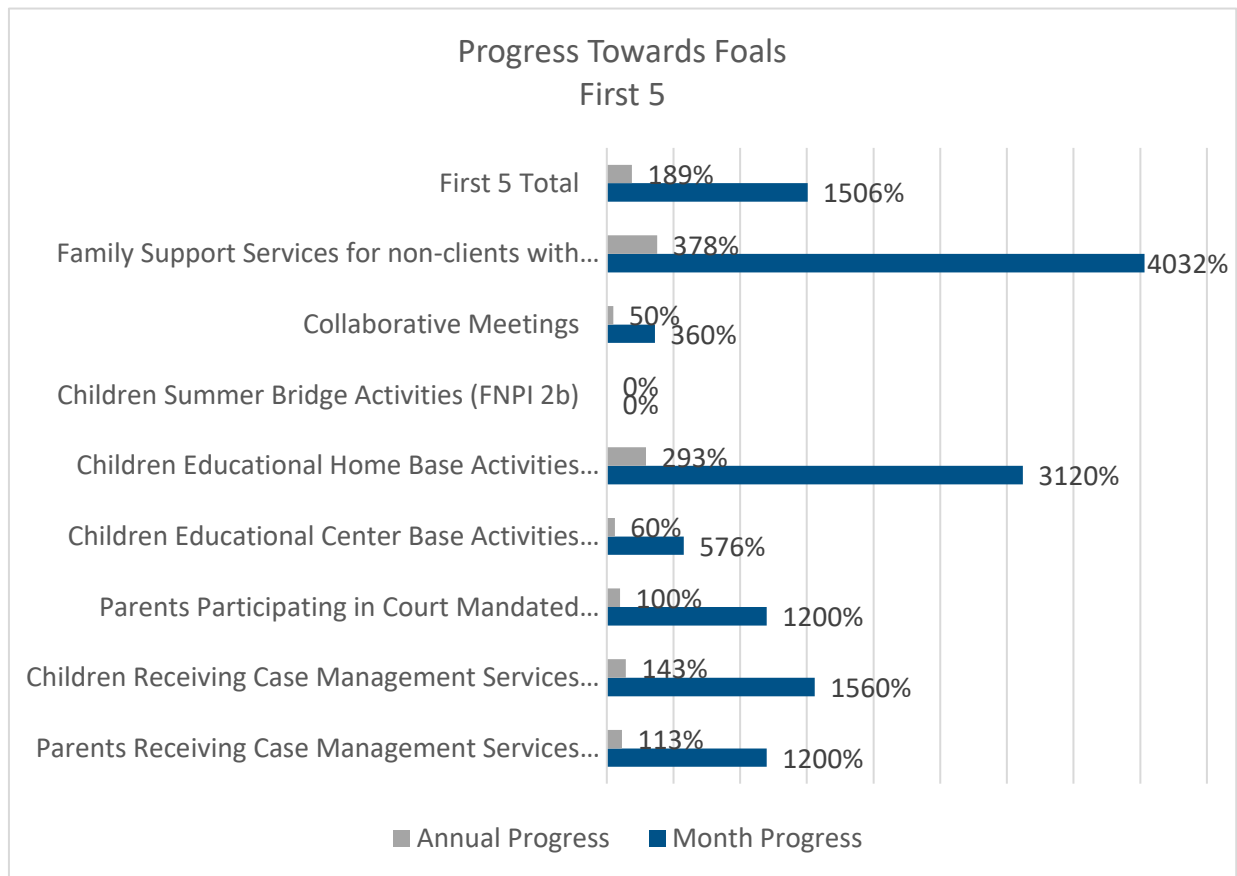
Friendship House Community Center (FHCC)
Shafter Youth Center (SYC)
Volunteer Income Tax Assistance (VITA)

**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit	East Kern Family Resource Center (EKFRC)		
Division/Director	Youth & Community Services Fred Hernandez	Program Manager	Stacy Ralston		
Reporting Period	January 1, 2021 - December 31, 2021				
Program Description					
East Kern Family Resource Center is a regional service center based in Mojave that assists individuals and families from the desert and Tehachapi Mountain communities, focusing on families with children who are at risk of abuse and neglect, or possibly unprepared to enter kindergarten successfully.					
Differential Response	Month	YTD	Annual Goal	Month Progress	Annual Progress
Provide One Time Referral Services to Families. (SRV 7c)	24	31	130	222%	24%
Provide One Time Referral Services to Children. (SRV 7c)	24	38	300	96%	13%
Case Management-Families. (SRV 7a)	23	27	90	307%	30%
Case Management-Children. (SRV 7a)	23	36	210	131%	17%
Differential Response Total	94	132	730	189%	18%
First 5	Month	YTD	Annual Goal	Month Progress	Annual Progress
Parents Receiving Case Management Services (SRV 7a)	30	34	30	1200%	113%
Children Receiving Case Management Services (SRV 7a)	39	43	30	1560%	143%
Parents Participating in Court Mandated Classes (FNPI 5d & SRV 5mm)	10	10	10	1200%	100%
Children Educational Center Base Activities (FNPI 2b)	12	15	25	576%	60%
Children Educational Home Base Activities (FNPI 2b)	39	44	15	3120%	293%
Children Summer Bridge Activities (FNPI 2b)	0	0	10	0%	0%
Collaborative Meetings	3	5	10	360%	50%
Family Support Services for non-clients with children 5 and under	168	189	50	4032%	378%
First 5 Total	301	340	180	1506%	189%
Walk-In Services (Non-Clients)	Month	YTD			
Food/Household Items	43	164			
Referrals/Administrative Services	88	318			
Comments					

**Community Action Partnership of Kern
Monthly Report 2021**

Program Strategic Goals	Progress Towards Goal
1. Create client data base.	This project is currently in progress.
2. Improve office internet connectivity.	This project was completed in the month of April 2021.
3. Expand the influence of the East Kern Collaborative.	This project is currently in progress.

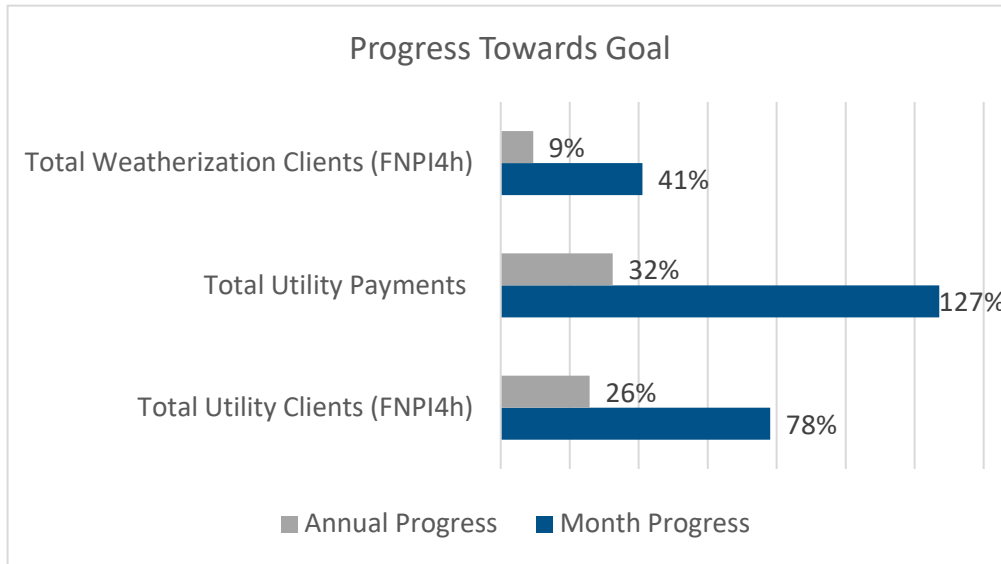


**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit		Energy & Utility Assistance		
Division/Director	Youth & Community Services Fred Hernandez		Program Manager	Wilfredo Cruz, Loretta Andrews, Ruben Minor		
	January 1, 2021 - December 31, 2021					
Program Description						
The Energy Program assists income-eligible Kern County residents with utility bill payment, free						
Low-income Home Energy Program (LIHEAP)		Month	YTD	Goal	Month Progress	Annual Progress
Clients Served Utilities Assistance		720	1,689	6,700	129%	25%
Utility Payments		\$548,835	\$1,245,451	\$5,035,559	131%	25%
Clients Served Weatherization		14	28	250	67%	11%
Disbursement Assistance Program (DAP)		Month	YTD	Goal	Month Progress	Annual Progress
Clients Served Utilities Assistance		3	211	210	17%	100%
Utility Payments		1,147	\$145,156	\$145,000	9%	100%
Clients Served Weatherization		7	18	150	56%	12%
CARES ACT (Ends September)		Month	YTD	Goal	Month Progress	Annual Progress
Clients Served Utilities Assistance		416	1,339	5,655	88%	24%
Utility Payments		\$184,075	\$587,218	\$916,186	241%	64%
Department Of Energy (DOE) Weatherization		Month	YTD	Goal	Month Progress	Annual Progress
Clients Served Weatherization		0	1	100	0%	1%
Totals		Month	YTD	Goal	Month Progress	Annual Progress
Total Utility Clients (FNPI4h)		1,139	3,239	12,565	78%	26%
Total Utility Payments		\$734,057	\$1,977,825	\$6,096,745	127%	32%
Total Weatherization Clients (FNPI4h)		21	47	500	41%	9%
Program Strategic Goals			Progress Towards Goal			
1. Expedite assistance to client by increasing efficiency in paperwork (Weatherization).			The new Hancock system update started this month. The employees are currently being trained.			
2. Implement a digital inventory system.			Hancock is researching ability to use software for this purpose. This is part of the Hancock update in #1.			
3. Improve our outreach methods.			A PSA was posted in the Shafter Press and Wasco Tribune to inform the community about our UA & Wx programs.			

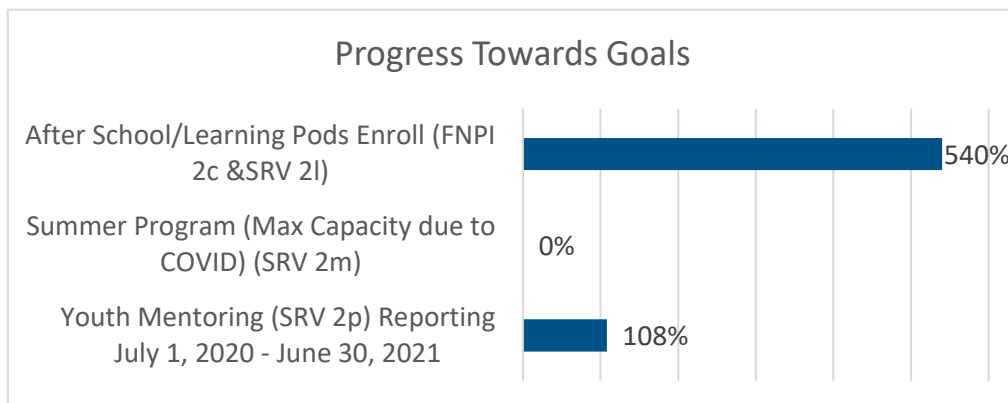
**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit	Energy & Utility Assistance
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**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit		Friendship House Community Center (FHCC)		
Division/Director	Youth & Community Services Fred Hernandez	Program Manager	Lois Hannible			
Reporting Period	January 1, 2021 - December 31, 2021					
Program Description						
Located in Southeast Bakersfield, the program serves children, adults, and families through youth after-school, summer and pre-employment programs, parenting classes, nutrition education, sports, access to social services, and more.						
Youth Programs	Current Enrolled	Month	YTD	YTD Goal	Month Progress	Annual Progress
Youth Mentoring (SRV 2p) Reporting July 1, 2020 - June 30, 2021	33	9	60	100	108%	60%
Summer Program (Max Capacity due to COVID) (SRV 2m)	0	0	0	18	0%	0%
After School/Learning Pods Enroll (FNPI 2c &SRV 2I)	17	9	20	20	540%	100%
Medi-Cal Outreach		Month	YTD	YTD Goal	Month Progress	Annual Progress
Social media emails and impressions		900	1243	3,000	360%	41%
Canvasing phone calls and flyers		0	6060	15,000	0%	40%
Program Strategic Goals		Progress				
1. Develop and implement an education and tutoring program.		A scope of work has been created for the intensive tutoring program, which includes securing educational materials and equipment, and				
2. Strengthen technical infrastructure to increase tech based services for youths such as STEM and distance learning.		An ethernet port has been installed in FHCC classroom #111, which allowed for a computer and phone to be installed, thereby building program				
3. Create Advisory Board Recruitment Plan.		The FHCC Advisory Board has been contacted regarding the need for a Board recruitment plan.				

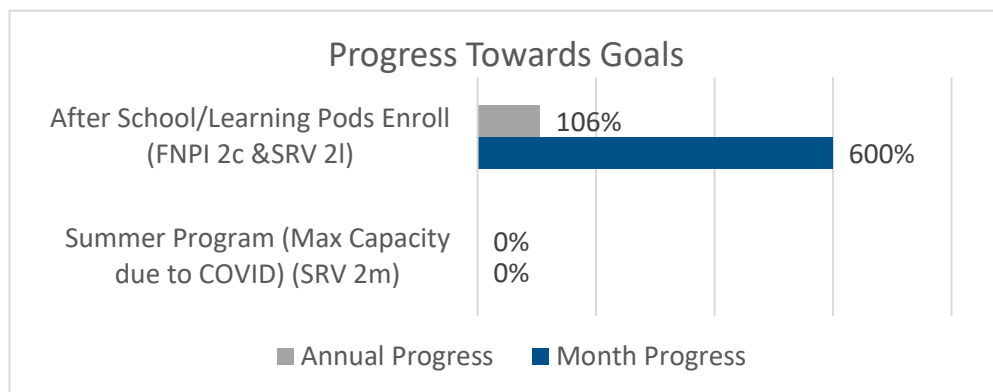


**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit			Shafter Youth Center (SYC)		
Division/Director	Youth & Community Services Fred Hernandez			Program Manager	Angelica Nelson		
Reporting Period	January 1, 2021 - December 31, 2021						
Program Description							
SYC serves children, adults, and families through youth after-school, summer and pre-employment programs, parenting classes, nutrition education, sports, access to social services, and more.							
Youth Programs		Current Enrolled	Month	YTD	Goal	Month Progress	Annual Progress
Summer Program (Max Capacity due to COVID) (SRV 2m)		0	0	0	21	0%	0%
After School/Learning Pods Enroll (FNPI 2c &SRV 2I)		19	9	19	18	600%	106%
Community Programs			Month	YTD	Goal	Month Progress	Annual Progress
Zumba - On Hold due to COVID			0	0	30	0%	0%
Fitness Boot Camp - On Hold due to			0	0	30	0%	0%
Open Basketball - On Hold due to			0	0	45	0%	0%
Tai-Chi - On Hold due to COVID			0	0	12	0%	0%
Outreach			Month	YTD	Goal	Month Progress	Annual Progress
Outreach Events			0	0	6	0%	0%
Community Events			0	3	6	0%	50%
Comments							

VITA provided services at SYC for Shafter residents on two Saturdays in March. Thanks VITA! Energy Program also hosted service appointments for the community on two evenings. Thanks Energy!

Program Strategic Goals	Progress
1. Develop program services to grow enrollment while maintaining safety	Recently made adaptations to classrooms to increase service capacity to 19 students
2. Increase youth programs offered such as STEM, Art & Culture, Healthy life styles, etc.	Researching grant opportunities to expand programs offered
3. Increase staff development opportunities.	None at this time

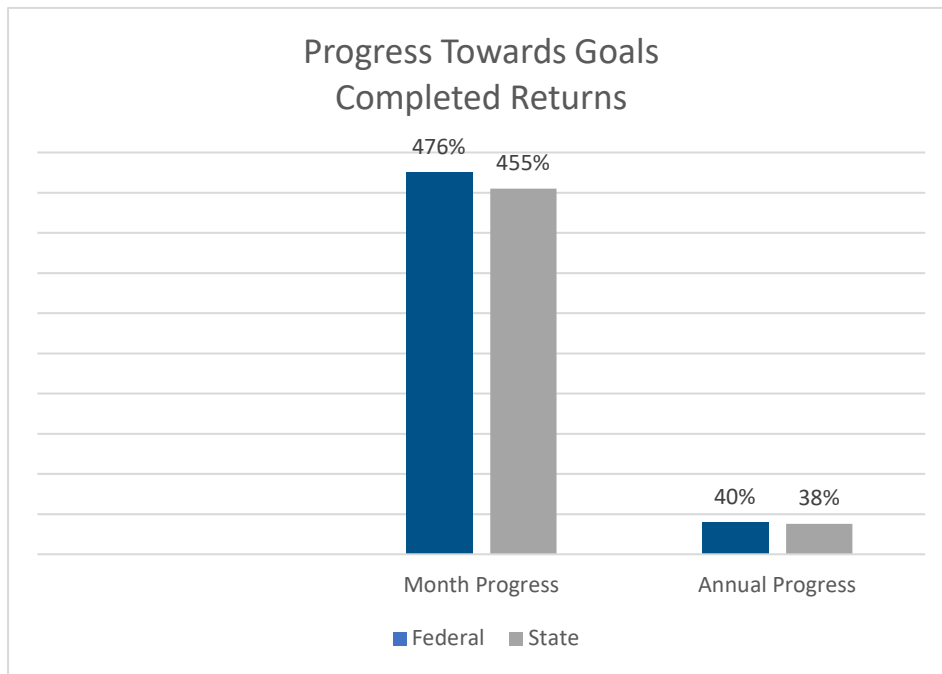


**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit	Volunteer Income Tax Assistance (VITA)			
Division/Director	Youth & Community Services Fred Hernandez		Program Manager	Jacqueline Guerra		
Reporting Period	January 1, 2021 - December 31, 2021					
Program Description						
VITA offers no-cost tax preparation and e-filing for low and moderate-income individuals and families. VITA also assists eligible clients to take advantage of the Earned Income Tax Credit (EITC), increasing their tax return and boosting the local economy. All VITA services are provided by IRS-certified staff and volunteers.						
Completed Returns		Month	YTD	Goal	Month Progress	Annual Progress
Federal		1,401	2,378	6,000	476%	40%
State		1,331	2,276	6,000	455%	38%
Total Returns (State included with Federal) (SRV 3o)		1,401	2,378	6,000	465%	40%
Refunds and Credits		Month	YTD	Goal	Month Progress	Annual Progress
Federal Refunds		\$1,825,371	\$3,402,403	\$3,500,500	1166%	97%
State Refunds		\$301,342	\$546,492	\$730,000	898%	75%
Federal EITC (SRV 3o)		\$714,473	\$1,287,417	\$2,300,000	672%	56%
CalEITC (SRV 3o)		\$128,646	\$180,730	\$350,000	620%	52%
Total Refunds and Credits		\$2,969,832	\$5,417,042	\$6,880,500	839%	79%
Individual Taxpayer Identification Number (ITIN)		Month	YTD	Goal	Month Progress	Annual Progress
Applications		15	26	25	1248%	104%
Program Strategic Goals			Progress Towards Goal			
1. Develop and implement site expansion plan.			Working on a plan to assist the clients housed at the M St. Navigation Center.			
2. Build community awareness of VITA services.			Through CalEITC, we are reaching target audiences such as the ITIN community and non-filers for Economic Impact Payments and			
3. Develop and implement volunteer retainment plan.			Staff is working closely with volunteers to train them in all aspects of VITA, making volunteers feel more confident in their knowledge of tax law as well as comfortable communicating with clients in a professional setting.			

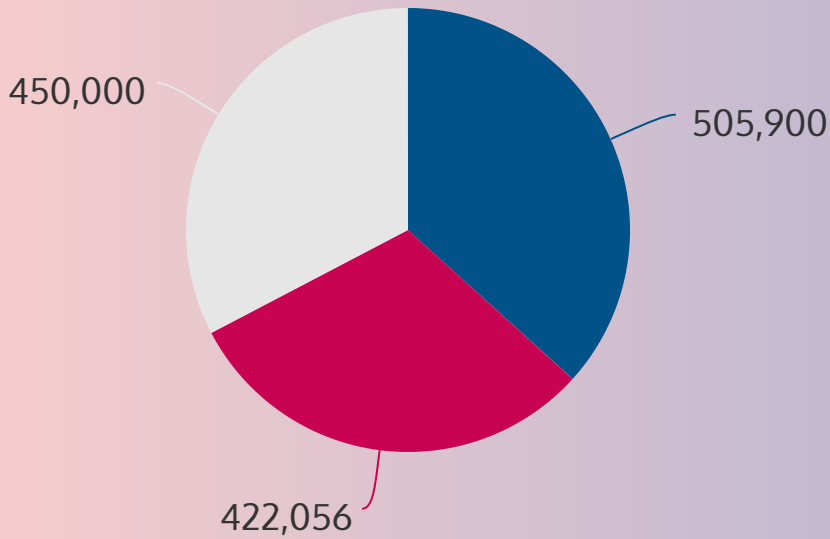
**Community Action Partnership of Kern
Monthly Report 2021**

Month	March	Program/Work Unit	Volunteer Income Tax Assistance (VITA)
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Application Status Report

March, 2021

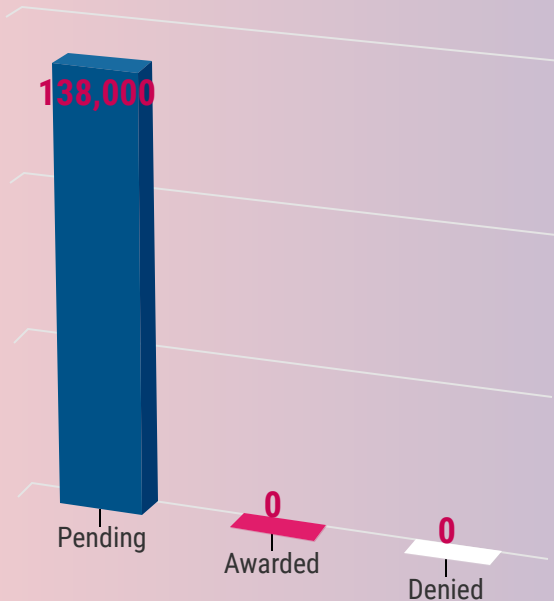


\$ Grant Funding Year-to-Date

January 1, 2021, to
March 31, 2021

■ Pending ■ Awarded ■ Denied

● App Status February 2021



Donations

157
\$24,380

Application Status Report March, 2021
Detail

Funder	Opportunity	Program	Amount Requested	Amount Awarded	Deadline	Date Submitted	Decision Date	Status
Kern Family Health Care (KFHC)	Coordinated Entry Services/CES	CES	\$2,000	\$0	3/15/2021	3/15/2021		Pending
Kern Family Health Care (KFHC)	Community Grants-FHCC VR STEM	FHCC	\$2,000	\$0	3/15/2021	3/12/2021		Pending
Kern Family Health Care (KFHC)	Community Grants-EKFRC Emergency Supplies	FHCC	\$2,000	\$0	3/15/2022	3/12/2021		Pending
Kern Family Health Care (KFHC)	Community Grants-SYC VR STEM	FHCC	\$2,000	\$0	3/15/2022	3/12/2021		Pending
Health Net	2021 Strategic Giving Grant Application	Food Bank	\$130,000	\$0	3/22/2021	3/12/2021		Pending

Community Action Partnership of Kern Funding Profile

Funding Information			
Funding Type	Private	CAPK Program	Food Bank
Funding Agency	Health Net	Project Name	Refrigerated Truck
CFDA	N/A	Target Population	low-income recipients (Food Bank)
Reapplication (Y/N)	N	Number to be served	
Estimated Request	\$130,000.00	Division Director	Carmen Segovia
Award Period	2021-22	Program Manager	Jaime Orona
Project Goal (One sentence goal statement)			
The goal of the funding is to purchase a refrigerated truck to provide a variety of food options, that include fresh produce and refrigerated and/or frozen meat/meat alternative foods to our partners and clients.			
Project Description (Brief one paragraph description)			
The addition of a refrigerated truck at the Food Bank will increase the poundage of cold-storage foods by 300,000 pounds within 12 months; increase the number of sites receiving cold-storage food by four (4) sites within 12 months; and increase the number of local farmers donating produce to the CAPK Food Bank by at least one (1) farmer within 12 months, all throughout Kern County.			
Estimated Budget Summary			
The funding of \$130,000.00 will be used to purchase a refrigerated truck, which is anticipated to be completed by February 2022. Through the procurement process, the Food Bank staff and the business office have identified the vendor.			

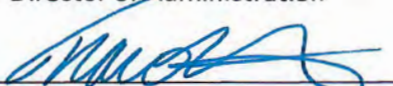
Approvals:

Carmen Segovia Digitally signed by Carmen Segovia
Date: 2021.03.22 10:20:54 -07'00' 3/21/2021

1. Division Director Date

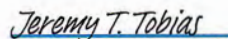
Pritika Ram Digitally signed by Pritika Ram
Date: 2021.03.22 09:11:14 -07'00' 03/21/2021

2. Director of Administration Date

3. Chief Program Officer  3/23/2021 Date



4. Chief Financial Officer Date


Jeremy T. Tobias (Mar 24, 2021 10:50 PDT)

5. Chief Executive Officer Date

Date Presented / Approved:

PRE Approval: 4/14/21 B&F Approval: _____ Executive Approval: _____ Board Approval: _____

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Head Start/State Child Development/Yolanda Gonzales	Month/Year: March 2021
Program/Work Unit: Head Start/Early Head Start	Program Manager/Supervisor: Ginger Mendez/Robert Espinosa
Services: Head Start and Early Head Start childhood education for low-moderate income children ages 0-5 in center-based, part-day or full-day environments and home-based options.	

Program	Funded Enrollment	Reportable Enrollment	Percentage	Enrollment Breakdown	Disabilities (Based on Actual Enrollment)	Over Income
Head Start Kern	1317	942	72%		5.1% (7.3%)	10%
Early Head Start Kern	446	301	67%		11% (17.5%)	10%
- EHS Center Based - EHS Home Based - EHS Home Based-Interim	243 123 80		75% 82% 23%	182/243 101/123 18/80		
Early Head Start San Joaquin	313	212	68%		21.5% (30.2%)	8.9%
Early Head Start Partnership	152	63	41%		6.4% (17.7%)	6.6%
- Angela Martinez - Bakersfield College - Blanton - Garden Pathways - Taft College - Escuelita Hernandez - Seeking Partner	24 32 16 11 42 16 11		33% 19% 81% 91% 52% 25% 0%	8/24 6/32 13/16 10/11 22/42 4/16 0/11		

Home Visiting Program	Cumulative Enrollment	Contract Enrollment Target
64 Expansion slots began March	165	204

HIGHLIGHT: HVP Clients received Easter baskets which were donated by 3 community organizations and were safely delivered last week.

Division Staffing			
Currently Employed	Vacant Positions	Continuous Family Leave	Intermittent Family Leave
642	103	30	96

HIGHLIGHTS:

*11 candidates are in the onboarding process and 5 employees joined the CAPK family in the month of March.

*At the beginning of the current fiscal year (March 2021), the Head Start and State Child Development budgets include 114 additional positions from the 2020 Budget period. These additions were added from the State funding received the San Joaquin County Office of Education contract, the Kern County Department of Human Services

Contract, Head Start Quality Improvement Fund, and Division reorganization. Based on the pandemic and the summer break some of the positions will not be onboarded until Fall.

Compliance

The program has received notification of two upcoming reviews:

The California Department of Education (CDE) has scheduled a Remote Contract Monitoring Review and Error Rate Review during the week of May 17, 2021. The CDE has a transparent monitoring process and has provided a Program Instrument that is utilized as a guide when uploading documentation for the review. The CDE contract types scheduled for review are CSPP (California State Preschool Program), CMIG (California State Migrant Child Care), CCTR (General Child Care and Development Program), and CMAP (California Migrant Alternative Payment Program). This is a program specific monitoring review that will focus on children's files, portfolios, and anecdotal notes for children. Staff have been preparing for this review for the past year with various focus meetings and mock review.

The Office of Head Start will conduct a Focus Area 1 (FA 1) monitoring review during the week of May 10, 2021. FA 1 will give the program an opportunity to share the information used to inform our program design, including:

- Strength and needs of the community served
- Fiscal infrastructure and capacity
- Staffing and program design used to meet our needs
- Program governance and accountability; and
- Approach to education and child development services, health services, and family and community engagement.

Central Kitchen March 2021

Meals & Snacks	Total # Prepared	Breakfast	Lunch	Snack
Head Start / Early Head Start Centers	34,918	12,841	10,925	11,152
Boxed Meals—Virtual	31,350	10,450	10,450	10,450
Home Based	4,680	1,560	1,560	1,560
TOTALS	70,948	24,851	22,935	23,162

HIGHLIGHTS

1. New Gas Range installed by Madden Commercial. Madden Commercial also moved some equipment to have better placement, increasing the efficiency for staff to work.
2. Head Start Part Year centers opened on a modified schedule on March 22, 2021. This increased the meal counts for the month. We are now serving lunches to Tehachapi and continue to provide boxed meals along with center food to the majority of the Head Start centers. We welcome the increase in counts and are happy to see that the Agency is moving forward with providing service to an increased number of the children with face-to-face services.

CACFP

February 2021

Total Meals Requested			Meals Allocated		% of Meals Served
Central Kitchen	Vendor Meals	Total Meals	CACFP/USDA	HS/EHS	February 2021
52,283	6,314	58,597	45,375	13,222	84%



MEMORANDUM

To: Program Review & Evaluation Committee

From: Tammy Fisher, CalFresh Healthy Living Program Administrator
Date: April 14, 2021
Subject: Agenda Item 5d: CAPK Food Bank Policies - **Info Item**

Since joining CAPK in 2019, the CalFresh Healthy Living program (CHL) has partnered with the CAPK Food Bank to establish policies and procedures for acquiring nutritious foods and community resources for healthy eating and physical activity opportunities as well as encouraging food safety practices through the CAPK Food Bank network of 159 distribution sites. The *CAPK Food Bank Procurement Policy* and the *CAPK Food Bank Nutrition Education Policy* are being presented today as information to the Committee and the Board.

The CAPK Food Bank Procurement Policy includes recommendations from Feeding America and the Dietary Guidelines for Americans on healthy foods to purchase. This policy was developed in partnership with the CAPK Food Bank and supports the CHL program's scope of work to advance strategies in support of making the healthy choice the easier choice for Californians.

The *CAPK Food Bank Nutrition Education Policy* provides food distribution sites on-line and in person connections to community partnership resources. Building partnership capacity through both CAPK programs is vital and this policy initiative will expand community partnerships and promote nutrition and physical-activity education as well as enhance opportunities for the health and well-being of Kern County residents where they eat, work, play, live, learn, and shop while bringing small changes in communities that can lead to improved health outcomes for all Californians.

Resources provided by CHL are funded by the California Department of Public Health, Nutrition Education and Obesity Prevention Branch with the origin of funding being USDA Supplemental Nutrition Assistance Program and at no cost to the CAPK Food Bank.

The cost of health care continues to rise across the U.S., specifically in Kern County where the Community Health Assessment and Improvement Plan (2018-2019) reported over half of all deaths are attributed to chronic diseases like heart disease, obesity, asthma, diabetes, and some types of cancer. Further research on adults and children in food insecure households indicates adverse health effects as well.

CAPK CHL program goals align with the CAPK strategic goal to meet the needs of its priority populations by acquiring food and other resources to help alleviate hunger, provide food, and meet the nutritional needs of economically disadvantaged Kern County residents.

As an information item to the Committee and the Board, the *CAPK Food Bank Procurement Policy* and the *CAPK Food Bank Nutrition Education Policy* will be utilized in the operation of the CAPK Food Bank and CHL programs and will be reviewed annually.

Attachments:

CAPK Food Bank Procurement Policy
CAPK Food Bank Nutrition Education Policy

STATEMENT OF PURPOSE

Community Action Partnership of Kern (CAPK) Food Bank was established in 1983 to acquire food and other resources to help alleviate hunger, provide food, and meet the nutritional needs in Kern County. In 2019, the CAPK Food Bank distributed over 25 million pounds through its network to acquire food and other resources to help alleviate hunger, provide food, and meet the nutritional needs of economically disadvantaged Kern County residents. The CAPK Food Bank Procurement Policy will apply to all foods (foods and beverages) acquired through donations, received from government programs and purchased by the CAPK Food Bank.

POLICY RATIONALE AND BENEFITS

CAPK Food Bank will ensure procurement of foods to be distributed to lessen hunger, food insecurity, and reduce diet-related diseases and conditions. This policy will follow in accordance with the 2020 USDA Dietary Guidelines for Americans and Feeding America's 'Foods to Encourage' (F2E). The product categories within F2E are ones that consistently include food items that meet the USDA 2010 Dietary Guidelines for Americans (DGA). CAPK Food Bank procurement of more nutrient-rich foods which help decrease disease are among highest consideration in acquiring food.

Since 1983, the CAPK Food Bank has served throughout Kern County with a strong commitment for providing healthful foods and dedicated to working with donors and government programs. In 2018, The Food Research Action Center (FRAC) ranked Bakersfield, the largest city in Kern County, as the number one food hardship area in America. The CAPK Food Bank has responded and currently serves food insecure residents Emergency Food Assistance, the Snack Attack program provides healthy foods for children in after-school programs, the Backpack Buddy program serves food insecure children through the weekend and the Senior Food Program is USDA funded to provide low-income seniors with a box of healthy food items each month.

Wholesome foods supplied by CAPK Food Bank can be used as a preventative approach to help ensure that food distributed is high quality, nutritious, and safe. The CAPK Food Bank will continue to work diligently to ensure food distributions are available and take precautions necessary in any emergency. CAPK Food Bank will follow recommended safety precautions and mandated procedures to continue to serve community residents. This Procurement Policy will be reviewed annually.

FOOD SAFETY

CAPK Food Bank staff and Site Coordinators are required to complete certification for the California Food Handler Card. The card is required and ensures Staff and Site Coordinators are compliant with food safety regulations and sanitation. CAPK Food Bank Staff and Site Coordinators are required renew the Food Handlers Card every three years and provide CAPK Food Bank with a copy of the certification.

FOOD PROCUREMENT

CAPK Food Bank Procurement Policy will follow the Dietary Guidelines for Americans (DGA) and the CAPK Food Bank will procure fresh fruits and vegetables, particularly more colorful, and nutrient-dense varieties per the Feeding America's 'Foods to Encourage' (F2E) when appropriate and possible. Below are the Healthful Foods to Encourage product categories:

1. Fruits and Vegetables

- a. Fresh produce including colorful varieties that are rich in nutrients and low in calories. Examples include (but are not limited to) fresh carrots, cabbage, broccoli, spinach, Brussels sprouts, bell peppers and berries.
- b. Frozen Fruits and vegetables packed without syrup or sauces.
- c. Fruits canned—in water, 100% juice, or “lite” syrup.
- d. Vegetables canned with no added salt or reduced sodium.

F2E guidelines for frozen and canned goods: 12grams (g) or less total sugar per serving, 230 milligrams (mg) or less of sodium per serving and no partially hydrogenated oil in ingredient list.

2. Whole Grain and Whole Grain-Rich Foods

- a. 100% whole grains such as rolled oats, barley, wild rice, and brown rice with at least 3g of fiber.
- b. Whole grain-rich bread, pasta, and tortillas.
- c. Whole grain-rich cereals that contain whole grain as first ingredient such as shredded wheat and wheat flake cereals.

F2E guidelines for whole grains: 2g or less of saturated fat per serving, 0g of trans-fat, 230mg of sodium or less per serving, 10g total sugar or less per serving, below 10% daily value RACCs (reference amounts customarily consumed) of fiber or below 2.5 g fiber per serving.

F2E guidelines for whole grain cereal: 2g or less saturated fat per serving, 0g of trans-fat, 230mg or less of sodium per serving, 12g or less of total sugar per serving, 3g or less of fiber per serving.

3. Dairy Foods: Low-Fat Dairy or Dairy Substitutes

- a. Plain milk and yogurt: Low-fat (1%) or skim/non-fat milk
- b. Flavored milk or milk substitutes
- c. Milk substitutes: Unsweetened milk substitutes (e.g., soy milk, almond milk)
- d. Flavored or plain unflavored yogurt
- e. Cheese: reduced fat or low-fat

F2E guidelines for dairy: 3g or less saturated fat per serving, 0g of trans-fat, 480mg or less of sodium per serving, 22g or less total sugar per serving.

FOOD PROCUREMENT Con't

4. LEAN PROTEIN FOODS

- a. Low sodium: meat, poultry, seafood,
- b. Low fat legumes (beans, lentils, etc.)
- c. Eggs
- d. Nuts and seeds (no added salt), including spreads such as peanut butter

F2E guidelines meats, seafood, and beans: less than 4.5g of saturated fat per serving, 0g of trans-fat, 480mg or less of sodium per serving.

F2E guidelines for eggs and nuts: 0g of trans-fat, 230mg or less of sodium per serving, less than 4g total sugar per 1 oz serving, no partially hydrogenated oil in ingredient list.

This policy will be effective starting May 1, 2021. To ensure compliance with the policy, CAPK Food Bank management staff will be responsible for the oversight of initial communication and distribution of the policy to staff, donors, and member agencies. It will be reviewed annually by the CAPK Food Bank management staff.

STATEMENT OF PURPOSE

The foundation of a healthy lifestyle includes physical activity and consumption of a balanced variety of nutrient-rich foods and beverages. The Community Action Partnership of Kern (CAPK) Food Bank strives to distribute foods that will improve community health and reduce food insecurity among low-income Kern County residents. In 2018, CAPK Food Bank distributed approximately 14 million pounds of food to low income or disadvantaged to Kern County residents. The 2018 SNAP-Ed County Profile Dashboard reported 76% of Kern County Adults with BMI 25 or higher as Overweight/Obese compared to 63% overall for the State of California, 32% are regularly walking for transportation or fun or exercise compared to 39% overall for the State of California and 14.3% are considered food insecure. This Nutrition Policy will serve to support CAPK Food Bank Management Staff and Site Coordinators in the procurement of healthy and nutritious food, provide healthy eating and physical activity resources, and promote food safe practices at all CAPK Food Bank sites.

POLICY RATIONALE and BENEFITS

The CAPK Food Bank provides healthy foods to meet the nutrition needs of economically disadvantaged Kern Residents distributing millions of pounds of food annually since 1983 to hungry individuals, families, non-profits, churches, community centers, homeless shelters, and poverty-fighting agencies. In comparison to the annual total for 2018 food distribution, CAPK Food Bank distributed over 27 million pounds of food in 2020 to low income or disadvantaged to Kern County residents. Feeding America reported for 2020 in Kern County over 125,870 or 14.3% of Kern County residents were considered food insecure. The CAPK Food Bank distribution doubled in 2020 and continues to strengthen partnerships with The Mission of Bakersfield, Golden State Gleaners, The Homeless Shelter, Catholic Charities, and other non-profits to decrease food insecurity. This Nutrition Policy promotes community program partnerships which are essential components in leveraging resources, enhancing effectiveness, and cost efficiencies for Kern County Residents.

NUTRITION EDUCATION PARTNERSHIP

The CAPK CalFresh Healthy Living Program (CHLP) will partner with the CAPK Food Bank sites to provide resources for nutrition and physical activity for SNAP eligible communities across Kern County. This program is part of an ongoing effort to improve health of families and communities in California, especially those that are at greater risk of obesity, high blood pressure, and type 2 diabetes. The SNAP-Ed goal is consistent with the Food & Nutrition Act, current Dietary Guidelines for Americans, and the USDA Food Guidance. These guiding principles reflect the definitions of nutrition education and obesity prevention services and evidence-based interventions. The CAPK Food Bank and CAPK CalFresh Healthy Living Program partnership goal will be to provide access to nutrition education, physical activity education, and leadership towards healthy community initiatives via CAPK Food Bank and Pantry sites.

The CalFresh Healthy Living Health Educators role will be to provide program resources throughout Kern to encourage and facilitate the voluntary adoption of healthier food choices for community residents. Health Educators will conduct monthly education workshops using SNAP-Ed approved, evidence-based curriculums to demonstrate the importance of eating an array of foods from the 5 basic food groups (protein, dairy, fruits, vegetables, and grains) and encourage physically activity (Attachment A).

CAPK Food Bank sites will be responsible for showcasing the day of the food distribution CHLP program materials provided that will correspond with monthly food items being distributed via tip sheets virtual or in-person nutrition education. These sites will include pamphlets and flyers to nudge participants to make healthy choices while waiting to pick up food. The CalFresh Healthy Living Health Educators will complete the Nutrition Environment Food Pantry Assessment Tool (NEFPAT), developed by the University of Illinois Extension to increase client choice for nutritious options, planning for alternate eating patterns, and nudge healthy practices to make the healthy choice the easy choice. From the NEFPAT observations and action plan important topics such as nutrition and food safety are in place to ensure policies and practices meet the community and food bank site needs. These changes are expected to occur between December 1, 2020 through September 30, 2022. Ensuring continued collaboration among local stakeholder partnerships, CAPK WIC (Women Infants & Children) and CalFresh Healthy Living programs, and community partners will ensure CAPK Food Bank efforts reach throughout Kern County to build healthier and food secure communities.

This policy will be effective starting May 1, 2021. To ensure compliance with the policy, CAPK Food Bank management staff will be responsible for the oversight of initial communication and distribution of the policy to staff, donors, and member agencies. It will be reviewed annually by the CAPK Food Bank management staff.

ATTACHMENT A
Nutrition Education Workshop Curriculums

CAPK CalFresh Healthy Living Health Educators will provide monthly education via virtual platform and/or in-person direct education to community residents at CAPK Food Distribution sites nutrition education workshops. The USDA Food and Nutrition Service (FNS) developed the following curricula. The curricula are often used in SNAP-Ed programming. FNS also provides free education and outreach materials.

AROUND THE TABLE

A six-week curriculum is designed for caregivers. It can be conducted in community spaces with or without a kitchen. Participants will learn principles of trauma-informed engagement & nourishment, enjoy conversation, reflection, cooking, and learning holistic skills to care for their family's nutritional well-being.

COOKING MATTERS

Part of the SNAP-Ed Strategies & Interventions Toolkit. Community partners that serve low-income families offer six-week Cooking Matters courses to adults, kids, and families. Each course is team-taught by a volunteer chef and nutrition educator and covers meal preparation, grocery shopping, food budgeting and nutrition. Adult and teen participants take home a bag of groceries at the end of each class. The Cooking Matters mobile application is available to download onto electronic devices or mobile phones, is available with categorized recipes, photos, nutrition information and money-saving tips.

FOOD SMARTS

This is a flexible nutrition education and cooking curriculum that is used for K-12 students, adults, and seniors. Food Smarts covers basic nutrition, serving sizes, balanced meals, kitchen safety, cooking skills meal planning, budgeting and grocery shopping, nutrition labels, ingredient lists and chronic disease prevention. Curriculum is available in English, Spanish, Chinese, Vietnamese, and Russian.

HEALTHY EATING ACTIVE LIVING (HEAL)

HEAL begins with two key lessons that focus on the recommended daily number of fruits and vegetables, and recommended amount of physical activity for adults. These lessons are followed by seven nutrient lessons, a community empowerment lesson, six physical activity lessons, reproducible educational handouts, and an evaluation. The physical activity lessons incorporate various low-cost exercises. Physical activity handouts include exercise and dance explanations with pictures. Also, the Seasonality Guide includes information specific to the state of California.

MY PLATE FOR MY FAMILY

MyPlate for My Family: SNAP Nutrition Education is a MyPlate resource that supports SNAP-Ed nutrition education and obesity prevention efforts and is based on recommendations from the Dietary Guidelines for Americans. It is targeted to parents and caregivers who are SNAP participants or eligible for SNAP and play a key role in planning, purchasing, and preparing food for their families.



MEMORANDUM

To: Program Review and Evaluation Committee


From: Sylvia Ortega, Quality Assurance Administrator

Date: April 14, 2021

Subject: *Agenda Item 5e: Office of Head Start Focus Area 1 Monitoring Review Update– Info Item*

On March 24, 2021, the Office of Head Start (OHS) provided the program with a notification letter of the OHS's intent to conduct a Focus Area 1 (FA1) monitoring review starting May 10, 2021. This review will evaluate the Early Head Start San Joaquin (09CH011406), Early Head Start Child Care Partnership (09HP000163), and Kern Head Start and Early Head Start (09CH011132) grants.

FA1 is designed to allow programs to describe approaches to staffing structure, program design, health, family, fiscal infrastructure, and program governance. It is an off-site conversation with program leadership to understand the program's approach for designing its program and services. The process begins with a review of data and reports from the Head Start Enterprise System. Following the document review, the reviewers will conduct a series of conference calls to engage in discussions with the Director, Governing Body, Policy Council, and management.

Head Start program staff has been preparing for this FA1 review since the new Head Start monitoring protocol was released in late 2020. The federal reviewers will have conversations with selected board members to ensure the program is sharing data to support board members in fully participating in the oversight, planning, and evaluation of the program. This participation includes financial oversight, approval of major expenditures, approval of operating budgets, and monitoring of the program's corrective action plans. Head Start staff are available to support the Board representatives if additional information is needed.

Attachment:
45 Day Monitoring Review Notification Letter for FA1 Review



ADMINISTRATION FOR
CHILDREN & FAMILIES

Office of Head Start | 330 C St., SW, 4th Floor, Washington DC 20201 | eclkc.ohs.acf.hhs.gov

March 24, 2021

Mrs. Yolanda Gonzales, Head Start Director
Community Action Partnership of Kern
Re: Grant No. 09CH011132, 09CH011406, 09HP000163

Dear Mrs. Gonzales,

The Office of Head Start (OHS) will conduct a Focus Area 1 (FA1) monitoring review of Community Action Partnership of Kern (09CH011132, 09CH011406, 09HP000163) during the week of 05/10/2021.

Your review will be led by Ms. Pamela Blackburn, who will be in contact with you shortly to schedule a series of calls and other offsite activities for this review. During the initial call, you will have an opportunity to share what service delivery options your program is currently providing in response to the COVID-19 pandemic.

Also, in preparation for the review, please ensure program information such as center and classroom-level data and contact information is up-to-date in the Head Start Enterprise System.

Lastly, OHS has provided monitoring resources for grantees on the Early Childhood Learning and Knowledge Center (ECLKC) at <https://eclkc.ohs.acf.hhs.gov/federal-monitoring> and the Aligned Monitoring System Virtual Expo at <https://onlinexperiences.com/Launch/Event.htm?ShowKey=43448>.

Sincerely,

OHS Monitoring Team

Completed By: James Burger

Report Period Month/Year April 2021

Goal 3. There will be a general understanding of CAPK which drives people to access and support the organization's efforts.				
Objectives	Strategies	Last Update Oct 2020	Current Month/ Year	Comments
Objective 3.1: Establish a communications plan that directs how CAPK will proactively communicate with its employees, the public, partner agencies and key stakeholders in the community	3.1.1 Identify the best communication methods/templates and review current (past) CAPK internal/external communication plan.	100%	100%	
	3.1.2 Develop a customized communications plan (internal and external) for CAPK (using Virtual CAPK's online resources), and share with all CAPK employees and Board Members.	75%	100%	The 2021 CAPK Communication's Plan has been released. It contains directions for future communications advances.
	3.1.3 Assess the structure of internal resources tasked with implementing the communications plan and make any adjustments needed to ensure appropriate implementation, e.g.: a. Respond in a more focused way to the needs of the various programs; b. Interact with the various program outreach teams to strategize and roll out a more cohesive branding strategy considering the individual programs and their place within the CAPK umbrella; c. Look for or access new opportunities for outreach, including testimonials from clients and staff); d. Implement an employee recognition committee to acknowledge various employees' milestones (anniversary dates, accomplishments, etc.)	90%	100%	The 2021 CAPK Communication Plan contains a detailed road-map for implementing the internal communications needs for various programs that were identified in the process of assessing CAPK Communications efforts.

Goal 3. There will be a general understanding of CAPK which drives people to access and support the organization's efforts.				
Objectives	Strategies	Last Update Oct 2020	Current Month/ Year	Comments
Objective 3.2: Implement internal communication activities to support knowledge transfer.	3.2.1 Strengthen internal communications efforts	100%	100%	
	3.2.2 Break down informational silos among programs.	90%	90%	The process of breaking down informational silos within CAPK programs is a work in progress. The Communications plan lays out a series of efforts that are underway to address this need, including regular cross-program training in outreach and advocacy, immediate training for all newly-hired outreach staff, training for all CAPK staff on basic program information and enhancement of internal communication efforts.
	3.2.3 Use monthly joint Managers/Directors meetings to provide a forum for sharing of information	100%	100%	
	3.2.4 Revamp CAPK's Intranet so that: a. It is a user-friendly and interactive information hub for employees; b. It is easy to use for a number of administrators/editors who will be empowered to post and update useful information from their own departments designed to facilitate communications and work efficiencies for all;	100%	100%	

CAPK Strategic Plan Progress Report Goal 3

	c. The upkeep thereof is a SHARED responsibility for the sake of continuity and the safeguarding of agency information (contingency planning).			
	3.2.5 Create a new employee orientation video designed to introduce the various programs of CAPK to employees as they are on-boarded.	100%	100%	

CAPK Strategic Plan Progress Report Goal 3

Goal 3. There will be a general understanding of CAPK which drives people to access and support the organization's efforts.

Objectives	Strategies	Last Update Oct 2020	Current Month /Year	Comments
Objective 3.3: Implement external communication activities to increase awareness of and support for CAPK among all community stakeholders (clients, partners, funders, etc.).	3.3.1 Develop communications content items (include press releases, letters to the editor, and human interest stories) to share with external audiences.	100%	100%	
	3.3.2 Identify and attend networking events throughout CAPK's service area.	100%	100%	
	3.3.3 Use social media to increase awareness of CAPK's programs, e.g., launch Facebook Page for East Kern Family Resource Center as a viable resource for CAPK information in East Kern County.	100%	100%	
Total Progress		93%	99%	



Helping People... Changing Lives.

Community Services Block Grant (CSBG) 2020 Final Report

CSBG is designed to provide a range of services to assist low-income families and individuals attain the skills, knowledge, and motivation necessary to achieve self-sufficiency. CSBG funds services and activities that have a measurable impact on the causes and conditions of poverty in local communities across the state.

January 01, 2020 to December 31, 2020

Date Submitted: March 01, 2021

Date Approved: April 8, 2021



CSBG Outline

Module 1: State Administration

- Agency Success Stories
- Innovative Solutions Highlights
- State and CSBG Eligible Continuous Improvement

Module 2: CSBG Eligible Entity Expenditures, Capacity, and Resources

- Section A: CSBG Expenditures
- Section B: Capacity Building
- Section C: Allocated Resources

Module 3: CNPIs Community National Performance Indicators (initiatives)

- Community Level Initiatives, National Performance Indicators (NPIs), and Community Strategies

Module 4: Individual and Family (FNPIs), Services, and Characteristics

- National Performance Standards (NPIs)
- Services Indicators (SRVs)
- Characteristics – Client Demographics

Seven (7) Main CSBG Domains



Employment



Education and Cognitive Development



Income and Asset Building



Housing



Health and Social/Behavioral Development



Civic Engagement and Community Involvement



Serves Supporting Multiple Domains

Module 1: State Administration

CSBG Eligible Entity Management Accomplishments

- COVID-19 and Emergency Response
- Agency Infrastructure
- Program Response

Innovative Solutions Highlight

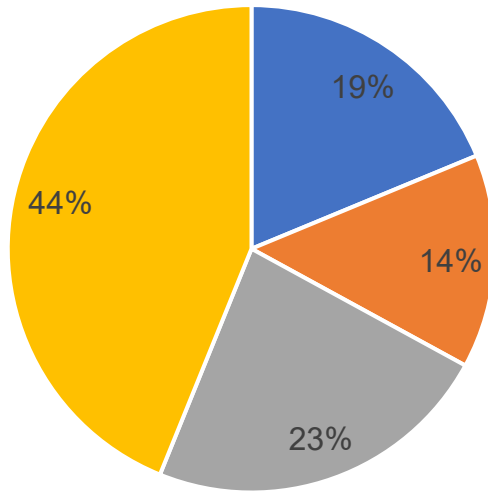
- Youth Center Learning Pods

State and CSBG Eligible Entity Continuous Improvement

- Customer Relationship Management (CRM) platform

Module 2 – Financial Review

CSBG Expenditures Domains



- Education and Cognitive Development
- Income, Infrastructure, and Asset Building
- Health and Social/ Behavioral Development(includes nutrition)
- Linkages(e.g.partnerships that support multiple domains)

<u>Funding Type</u>	<u>Amount</u>	<u>%</u>
Amount of FY 2020 CSBG	\$ 2,275,164.00	2%
Federal Resources Allocated (Other than CSBG)	\$ 69,981,694.00	61%
State Resources Allocated	\$ 14,247,090.00	12%
Local Resources Allocated	\$ 47,774.00	0%
Private Sector Resources Allocated	\$ 28,631,881.00	25%
TOTAL	\$ 115,183,603.00	100%

Module 2 Continued

B.2.	Hours of Agency Capacity Building	Hours
B.2a.	Hours of Board Members in capacity building activities	335

B.3.	Volunteer Hours	Hours
B.3a.	Total number of volunteer hours donated to the agency	143,992
B.3a.1.	Of the above, the total number of volunteer hours donated by individuals with low incomes	112,532

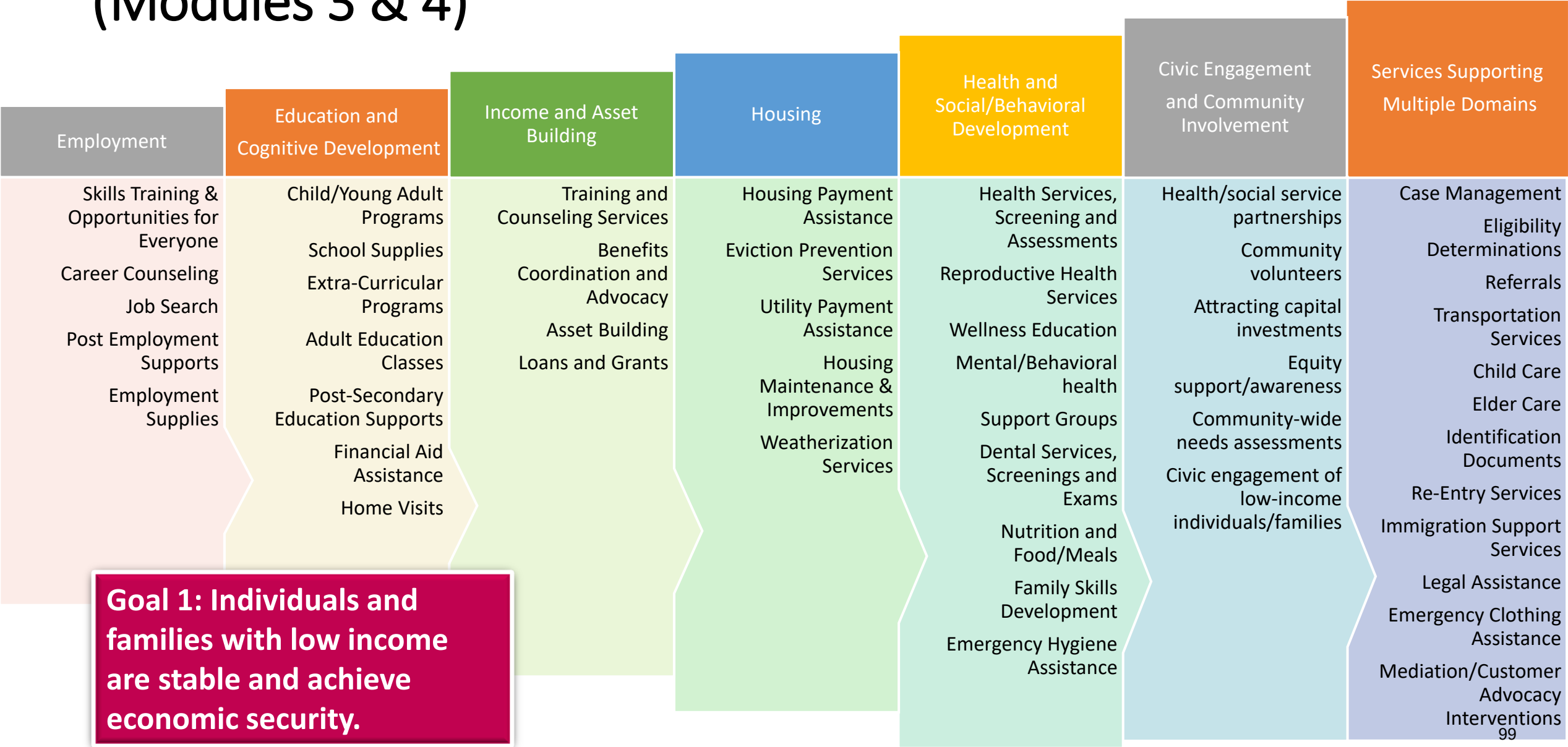
B.4.	The number of staff who hold certifications that increase agency capacity to achieve family and community outcomes, as measured by one or more of the following:	Number
B.4d.	Number of Staff with a child development certification	375
B.4e.	Number of Staff with a family development certification	11
B.4g.	Number of Staff with Home Energy Professional Certifications	3
B.4g.1.	Number of Energy Auditors	3
B.4g.2.	Number of Retrofit Installer Technicians	3
B.4g.4.	Number of Quality Control Inspectors(QCI)	3
B.4j.	Number of Classroom Assessment Scoring System(CLASS) certified professionals	20
B.4m.	Other (Please specify others below):	
	Certified Information and Referral Specialist (CIRS) 2-1-1	5
	Certified Community Resource Specialist- Database Curator (CRS) 2-1-1	1
	Girls Circle Training, Small Group Training Certification (Americorps)	11
	Council for Men & Young Boys, Small Group Training Certification (Americorps)	13
	Aggression Replacement Training, Small Group Training Certification (Americorps)	14
	Human Subjects Training Certification (AmeriCorps) via CSUB	21
	Volunteer Standards of Conduct Certificate (VITA)	40
	Intake interview and quality review certificate (VITA)	40
	Advance Tax Preparer Certificate (VITA)	40
	Health Savings Accounts (HSA Certificate- VITA)	2
	Site Coordinator Training Completion Certificate (VITA)	3
	Food Handler Certificate	16
	Safe Serve Certificate	36
	Forklift Certification (Food Bank)	8
	Number of staff with Registered Dietitian designation (WIC)	5
	Number of staff with IBCLC credential (WIC)	2

Module 2 Continued

Number of organizations, both public and private, that the CSBG Eligible Entity actively works with to expand resources and opportunities in order to achieve family and community outcomes:	
B.5.	Number
B.5a. Non-Profit	404
B.5b. Faith Based	135
B.5c. Local Government	43
B.5d. State Government	16
B.5e. Federal Government	67
B.5f. For-Profit Business or Corporation	73
B.5g. Consortiums / Collaborations	9
B.5h. School Districts	52
B.5i. Institutions of Post-Secondary Education/ Training	4
B.5j. Financial / Banking Institutions	4
B.5k. Health Service Organizations	10
B.5l. Statewide Associations or Collaborations	8

CSBG Individual and Family Performance Indicators (FNPI)

(Modules 3 & 4)



Module 3 CNPIs Community National Performance Indicators (initiatives)

Coordinated Entry System

- Domains & Indicators

- **Income, Infrastructure, and Asset Building**

- STR 3i Local 211 or Resource/Referral System Development
- CNPI 3a.3 Technological/ Communications (e.g. broadband)

- **Housing**

- STR 4j Other Housing Strategy: Homeless Referral System
- CNPI 4i Percent increase of shelter beds in the identified community.

M Street Navigation Center

- Domains & Indicators

- **Income, Infrastructure, and Asset Building**

- STR 3o Community Center/Community Facility Establishment
- CNPI 3a.6 Other Public Assets/Physical Improvements

- **Housing**

- CNPI 4i Percent increase of shelter beds in the identified community.
- CNPI 4c Number of shelter beds created in the identified community.
- STR 4e New Shelters Creation (including day shelters and domestic violence shelters)

- **Employment**

- STR 1b Job Creation/Employment Generation

Module 4 National Performance Indicators

Section A FNPIs 2

Education and Cognitive Development Indicators	I.) Number of Individuals Served	II.) Target	III.) Actual Results	IV.) Percentage Achieving Outcome (III / I = IV)	V.) Performance Target Accuracy (III / II = V)
FNPI 2a. The number of children (0 to 5) who demonstrated improved emergent literacy skills.	3,271	2,368	3,271	100%	138%
FNPI 2b. The number of children (0 to 5) who demonstrated skills for school readiness.	3,271	2,368	3,171	97%	134%
FNPI 2c.1. Early Childhood Education (ages 0-5)	3,271	2,368	3,271	100%	138%
FNPI 2c.2. 1st grade-8th grade	46	120	46	100%	38%
FNPI 2d.1. Ages 0-5 in Early Childhood Education	3,271	2,368	3,271	100%	138%
FNPI 2d.2. 1st grade-8th grade	46	120	46	100%	38%
FNPI 2h. The number of individuals who obtained a recognized credential, certificate, or degree relating to the achievement of educational or vocational skills.	13	20	13	100%	65%
FNPI 2h. The number of individuals who obtained a recognized credential, certificate, or degree relating to the achievement of educational or vocational skills.	3	5	3	100%	60%

Module 4 Service Indicators

Section B SRVs 4

Housing Services	Unduplicated Number of Individuals Served
SRV 4c. Rent Payments (includes Emergency Rent Payments)	17
SRV 4i. Utility Payments (LIHEAP includes Emergency Utility Payments)	5,178
SRV 4k. Utility Arrears Payments	3,508
SRV 4m. Temporary Housing Placement (includes Emergency Shelters)	25
SRV 4o. Permanent Housing Placements	31
SRV 4q. Home Repairs (e.g. structural, appliance, heating systems. etc.) (Including Emergency Home Repairs)	101
SRV 4t. Energy Efficiency Improvements (e.g. insulation, air sealing, furnace repair, etc.)	90

Module 4 Characteristics

Section C Client Demographics

Kern Specific Numbers

(CSBG - KERN only data)

- Unduplicated Individuals 85,122
- Unduplicated Households 70,908

All Counties includes all programs and service area under CAPK for 2020

- Unduplicated Individuals 96,714
- Unduplicated Household 78,287
- Total encounters (duplicated) 105,265

Client Demographic Categories

INDIVIDUAL LEVEL CHARACTERISTICS

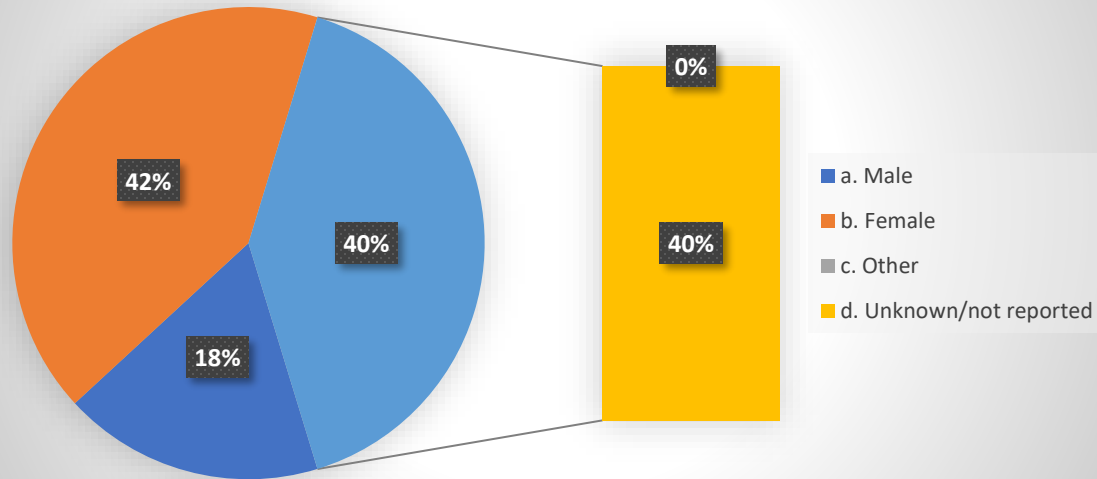
- Gender and Age
- Education
- Health
- Health Insurance
- Ethnicity
- Race
- Military Status
- Work Status

HOUSEHOLD LEVEL CHARACTERISTICS

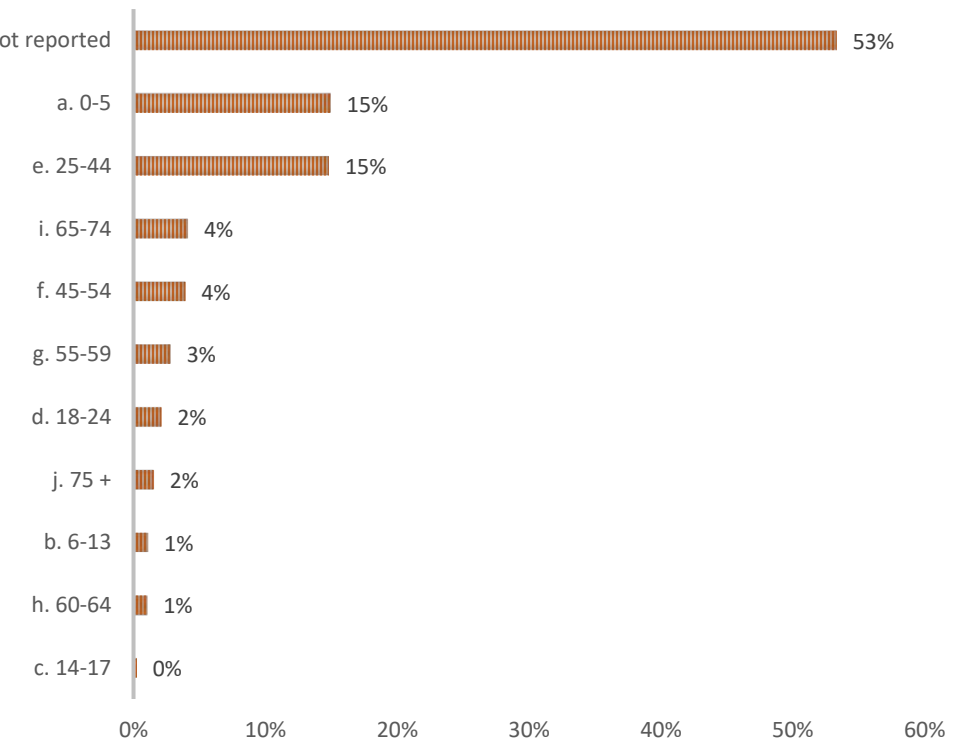
- Type
- Size
- Housing (situation)
- Income Level
- Source of Income
- Other Source
- Non-cash Benefits

Individual Level Characteristic

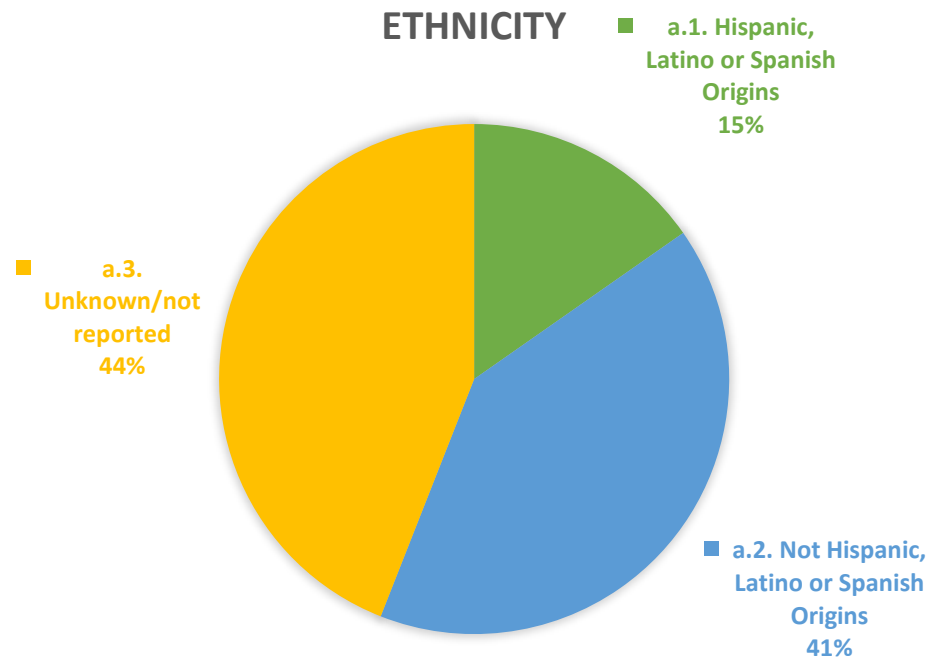
Gender



'AGE': UNKNOWN / NOT REPORTED HAS NOTICEABLY HIGHER '%'.
k. Unknown / not reported



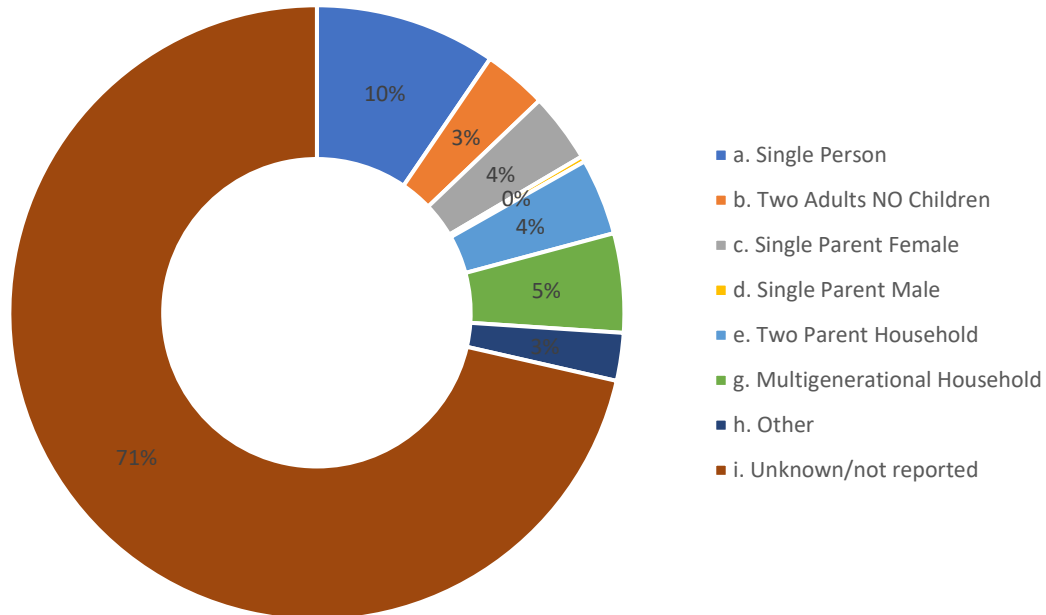
Individual Level Characteristic



Race	Average of %	Number of Individuals
b.8. Unknown/not reported	62%	52,450
b.5. White	25%	21,361
b.3. Black or African American	5%	4,494
b.6. Other	4%	3,564
b.7. Multi-race (two or more of the above)	2%	1,614
b.1. American Indian or Alaska Native	1%	853
b.2. Asian	1%	693
b.4. Native Hawaiian and Other Pacific Islander	0%	93
Grand Total	13%	85,122

Household Level Characteristic

'Household Type': i. **Unknown/not reported** accounts for the majority of 'Number of Households'.



Top 3 'Level of Household Income' by total 'Number of Households'

Row Labels	Sum of Number of Households	Sum of %
j. Unknown/not reported	55,815	79%
a. Up to 50%	10,576	15%
c. 76% to 100%	2,712	4%
Grand Total	69,103	97%



www.capk.org

Pritika Ram
Director of Administration
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pram@capk.org



**Helping People...
Changing Lives.**



DATE	April 15, 2021
TIME	12:00 pm
LOCATION	Teams Meeting / 5005 Business Park North Bakersfield, CA 93309
TEAMS LINK	Click here to join the meeting
PHONE NUMBER	(213) 204-2374 / ID: 178 223 965#

Audit & Pension Committee Minutes

Per Governor's Executive Order N-25-20, Meeting to be held via Tele-Conference. Members of the public may join the tele-conference or listen to the call from the CAPK office at 5005 Business Park North, Bakersfield, CA 93309

1. Call to Order

Committee Member Craig Henderson called the meeting to order at 12:06 pm at via Tele-Conference and from at the Community Action Partnership of Kern administrative building, located at 5005 Business Park North, Bakersfield, CA.

2. Roll Call

Roll call was taken with a quorum present.

Present: Craig Henderson, Maritza Jimenez, and Yolanda Ochoa

Absent: Joe Garcia, Mike Maggard

Others present: Jeremy Tobias, Chief Executive Officer; Lorraine Casillas, Director of Finance; Yolanda Gonzales, Director of Head Start / State Child Development; Fred Hernandez, Director of Youth & Community Services; Traco Matthews, Chief Program Officer; Lisa McGranahan, Director of Human Resources; Pritika Ram, Director of Administration; Carmen Segovia, Director of Health & Nutrition; Sheila Shegos, Director of Community Development; Tracy Webster, Chief Financial Officer; other CAPK staff; Tom Ming from Pensionmark

3. Public Comments

No one addressed the Committee.

4. Regular Business

- a. Q4 2020 Final and Q1 2021 Pension Plan Update – Tracy Webster, Chief Financial Officer and Tom Ming from Pensionmark – **Info Item**

Tom Ming provided the above pension plan updates and focused his report on the 1st quarter of 2021 to include the Executive Summary, Portfolio Review, and Investment Review. Overall, the funds are performing very well. The investment scoring shows that 4 funds on watch, but no changes will be made in the foreseeable future. The funds are well diversified, and the asset value grew 5.49% in the first quarter.

Motion was made and seconded to receive and file the Pension Plan Updates. Carried by unanimous vote (Ochoa/Jimenez)

- b. New SMARTMap Employee Advice and Financial Planning Benefit – Tracy Webster, Chief Financial Officer - **Action Item**

Tracy Webster presented the above action item for approval and elaborated on the proposal of the SMARTMap financial intelligence application to help employees view and understand their financial data to make sound financial choices. CAPK wishes to implement testing for all employees for a period of 18-24 months. The service will be offered free to participant employees, and costs approximately \$12,500 per year with the agency proposing to pay the costs. The one-time implementation fee will be waived and funds to be allocated from Indirect.

Motion was made and seconded to approve staff's recommendation. Carried by unanimous vote (Jimenez/Ochoa).

- c. CSD Audit Transmittal Report (TR) 20-004 (FYE 2/28/20) – Tracy Webster, Chief Financial Officer – **Info Item**

Tracy Webster presented the above info item.

Motion was made and seconded to receive and file the CSD Audit Transmittal Report. Carried by unanimous vote (Jimenez/Ochoa).

- d. California Department of Public Health WIC Biennial Program Monitoring Review – Carmen Segovia, Director of Health & Nutrition – **Info Item**

Carmen presented the above info item and stated it was a very good review, with one minor finding that required corrective action. Carmen reported the corrective action has been completed.

Motion was made and seconded to receive and file the California Department of Public Health WIC Biennial Program Monitoring Review. Carried by unanimous vote (Ochoa/Jimenez).

5. **Committee Member Comments**

- Craig Henderson thanked Tom Ming and staff for a great job.

6. **Next Scheduled Meeting**

Audit & Pension Committee
12:00 pm
Thursday, August 19, 2021
5005 Business Park North
Bakersfield, CA 93309

7. **Adjournment**

The meeting was adjourned at 12:36 pm.

INVESTMENT REVIEW

Community Action Partnership Profit Sharing For Period Ending 12/31/2020

Presented By: Tom Ming
Managing Director
tom.ming@pensionmark.com
(661) 302-4950

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Pensionmark Market & Economic Commentary	4
Executive Summary	10
Executive Summary of Investment Recommendations	11
Portfolio Review	12
Portfolio Diversification	13
Portfolio Asset Allocation	14
Portfolio Top 10 Holdings/Sector Allocation	18
Portfolio Region/Quality Allocation	19
Portfolio Returns	20
Portfolio Beta/Standard Deviation	21
Portfolio Alpha	22
Portfolio Sharpe Ratio	23
Portfolio Information Ratio	24
Portfolio Cumulative Performance	25
Portfolio Weighted Fee Analysis	26
Investment Review - 100 point	29
Investment Scorecard Current & Historical Scoring	30
Investment Scorecard Criteria Data	33
Investment Scorecard Criteria Scoring	40
Investment Performance vs Risk	45
Investment Scorecard Investment Performance	47

Investment Fact Sheets - 100 point	53
Investment Fact Sheets	54
Important Disclosures	102
Important Disclosures	103
Glossary	109
Investment Scoring Methodology & Glossary - 100 Point	110
Glossary of Investment Terms	113

MARKET & ECONOMIC REVIEW

For Period Ending 12/31/2020

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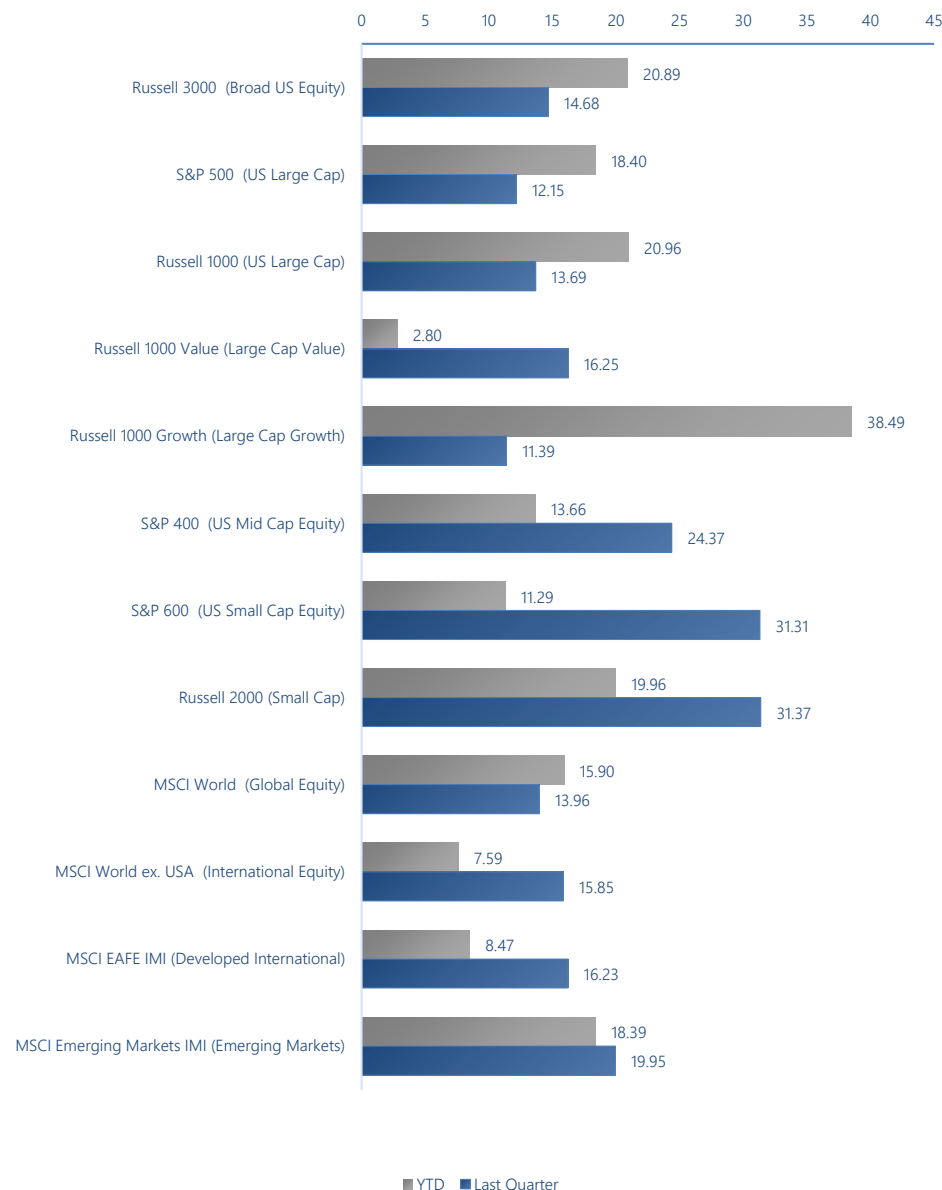
Domestic Equity

- S&P 500 gained 12.2% during the quarter and ended the year up 18.4%, a significant rebound since the market lows in March.
- Small Cap (Russell 2000) outperformed Large Cap (Russell 1000).
- Value (Russell 1000 Value) outperformed Growth (Russell 1000 Growth).
- Energy, Financials, Industrials, and Communication Services were the best performing sectors; while Consumer Staples, Utilities, and Real Estate lagged.
- Equity markets rose sharply due to increased optimism surrounding the pandemic as multiple COVID-19 vaccines were approved and Congress agreed upon a pandemic relief package.
- Small-cap stocks had their best quarter ever on record.

International Equity

- MSCI World ex. US posted a 15.9% gain for the quarter and ended the year in positive territory, up 7.6%.
- International equities outperformed domestic equities.
- Emerging market equities outperformed developed market equities.
- Like the United States, European & developed Asian equities had a strong quarter as COVID-19 vaccines were approved and a Brexit trade deal was finally agreed upon.
- Emerging markets posted their strongest quarterly return in over a decade, driven by strong market performances in Brazil and Korea.
- In China, equity markets posted an 11% return driven primarily by the technology sector.

Equity Index Returns

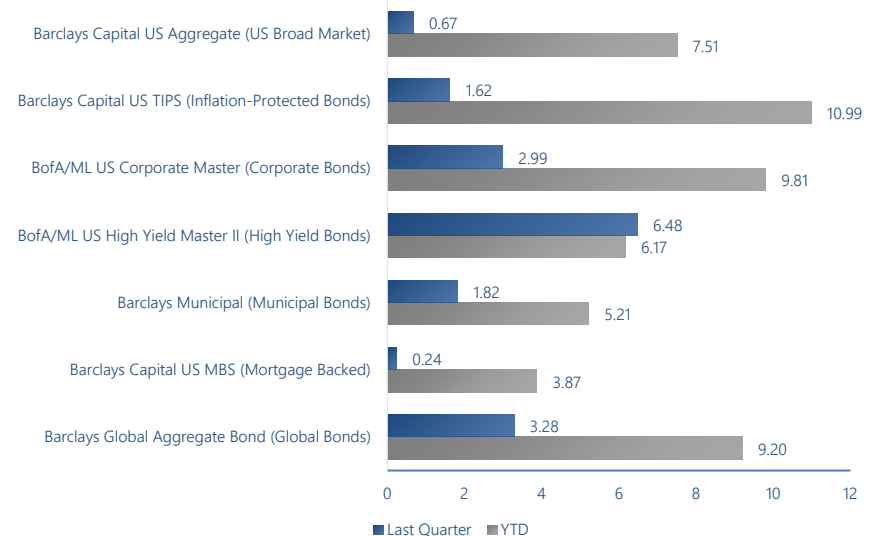


Source: Index Factsheets as of 12/31/2020 from the following index providers: MSCI Indices (www.msci.com), S&P Dow Jones Indices (www.us.spindices.com), FTSE Russell Indices (www.ftse.com).

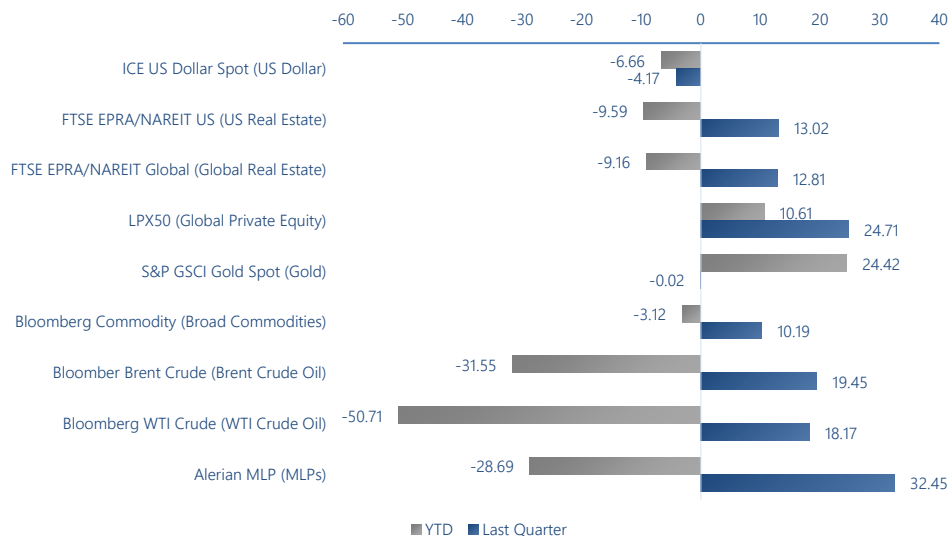
Fixed Income

- Interest rate changes were mixed in the US Treasury fixed income market in the fourth quarter, with the yield curve steepening slightly.
- The yield on the 10-year Treasury note rose by 24 bps to 0.93%.
- The Federal Reserve continued to hold short-term rates at near-zero and forecast that rates would remain at near-zero for the foreseeable future.
- High Yield bonds were the strongest performing sector, gaining over 6% during the quarter, while U.S. Treasuries declined.
- In global fixed income, both developed and emerging market debt posted strong returns during the quarter, with emerging market bonds returning over 9% during the quarter and ending the year in positive territory.

Fixed Income Index Returns



Alternative Investment Index Returns



Alternative Investments

- Commodities posted a 10% gain during the quarter. The top performers were soybean oil (28.4%), soybean (27.4%), and soybean meal (25.6%). The worst performing commodities were gold (-0.4%), live cattle (-0.4%), and natural gas (-18.8%).
- The US dollar depreciated against almost all major developed and emerging market currencies.
- Crude oil prices rose after a volatile year, as demand increased and prices stabilized.
- Real Estate posted strong gains during the quarter, but remained in negative territory on the year.
- Gold remained flat during the quarter and ended the year up 24% as uncertainty in the markets remained persistent.

Source: Index Factsheets as of 12/31/2020 from the following index providers: Bloomberg Barclays Indices (www.bloomberg.com), BofA Merrill Lynch (www.bofam.com), Intercontinental Exchange (www.theice.com), LPX Group (www.lpx-group.com), Credit Suisse (lab.credit-suisse.com), FTSE Russell Indices (www.ftse.com). All other data was sourced from Morningstar.

Macroeconomic Variable	Latest Data	Previous Quarter	Change
Real U.S. GDP (% Q/Q Annualized)	33.4% (Q3 2020)	-31.4% (Q2 2020)	 64.8%
Headline Inflation (% Y/Y)	1.2% (December 2020)	1.4% (September 2020)	 0.2%
Core Inflation (% Y/Y)	1.6% (December 2020)	1.7% (September 2020)	 0.1%
Unemployment (%)	6.7% (December 2020)	7.9% (September 2020)	 1.2%
Hours Worked (Average/Week)	34.7 (December 2020)	34.7 (September 2020)	 00.0
Average Hourly Wages (\$)	\$29.81 (December 2020)	\$29.47 (September 2020)	 \$0.34
Average Price of Gas (\$/Gallon - Regular)	\$2.195 (December 2020)	\$2.183 (September 2020)	 \$0.012
Dollar/Euro (\$/€)	1.2230 (December 2020)	1.1723 (September 2020)	 0.0507
Yen/Dollar (¥/\$)	103.19 (December 2020)	105.58 (September 2020)	 2.39
Yuan/Dollar (¥/\$)	6.5250 (December 2020)	6.7896 (September 2020)	 0.2646
Fed Funds Rate (% Range)	0.00 – 0.25% (December 2020)	0.00 – 0.25% (September 2020)	 0.00%
S&P 500 (Price Level)	\$3,756.07 (December 2020)	\$3,363.00 (September 2020)	 393.07
Ten Year Treasury Yield (%)	0.93 (December 2020)	0.69 (September 2020)	 0.24%

Macroeconomic Review

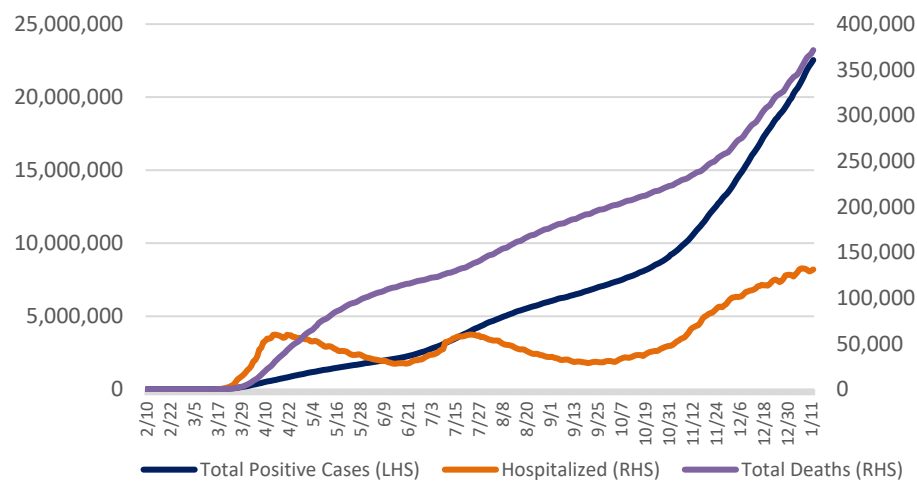
- Real GDP grew by a record 33.4% in the third quarter of 2020 and the economy rebounded from the sharp decline in the second quarter. Growth was driven by re-opening several parts of the economy across the country.
- Headline inflation remains persistently low at 1.2%, as energy prices have continued to drag. Core inflation fell slightly to 1.6% during the quarter.
- The unemployment rate in December fell to 6.7% from 7.9% at the end of the third quarter; though we've seen the job recovery slow, as the economy lost 140,000 jobs in December.
- Jobs in leisure and hospitality and in private education were the primary sectors of job loss, as they were immediately impacted due to the reinforcement of COVID-19-related lockdown orders.

Geopolitical Review

- Joe Biden won the 2020 Presidential election, Democrats retained control of the House of Representatives and took control of the Senate.
- British and European negotiators were finally able to come to a deal for the United Kingdom to exit the European Union without a "hard Brexit" after clearing a hurdle with respect to the border between Northern Ireland and the Republic of Ireland.
- As COVID-19 vaccines were being approved, a new strain of virus was discovered in the United Kingdom that showed to be 70% more transmissible than the original strain.
- In December, it came to light that the U.S. government and several major corporations were hit with a massive and sophisticated cyberattack, most likely conducted by Russian intelligence services.

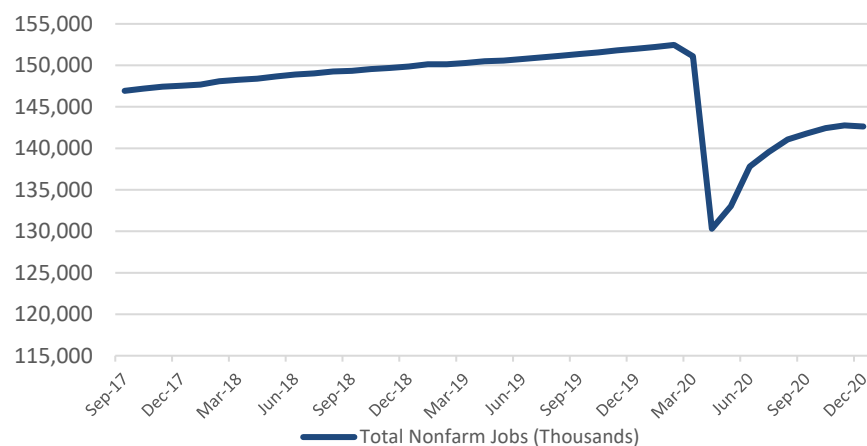
Source: Bureau of Economic Analysis (www.bea.gov), Bureau of Labor Statistics (www.bls.gov), U.S. Energy Information Administration (www.eia.gov), FRED Economic Data (fred.stlouisfed.gov). Arrows depict the upwards, lateral, or downward change in direction for a given macroeconomic variable. The color of the arrow denotes the positive, neutral, or negative signal Pensionmark perceives for the change in macroeconomic variable. It is educational in nature and not designed to be taken as advice or a recommendation for any specific investment product, strategy, plan feature or other purpose in any jurisdiction. This data does not contain sufficient information for any investment decision and should not be relied upon when considering an investment strategy.

LOOKING AHEAD



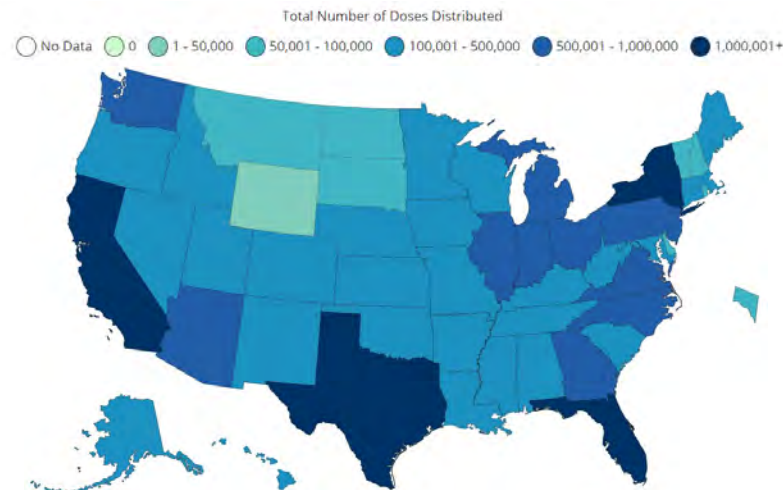
COVID-19

As the largest market-driving factor in 2020, it is important to continue to track COVID-19 cases, hospitalizations, and deaths as we move forward in 2021. Even though we have several vaccines approved, it will take awhile for the appropriate threshold to be met to start putting COVID-19 behind us.



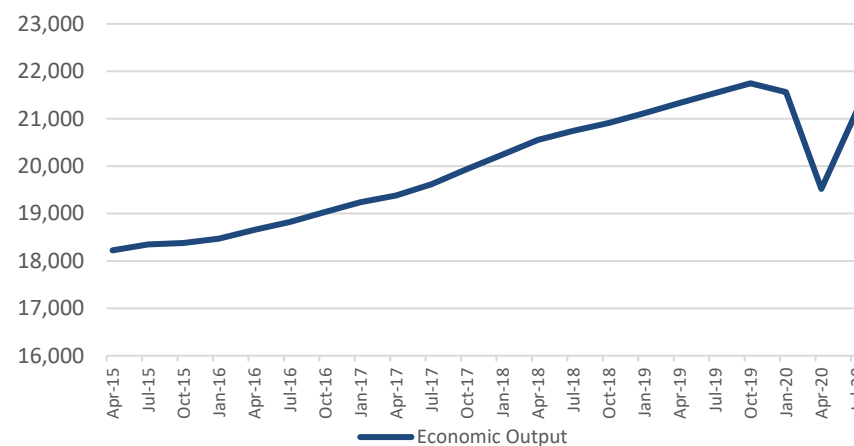
Job Market Recovery

While the rebound in the job market was initially strong, the initial strength has tapered off and fell again in December. As we move forward in 2021, the job gains should rebound again, as vaccinations increase and closed parts of the economy begin to reopen again.



Vaccine Distribution

The vaccine rollout has started out rocky and slower than expected. We hope to see changes that result in more people getting vaccinated quicker. As more of the population gets vaccinated and we approach herd immunity, re-openings and stronger recovery is likely to follow.



Economic Recovery

While the third quarter of 2020 posted the strongest economic recovery in history, we are still not back to pre-COVID levels and further away from trend. It will be important to monitor how monetary and fiscal responses continue to support the economic recovery.

Source: The COVID Tracking Project (www.covidtracking.com) data as of 1/12/2021, Center for Disease Control & Prevention (<https://covid.cdc.gov/>) data as of 1/12/2021, Federal Reserve Economic Database (FRED) (<https://fred.stlouisfed.org/>) data as of 12/31/2020 (Job Market Recovery) and 6/30/2020 (Economic Recovery). This data does not contain sufficient information for any investment decision and should not be relied upon when considering an investment strategy.

THE IMPORTANCE OF DIVERSIFICATION



- Large Cap
- Small Cap
- EM Equity
- Commodities
- High Yield
- Fixed Income
- DM Equity
- Cash
- REIT
- Asset Allocation

Large Cap: S&P 500; Small Cap: Russell 2000; EM: MSCI EM; Commodities: Bloomberg Commodity; High Yield: Barclays Global High Yield; Fixed Income: Barclays US Agg Bond; DM: MSCI EAFE; Cash: Barclays US Treasury Bill 1-3 Month; REIT: FTSE NAREIT; "Asset Allocation" portfolio assumes 25% S&P 500, 10% Russell 2000, 15% MSCI EAFE, 5% MSCI EM, 25% Barclays US Agg Bond, 5% Barclays Global High Yield, 5% US Treasury Bill 1-3 Month, 5% Bloomberg Commodity, and 5% FTSE NAREIT.

Source: Morningstar Direct. Please see the Important Disclosures section of this report for Index Definitions. This information is not intended as a solicitation or an offer to buy or sell any security or investment product. Past performance is not indicative of future returns. Information is solely intended for recipients in jurisdictions where the named advisor(s) are licensed to engage the investing public. Investments and strategies mentioned may not be suitable for all investors. The S&P 500 and other such indices are unmanaged, do not incur fees or expense, cannot be invested into directly and individual investor's results will vary. As with all investments, various risks may exist and Pensionmark Financial Group, LLC recommends you consult with your financial advisor prior to making any investment decisions.

EXECUTIVE SUMMARY

Community Action Partnership Profit Sharing
For Period Ending 12/31/2020

Investment Scoring Summary

Passing	Watch	Review	Not Scored	Total
21	3	0	1	25

Investment Additions

Investment Name	Status	Morningstar Rating
No current investment additions		

Investments on Watch

Investment Name	# of Participants	Plan Assets	% of total plan	Status	Quarters Failing Criteria	Morningstar Rating
Allocation--50% to 70% Equity						
▲ Putnam Dynamic Asset Allocation Bal Y	68	\$1,073,996.75	4.70%	Watch	2	****
Mid-Cap Growth						
▲ MassMutual Select Mid Cap Growth I	67	\$838,991.27	3.67%	Watch	1	****
Small Value						
▲ Northern Small Cap Value	60	\$184,420.70	0.81%	Watch	2	****

Investments Targeted for Review

Investment Name	Status	Morningstar Rating
No investments are currently targeted for review		

Review : ❌ Watch : ▲ Addition : +

For source information, please see the "Important Disclosures" section of this report.

PORTFOLIO REVIEW

Community Action Partnership Profit Sharing
For Period Ending 12/31/2020

	Value	Blend	Growth
Large	MFS Value R6	iShares S&P 500 Index K	TIAA-CREF Large-Cap Growth Inst
Medium	Wells Fargo Special Mid Cap Value Inst	Vanguard Mid Cap Index Admiral	▲ MassMutual Select Mid Cap Growth I
Small	▲ Northern Small Cap Value		Janus Henderson Triton T

Fixed Income	Cash/Stable Value
Vanguard Total Bond Market Index Adm	Standard Stable Asset Fund A

International	
Equities	Fixed Income
Hartford International Opportunities R6 American Funds New World R6	

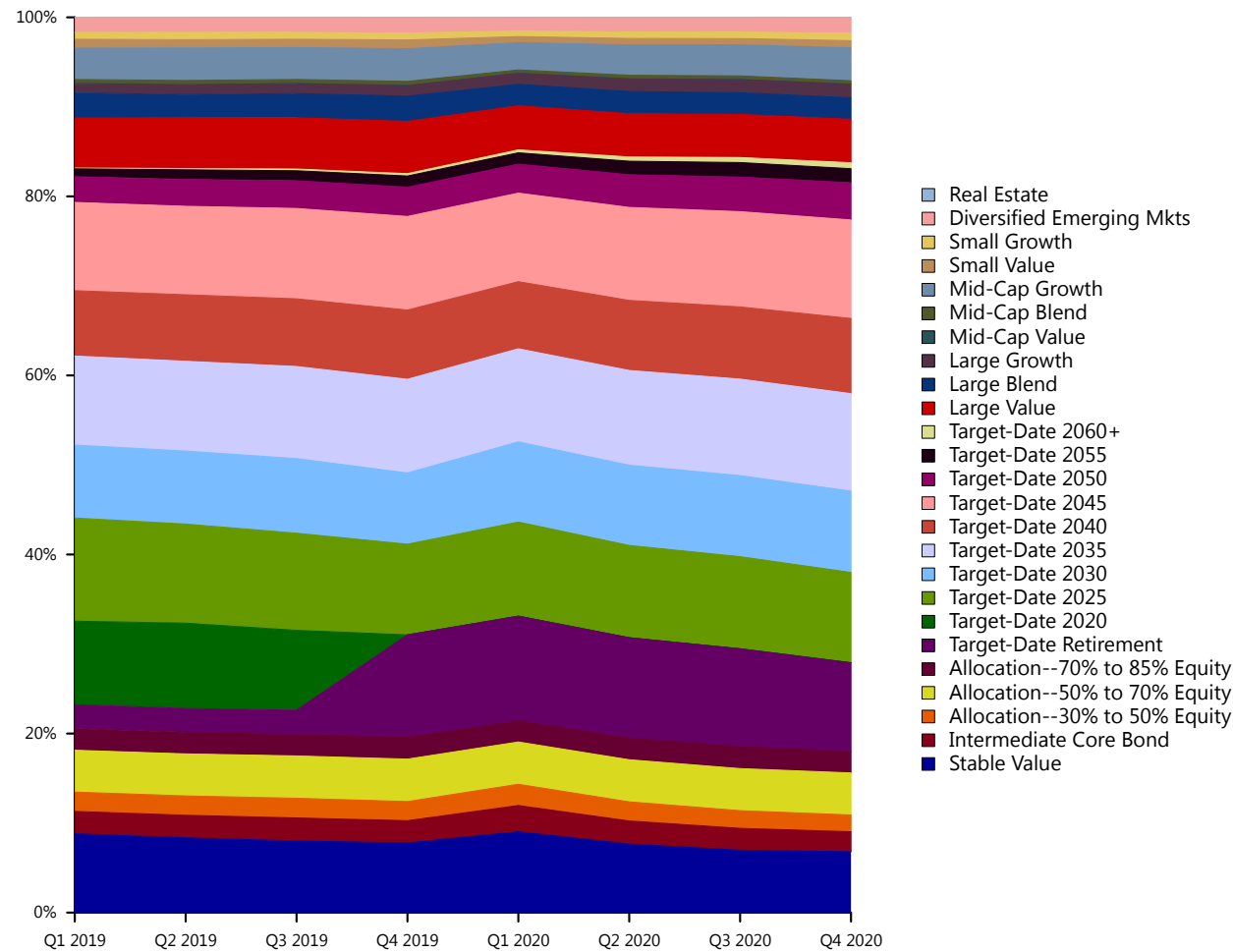
Asset Allocation
Putnam Dynamic Asset Allocation Cnsrv Y ▲ Putnam Dynamic Asset Allocation Bal Y Putnam Dynamic Asset Allocation Gr Y BlackRock LifePath® Index Retire K BlackRock LifePath® Index 2025 K BlackRock LifePath® Index 2030 K BlackRock LifePath® Index 2035 K BlackRock LifePath® Index 2040 K BlackRock LifePath® Index 2045 K BlackRock LifePath® Index 2050 K BlackRock LifePath® Index 2055 K BlackRock LifePath® Index 2060 K

Other
Principal Real Estate Securities Inst

Review : Watch : Addition :

Asset classes are defined as broad, distinct types of investments that behave similarly and are subject to most of the same market forces. When evaluating the diversification of assets in the investment portfolio, it is an important factor in assessing risk and return. For source information, please see the "Important Disclosures" section of this report.

Historical Allocation



Investment Name	# of Participants	12/31/2020 Balance	% of Plan	09/30/2020 Balance	% Change
Stable Value					
Standard Stable Asset Fund A	74	\$1,554,932.65	6.80%	\$1,427,818.95	8.90%
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm	66	\$510,162.11	2.23%	\$500,422.41	1.95%
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsrv Y	17	\$427,974.56	1.87%	\$404,307.10	5.85%
Allocation--50% to 70% Equity					
▲ Putnam Dynamic Asset Allocation Bal Y	68	\$1,073,996.75	4.70%	\$962,946.47	11.53%
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y	13	\$545,158.42	2.38%	\$505,822.38	7.78%
Target-Date Retirement					
BlackRock LifePath® Index Retire K	73	\$2,267,064.29	9.92%	\$2,234,440.55	1.46%
Target-Date 2025					
BlackRock LifePath® Index 2025 K	79	\$2,307,633.27	10.09%	\$2,108,578.37	9.44%
Target-Date 2030					
BlackRock LifePath® Index 2030 K	97	\$2,076,559.22	9.08%	\$1,853,381.48	12.04%
Target-Date 2035					
BlackRock LifePath® Index 2035 K	96	\$2,489,789.62	10.89%	\$2,209,254.53	12.70%
Target-Date 2040					
BlackRock LifePath® Index 2040 K	113	\$1,918,976.88	8.39%	\$1,651,395.61	16.20%
Target-Date 2045					
BlackRock LifePath® Index 2045 K	156	\$2,516,405.51	11.01%	\$2,180,092.85	15.43%

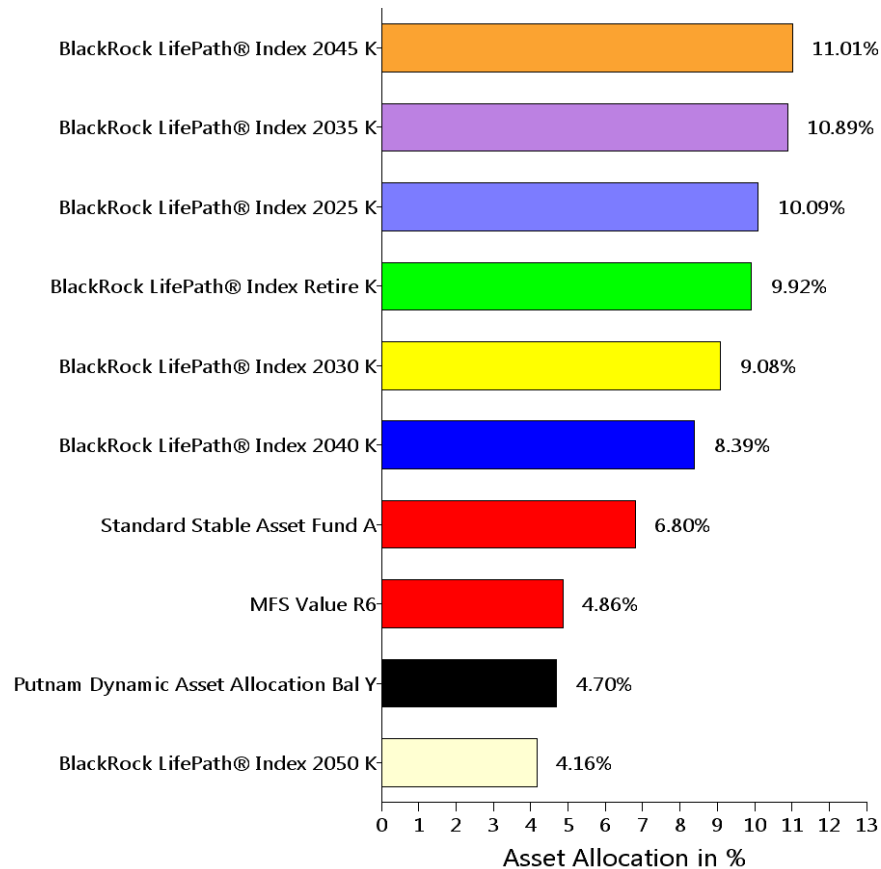
Investment Name	# of Participants	12/31/2020 Balance	% of Plan	09/30/2020 Balance	% Change
Target-Date 2050					
BlackRock LifePath® Index 2050 K	141	\$951,371.93	4.16%	\$790,782.91	20.31%
Target-Date 2055					
BlackRock LifePath® Index 2055 K	99	\$357,554.53	1.56%	\$332,486.06	7.54%
Target-Date 2060+					
BlackRock LifePath® Index 2060 K	71	\$151,945.87	0.66%	\$115,105.05	32.01%
Large Value					
MFS Value R6	72	\$1,110,232.55	4.86%	\$986,892.44	12.50%
Large Blend					
iShares S&P 500 Index K	43	\$548,272.26	2.40%	\$495,313.82	10.69%
Large Growth					
TIAA-CREF Large-Cap Growth Inst	72	\$343,086.21	1.50%	\$299,245.93	14.65%
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst	1	\$4,738.31	0.02%	\$3,956.76	19.75%
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral	7	\$87,626.34	0.38%	\$81,601.66	7.38%
Mid-Cap Growth					
▲ MassMutual Select Mid Cap Growth I	67	\$838,991.27	3.67%	\$711,748.72	17.88%
Small Value					
DFA US Small Cap Value I	0	\$0.00	0.00%	\$143,052.01	(100.00%)
▲ Northern Small Cap Value	60	\$184,420.70	0.81%	\$0.00	0.00%

Investment Name	# of Participants	12/31/2020 Balance	% of Plan	09/30/2020 Balance	% Change
Small Growth					
Janus Henderson Triton T	38	\$191,908.02	0.84%	\$149,085.50	28.72%
Foreign Large Blend					
Hartford International Opportunities R6	0	\$0.00	0.00%	\$0.00	0.00%
Diversified Emerging Mkts					
American Funds New World R6	67	\$398,096.54	1.74%	\$331,207.61	20.20%
Real Estate					
Principal Real Estate Securities Inst	3	\$5,454.45	0.02%	\$4,908.76	11.12%
Total:					
		\$22,862,352.26		\$20,483,847.93	11.61%

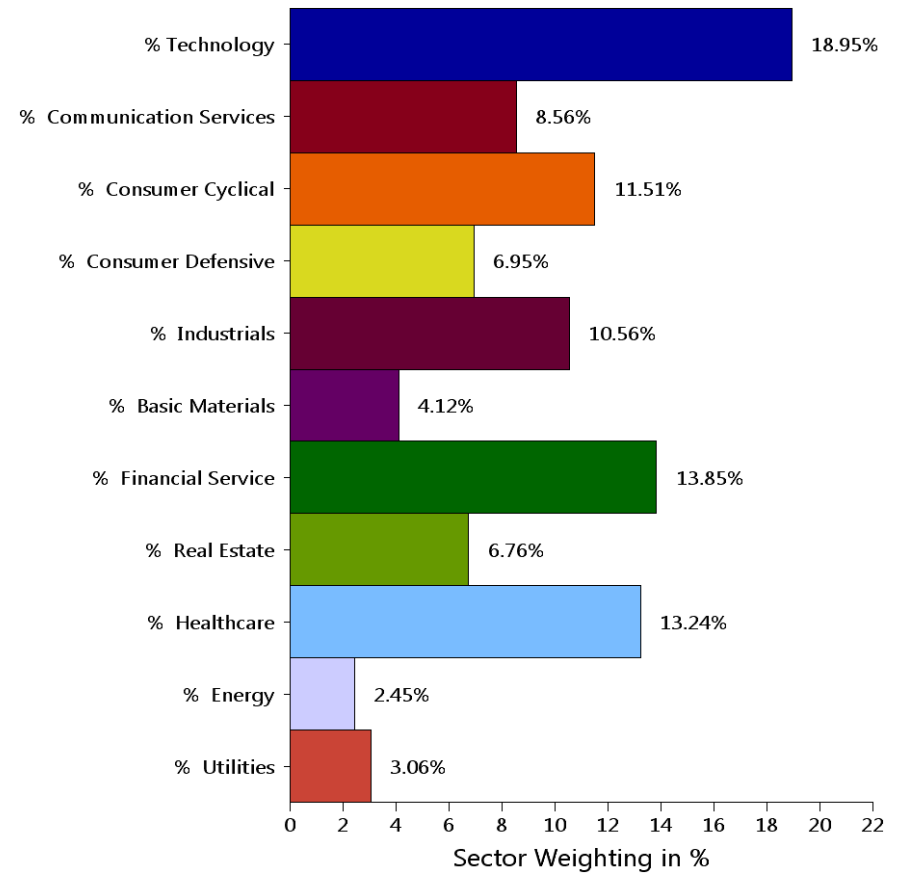
Review :  Watch :  Addition : 

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.
For source information, please see the "Important Disclosures" section of this report.

Top 10 Holdings

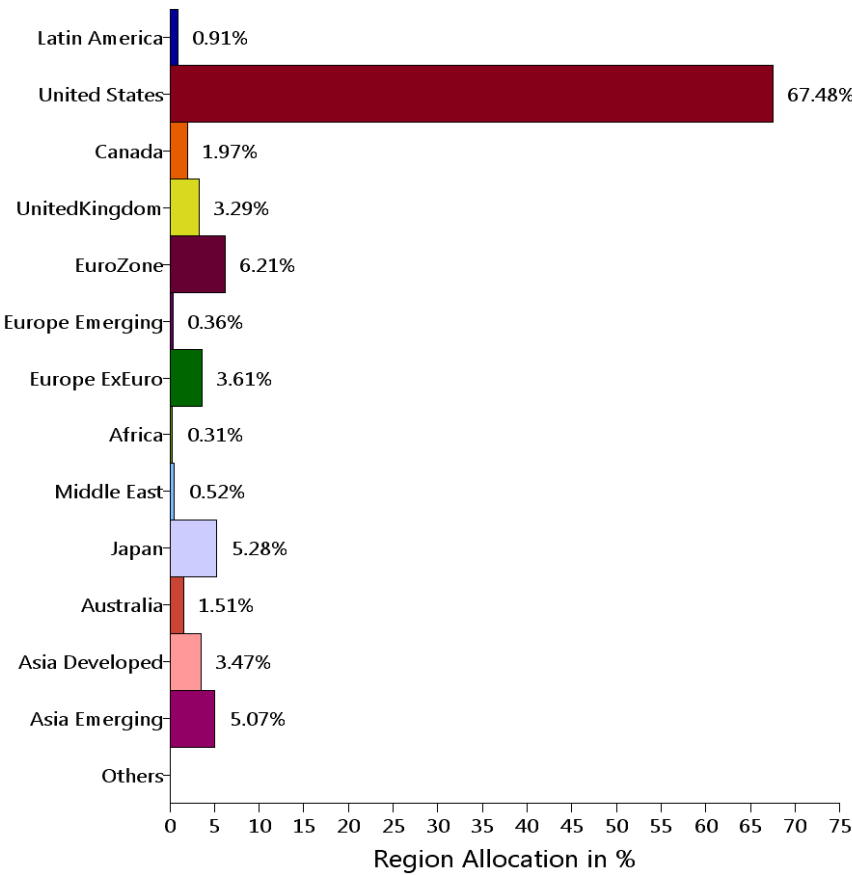


Sector Allocation

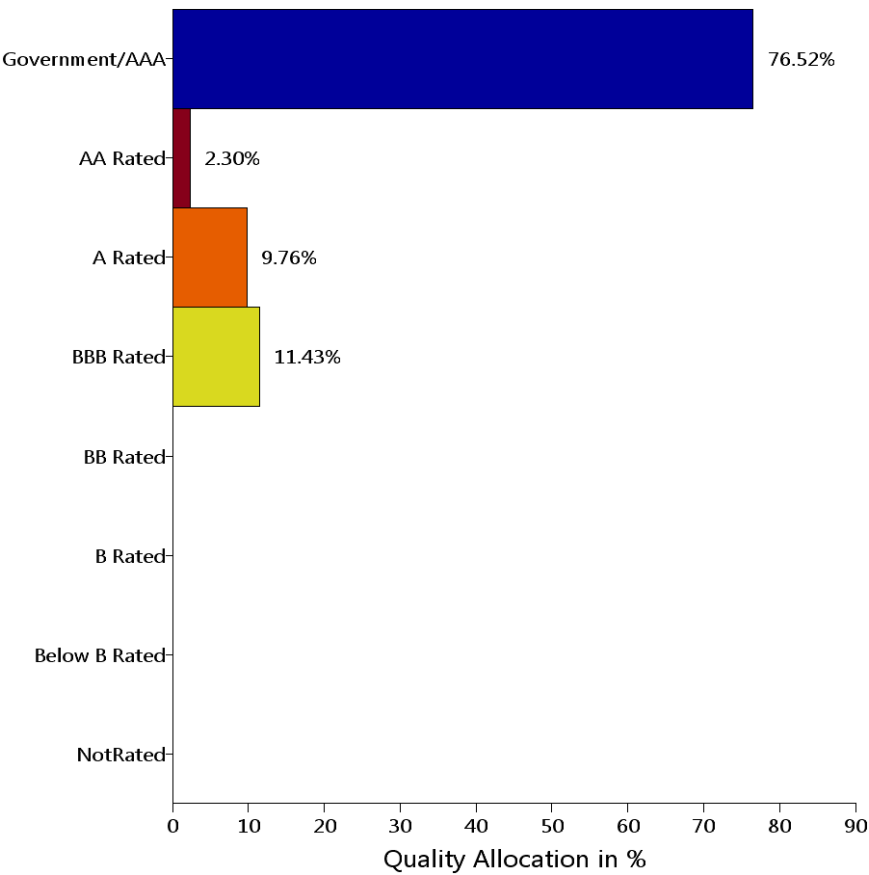


For source information, please see the "Important Disclosures" section of this report.

Region Allocation

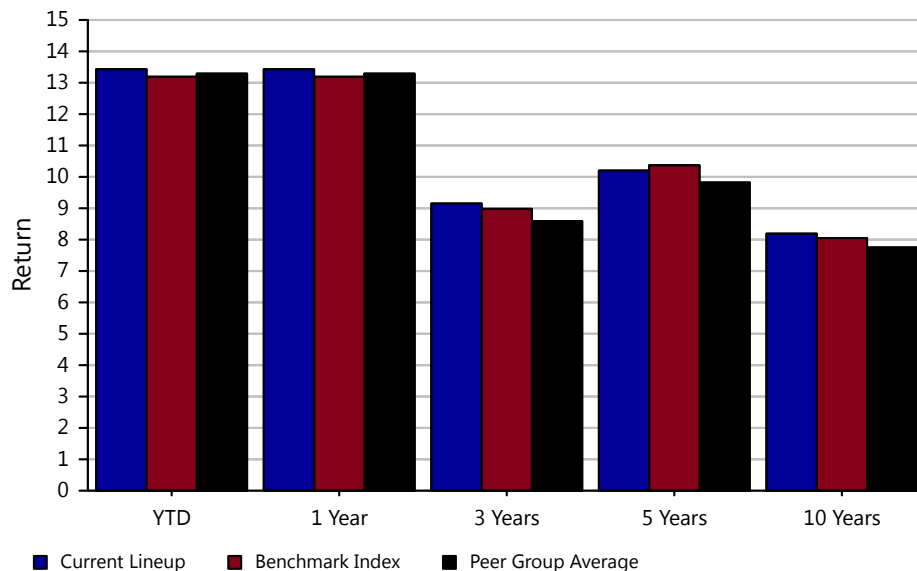


Quality Allocation

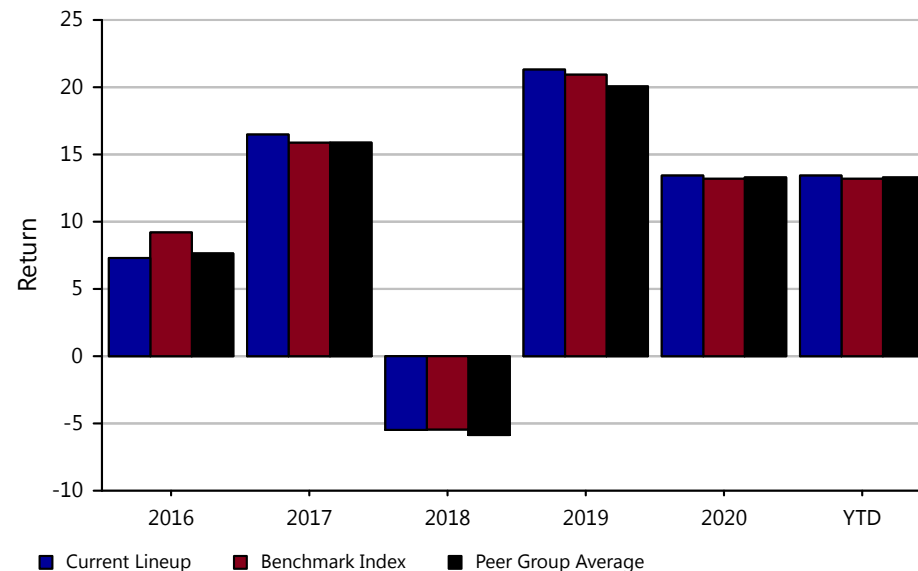


For source information, please see the "Important Disclosures" section of this report.

Annualized Returns



Calendar Year Returns



Trailing Returns

	YTD	1 Year	3 Years	5 Years	10 Years	Net Exp.Ratio
Current Lineup	13.43	13.43	9.15	10.20	8.19	0.22
Benchmark Index	13.19	13.19	8.98	10.37	8.05	NA
Peer Group Average	13.29	13.29	8.59	9.82	7.75	0.80

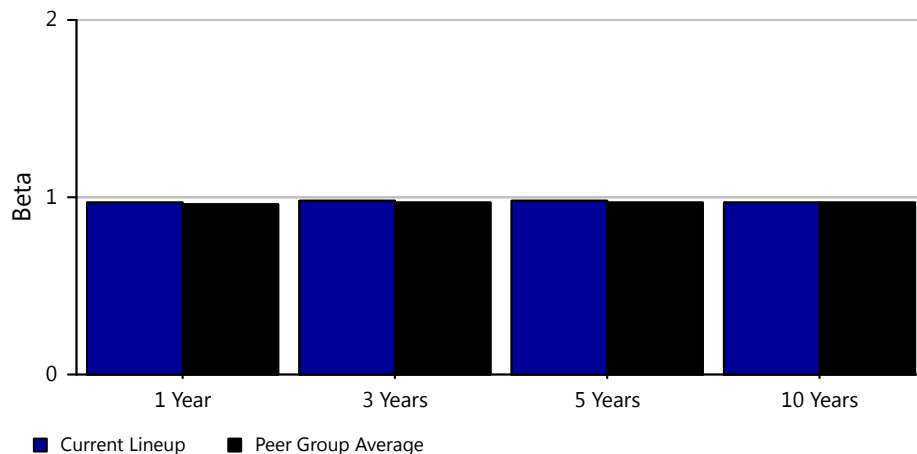
Calendar Year Returns

	2016	2017	2018	2019	2020	YTD	Net Exp.Ratio
Current Lineup	7.30	16.48	-5.48	21.31	13.43	13.43	0.22
Benchmark Index	9.20	15.87	-5.45	20.93	13.19	13.19	NA
Peer Group Average	7.64	15.88	-5.86	20.06	13.29	13.29	0.80

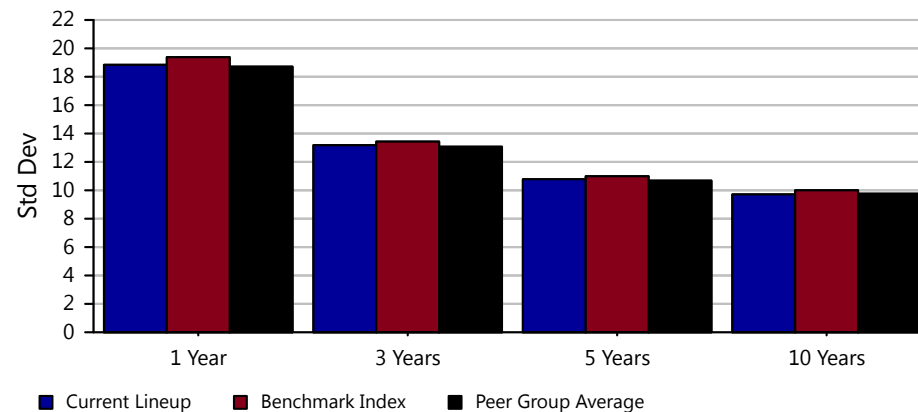
The Benchmark Index is constructed utilizing the underlying indexes of the Plan's investment options weighted in proportion to the asset allocation of the Plan. The underlying indexes are illustrated on the standardized performance pages of the report. For source information, please see the "Important Disclosures" section of this report.

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report.

Annualized Beta



Annualized Standard Deviation



Trailing Beta

	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.97	0.98	0.98	0.97
Peer Group Average	0.96	0.97	0.97	0.97

Trailing Standard Deviation

	1 Year	3 Years	5 Years	10 Years
Current Lineup	18.84	13.18	10.78	9.71
Benchmark Index	19.38	13.43	10.99	10.00
Peer Group Average	18.71	13.07	10.68	9.76

Calendar Year Beta

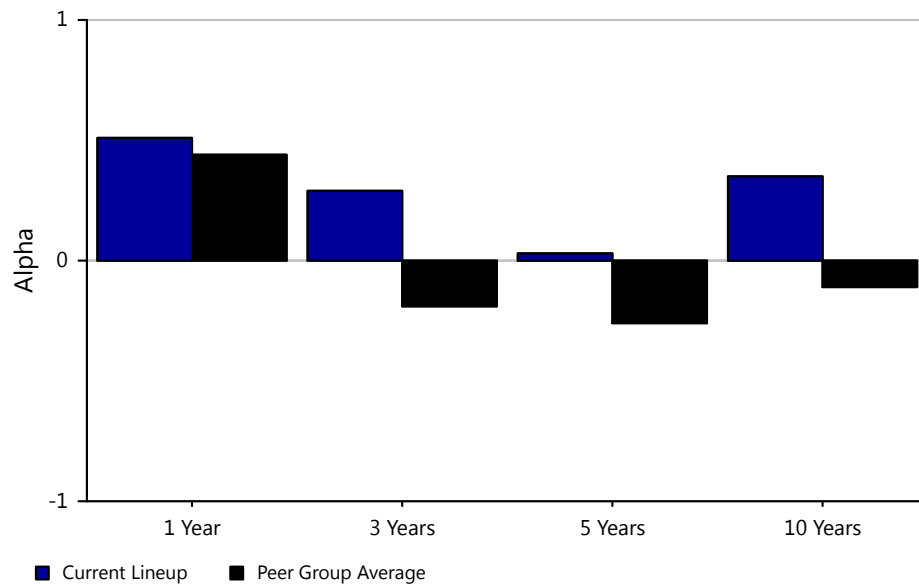
	2016	2017	2018	2019	2020
Current Lineup	0.97	0.92	1.01	0.97	0.97
Peer Group Average	0.95	0.91	1.01	0.96	0.96

Calendar Year Standard Deviation

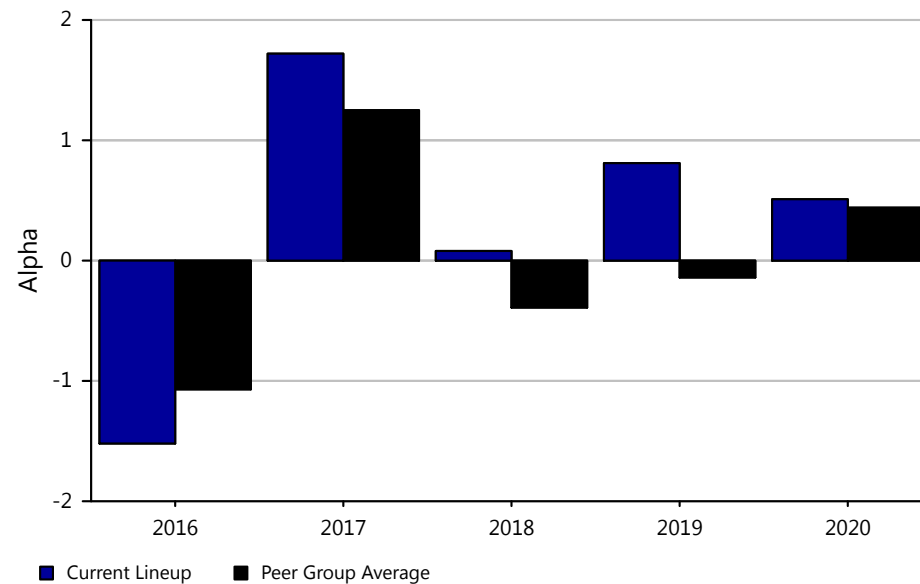
	2016	2017	2018	2019	2020
Current Lineup	7.97	1.96	9.58	8.63	18.84
Benchmark Index	8.17	2.09	9.43	8.87	19.38
Peer Group Average	7.84	1.94	9.48	8.56	18.71

For source information, please see the "Important Disclosures" section of this report.

Annualized Alpha



Calendar Year Alpha



Trailing Alpha

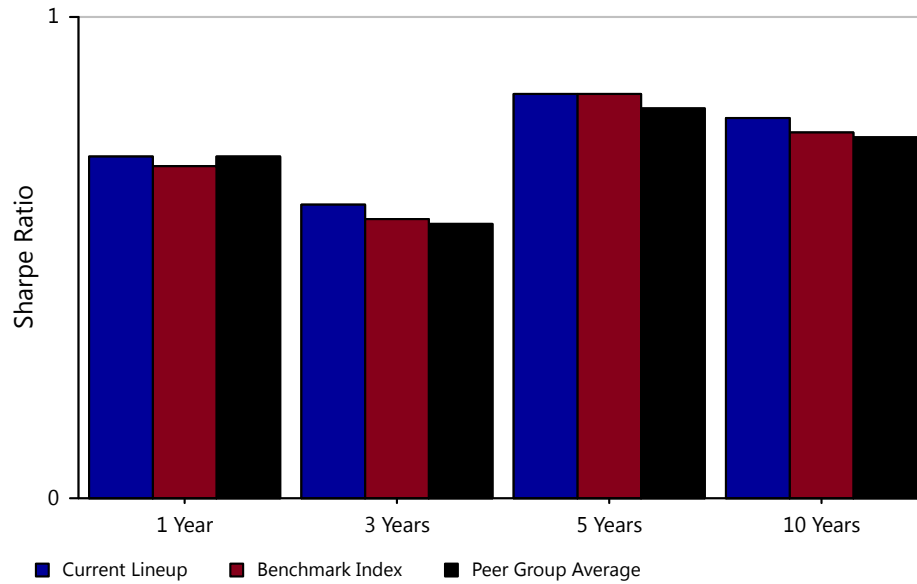
	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.51	0.29	0.03	0.35
Peer Group Average	0.44	-0.19	-0.26	-0.11

Calendar Year Alpha

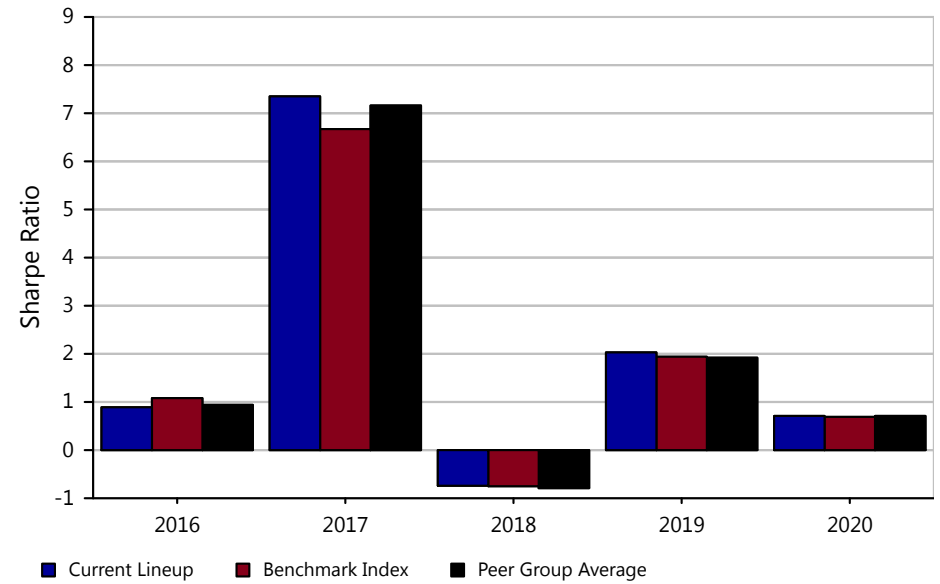
	2016	2017	2018	2019	2020
Current Lineup	-1.52	1.72	0.08	0.81	0.51
Peer Group Average	-1.07	1.25	-0.39	-0.14	0.44

For source information, please see the "Important Disclosures" section of this report.

Annualized Sharpe Ratio



Calendar Year Sharpe Ratio



Trailing Sharpe Ratio

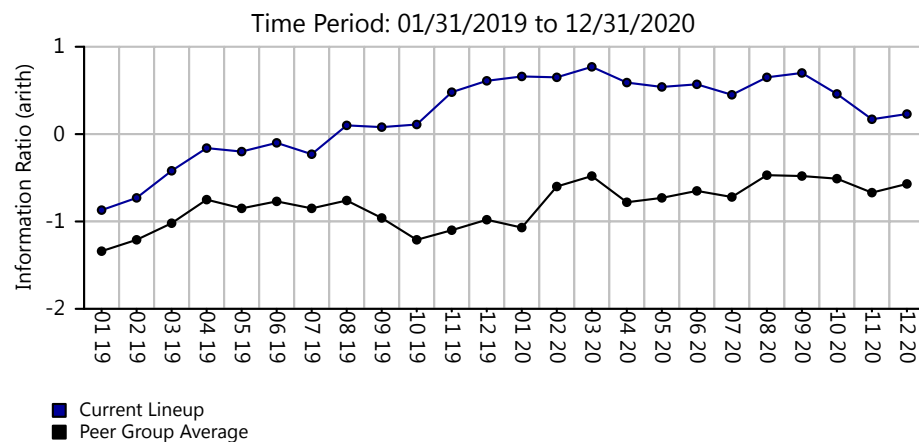
	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.71	0.61	0.84	0.79
Benchmark Index	0.69	0.58	0.84	0.76
Peer Group Average	0.71	0.57	0.81	0.75

Calendar Year Sharpe Ratio

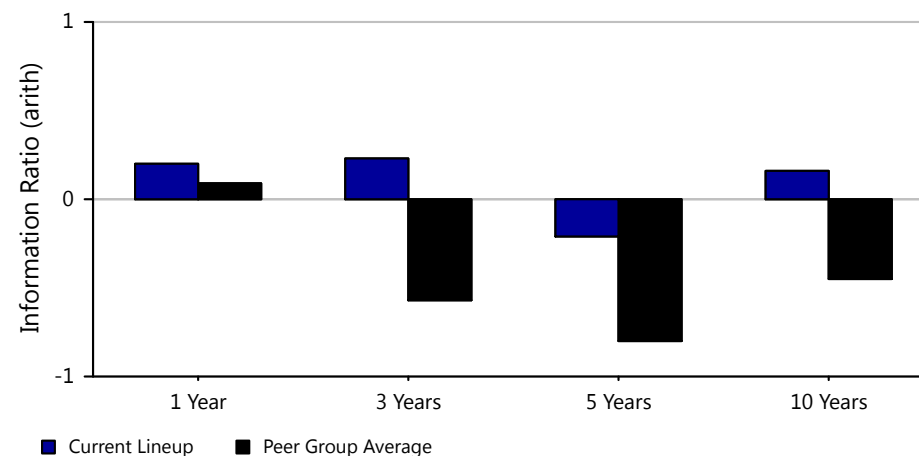
	2016	2017	2018	2019	2020
Current Lineup	0.89	7.35	-0.74	2.03	0.71
Benchmark Index	1.08	6.67	-0.75	1.94	0.69
Peer Group Average	0.94	7.16	-0.79	1.92	0.71

For source information, please see the "Important Disclosures" section of this report.

Rolling Information Ratio(Trailing 3 Year)



Annualized Information Ratios



Rolling Information Ratio (Rolling - 3 Year)

	YTD	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.54	0.54	0.09	0.27	0.13
Peer Group Average	-0.64	-0.64	-0.78	-0.54	-0.37

Calendar Year Information Ratio

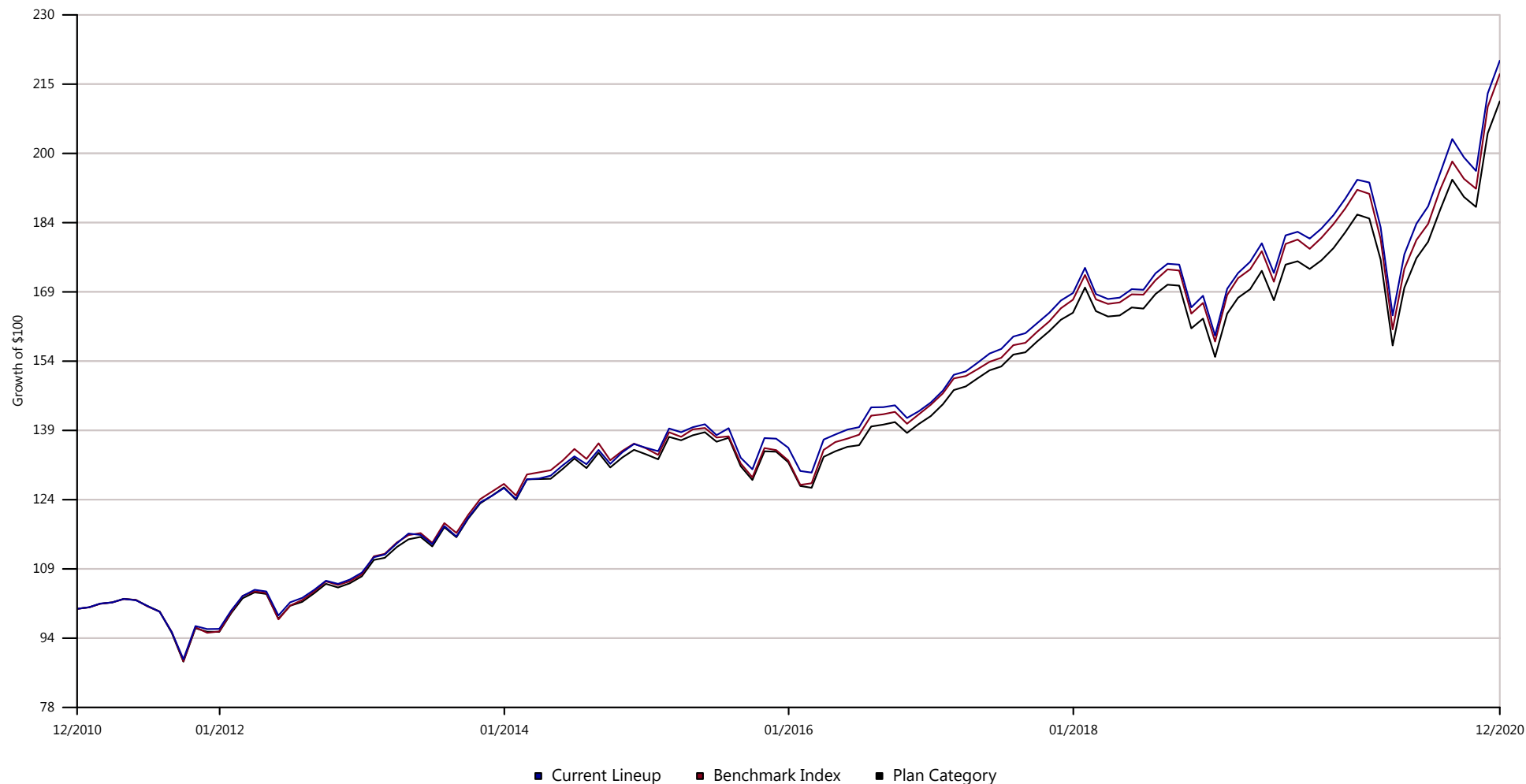
	2016	2017	2018	2019	2020
Current Lineup	-2.17	1.22	-0.08	0.70	0.20
Peer Group Average	-1.81	0.04	-1.40	-1.71	0.09

Trailing Information Ratio

	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.20	0.23	-0.21	0.16
Peer Group Average	0.09	-0.57	-0.80	-0.45

For source information, please see the "Important Disclosures" section of this report.

Time period : December 2010 - December 2020



	1 YR	3 YR	5 YR	10 YR
Current Lineup	13.43%	30.05%	62.55%	119.78%
Benchmark Index	13.19%	29.42%	63.75%	116.83%
Plan Category	13.29%	28.05%	59.73%	110.89%

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance. For source information, please see the "Important Disclosures" section of this report.

Total Plan Assets	Weighted Investment Cost	Weighted Investment Expense
\$22,862,352.26	\$49,755.68	0.22%

Investment	#of Participants	2020-12-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Stable Value					
Standard Stable Asset Fund A - XSAFA	74	\$1,554,932.65	6.80%	0.10%	\$1,554.93
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm - VBTIX	66	\$510,162.11	2.23%	0.05%	\$255.08
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	17	\$427,974.56	1.87%	0.75%	\$3,209.81
Allocation--50% to 70% Equity					
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	68	\$1,073,996.75	4.70%	0.73%	\$7,840.18
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y - PAGYX	13	\$545,158.42	2.38%	0.82%	\$4,470.30
Target-Date Retirement					
BlackRock LifePath® Index Retire K - LIRKX	73	\$2,267,064.29	9.92%	0.09%	\$2,040.36
Target-Date 2025					
BlackRock LifePath® Index 2025 K - LIBKX	79	\$2,307,633.27	10.09%	0.09%	\$2,076.87
Target-Date 2030					
BlackRock LifePath® Index 2030 K - LINKX	97	\$2,076,559.22	9.08%	0.09%	\$1,868.90

PORTFOLIO | WEIGHTED FEE ANALYSIS



Investment	#of Participants	2020-12-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Target-Date 2035					
BlackRock LifePath® Index 2035 K - LIJKX	96	\$2,489,789.62	10.89%	0.09%	\$2,240.81
Target-Date 2040					
BlackRock LifePath® Index 2040 K - LIKKX	113	\$1,918,976.88	8.39%	0.09%	\$1,727.08
Target-Date 2045					
BlackRock LifePath® Index 2045 K - LIHKX	156	\$2,516,405.51	11.01%	0.09%	\$2,264.76
Target-Date 2050					
BlackRock LifePath® Index 2050 K - LIPKX	141	\$951,371.93	4.16%	0.09%	\$856.23
Target-Date 2055					
BlackRock LifePath® Index 2055 K - LIVKX	99	\$357,554.53	1.56%	0.09%	\$321.80
Target-Date 2060+					
BlackRock LifePath® Index 2060 K - LIZKX	71	\$151,945.87	0.66%	0.09%	\$136.75
Large Value					
MFS Value R6 - MEIKX	72	\$1,110,232.55	4.86%	0.47%	\$5,218.09
Large Blend					
iShares S&P 500 Index K - WFSPX	43	\$548,272.26	2.40%	0.03%	\$164.48
Large Growth					
TIAA-CREF Large-Cap Growth Inst - TILGX	72	\$343,086.21	1.50%	0.42%	\$1,440.96
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst - WFMIX	1	\$4,738.31	0.02%	0.82%	\$38.85

Investment	#of Participants	2020-12-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral - VIMAX	7	\$87,626.34	0.38%	0.05%	\$43.81
Mid-Cap Growth					
▲ MassMutual Select Mid Cap Growth I - MEFZX	67	\$838,991.27	3.67%	0.71%	\$5,956.84
Small Value					
▲ Northern Small Cap Value - NOSGX	60	\$184,420.70	0.81%	1.00%	\$1,844.21
Small Growth					
Janus Henderson Triton T - JATTX	38	\$191,908.02	0.84%	0.91%	\$1,746.36
Foreign Large Blend					
Hartford International Opportunities R6 - IHOVX	0	\$0.00	0.00%	0.71%	-
Diversified Emerging Mkts					
American Funds New World R6 - RNWGX	67	\$398,096.54	1.74%	0.60%	\$2,388.58
Real Estate					
Principal Real Estate Securities Inst - PIREX	3	\$5,454.45	0.02%	0.91%	\$49.64

Review :  Watch :  Addition : 

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INVESTMENT REVIEW - 100 POINT

Community Action Partnership Profit Sharing
For Period Ending 12/31/2020

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING



Investment Name	Current Status	# of Participants	Assets	% of Plan	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
Intermediate Core Bond											
Vanguard Total Bond Market Index Adm - VBTIX	100	66	\$510,162.11	2.23%	100	100	100	88	78	70	100
Allocation--30% to 50% Equity											
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	77	17	\$427,974.56	1.87%	84	87	96	64	76	82	82
Allocation--50% to 70% Equity											
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	69	68	\$1,073,996.75	4.70%	71	76	77	69	72	79	82
Allocation--70% to 85% Equity											
Putnam Dynamic Asset Allocation Gr Y - PAGYX	77	13	\$545,158.42	2.38%	82	82	82	72	82	88	92
Target-Date Retirement											
BlackRock LifePath® Index Retire K - LIRKX	90	73	\$2,267,064.29	9.92%	92	92	93	92	92	92	92
Target-Date 2025											
BlackRock LifePath® Index 2025 K - LIBKX	84	79	\$2,307,633.27	10.09%	91	96	98	94	86	90	88
Target-Date 2030											
BlackRock LifePath® Index 2030 K - LINKX	79	97	\$2,076,559.22	9.08%	88	90	95	90	88	88	90
Target-Date 2035											
BlackRock LifePath® Index 2035 K - LIJKX	81	96	\$2,489,789.62	10.89%	88	88	95	95	88	90	92
Target-Date 2040											
BlackRock LifePath® Index 2040 K - LIKKX	80	113	\$1,918,976.88	8.39%	84	86	88	98	93	93	93
Target-Date 2045											
BlackRock LifePath® Index 2045 K - LIHKX	78	156	\$2,516,405.51	11.01%	82	84	84	98	96	93	93
Target-Date 2050											
BlackRock LifePath® Index 2050 K - LIPKX	80	141	\$951,371.93	4.16%	82	84	81	98	96	93	95

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
Target-Date 2055											
BlackRock LifePath® Index 2055 K - LIVKX	80	99	\$357,554.53	1.56%	82	84	81	98	95	93	93
Target-Date 2060+											
BlackRock LifePath® Index 2060 K - LIZKX	81	71	\$151,945.87	0.66%	81	81	81	92	86	76	82
Large Value											
MFS Value R6 - MEIKX	90	72	\$1,110,232.55	4.86%	96	93	100	94	93	91	86
Large Blend											
iShares S&P 500 Index K - WFSPX	100	43	\$548,272.26	2.40%	100	100	100	100	100	100	100
Large Growth											
TIAA-CREF Large-Cap Growth Inst - TILGX	88	72	\$343,086.21	1.50%	86	87	93	84	85	92	96
Mid-Cap Value											
Wells Fargo Special Mid Cap Value Inst - WFMIX	89	1	\$4,738.31	0.02%	89	90	94	96	96	92	91
Mid-Cap Blend											
Vanguard Mid Cap Index Admiral - VIMAX	100	7	\$87,626.34	0.38%	100	100	100	100	100	100	100
Mid-Cap Growth											
⚠ MassMutual Select Mid Cap Growth I - MEFZX	68	67	\$838,991.27	3.67%	70	74	76	90	95	91	92
Small Value											
⚠ Northern Small Cap Value - NOSGX	63	60	\$184,420.70	0.81%	65	72	85	78	88	86	88
Small Growth											
Janus Henderson Triton T - JATTX	72	38	\$191,908.02	0.84%	75	75	78	94	96	92	91
Foreign Large Blend											
Hartford International Opportunities R6 - IHOVX	96	0	\$0.00	0.00%	96	96	80	77	74	80	75

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
Diversified Emerging Mkts											
American Funds New World R6 - RNWGX	96	67	\$398,096.54	1.74%	95	96	98	96	96	96	96
Real Estate											
Principal Real Estate Securities Inst - PIREX	95	3	\$5,454.45	0.02%	96	94	94	94	96	96	95

Review :  Watch :  Addition : 

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For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Allocation--30% to 50% Equity												
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	77	10.36% (39)	5.67% (59)	6.36% (69)	0.60 (36)	0.90 (23)	-0.78 (62)	-0.71 (74)	18.59 (5)	0.75% (34)	2.96 (10)	0.99 (22)
DJ US Moderately Conservative TR USD		10.56%	7.84%	8.00%	0.71	0.94	-	-	-	-	-	-
Morningstar Allocation--30% to 50% Equity		8.86%	5.95%	6.90%	0.50	0.75	-0.61	-0.43	9.05	1.03%	7.33	0.91
Allocation--50% to 70% Equity												
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	69	12.67% (44)	7.24% (64)	8.78% (59)	0.49 (62)	0.76 (58)	-0.97 (75)	-0.66 (69)	18.59 (11)	0.73% (29)	4.72 (33)	0.93 (62)
DJ US Moderate TR USD		13.03%	9.47%	10.15%	0.63	0.85	-	-	-	-	-	-
Morningstar Allocation--50% to 70% Equity		11.72%	7.76%	9.00%	0.53	0.76	-0.45	-0.36	10.33	1.06%	6.08	0.96
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	77	14.67% (29)	7.94% (58)	10.30% (43)	0.45 (56)	0.72 (45)	-0.57 (61)	-0.38 (46)	18.59 (9)	0.82% (33)	5.50 (21)	0.95 (56)
DJ Moderately Aggressive TR USD		14.14%	9.12%	11.08%	0.52	0.77	-	-	-	-	-	-
Morningstar Allocation--70% to 85% Equity		13.51%	8.21%	9.85%	0.46	0.68	-0.34	-0.44	10.55	1.08%	8.49	0.95
Large Value												
MFS Value R6 - MEIKX	90	4.03% (38)	6.91% (33)	10.47% (29)	0.36 (30)	0.65 (23)	0.29 (28)	0.27 (25)	14.59 (26)	0.47% (14)	3.37 (8)	1.07 (25)
Russell 1000 Value TR USD		2.80%	6.07%	9.74%	0.31	0.58	-	-	-	-	-	-
Morningstar Large Value		2.91%	5.57%	9.42%	0.29	0.56	-0.12	-0.10	10.11	0.94%	12.16	1.01
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	88	44.24% (21)	23.56% (24)	20.26% (25)	1.08 (25)	1.12 (27)	0.22 (23)	-0.24 (26)	6.75 (67)	0.42% (8)	8.36 (29)	0.95 (37)
Russell 1000 Growth TR USD		38.49%	22.99%	21.00%	1.06	1.18	-	-	-	-	-	-
Morningstar Large Growth		35.90%	20.50%	18.27%	0.94	1.01	-0.68	-0.75	10.84	1.02%	12.16	0.92

INVESTMENT SCORECARD | CRITERIA DATA

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Mid-Cap Value												
Wells Fargo Special Mid Cap Value Inst - WFMIX	89	3.28% (49)	6.74% (16)	10.45% (14)	0.33 (14)	0.58 (12)	0.45 (9)	0.23 (10)	11.92 (36)	0.82% (31)	20.01 (86)	1.07 (11)
Russell Mid Cap Value TR USD		4.96%	5.37%	9.73%	0.27	0.53	-	-	-	-	-	-
Morningstar Mid-Cap Value		2.63%	3.91%	8.67%	0.22	0.47	-0.29	-0.26	10.44	1.04%	13.47	0.96
Mid-Cap Growth												
▲ MassMutual Select Mid Cap Growth I - MEFZX	68	26.20% (72)	17.37% (61)	16.44% (62)	0.79 (60)	0.89 (57)	-0.92 (73)	-0.76 (76)	20.59 (11)	0.71% (13)	9.89 (29)	0.95 (58)
Russell Mid Cap Growth TR USD		35.59%	20.50%	18.66%	0.89	0.98	-	-	-	-	-	-
Morningstar Mid-Cap Growth		39.26%	19.77%	17.80%	0.82	0.89	-0.35	-0.37	11.01	1.12%	14.41	0.97
Small Value												
▲ Northern Small Cap Value - NOSGX	63	-2.30% (82)	1.03% (66)	7.01% (65)	0.10 (72)	0.37 (60)	-0.86 (83)	-0.95 (91)	19.42 (12)	1.00% (37)	6.76 (36)	0.93 (59)
Russell 2000 Value TR USD		4.63%	3.72%	9.65%	0.21	0.47	-	-	-	-	-	-
Morningstar Small Value		4.02%	2.20%	7.88%	0.16	0.40	-0.34	-0.41	10.38	1.18%	10.31	0.95
Small Growth												
Janus Henderson Triton T - JATTX	72	28.33% (67)	15.97% (60)	16.93% (53)	0.66 (59)	0.82 (52)	-0.05 (59)	0.13 (54)	7.59 (62)	0.91% (22)	11.20 (45)	1.08 (47)
Russell 2000 Growth TR USD		34.63%	16.20%	16.36%	0.65	0.76	-	-	-	-	-	-
Morningstar Small Growth		38.62%	18.76%	17.76%	0.73	0.82	0.29	0.18	11.60	1.21%	13.67	1.10
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	96	20.75% (6)	7.43% (8)	9.37% (13)	0.38 (8)	0.57 (17)	0.50 (16)	0.37 (23)	14.00 (14)	0.71% (31)	5.96 (20)	1.09 (21)
MSCI EAFE NR USD		7.82%	4.28%	7.45%	0.23	0.46	-	-	-	-	-	-
Morningstar Foreign Large Blend		9.27%	4.18%	7.58%	0.23	0.47	0.00	0.05	7.77	0.93%	9.15	1.03

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	96	25.30% (21)	12.19% (7)	14.41% (20)	0.62 (6)	0.87 (7)	0.92 (11)	0.25 (22)	21.51 (3)	0.60% (11)	15.12 (67)	1.18 (5)
MSCI EM NR USD		18.31%	6.17%	12.81%	0.32	0.70	-	-	-	-	-	-
Morningstar Diversified Emerging Mkts		17.83%	5.69%	11.75%	0.29	0.64	-0.10	-0.20	7.82	1.23%	12.76	0.98
Real Estate												
Principal Real Estate Securities Inst - PIREX	95	-3.23% (30)	6.68% (16)	7.00% (13)	0.36 (16)	0.43 (15)	1.17 (10)	1.06 (7)	20.00 (10)	0.91% (43)	15.38 (49)	1.25 (16)
DJ US Select REIT TR USD		-11.20%	1.54%	3.00%	0.10	0.19	-	-	-	-	-	-
Morningstar Real Estate		-4.49%	4.18%	5.26%	0.25	0.33	0.51	0.42	11.50	1.11%	15.42	1.17

Review : Watch : Addition :

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Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Intermediate Core Bond									
Vanguard Total Bond Market Index Adm - VBTIX	100	0.37% (8)	0.29% (8)	0.27% (9)	0.05% (7)	\$303,061,549,274	7.77% (43)	5.44% (28)	4.51% (34)
BBgBarc US Agg Float Adj TR USD		-	-	-	-	-	7.75%	5.44%	4.53%
Morningstar Intermediate Core Bond		2.11%	1.34%	1.16%	0.61%	-	-	-	-
Large Blend									
iShares S&P 500 Index K - WFSPX	100	0.08% (5)	0.05% (4)	0.04% (3)	0.03% (3)	\$26,498,828,978	18.46% (36)	14.21% (22)	15.23% (19)
S&P 500 TR USD		-	-	-	-	-	18.40%	14.18%	15.22%
Morningstar Large Blend		4.76%	3.56%	3.23%	0.84%	-	-	-	-
Mid-Cap Blend									
Vanguard Mid Cap Index Admiral - VIMAX	100	0.04% (2)	0.03% (2)	0.03% (2)	0.05% (4)	\$129,837,290,992	18.29% (17)	12.09% (14)	13.33% (18)
CRSP US Mid Cap TR USD		-	-	-	-	-	18.24%	12.06%	13.30%
Morningstar Mid-Cap Blend		7.03%	5.45%	5.24%	0.95%	-	-	-	-

Review : Watch : Addition :

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Target Date Funds

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date Retirement												
BlackRock LifePath® Index Retire K - LIRKX	90	12.22% (5)	7.87% (5)	8.02% (5)	8.30 (72)	0.77 (34)	1.02 (34)	0.76 (1)	0.90 (3)	9.59 (45)	0.09% (2)	1.02 (49)
Morningstar Lifetime Mod Incm TR USD		10.56%	6.99%	7.10%	-	0.73	0.97	-	-	-	-	-
Morningstar Target-Date Retirement		9.03%	6.06%	6.35%	7.37	0.67	0.92	-0.37	-0.34	8.93	0.73%	1.06
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	84	12.42% (57)	8.39% (40)	9.27% (44)	11.45 (16)	0.66 (22)	0.92 (17)	-0.42 (49)	-0.62 (62)	9.59 (35)	0.09% (2)	0.98 (19)
Morningstar Lifetime Mod 2025 TR USD		13.67%	8.87%	9.88%	-	0.67	0.94	-	-	-	-	-
Morningstar Target-Date 2025		11.84%	7.83%	9.00%	12.71	0.58	0.84	-0.49	-0.45	8.12	0.70%	0.94
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	79	13.05% (58)	8.93% (38)	10.04% (46)	14.27 (33)	0.62 (31)	0.86 (34)	-0.15 (42)	-0.56 (61)	9.59 (36)	0.09% (2)	0.98 (34)
Morningstar Lifetime Mod 2030 TR USD		13.69%	9.09%	10.58%	-	0.61	0.88	-	-	-	-	-
Morningstar Target-Date 2030		12.99%	8.38%	9.83%	14.62	0.57	0.83	-0.32	-0.40	8.29	0.74%	0.96
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	81	13.72% (63)	9.44% (39)	10.81% (45)	17.01 (45)	0.58 (38)	0.82 (38)	0.27 (31)	-0.31 (52)	9.59 (34)	0.09% (2)	1.00 (36)
Morningstar Lifetime Mod 2035 TR USD		13.38%	9.14%	11.14%	-	0.55	0.82	-	-	-	-	-
Morningstar Target-Date 2035		14.04%	9.00%	10.62%	16.97	0.55	0.80	-0.03	-0.28	8.06	0.73%	0.98
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	80	14.10% (62)	9.85% (34)	11.44% (34)	19.56 (71)	0.56 (42)	0.79 (51)	0.64 (23)	-0.04 (34)	9.59 (36)	0.09% (2)	1.01 (48)
Morningstar Lifetime Mod 2040 TR USD		13.09%	9.10%	11.48%	-	0.51	0.78	-	-	-	-	-

INVESTMENT SCORECARD | CRITERIA DATA

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Morningstar Target-Date 2040		14.56%	9.21%	10.99%	18.56	0.54	0.78	0.14	-0.20	8.31	0.76%	1.01
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	78	14.64% (63)	10.21% (28)	11.91% (33)	21.27 (79)	0.55 (42)	0.77 (51)	0.98 (15)	0.25 (30)	9.59 (34)	0.09% (2)	1.01 (52)
Morningstar Lifetime Mod 2045 TR USD		12.95%	9.03%	11.61%	-	0.49	0.76	-	-	-	-	-
Morningstar Target-Date 2045		15.10%	9.54%	11.40%	19.94	0.53	0.76	0.32	-0.09	8.03	0.74%	1.01
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	80	15.04% (60)	10.36% (30)	12.09% (33)	22.00 (90)	0.55 (40)	0.77 (51)	1.09 (11)	0.37 (21)	9.59 (36)	0.09% (2)	1.01 (55)
Morningstar Lifetime Mod 2050 TR USD		12.91%	8.96%	11.62%	-	0.48	0.75	-	-	-	-	-
Morningstar Target-Date 2050		15.25%	9.56%	11.45%	20.25	0.53	0.76	0.34	-0.05	8.02	0.77%	1.02
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	80	15.02% (62)	10.38% (29)	12.11% (33)	22.08 (80)	0.55 (38)	0.77 (51)	1.15 (10)	0.40 (24)	9.59 (24)	0.09% (2)	1.02 (52)
Morningstar Lifetime Mod 2055 TR USD		12.91%	8.88%	11.61%	-	0.47	0.74	-	-	-	-	-
Morningstar Target-Date 2055		15.47%	9.69%	11.64%	20.58	0.53	0.76	0.43	0.02	6.80	0.74%	1.02
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	81	15.06% (63)	10.41% (30)	-	-	0.55 (42)	-	1.18 (13)	-	4.84 (28)	0.09% (2)	-
Morningstar Lifetime Mod 2060 TR USD		12.89%	8.81%	11.57%	-	0.47	0.74	-	-	-	-	-

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Morningstar Target-Date 2060+		15.51%	9.78%	11.69%	20.46	0.53	0.77	0.51	0.08	3.06	0.75%	1.02

Review :  Watch :  Addition : 

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INVESTMENT SCORECARD | CRITERIA SCORING

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Allocation--30% to 50% Equity												
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	77	4.8	4.8	6	6.4	10	4.8	6	10	8	10	6
Allocation--50% to 70% Equity												
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	69	4.8	4.8	6	4.8	6	4.8	6	10	8	8	6
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	77	4.8	4.8	8	4.8	8	4.8	8	10	8	10	6
Large Value												
MFS Value R6 - MEIKX	90	4.8	6.4	8	6.4	10	6.4	10	10	10	10	8
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	88	6	8	10	8	8	8	8	8	10	8	6
Mid-Cap Value												
Wells Fargo Special Mid Cap Value Inst - WFMIX	89	4.8	8	10	8	10	8	10	10	8	4	8
Mid-Cap Growth												
▲ MassMutual Select Mid Cap Growth I - MEFZX	68	3.6	4.8	6	4.8	6	4.8	4	10	10	8	6
Small Value												
▲ Northern Small Cap Value - NOSGX	63	2.4	4.8	6	4.8	6	3.2	4	10	8	8	6
Small Growth												
Janus Henderson Triton T - JATTX	72	3.6	4.8	6	4.8	6	4.8	6	10	10	8	8
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	96	6	8	10	8	10	8	10	10	8	10	8

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	96	6	8	10	8	10	8	10	10	10	6	10
Real Estate												
Principal Real Estate Securities Inst - PIREX	95	4.8	8	10	8	10	8	10	10	8	8	10

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Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Intermediate Core Bond									
Vanguard Total Bond Market Index Adm - VBTIX	100	8	10	12	30	10	8	10	12
Large Blend									
iShares S&P 500 Index K - WFSFX	100	8	10	12	30	10	8	10	12
Mid-Cap Blend									
Vanguard Mid Cap Index Admiral - VIMAX	100	8	10	12	30	10	8	10	12

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Target Date Funds

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date Retirement												
BlackRock LifePath® Index Retire K - LIRKX	90	6	8	10	6	6.4	8	8	10	10	10	8
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	84	3.6	6.4	8	10	8	10	6.4	6	10	10	6
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	79	3.6	6.4	8	8	6.4	8	6.4	6	10	10	6
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	81	3.6	6.4	8	8	6.4	8	6.4	6	10	10	8
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	80	3.6	6.4	8	6	6.4	6	8	8	10	10	8
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	78	3.6	6.4	8	4	6.4	6	8	8	10	10	8
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	80	3.6	6.4	8	4	6.4	6	8	10	10	10	8
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	80	3.6	6.4	8	4	6.4	6	8	10	10	10	8

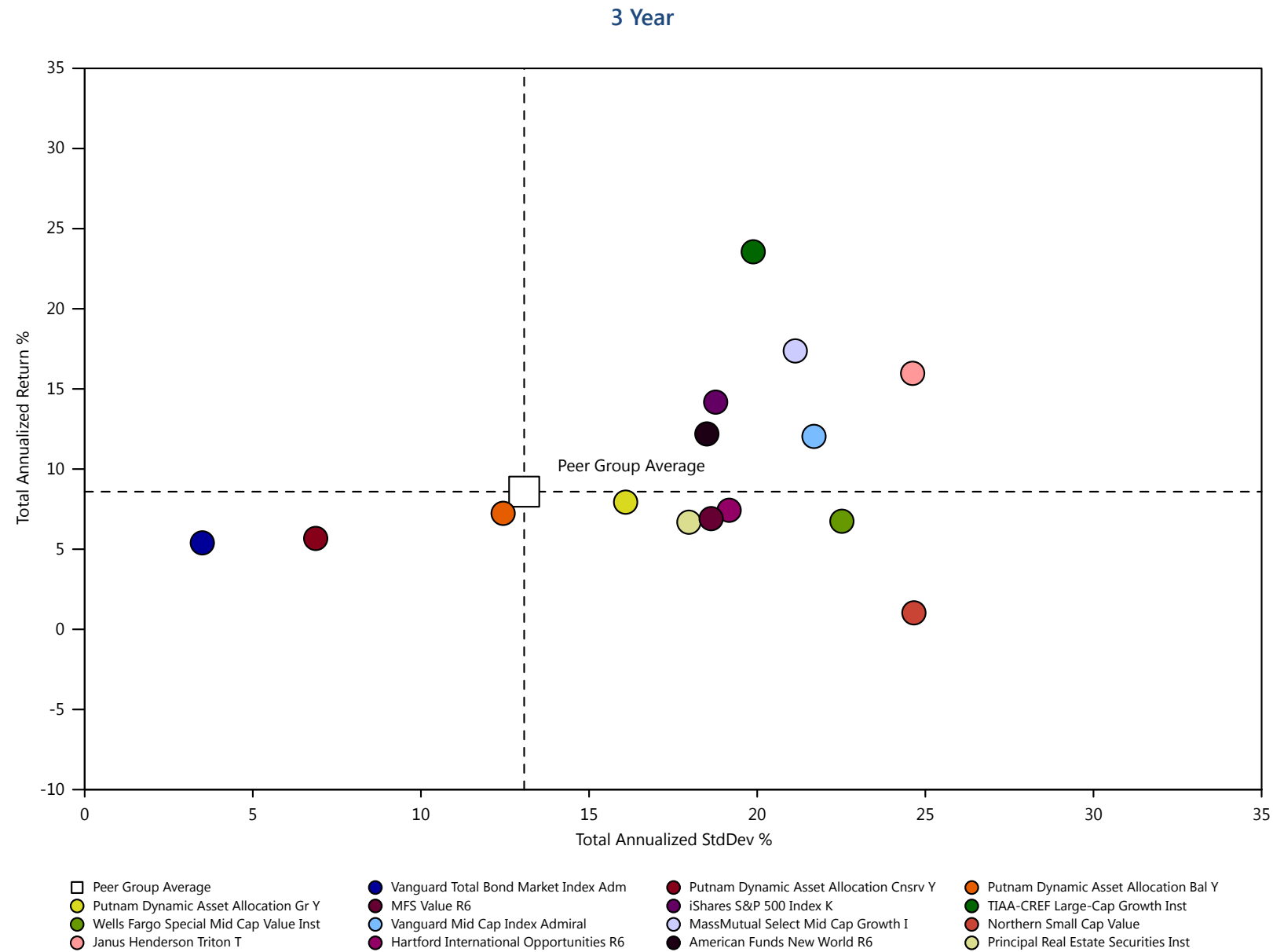


Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	81	3.6	6.4	-	-	6.4	-	8	-	6	10	-

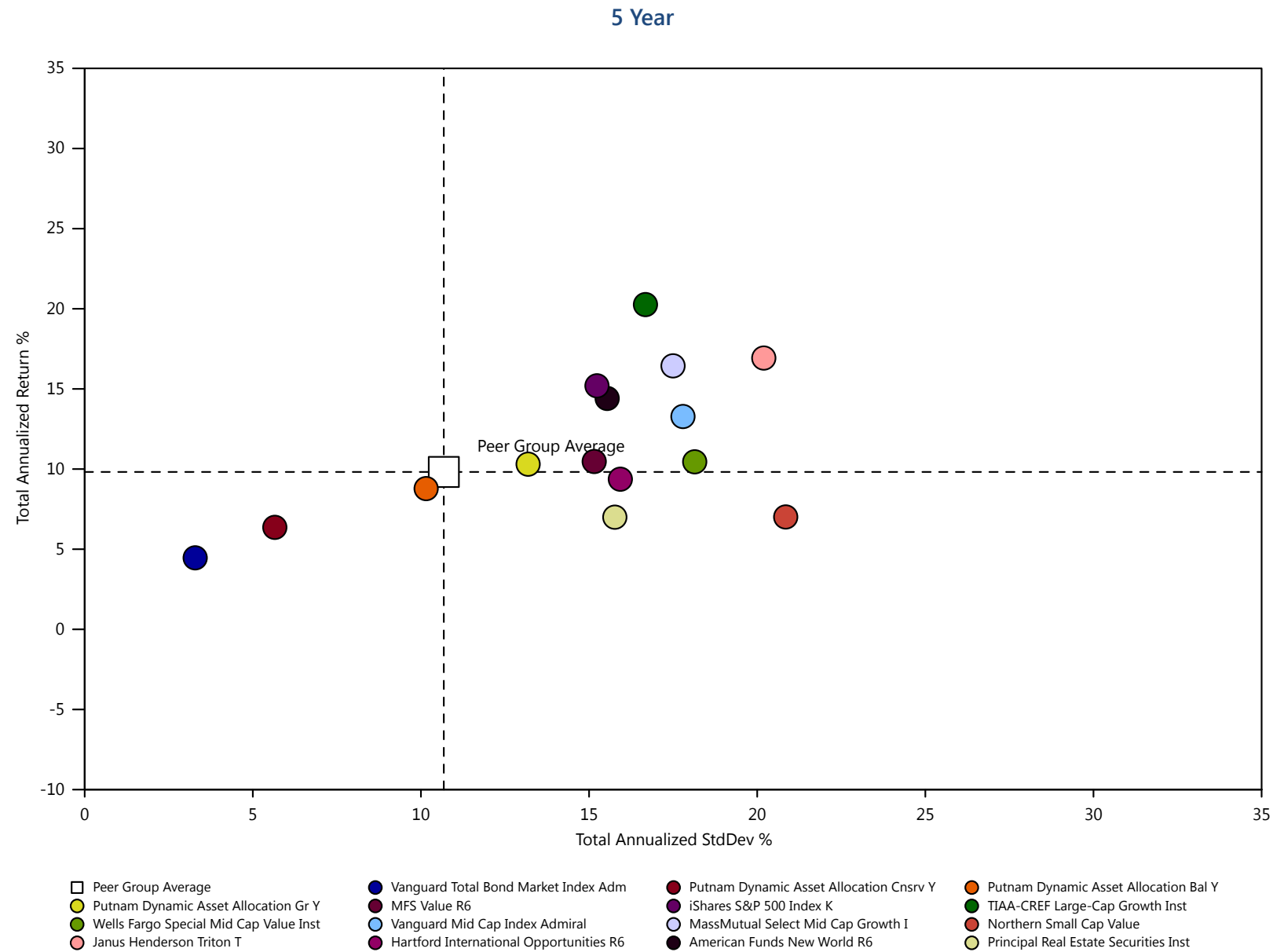
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INVESTMENT SCORECARD | INVESTMENT PERFORMANCE

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Stable Value													
Standard Stable Asset Fund A	0.59%	2.41%	2.41%	2.55%	2.45%	2.54%	3.31%	-	-	-	-	-	-
USTREAS T-Bill Sec Mkt 3 Mon	0.02%	0.37%	0.37%	1.48%	1.14%	0.60%	-	-	0.37%	2.11%	1.98%	0.94%	0.32%
Morningstar US SA Stable Value	0.41%	1.80%	1.80%	1.97%	1.81%	1.81%	-	-	1.80%	2.17%	1.93%	1.63%	1.52%
Intermediate Core Bond													
Vanguard Total Bond Market Index Adm	0.67%	7.72%	7.72%	5.39%	4.46%	3.80%	5.97%	12/11/1986	7.72%	8.71%	(0.03%)	3.56%	2.60%
BBgBarc US Agg Float Adj TR USD	0.71%	7.75%	7.75%	5.44%	4.53%	3.89%	-	-	7.75%	8.87%	(0.08%)	3.63%	2.75%
Morningstar Intermediate Core Bond	0.94%	7.50%	7.50%	5.10%	4.25%	3.69%	-	-	7.50%	8.27%	(0.33%)	3.34%	2.64%
Allocation--30% to 50% Equity													
Putnam Dynamic Asset Allocation Cnsrv Y	4.98%	10.36%	10.36%	5.67%	6.36%	6.27%	6.21%	02/07/1994	10.36%	12.02%	(4.55%)	10.04%	4.84%
DJ US Moderately Conservative TR USD	7.33%	10.56%	10.56%	7.84%	8.00%	7.48%	-	-	10.56%	16.07%	(2.26%)	9.55%	6.96%
Morningstar Allocation--30% to 50% Equity	7.52%	8.86%	8.86%	5.95%	6.90%	5.97%	-	-	8.86%	15.21%	(4.76%)	10.06%	7.00%
Allocation--50% to 70% Equity													
🚩 Putnam Dynamic Asset Allocation Bal Y	9.04%	12.67%	12.67%	7.24%	8.78%	8.62%	7.54%	02/07/1994	12.67%	17.63%	(6.95%)	15.44%	6.99%
DJ US Moderate TR USD	10.92%	13.03%	13.03%	9.47%	10.15%	9.34%	-	-	13.03%	20.80%	(3.92%)	13.12%	9.26%
Morningstar Allocation--50% to 70% Equity	10.30%	11.72%	11.72%	7.76%	9.00%	7.90%	-	-	11.72%	19.12%	(5.70%)	13.93%	7.64%
Allocation--70% to 85% Equity													
Putnam Dynamic Asset Allocation Gr Y	11.81%	14.67%	14.67%	7.94%	10.30%	9.63%	8.30%	02/08/1994	14.67%	21.05%	(9.41%)	20.08%	8.14%
DJ Moderately Aggressive TR USD	14.48%	14.14%	14.14%	9.12%	11.08%	8.94%	-	-	14.14%	22.84%	(7.33%)	19.08%	9.31%

INVESTMENT SCORECARD | INVESTMENT PERFORMANCE



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Morningstar Allocation--70% to 85% Equity	12.79%	13.51%	13.51%	8.21%	9.85%	8.34%	-	-	13.51%	21.86%	(7.64%)	16.70%	8.60%
Target-Date Retirement													
BlackRock LifePath® Index Retire K	6.73%	12.22%	12.22%	7.87%	8.02%	-	6.41%	05/31/2011	12.22%	15.90%	(3.50%)	10.75%	5.82%
Morningstar Lifetime Mod Incm TR USD	6.47%	10.56%	10.56%	6.99%	7.10%	-	-	-	10.56%	13.27%	(2.20%)	8.55%	5.98%
Morningstar Target-Date Retirement	5.35%	9.03%	9.03%	6.06%	6.35%	4.99%	-	-	9.03%	12.62%	(2.92%)	8.39%	5.08%
Target-Date 2025													
BlackRock LifePath® Index 2025 K	8.31%	12.42%	12.42%	8.39%	9.27%	-	7.49%	05/31/2011	12.42%	18.98%	(4.78%)	14.43%	6.87%
Morningstar Lifetime Mod 2025 TR USD	9.57%	13.67%	13.67%	8.87%	9.88%	-	-	-	13.67%	19.36%	(4.90%)	14.54%	8.39%
Morningstar Target-Date 2025	8.74%	11.84%	11.84%	7.83%	9.00%	7.61%	-	-	11.84%	18.45%	(5.27%)	14.67%	6.98%
Target-Date 2030													
BlackRock LifePath® Index 2030 K	9.92%	13.05%	13.05%	8.93%	10.04%	-	8.04%	05/31/2011	13.05%	21.08%	(5.56%)	16.36%	7.29%
Morningstar Lifetime Mod 2030 TR USD	11.09%	13.69%	13.69%	9.09%	10.58%	-	-	-	13.69%	21.24%	(5.82%)	16.59%	9.26%
Morningstar Target-Date 2030	10.17%	12.99%	12.99%	8.38%	9.83%	8.13%	-	-	12.99%	20.30%	(6.17%)	16.58%	7.57%
Target-Date 2035													
BlackRock LifePath® Index 2035 K	11.56%	13.72%	13.72%	9.44%	10.81%	-	8.55%	05/31/2011	13.72%	23.08%	(6.36%)	18.29%	7.74%
Morningstar Lifetime Mod 2035 TR USD	12.85%	13.38%	13.38%	9.14%	11.14%	-	-	-	13.38%	23.04%	(6.82%)	18.52%	10.07%
Morningstar Target-Date 2035	11.71%	14.04%	14.04%	9.00%	10.62%	8.77%	-	-	14.04%	22.27%	(7.01%)	18.46%	7.82%
Target-Date 2040													
BlackRock LifePath® Index 2040 K	13.00%	14.10%	14.10%	9.85%	11.44%	-	9.00%	05/31/2011	14.10%	25.01%	(7.08%)	19.95%	8.10%

INVESTMENT SCORECARD | INVESTMENT PERFORMANCE



Investment Name	Last Qtr YTD		Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Morningstar Lifetime Mod 2040 TR USD	14.40%	13.09%	13.09%	9.10%	11.48%	-	-	-	13.09%	24.35%	(7.65%)	19.87%	10.61%
Morningstar Target-Date 2040	12.93%	14.56%	14.56%	9.21%	10.99%	9.02%	-	-	14.56%	23.36%	(7.65%)	19.47%	8.21%
Target-Date 2045													
BlackRock LifePath® Index 2045 K	14.12%	14.64%	14.64%	10.21%	11.91%	-	9.33%	05/31/2011	14.64%	26.25%	(7.50%)	21.07%	8.28%
Morningstar Lifetime Mod 2045 TR USD	15.40%	12.95%	12.95%	9.03%	11.61%	-	-	-	12.95%	24.97%	(8.17%)	20.53%	10.84%
Morningstar Target-Date 2045	13.79%	15.10%	15.10%	9.54%	11.40%	9.29%	-	-	15.10%	24.51%	(8.10%)	20.42%	8.22%
Target-Date 2050													
BlackRock LifePath® Index 2050 K	14.72%	15.04%	15.04%	10.36%	12.09%	-	9.53%	05/31/2011	15.04%	26.77%	(7.82%)	21.43%	8.41%
Morningstar Lifetime Mod 2050 TR USD	15.84%	12.91%	12.91%	8.96%	11.62%	-	-	-	12.91%	25.09%	(8.41%)	20.78%	10.89%
Morningstar Target-Date 2050	14.19%	15.25%	15.25%	9.56%	11.45%	9.31%	-	-	15.25%	24.65%	(8.31%)	20.54%	8.47%
Target-Date 2055													
BlackRock LifePath® Index 2055 K	14.76%	15.02%	15.02%	10.38%	12.11%	-	9.66%	05/31/2011	15.02%	26.89%	(7.85%)	21.51%	8.38%
Morningstar Lifetime Mod 2055 TR USD	16.03%	12.91%	12.91%	8.88%	11.61%	-	-	-	12.91%	25.05%	(8.57%)	20.95%	10.90%
Morningstar Target-Date 2055	14.43%	15.47%	15.47%	9.69%	11.64%	9.45%	-	-	15.47%	25.03%	(8.38%)	21.00%	8.19%
Target-Date 2060+													
BlackRock LifePath® Index 2060 K	14.80%	15.06%	15.06%	10.41%	-	-	14.07%	02/29/2016	15.06%	26.92%	(7.84%)	21.51%	-
Morningstar Lifetime Mod 2060 TR USD	16.16%	12.89%	12.89%	8.81%	11.57%	-	-	-	12.89%	24.96%	(8.69%)	21.06%	10.88%
Morningstar Target-Date 2060+	14.70%	15.51%	15.51%	9.78%	11.69%	-	-	-	15.51%	25.20%	(8.46%)	21.14%	8.19%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Large Value													
MFS Value R6	12.60%	4.03%	4.03%	6.91%	10.47%	11.13%	10.09%	01/02/1996	4.03%	30.18%	(9.78%)	17.86%	14.25%
<i>Russell 1000 Value TR USD</i>	<i>16.25%</i>	<i>2.80%</i>	<i>2.80%</i>	<i>6.07%</i>	<i>9.74%</i>	<i>10.50%</i>	-	-	<i>2.80%</i>	<i>26.54%</i>	<i>(8.27%)</i>	<i>13.66%</i>	<i>17.34%</i>
<i>Morningstar Large Value</i>	<i>15.73%</i>	<i>2.91%</i>	<i>2.91%</i>	<i>5.57%</i>	<i>9.42%</i>	<i>9.73%</i>	-	-	<i>2.91%</i>	<i>25.17%</i>	<i>(8.38%)</i>	<i>16.27%</i>	<i>15.07%</i>
Large Blend													
iShares S&P 500 Index K	12.12%	18.43%	18.43%	14.18%	15.20%	13.82%	10.04%	07/30/1993	18.43%	31.43%	(4.38%)	21.77%	11.92%
<i>S&P 500 TR USD</i>	<i>12.15%</i>	<i>18.40%</i>	<i>18.40%</i>	<i>14.18%</i>	<i>15.22%</i>	<i>13.88%</i>	-	-	<i>18.40%</i>	<i>31.49%</i>	<i>(4.38%)</i>	<i>21.83%</i>	<i>11.96%</i>
<i>Morningstar Large Blend</i>	<i>12.80%</i>	<i>15.84%</i>	<i>15.84%</i>	<i>11.90%</i>	<i>13.37%</i>	<i>12.28%</i>	-	-	<i>15.84%</i>	<i>29.33%</i>	<i>(6.04%)</i>	<i>20.77%</i>	<i>10.90%</i>
Large Growth													
TIAA-CREF Large-Cap Growth Inst	12.52%	44.24%	44.24%	23.56%	20.26%	17.64%	12.49%	03/31/2006	44.24%	30.71%	0.04%	34.51%	(0.85%)
<i>Russell 1000 Growth TR USD</i>	<i>11.39%</i>	<i>38.49%</i>	<i>38.49%</i>	<i>22.99%</i>	<i>21.00%</i>	<i>17.21%</i>	-	-	<i>38.49%</i>	<i>36.39%</i>	<i>(1.51%)</i>	<i>30.21%</i>	<i>7.08%</i>
<i>Morningstar Large Growth</i>	<i>12.51%</i>	<i>35.90%</i>	<i>35.90%</i>	<i>20.50%</i>	<i>18.27%</i>	<i>15.10%</i>	-	-	<i>35.90%</i>	<i>32.15%</i>	<i>(1.97%)</i>	<i>27.74%</i>	<i>3.71%</i>
Mid-Cap Value													
Wells Fargo Special Mid Cap Value Inst	19.91%	3.28%	3.28%	6.74%	10.45%	11.41%	11.70%	04/08/2005	3.28%	35.53%	(13.10%)	11.16%	21.59%
<i>Russell Mid Cap Value TR USD</i>	<i>20.43%</i>	<i>4.96%</i>	<i>4.96%</i>	<i>5.37%</i>	<i>9.73%</i>	<i>10.49%</i>	-	-	<i>4.96%</i>	<i>27.06%</i>	<i>(12.29%)</i>	<i>13.34%</i>	<i>20.00%</i>
<i>Morningstar Mid-Cap Value</i>	<i>22.60%</i>	<i>2.63%</i>	<i>2.63%</i>	<i>3.91%</i>	<i>8.67%</i>	<i>9.20%</i>	-	-	<i>2.63%</i>	<i>25.64%</i>	<i>(12.94%)</i>	<i>14.03%</i>	<i>18.84%</i>
Mid-Cap Blend													
Vanguard Mid Cap Index Admiral	18.02%	18.24%	18.24%	12.04%	13.28%	12.40%	10.49%	05/21/1998	18.24%	31.03%	(9.23%)	19.25%	11.22%
<i>CRSP US Mid Cap TR USD</i>	<i>18.03%</i>	<i>18.24%</i>	<i>18.24%</i>	<i>12.06%</i>	<i>13.30%</i>	<i>12.52%</i>	-	-	<i>18.24%</i>	<i>31.09%</i>	<i>(9.22%)</i>	<i>19.30%</i>	<i>11.25%</i>

INVESTMENT SCORECARD | INVESTMENT PERFORMANCE

Investment Name			Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Morningstar Mid-Cap Blend	20.78%	12.39%	12.39%	8.27%	11.08%	10.32%	-	-	12.39%	26.55%	(10.56%)	16.32%	15.04%
Mid-Cap Growth													
▲ MassMutual Select Mid Cap Growth I	17.19%	26.20%	26.20%	17.37%	16.44%	14.69%	10.76%	05/31/2000	26.20%	32.22%	(3.10%)	24.66%	6.19%
Russell Mid Cap Growth TR USD	19.02%	35.59%	35.59%	20.50%	18.66%	15.04%	-	-	35.59%	35.47%	(4.75%)	25.27%	7.33%
Morningstar Mid-Cap Growth	21.03%	39.26%	39.26%	19.77%	17.80%	13.84%	-	-	39.26%	32.55%	(5.83%)	24.81%	6.76%
Small Value													
▲ Northern Small Cap Value	27.40%	(2.30%)	(2.30%)	1.03%	7.01%	8.26%	9.22%	03/31/1994	(2.30%)	22.27%	(13.68%)	6.42%	27.87%
Russell 2000 Value TR USD	33.36%	4.63%	4.63%	3.72%	9.65%	8.66%	-	-	4.63%	22.39%	(12.86%)	7.84%	31.74%
Morningstar Small Value	30.94%	4.02%	4.02%	2.20%	7.88%	7.82%	-	-	4.02%	21.82%	(15.38%)	8.83%	26.01%
Small Growth													
Janus Henderson Triton T	29.29%	28.33%	28.33%	15.97%	16.93%	14.70%	13.69%	02/25/2005	28.33%	28.30%	(5.26%)	26.90%	10.42%
Russell 2000 Growth TR USD	29.61%	34.63%	34.63%	16.20%	16.36%	13.48%	-	-	34.63%	28.48%	(9.31%)	22.17%	11.32%
Morningstar Small Growth	27.25%	38.62%	38.62%	18.76%	17.76%	13.69%	-	-	38.62%	28.25%	(4.98%)	22.34%	11.68%
Foreign Large Blend													
Hartford International Opportunities R6	17.28%	20.75%	20.75%	7.43%	9.37%	6.68%	6.38%	07/22/1996	20.75%	26.15%	(18.61%)	24.77%	1.15%
MSCI EAFE NR USD	16.05%	7.82%	7.82%	4.28%	7.45%	5.51%	-	-	7.82%	22.01%	(13.79%)	25.03%	1.00%
Morningstar Foreign Large Blend	15.77%	9.27%	9.27%	4.18%	7.58%	5.35%	-	-	9.27%	21.81%	(14.50%)	25.38%	1.60%
Diversified Emerging Mkts													
American Funds New World R6	19.37%	25.30%	25.30%	12.19%	14.41%	7.43%	9.08%	06/17/1999	25.30%	28.03%	(11.97%)	33.06%	4.31%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
MSCI EM NR USD	19.70%	18.31%	18.31%	6.17%	12.81%	3.63%	-	-	18.31%	18.42%	(14.57%)	37.28%	11.19%
Morningstar Diversified Emerging Mkts	19.50%	17.83%	17.83%	5.69%	11.75%	3.63%	-	-	17.83%	19.84%	(16.13%)	35.25%	9.08%
Real Estate													
Principal Real Estate Securities Inst	9.14%	(3.23%)	(3.23%)	6.68%	7.00%	9.93%	10.87%	12/06/2000	(3.23%)	31.13%	(4.31%)	9.03%	5.93%
DJ US Select REIT TR USD	12.92%	(11.20%)	(11.20%)	1.54%	3.00%	7.56%	-	-	(11.20%)	23.10%	(4.22%)	3.76%	6.68%
Morningstar Real Estate	11.15%	(4.49%)	(4.49%)	4.18%	5.26%	8.07%	-	-	(4.49%)	27.45%	(5.86%)	7.07%	7.65%

Review :  Watch :  Addition : 

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.

INVESTMENT FACT SHEETS - 100 POINT

Community Action Partnership Profit Sharing
For Period Ending 12/31/2020

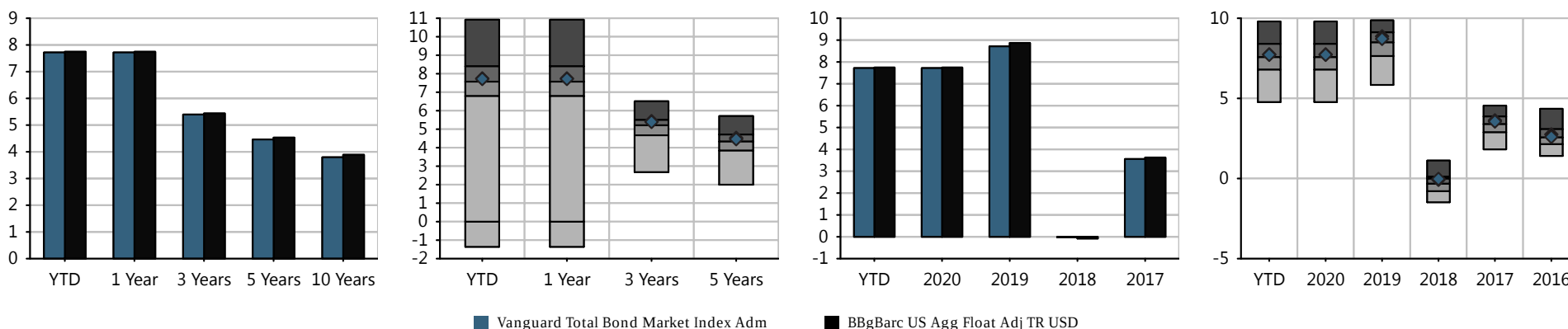
VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.37%	0.29%	0.27%	0.05%	\$303,061,549,274	7.77%	5.44%	4.51%
	Peer Group Scoring	2.11%	1.34%	1.16%	0.61%	-	-	-	-
	Criteria Peer Ranking	8	8	9	7	-	43	28	34

Investment Strategy

The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5 Year	10 Year	ITD		2020	2019	2018	2017	2016
Vanguard Total Bond Market Index Adm	0.67%	7.72%	7.72%	5.39%	4.46%	3.80%	5.97%	12/11/1986	7.72%	8.71%	(0.03%)	3.56%	2.60%
BBgBarc US Agg Float Adj TR USD	0.71%	7.75%	7.75%	5.44%	4.53%	3.89%	-	-	7.75%	8.87%	(0.08%)	3.63%	2.75%
Morningstar Intermediate Core Bond	0.94%	7.50%	7.50%	5.10%	4.25%	3.69%	-	-	7.50%	8.27%	(0.33%)	3.34%	2.64%

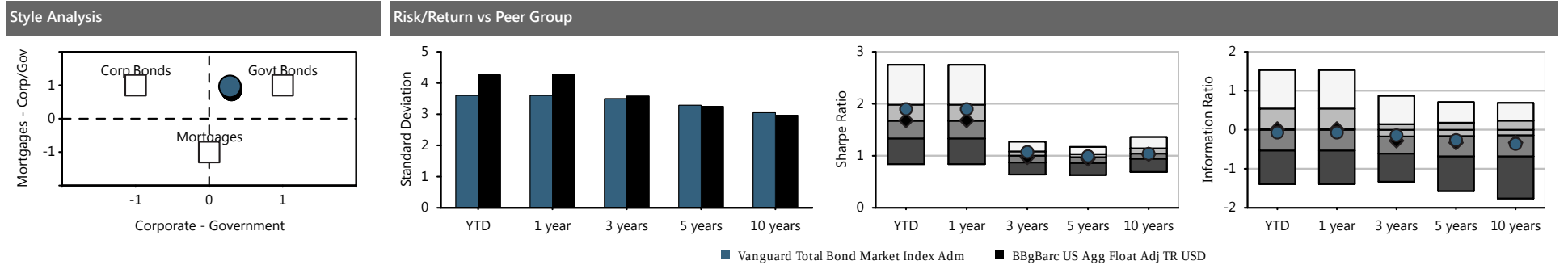
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

Asset Allocation		Maturity Distribution		Regional Distribution		Sector Distribution		Credit Quality		
- Cash (0.10%) - Domestic Stock (0.00%) - Foreign Stock (0.00%) - Domestic Bond (90.96%) - Foreign Bond (8.06%) - Preferred Stocks (0.00%) - Convertible Bond (0.88%) - Other (0.00%)		Fund	United States	91.94	Fund	Index		Fund	Index	
	Less than 1 Yr	0.46	Supranational	1.60	Government	45.67	-	AAA	63.25	-
	1 to 3 Yrs	19.95	United Kingdom	1.07	Corporate	29.69	-	AA	3.61	-
	3 to 5 Yrs	16.01	Canada	0.98	Securitized	23.78	-	A	12.67	-
	5 to 7 Yrs	10.84	Japan	0.65	Municipal	-	-	BBB	20.47	-
	7 to 10 Yrs	10.38	Germany	0.49	Cash & Equivalents	0.12	-	BB	0.00	-
	10 Yrs or more	42.36	Netherlands	0.44	Other	0.74	-	B	0.00	-
			Mexico	0.39				Below B	0.00	-
			Belgium	0.34				Not Rated	0.00	-
			Colombia	0.20						



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	VBTLX	Expense Ratio	0.05	Federal National Mortga...	1.02	Time Period: 01/31/2016 - 12/31/2020 ■ Vanguard Total Bond Market Index Adm ■ BBgBarc US Agg Float Adj TR USD	
Category	Intermediate Core Bond	Gross Expense Ratio	0.05	United States Treasury ...	0.72		
Net Assets(This Class \$mn)	303,062 m	Prospectus Net Expense Ratio	0.05	Federal National Mortga...	0.54		
Net Assets(All Classes \$mn)	-	Prospectus Gross Expense Ratio	0.05	United States Treasury ...	0.44		
Manager	Joshua Barrickman	Actual 12b1	0.00	United States Treasury ...	0.43		
Manager Tenure	7.84	Management Fee	0.04	United States Treasury ...	0.42		
Fund Inception	Dec 11,1986			United States Treasury ...	0.41		
Avg Maturity	8.50			United States Treasury ...	0.40		
Avg Duration	6.55			United States Treasury ...	0.40		
				United States Treasury ...	0.39		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

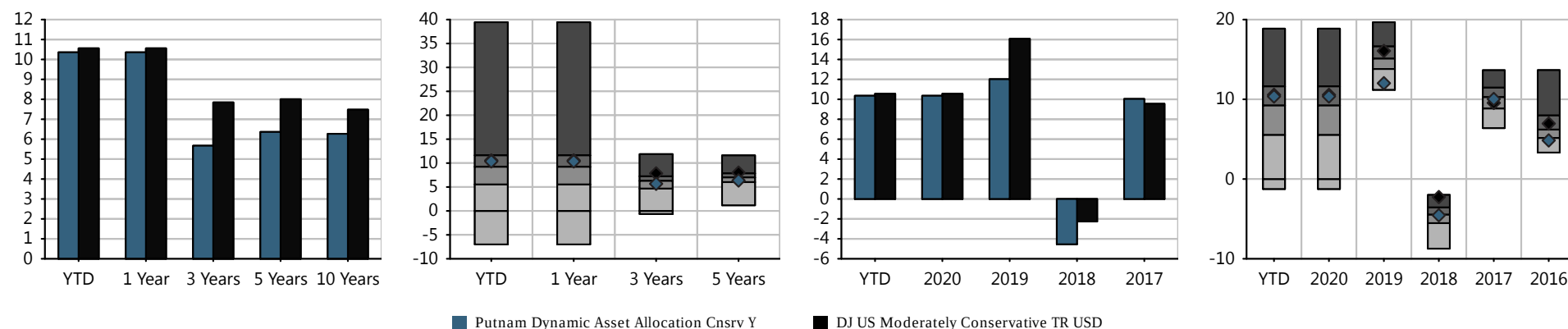
PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
77 Passing	Criteria Scoring	10.36%	5.67%	6.36%	0.60	0.90	-0.78	-0.71	18.59	0.75%	2.96	0.99
	Peer Group Scoring	8.86%	5.95%	6.90%	0.50	0.75	-0.61	-0.43	9.05	1.03%	7.33	0.97
	Criteria Peer Ranking	39	59	69	36	23	62	74	5	34	10	22

Investment Strategy

The investment seeks total return consistent with preservation of capital. The fund allocates 15% to 45% of its assets in equities and 55% to 85% in fixed income securities. It invests mainly in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments. The fund also invests, to a lesser extent, in equity securities (growth or value stocks or both) of U.S. and foreign companies of any size.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Putnam Dynamic Asset Allocation Cnsv Y	4.98%	10.36%	10.36%	5.67%	6.36%	6.27%	6.21%	02/07/1994	10.36%	12.02%	(4.55%)	10.04%	4.84%
DJ US Moderately Conservative TR USD	7.33%	10.56%	10.56%	7.84%	8.00%	7.48%	-	-	10.56%	16.07%	(2.26%)	9.55%	6.96%
Morningstar Allocation--30% to 50% Equity	7.52%	8.86%	8.86%	5.95%	6.90%	5.97%	-	-	8.86%	15.21%	(4.76%)	10.06%	7.00%

Morningstar Rating: ****

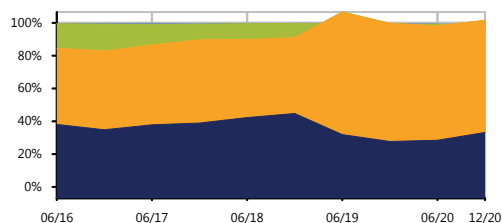
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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

Portfolio Composition

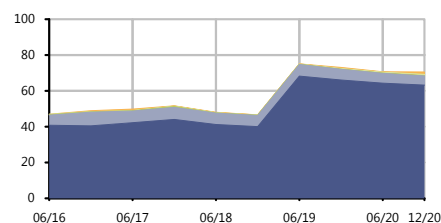
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

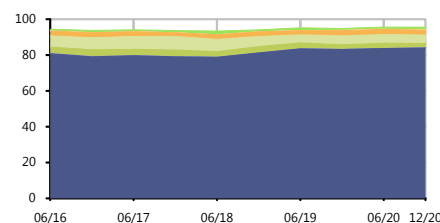
Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

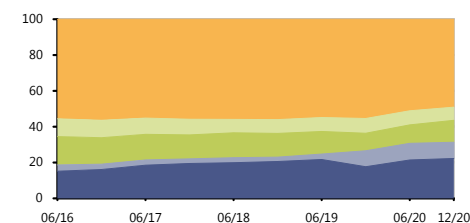
Time Period: 01/31/2016 - 12/31/2020



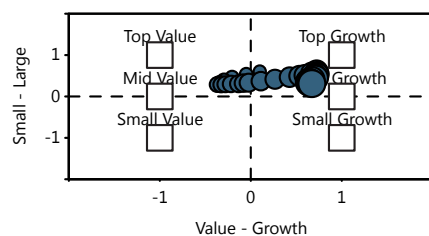
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Communication Services
■ Asia % ■ Consumer Cyclical ■ Consumer Defensive ■ Other

Sector Distribution

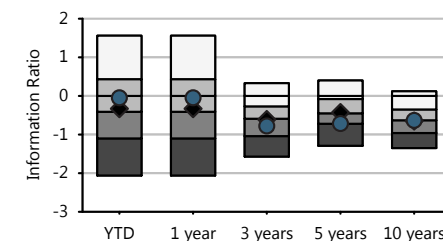
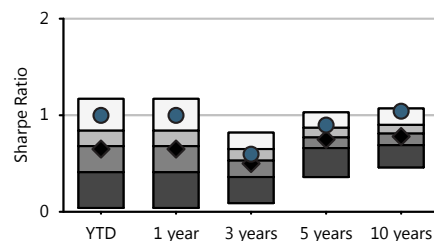
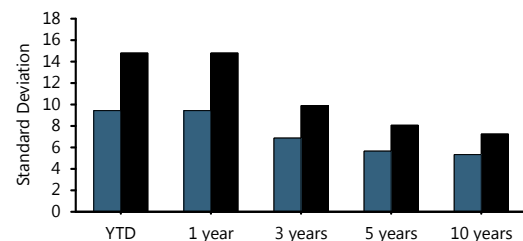
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



■ Putnam Dynamic Asset Allocation Cnsrv Y ■ DJ US Moderately Conservative TR USD

Fund Basics

Ticker	PACYX
Category	Allocation--30% to 50% Equity
Net Assets(This Class \$mn)	1,125 m
Net Assets(All Classes \$mn)	0 m
Manager	Robert Schoen
Manager Tenure	18.59
Fund Inception	Feb 07,1994

Fee And Expenses

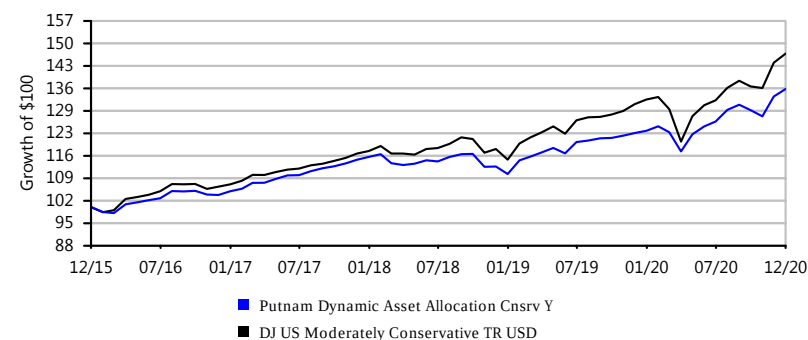
Expense Ratio	0.73
Gross Expense Ratio	0.73
Prospectus Net Expense Ratio	0.75
Prospectus Gross Expense Ratio	0.75
Actual 12b1	0.00
Management Fee	0.52

Top 10 Holdings (%)

E-mini S&P 500 Future D...	-10.95
Future on 5 Year Treasu...	7.19
Ultra US Treasury Bond ...	4.15
10 Year Treasury Note F...	3.52
MSCI EAFE Index Future ...	-3.52
Ultra 10 Year US Treasu...	-3.07
Federal National Mortga...	2.40
Apple Inc	2.36
Gsglpwds P Us0001m R 12...	-2.21
Gsglpwdl R Us0001m P 12...	2.20

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

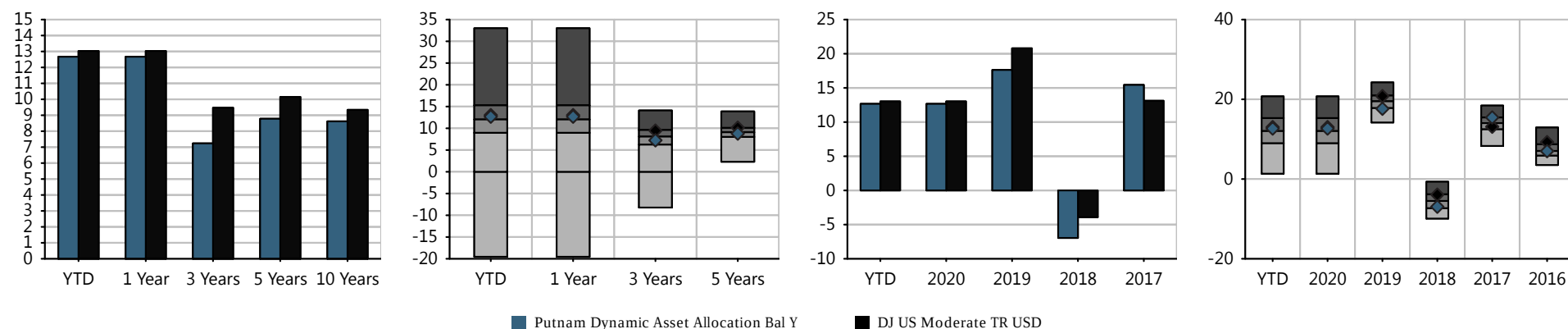
PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
69 Watch	Criteria Scoring	12.67%	7.24%	8.78%	0.49	0.76	-0.97	-0.66	18.59	0.73%	4.72	0.93
	Peer Group Scoring	11.72%	7.76%	9.00%	0.53	0.76	-0.45	-0.36	10.33	1.06%	6.08	0.96
	Criteria Peer Ranking	44	64	59	62	58	75	69	11	29	33	62

Investment Strategy

The investment seeks total return. The fund allocates 45% to 75% of its assets in equities and 25% to 55% in fixed income securities. It invests mainly in equity securities (growth or value stocks or both) of both U.S. and foreign companies of any size. The fund also invests in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments (such as mortgage-backed investments).

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ Putnam Dynamic Asset Allocation Bal Y	9.04%	12.67%	12.67%	7.24%	8.78%	8.62%	7.54%	02/07/1994	12.67%	17.63%	(6.95%)	15.44%	6.99%
DJ US Moderate TR USD	10.92%	13.03%	13.03%	9.47%	10.15%	9.34%	-	-	13.03%	20.80%	(3.92%)	13.12%	9.26%
Morningstar Allocation--50% to 70% Equity	10.30%	11.72%	11.72%	7.76%	9.00%	7.90%	-	-	11.72%	19.12%	(5.70%)	13.93%	7.64%

Morningstar Rating: ****

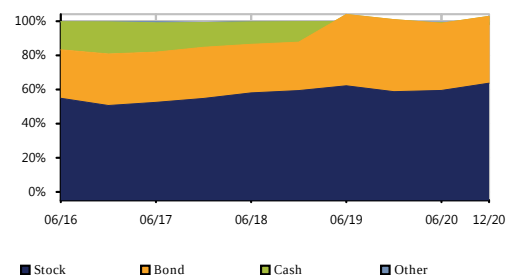
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET

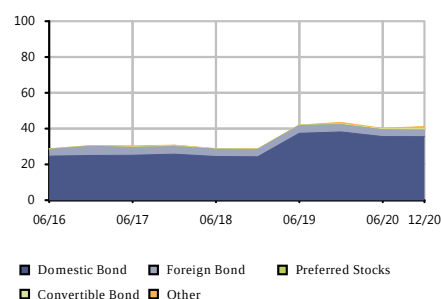
Portfolio Composition

Time Period: 01/31/2016 - 12/31/2020



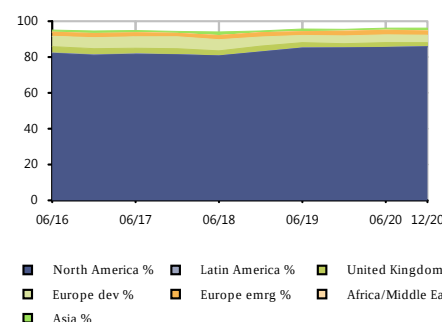
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



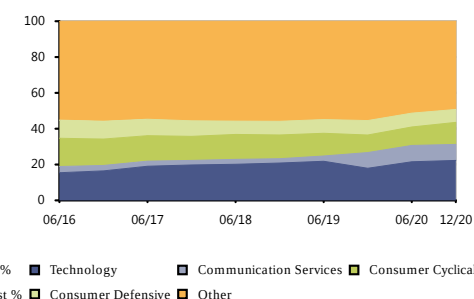
Equity Regional Distribution

Time Period: 01/31/2016 - 12/31/2020

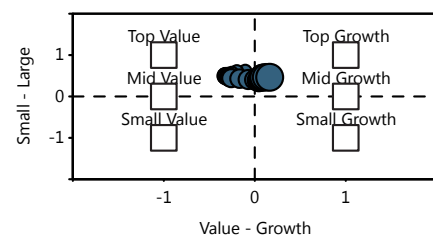


Sector Distribution

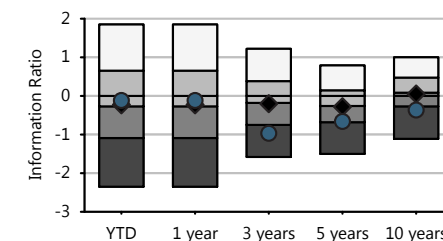
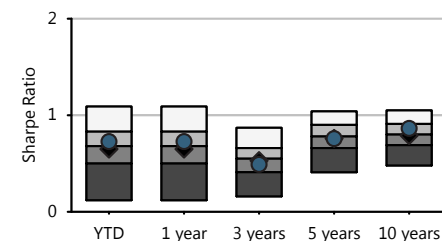
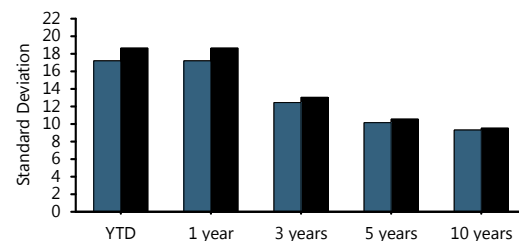
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PABYX
Category	Allocation--50% to 70% Equity
Net Assets(This Class \$mn)	2,728 m
Net Assets(All Classes \$mn)	0 m
Manager	Robert Schoen
Manager Tenure	18.59
Fund Inception	Feb 07,1994

Fee And Expenses

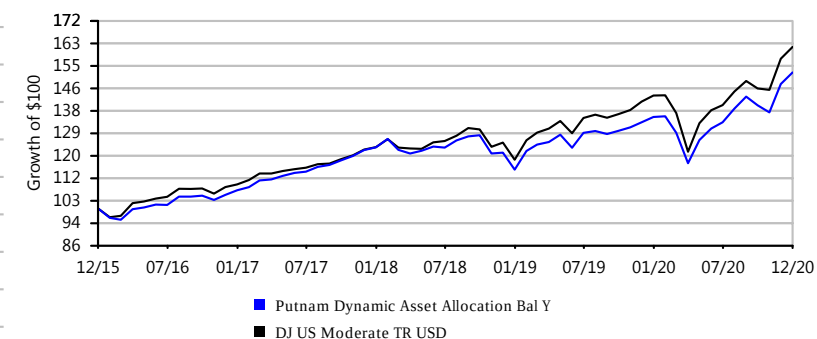
Expense Ratio	0.71
Gross Expense Ratio	0.71
Prospectus Net Expense Ratio	0.73
Prospectus Gross Expense Ratio	0.73
Actual 12b1	0.00
Management Fee	0.52

Top 10 Holdings (%)

E-mini Russell 2000 Ind...	4.17
Gsglpwds P Us0001m R 12...	-4.01
Gsglpwdl R Us0001m P 12...	3.99
Future on 5 Year Treasu...	3.93
Apple Inc	3.20
E-mini S&P 500 Future D...	-2.97
Ultra 10 Year US Treasu...	-2.67
Microsoft Corp	2.56
Amazon.com Inc	2.53
Ultra US Treasury Bond ...	2.20

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

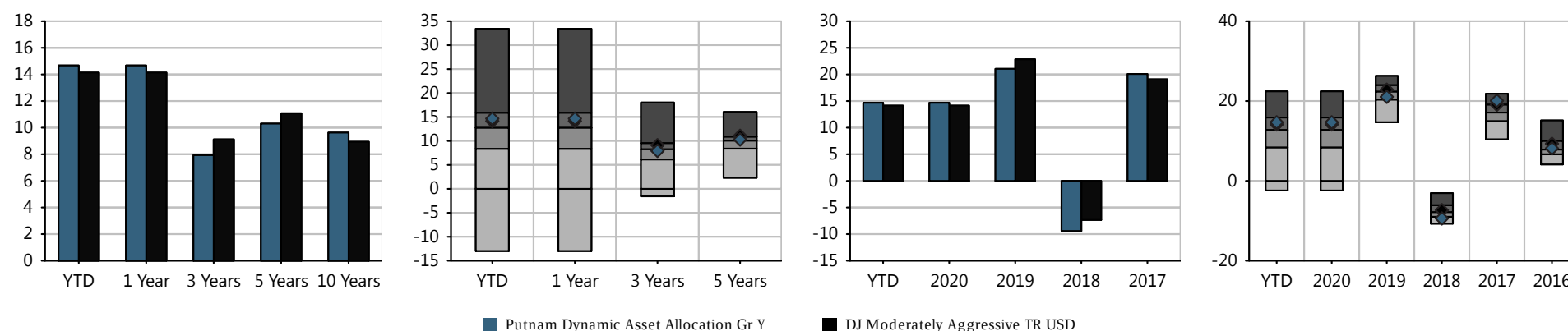
PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
77 Passing	Criteria Scoring	14.67%	7.94%	10.30%	0.45	0.72	-0.57	-0.38	18.59	0.82%	5.50	0.95
	Peer Group Scoring	13.51%	8.21%	9.85%	0.46	0.68	-0.34	-0.44	10.55	1.08%	8.49	0.95
	Criteria Peer Ranking	29	58	43	56	45	61	46	9	33	21	56

Investment Strategy

The investment seeks capital appreciation. The fund allocates 65% to 95% of its assets in equities and 5% to 35% in fixed income securities. It invests mainly in equity securities (growth or value stocks or both) of both U.S. and foreign companies of any size. The fund also invests, to a lesser extent, in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments (such as mortgage-backed investments).

Manager Vs Benchmark Performance



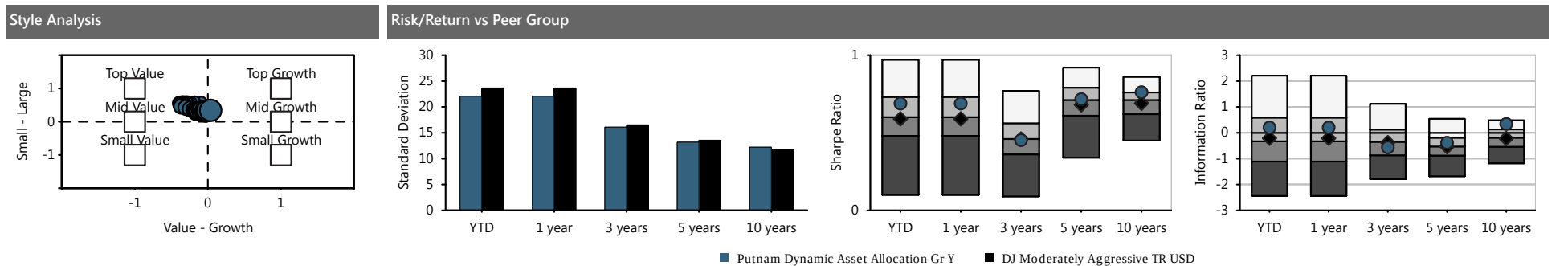
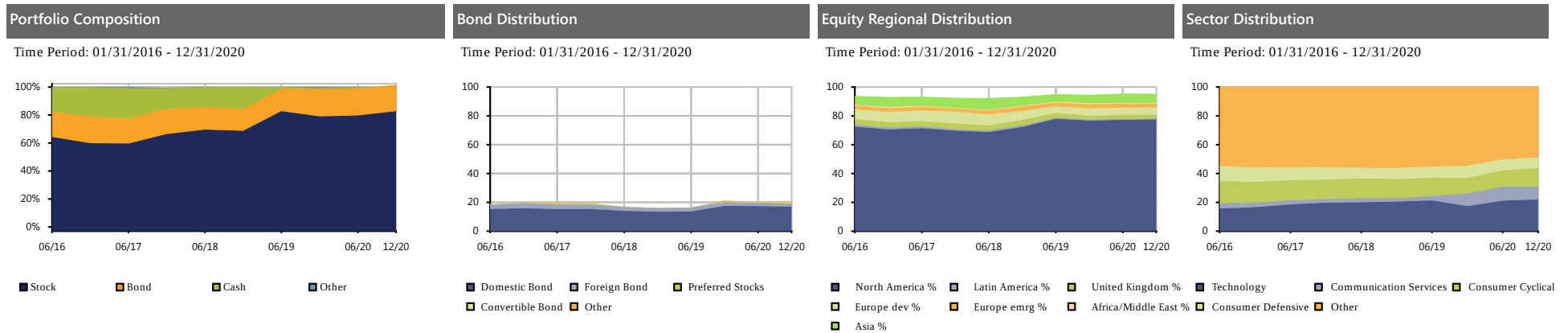
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Putnam Dynamic Asset Allocation Gr Y	11.81%	14.67%	14.67%	7.94%	10.30%	9.63%	8.30%	02/08/1994	14.67%	21.05%	(9.41%)	20.08%	8.14%
DJ Moderately Aggressive TR USD	14.48%	14.14%	14.14%	9.12%	11.08%	8.94%	-	-	14.14%	22.84%	(7.33%)	19.08%	9.31%
Morningstar Allocation--70% to 85% Equity	12.79%	13.51%	13.51%	8.21%	9.85%	8.34%	-	-	13.51%	21.86%	(7.64%)	16.70%	8.60%

Morningstar Rating: ****

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET



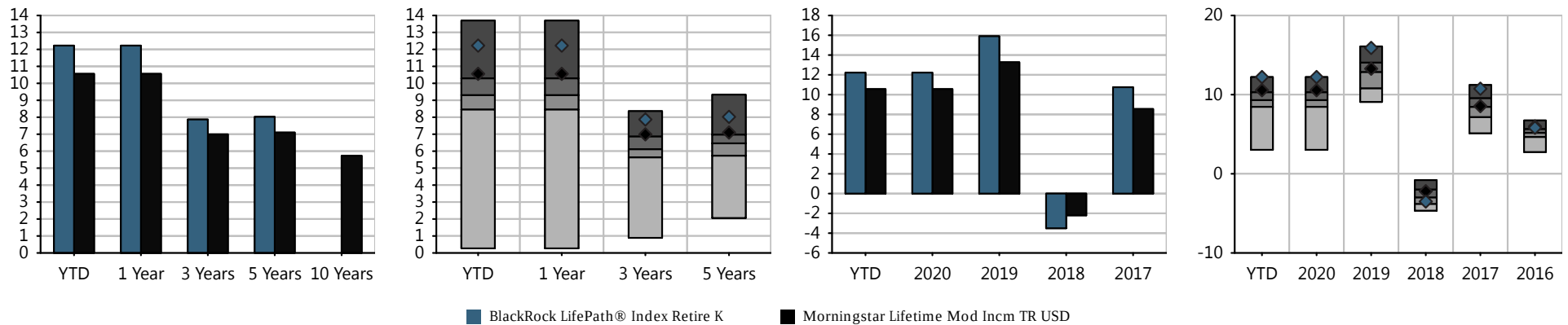
Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	PAGYX	Expense Ratio	0.80	E-mini Russell 2000 Ind...	4.94	Time Period: 01/31/2016 - 12/31/2020 ■ Putnam Dynamic Asset Allocation Gr Y ■ DJ Moderately Aggressive TR USD	
Category	Allocation--70% to 85% Equity	Gross Expense Ratio	0.80	E-mini S&P 500 Future D...	4.28		
Net Assets(This Class \$mn)	2,889 m	Prospectus Net Expense Ratio	0.82	Gsglpwds P Us0001m R 12...	-4.01	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.82	Gsglpwdl R Us0001m P 12...	3.99		
Manager	Robert Schoen	Actual 12b1	0.00	Apple Inc	3.19		
Manager Tenure	18.59	Management Fee	0.59	Microsoft Corp	2.51		
Fund Inception	Feb 08,1994			Amazon.com Inc	2.49		
				Ultra 10 Year US Treasu...	-2.40		
				Future on 5 Year Treasu...	1.52		
				Alphabet Inc A	1.42		

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
90 Passing	Criteria Scoring	12.22%	7.87%	8.02%	8.30	0.77	1.02	0.76	0.90	9.59	0.09%	1.02
	Peer Group Scoring	9.03%	6.06%	6.35%	7.37	0.67	0.92	-0.37	-0.34	8.93	0.73%	1.06
	Criteria Peer Ranking	5	5	5	72	34	34	1	3	45	2	49

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index Retirement Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index Retire K	6.73%	12.22%	12.22%	7.87%	8.02%	-	6.41%	05/31/2011	12.22%	15.90%	(3.50%)	10.75%	5.82%
Morningstar Lifetime Mod Incm TR USD	6.47%	10.56%	10.56%	6.99%	7.10%	-	-	-	10.56%	13.27%	(2.20%)	8.55%	5.98%
Morningstar Target-Date Retirement	5.35%	9.03%	9.03%	6.06%	6.35%	4.99%	-	-	9.03%	12.62%	(2.92%)	8.39%	5.08%

Morningstar Rating: ****

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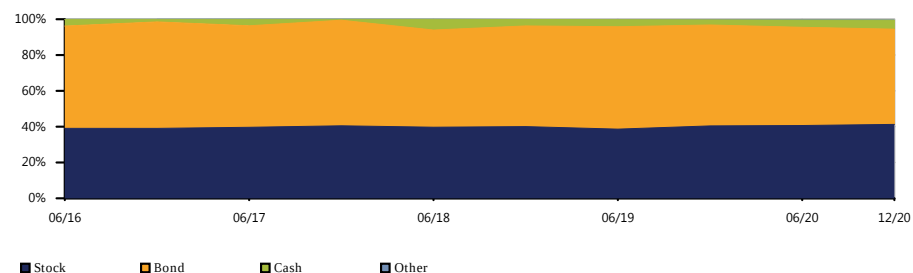
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX RETIRE K | FUND FACT SHEET



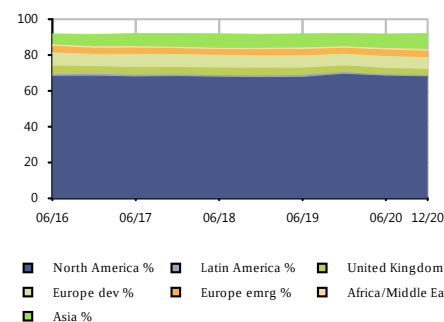
Historical Glidepath

Time Period: 01/31/2016 - 12/31/2020



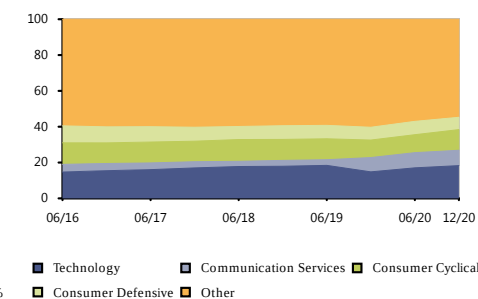
Equity Regional Distribution

Time Period: 01/31/2016 - 12/31/2020



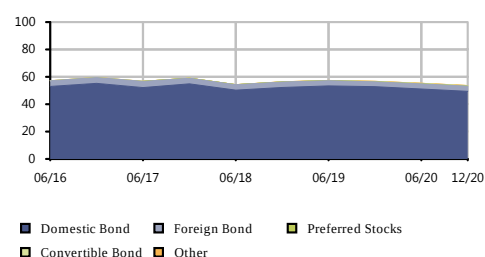
Sector Distribution

Time Period: 01/31/2016 - 12/31/2020

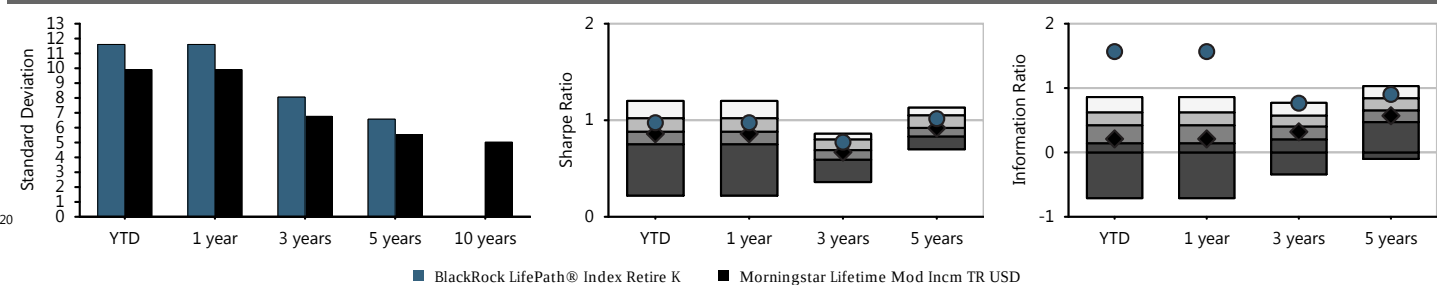


Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



Risk/Return vs Peer Group



Fund Basics

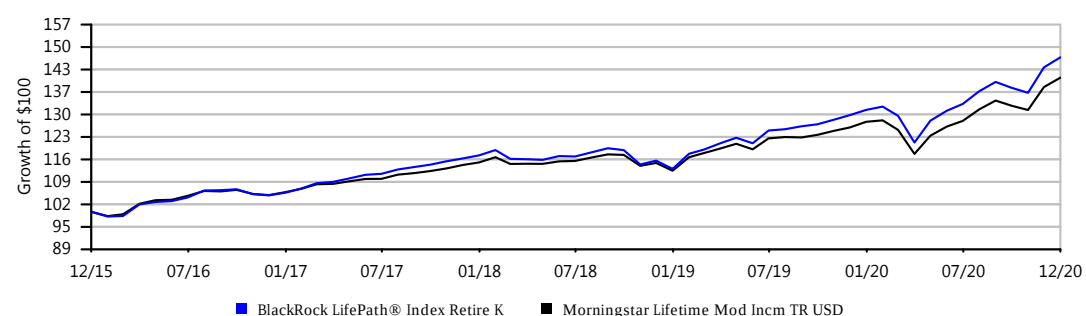
Ticker	LIRKX
Category	Target-Date Retirement
Net Assets(This Class \$mn)	8,617 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.07
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.14
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



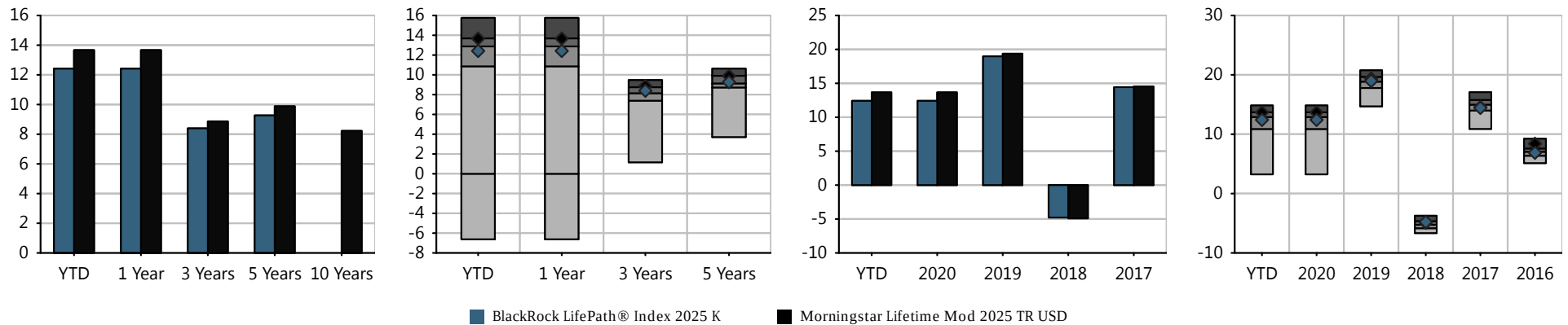
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
84 Passing	Criteria Scoring	12.42%	8.39%	9.27%	11.45	0.66	0.92	-0.42	-0.62	9.59	0.09%	0.98
	Peer Group Scoring	11.84%	7.83%	9.00%	12.71	0.58	0.84	-0.49	-0.45	8.12	0.70%	0.94
	Criteria Peer Ranking	57	40	44	16	22	17	49	62	35	2	19

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2025 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2025 K	8.31%	12.42%	12.42%	8.39%	9.27%	-	7.49%	05/31/2011	12.42%	18.98%	(4.78%)	14.43%	6.87%
Morningstar Lifetime Mod 2025 TR USD	9.57%	13.67%	13.67%	8.87%	9.88%	-	-	-	13.67%	19.36%	(4.90%)	14.54%	8.39%
Morningstar Target-Date 2025	8.74%	11.84%	11.84%	7.83%	9.00%	7.61%	-	-	11.84%	18.45%	(5.27%)	14.67%	6.98%

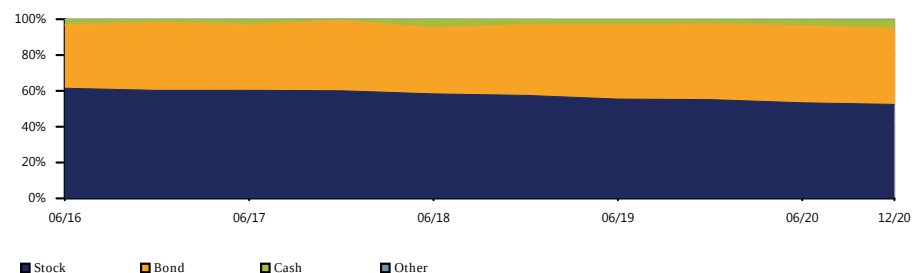
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

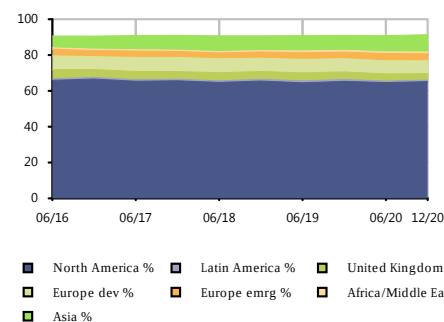
Historical Glidepath

Time Period: 01/31/2016 - 12/31/2020



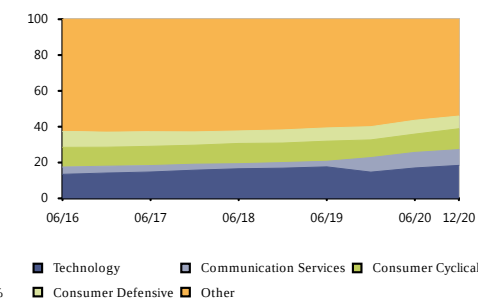
Equity Regional Distribution

Time Period: 01/31/2016 - 12/31/2020



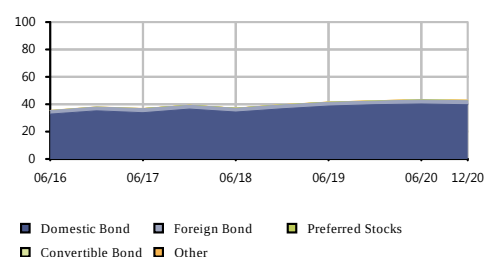
Sector Distribution

Time Period: 01/31/2016 - 12/31/2020

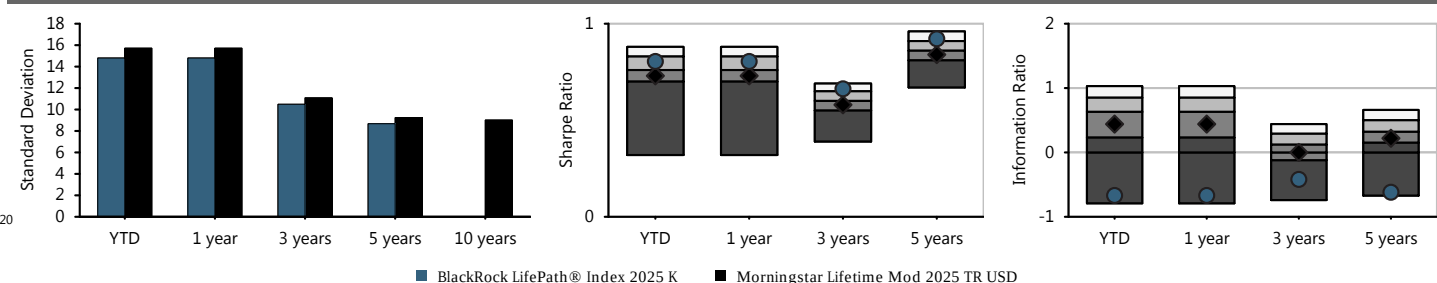


Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



Risk/Return vs Peer Group



Fund Basics

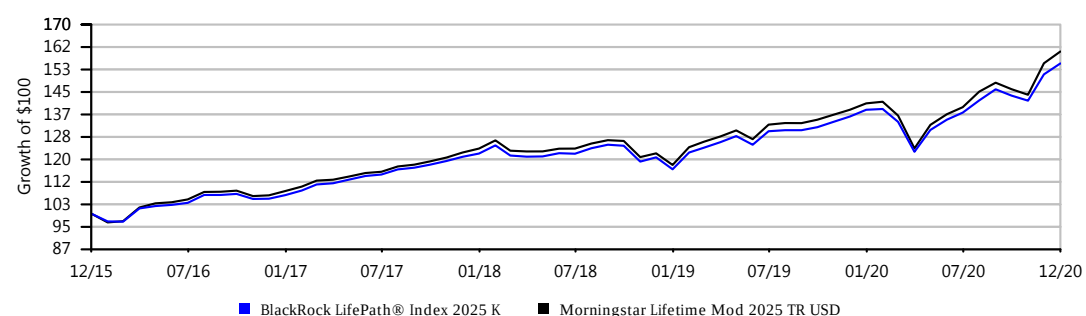
Ticker	LIBKX
Category	Target-Date 2025
Net Assets(This Class \$mn)	5,878 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.06
Gross Expense Ratio	0.10
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.15
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



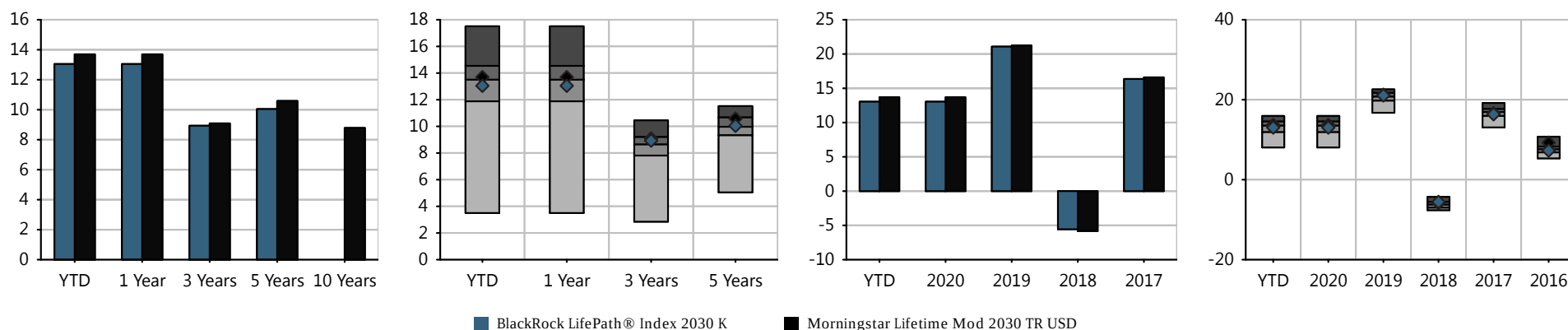
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IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
79 Passing	Criteria Scoring	13.05%	8.93%	10.04%	14.27	0.62	0.86	-0.15	-0.56	9.59	0.09%	0.98
	Peer Group Scoring	12.99%	8.38%	9.83%	14.62	0.57	0.83	-0.32	-0.40	8.29	0.74%	0.96
	Criteria Peer Ranking	58	38	46	33	31	34	42	61	36	2	34

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2030 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5 Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2030 K	9.92%	13.05%	13.05%	8.93%	10.04%	-	8.04%	05/31/2011	13.05%	21.08%	(5.56%)	16.36%	7.29%
Morningstar Lifetime Mod 2030 TR USD	11.09%	13.69%	13.69%	9.09%	10.58%	-	-	-	13.69%	21.24%	(5.82%)	16.59%	9.26%
Morningstar Target-Date 2030	10.17%	12.99%	12.99%	8.38%	9.83%	8.13%	-	-	12.99%	20.30%	(6.17%)	16.58%	7.57%

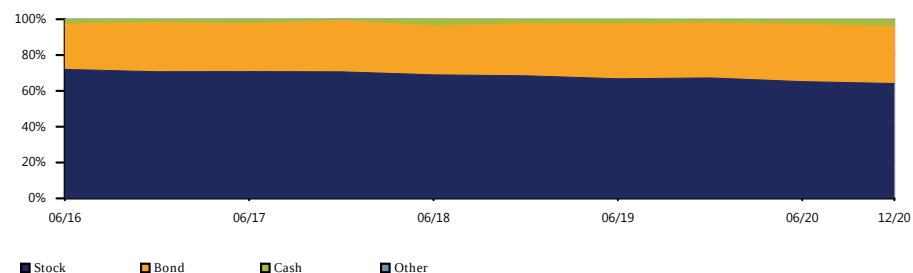
Morningstar Rating: ***

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

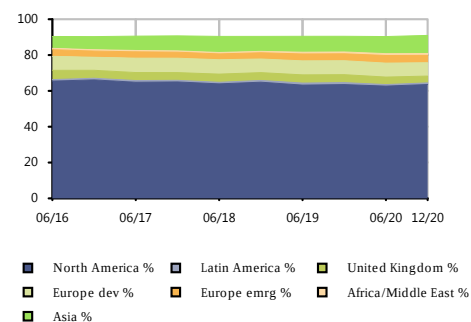
Historical Glidepath

Time Period: 01/31/2016 - 12/31/2020



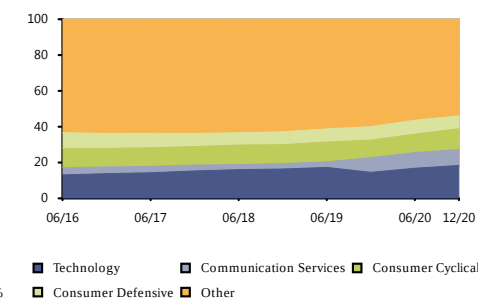
Equity Regional Distribution

Time Period: 01/31/2016 - 12/31/2020



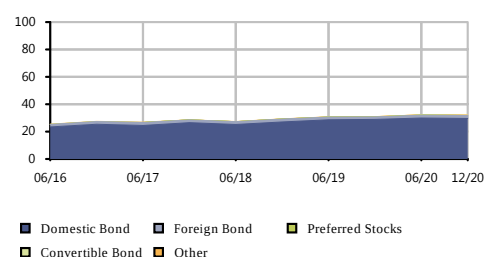
Sector Distribution

Time Period: 01/31/2016 - 12/31/2020

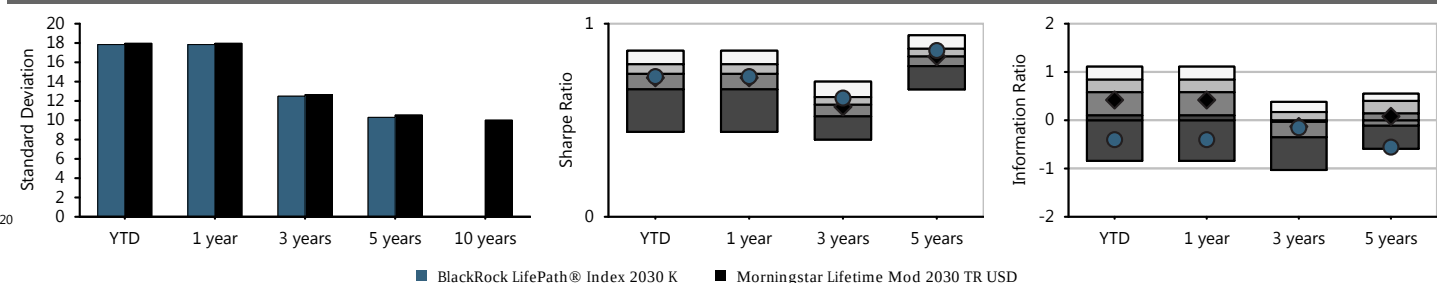


Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



Risk/Return vs Peer Group



Fund Basics

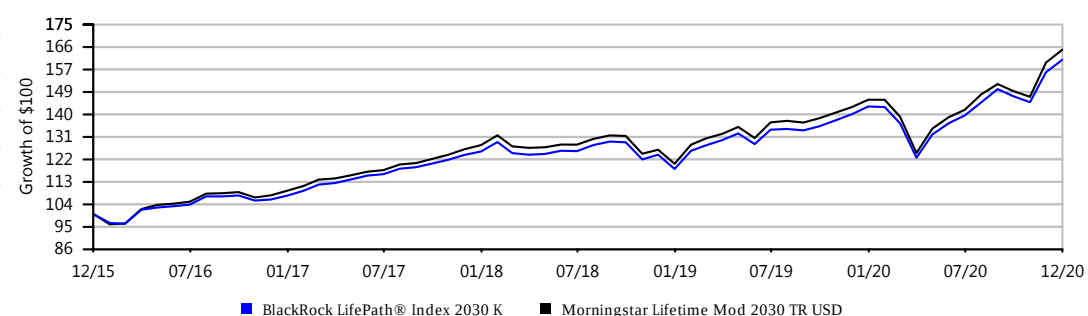
Ticker	LINKX
Category	Target-Date 2030
Net Assets(This Class \$mn)	9,439 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.06
Gross Expense Ratio	0.10
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.15
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



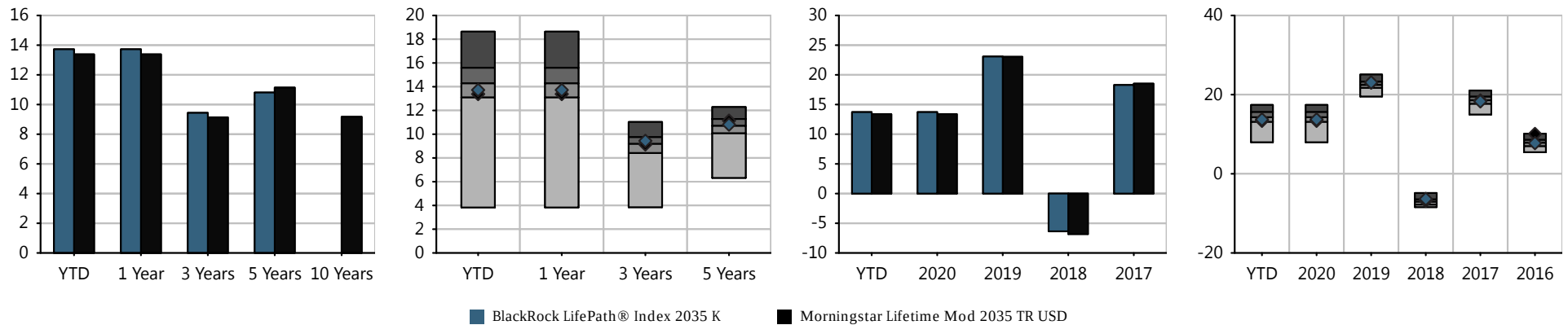
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	13.72%	9.44%	10.81%	17.01	0.58	0.82	0.27	-0.31	9.59	0.09%	1.00
	Peer Group Scoring	14.04%	9.00%	10.62%	16.97	0.55	0.80	-0.03	-0.28	8.06	0.73%	0.98
	Criteria Peer Ranking	63	39	45	45	38	38	31	52	34	2	36

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2035 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2035 K	11.56%	13.72%	13.72%	9.44%	10.81%	-	8.55%	05/31/2011	13.72%	23.08%	(6.36%)	18.29%	7.74%
Morningstar Lifetime Mod 2035 TR USD	12.85%	13.38%	13.38%	9.14%	11.14%	-	-	-	13.38%	23.04%	(6.82%)	18.52%	10.07%
Morningstar Target-Date 2035	11.71%	14.04%	14.04%	9.00%	10.62%	8.77%	-	-	14.04%	22.27%	(7.01%)	18.46%	7.82%

Morningstar Rating: ***

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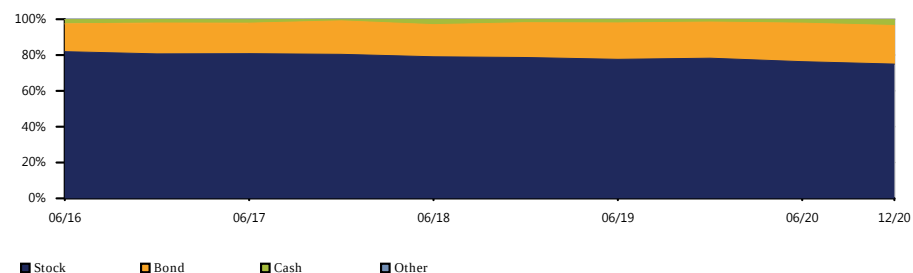
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2035 K | FUND FACT SHEET



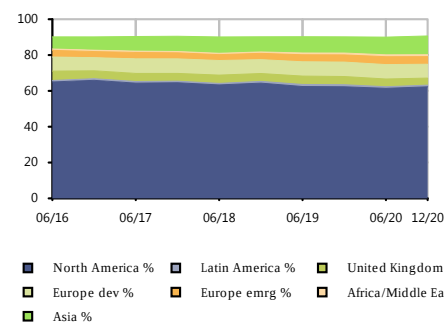
Historical Glidepath

Time Period: 01/31/2016 - 12/31/2020



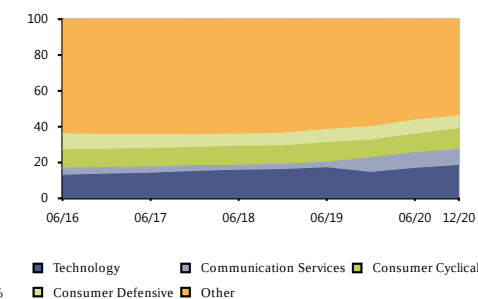
Equity Regional Distribution

Time Period: 01/31/2016 - 12/31/2020



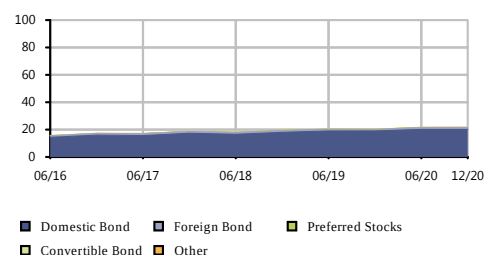
Sector Distribution

Time Period: 01/31/2016 - 12/31/2020

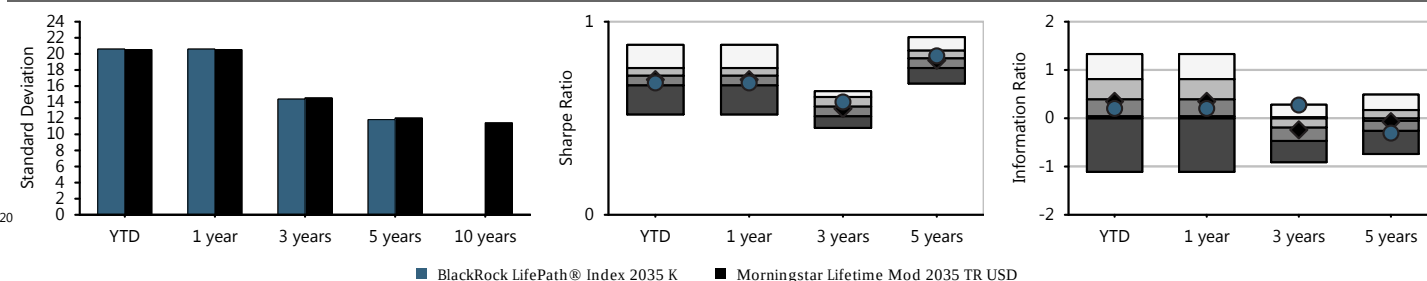


Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



Risk/Return vs Peer Group



Fund Basics

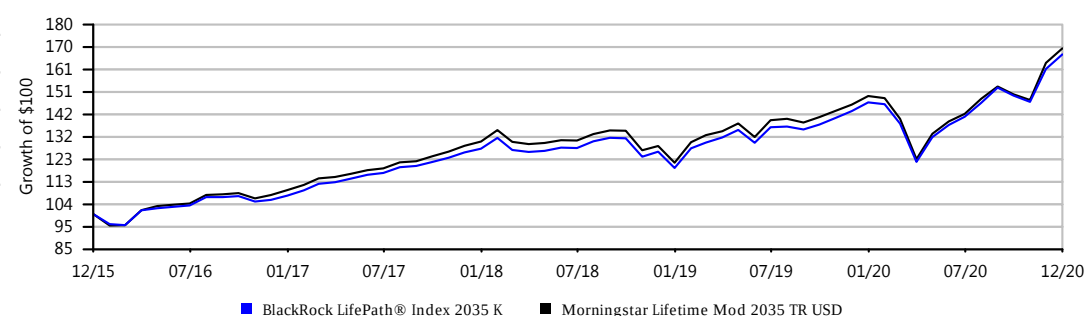
Ticker	LJKX
Category	Target-Date 2035
Net Assets(This Class \$mn)	5,496 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.09
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



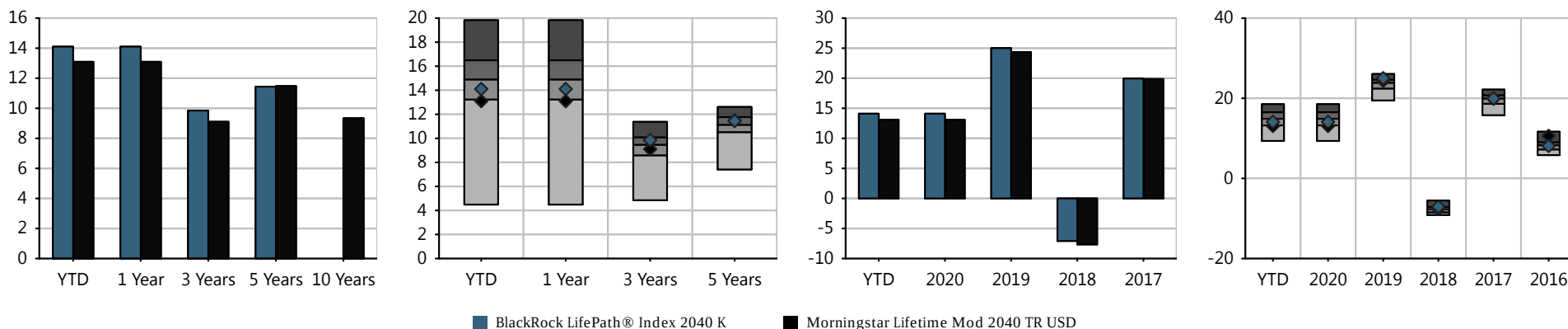
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
80 Passing	Criteria Scoring	14.10%	9.85%	11.44%	19.56	0.56	0.79	0.64	-0.04	9.59	0.09%	1.01
	Peer Group Scoring	14.56%	9.21%	10.99%	18.56	0.54	0.78	0.14	-0.20	8.31	0.76%	1.01
	Criteria Peer Ranking	62	34	34	71	42	51	23	34	36	2	48

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2040 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2040 K	13.00%	14.10%	14.10%	9.85%	11.44%	-	9.00%	05/31/2011	14.10%	25.01%	(7.08%)	19.95%	8.10%
Morningstar Lifetime Mod 2040 TR USD	14.40%	13.09%	13.09%	9.10%	11.48%	-	-	-	13.09%	24.35%	(7.65%)	19.87%	10.61%
Morningstar Target-Date 2040	12.93%	14.56%	14.56%	9.21%	10.99%	9.02%	-	-	14.56%	23.36%	(7.65%)	19.47%	8.21%

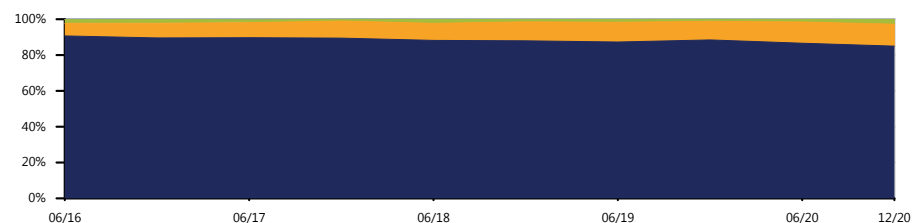
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

Historical Glidepath

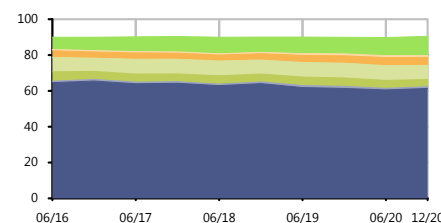
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

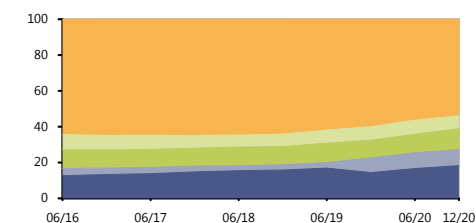
Time Period: 01/31/2016 - 12/31/2020



■ North America % ■ Latin America % ■ United Kingdom %
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %
■ Asia %

Sector Distribution

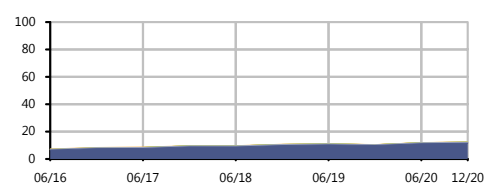
Time Period: 01/31/2016 - 12/31/2020



■ Technology ■ Communication Services ■ Consumer Cyclical
■ Consumer Defensive ■ Other

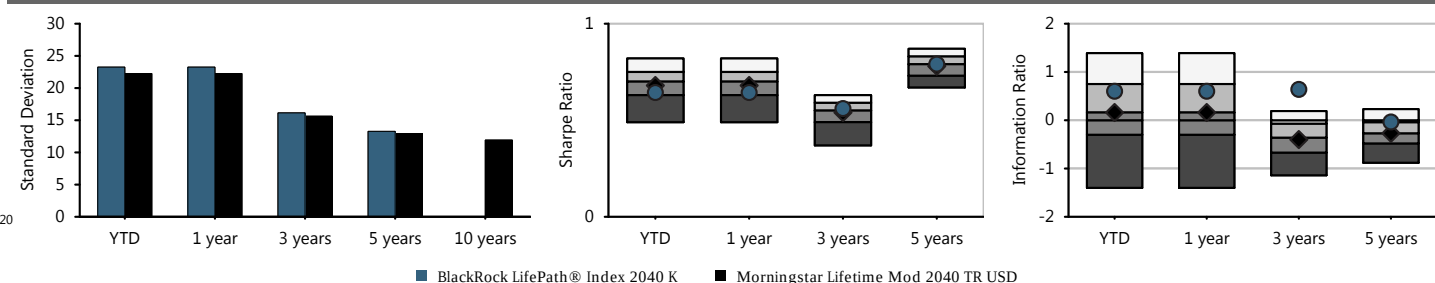
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

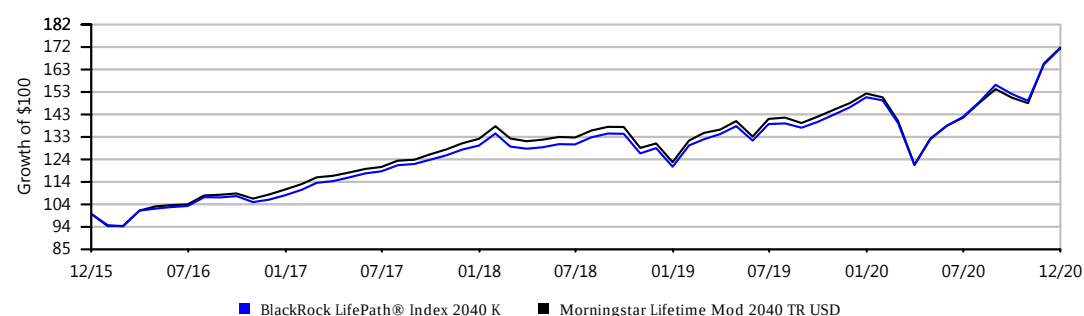
Ticker	LKXX
Category	Target-Date 2040
Net Assets(This Class \$mn)	7,762 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.09
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

BLACKROCK LIFEPath® INDEX 2045 K | FUND FACT SHEET

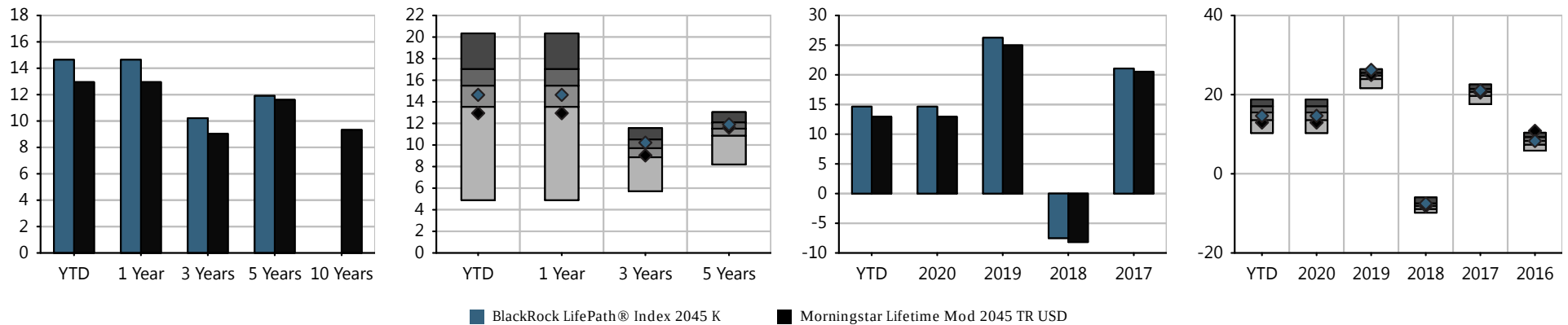


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
78 Passing	Criteria Scoring	14.64%	10.21%	11.91%	21.27	0.55	0.77	0.98	0.25	9.59	0.09%	1.01
	Peer Group Scoring	15.10%	9.54%	11.40%	19.94	0.53	0.76	0.32	-0.09	8.03	0.74%	1.01
	Criteria Peer Ranking	63	28	33	79	42	51	15	30	34	2	52

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2045 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2045 K	14.12%	14.64%	14.64%	10.21%	11.91%	-	9.33%	05/31/2011	14.64%	26.25%	(7.50%)	21.07%	8.28%
Morningstar Lifetime Mod 2045 TR USD	15.40%	12.95%	12.95%	9.03%	11.61%	-	-	-	12.95%	24.97%	(8.17%)	20.53%	10.84%
Morningstar Target-Date 2045	13.79%	15.10%	15.10%	9.54%	11.40%	9.29%	-	-	15.10%	24.51%	(8.10%)	20.42%	8.22%

Morningstar Rating: ***

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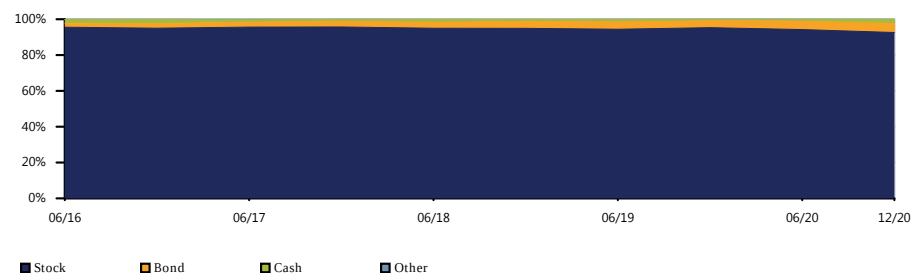
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2045 K | FUND FACT SHEET



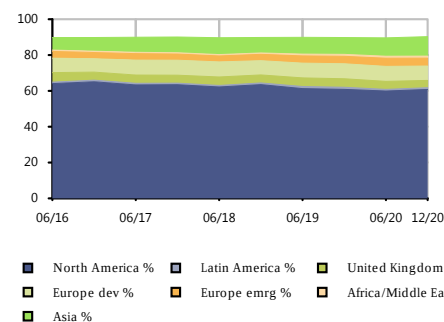
Historical Glidepath

Time Period: 01/31/2016 - 12/31/2020



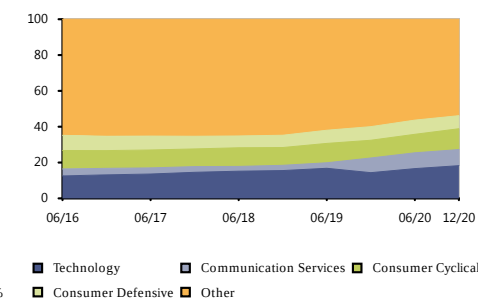
Equity Regional Distribution

Time Period: 01/31/2016 - 12/31/2020



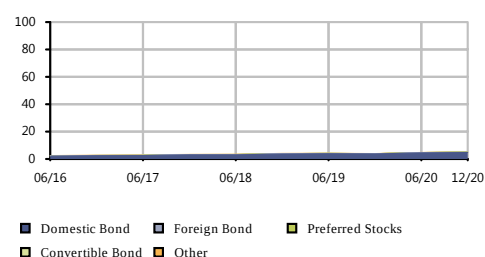
Sector Distribution

Time Period: 01/31/2016 - 12/31/2020



Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



Risk/Return vs Peer Group



Fund Basics

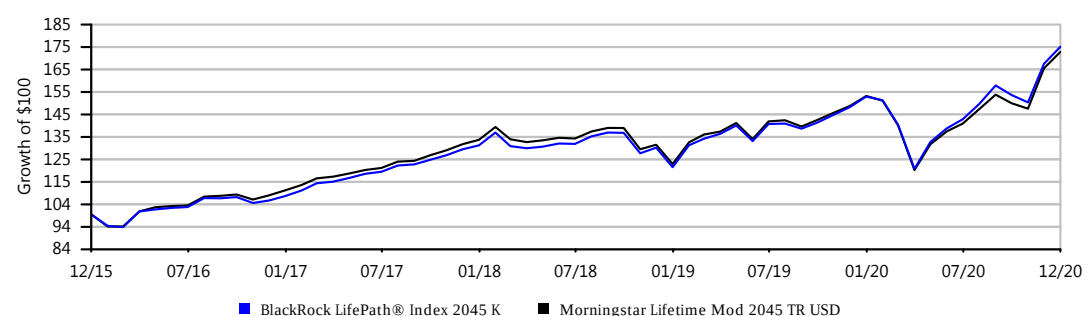
Ticker	LHKK
Category	Target-Date 2045
Net Assets(This Class \$mn)	4,206 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.09
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



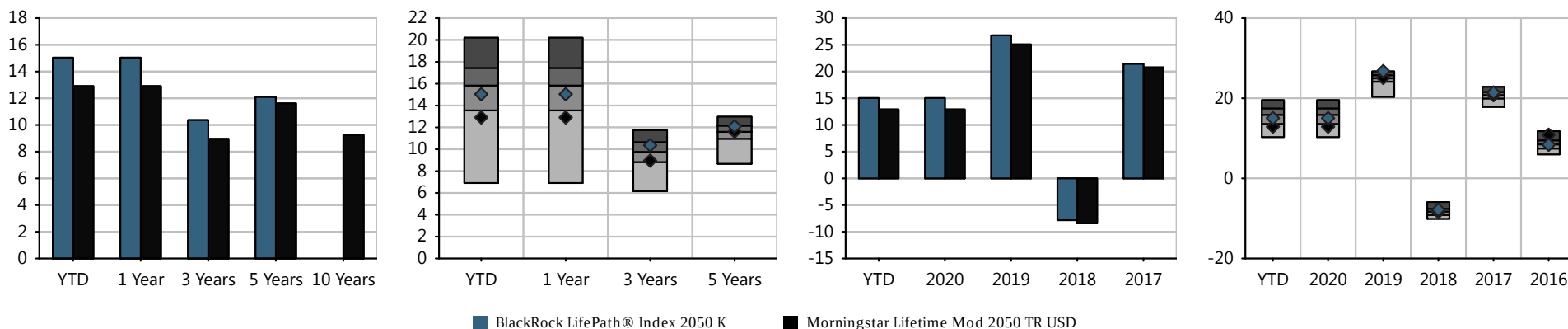
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
80 Passing	Criteria Scoring	15.04%	10.36%	12.09%	22.00	0.55	0.77	1.09	0.37	9.59	0.09%	1.01
	Peer Group Scoring	15.25%	9.56%	11.45%	20.25	0.53	0.76	0.34	-0.05	8.02	0.77%	1.02
	Criteria Peer Ranking	60	30	33	90	40	51	11	21	36	2	55

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2050 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2050 K	14.72%	15.04%	15.04%	10.36%	12.09%	-	9.53%	05/31/2011	15.04%	26.77%	(7.82%)	21.43%	8.41%
Morningstar Lifetime Mod 2050 TR USD	15.84%	12.91%	12.91%	8.96%	11.62%	-	-	-	12.91%	25.09%	(8.41%)	20.78%	10.89%
Morningstar Target-Date 2050	14.19%	15.25%	15.25%	9.56%	11.45%	9.31%	-	-	15.25%	24.65%	(8.31%)	20.54%	8.47%

Morningstar Rating: ***

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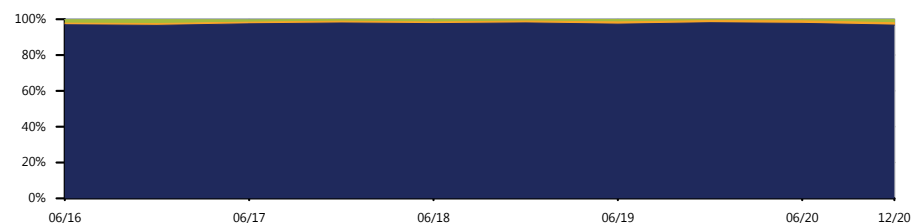
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2050 K | FUND FACT SHEET



Historical Glidepath

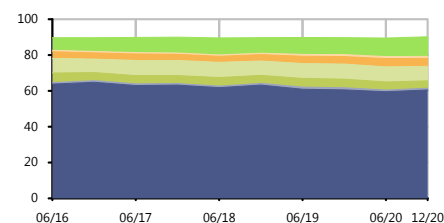
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

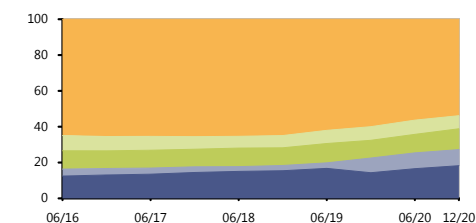
Time Period: 01/31/2016 - 12/31/2020



■ North America % ■ Latin America % ■ United Kingdom % ■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Asia %

Sector Distribution

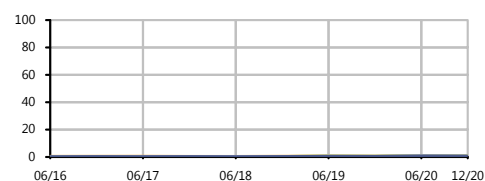
Time Period: 01/31/2016 - 12/31/2020



■ Technology ■ Communication Services ■ Consumer Cyclical ■ Consumer Defensive ■ Other

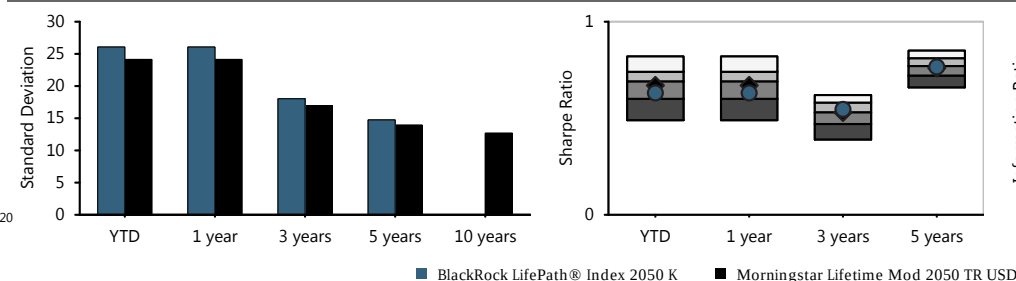
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks ■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

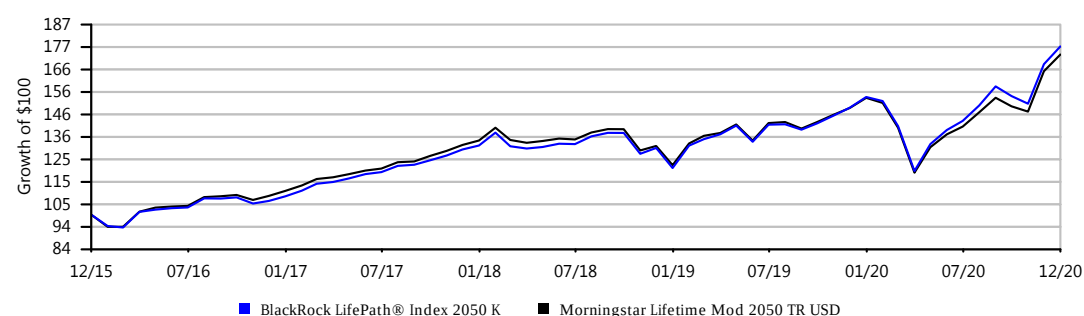
Ticker	LIPKX
Category	Target-Date 2050
Net Assets(This Class \$mn)	4,315 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.09
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



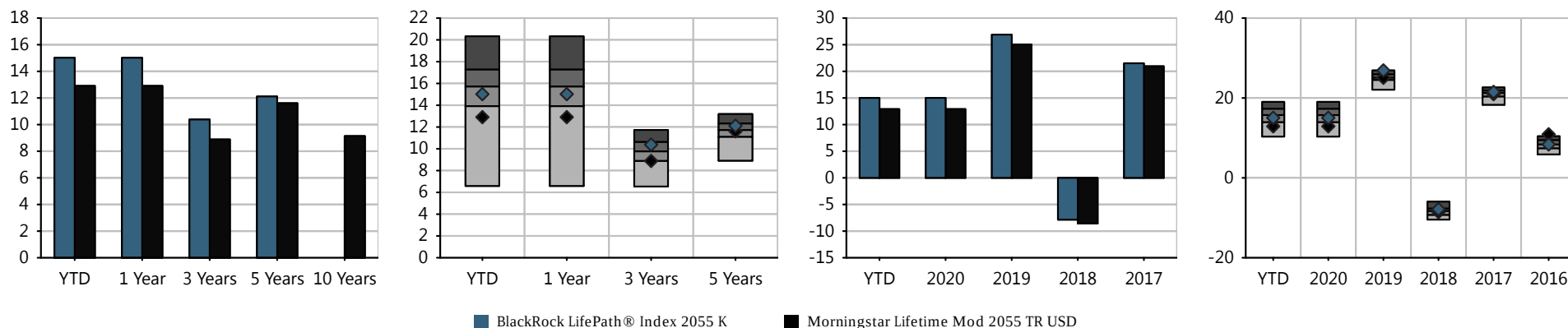
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
80 Passing	Criteria Scoring	15.02%	10.38%	12.11%	22.08	0.55	0.77	1.15	0.40	9.59	0.09%	1.02
	Peer Group Scoring	15.47%	9.69%	11.64%	20.58	0.53	0.76	0.43	0.02	6.80	0.74%	1.02
	Criteria Peer Ranking	62	29	33	80	38	51	10	24	24	2	52

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2055 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2055 K	14.76%	15.02%	15.02%	10.38%	12.11%	-	9.66%	05/31/2011	15.02%	26.89%	(7.85%)	21.51%	8.38%
Morningstar Lifetime Mod 2055 TR USD	16.03%	12.91%	12.91%	8.88%	11.61%	-	-	-	12.91%	25.05%	(8.57%)	20.95%	10.90%
Morningstar Target-Date 2055	14.43%	15.47%	15.47%	9.69%	11.64%	9.45%	-	-	15.47%	25.03%	(8.38%)	21.00%	8.19%

Morningstar Rating: ***

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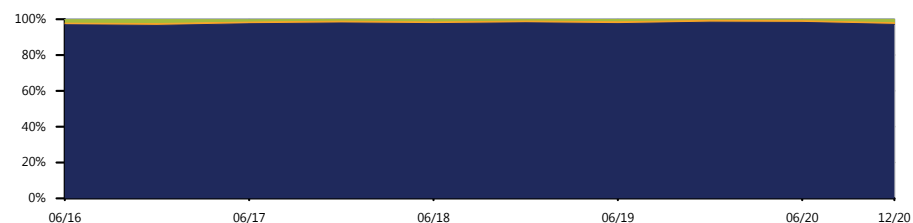
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2055 K | FUND FACT SHEET



Historical Glidepath

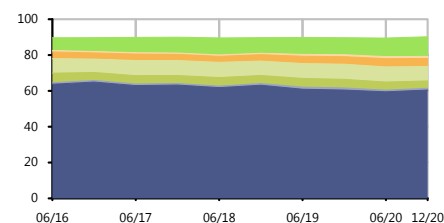
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

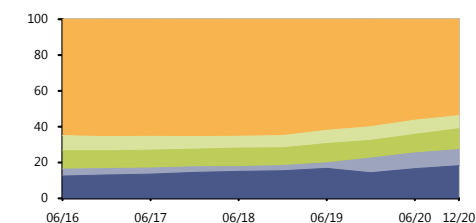
Time Period: 01/31/2016 - 12/31/2020



■ North America % ■ Latin America % ■ United Kingdom %
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %
■ Asia %

Sector Distribution

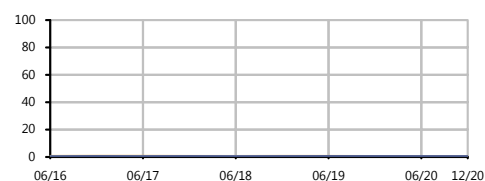
Time Period: 01/31/2016 - 12/31/2020



■ Technology ■ Communication Services ■ Consumer Cyclical
■ Consumer Defensive ■ Other

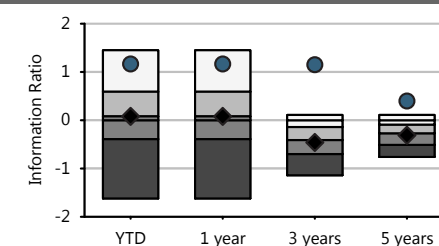
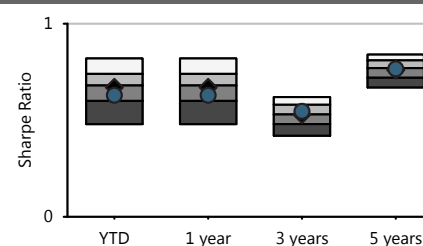
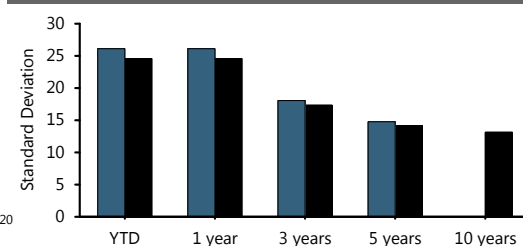
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



■ BlackRock LifePath® Index 2055 K ■ Morningstar Lifetime Mod 2055 TR USD

Fund Basics

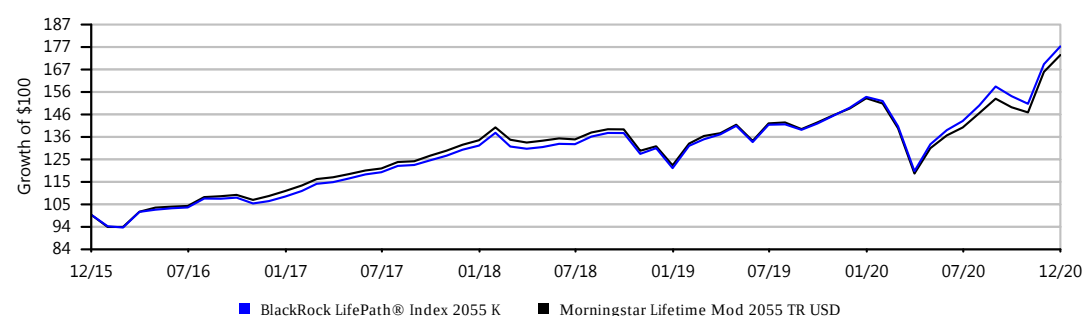
Ticker	LIVKX
Category	Target-Date 2055
Net Assets(This Class \$mn)	2,285 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.04
Gross Expense Ratio	0.09
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



■ BlackRock LifePath® Index 2055 K ■ Morningstar Lifetime Mod 2055 TR USD

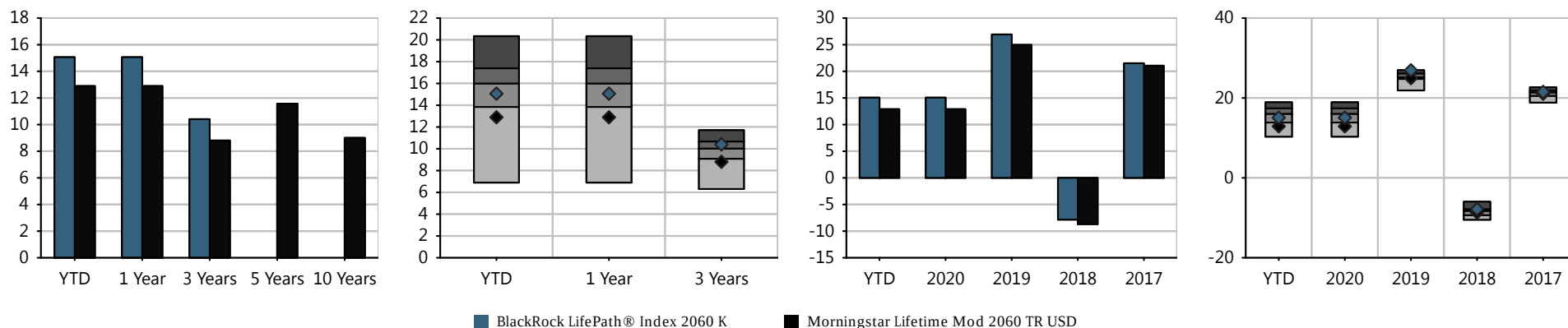
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	15.06%	10.41%	-	-	0.55	-	1.18	-	4.84	0.09%	-
	Peer Group Scoring	15.51%	9.78%	11.69%	20.46	0.53	0.77	0.51	0.08	3.06	0.75%	1.02
	Criteria Peer Ranking	63	30	-	-	42	-	13	-	28	2	-

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2060 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2060 K	14.80%	15.06%	15.06%	10.41%	-	-	14.07%	02/29/2016	15.06%	26.92%	(7.84%)	21.51%	-
Morningstar Lifetime Mod 2060 TR USD	16.16%	12.89%	12.89%	8.81%	11.57%	-	-	-	12.89%	24.96%	(8.69%)	21.06%	10.88%
Morningstar Target-Date 2060+	14.70%	15.51%	15.51%	9.78%	11.69%	-	-	-	15.51%	25.20%	(8.46%)	21.14%	8.19%

Morningstar Rating: ***

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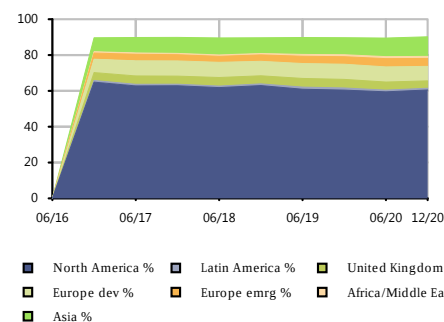
Historical Glidepath

Time Period: 03/31/2016 - 12/31/2020



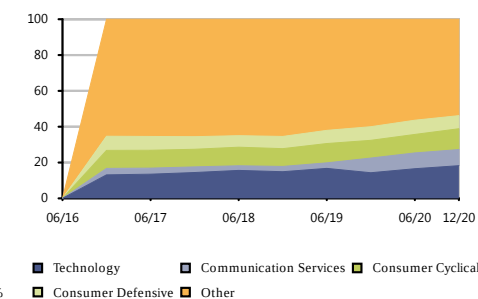
Equity Regional Distribution

Time Period: 03/31/2016 - 12/31/2020



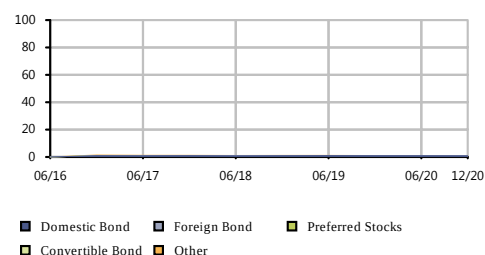
Sector Distribution

Time Period: 03/31/2016 - 12/31/2020



Bond Distribution

Time Period: 03/31/2016 - 12/31/2020



Risk/Return vs Peer Group



Fund Basics

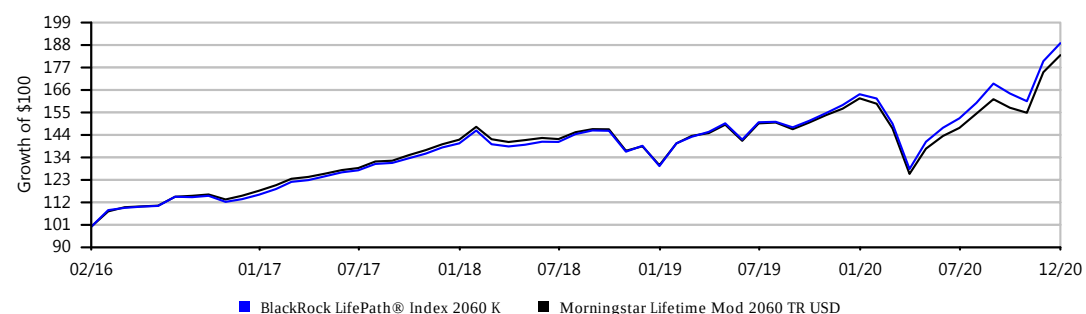
Ticker	LIZKX
Category	Target-Date 2060+
Net Assets(This Class \$mn)	805 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	4.84
Fund Inception	Feb 29, 2016

Fee And Expenses

Expense Ratio	0.04
Gross Expense Ratio	0.15
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.17
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 03/31/2016 - 12/31/2020



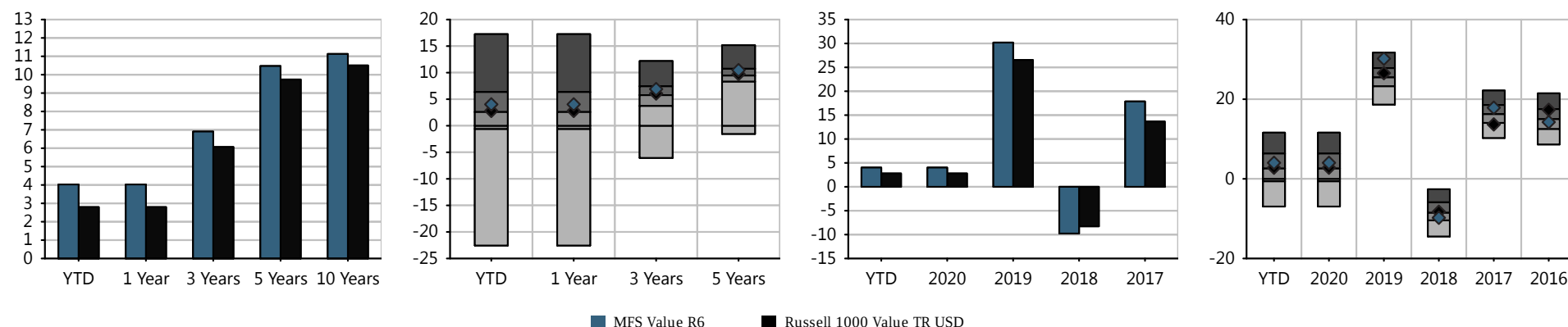
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
90 Passing	Criteria Scoring	4.03%	6.91%	10.47%	0.36	0.65	0.29	0.27	14.59	0.47%	3.37	1.07
	Peer Group Scoring	2.91%	5.57%	9.42%	0.29	0.56	-0.12	-0.10	10.11	0.94%	12.16	1.07
	Criteria Peer Ranking	38	33	29	30	23	28	25	26	14	8	25

Investment Strategy

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

Manager Vs Benchmark Performance

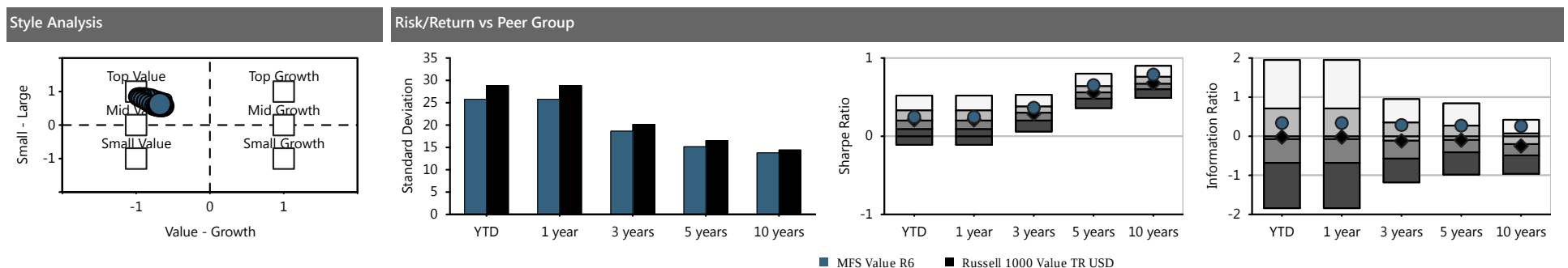
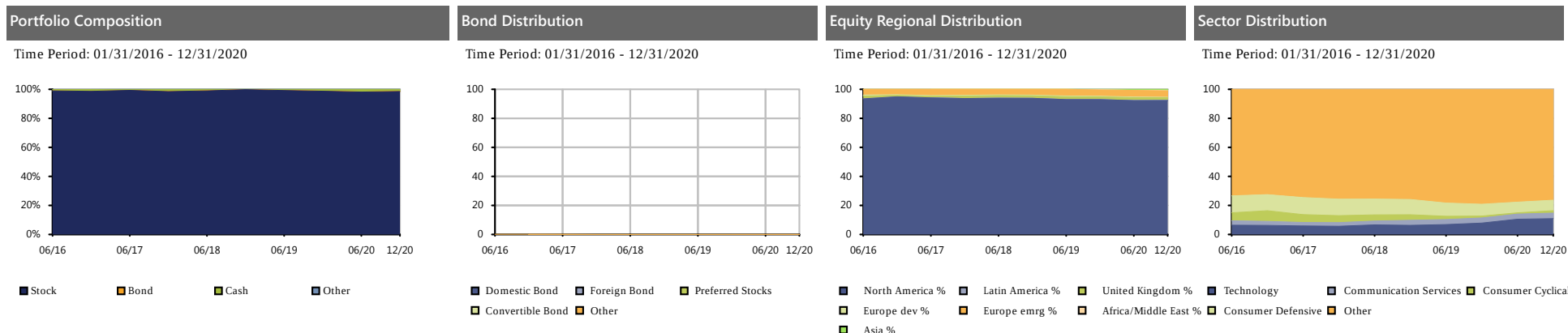


Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
MFS Value R6	12.60%	4.03%	4.03%	6.91%	10.47%	11.13%	10.09%	01/02/1996	4.03%	30.18%	(9.78%)	17.86%	14.25%
Russell 1000 Value TR USD	16.25%	2.80%	2.80%	6.07%	9.74%	10.50%	-	-	2.80%	26.54%	(8.27%)	13.66%	17.34%
Morningstar Large Value	15.73%	2.91%	2.91%	5.57%	9.42%	9.73%	-	-	2.91%	25.17%	(8.38%)	16.27%	15.07%

Morningstar Rating: ****

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	MEIKX	Expense Ratio	0.46	Jpmorgan Chase & Co	4.19	Time Period: 01/31/2016 - 12/31/2020	
Category	Large Value	Gross Expense Ratio	0.47	Johnson & Johnson	3.65		
Net Assets(This Class \$mn)	54,234 m	Prospectus Net Expense Ratio	0.47	Comcast Corp Class A	3.31	■ MFS Value R6 ■ Russell 1000 Value TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.47	Medtronic Plc	2.91		
Manager	Nevin Chitkara	Actual 12b1	0.00	Honeywell International...	2.80		
Manager Tenure	14.59	Management Fee	0.46	Accenture Plc Class A	2.62		
Fund Inception	Jan 02,1996			Texas Instruments Inc	2.60		
				Aon Plc	2.30		
				Duke Energy Corp	2.28		
				Cigna Corp	2.26		

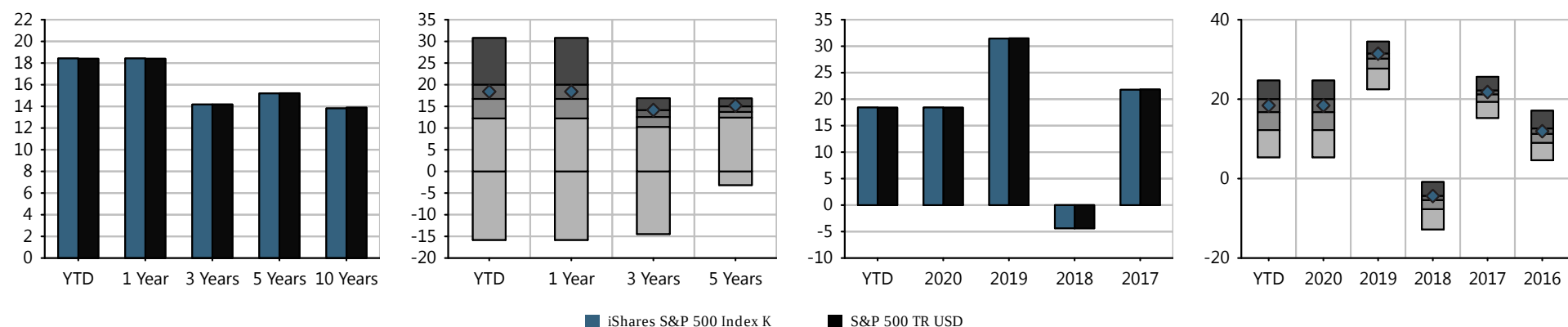
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.08%	0.05%	0.04%	0.03%	\$26,498,828,978	18.46%	14.21%	15.23%
	Peer Group Scoring	4.76%	3.56%	3.23%	0.84%	-	-	-	-
	Criteria Peer Ranking	5	4	3	3	-	36	22	19

Investment Strategy

The investment seeks to provide investment results that correspond to the total return performance of publicly-traded common stocks in the aggregate, as represented by the Standard & Poor's 500® Index. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio of MIP, which has the same investment objective and strategies as the fund. At least 90% of the value of the fund's assets is invested in securities comprising the S&P 500 Index. The percentage of the fund's assets invested in a given stock is approximately the same as the percentage such stock represents in the S&P 500 Index.

Manager Vs Benchmark Performance

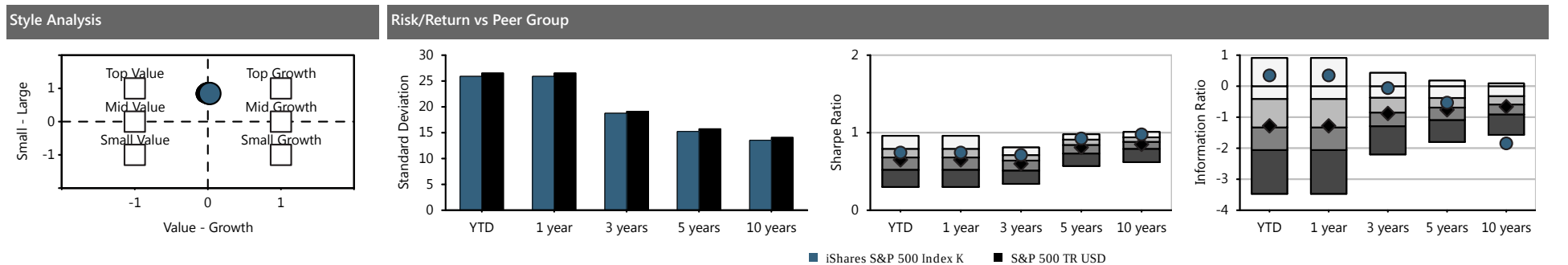
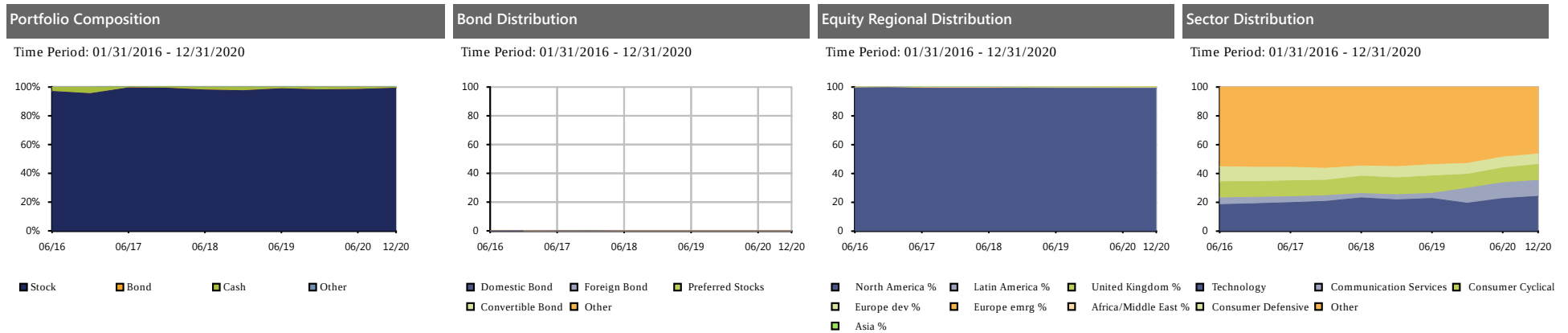


Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5 Year	10 Year	ITD		2020	2019	2018	2017	2016
iShares S&P 500 Index K	12.12%	18.43%	18.43%	14.18%	15.20%	13.82%	10.04%	07/30/1993	18.43%	31.43%	(4.38%)	21.77%	11.92%
S&P 500 TR USD	12.15%	18.40%	18.40%	14.18%	15.22%	13.88%	-	-	18.40%	31.49%	(4.38%)	21.83%	11.96%
Morningstar Large Blend	12.80%	15.84%	15.84%	11.90%	13.37%	12.28%	-	-	15.84%	29.33%	(6.04%)	20.77%	10.90%

Morningstar Rating: *****

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Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	WFSFX	Expense Ratio	0.03	Apple Inc	6.32	Time Period: 01/31/2016 - 12/31/2020	
Category	Large Blend	Gross Expense Ratio	0.03	Microsoft Corp	5.35		
Net Assets(This Class \$mn)	26,499 m	Prospectus Net Expense Ratio	0.03	Amazon.com Inc	4.45	■ iShares S&P 500 Index K ■ S&P 500 TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.03	Facebook Inc A	2.20		
Manager	Alan Mason	Actual 12b1	0.00	Alphabet Inc A	1.74	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Manager Tenure	6.84	Management Fee	0.01	Alphabet Inc Class C	1.71		
Fund Inception	Jul 30,1993			Berkshire Hathaway Inc ...	1.50		
				Johnson & Johnson	1.26		
				JPMorgan Chase & Co	1.19		
				Visa Inc Class A	1.17		

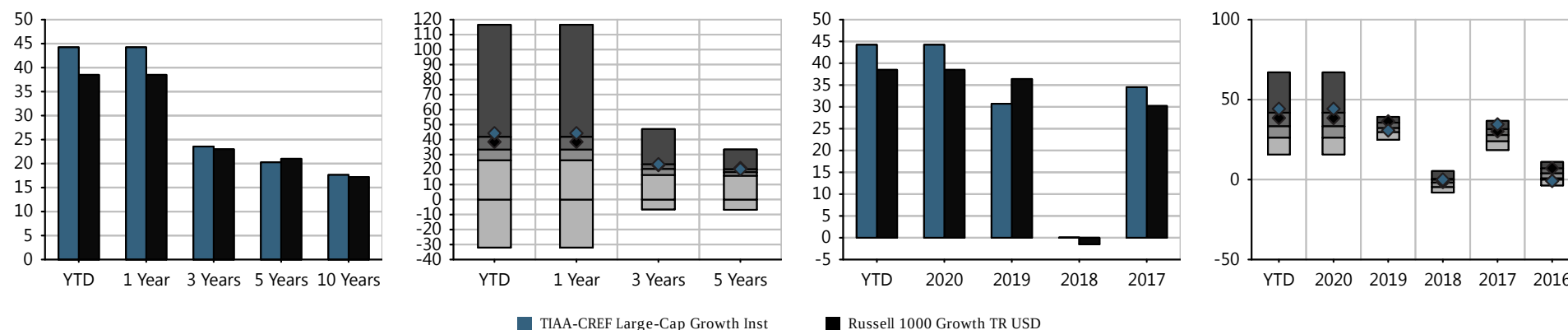
TIAA-CREF LARGE-CAP GROWTH INST | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
88 Passing	Criteria Scoring	44.24%	23.56%	20.26%	1.08	1.12	0.22	-0.24	6.75	0.42%	8.36	0.95
	Peer Group Scoring	35.90%	20.50%	18.27%	0.94	1.01	-0.68	-0.75	10.84	1.02%	12.16	0.92
	Criteria Peer Ranking	21	24	25	25	27	23	26	67	8	29	37

Investment Strategy

The investment seeks a favorable long-term return, mainly through capital appreciation, primarily from equity securities. Under normal circumstances, the fund invests at least 80% of its assets in large-cap equity securities. It will invest primarily in large-cap equity securities that the fund's investment adviser believes present the opportunity for growth. The fund also seeks to invest in companies expected to benefit from prospective acquisitions, reorganizations, corporate restructurings or other special situations. It may invest up to 20% of its assets in foreign investments.

Manager Vs Benchmark Performance



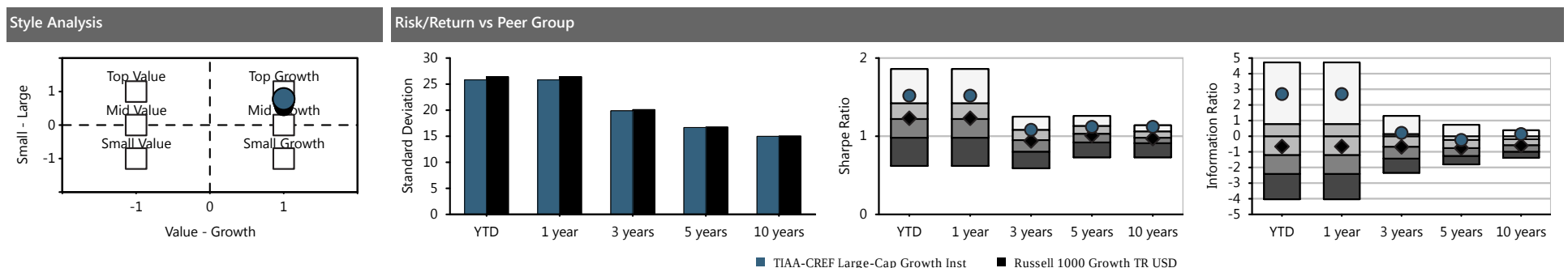
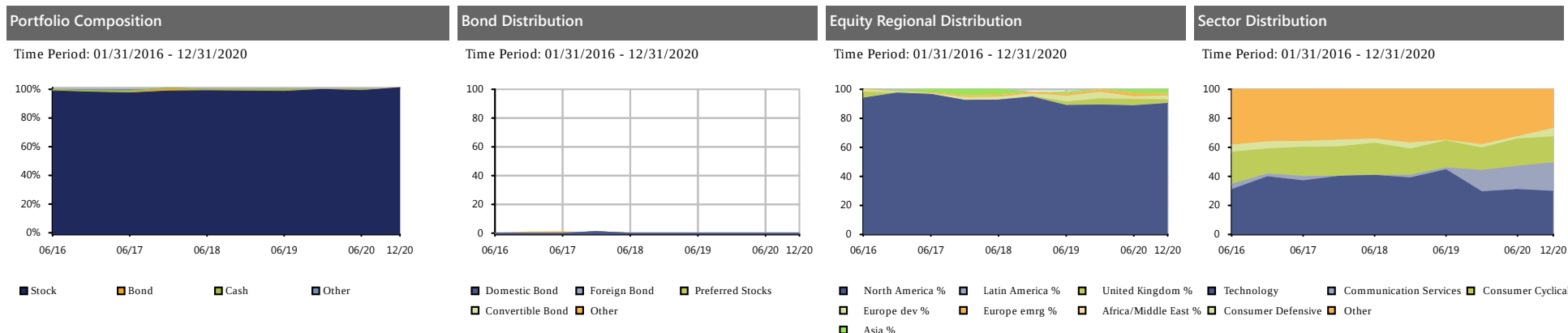
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
TIAA-CREF Large-Cap Growth Inst	12.52%	44.24%	44.24%	23.56%	20.26%	17.64%	12.49%	03/31/2006	44.24%	30.71%	0.04%	34.51%	(0.85%)
Russell 1000 Growth TR USD	11.39%	38.49%	38.49%	22.99%	21.00%	17.21%	-	-	38.49%	36.39%	(1.51%)	30.21%	7.08%
Morningstar Large Growth	12.51%	35.90%	35.90%	20.50%	18.27%	15.10%	-	-	35.90%	32.15%	(1.97%)	27.74%	3.71%

Morningstar Rating: ****

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TIAA-CREF LARGE-CAP GROWTH INST | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance
Ticker	TILGX	Expense Ratio	0.39	Amazon.com Inc	8.98	Time Period: 01/31/2016 - 12/31/2020 ■ TIAA-CREF Large-Cap Growth Inst ■ Russell 1000 Growth TR USD
Category	Large Growth	Gross Expense Ratio	0.41	Microsoft Corp	6.11	
Net Assets(This Class \$mn)	6,620 m	Prospectus Net Expense Ratio	0.42	Alphabet Inc Class C	5.83	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.42	Facebook Inc A	5.20	
Manager	Terrence Kontos	Actual 12b1	0.00	Apple Inc	4.94	
Manager Tenure	6.75	Management Fee	0.40	PayPal Holdings Inc	4.00	
Fund Inception	Mar 31, 2006			Salesforce.com Inc	3.91	
				Visa Inc Class A	3.54	
				Costco Wholesale Corp	2.64	
				Zoetis Inc Class A	2.05	

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

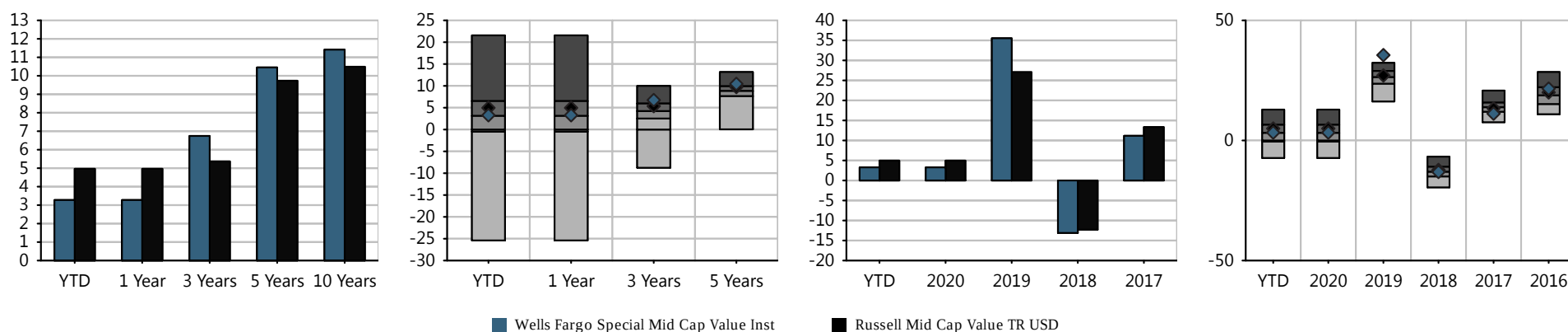
WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
89 Passing	Criteria Scoring	3.28%	6.74%	10.45%	0.33	0.58	0.45	0.23	11.92	0.82%	20.01	1.07
	Peer Group Scoring	2.63%	3.91%	8.67%	0.22	0.47	-0.29	-0.26	10.44	1.04%	13.47	0.96
	Criteria Peer Ranking	49	16	14	14	12	9	10	36	31	86	11

Investment Strategy

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in equity securities of medium-capitalization companies. It invests principally in equity securities of medium-capitalization companies, which the manager defines as securities of companies with market capitalizations within the range of the Russell Midcap® Index at the time of purchase.

Manager Vs Benchmark Performance



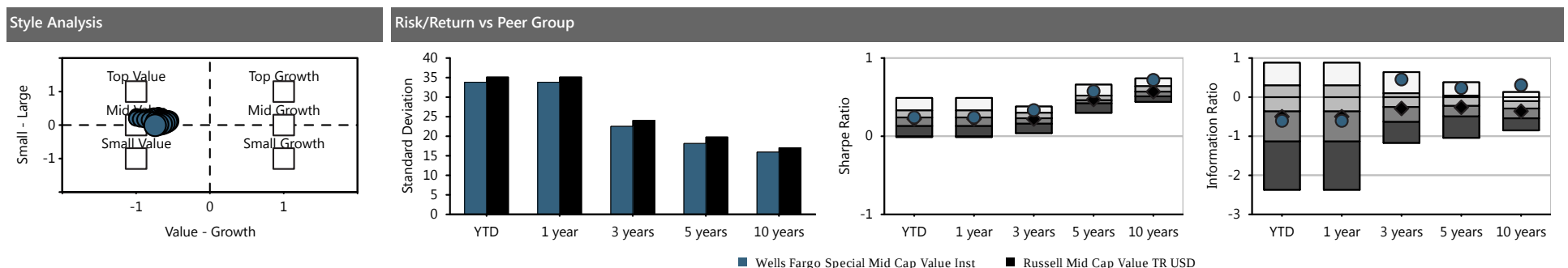
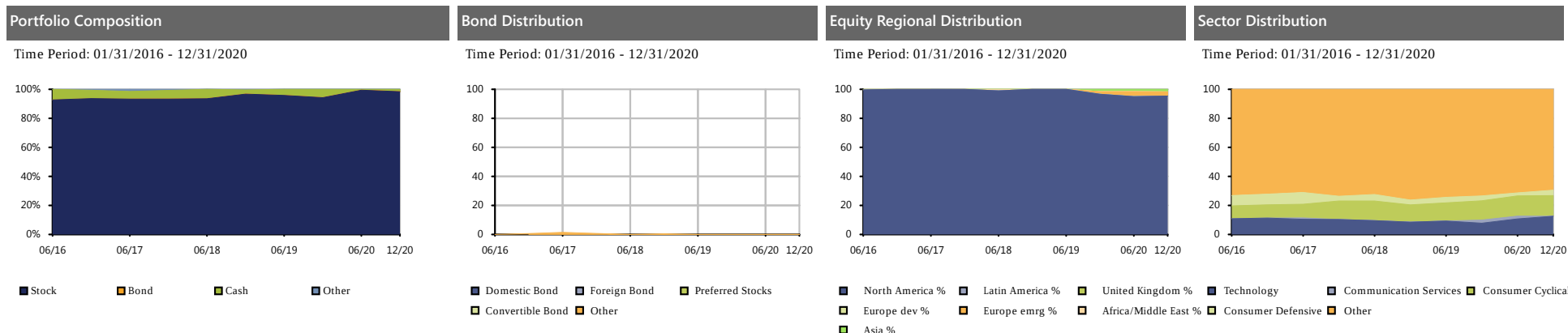
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Wells Fargo Special Mid Cap Value Inst	19.91%	3.28%	3.28%	6.74%	10.45%	11.41%	11.70%	04/08/2005	3.28%	35.53%	(13.10%)	11.16%	21.59%
Russell Mid Cap Value TR USD	20.43%	4.96%	4.96%	5.37%	9.73%	10.49%	-	-	4.96%	27.06%	(12.29%)	13.34%	20.00%
Morningstar Mid-Cap Value	22.60%	2.63%	2.63%	3.91%	8.67%	9.20%	-	-	2.63%	25.64%	(12.94%)	14.03%	18.84%

Morningstar Rating: *****

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	WFMIX	Expense Ratio	0.81	CBRE Group Inc Class A	3.33	Time Period: 01/31/2016 - 12/31/2020	
Category	Mid-Cap Value	Gross Expense Ratio	0.81	Carlisle Companies Inc	3.05		
Net Assets(This Class \$mn)	10,219 m	Prospectus Net Expense Ratio	0.82	Alcon Inc	2.84	Growth of \$100 12/15 07/16 01/17 07/17 01/18 07/18 01/19 07/19 01/20 07/20 12/20 ■ Wells Fargo Special Mid Cap Value Inst ■ Russell Mid Cap Value TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.82	Republic Services Inc C...	2.73		
Manager	Bryant VanCronkhite	Actual 12b1	0.00	Amdocs Ltd	2.70		
Manager Tenure	11.92	Management Fee	0.67	Reynolds Consumer Produ...	2.65		
Fund Inception	Apr 08,2005			Aptiv PLC	2.61		
				Brown & Brown Inc	2.59		
				Euronet Worldwide Inc	2.54		
				Arch Capital Group Ltd	2.53		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

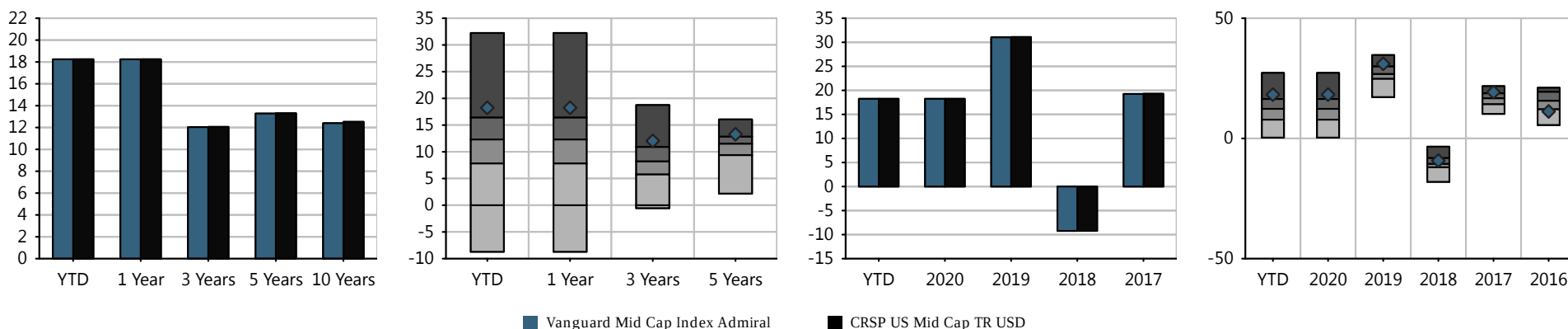
VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.04%	0.03%	0.03%	0.05%	\$129,837,290,992	18.29%	12.09%	13.33%
	Peer Group Scoring	7.03%	5.45%	5.24%	0.95%	-	-	-	-
	Criteria Peer Ranking	2	2	2	4	-	17	14	18

Investment Strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Manager Vs Benchmark Performance



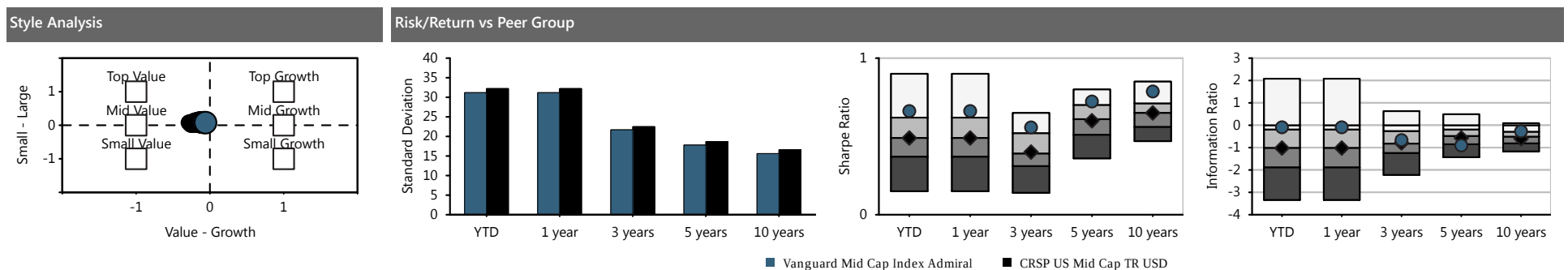
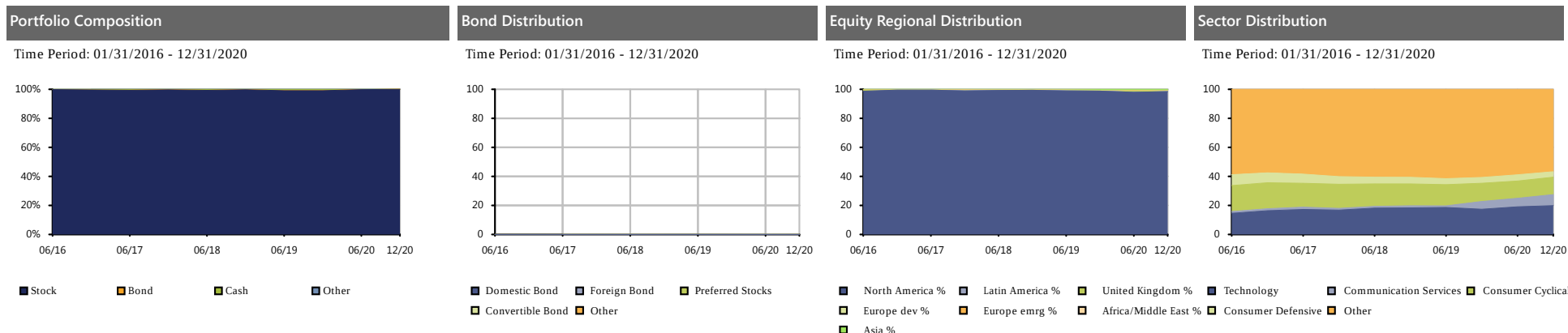
Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
Vanguard Mid Cap Index Admiral	18.02%	18.24%	18.24%	12.04%	13.28%	12.40%	10.49%	05/21/1998	18.24%	31.03%	(9.23%)	19.25%	11.22%
CRSP US Mid Cap TR USD	18.03%	18.24%	18.24%	12.06%	13.30%	12.52%	-	-	18.24%	31.09%	(9.22%)	19.30%	11.25%
Morningstar Mid-Cap Blend	20.78%	12.39%	12.39%	8.27%	11.08%	10.32%	-	-	12.39%	26.55%	(10.56%)	16.32%	15.04%

Morningstar Rating: *****

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VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	VIMAX	Expense Ratio	0.05	Moderna Inc	0.88	Time Period: 01/31/2016 - 12/31/2020	
Category	Mid-Cap Blend	Gross Expense Ratio	0.05	Snap Inc Class A	0.83		
Net Assets(This Class \$mn)	129,837 m	Prospectus Net Expense Ratio	0.05	Twilio Inc A	0.80	Growth of \$100 197 185 174 162 151 140 128 117 105 94 83 12/15 07/16 01/17 07/17 01/18 07/18 01/19 07/19 01/20 07/20 12/20 ■ Vanguard Mid Cap Index Admiral ■ CRSP US Mid Cap TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.05	Lululemon Athletica Inc	0.80		
Manager	Donald Butler	Actual 12b1	0.00	DocuSign Inc	0.73		
Manager Tenure	22.59	Management Fee	0.04	IDEXX Laboratories Inc	0.71		
Fund Inception	May 21, 1998			KLA Corp	0.71		
				Amphenol Corp Class A	0.71		
				The Trade Desk Inc A	0.68		
				Veeva Systems Inc Class A	0.68		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

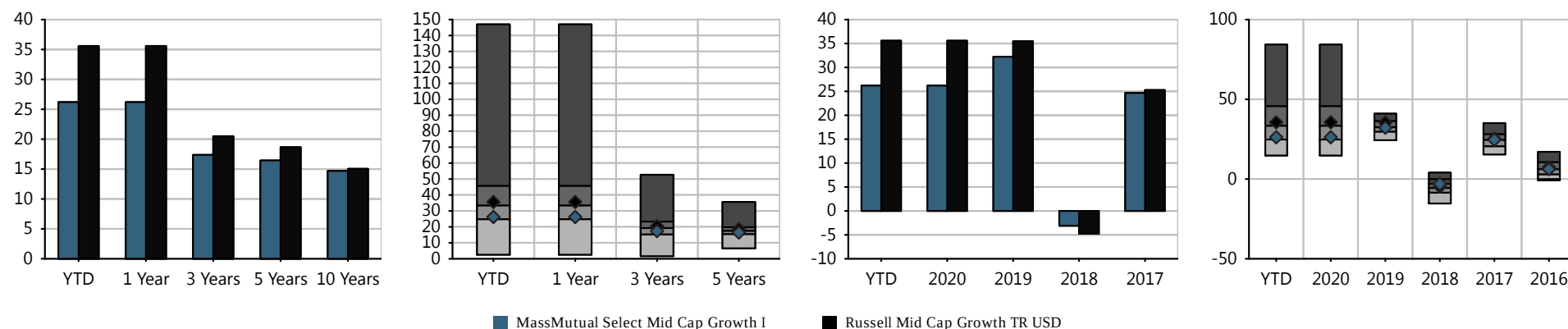
MASSMUTUAL SELECT MID CAP GROWTH I | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
68 Watch	Criteria Scoring	26.20%	17.37%	16.44%	0.79	0.89	-0.92	-0.76	20.59	0.71%	9.89	0.95
	Peer Group Scoring	39.26%	19.77%	17.80%	0.82	0.89	-0.35	-0.37	11.01	1.12%	14.41	0.97
	Criteria Peer Ranking	72	61	62	60	57	73	76	11	13	29	58

Investment Strategy

The investment seeks growth of capital over the long-term. The fund invests primarily in equity securities of mid-capitalization companies that the fund's subadvisers believe offer the potential for long-term growth. It invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in a broadly diversified portfolio of common stocks of mid-cap companies whose earnings the subadvisers expect to grow at a faster rate than the average company.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ MassMutual Select Mid Cap Growth I	17.19%	26.20%	26.20%	17.37%	16.44%	14.69%	10.76%	05/31/2000	26.20%	32.22%	(3.10%)	24.66%	6.19%
Russell Mid Cap Growth TR USD	19.02%	35.59%	35.59%	20.50%	18.66%	15.04%	-	-	35.59%	35.47%	(4.75%)	25.27%	7.33%
Morningstar Mid-Cap Growth	21.03%	39.26%	39.26%	19.77%	17.80%	13.84%	-	-	39.26%	32.55%	(5.83%)	24.81%	6.76%

Morningstar Rating: ****

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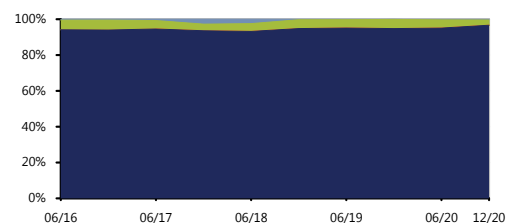
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

MASSMUTUAL SELECT MID CAP GROWTH I | FUND FACT SHEET



Portfolio Composition

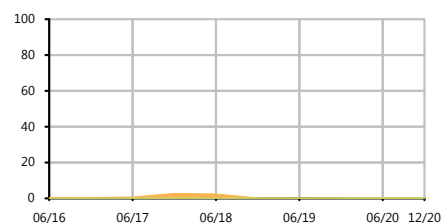
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

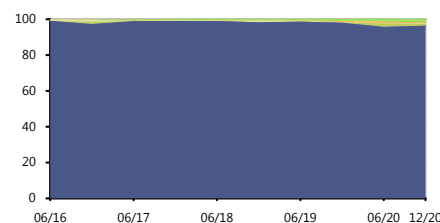
Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

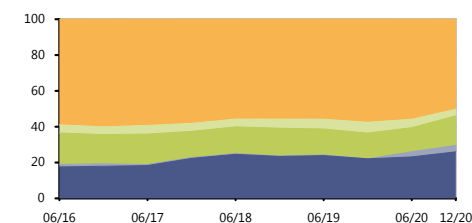
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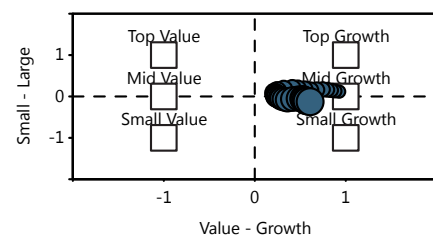
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Services ■ Consumer Cyclical
■ Asia % ■ Consumer Defensive ■ Other

Sector Distribution

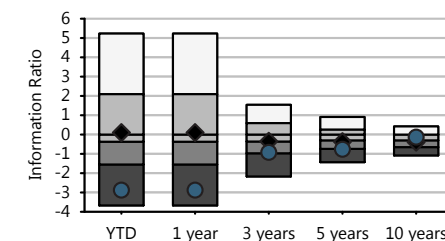
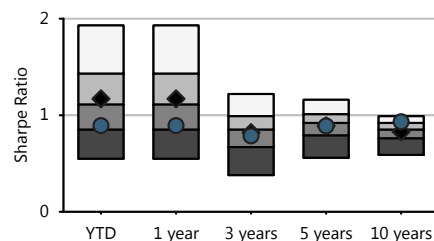
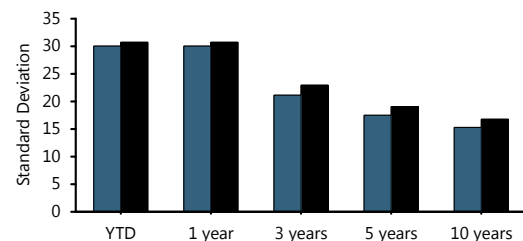
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



■ MassMutual Select Mid Cap Growth I ■ Russell Mid Cap Growth TR USD

Fund Basics

Ticker	MEFZX
Category	Mid-Cap Growth
Net Assets(This Class \$mn)	9,827 m
Net Assets(All Classes \$mn)	0 m
Manager	Brian Berghuis
Manager Tenure	20.59
Fund Inception	May 31,2000

Fee And Expenses

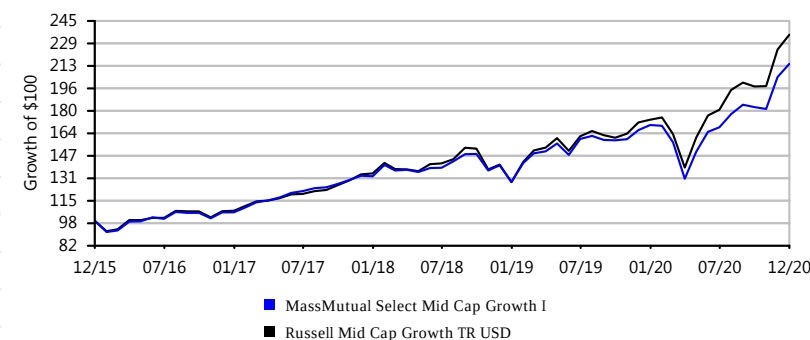
Expense Ratio	0.71
Gross Expense Ratio	0.71
Prospectus Net Expense Ratio	0.71
Prospectus Gross Expense Ratio	0.71
Actual 12b1	0.00
Management Fee	0.68

Top 10 Holdings (%)

Ball Corp	2.20
Hologic Inc	2.17
Teleflex Inc	1.92
Microchip Technology Inc	1.76
Reserve Inv Fds	1.76
Dollar General Corp	1.50
Marvell Technology Grou...	1.49
Catalent Inc	1.49
Agilent Technologies Inc	1.44
Veeva Systems Inc Class A	1.32

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



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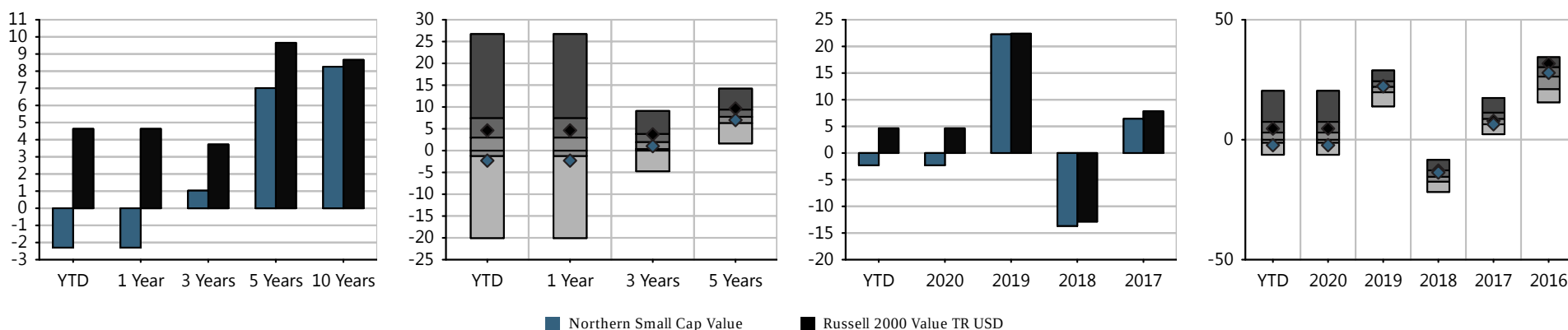
NORTHERN SMALL CAP VALUE | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
63 Watch	Criteria Scoring	-2.30%	1.03%	7.01%	0.10	0.37	-0.86	-0.95	19.42	1.00%	6.76	0.93
	Peer Group Scoring	4.02%	2.20%	7.88%	0.16	0.40	-0.34	-0.41	10.38	1.18%	10.31	0.95
	Criteria Peer Ranking	82	66	65	72	60	83	91	12	37	36	59

Investment Strategy

The investment seeks long-term capital appreciation, any income received is incidental to this objective. The fund will invest at least 80% of its net assets in equity securities of small capitalization companies, which are considered to be those whose market capitalization is within the range of the market capitalization of companies in the Russell 2000® Value Index. It may emphasize particular companies or market segments, such as financial services. Many of the companies in which the fund invests retain their earnings to finance current and future growth. These companies generally pay little or no dividends.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
🚩 Northern Small Cap Value	27.40%	(2.30%)	(2.30%)	1.03%	7.01%	8.26%	9.22%	03/31/1994	(2.30%)	22.27%	(13.68%)	6.42%	27.87%
Russell 2000 Value TR USD	33.36%	4.63%	4.63%	3.72%	9.65%	8.66%	-	-	4.63%	22.39%	(12.86%)	7.84%	31.74%
Morningstar Small Value	30.94%	4.02%	4.02%	2.20%	7.88%	7.82%	-	-	4.02%	21.82%	(15.38%)	8.83%	26.01%

Morningstar Rating: ****

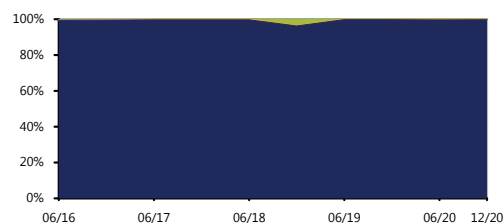
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NORTHERN SMALL CAP VALUE | FUND FACT SHEET

Portfolio Composition

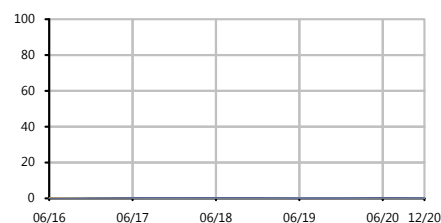
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

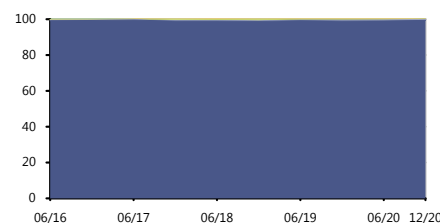
Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

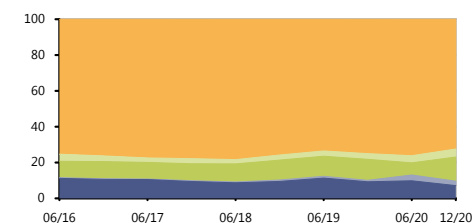
Time Period: 01/31/2016 - 12/31/2020



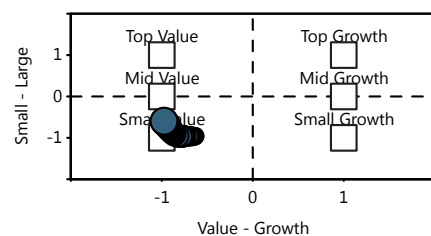
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Consumer Cyclical
■ Asia %

Sector Distribution

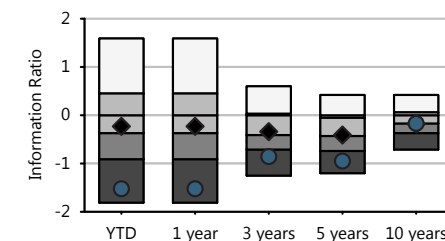
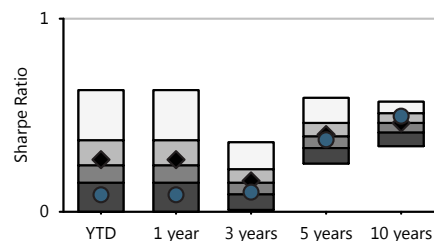
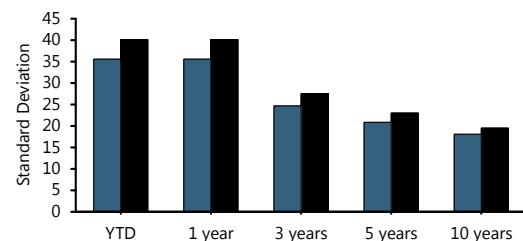
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



■ Northern Small Cap Value ■ Russell 2000 Value TR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	NOSGX	Expense Ratio	1.00	Darling Ingredients Inc	1.32	Time Period: 01/31/2016 - 12/31/2020	
Category	Small Value	Gross Expense Ratio	1.10	Group 1 Automotive Inc	1.05		
Net Assets(This Class \$mn)	2,671 m	Prospectus Net Expense Ratio	1.00	Meritage Homes Corp	1.02		
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	1.11	Southwest Gas Holdings Inc	0.88		
Manager	Robert Bergson	Actual 12b1	0.00	PNM Resources Inc	0.83		
Manager Tenure	19.42	Management Fee	0.95	ABM Industries Inc	0.79		
Fund Inception	Mar 31,1994			Sonic Automotive Inc CL...	0.76		
				Stag Industrial Inc	0.76		
				Magellan Health Inc	0.74		
				Radian Group Inc	0.73		

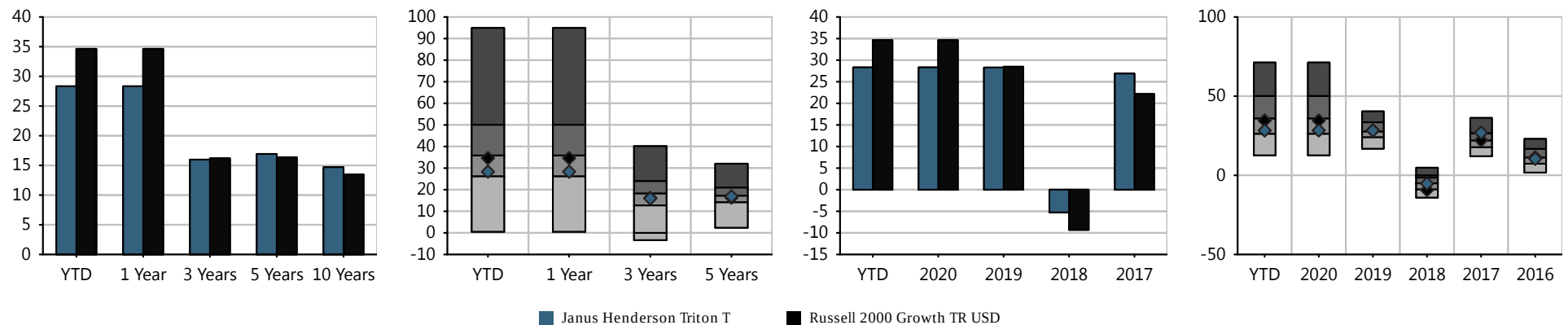
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IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
72 Passing	Criteria Scoring	28.33%	15.97%	16.93%	0.66	0.82	-0.05	0.13	7.59	0.91%	11.20	1.08
	Peer Group Scoring	38.62%	18.76%	17.76%	0.73	0.82	0.29	0.18	11.60	1.21%	13.67	1.10
	Criteria Peer Ranking	67	60	53	59	52	59	54	62	22	45	47

Investment Strategy

The investment seeks long-term growth of capital. The fund pursues its investment objective by investing at least 50% of its equity assets in small- and medium-sized companies. It may also invest in larger companies with strong growth potential. Small- and medium-sized companies are defined by the portfolio managers as those companies whose market capitalization falls within the range of companies in the Russell 2500® Growth Index at the time of initial purchase. The fund may also invest in foreign securities, which may include investments in emerging markets.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Janus Henderson Triton T	29.29%	28.33%	28.33%	15.97%	16.93%	14.70%	13.69%	02/25/2005	28.33%	28.30%	(5.26%)	26.90%	10.42%
Russell 2000 Growth TR USD	29.61%	34.63%	34.63%	16.20%	16.36%	13.48%	-	-	34.63%	28.48%	(9.31%)	22.17%	11.32%
Morningstar Small Growth	27.25%	38.62%	38.62%	18.76%	17.76%	13.69%	-	-	38.62%	28.25%	(4.98%)	22.34%	11.68%

Morningstar Rating: ****

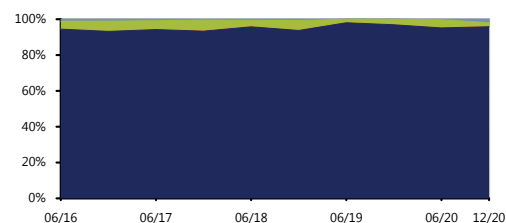
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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

JANUS HENDERSON TRITON T | FUND FACT SHEET

Portfolio Composition

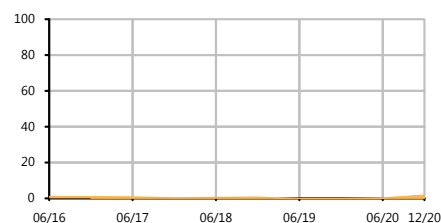
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

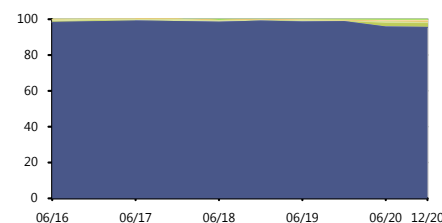
Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

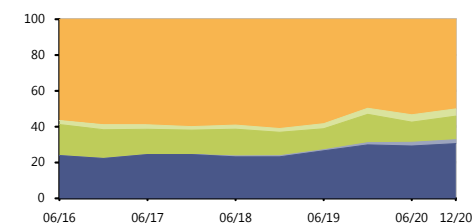
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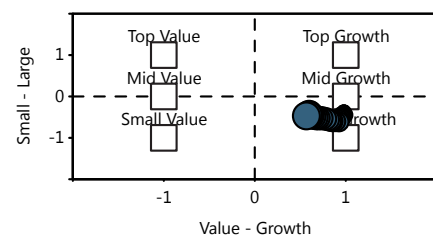
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Consumer Cyclical
■ Asia %

Sector Distribution

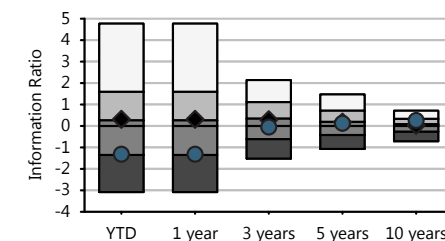
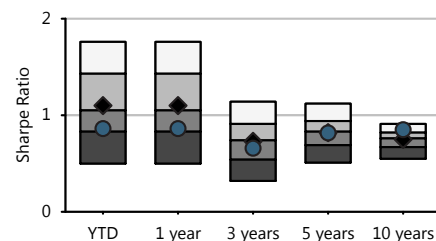
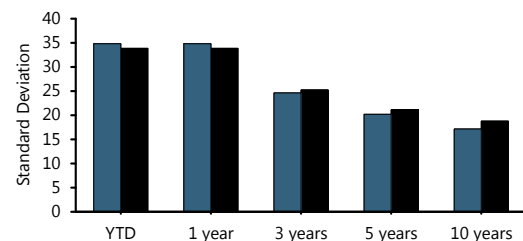
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



■ Janus Henderson Triton T ■ Russell 2000 Growth TR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	JATTX	Expense Ratio	0.90	Catalent Inc	3.21	Time Period: 01/31/2016 - 12/31/2020	
Category	Small Growth	Gross Expense Ratio	0.91	Crown Holdings Inc	2.67		
Net Assets(This Class \$mn)	12,052 m	Prospectus Net Expense Ratio	0.91	SS&C Technologies Holdi...	2.20		
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.91	Zendesk Inc	1.74		
Manager	Jonathan Coleman	Actual 12b1	0.00	Broadridge Financial So...	1.72		
Manager Tenure	7.59	Management Fee	0.64	Terminix Global Holding...	1.71		
Fund Inception	Feb 25, 2005			Sensient Technologies Corp	1.54		
				Etsy Inc	1.46		
				LPL Financial Holdings Inc	1.43		
				Integra Lifesciences Ho...	1.40		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

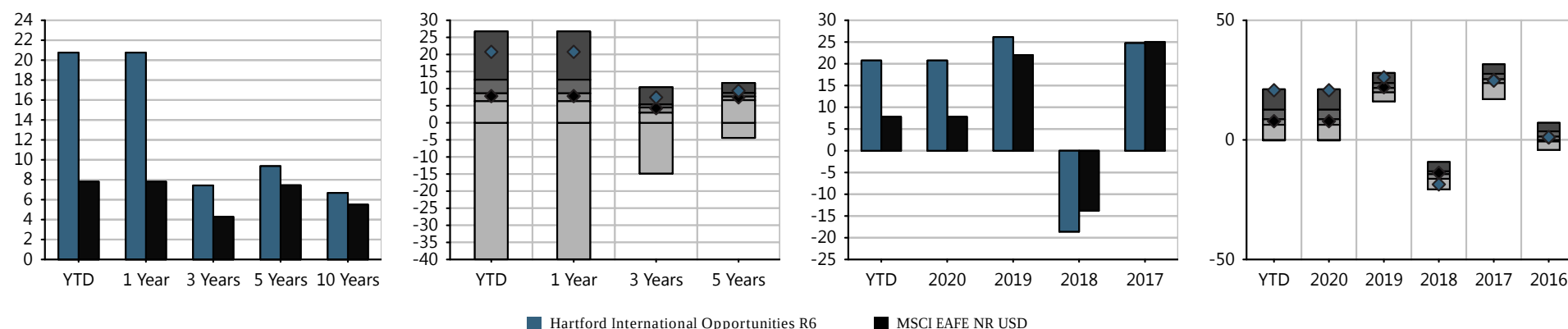


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
96 Passing	Criteria Scoring	20.75%	7.43%	9.37%	0.38	0.57	0.50	0.37	14.00	0.71%	5.96	1.09
	Peer Group Scoring	9.27%	4.18%	7.58%	0.23	0.47	0.00	0.05	7.77	0.93%	9.15	1.03
	Criteria Peer Ranking	6	8	13	8	17	16	23	14	31	20	21

Investment Strategy

The investment seeks long-term growth of capital. The fund normally invests at least 65% of its net assets in equity securities, including non-dollar securities, of foreign issuers. It may invest in companies domiciled in emerging markets as a percentage of its net assets up to the greater of: (a) 25% or (b) the weight of emerging markets in the MSCI All Country World (ACWI) ex USA Index plus 10%.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Hartford International Opportunities R6	17.28%	20.75%	20.75%	7.43%	9.37%	6.68%	6.38%	07/22/1996	20.75%	26.15%	(18.61%)	24.77%	1.15%
MSCI EAFE NR USD	16.05%	7.82%	7.82%	4.28%	7.45%	5.51%	-	-	7.82%	22.01%	(13.79%)	25.03%	1.00%
Morningstar Foreign Large Blend	15.77%	9.27%	9.27%	4.18%	7.58%	5.35%	-	-	9.27%	21.81%	(14.50%)	25.38%	1.60%

Morningstar Rating: ****

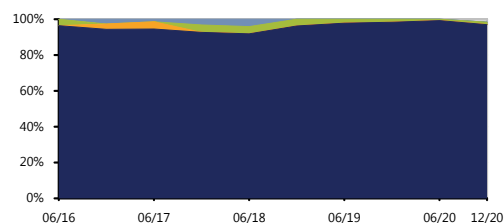
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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

Portfolio Composition

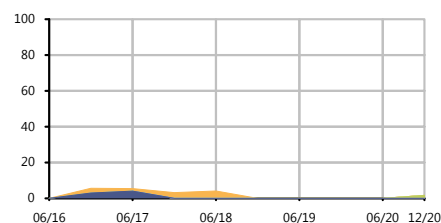
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

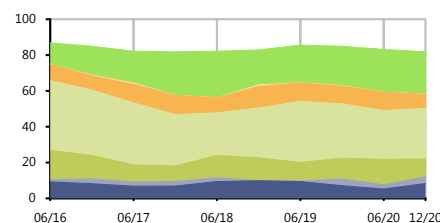
Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

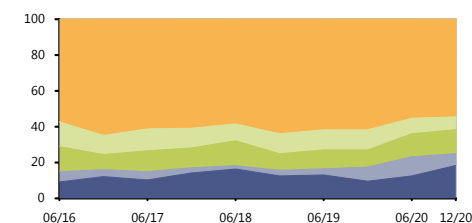
Time Period: 01/31/2016 - 12/31/2020



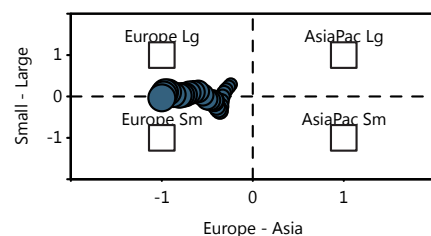
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Communication Services
■ Asia % ■ Consumer Cyclical ■ Consumer Defensive ■ Other

Sector Distribution

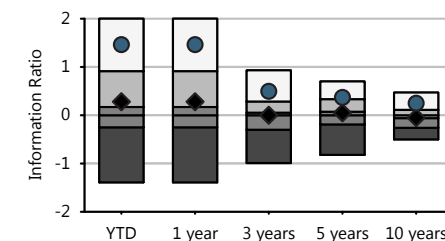
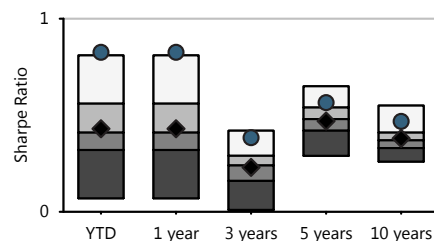
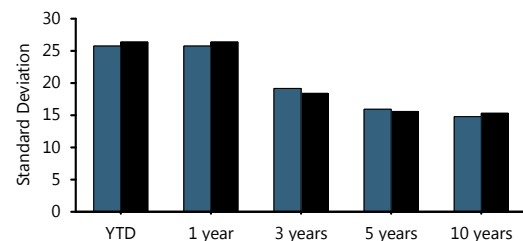
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



■ Hartford International Opportunities R6 ■ MSCI EAFE NR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	IHOVX	Expense Ratio	0.70	Tencent Holdings Ltd	3.26	Time Period: 01/31/2016 - 12/31/2020	
Category	Foreign Large Blend	Gross Expense Ratio	0.70	Alibaba Group Holding L...	3.08		
Net Assets(This Class \$mn)	4,338 m	Prospectus Net Expense Ratio	0.71	Samsung Electronics Co Ltd	2.73	Growth of \$100	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.71	Canadian National Railw...	2.10		
Manager	Nicolas Choumenkovitch	Actual 12b1	0.00	Anglo American PLC	2.02		
Manager Tenure	14.00	Management Fee	0.66	Taiwan Semiconductor Ma...	1.98		
Fund Inception	Jul 22,1996			Nestle SA	1.96	■ Hartford International Opportunities R6 ■ MSCI EAFE NR USD	
				TE Connectivity Ltd	1.88		
				Rio Tinto PLC	1.87	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
				Keyence Corp	1.87		

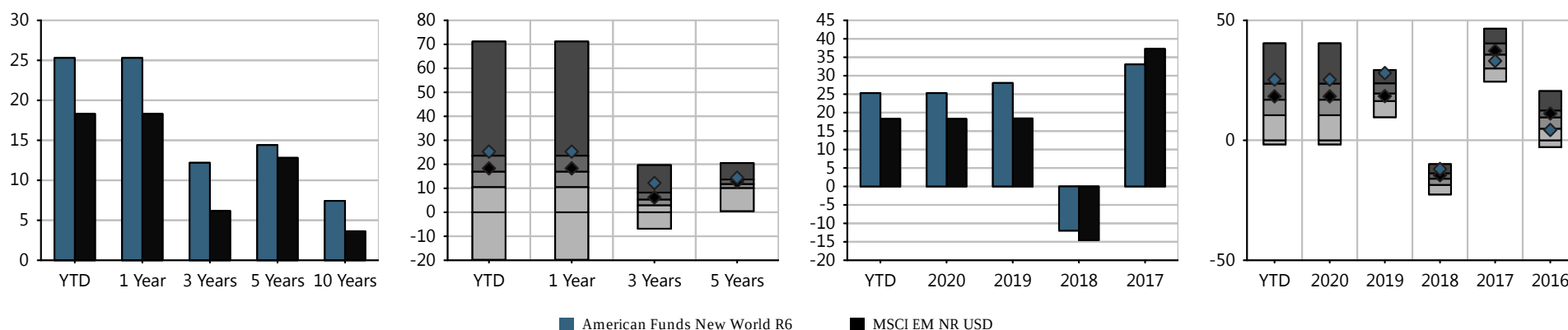
AMERICAN FUNDS NEW WORLD R6 | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
96 Passing	Criteria Scoring	25.30%	12.19%	14.41%	0.62	0.87	0.92	0.25	21.51	0.60%	15.12	1.18
	Peer Group Scoring	17.83%	5.69%	11.75%	0.29	0.64	-0.10	-0.20	7.82	1.23%	12.76	0.98
	Criteria Peer Ranking	21	7	20	6	7	11	22	3	11	67	5

Investment Strategy

The investment seeks long-term capital appreciation. The fund invests primarily in common stocks of companies with significant exposure to countries with developing economies and/or markets. Under normal market conditions, the fund invests at least 35% of its assets in equity and debt securities of issuers primarily based in qualified countries that have developing economies and/or markets.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
American Funds New World R6	19.37%	25.30%	25.30%	12.19%	14.41%	7.43%	9.08%	06/17/1999	25.30%	28.03%	(11.97%)	33.06%	4.31%
MSCI EM NR USD	19.70%	18.31%	18.31%	6.17%	12.81%	3.63%	-	-	18.31%	18.42%	(14.57%)	37.28%	11.19%
Morningstar Diversified Emerging Mkts	19.50%	17.83%	17.83%	5.69%	11.75%	3.63%	-	-	17.83%	19.84%	(16.13%)	35.25%	9.08%

Morningstar Rating: *****

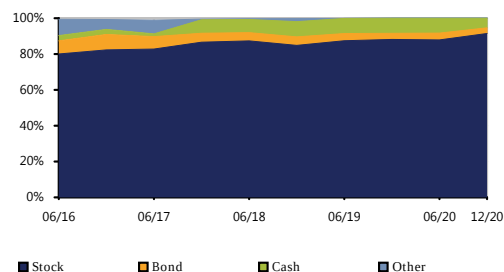
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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

AMERICAN FUNDS NEW WORLD R6 | FUND FACT SHEET

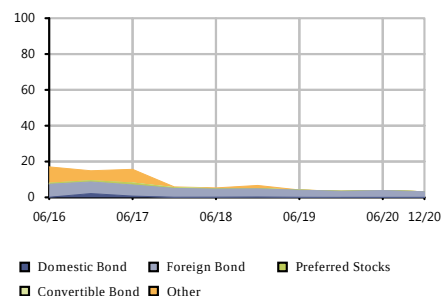
Portfolio Composition

Time Period: 01/31/2016 - 12/31/2020



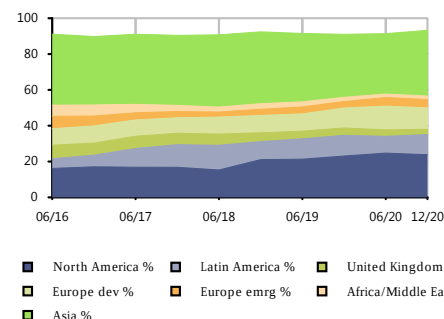
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



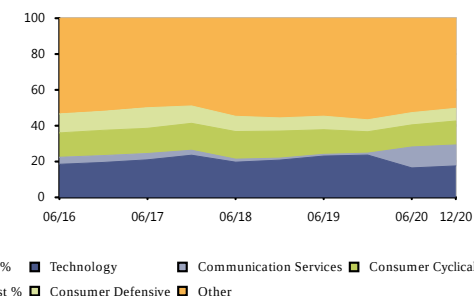
Equity Regional Distribution

Time Period: 01/31/2016 - 12/31/2020

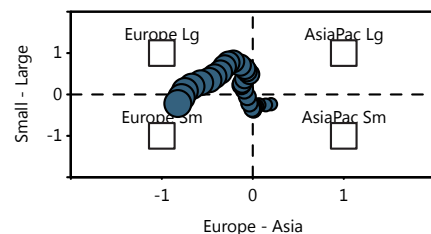


Sector Distribution

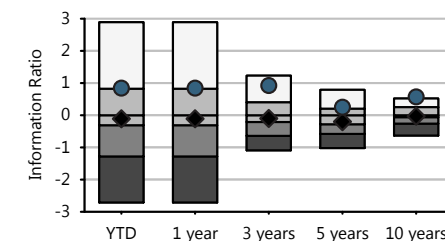
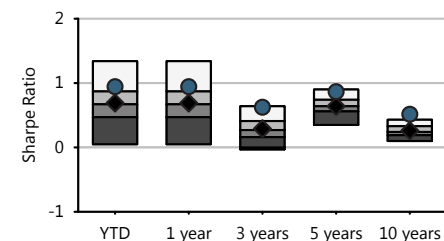
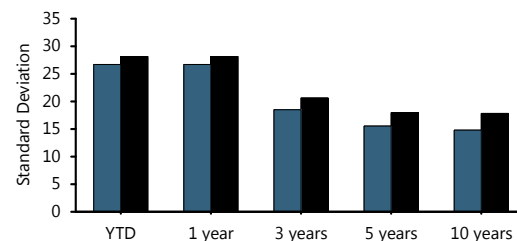
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	RNWGX
Category	Diversified Emerging Mkts
Net Assets(This Class \$mn)	54,340 m
Net Assets(All Classes \$mn)	0 m
Manager	Robert Lovelace
Manager Tenure	21.51
Fund Inception	Jun 17,1999

Fee And Expenses

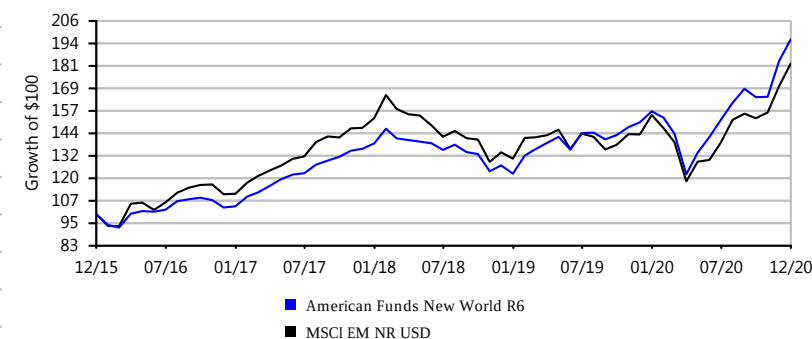
Expense Ratio	0.59
Gross Expense Ratio	0.59
Prospectus Net Expense Ratio	0.60
Prospectus Gross Expense Ratio	0.60
Actual 12b1	0.00
Management Fee	0.52

Top 10 Holdings (%)

Reliance Industries Ltd	2.52
Microsoft Corp	2.49
Alibaba Group Holding L...	2.28
Tencent Holdings Ltd	2.08
Kweichow Moutai Co Ltd	1.79
MercadoLibre Inc	1.71
Taiwan Semiconductor Ma...	1.69
Kotak Mahindra Bank Ltd	1.46
Facebook Inc A	1.45
Sea Ltd ADR	1.39

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET

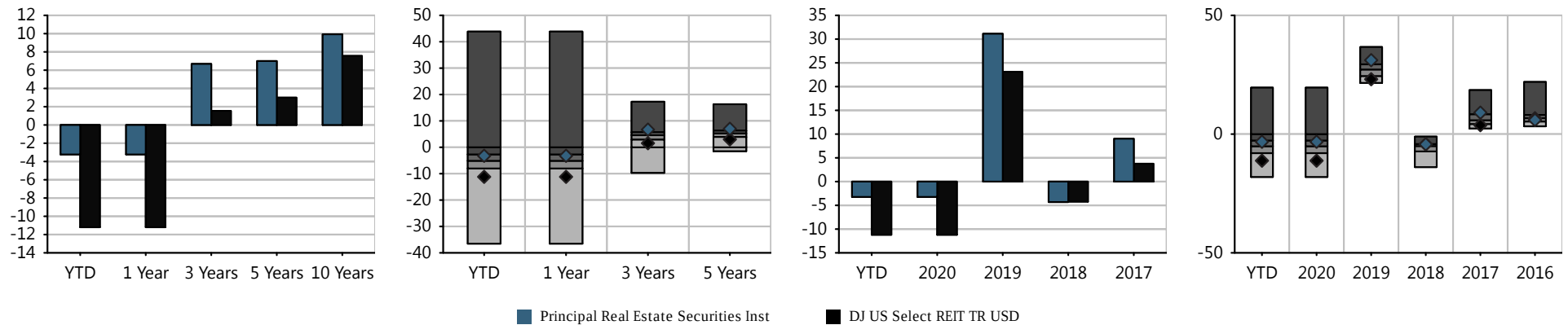


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
95 Passing	Criteria Scoring	-3.23%	6.68%	7.00%	0.36	0.43	1.17	1.06	20.00	0.91%	15.38	1.25
	Peer Group Scoring	-4.49%	4.18%	5.26%	0.25	0.33	0.51	0.42	11.50	1.11%	15.42	1.17
	Criteria Peer Ranking	30	16	13	16	15	10	7	10	43	49	16

Investment Strategy

The investment seeks to generate a total return. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies principally engaged in the real estate industry at the time of purchase. It invests in value equity securities, an investment strategy that emphasizes buying securities that appear to be undervalued. The fund concentrates its investments (invest more than 25% of its net assets) in securities in the real estate industry. It is non-diversified.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Principal Real Estate Securities Inst	9.14%	(3.23%)	(3.23%)	6.68%	7.00%	9.93%	10.87%	12/06/2000	(3.23%)	31.13%	(4.31%)	9.03%	5.93%
DJ US Select REIT TR USD	12.92%	(11.20%)	(11.20%)	1.54%	3.00%	7.56%	-	-	(11.20%)	23.10%	(4.22%)	3.76%	6.68%
Morningstar Real Estate	11.15%	(4.49%)	(4.49%)	4.18%	5.26%	8.07%	-	-	(4.49%)	27.45%	(5.86%)	7.07%	7.65%

Morningstar Rating: *****

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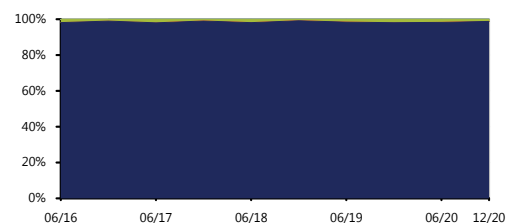
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET



Portfolio Composition

Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

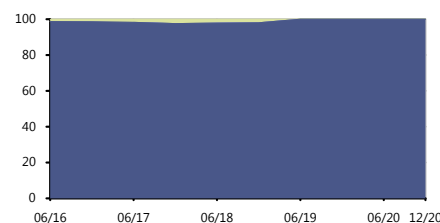
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020

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Equity Regional Distribution

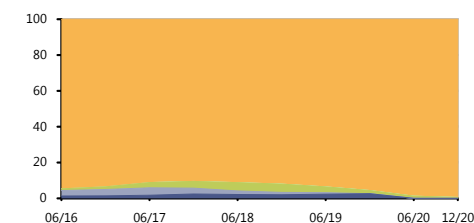
Time Period: 01/31/2016 - 12/31/2020



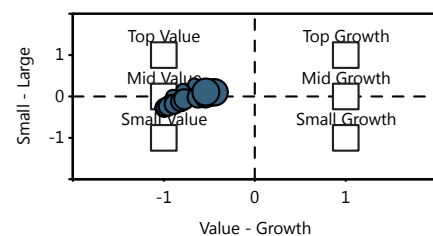
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology ■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Consumer Cyclical ■ Asia % ■ Communication Services ■ Other

Sector Distribution

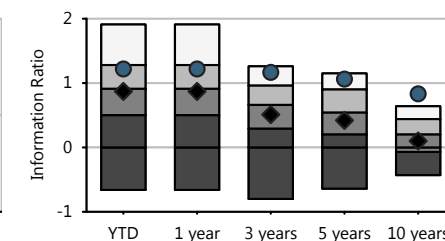
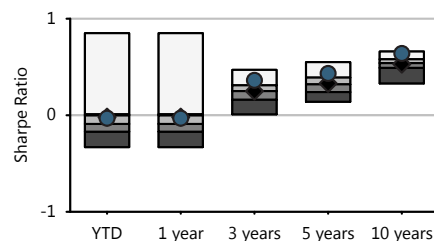
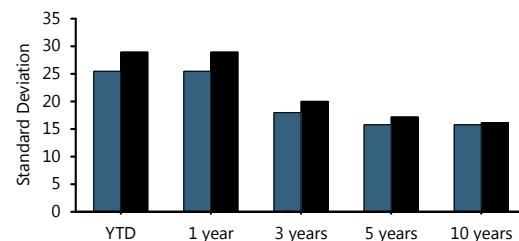
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



■ Principal Real Estate Securities Inst ■ DJ US Select REIT TR USD

Fund Basics

Ticker	PIREX
Category	Real Estate
Net Assets(This Class \$mn)	4,966 m
Net Assets(All Classes \$mn)	0 m
Manager	Kelly Rush
Manager Tenure	20.00
Fund Inception	Dec 06,2000

Fee And Expenses

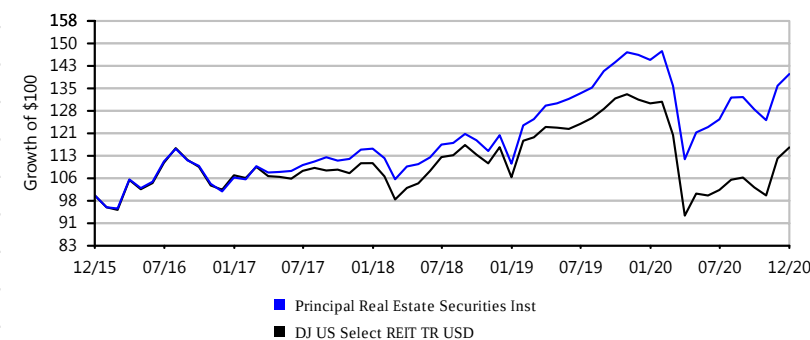
Expense Ratio	0.91
Gross Expense Ratio	0.00
Prospectus Net Expense Ratio	0.91
Prospectus Gross Expense Ratio	0.93
Actual 12b1	0.00
Management Fee	0.80

Top 10 Holdings (%)

Prologis Inc	9.42
Equinix Inc	7.96
Welltower Inc	5.66
Invitation Homes Inc	5.52
Avalonbay Communities Inc	5.47
Essex Property Trust Inc	4.57
American Homes 4 Rent C...	4.18
Alexandria Real Estate ...	3.61
Sun Communities Inc	3.47
American Tower Corp	3.44

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



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IMPORTANT DISCLOSURES

Community Action Partnership Profit Sharing
For Period Ending 12/31/2020

IMPORTANT DISCLOSURES, SOURCE INFORMATION, & INDEX DEFINITIONS

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The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. Investing in mutual funds involves risk, including possible loss of principal. All indices are unmanaged and cannot be invested into directly. Unmanaged index returns do not reflect fees, expenses, or sales charges. Index performance is not indicative of the performance of any investment.

Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. You can obtain a prospectus and summary prospectus from your financial representative. Read carefully before investing.

Risk Disclosures:

Bond Funds- An increase in interest rates may cause the price of bonds and bond mutual funds to decline.

Government Bond Funds- An investor can lose money when investing in government bond funds. Fund itself is not guaranteed and fund's performance will vary.

International/Emerging Markets Funds- International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

Real Estate Funds- Investing in real estate involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of the fund will be attained.

Small and Mid Cap Funds- The prices of small and mid-cap stocks are generally more volatile than large cap stocks.

Target Date Funds- The target date is the approximate date when investors plan to start withdrawing their money. The glidepath is how the asset allocation of the fund changes over time. The principal value of a target fund is not guaranteed at any time, including at the target date.

Morningstar Ratings:

For each fund with at least a three year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return measure that accounts for variations in a fund's monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive five stars, the next 22.5% receive four stars, the next 35% receive three stars, the next 22.5% receive two stars and the bottom 10% receive one star. The overall Morningstar Rating for a fund is derived from a weighted-average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Ratings metrics.

Source Information:

Executive Summary: Recommendations based on qualitative and/or quantitative investment methodology of Pensionmark Financial Group

Portfolio | Diversification: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Asset Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Holdings & Sector Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Region & Quality Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Returns : Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Beta/Standard Deviation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Alpha: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Sharpe Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Information Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Cumulative Performance: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Weighted Fee Analysis: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Investment Scorecard | Current & Historical Scoring

Investment Performance vs. Risk: Morningstar/Envestnet Retirement Solutions

Investment Scorecard | Investment Performance: Morningstar and Envestnet Retirement Solutions

Fund Fact Sheets: Morningstar, Envestnet Retirement Solutions, and Pensionmark Financial Group

Investment Scoring Methodology: Pensionmark Financial Group

Index Descriptions

Index Name	Index Description
Alerian MLP TR USD	The index measures the performance of energy segment US equity securities. It is a composite of the 50 most prominent energy Master Limited Partnerships ('MLPs'). The index is calculated using a float-adjusted, capitalization-weighted methodology.
Bloomberg Commodity TR USD	The index measures the performance of future contracts on physical commodities which traded on US exchanges and London Metal Exchange. The commodity weightings are based on production and liquidity, subject to weighting restrictions applied annually.
Bloomberg Sub Brent Crude TR USD	The index is a single commodity index composed of futures contracts on Brent crude. The index is part of the Bloomberg CITR family. It reflects the return on fully collateralized futures positions and is quoted in USD.
Bloomberg Sub WTI Crude Oil TR USD	The index is a single commodity subindex of the Bloomberg CI composed of futures contracts on crude oil. It reflects the return of underlying commodity futures price movements only and is quoted in USD.
BBgBarc US Treasury Bill 1-3 Mon TR USD	The index measures the performance of public obligations of the U.S. Treasury with maturities of 1-3 month, including securities roll up to the U.S. Aggregate, U.S. Universal, and Global Aggregate Indices.
BBgBarc Credit 1-5 Yr TR USD	The index measures the performance of the investment grade, US dollar denominated, fixed-rate, taxable corporate and government related bonds with maturity of 1-5 years. It is comprised of the US Corporate Index and a non-corporate component that includes foreign agencies, sovereigns, supranationals and local authorities.
BBgBarc Global Aggregate TR USD	The index measures the performance of global investment grade fixed-rate debt markets, including the U.S. Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment Grade 144A index-eligible securities.
BBgBarc Global High Yield TR USD	The index measures the performance of the global high-yield fixed income markets. It represents the union of the U.S. High-Yield, Pan-European High-Yield, U.S. Emerging Markets High-Yield, and Pan-European Emerging Market High-Yield Indices. The index is a component of the Multiverse Index, along with the Global Aggregate Index.
BBgBarc Municipal TR USD	This index measures the performance of the Bloomberg Barclays U.S. Municipal bond, which covers the USD-denominated Long-Term tax exempt bond market with four main sectors: state and local general obligation bonds, revenue bonds, insured bonds and prerefunded bonds.
BBgBarc US 1-5Y GovCredit FIAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 1-5 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US 5-10Y GovCredit FIAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 5-10 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US Agg Bond TR USD	The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.
BBgBarc US Credit 5-10 Yr TR USD	The index measures the performance of the US Corporate and a non-corporate component with maturities of 5-10 year that includes foreign agencies, sovereigns, supranationals and local authorities. It is a subset of the US Government/Credit Index and the US Aggregate Index.
BBgBarc US Govt/Credit Long TR USD	The index measures the performance of non-securitized component of the U.S. Aggregate Index with maturities of 10 years and greater, including Treasuries, government-related issues and corporates. It is a subset of the U.S. Aggregate Index.
BBgBarc US MBS TR USD	The index measures the performance of the agency mortgage-backed pass-through securities (both fixed-rate and hybrid ARM) issued by Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC).
BBgBarc US Treasury US TIPS TR USD	The index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).
CRSP US Large Cap Growth TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Large Cap Value TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Total Market TR USD	The index measures the performance of broad US securities that traded on NYSE, NYSE Market, NANASDAQ or ARCA. It captures nearly 100% of the US investable equity market with around 4000 constituents across mega, large, small and micro capitalizations.

Index Descriptions

Index Name	Index Description
CRSP US Mid Cap Growth TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Mid Cap TR USD	The index measures the performance of US companies that fall between the top 70%-85% of investable market capitalization. It includes securities traded on NYSE, NYSE Market, NASDAQ or ARCA.
CRSP US Mid Cap Value TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Small Cap Growth TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Small Cap TR USD	The index measures the performance of US companies that fall between the bottom 2%-15% of the investable market capitalization. There is no lower limit in market capitalization, other than what is specified by investability screens. It includes securities traded on NYSE, NYSE Market, NNASDADAQ or ARCA.
CRSP US Small Cap Value TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
DJ US Completion Total Stock Mkt TR USD	The index measures the performance of all US equity securities with readily available prices, excluding components of the S&P 500. It is float-adjusted market capitalisation weighted.
DJ US Total Stock Market TR USD	The index measures the performance of all US equity securities with readily available prices. It represents the top 95% of the US stock market based on market capitalisation. The index is float-adjusted market capitalisation weighted.
FTSE Developed ex North America NR USD	The index measures the performance of Large and Mid cap stocks providing coverage of Developed markets, excluding the US and Canada. It is derived from the FTSE Global Equity Index Series (GEIS). The index is market-capitalization weighted.
FTSE Emerging NR USD	The index measures the performance of Large, Mid and Small cap securities listed in Advanced Emerging and Secondary Emerging countries.
FTSE EPRA Nareit Global TR USD	The index measures the performance of listed real estate companies and REITs in both developed and emerging markets. It includes a range of regional and country indices, capped indices, Dividend+ indices, Global Sectors, Investment Focused and REITs and Non-REITs series.
FTSE EPRA Nareit United States TR USD	The index measures the performance of listed real estate companies and REITs in the United States.
FTSE Treasury Bill 3 Mon USD	The index measures the performance of the last three three-month Treasury bill month-end rates.
ICE BofAML US Corporate TR USD	The index tracks the performance of US dollar denominated investment grade rated corporate debt publically issued in the US domestic market. To qualify for inclusion in the index, securities must have an investment grade rating (based on an average of Moody's, S&P, and Fitch) and an investment grade rated country of risk (based on an average of Moody's, S&P, and Fitch foreign currency long term sovereign debt ratings).
ICE BofAML US HY Master II OAS USD	The index measures the performance of short-term US dollar denominated below investment grade corporate debt publicly issued in the US domestic market. Qualifying securities must have at least 18 months to final maturity at the time of issuance, at least one year remaining term to final maturity as of the rebalancing date, a fixed coupon schedule and a minimum amount outstanding of \$100 million. It is capitalization-weighted.
ICE USD Spot	The index is a measure of the value of the U.S. dollar relative to the value of a basket of currencies of the majority of the U.S.'s most significant trading partners. This index is similar to other trade-weighted indexes, which also use the exchange rates from the same major currencies.
LPX 50 TR USD	The index is designed to represent the global performance of the 50 most highly capitalised and liquid Listed Private Equity companies. The index is diversified across regions, private equity investment styles, financing styles and vintages.

Index Descriptions

Index Name	Index Description
MSCI ACWI Ex USA NR USD	The index measures the performance of the large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.
MSCI EAFE NR USD	The index measures the performance of the large and mid cap segments of developed markets, excluding the US & Canada equity securities. It is free float-adjusted market-capitalization weighted.
MSCI EAFE IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Developed Markets countries around the world, excluding the US and Canada. The index is free-adjusted market capitalization weighted.
MSCI EM IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Emerging Markets (EM) countries. It is free-adjusted market capitalization weighted.
MSCI EM NR USD	The index measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.
MSCI US REIT GR USD	The index measures the performance of the large, mid and small cap segments of the US equity securities. It is comprised of Equity REITs securities and based on the MSCI USA Investable Market Index, with the exception of Mortgage REIT and selected Specialized REITs. The index represents approximately most of the US REIT universe and securities are classified in the REIT sector according to the Global Industry Classification Standard. It is a free float market capitalization weighted index.
MSCI US Small Cap Growth GR USD	The index measures the performance of the growth small cap segments of US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World ex USA NR USD	The index measures the performance of the large and mid cap segments of world, excluding US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World NR USD	The index measures the performance of the large and mid cap segments of world equity securities. It is free float-adjusted market-capitalization weighted.
Russell 1000 Growth TR USD	The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 1000 TR USD	The index measures the performance of the large-cap segment of the US equity securities. It is a subset of the Russell 3000 index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership.
Russell 1000 Value TR USD	The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 TR USD	The index measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 Value TR USD	The index measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 3000 TR USD	The index measures the performance of the largest 3000 US companies representing approximately 98% of the investable US equity market. It is market-capitalization weighted.
Russell Mid Cap Growth TR USD	The index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell Mid Cap TR USD	The index measures the performance of the mid-cap segment of the US equity universe. It is a subset of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies.
Russell Mid Cap Value TR USD	The index measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.

Index Descriptions

Index Name	Index Description
S&P MidCap 400 TR	The index measures the performance of mid-sized US companies, reflecting the distinctive risk and return characteristics of this market segment. It comprises stocks in the middle capitalization range, covering approximately 7% of the of US equity market.
S&P 500 TR USD	The index measures the performance of 500 widely held stocks in US equity market. Standard and Poor's chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization-weighted.
S&P GSCI Gold Spot	The Index, a sub-index of the S&P GSCI, provides investors with a reliable and publicly available benchmark tracking the COMEX gold future. The index is designed to be tradable, readily accessible to market participants, and cost efficient to implement.
S&P SmallCap 600 TR USD	The index measures the performance of small cap segment of US equity market. It consists of 600 domestic stocks chosen for market size, liquidity, and industry group representation and covers approximately 3% of the domestic equities market.
S&P Target Date 2010 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2010, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2015 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2015, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2020 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2020, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2025 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2025, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2030 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2030, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2035 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2035, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2040 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2040, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2045 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. It has target retirement date of 2045, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2050 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2050, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2055 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2055, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2060+ TR USD	The S&P Target Date Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.
S&P Target Date Retirement Income TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

Benchmark: A standard against which the performance of a mutual fund can be measured.

Index: an imaginary portfolio of securities representing a particular market or a portion of it. Each index has its own calculation methodology and is usually expressed in terms of a change from a base value.

GLOSSARY

Community Action Partnership Profit Sharing
For Period Ending 12/31/2020

INVESTMENT SCORING METHODOLOGY

-Equity, Fixed Income, and Target Date Investments are reviewed on 11 distinct criteria. Each criteria is scale-scored; the better an investment performs in a given criteria, the higher score the investment will receive.

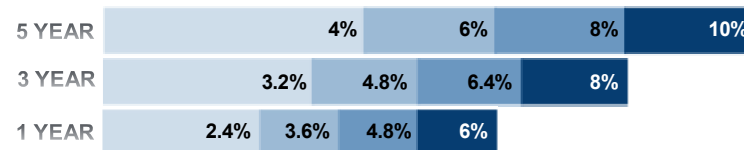
-Index investments are reviewed on 8 distinct criteria. Each criteria is scored on a binary pass/fail method.

-A fund that does not have at least a score of 70 will be identified as an investment on watch. Any Investment on watch for the current quarter and at least three of the previous seven quarters, or any investment with a score below 60 will be marked for review and potential replacement.

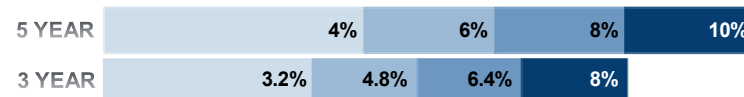
-Investments such as Stable Value and Money Market investments are not included on the quantitative IPS scoring methodology but are evaluated on a qualitative basis.

EQUITY/FIXED INCOME SCORING CRITERIA

RETURN



SHARPE RATIO & INFORMATION RATIO

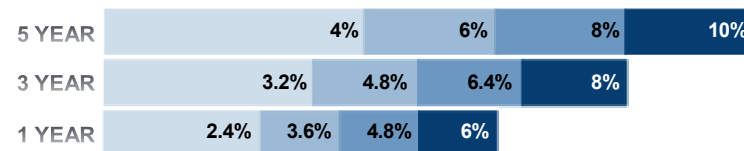


5 YEAR UP/DOWN MARKET CAPTURE, STYLE CONSISTENCY, MANAGER TENURE & EXPENSE RATIO

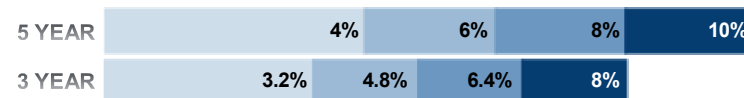


TARGET DATE SCORING CRITERIA

RETURN



SHARPE RATIO & INFORMATION RATIO



5 YEAR UP/DOWN MARKET CAPTURE, 5 YEAR MAX DRAWDOWN, MANAGER TENURE & EXPENSE RATIO



INDEX SCORING CRITERIA

TRACKING ERROR			EXPENSE RATIO	ASSETS IN PRODUCT	EXPENSE-ADJUSTED RETURN VS. BENCHMARK		
1 YEAR	3 YEAR	5 YEAR	QUARTER END	QUARTER END	1 YEAR	3 YEAR	5 YEAR
8%	10%	12%	30%	10%	8%	10%	12%

1, 3, & 5 Year Return	When selecting an investment, you want to know that it has demonstrated an ability to outperform relative to its peers. The higher the return an investment experiences in a given period compared to peers, the higher the value assigned to its score.
3 & 5 Year Sharpe Ratio	When selecting an investment, the Sharpe ratio is a way to compare the return of portfolios on a risk-adjusted basis rather than a less informative, pure return basis. The higher the Sharpe Ratio an investment experiences in a given period compared to peers, the higher the value assigned to its score.
3 & 5 Year Information Ratio	When selecting an investment, you want to know how its returns compare to the index and to the amount of risk it took to generate those returns. The higher the Information Ratio an investment experiences in a given period compared to peers, the higher the value assigned to its score.
5 Year Upside/Downside Capture	When selecting an investment, you want to know that it "captures" more than 100% of market returns in up markets and helps "cushion" the loss in down markets by capturing less than 100% of the fall. A ratio of greater than 1 implies that the investment captures more when the market is up than when it is down. The higher the ratio the higher the value assigned to its score.
Style Consistency (Equity & Fixed Income Only)	When selecting an investment, you want to know how consistency that fund's style (Value vs. Growth/Large vs. Mid vs. Small) is compared to its category. Investments with low scores are considered more consistent, while investments with high scores are considered less consistent. The lower the Style Consistency score compared to peers, the higher the value assigned to its score.
Manager Tenure	When selecting an investment, you want to know that the track record being reviewed is primarily one from the current management team. The longer a manager has managed the specific investment being evaluated the higher the value assigned to its score.
Expense Ratio	When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. The lower the Expense Ratio has compared to peers, the higher the value assigned to its score.
5 Year Max Drawdown (Target Date Only)	When selecting an investment, Max Drawdown is the maximum loss, from peak to trough, that a portfolio experiences in a given period and is a measurement of downside risk over that period. The lower the max drawdown a portfolio experiences, compared to peers, the higher the value assigned to its score.

1, 3, & 5 Year Return – Expense Adjusted	When selecting an index investment, you want to know that it has demonstrated an ability to perform in-line with the index it is meant to track. To pass, an investment must not underperform it's stated index by more than 20 basis point (-0.20%).
Expense Ratio	When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. If the Index fund is ranked in the top quartile (lowest 25% of expense ratios) of it's peer group, it passes this criteria.
1, 3, & 5 Year Tracking Error	When selecting a passive investment, the tracking error shows the investment's consistency compared to its benchmark over a given period of time. The lower the tracking error, the more consistent the passive investment is performing like its stated index. To pass, the tracking error must be in the lowest 10% of its peer group.
Assets Managed in Product	When selecting a passive investment, the assets managed in that product have an effect on trading costs. Since passive investments tend to have a far greater number of holdings and trading costs can hurt returns an investment with more assets are better able to efficiently trade securities without significantly hurting performance. To pass, a fund must have at least 500 million dollars managed within that product.

ALPHA

Measures risk-adjusted performance, factoring in the risk due to the specific manager rather than the overall market. A high value for alpha implies that the manager has performed better than would have been expected, given its beta (volatility). In contrast, a negative alpha indicates the manager has under performed, given the expectations established by beta.

WHY IT'S IMPORTANT

Alpha can be used to directly measure the value added or subtracted by a manager. Alpha depends on two factors: (1) the assumption that market risk, as measured by beta, is the only risk measure necessary, and (2) the strength of the linear relationship between the manager and the index, as it has been measured by R-Squared. In addition, a negative alpha can sometimes result from the additional expenses that are present in a manager's returns as compared to the benchmark index.

BETA

Shows the volatility of a manager as compared to the volatility of the benchmark; specifically, the performance the fund, or portfolio has experienced in a given period of time as the index moved 1% up or down. A beta above 1 is more volatile than the index, while a beta below 1 is less volatile.

WHY IT'S IMPORTANT

Beta can be used to show how sensitive a manager is to movements in the markets. It is important to note that a low beta for a manager does not necessarily imply that the manager has a low level of volatility. A low beta signifies only that the manager's market-related risk is low. (Standard deviation is a measure of a fund's absolute volatility.) R-Squared is a necessary statistic to factor into the equation because it reflects the percentage of a manager's movements that are explained by movements in its benchmark index, and thus whether it is an appropriate benchmark.

STANDARD DEVIATION

The statistical measurement of dispersion of returns spread around their historical average, or in other words, how widely a fund's or portfolio's returns varied over a certain period or time.

WHY IT'S IMPORTANT

Investors use the standard deviation of historical performance to try to predict the range of returns that are most likely for a given investment. When a fund or portfolio has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

SHARPE RATIO

A risk-adjusted measure developed by William F. Sharpe, calculated using standard deviation and excess return to determine reward per unit of risk -the higher the Sharpe ratio, the better the manager's historical risk-adjusted performance.

WHY IT'S IMPORTANT

Sharpe ratio is a measure of investment efficiency expressed as the amount of return earned per unit of associated risk. It can be used to compare two managers directly on how much excess return each manager achieved for a certain level of risk.

INFORMATION RATIO

Is determined by taking the annualized excess return over a benchmark and dividing it by the standard deviation of excess return (tracking error). This measure relates the magnitude and consistency with which an investment outperformed its benchmark. The higher the information ratio, the better.

WHY IT'S IMPORTANT

The information ratio is a risk-adjusted measure, which captures excess or active returns and relates them to excess or active risk. The information ratio is used as a way to compare more-and less-aggressive managers at the same time. A convenient way to think of the information ratio is a measure of how well one was rewarded for each incremental "unit" of risk. The information ratio can be a very valuable tool in evaluating a manager's ability to add incremental value relative to incremental risk. This tool is only valuable, however, when the benchmark is carefully chosen and appropriate.

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INVESTMENT REVIEW

Community Action Partnership ERISA 403(b)

For Period Ending 12/31/2020

Presented By: Tom Ming
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tom.ming@pensionmark.com
(661) 302-4950

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Pensionmark Market & Economic Commentary	4
Executive Summary	10
Executive Summary of Investment Recommendations	11
Portfolio Review	12
Portfolio Diversification	13
Portfolio Asset Allocation	14
Portfolio Top 10 Holdings/Sector Allocation	18
Portfolio Region/Quality Allocation	19
Portfolio Returns	20
Portfolio Beta/Standard Deviation	21
Portfolio Alpha	22
Portfolio Sharpe Ratio	23
Portfolio Information Ratio	24
Portfolio Cumulative Performance	25
Portfolio Weighted Fee Analysis	26
Investment Review - 100 point	29
Investment Scorecard Current & Historical Scoring	30
Investment Scorecard Criteria Data	33
Investment Scorecard Criteria Scoring	40
Investment Performance vs Risk	45
Investment Scorecard Investment Performance	47

Investment Fact Sheets - 100 point	53
Investment Fact Sheets	54
Important Disclosures	102
Important Disclosures	103
Glossary	109
Investment Scoring Methodology & Glossary - 100 Point	110
Glossary of Investment Terms	113

MARKET & ECONOMIC REVIEW

For Period Ending 12/31/2020

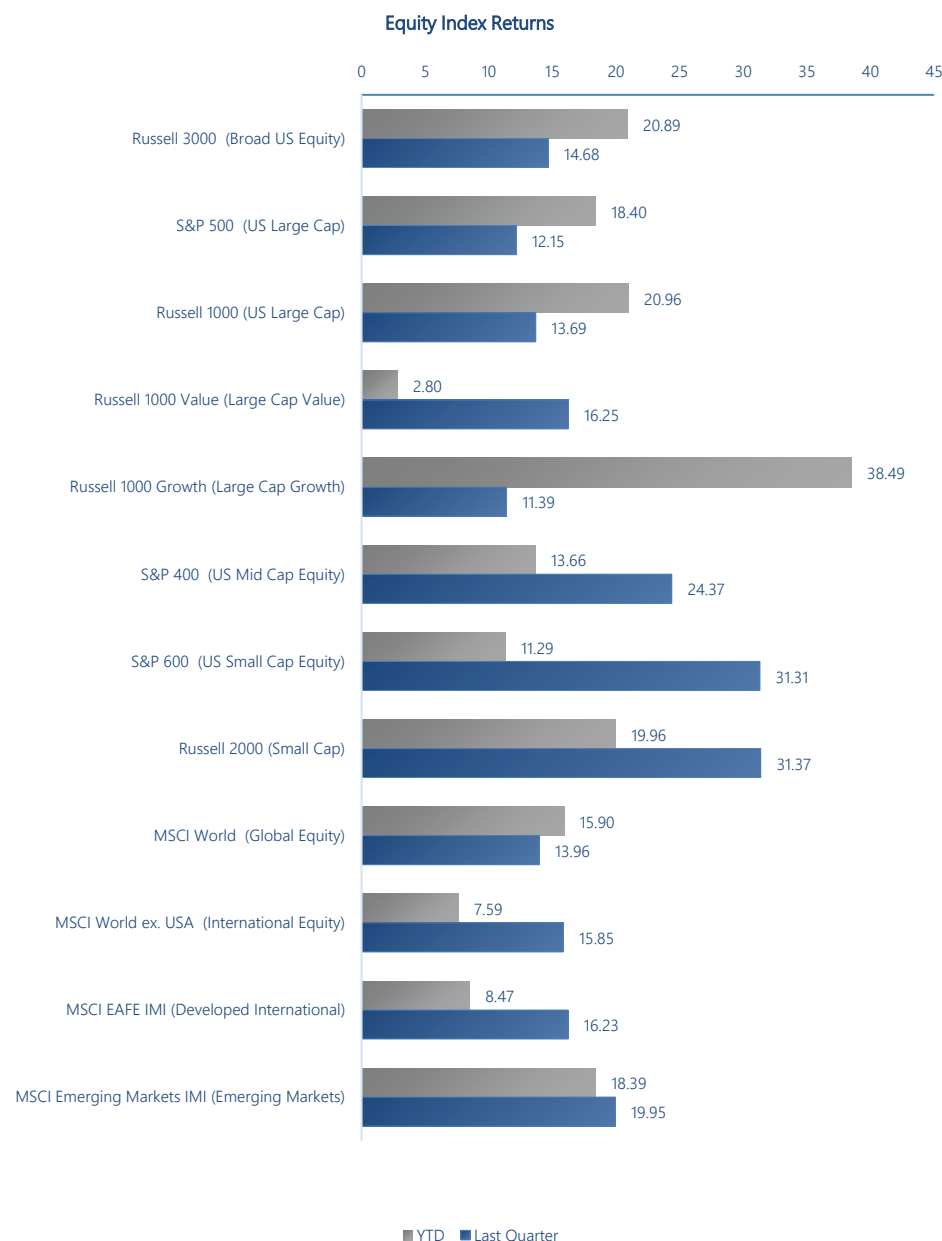
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Domestic Equity

- S&P 500 gained 12.2% during the quarter and ended the year up 18.4%, a significant rebound since the market lows in March.
- Small Cap (Russell 2000) outperformed Large Cap (Russell 1000).
- Value (Russell 1000 Value) outperformed Growth (Russell 1000 Growth).
- Energy, Financials, Industrials, and Communication Services were the best performing sectors; while Consumer Staples, Utilities, and Real Estate lagged.
- Equity markets rose sharply due to increased optimism surrounding the pandemic as multiple COVID-19 vaccines were approved and Congress agreed upon a pandemic relief package.
- Small-cap stocks had their best quarter ever on record.

International Equity

- MSCI World ex. US posted a 15.9% gain for the quarter and ended the year in positive territory, up 7.6%.
- International equities outperformed domestic equities.
- Emerging market equities outperformed developed market equities.
- Like the United States, European & developed Asian equities had a strong quarter as COVID-19 vaccines were approved and a Brexit trade deal was finally agreed upon.
- Emerging markets posted their strongest quarterly return in over a decade, driven by strong market performances in Brazil and Korea.
- In China, equity markets posted an 11% return driven primarily by the technology sector.

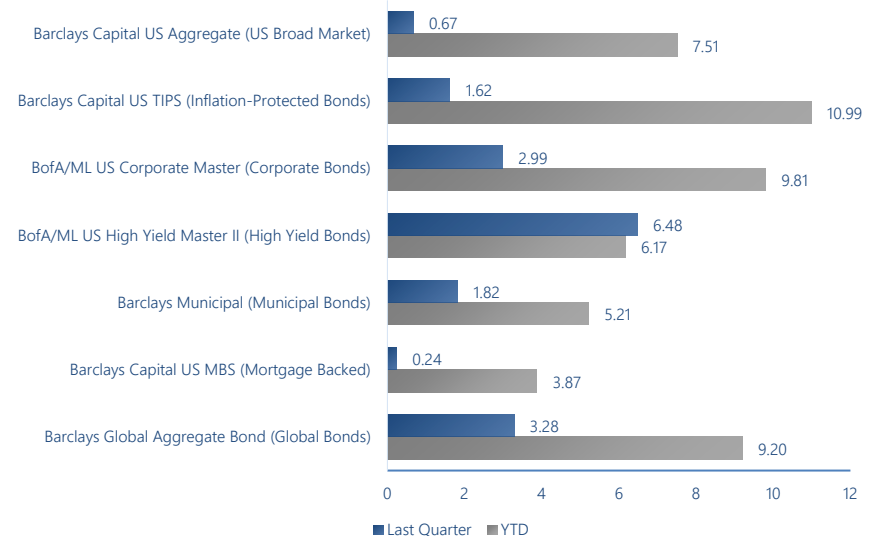


Source: Index Factsheets as of 12/31/2020 from the following index providers: MSCI Indices (www.msci.com), S&P Dow Jones Indices (www.us.spindices.com), FTSE Russell Indices (www.ftse.com).

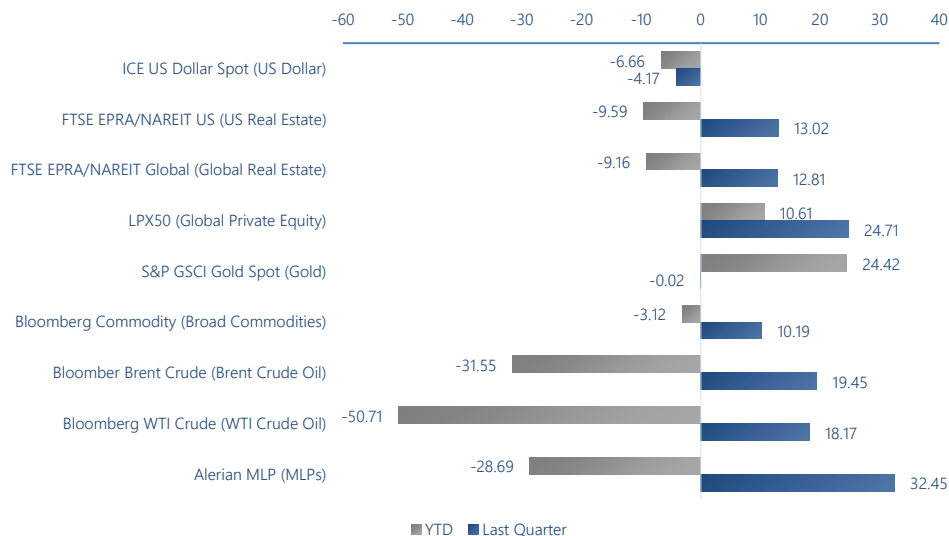
Fixed Income

- Interest rate changes were mixed in the US Treasury fixed income market in the fourth quarter, with the yield curve steepening slightly.
- The yield on the 10-year Treasury note rose by 24 bps to 0.93%.
- The Federal Reserve continued to hold short-term rates at near-zero and forecast that rates would remain at near-zero for the foreseeable future.
- High Yield bonds were the strongest performing sector, gaining over 6% during the quarter, while U.S. Treasuries declined.
- In global fixed income, both developed and emerging market debt posted strong returns during the quarter, with emerging market bonds returning over 9% during the quarter and ending the year in positive territory.

Fixed Income Index Returns



Alternative Investment Index Returns



Alternative Investments

- Commodities posted a 10% gain during the quarter. The top performers were soybean oil (28.4%), soybean (27.4%), and soybean meal (25.6%). The worst performing commodities were gold (-0.4%), live cattle (-0.4%), and natural gas (-18.8%).
- The US dollar depreciated against almost all major developed and emerging market currencies.
- Crude oil prices rose after a volatile year, as demand increased and prices stabilized.
- Real Estate posted strong gains during the quarter, but remained in negative territory on the year.
- Gold remained flat during the quarter and ended the year up 24% as uncertainty in the markets remained persistent.

Source: Index Factsheets as of 12/31/2020 from the following index providers: Bloomberg Barclays Indices (www.bloomberg.com), BofA Merrill Lynch (www.bofam.com), Intercontinental Exchange (www.theice.com), LPX Group (www.lpx-group.com), Credit Suisse (lab.credit-suisse.com), FTSE Russell Indices (www.ftse.com). All other data was sourced from Morningstar.

Macroeconomic Variable	Latest Data	Previous Quarter	Change
Real U.S. GDP (% Q/Q Annualized)	33.4% (Q3 2020)	-31.4% (Q2 2020)	 64.8%
Headline Inflation (% Y/Y)	1.2% (December 2020)	1.4% (September 2020)	 0.2%
Core Inflation (% Y/Y)	1.6% (December 2020)	1.7% (September 2020)	 0.1%
Unemployment (%)	6.7% (December 2020)	7.9% (September 2020)	 1.2%
Hours Worked (Average/Week)	34.7 (December 2020)	34.7 (September 2020)	 00.0
Average Hourly Wages (\$)	\$29.81 (December 2020)	\$29.47 (September 2020)	 \$0.34
Average Price of Gas (\$/Gallon - Regular)	\$2.195 (December 2020)	\$2.183 (September 2020)	 \$0.012
Dollar/Euro (\$/€)	1.2230 (December 2020)	1.1723 (September 2020)	 0.0507
Yen/Dollar (¥/\$)	103.19 (December 2020)	105.58 (September 2020)	 2.39
Yuan/Dollar (¥/\$)	6.5250 (December 2020)	6.7896 (September 2020)	 0.2646
Fed Funds Rate (% Range)	0.00 – 0.25% (December 2020)	0.00 – 0.25% (September 2020)	 0.00%
S&P 500 (Price Level)	\$3,756.07 (December 2020)	\$3,363.00 (September 2020)	 393.07
Ten Year Treasury Yield (%)	0.93 (December 2020)	0.69 (September 2020)	 0.24%

Macroeconomic Review

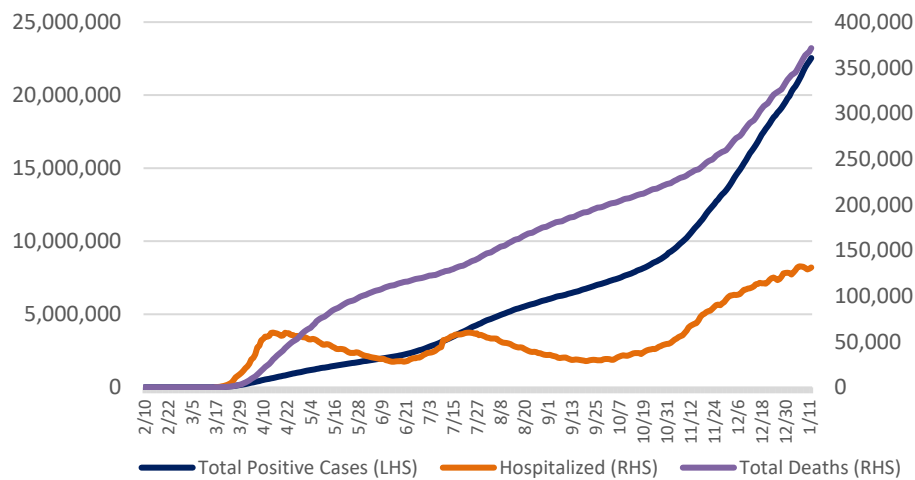
- Real GDP grew by a record 33.4% in the third quarter of 2020 and the economy rebounded from the sharp decline in the second quarter. Growth was driven by re-opening several parts of the economy across the country.
- Headline inflation remains persistently low at 1.2%, as energy prices have continued to drag. Core inflation fell slightly to 1.6% during the quarter.
- The unemployment rate in December fell to 6.7% from 7.9% at the end of the third quarter; though we've seen the job recovery slow, as the economy lost 140,000 jobs in December.
- Jobs in leisure and hospitality and in private education were the primary sectors of job loss, as they were immediately impacted due to the reinforcement of COVID-19-related lockdown orders.

Geopolitical Review

- Joe Biden won the 2020 Presidential election, Democrats retained control of the House of Representatives and took control of the Senate.
- British and European negotiators were finally able to come to a deal for the United Kingdom to exit the European Union without a "hard Brexit" after clearing a hurdle with respect to the border between Northern Ireland and the Republic of Ireland.
- As COVID-19 vaccines were being approved, a new strain of virus was discovered in the United Kingdom that showed to be 70% more transmissible than the original strain.
- In December, it came to light that the U.S. government and several major corporations were hit with a massive and sophisticated cyberattack, most likely conducted by Russian intelligence services.

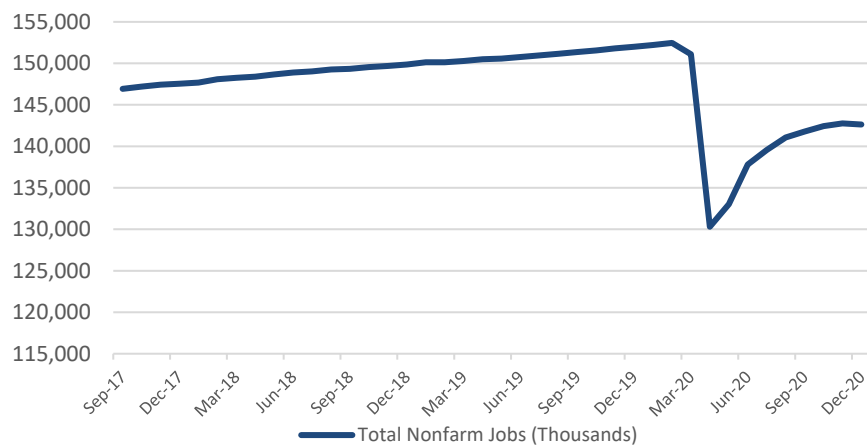
Source: Bureau of Economic Analysis (www.bea.gov), Bureau of Labor Statistics (www.bls.gov), U.S. Energy Information Administration (www.eia.gov), FRED Economic Data (fred.stlouisfed.gov). Arrows depict the upwards, lateral, or downward change in direction for a given macroeconomic variable. The color of the arrow denotes the positive, neutral, or negative signal Pensionmark perceives for the change in macroeconomic variable. It is educational in nature and not designed to be taken as advice or a recommendation for any specific investment product, strategy, plan feature or other purpose in any jurisdiction. This data does not contain sufficient information for any investment decision and should not be relied upon when considering an investment strategy.

LOOKING AHEAD



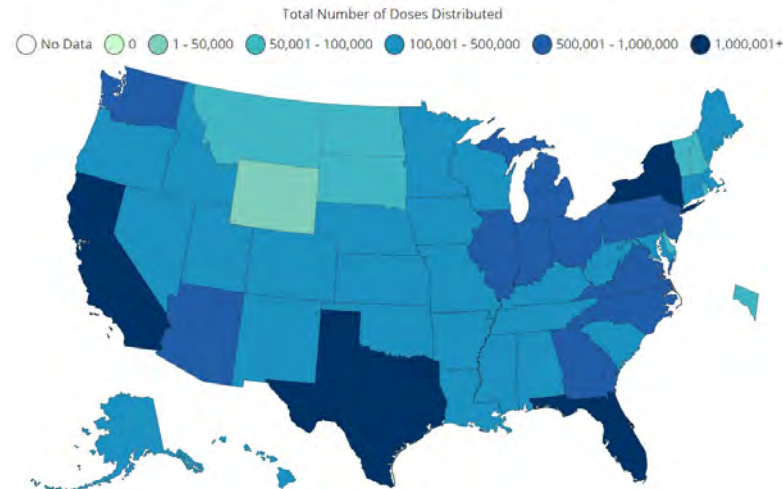
COVID-19

As the largest market-driving factor in 2020, it is important to continue to track COVID-19 cases, hospitalizations, and deaths as we move forward in 2021. Even though we have several vaccines approved, it will take awhile for the appropriate threshold to be met to start putting COVID-19 behind us.



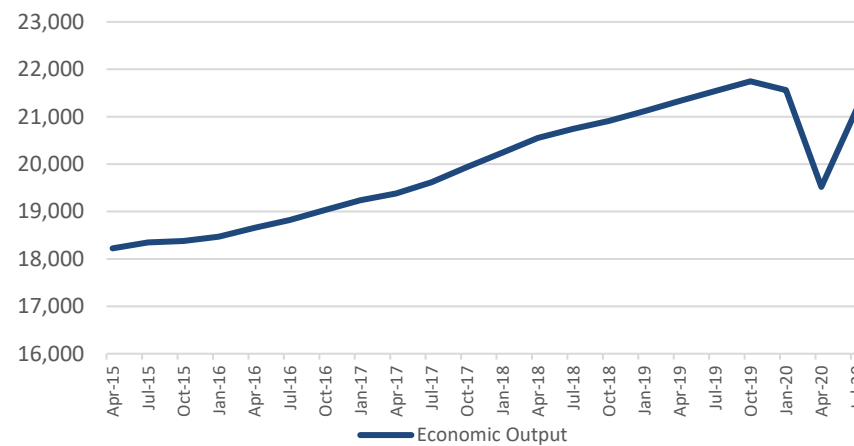
Job Market Recovery

While the rebound in the job market was initially strong, the initial strength has tapered off and fell again in December. As we move forward in 2021, the job gains should rebound again, as vaccinations increase and closed parts of the economy begin to reopen again.



Vaccine Distribution

The vaccine rollout has started out rocky and slower than expected. We hope to see changes that result in more people getting vaccinated quicker. As more of the population gets vaccinated and we approach herd immunity, re-openings and stronger recovery is likely to follow.



Economic Recovery

While the third quarter of 2020 posted the strongest economic recovery in history, we are still not back to pre-COVID levels and further away from trend. It will be important to monitor how monetary and fiscal responses continue to support the economic recovery.

Source: The COVID Tracking Project (www.covidtracking.com) data as of 1/12/2021, Center for Disease Control & Prevention (<https://covid.cdc.gov/>) data as of 1/12/2021, Federal Reserve Economic Database (FRED) (<https://fred.stlouisfed.org/>) data as of 12/31/2020 (Job Market Recovery) and 6/30/2020 (Economic Recovery). This data does not contain sufficient information for any investment decision and should not be relied upon when considering an investment strategy.

THE IMPORTANCE OF DIVERSIFICATION



Large Cap: S&P 500; Small Cap: Russell 2000; EM: MSCI EM; Commodities: Bloomberg Commodity; High Yield: Barclays Global High Yield; Fixed Income: Barclays US Agg Bond; DM: MSCI EAFE; Cash: Barclays US Treasury Bill 1-3 Month; REIT: FTSE NAREIT; "Asset Allocation" portfolio assumes 25% S&P 500, 10% Russell 2000, 15% MSCI EAFE, 5% MSCI EM, 25% Barclays US Agg Bond, 5% Barclays Global High Yield, 5% US Treasury Bill 1-3 Month, 5% Bloomberg Commodity, and 5% FTSE NAREIT.

Source: Morningstar Direct. Please see the Important Disclosures section of this report for Index Definitions. This information is not intended as a solicitation or an offer to buy or sell any security or investment product. Past performance is not indicative of future returns. Information is solely intended for recipients in jurisdictions where the named advisor(s) are licensed to engage the investing public. Investments and strategies mentioned may not be suitable for all investors. The S&P 500 and other such indices are unmanaged, do not incur fees or expense, cannot be invested into directly and individual investor's results will vary. As with all investments, various risks may exist and Pensionmark Financial Group, LLC recommends you consult with your financial advisor prior to making any investment decisions.

EXECUTIVE SUMMARY

Community Action Partnership ERISA 403(b)

For Period Ending 12/31/2020

Investment Scoring Summary

Passing	Watch	Review	Not Scored	Total
21	3	0	1	25

Investment Additions

Investment Name	Status	Morningstar Rating
No current investment additions		

Investments on Watch

Investment Name	# of Participants	Plan Assets	% of total plan	Status	Quarters Failing Criteria	Morningstar Rating
Allocation--50% to 70% Equity						
▲ Putnam Dynamic Asset Allocation Bal Y	28	\$98,823.85	1.46%	Watch	2	****
Mid-Cap Growth						
▲ MassMutual Select Mid Cap Growth I	41	\$153,616.45	2.26%	Watch	1	****
Small Value						
▲ Northern Small Cap Value	35	\$23,612.21	0.35%	Watch	2	****

Investments Targeted for Review

Investment Name	Status	Morningstar Rating
No investments are currently targeted for review		

Review : ❌ Watch : ▲ Addition : +

For source information, please see the "Important Disclosures" section of this report.

PORTFOLIO REVIEW

Community Action Partnership ERISA 403(b)

For Period Ending 12/31/2020

	Value	Blend	Growth
Large	MFS Value R6	iShares S&P 500 Index K	TIAA-CREF Large-Cap Growth Inst
Medium	Wells Fargo Special Mid Cap Value Inst	Vanguard Mid Cap Index Admiral	▲ MassMutual Select Mid Cap Growth I
Small	▲ Northern Small Cap Value		Janus Henderson Triton T

Fixed Income	Cash/Stable Value
Vanguard Total Bond Market Index Adm	Standard Stable Asset Fund A

International	
Equities	Fixed Income
Hartford International Opportunities R6 American Funds New World R6	

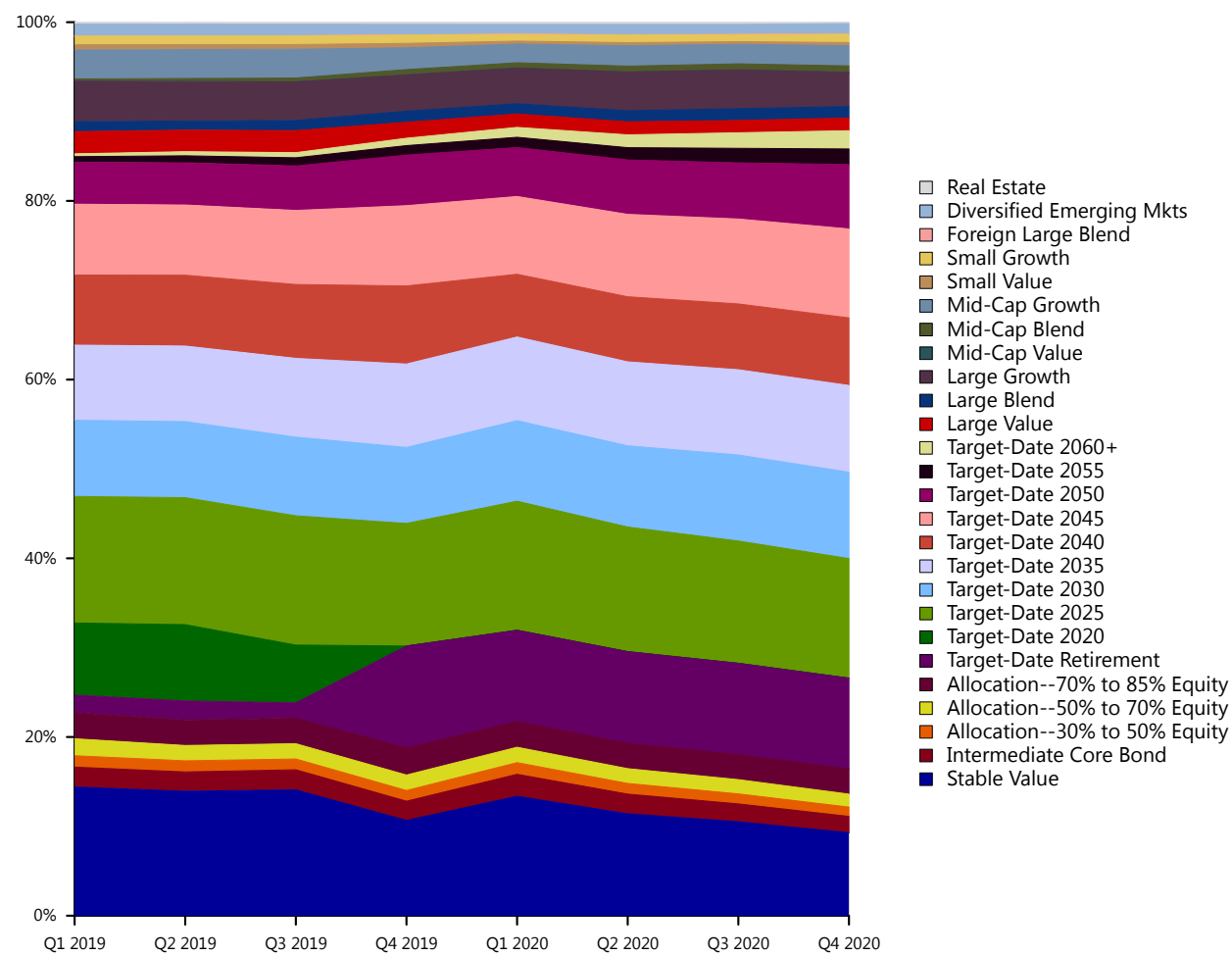
Asset Allocation
Putnam Dynamic Asset Allocation Cnsrv Y ▲ Putnam Dynamic Asset Allocation Bal Y Putnam Dynamic Asset Allocation Gr Y BlackRock LifePath® Index Retire K BlackRock LifePath® Index 2025 K BlackRock LifePath® Index 2030 K BlackRock LifePath® Index 2035 K BlackRock LifePath® Index 2040 K BlackRock LifePath® Index 2045 K BlackRock LifePath® Index 2050 K BlackRock LifePath® Index 2055 K BlackRock LifePath® Index 2060 K

Other
Principal Real Estate Securities Inst

Review : Watch : Addition :

Asset classes are defined as broad, distinct types of investments that behave similarly and are subject to most of the same market forces. When evaluating the diversification of assets in the investment portfolio, it is an important factor in assessing risk and return. For source information, please see the "Important Disclosures" section of this report.

Historical Allocation



Investment Name	# of Participants	12/31/2020 Balance	% of Plan	09/30/2020 Balance	% Change
Stable Value					
Standard Stable Asset Fund A	58	\$630,681.53	9.29%	\$634,386.05	(0.58%)
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm	40	\$123,639.79	1.82%	\$120,899.08	2.27%
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsrv Y	13	\$70,740.62	1.04%	\$67,446.36	4.88%
Allocation--50% to 70% Equity					
▲ Putnam Dynamic Asset Allocation Bal Y	28	\$98,823.85	1.46%	\$96,286.90	2.63%
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y	8	\$191,979.47	2.83%	\$169,247.12	13.43%
Target-Date Retirement					
BlackRock LifePath® Index Retire K	51	\$688,875.85	10.15%	\$616,399.08	11.76%
Target-Date 2025					
BlackRock LifePath® Index 2025 K	87	\$908,738.30	13.39%	\$826,011.31	10.02%
Target-Date 2030					
BlackRock LifePath® Index 2030 K	94	\$656,158.86	9.67%	\$581,018.84	12.93%
Target-Date 2035					
BlackRock LifePath® Index 2035 K	85	\$659,238.68	9.71%	\$575,691.24	14.51%
Target-Date 2040					
BlackRock LifePath® Index 2040 K	80	\$513,239.45	7.56%	\$444,581.45	15.44%
Target-Date 2045					
BlackRock LifePath® Index 2045 K	105	\$675,898.88	9.96%	\$573,502.47	17.85%

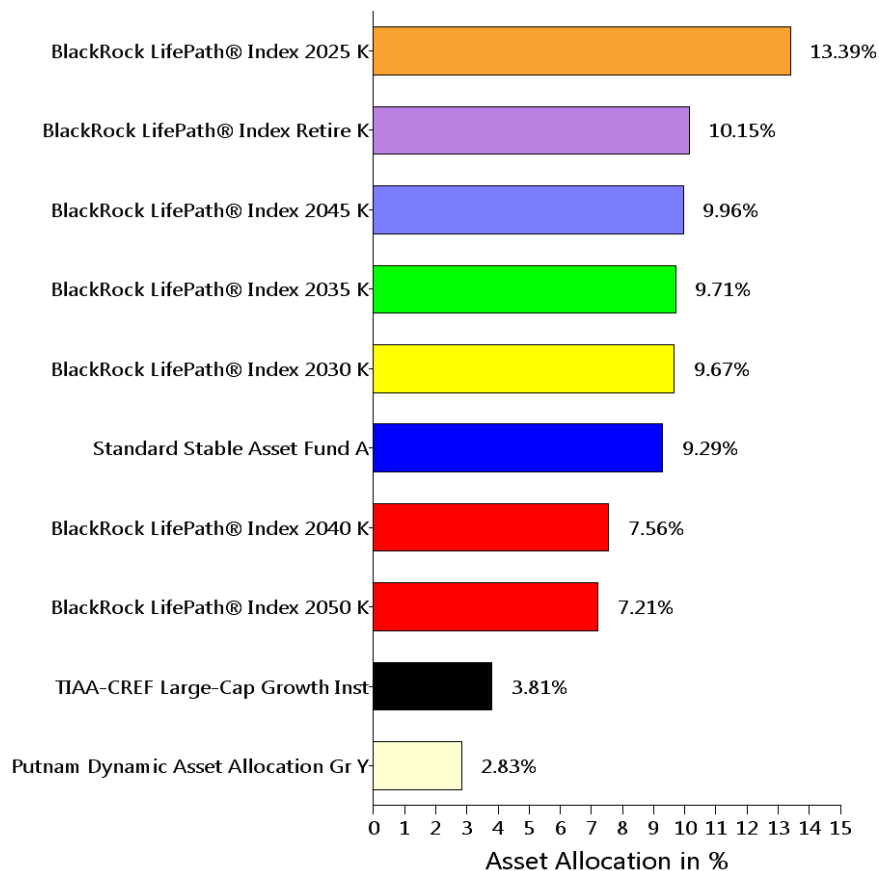
Investment Name	# of Participants	12/31/2020 Balance	% of Plan	09/30/2020 Balance	% Change
Target-Date 2050					
BlackRock LifePath® Index 2050 K	96	\$489,282.14	7.21%	\$379,329.78	28.99%
Target-Date 2055					
BlackRock LifePath® Index 2055 K	75	\$118,346.51	1.74%	\$96,288.50	22.91%
Target-Date 2060+					
BlackRock LifePath® Index 2060 K	77	\$138,916.78	2.05%	\$104,414.21	33.04%
Large Value					
MFS Value R6	21	\$96,201.50	1.42%	\$85,464.86	12.56%
Large Blend					
iShares S&P 500 Index K	25	\$87,079.19	1.28%	\$76,887.99	13.25%
Large Growth					
TIAA-CREF Large-Cap Growth Inst	47	\$258,627.61	3.81%	\$263,875.24	(1.99%)
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst	6	\$1,841.98	0.03%	\$1,498.01	22.96%
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral	8	\$48,407.50	0.71%	\$40,307.44	20.10%
Mid-Cap Growth					
▲ MassMutual Select Mid Cap Growth I	41	\$153,616.45	2.26%	\$131,322.08	16.98%
Small Value					
DFA US Small Cap Value I	0	\$0.00	0.00%	\$18,294.30	(100.00%)
▲ Northern Small Cap Value	35	\$23,612.21	0.35%	\$0.00	0.00%

Investment Name	# of Participants	12/31/2020 Balance	% of Plan	09/30/2020 Balance	% Change
Small Growth					
Janus Henderson Triton T	28	\$63,305.20	0.93%	\$48,813.83	29.69%
Foreign Large Blend					
Hartford International Opportunities R6	4	\$2,943.83	0.04%	\$2,333.08	26.18%
Diversified Emerging Mkts					
American Funds New World R6	37	\$78,026.56	1.15%	\$65,534.71	19.06%
Real Estate					
Principal Real Estate Securities Inst	5	\$10,511.29	0.15%	\$14,836.81	(29.15%)
Total:					
		\$6,788,734.03		\$6,034,670.74	12.50%

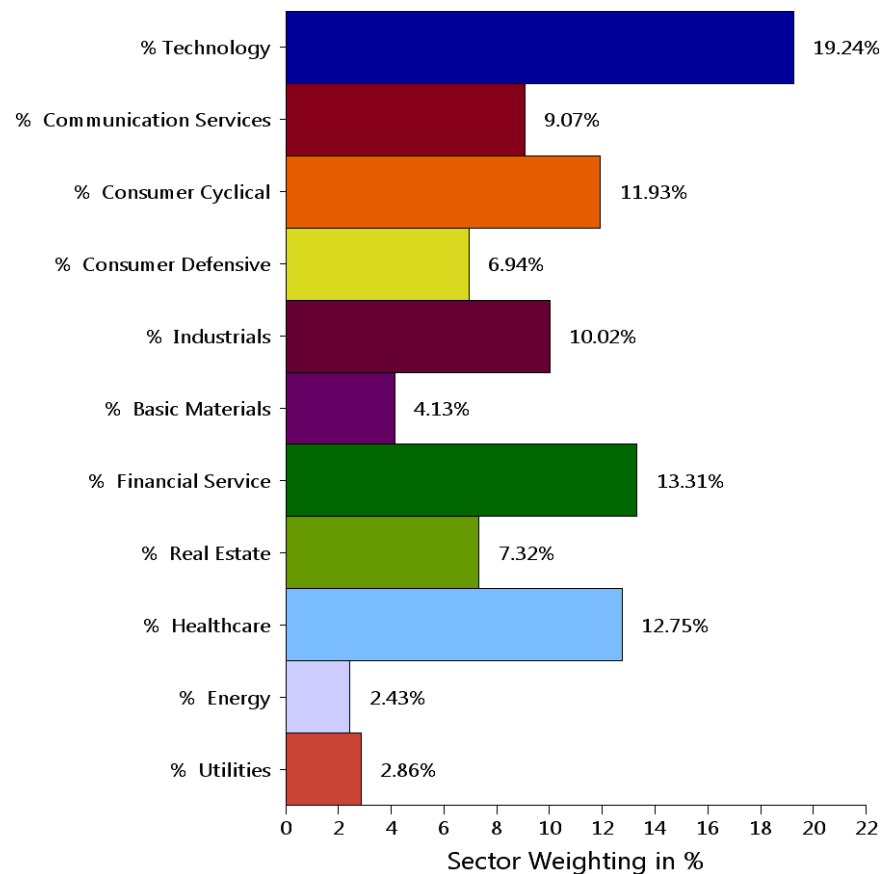
Review :  Watch :  Addition : 

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.
For source information, please see the "Important Disclosures" section of this report.

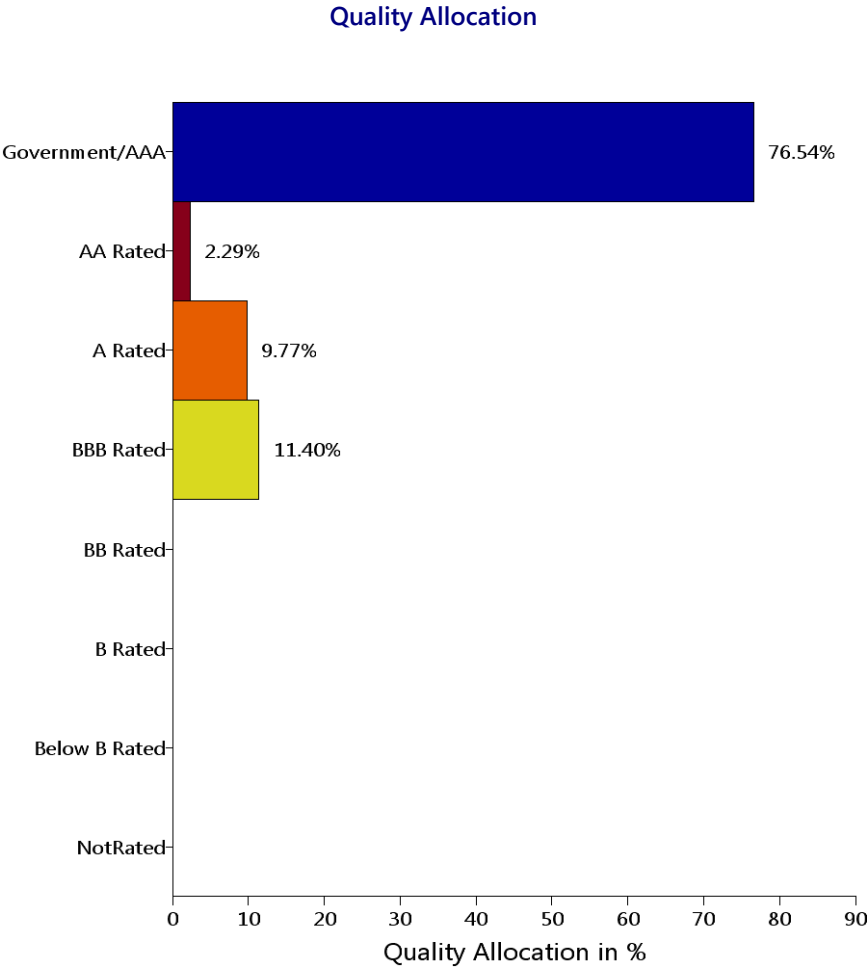
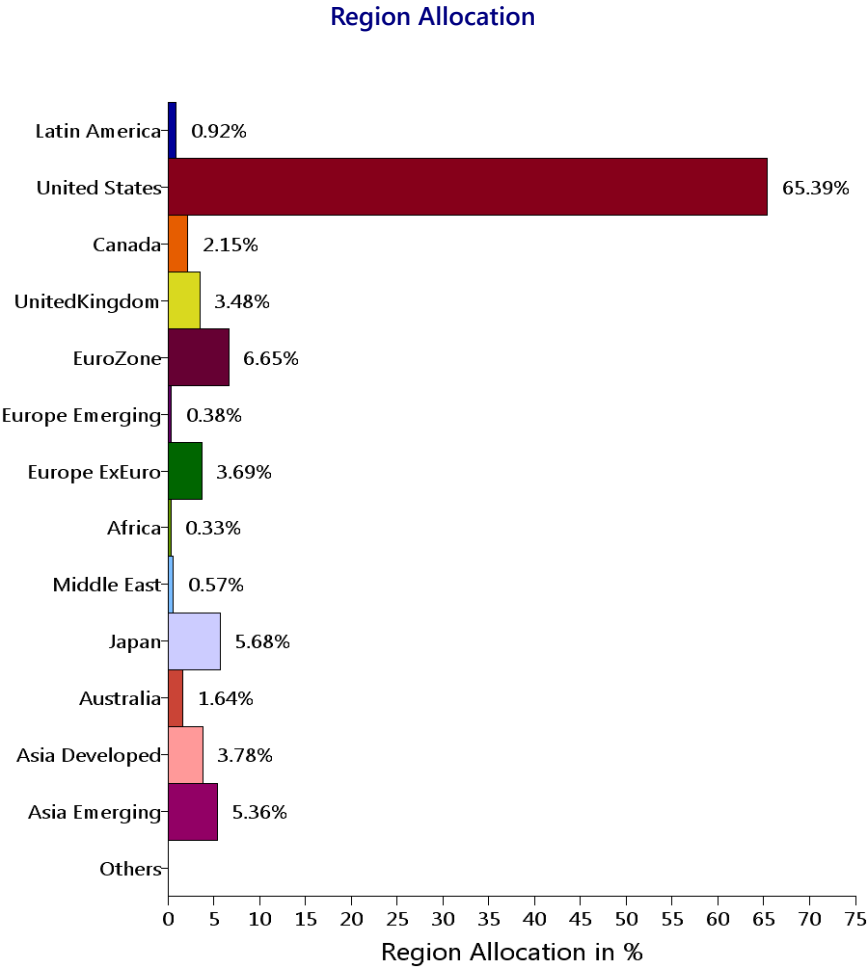
Top 10 Holdings



Sector Allocation

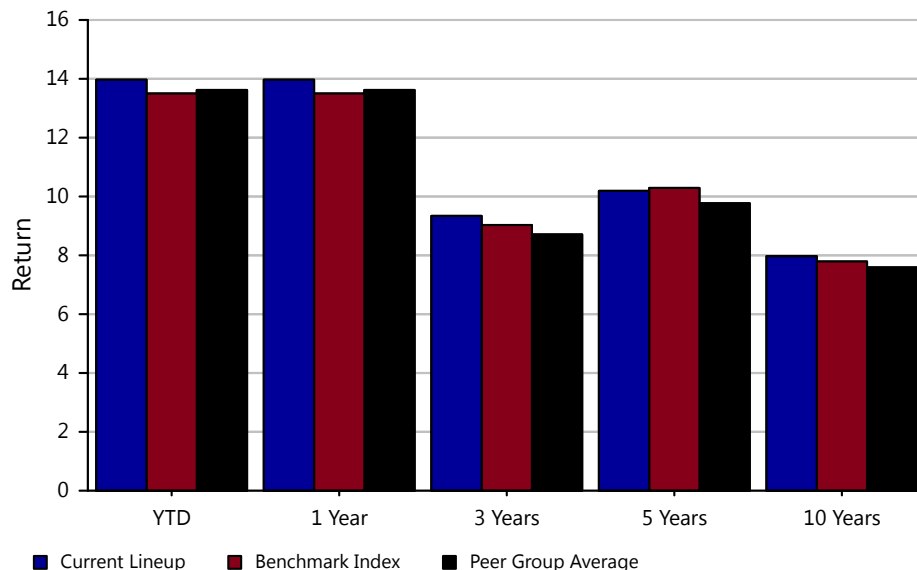


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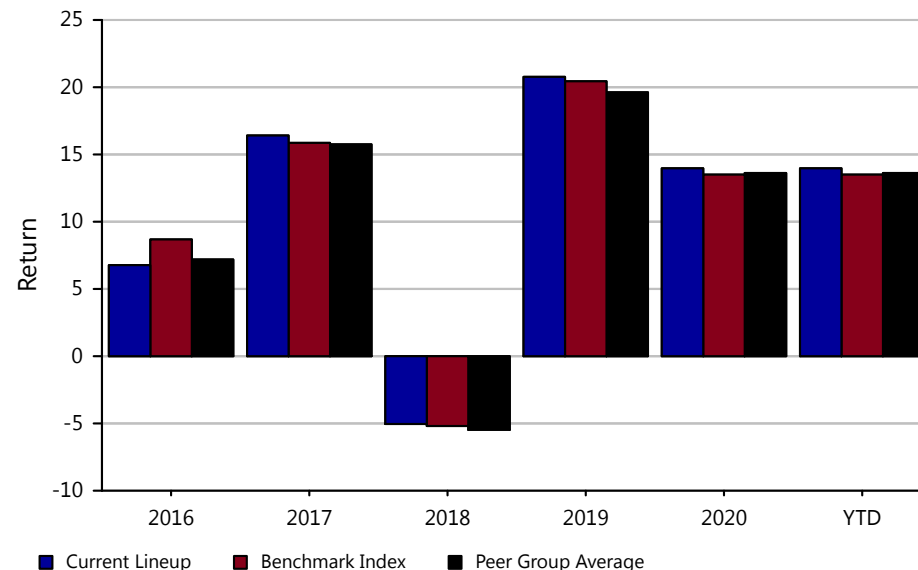


For source information, please see the "Important Disclosures" section of this report.

Annualized Returns



Calendar Year Returns



Trailing Returns

	YTD	1 Year	3 Years	5 Years	10 Years	Net Exp.Ratio
Current Lineup	13.97	13.97	9.34	10.19	7.97	0.18
Benchmark Index	13.50	13.50	9.03	10.29	7.79	NA
Peer Group Average	13.62	13.62	8.71	9.77	7.59	0.78

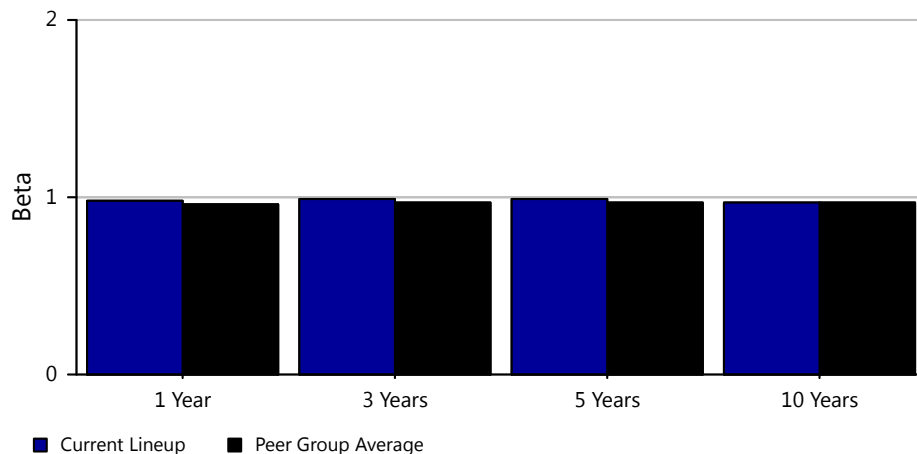
Calendar Year Returns

	2016	2017	2018	2019	2020	YTD	Net Exp.Ratio
Current Lineup	6.77	16.41	-5.04	20.77	13.97	13.97	0.18
Benchmark Index	8.68	15.86	-5.19	20.44	13.50	13.50	NA
Peer Group Average	7.19	15.75	-5.47	19.62	13.62	13.62	0.78

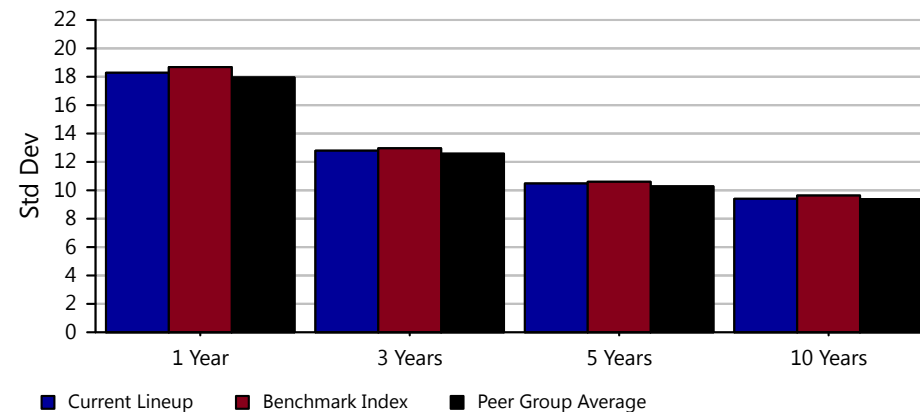
The Benchmark Index is constructed utilizing the underlying indexes of the Plan's investment options weighted in proportion to the asset allocation of the Plan. The underlying indexes are illustrated on the standardized performance pages of the report. For source information, please see the "Important Disclosures" section of this report.

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report.

Annualized Beta



Annualized Standard Deviation



Trailing Beta

	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.98	0.99	0.99	0.97
Peer Group Average	0.96	0.97	0.97	0.97

Trailing Standard Deviation

	1 Year	3 Years	5 Years	10 Years
Current Lineup	18.28	12.79	10.48	9.40
Benchmark Index	18.68	12.96	10.60	9.63
Peer Group Average	17.95	12.58	10.28	9.38

Calendar Year Beta

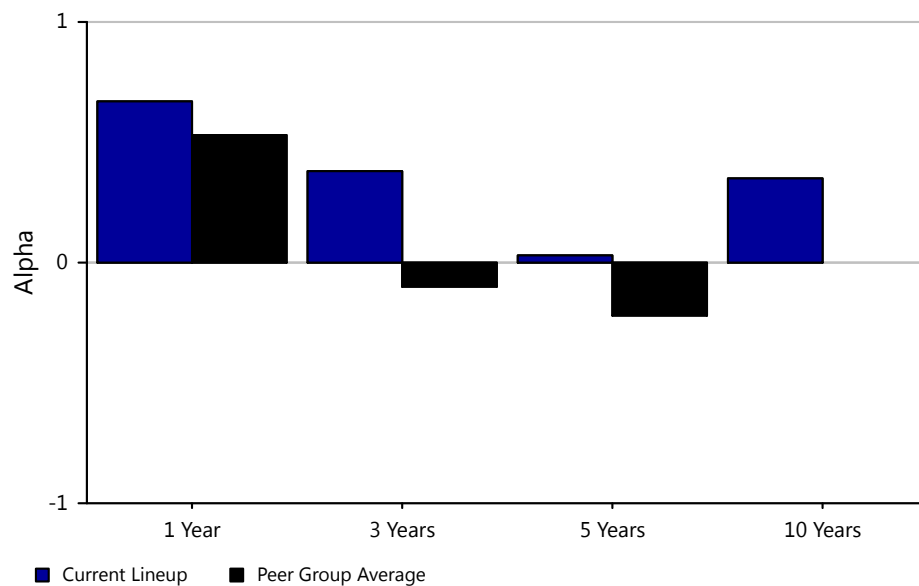
	2016	2017	2018	2019	2020
Current Lineup	0.98	0.95	1.02	0.98	0.98
Peer Group Average	0.95	0.93	1.01	0.97	0.96

Calendar Year Standard Deviation

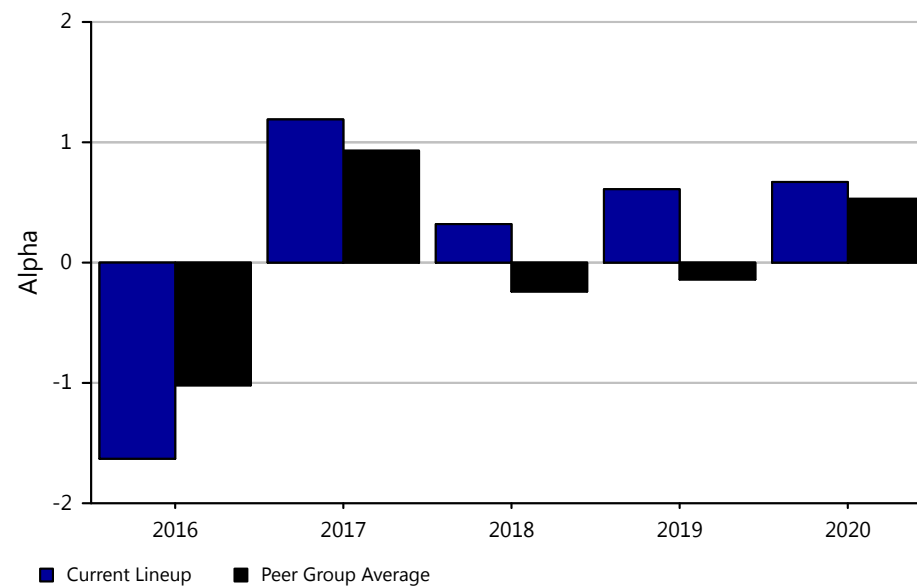
	2016	2017	2018	2019	2020
Current Lineup	7.81	1.92	9.34	8.36	18.28
Benchmark Index	7.91	1.98	9.13	8.52	18.68
Peer Group Average	7.58	1.87	9.20	8.24	17.95

For source information, please see the "Important Disclosures" section of this report.

Annualized Alpha



Calendar Year Alpha



Trailing Alpha

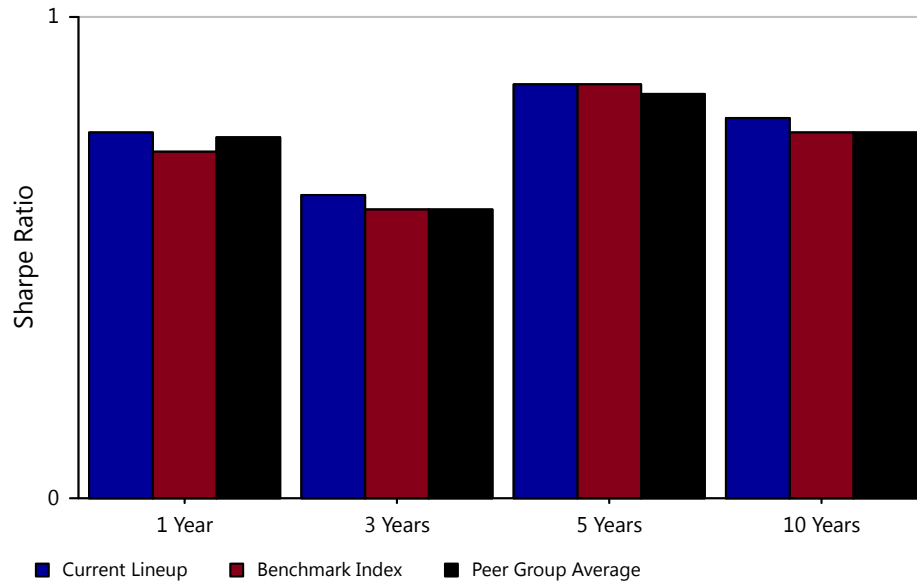
	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.67	0.38	0.03	0.35
Peer Group Average	0.53	-0.10	-0.22	0.00

Calendar Year Alpha

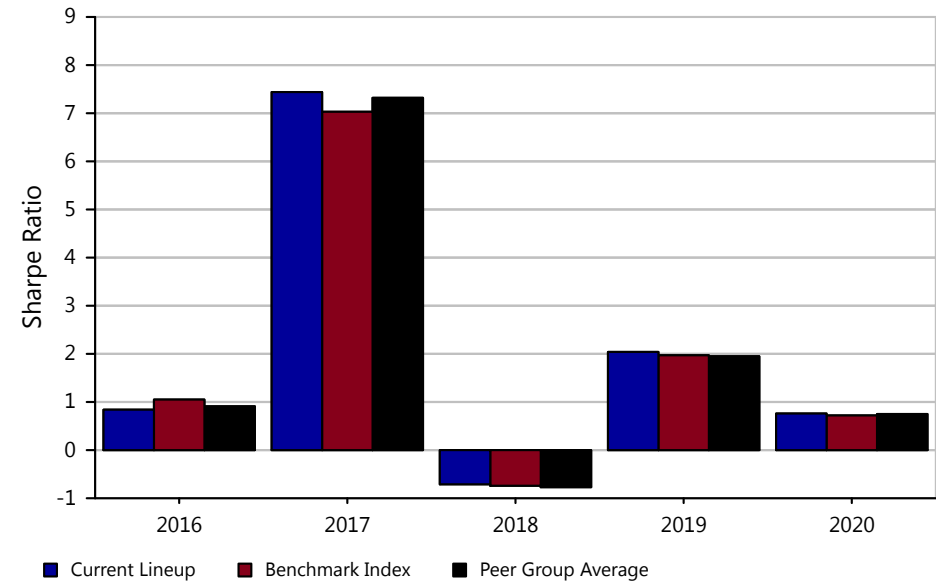
	2016	2017	2018	2019	2020
Current Lineup	-1.63	1.19	0.32	0.61	0.67
Peer Group Average	-1.02	0.93	-0.24	-0.14	0.53

For source information, please see the "Important Disclosures" section of this report.

Annualized Sharpe Ratio



Calendar Year Sharpe Ratio



Trailing Sharpe Ratio

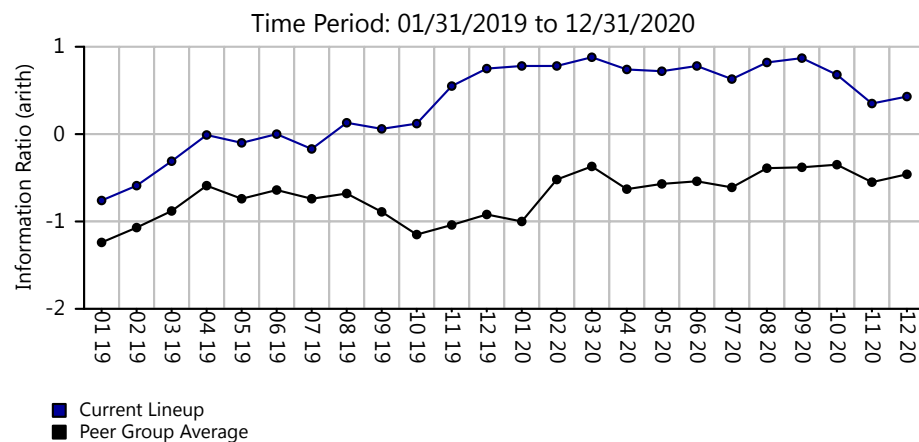
	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.76	0.63	0.86	0.79
Benchmark Index	0.72	0.60	0.86	0.76
Peer Group Average	0.75	0.60	0.84	0.76

Calendar Year Sharpe Ratio

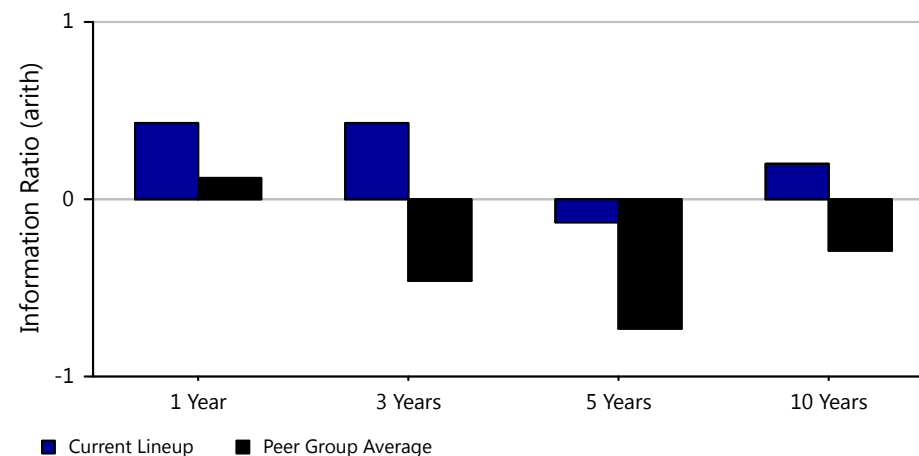
	2016	2017	2018	2019	2020
Current Lineup	0.84	7.44	-0.71	2.04	0.76
Benchmark Index	1.05	7.03	-0.74	1.97	0.72
Peer Group Average	0.91	7.32	-0.77	1.95	0.75

For source information, please see the "Important Disclosures" section of this report.

Rolling Information Ratio(Trailing 3 Year)



Annualized Information Ratios



Rolling Information Ratio (Rolling - 3 Year)

	YTD	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.70	0.70	0.19	0.31	0.15
Peer Group Average	-0.53	-0.53	-0.68	-0.41	-0.13

Calendar Year Information Ratio

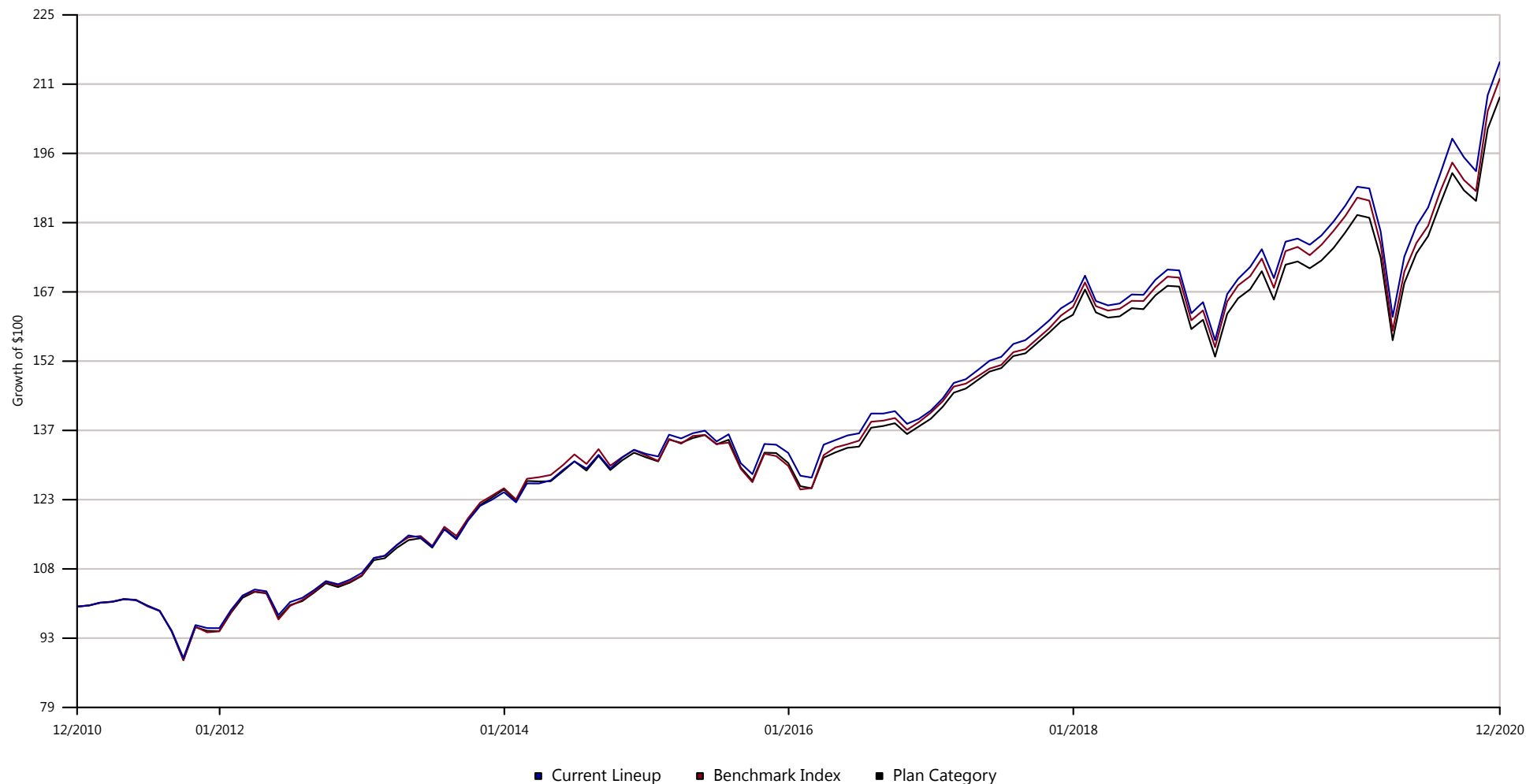
	2016	2017	2018	2019	2020
Current Lineup	-2.14	1.19	0.42	0.63	0.43
Peer Group Average	-1.62	-0.23	-1.03	-1.59	0.12

Trailing Information Ratio

	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.43	0.43	-0.13	0.20
Peer Group Average	0.12	-0.46	-0.73	-0.29

For source information, please see the "Important Disclosures" section of this report.

Time period : December 2010 - December 2020



	1 YR	3 YR	5 YR	10 YR
Current Lineup	13.97%	30.70%	62.45%	115.34%
Benchmark Index	13.50%	29.60%	63.18%	111.82%
Plan Category	13.62%	28.47%	59.40%	107.88%

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance. For source information, please see the "Important Disclosures" section of this report.

Total Plan Assets	Weighted Investment Cost	Weighted Investment Expense
\$6,788,734.03	\$11,973.91	0.18%

Investment	#of Participants	2020-12-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Stable Value					
Standard Stable Asset Fund A - XSAFA	58	\$630,681.53	9.29%	0.10%	\$630.68
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm - VBTIX	40	\$123,639.79	1.82%	0.05%	\$61.82
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	13	\$70,740.62	1.04%	0.75%	\$530.55
Allocation--50% to 70% Equity					
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	28	\$98,823.85	1.46%	0.73%	\$721.41
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y - PAGYX	8	\$191,979.47	2.83%	0.82%	\$1,574.23
Target-Date Retirement					
BlackRock LifePath® Index Retire K - LIRKX	51	\$688,875.85	10.15%	0.09%	\$619.99
Target-Date 2025					
BlackRock LifePath® Index 2025 K - LIBKX	87	\$908,738.30	13.39%	0.09%	\$817.86
Target-Date 2030					
BlackRock LifePath® Index 2030 K - LINKX	94	\$656,158.86	9.67%	0.09%	\$590.54

Investment	#of Participants	2020-12-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Target-Date 2035					
BlackRock LifePath® Index 2035 K - LIJKX	85	\$659,238.68	9.71%	0.09%	\$593.31
Target-Date 2040					
BlackRock LifePath® Index 2040 K - LIKKX	80	\$513,239.45	7.56%	0.09%	\$461.92
Target-Date 2045					
BlackRock LifePath® Index 2045 K - LIHKX	105	\$675,898.88	9.96%	0.09%	\$608.31
Target-Date 2050					
BlackRock LifePath® Index 2050 K - LIPKX	96	\$489,282.14	7.21%	0.09%	\$440.35
Target-Date 2055					
BlackRock LifePath® Index 2055 K - LIVKX	75	\$118,346.51	1.74%	0.09%	\$106.51
Target-Date 2060+					
BlackRock LifePath® Index 2060 K - LIZKX	77	\$138,916.78	2.05%	0.09%	\$125.03
Large Value					
MFS Value R6 - MEIKX	21	\$96,201.50	1.42%	0.47%	\$452.15
Large Blend					
iShares S&P 500 Index K - WFSPX	25	\$87,079.19	1.28%	0.03%	\$26.12
Large Growth					
TIAA-CREF Large-Cap Growth Inst - TILGX	47	\$258,627.61	3.81%	0.42%	\$1,086.24
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst - WFMIX	6	\$1,841.98	0.03%	0.82%	\$15.10

Investment	#of Participants	2020-12-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral - VIMAX	8	\$48,407.50	0.71%	0.05%	\$24.20
Mid-Cap Growth					
▲ MassMutual Select Mid Cap Growth I - MEFZX	41	\$153,616.45	2.26%	0.71%	\$1,090.68
Small Value					
▲ Northern Small Cap Value - NOSGX	35	\$23,612.21	0.35%	1.00%	\$236.12
Small Growth					
Janus Henderson Triton T - JATTX	28	\$63,305.20	0.93%	0.91%	\$576.08
Foreign Large Blend					
Hartford International Opportunities R6 - IHOVX	4	\$2,943.83	0.04%	0.71%	\$20.90
Diversified Emerging Mkts					
American Funds New World R6 - RNWGX	37	\$78,026.56	1.15%	0.60%	\$468.16
Real Estate					
Principal Real Estate Securities Inst - PIREX	5	\$10,511.29	0.15%	0.91%	\$95.65

Review :  Watch :  Addition : 

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INVESTMENT REVIEW - 100 POINT

Community Action Partnership ERISA 403(b)

For Period Ending 12/31/2020

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
Intermediate Core Bond											
Vanguard Total Bond Market Index Adm - VBTLX	100	40	\$123,639.79	1.82%	100	100	100	88	78	70	100
Allocation--30% to 50% Equity											
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	77	13	\$70,740.62	1.04%	84	87	96	64	76	82	82
Allocation--50% to 70% Equity											
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	69	28	\$98,823.85	1.46%	71	76	77	69	72	79	82
Allocation--70% to 85% Equity											
Putnam Dynamic Asset Allocation Gr Y - PAGYX	77	8	\$191,979.47	2.83%	82	82	82	72	82	88	92
Target-Date Retirement											
BlackRock LifePath® Index Retire K - LIRKX	90	51	\$688,875.85	10.15%	92	92	93	92	92	92	92
Target-Date 2025											
BlackRock LifePath® Index 2025 K - LIBKX	84	87	\$908,738.30	13.39%	91	96	98	94	86	90	88
Target-Date 2030											
BlackRock LifePath® Index 2030 K - LINKX	79	94	\$656,158.86	9.67%	88	90	95	90	88	88	90
Target-Date 2035											
BlackRock LifePath® Index 2035 K - LIJKX	81	85	\$659,238.68	9.71%	88	88	95	95	88	90	92
Target-Date 2040											
BlackRock LifePath® Index 2040 K - LIKKX	80	80	\$513,239.45	7.56%	84	86	88	98	93	93	93
Target-Date 2045											
BlackRock LifePath® Index 2045 K - LIHKX	78	105	\$675,898.88	9.96%	82	84	84	98	96	93	93
Target-Date 2050											
BlackRock LifePath® Index 2050 K - LIPKX	80	96	\$489,282.14	7.21%	82	84	81	98	96	93	95

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
Target-Date 2055											
BlackRock LifePath® Index 2055 K - LIVKX	80	75	\$118,346.51	1.74%	82	84	81	98	95	93	93
Target-Date 2060+											
BlackRock LifePath® Index 2060 K - LIZKX	81	77	\$138,916.78	2.05%	81	81	81	92	86	76	82
Large Value											
MFS Value R6 - MEIKX	90	21	\$96,201.50	1.42%	96	93	100	94	93	91	86
Large Blend											
iShares S&P 500 Index K - WFSPX	100	25	\$87,079.19	1.28%	100	100	100	100	100	100	100
Large Growth											
TIAA-CREF Large-Cap Growth Inst - TILGX	88	47	\$258,627.61	3.81%	86	87	93	84	85	92	96
Mid-Cap Value											
Wells Fargo Special Mid Cap Value Inst - WFMIX	89	6	\$1,841.98	0.03%	89	90	94	96	96	92	91
Mid-Cap Blend											
Vanguard Mid Cap Index Admiral - VIMAX	100	8	\$48,407.50	0.71%	100	100	100	100	100	100	100
Mid-Cap Growth											
⚠ MassMutual Select Mid Cap Growth I - MEFZX	68	41	\$153,616.45	2.26%	70	74	76	90	95	91	92
Small Value											
⚠ Northern Small Cap Value - NOSGX	63	35	\$23,612.21	0.35%	65	72	85	78	88	86	88
Small Growth											
Janus Henderson Triton T - JATTX	72	28	\$63,305.20	0.93%	75	75	78	94	96	92	91
Foreign Large Blend											
Hartford International Opportunities R6 - IHOVX	96	4	\$2,943.83	0.04%	96	96	80	77	74	80	75

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
Diversified Emerging Mkts											
American Funds New World R6 - RNWGX	96	37	\$78,026.56	1.15%	95	96	98	96	96	96	96
Real Estate											
Principal Real Estate Securities Inst - PIREX	95	5	\$10,511.29	0.15%	96	94	94	94	96	96	95

Review :  Watch :  Addition : 

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Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Allocation--30% to 50% Equity												
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	77	10.36% (39)	5.67% (59)	6.36% (69)	0.60 (36)	0.90 (23)	-0.78 (62)	-0.71 (74)	18.59 (5)	0.75% (34)	2.96 (10)	0.99 (22)
DJ US Moderately Conservative TR USD		10.56%	7.84%	8.00%	0.71	0.94	-	-	-	-	-	-
Morningstar Allocation--30% to 50% Equity		8.86%	5.95%	6.90%	0.50	0.75	-0.61	-0.43	9.05	1.03%	7.33	0.91
Allocation--50% to 70% Equity												
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	69	12.67% (44)	7.24% (64)	8.78% (59)	0.49 (62)	0.76 (58)	-0.97 (75)	-0.66 (69)	18.59 (11)	0.73% (29)	4.72 (33)	0.93 (62)
DJ US Moderate TR USD		13.03%	9.47%	10.15%	0.63	0.85	-	-	-	-	-	-
Morningstar Allocation--50% to 70% Equity		11.72%	7.76%	9.00%	0.53	0.76	-0.45	-0.36	10.33	1.06%	6.08	0.96
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	77	14.67% (29)	7.94% (58)	10.30% (43)	0.45 (56)	0.72 (45)	-0.57 (61)	-0.38 (46)	18.59 (9)	0.82% (33)	5.50 (21)	0.95 (56)
DJ Moderately Aggressive TR USD		14.14%	9.12%	11.08%	0.52	0.77	-	-	-	-	-	-
Morningstar Allocation--70% to 85% Equity		13.51%	8.21%	9.85%	0.46	0.68	-0.34	-0.44	10.55	1.08%	8.49	0.95
Large Value												
MFS Value R6 - MEIKX	90	4.03% (38)	6.91% (33)	10.47% (29)	0.36 (30)	0.65 (23)	0.29 (28)	0.27 (25)	14.59 (26)	0.47% (14)	3.37 (8)	1.07 (25)
Russell 1000 Value TR USD		2.80%	6.07%	9.74%	0.31	0.58	-	-	-	-	-	-
Morningstar Large Value		2.91%	5.57%	9.42%	0.29	0.56	-0.12	-0.10	10.11	0.94%	12.16	1.01
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	88	44.24% (21)	23.56% (24)	20.26% (25)	1.08 (25)	1.12 (27)	0.22 (23)	-0.24 (26)	6.75 (67)	0.42% (8)	8.36 (29)	0.95 (37)
Russell 1000 Growth TR USD		38.49%	22.99%	21.00%	1.06	1.18	-	-	-	-	-	-
Morningstar Large Growth		35.90%	20.50%	18.27%	0.94	1.01	-0.68	-0.75	10.84	1.02%	12.16	0.92

INVESTMENT SCORECARD | CRITERIA DATA

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Mid-Cap Value												
Wells Fargo Special Mid Cap Value Inst - WFMIX	89	3.28% (49)	6.74% (16)	10.45% (14)	0.33 (14)	0.58 (12)	0.45 (9)	0.23 (10)	11.92 (36)	0.82% (31)	20.01 (86)	1.07 (11)
Russell Mid Cap Value TR USD		4.96%	5.37%	9.73%	0.27	0.53	-	-	-	-	-	-
Morningstar Mid-Cap Value		2.63%	3.91%	8.67%	0.22	0.47	-0.29	-0.26	10.44	1.04%	13.47	0.96
Mid-Cap Growth												
▲ MassMutual Select Mid Cap Growth I - MEFZX	68	26.20% (72)	17.37% (61)	16.44% (62)	0.79 (60)	0.89 (57)	-0.92 (73)	-0.76 (76)	20.59 (11)	0.71% (13)	9.89 (29)	0.95 (58)
Russell Mid Cap Growth TR USD		35.59%	20.50%	18.66%	0.89	0.98	-	-	-	-	-	-
Morningstar Mid-Cap Growth		39.26%	19.77%	17.80%	0.82	0.89	-0.35	-0.37	11.01	1.12%	14.41	0.97
Small Value												
▲ Northern Small Cap Value - NOSGX	63	-2.30% (82)	1.03% (66)	7.01% (65)	0.10 (72)	0.37 (60)	-0.86 (83)	-0.95 (91)	19.42 (12)	1.00% (37)	6.76 (36)	0.93 (59)
Russell 2000 Value TR USD		4.63%	3.72%	9.65%	0.21	0.47	-	-	-	-	-	-
Morningstar Small Value		4.02%	2.20%	7.88%	0.16	0.40	-0.34	-0.41	10.38	1.18%	10.31	0.95
Small Growth												
Janus Henderson Triton T - JATTX	72	28.33% (67)	15.97% (60)	16.93% (53)	0.66 (59)	0.82 (52)	-0.05 (59)	0.13 (54)	7.59 (62)	0.91% (22)	11.20 (45)	1.08 (47)
Russell 2000 Growth TR USD		34.63%	16.20%	16.36%	0.65	0.76	-	-	-	-	-	-
Morningstar Small Growth		38.62%	18.76%	17.76%	0.73	0.82	0.29	0.18	11.60	1.21%	13.67	1.10
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	96	20.75% (6)	7.43% (8)	9.37% (13)	0.38 (8)	0.57 (17)	0.50 (16)	0.37 (23)	14.00 (14)	0.71% (31)	5.96 (20)	1.09 (21)
MSCI EAFE NR USD		7.82%	4.28%	7.45%	0.23	0.46	-	-	-	-	-	-
Morningstar Foreign Large Blend		9.27%	4.18%	7.58%	0.23	0.47	0.00	0.05	7.77	0.93%	9.15	1.03

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	96	25.30% (21)	12.19% (7)	14.41% (20)	0.62 (6)	0.87 (7)	0.92 (11)	0.25 (22)	21.51 (3)	0.60% (11)	15.12 (67)	1.18 (5)
MSCI EM NR USD		18.31%	6.17%	12.81%	0.32	0.70	-	-	-	-	-	-
Morningstar Diversified Emerging Mkts		17.83%	5.69%	11.75%	0.29	0.64	-0.10	-0.20	7.82	1.23%	12.76	0.98
Real Estate												
Principal Real Estate Securities Inst - PIREX	95	-3.23% (30)	6.68% (16)	7.00% (13)	0.36 (16)	0.43 (15)	1.17 (10)	1.06 (7)	20.00 (10)	0.91% (43)	15.38 (49)	1.25 (16)
DJ US Select REIT TR USD		-11.20%	1.54%	3.00%	0.10	0.19	-	-	-	-	-	-
Morningstar Real Estate		-4.49%	4.18%	5.26%	0.25	0.33	0.51	0.42	11.50	1.11%	15.42	1.17

Review : Watch : Addition :

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

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Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Intermediate Core Bond									
Vanguard Total Bond Market Index Adm - VBTIX	100	0.37% (8)	0.29% (8)	0.27% (9)	0.05% (7)	\$303,061,549,274	7.77% (43)	5.44% (28)	4.51% (34)
BBgBarc US Agg Float Adj TR USD		-	-	-	-	-	7.75%	5.44%	4.53%
Morningstar Intermediate Core Bond		2.11%	1.34%	1.16%	0.61%	-	-	-	-
Large Blend									
iShares S&P 500 Index K - WFSPX	100	0.08% (5)	0.05% (4)	0.04% (3)	0.03% (3)	\$26,498,828,978	18.46% (36)	14.21% (22)	15.23% (19)
S&P 500 TR USD		-	-	-	-	-	18.40%	14.18%	15.22%
Morningstar Large Blend		4.76%	3.56%	3.23%	0.84%	-	-	-	-
Mid-Cap Blend									
Vanguard Mid Cap Index Admiral - VIMAX	100	0.04% (2)	0.03% (2)	0.03% (2)	0.05% (4)	\$129,837,290,992	18.29% (17)	12.09% (14)	13.33% (18)
CRSP US Mid Cap TR USD		-	-	-	-	-	18.24%	12.06%	13.30%
Morningstar Mid-Cap Blend		7.03%	5.45%	5.24%	0.95%	-	-	-	-

Review : Watch : Addition :

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

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Target Date Funds

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date Retirement												
BlackRock LifePath® Index Retire K - LIRKX	90	12.22% (5)	7.87% (5)	8.02% (5)	8.30 (72)	0.77 (34)	1.02 (34)	0.76 (1)	0.90 (3)	9.59 (45)	0.09% (2)	1.02 (49)
Morningstar Lifetime Mod Incm TR USD		10.56%	6.99%	7.10%	-	0.73	0.97	-	-	-	-	-
Morningstar Target-Date Retirement		9.03%	6.06%	6.35%	7.37	0.67	0.92	-0.37	-0.34	8.93	0.73%	1.06
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	84	12.42% (57)	8.39% (40)	9.27% (44)	11.45 (16)	0.66 (22)	0.92 (17)	-0.42 (49)	-0.62 (62)	9.59 (35)	0.09% (2)	0.98 (19)
Morningstar Lifetime Mod 2025 TR USD		13.67%	8.87%	9.88%	-	0.67	0.94	-	-	-	-	-
Morningstar Target-Date 2025		11.84%	7.83%	9.00%	12.71	0.58	0.84	-0.49	-0.45	8.12	0.70%	0.94
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	79	13.05% (58)	8.93% (38)	10.04% (46)	14.27 (33)	0.62 (31)	0.86 (34)	-0.15 (42)	-0.56 (61)	9.59 (36)	0.09% (2)	0.98 (34)
Morningstar Lifetime Mod 2030 TR USD		13.69%	9.09%	10.58%	-	0.61	0.88	-	-	-	-	-
Morningstar Target-Date 2030		12.99%	8.38%	9.83%	14.62	0.57	0.83	-0.32	-0.40	8.29	0.74%	0.96
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	81	13.72% (63)	9.44% (39)	10.81% (45)	17.01 (45)	0.58 (38)	0.82 (38)	0.27 (31)	-0.31 (52)	9.59 (34)	0.09% (2)	1.00 (36)
Morningstar Lifetime Mod 2035 TR USD		13.38%	9.14%	11.14%	-	0.55	0.82	-	-	-	-	-
Morningstar Target-Date 2035		14.04%	9.00%	10.62%	16.97	0.55	0.80	-0.03	-0.28	8.06	0.73%	0.98
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	80	14.10% (62)	9.85% (34)	11.44% (34)	19.56 (71)	0.56 (42)	0.79 (51)	0.64 (23)	-0.04 (34)	9.59 (36)	0.09% (2)	1.01 (48)
Morningstar Lifetime Mod 2040 TR USD		13.09%	9.10%	11.48%	-	0.51	0.78	-	-	-	-	-

INVESTMENT SCORECARD | CRITERIA DATA

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Morningstar Target-Date 2040		14.56%	9.21%	10.99%	18.56	0.54	0.78	0.14	-0.20	8.31	0.76%	1.01
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	78	14.64% (63)	10.21% (28)	11.91% (33)	21.27 (79)	0.55 (42)	0.77 (51)	0.98 (15)	0.25 (30)	9.59 (34)	0.09% (2)	1.01 (52)
Morningstar Lifetime Mod 2045 TR USD		12.95%	9.03%	11.61%	-	0.49	0.76	-	-	-	-	-
Morningstar Target-Date 2045		15.10%	9.54%	11.40%	19.94	0.53	0.76	0.32	-0.09	8.03	0.74%	1.01
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	80	15.04% (60)	10.36% (30)	12.09% (33)	22.00 (90)	0.55 (40)	0.77 (51)	1.09 (11)	0.37 (21)	9.59 (36)	0.09% (2)	1.01 (55)
Morningstar Lifetime Mod 2050 TR USD		12.91%	8.96%	11.62%	-	0.48	0.75	-	-	-	-	-
Morningstar Target-Date 2050		15.25%	9.56%	11.45%	20.25	0.53	0.76	0.34	-0.05	8.02	0.77%	1.02
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	80	15.02% (62)	10.38% (29)	12.11% (33)	22.08 (80)	0.55 (38)	0.77 (51)	1.15 (10)	0.40 (24)	9.59 (24)	0.09% (2)	1.02 (52)
Morningstar Lifetime Mod 2055 TR USD		12.91%	8.88%	11.61%	-	0.47	0.74	-	-	-	-	-
Morningstar Target-Date 2055		15.47%	9.69%	11.64%	20.58	0.53	0.76	0.43	0.02	6.80	0.74%	1.02
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	81	15.06% (63)	10.41% (30)	-	-	0.55 (42)	-	1.18 (13)	-	4.84 (28)	0.09% (2)	-
Morningstar Lifetime Mod 2060 TR USD		12.89%	8.81%	11.57%	-	0.47	0.74	-	-	-	-	-

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Morningstar Target-Date 2060+		15.51%	9.78%	11.69%	20.46	0.53	0.77	0.51	0.08	3.06	0.75%	1.02

Review :  Watch :  Addition : 

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INVESTMENT SCORECARD | CRITERIA SCORING

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Allocation--30% to 50% Equity												
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	77	4.8	4.8	6	6.4	10	4.8	6	10	8	10	6
Allocation--50% to 70% Equity												
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	69	4.8	4.8	6	4.8	6	4.8	6	10	8	8	6
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	77	4.8	4.8	8	4.8	8	4.8	8	10	8	10	6
Large Value												
MFS Value R6 - MEIKX	90	4.8	6.4	8	6.4	10	6.4	10	10	10	10	8
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	88	6	8	10	8	8	8	8	8	10	8	6
Mid-Cap Value												
Wells Fargo Special Mid Cap Value Inst - WFMIX	89	4.8	8	10	8	10	8	10	10	8	4	8
Mid-Cap Growth												
▲ MassMutual Select Mid Cap Growth I - MEFZX	68	3.6	4.8	6	4.8	6	4.8	4	10	10	8	6
Small Value												
▲ Northern Small Cap Value - NOSGX	63	2.4	4.8	6	4.8	6	3.2	4	10	8	8	6
Small Growth												
Janus Henderson Triton T - JATTX	72	3.6	4.8	6	4.8	6	4.8	6	10	10	8	8
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	96	6	8	10	8	10	8	10	10	8	10	8

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	96	6	8	10	8	10	8	10	10	10	6	10
Real Estate												
Principal Real Estate Securities Inst - PIREX	95	4.8	8	10	8	10	8	10	10	8	8	10

Review : Watch : Addition :

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Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Intermediate Core Bond									
Vanguard Total Bond Market Index Adm - VBTIX	100	8	10	12	30	10	8	10	12
Large Blend									
iShares S&P 500 Index K - WFSFX	100	8	10	12	30	10	8	10	12
Mid-Cap Blend									
Vanguard Mid Cap Index Admiral - VIMAX	100	8	10	12	30	10	8	10	12

Review :  Watch :  Addition : 

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Target Date Funds

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date Retirement												
BlackRock LifePath® Index Retire K - LIRKX	90	6	8	10	6	6.4	8	8	10	10	10	8
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	84	3.6	6.4	8	10	8	10	6.4	6	10	10	6
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	79	3.6	6.4	8	8	6.4	8	6.4	6	10	10	6
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	81	3.6	6.4	8	8	6.4	8	6.4	6	10	10	8
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	80	3.6	6.4	8	6	6.4	6	8	8	10	10	8
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	78	3.6	6.4	8	4	6.4	6	8	8	10	10	8
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	80	3.6	6.4	8	4	6.4	6	8	10	10	10	8
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	80	3.6	6.4	8	4	6.4	6	8	10	10	10	8

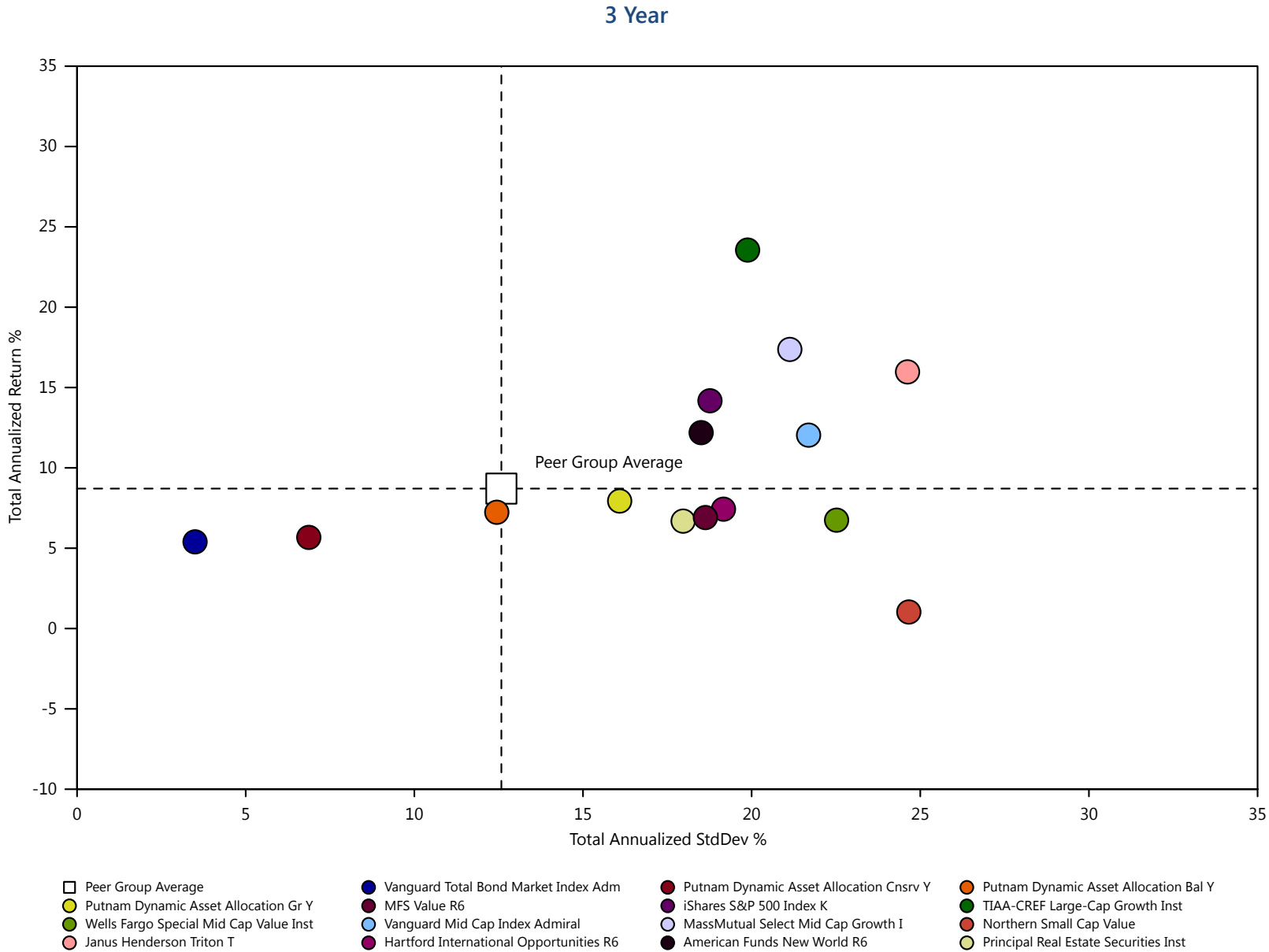


Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	81	3.6	6.4	-	-	6.4	-	8	-	6	10	-

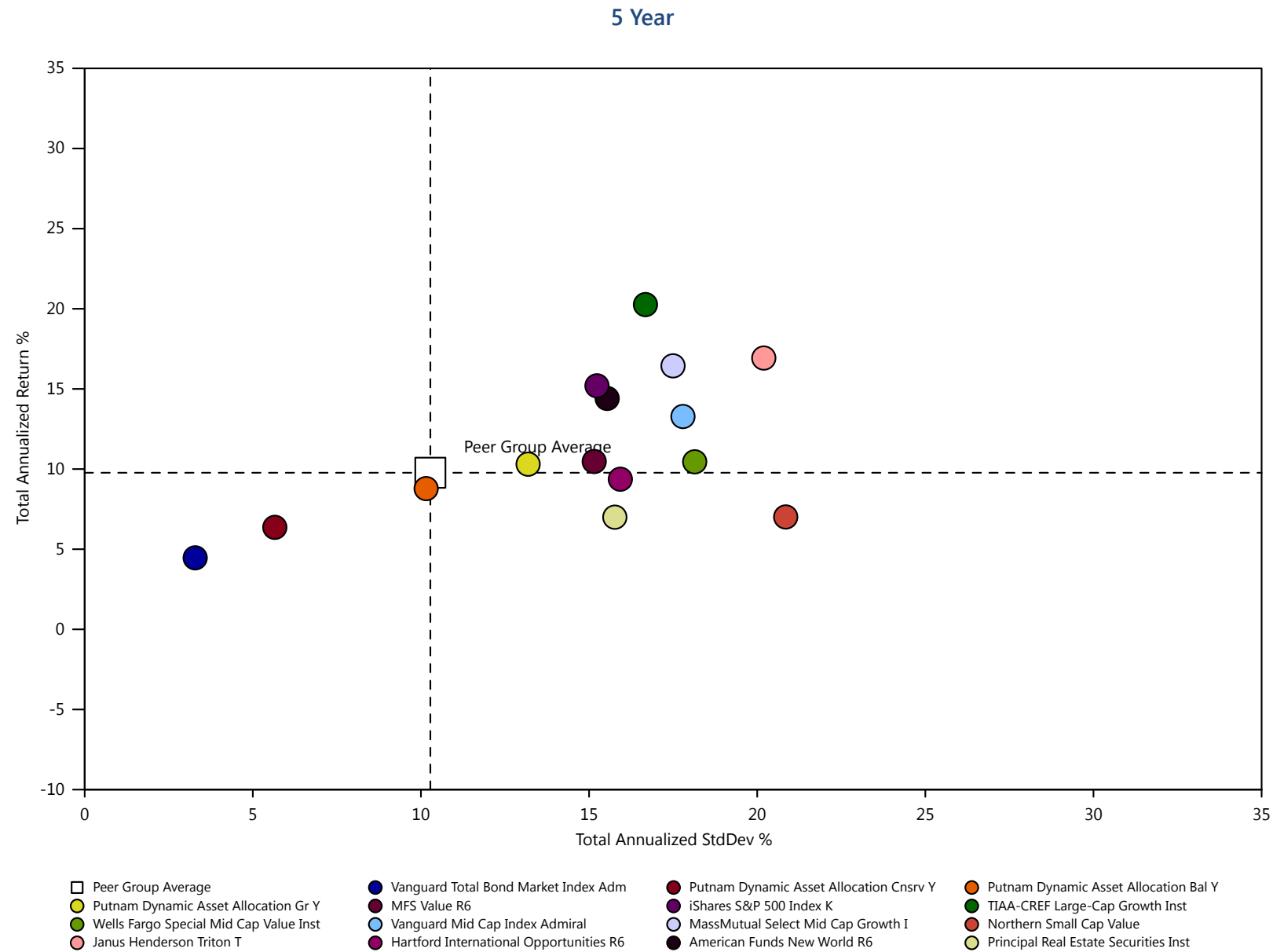
Review : Watch : Addition :

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INVESTMENT SCORECARD | INVESTMENT PERFORMANCE

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Stable Value													
Standard Stable Asset Fund A	0.59%	2.41%	2.41%	2.55%	2.45%	2.54%	3.31%	-	-	-	-	-	-
USTREAS T-Bill Sec Mkt 3 Mon	0.02%	0.37%	0.37%	1.48%	1.14%	0.60%	-	-	0.37%	2.11%	1.98%	0.94%	0.32%
Morningstar US SA Stable Value	0.41%	1.80%	1.80%	1.97%	1.81%	1.81%	-	-	1.80%	2.17%	1.93%	1.63%	1.52%
Intermediate Core Bond													
Vanguard Total Bond Market Index Adm	0.67%	7.72%	7.72%	5.39%	4.46%	3.80%	5.97%	12/11/1986	7.72%	8.71%	(0.03%)	3.56%	2.60%
BBgBarc US Agg Float Adj TR USD	0.71%	7.75%	7.75%	5.44%	4.53%	3.89%	-	-	7.75%	8.87%	(0.08%)	3.63%	2.75%
Morningstar Intermediate Core Bond	0.94%	7.50%	7.50%	5.10%	4.25%	3.69%	-	-	7.50%	8.27%	(0.33%)	3.34%	2.64%
Allocation--30% to 50% Equity													
Putnam Dynamic Asset Allocation Cnsrv Y	4.98%	10.36%	10.36%	5.67%	6.36%	6.27%	6.21%	02/07/1994	10.36%	12.02%	(4.55%)	10.04%	4.84%
DJ US Moderately Conservative TR USD	7.33%	10.56%	10.56%	7.84%	8.00%	7.48%	-	-	10.56%	16.07%	(2.26%)	9.55%	6.96%
Morningstar Allocation--30% to 50% Equity	7.52%	8.86%	8.86%	5.95%	6.90%	5.97%	-	-	8.86%	15.21%	(4.76%)	10.06%	7.00%
Allocation--50% to 70% Equity													
🚩 Putnam Dynamic Asset Allocation Bal Y	9.04%	12.67%	12.67%	7.24%	8.78%	8.62%	7.54%	02/07/1994	12.67%	17.63%	(6.95%)	15.44%	6.99%
DJ US Moderate TR USD	10.92%	13.03%	13.03%	9.47%	10.15%	9.34%	-	-	13.03%	20.80%	(3.92%)	13.12%	9.26%
Morningstar Allocation--50% to 70% Equity	10.30%	11.72%	11.72%	7.76%	9.00%	7.90%	-	-	11.72%	19.12%	(5.70%)	13.93%	7.64%
Allocation--70% to 85% Equity													
Putnam Dynamic Asset Allocation Gr Y	11.81%	14.67%	14.67%	7.94%	10.30%	9.63%	8.30%	02/08/1994	14.67%	21.05%	(9.41%)	20.08%	8.14%
DJ Moderately Aggressive TR USD	14.48%	14.14%	14.14%	9.12%	11.08%	8.94%	-	-	14.14%	22.84%	(7.33%)	19.08%	9.31%

INVESTMENT SCORECARD | INVESTMENT PERFORMANCE



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Morningstar Allocation--70% to 85% Equity	12.79%	13.51%	13.51%	8.21%	9.85%	8.34%	-	-	13.51%	21.86%	(7.64%)	16.70%	8.60%
Target-Date Retirement													
BlackRock LifePath® Index Retire K	6.73%	12.22%	12.22%	7.87%	8.02%	-	6.41%	05/31/2011	12.22%	15.90%	(3.50%)	10.75%	5.82%
Morningstar Lifetime Mod Incm TR USD	6.47%	10.56%	10.56%	6.99%	7.10%	-	-	-	10.56%	13.27%	(2.20%)	8.55%	5.98%
Morningstar Target-Date Retirement	5.35%	9.03%	9.03%	6.06%	6.35%	4.99%	-	-	9.03%	12.62%	(2.92%)	8.39%	5.08%
Target-Date 2025													
BlackRock LifePath® Index 2025 K	8.31%	12.42%	12.42%	8.39%	9.27%	-	7.49%	05/31/2011	12.42%	18.98%	(4.78%)	14.43%	6.87%
Morningstar Lifetime Mod 2025 TR USD	9.57%	13.67%	13.67%	8.87%	9.88%	-	-	-	13.67%	19.36%	(4.90%)	14.54%	8.39%
Morningstar Target-Date 2025	8.74%	11.84%	11.84%	7.83%	9.00%	7.61%	-	-	11.84%	18.45%	(5.27%)	14.67%	6.98%
Target-Date 2030													
BlackRock LifePath® Index 2030 K	9.92%	13.05%	13.05%	8.93%	10.04%	-	8.04%	05/31/2011	13.05%	21.08%	(5.56%)	16.36%	7.29%
Morningstar Lifetime Mod 2030 TR USD	11.09%	13.69%	13.69%	9.09%	10.58%	-	-	-	13.69%	21.24%	(5.82%)	16.59%	9.26%
Morningstar Target-Date 2030	10.17%	12.99%	12.99%	8.38%	9.83%	8.13%	-	-	12.99%	20.30%	(6.17%)	16.58%	7.57%
Target-Date 2035													
BlackRock LifePath® Index 2035 K	11.56%	13.72%	13.72%	9.44%	10.81%	-	8.55%	05/31/2011	13.72%	23.08%	(6.36%)	18.29%	7.74%
Morningstar Lifetime Mod 2035 TR USD	12.85%	13.38%	13.38%	9.14%	11.14%	-	-	-	13.38%	23.04%	(6.82%)	18.52%	10.07%
Morningstar Target-Date 2035	11.71%	14.04%	14.04%	9.00%	10.62%	8.77%	-	-	14.04%	22.27%	(7.01%)	18.46%	7.82%
Target-Date 2040													
BlackRock LifePath® Index 2040 K	13.00%	14.10%	14.10%	9.85%	11.44%	-	9.00%	05/31/2011	14.10%	25.01%	(7.08%)	19.95%	8.10%

INVESTMENT SCORECARD | INVESTMENT PERFORMANCE



Investment Name	Last Qtr YTD		Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Morningstar Lifetime Mod 2040 TR USD	14.40%	13.09%	13.09%	9.10%	11.48%	-	-	-	13.09%	24.35%	(7.65%)	19.87%	10.61%
Morningstar Target-Date 2040	12.93%	14.56%	14.56%	9.21%	10.99%	9.02%	-	-	14.56%	23.36%	(7.65%)	19.47%	8.21%
Target-Date 2045													
BlackRock LifePath® Index 2045 K	14.12%	14.64%	14.64%	10.21%	11.91%	-	9.33%	05/31/2011	14.64%	26.25%	(7.50%)	21.07%	8.28%
Morningstar Lifetime Mod 2045 TR USD	15.40%	12.95%	12.95%	9.03%	11.61%	-	-	-	12.95%	24.97%	(8.17%)	20.53%	10.84%
Morningstar Target-Date 2045	13.79%	15.10%	15.10%	9.54%	11.40%	9.29%	-	-	15.10%	24.51%	(8.10%)	20.42%	8.22%
Target-Date 2050													
BlackRock LifePath® Index 2050 K	14.72%	15.04%	15.04%	10.36%	12.09%	-	9.53%	05/31/2011	15.04%	26.77%	(7.82%)	21.43%	8.41%
Morningstar Lifetime Mod 2050 TR USD	15.84%	12.91%	12.91%	8.96%	11.62%	-	-	-	12.91%	25.09%	(8.41%)	20.78%	10.89%
Morningstar Target-Date 2050	14.19%	15.25%	15.25%	9.56%	11.45%	9.31%	-	-	15.25%	24.65%	(8.31%)	20.54%	8.47%
Target-Date 2055													
BlackRock LifePath® Index 2055 K	14.76%	15.02%	15.02%	10.38%	12.11%	-	9.66%	05/31/2011	15.02%	26.89%	(7.85%)	21.51%	8.38%
Morningstar Lifetime Mod 2055 TR USD	16.03%	12.91%	12.91%	8.88%	11.61%	-	-	-	12.91%	25.05%	(8.57%)	20.95%	10.90%
Morningstar Target-Date 2055	14.43%	15.47%	15.47%	9.69%	11.64%	9.45%	-	-	15.47%	25.03%	(8.38%)	21.00%	8.19%
Target-Date 2060+													
BlackRock LifePath® Index 2060 K	14.80%	15.06%	15.06%	10.41%	-	-	14.07%	02/29/2016	15.06%	26.92%	(7.84%)	21.51%	-
Morningstar Lifetime Mod 2060 TR USD	16.16%	12.89%	12.89%	8.81%	11.57%	-	-	-	12.89%	24.96%	(8.69%)	21.06%	10.88%
Morningstar Target-Date 2060+	14.70%	15.51%	15.51%	9.78%	11.69%	-	-	-	15.51%	25.20%	(8.46%)	21.14%	8.19%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Large Value													
MFS Value R6	12.60%	4.03%	4.03%	6.91%	10.47%	11.13%	10.09%	01/02/1996	4.03%	30.18%	(9.78%)	17.86%	14.25%
Russell 1000 Value TR USD	16.25%	2.80%	2.80%	6.07%	9.74%	10.50%	-	-	2.80%	26.54%	(8.27%)	13.66%	17.34%
Morningstar Large Value	15.73%	2.91%	2.91%	5.57%	9.42%	9.73%	-	-	2.91%	25.17%	(8.38%)	16.27%	15.07%
Large Blend													
iShares S&P 500 Index K	12.12%	18.43%	18.43%	14.18%	15.20%	13.82%	10.04%	07/30/1993	18.43%	31.43%	(4.38%)	21.77%	11.92%
S&P 500 TR USD	12.15%	18.40%	18.40%	14.18%	15.22%	13.88%	-	-	18.40%	31.49%	(4.38%)	21.83%	11.96%
Morningstar Large Blend	12.80%	15.84%	15.84%	11.90%	13.37%	12.28%	-	-	15.84%	29.33%	(6.04%)	20.77%	10.90%
Large Growth													
TIAA-CREF Large-Cap Growth Inst	12.52%	44.24%	44.24%	23.56%	20.26%	17.64%	12.49%	03/31/2006	44.24%	30.71%	0.04%	34.51%	(0.85%)
Russell 1000 Growth TR USD	11.39%	38.49%	38.49%	22.99%	21.00%	17.21%	-	-	38.49%	36.39%	(1.51%)	30.21%	7.08%
Morningstar Large Growth	12.51%	35.90%	35.90%	20.50%	18.27%	15.10%	-	-	35.90%	32.15%	(1.97%)	27.74%	3.71%
Mid-Cap Value													
Wells Fargo Special Mid Cap Value Inst	19.91%	3.28%	3.28%	6.74%	10.45%	11.41%	11.70%	04/08/2005	3.28%	35.53%	(13.10%)	11.16%	21.59%
Russell Mid Cap Value TR USD	20.43%	4.96%	4.96%	5.37%	9.73%	10.49%	-	-	4.96%	27.06%	(12.29%)	13.34%	20.00%
Morningstar Mid-Cap Value	22.60%	2.63%	2.63%	3.91%	8.67%	9.20%	-	-	2.63%	25.64%	(12.94%)	14.03%	18.84%
Mid-Cap Blend													
Vanguard Mid Cap Index Admiral	18.02%	18.24%	18.24%	12.04%	13.28%	12.40%	10.49%	05/21/1998	18.24%	31.03%	(9.23%)	19.25%	11.22%
CRSP US Mid Cap TR USD	18.03%	18.24%	18.24%	12.06%	13.30%	12.52%	-	-	18.24%	31.09%	(9.22%)	19.30%	11.25%

INVESTMENT SCORECARD | INVESTMENT PERFORMANCE

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Morningstar Mid-Cap Blend	20.78%	12.39%	12.39%	8.27%	11.08%	10.32%	-	-	12.39%	26.55%	(10.56%)	16.32%	15.04%
Mid-Cap Growth													
▲ MassMutual Select Mid Cap Growth I	17.19%	26.20%	26.20%	17.37%	16.44%	14.69%	10.76%	05/31/2000	26.20%	32.22%	(3.10%)	24.66%	6.19%
Russell Mid Cap Growth TR USD	19.02%	35.59%	35.59%	20.50%	18.66%	15.04%	-	-	35.59%	35.47%	(4.75%)	25.27%	7.33%
Morningstar Mid-Cap Growth	21.03%	39.26%	39.26%	19.77%	17.80%	13.84%	-	-	39.26%	32.55%	(5.83%)	24.81%	6.76%
Small Value													
▲ Northern Small Cap Value	27.40%	(2.30%)	(2.30%)	1.03%	7.01%	8.26%	9.22%	03/31/1994	(2.30%)	22.27%	(13.68%)	6.42%	27.87%
Russell 2000 Value TR USD	33.36%	4.63%	4.63%	3.72%	9.65%	8.66%	-	-	4.63%	22.39%	(12.86%)	7.84%	31.74%
Morningstar Small Value	30.94%	4.02%	4.02%	2.20%	7.88%	7.82%	-	-	4.02%	21.82%	(15.38%)	8.83%	26.01%
Small Growth													
Janus Henderson Triton T	29.29%	28.33%	28.33%	15.97%	16.93%	14.70%	13.69%	02/25/2005	28.33%	28.30%	(5.26%)	26.90%	10.42%
Russell 2000 Growth TR USD	29.61%	34.63%	34.63%	16.20%	16.36%	13.48%	-	-	34.63%	28.48%	(9.31%)	22.17%	11.32%
Morningstar Small Growth	27.25%	38.62%	38.62%	18.76%	17.76%	13.69%	-	-	38.62%	28.25%	(4.98%)	22.34%	11.68%
Foreign Large Blend													
Hartford International Opportunities R6	17.28%	20.75%	20.75%	7.43%	9.37%	6.68%	6.38%	07/22/1996	20.75%	26.15%	(18.61%)	24.77%	1.15%
MSCI EAFE NR USD	16.05%	7.82%	7.82%	4.28%	7.45%	5.51%	-	-	7.82%	22.01%	(13.79%)	25.03%	1.00%
Morningstar Foreign Large Blend	15.77%	9.27%	9.27%	4.18%	7.58%	5.35%	-	-	9.27%	21.81%	(14.50%)	25.38%	1.60%
Diversified Emerging Mkts													
American Funds New World R6	19.37%	25.30%	25.30%	12.19%	14.41%	7.43%	9.08%	06/17/1999	25.30%	28.03%	(11.97%)	33.06%	4.31%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
MSCI EM NR USD	19.70%	18.31%	18.31%	6.17%	12.81%	3.63%	-	-	18.31%	18.42%	(14.57%)	37.28%	11.19%
Morningstar Diversified Emerging Mkts	19.50%	17.83%	17.83%	5.69%	11.75%	3.63%	-	-	17.83%	19.84%	(16.13%)	35.25%	9.08%
Real Estate													
Principal Real Estate Securities Inst	9.14%	(3.23%)	(3.23%)	6.68%	7.00%	9.93%	10.87%	12/06/2000	(3.23%)	31.13%	(4.31%)	9.03%	5.93%
DJ US Select REIT TR USD	12.92%	(11.20%)	(11.20%)	1.54%	3.00%	7.56%	-	-	(11.20%)	23.10%	(4.22%)	3.76%	6.68%
Morningstar Real Estate	11.15%	(4.49%)	(4.49%)	4.18%	5.26%	8.07%	-	-	(4.49%)	27.45%	(5.86%)	7.07%	7.65%

Review :  Watch :  Addition : 

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Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.

INVESTMENT FACT SHEETS - 100 POINT

Community Action Partnership ERISA 403(b)

For Period Ending 12/31/2020

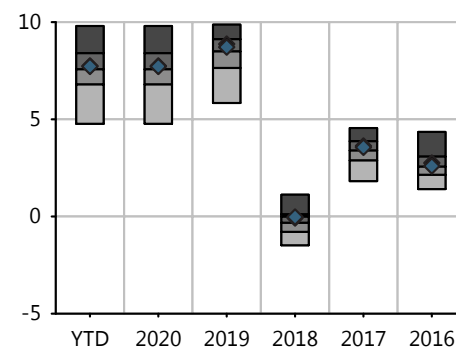
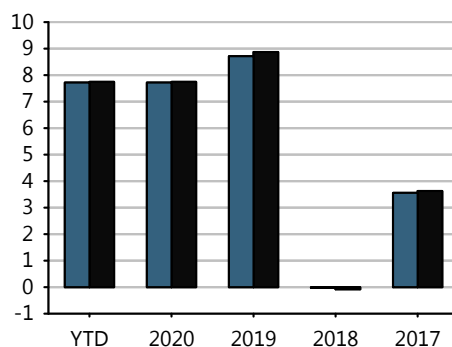
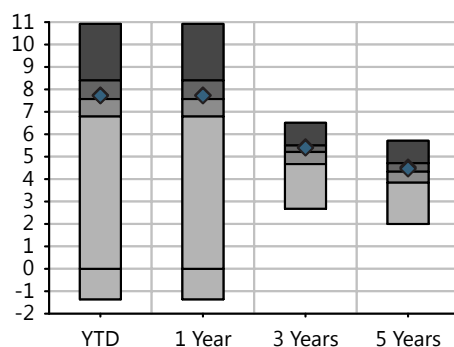
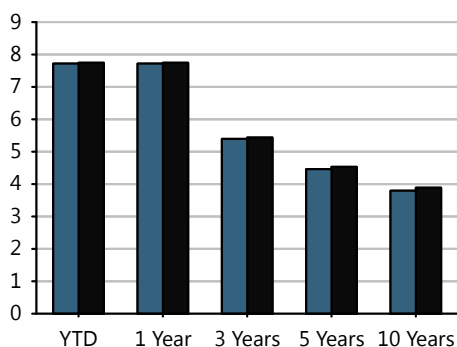
VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.37%	0.29%	0.27%	0.05%	\$303,061,549,274	7.77%	5.44%	4.51%
	Peer Group Scoring	2.11%	1.34%	1.16%	0.61%	-	-	-	-
	Criteria Peer Ranking	8	8	9	7	-	43	28	34

Investment Strategy

The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Manager Vs Benchmark Performance



■ Vanguard Total Bond Market Index Adm

■ BBgBarc US Agg Float Adj TR USD

Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5 Year	10 Year	ITD		2020	2019	2018	2017	2016
Vanguard Total Bond Market Index Adm	0.67%	7.72%	7.72%	5.39%	4.46%	3.80%	5.97%	12/11/1986	7.72%	8.71%	(0.03%)	3.56%	2.60%
BBgBarc US Agg Float Adj TR USD	0.71%	7.75%	7.75%	5.44%	4.53%	3.89%	-	-	7.75%	8.87%	(0.08%)	3.63%	2.75%
Morningstar Intermediate Core Bond	0.94%	7.50%	7.50%	5.10%	4.25%	3.69%	-	-	7.50%	8.27%	(0.33%)	3.34%	2.64%

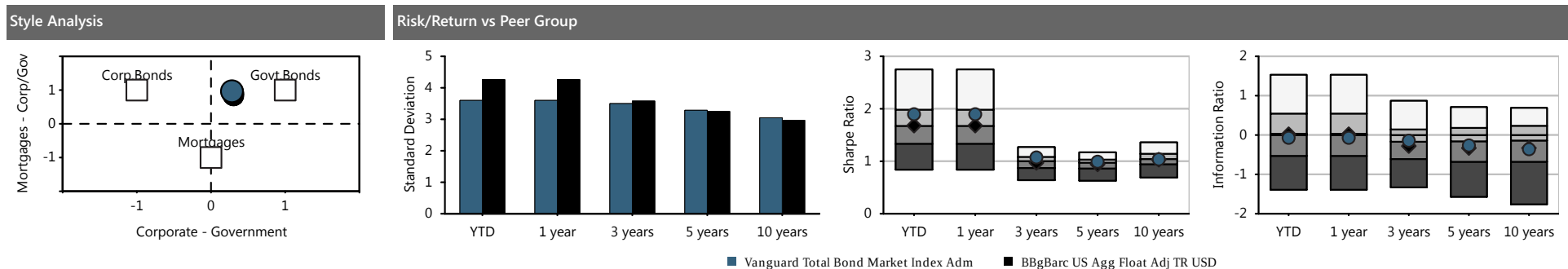
Morningstar Rating: ***

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VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

Asset Allocation		Maturity Distribution		Regional Distribution		Sector Distribution		Credit Quality		
		Fund	United States	91.94	Fund	Index		Fund	Index	
	Less than 1 Yr	0.46	Supranational	1.60	Government	45.67	-	AAA	63.25	-
	1 to 3 Yrs	19.95	United Kingdom	1.07	Corporate	29.69	-	AA	3.61	-
	3 to 5 Yrs	16.01	Canada	0.98	Securitized	23.78	-	A	12.67	-
	5 to 7 Yrs	10.84	Japan	0.65	Municipal	-	-	BBB	20.47	-
	7 to 10 Yrs	10.38	Germany	0.49	Cash & Equivalents	0.12	-	BB	0.00	-
	10 Yrs or more	42.36	Netherlands	0.44	Other	0.74	-	B	0.00	-
			Mexico	0.39				Below B	0.00	-
			Belgium	0.34				Not Rated	0.00	-
			Colombia	0.20						



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	VBTLX	Expense Ratio	0.05	Federal National Mortga...	1.02	Time Period: 01/31/2016 - 12/31/2020 ■ Vanguard Total Bond Market Index Adm	
Category	Intermediate Core Bond	Gross Expense Ratio	0.05	United States Treasury ...	0.72		
Net Assets(This Class \$mn)	303,062 m	Prospectus Net Expense Ratio	0.05	Federal National Mortga...	0.54		
Net Assets(All Classes \$mn)	-	Prospectus Gross Expense Ratio	0.05	United States Treasury ...	0.44		
Manager	Joshua Barrickman	Actual 12b1	0.00	United States Treasury ...	0.43		
Manager Tenure	7.84	Management Fee	0.04	United States Treasury ...	0.42		
Fund Inception	Dec 11,1986			United States Treasury ...	0.41		
Avg Maturity	8.50			United States Treasury ...	0.40		
Avg Duration	6.55			United States Treasury ...	0.40		
				United States Treasury ...	0.39		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

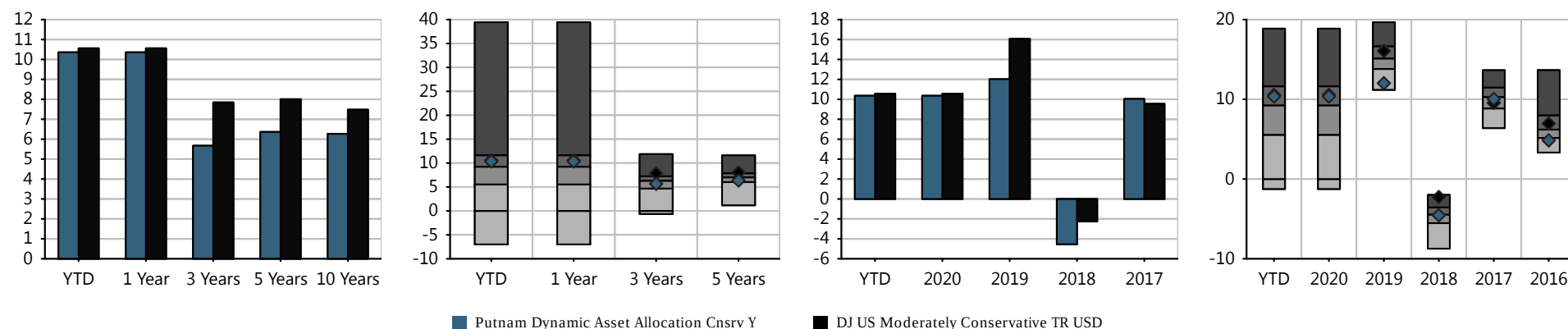
PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
77 Passing	Criteria Scoring	10.36%	5.67%	6.36%	0.60	0.90	-0.78	-0.71	18.59	0.75%	2.96	0.99
	Peer Group Scoring	8.86%	5.95%	6.90%	0.50	0.75	-0.61	-0.43	9.05	1.03%	7.33	0.97
	Criteria Peer Ranking	39	59	69	36	23	62	74	5	34	10	22

Investment Strategy

The investment seeks total return consistent with preservation of capital. The fund allocates 15% to 45% of its assets in equities and 55% to 85% in fixed income securities. It invests mainly in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments. The fund also invests, to a lesser extent, in equity securities (growth or value stocks or both) of U.S. and foreign companies of any size.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Putnam Dynamic Asset Allocation Cnsrv Y	4.98%	10.36%	10.36%	5.67%	6.36%	6.27%	6.21%	02/07/1994	10.36%	12.02%	(4.55%)	10.04%	4.84%
DJ US Moderately Conservative TR USD	7.33%	10.56%	10.56%	7.84%	8.00%	7.48%	-	-	10.56%	16.07%	(2.26%)	9.55%	6.96%
Morningstar Allocation--30% to 50% Equity	7.52%	8.86%	8.86%	5.95%	6.90%	5.97%	-	-	8.86%	15.21%	(4.76%)	10.06%	7.00%

Morningstar Rating: ****

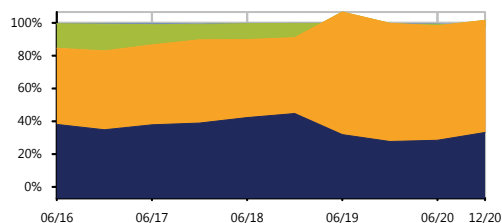
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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

Portfolio Composition

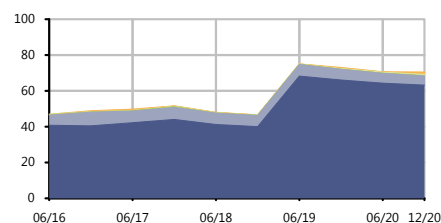
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

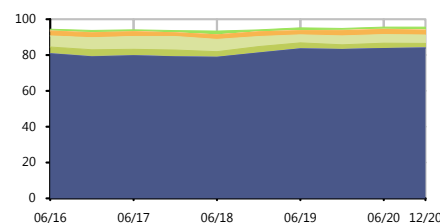
Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

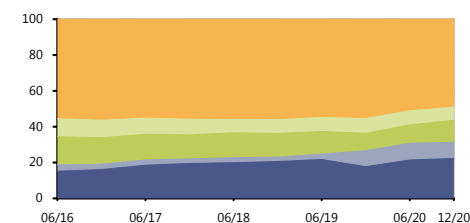
Time Period: 01/31/2016 - 12/31/2020



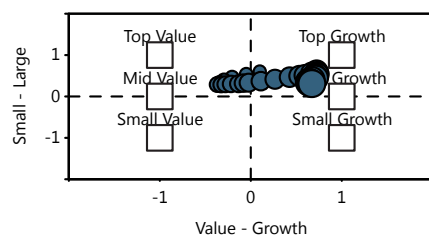
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology ■ Communication Services ■ Consumer Cyclical
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Other
■ Asia %

Sector Distribution

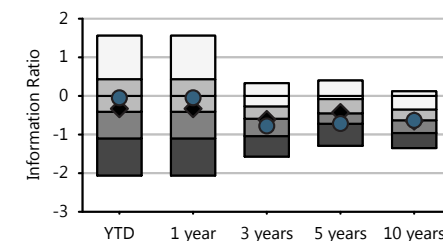
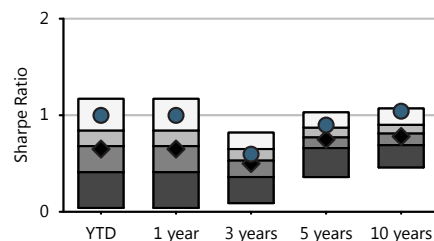
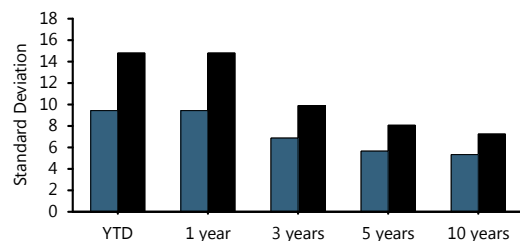
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



■ Putnam Dynamic Asset Allocation Cnsrv Y ■ DJ US Moderately Conservative TR USD

Fund Basics

Ticker	PACYX
Category	Allocation--30% to 50% Equity
Net Assets(This Class \$mn)	1,125 m
Net Assets(All Classes \$mn)	0 m
Manager	Robert Schoen
Manager Tenure	18.59
Fund Inception	Feb 07,1994

Fee And Expenses

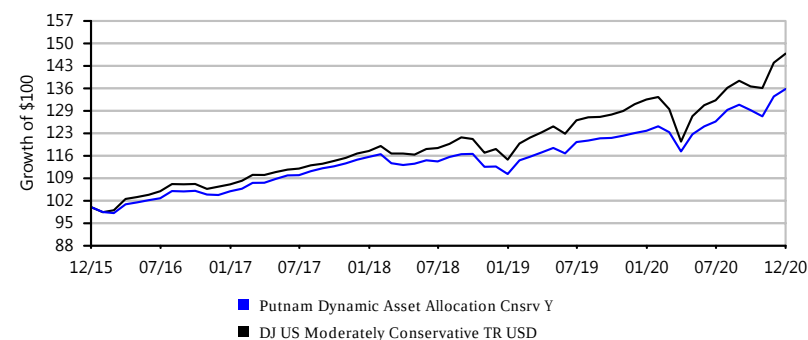
Expense Ratio	0.73
Gross Expense Ratio	0.73
Prospectus Net Expense Ratio	0.75
Prospectus Gross Expense Ratio	0.75
Actual 12b1	0.00
Management Fee	0.52

Top 10 Holdings (%)

E-mini S&P 500 Future D...	-10.95
Future on 5 Year Treasu...	7.19
Ultra US Treasury Bond ...	4.15
10 Year Treasury Note F...	3.52
MSCI EAFE Index Future ...	-3.52
Ultra 10 Year US Treasu...	-3.07
Federal National Mortga...	2.40
Apple Inc	2.36
Gsglpwds P Us0001m R 12...	-2.21
Gsglpwdl R Us0001m P 12...	2.20

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

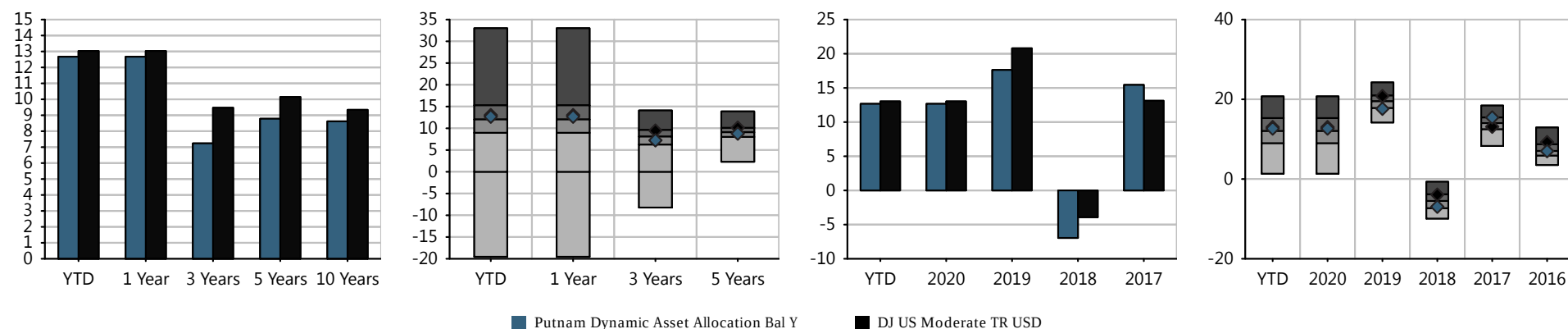
PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
69 Watch	Criteria Scoring	12.67%	7.24%	8.78%	0.49	0.76	-0.97	-0.66	18.59	0.73%	4.72	0.93
	Peer Group Scoring	11.72%	7.76%	9.00%	0.53	0.76	-0.45	-0.36	10.33	1.06%	6.08	0.96
	Criteria Peer Ranking	44	64	59	62	58	75	69	11	29	33	62

Investment Strategy

The investment seeks total return. The fund allocates 45% to 75% of its assets in equities and 25% to 55% in fixed income securities. It invests mainly in equity securities (growth or value stocks or both) of both U.S. and foreign companies of any size. The fund also invests in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments (such as mortgage-backed investments).

Manager Vs Benchmark Performance



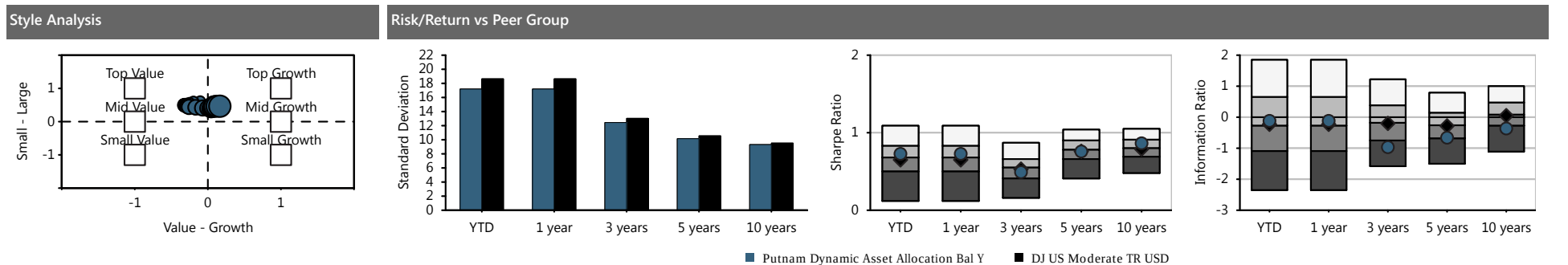
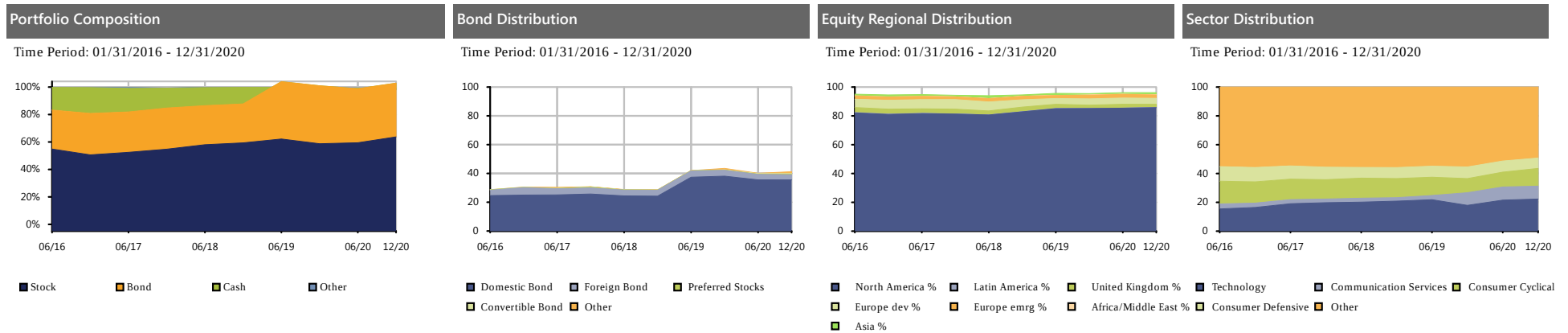
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ Putnam Dynamic Asset Allocation Bal Y	9.04%	12.67%	12.67%	7.24%	8.78%	8.62%	7.54%	02/07/1994	12.67%	17.63%	(6.95%)	15.44%	6.99%
DJ US Moderate TR USD	10.92%	13.03%	13.03%	9.47%	10.15%	9.34%	-	-	13.03%	20.80%	(3.92%)	13.12%	9.26%
Morningstar Allocation--50% to 70% Equity	10.30%	11.72%	11.72%	7.76%	9.00%	7.90%	-	-	11.72%	19.12%	(5.70%)	13.93%	7.64%

Morningstar Rating: ****

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PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	PABYX	Expense Ratio	0.71	E-mini Russell 2000 Ind...	4.17	Time Period: 01/31/2016 - 12/31/2020 ■ Putnam Dynamic Asset Allocation Bal Y ■ DJ US Moderate TR USD	
Category	Allocation--50% to 70% Equity	Gross Expense Ratio	0.71	Gsglpwds P Us0001m R 12...	-4.01		
Net Assets(This Class \$mn)	2,728 m	Prospectus Net Expense Ratio	0.73	Gsglpwdl R Us0001m P 12...	3.99	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.73	Future on 5 Year Treasu...	3.93		
Manager	Robert Schoen	Actual 12b1	0.00	Apple Inc	3.20		
Manager Tenure	18.59	Management Fee	0.52	E-mini S&P 500 Future D...	-2.97		
Fund Inception	Feb 07,1994			Ultra 10 Year US Treasu...	-2.67		
				Microsoft Corp	2.56		
				Amazon.com Inc	2.53		
				Ultra US Treasury Bond ...	2.20		

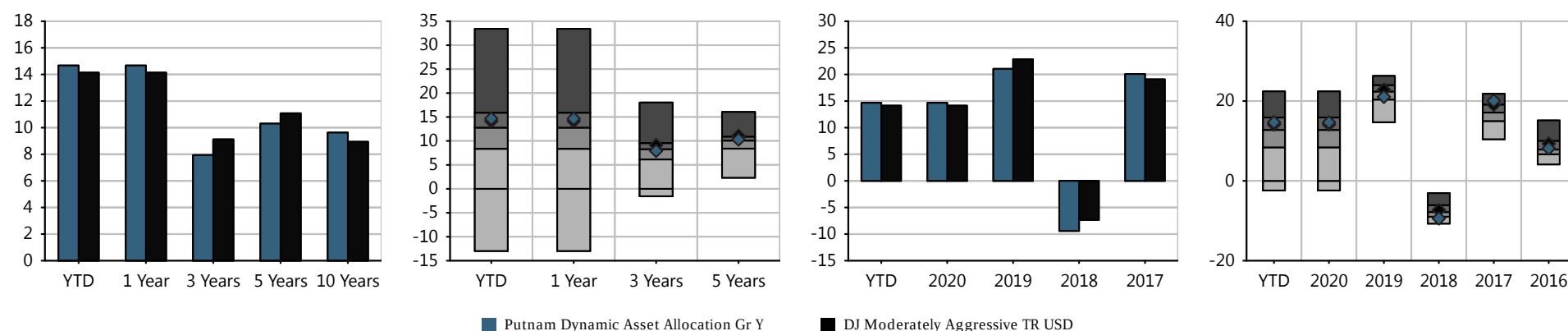
PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
77 Passing	Criteria Scoring	14.67%	7.94%	10.30%	0.45	0.72	-0.57	-0.38	18.59	0.82%	5.50	0.95
	Peer Group Scoring	13.51%	8.21%	9.85%	0.46	0.68	-0.34	-0.44	10.55	1.08%	8.49	0.95
	Criteria Peer Ranking	29	58	43	56	45	61	46	9	33	21	56

Investment Strategy

The investment seeks capital appreciation. The fund allocates 65% to 95% of its assets in equities and 5% to 35% in fixed income securities. It invests mainly in equity securities (growth or value stocks or both) of both U.S. and foreign companies of any size. The fund also invests, to a lesser extent, in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments (such as mortgage-backed investments).

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Putnam Dynamic Asset Allocation Gr Y	11.81%	14.67%	14.67%	7.94%	10.30%	9.63%	8.30%	02/08/1994	14.67%	21.05%	(9.41%)	20.08%	8.14%
DJ Moderately Aggressive TR USD	14.48%	14.14%	14.14%	9.12%	11.08%	8.94%	-	-	14.14%	22.84%	(7.33%)	19.08%	9.31%
Morningstar Allocation--70% to 85% Equity	12.79%	13.51%	13.51%	8.21%	9.85%	8.34%	-	-	13.51%	21.86%	(7.64%)	16.70%	8.60%

Morningstar Rating: ****

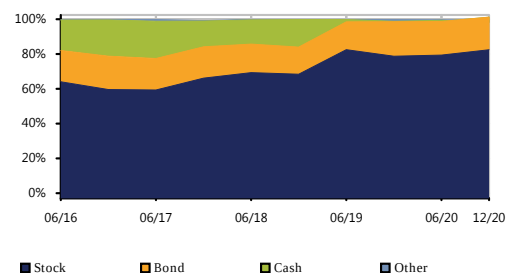
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

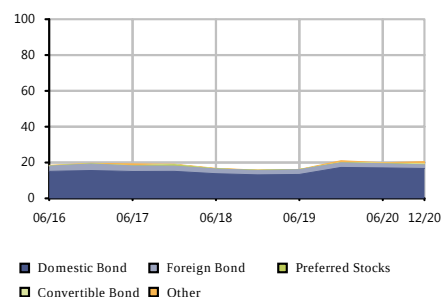
Portfolio Composition

Time Period: 01/31/2016 - 12/31/2020



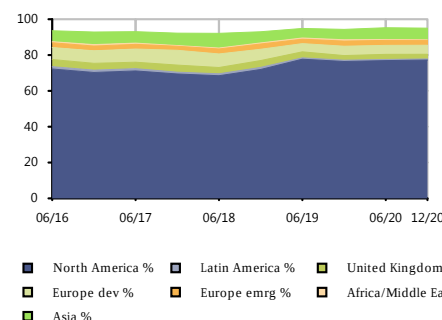
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



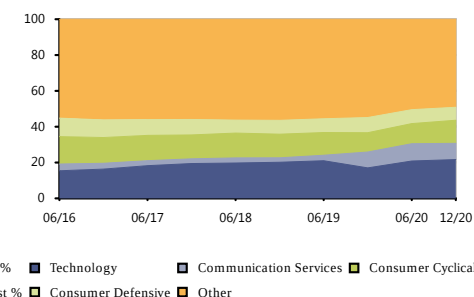
Equity Regional Distribution

Time Period: 01/31/2016 - 12/31/2020

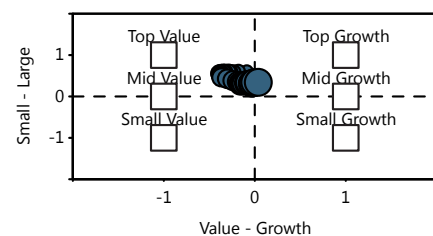


Sector Distribution

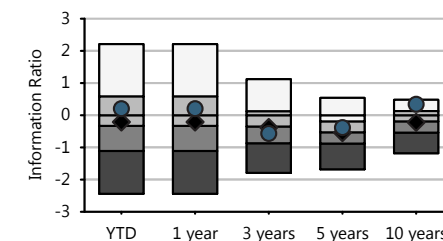
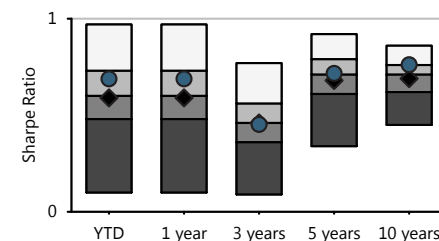
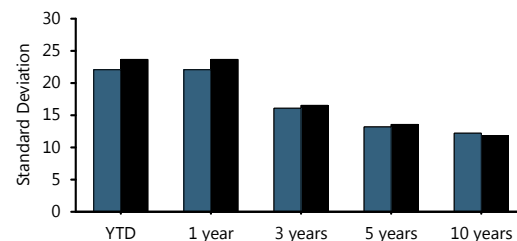
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



■ Putnam Dynamic Asset Allocation Gr Y ■ DJ Moderately Aggressive TR USD

Fund Basics

Ticker	PAGYX
Category	Allocation--70% to 85% Equity
Net Assets(This Class \$mn)	2,889 m
Net Assets(All Classes \$mn)	0 m
Manager	Robert Schoen
Manager Tenure	18.59
Fund Inception	Feb 08,1994

Fee And Expenses

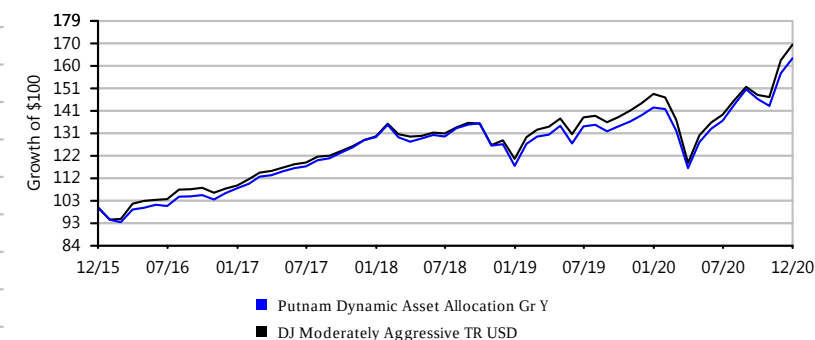
Expense Ratio	0.80
Gross Expense Ratio	0.80
Prospectus Net Expense Ratio	0.82
Prospectus Gross Expense Ratio	0.82
Actual 12b1	0.00
Management Fee	0.59

Top 10 Holdings (%)

E-mini Russell 2000 Ind...	4.94
E-mini S&P 500 Future D...	4.28
Gsglpwds P Us0001m R 12...	-4.01
Gsglpwdl R Us0001m P 12...	3.99
Apple Inc	3.19
Microsoft Corp	2.51
Amazon.com Inc	2.49
Ultra 10 Year US Treasu...	-2.40
Future on 5 Year Treasu...	1.52
Alphabet Inc A	1.42

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



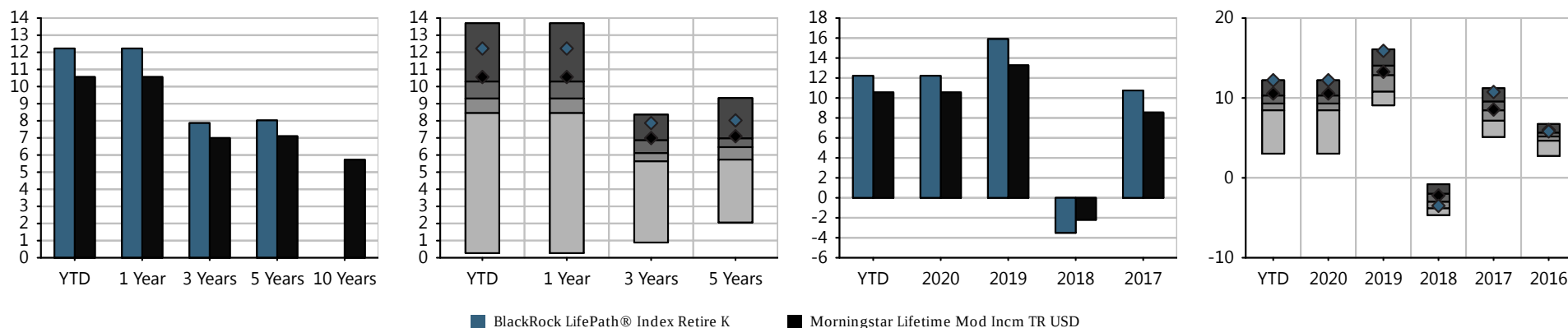
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
90 Passing	Criteria Scoring	12.22%	7.87%	8.02%	8.30	0.77	1.02	0.76	0.90	9.59	0.09%	1.02
	Peer Group Scoring	9.03%	6.06%	6.35%	7.37	0.67	0.92	-0.37	-0.34	8.93	0.73%	1.06
	Criteria Peer Ranking	5	5	5	72	34	34	1	3	45	2	49

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index Retirement Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index Retire K	6.73%	12.22%	12.22%	7.87%	8.02%	-	6.41%	05/31/2011	12.22%	15.90%	(3.50%)	10.75%	5.82%
Morningstar Lifetime Mod Incm TR USD	6.47%	10.56%	10.56%	6.99%	7.10%	-	-	-	10.56%	13.27%	(2.20%)	8.55%	5.98%
Morningstar Target-Date Retirement	5.35%	9.03%	9.03%	6.06%	6.35%	4.99%	-	-	9.03%	12.62%	(2.92%)	8.39%	5.08%

Morningstar Rating: ****

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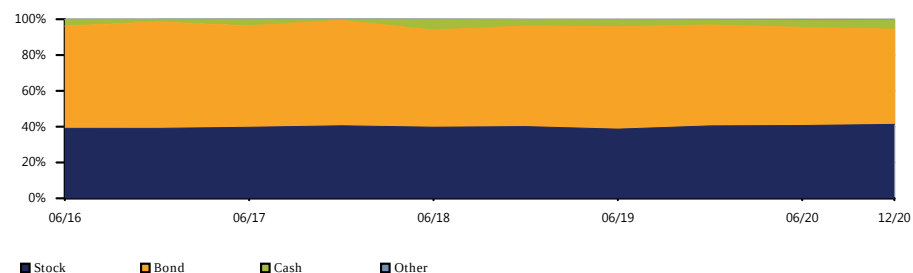
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX RETIRE K | FUND FACT SHEET



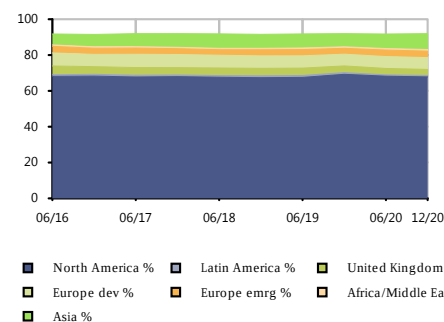
Historical Glidepath

Time Period: 01/31/2016 - 12/31/2020



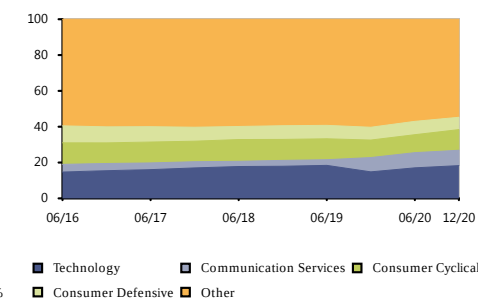
Equity Regional Distribution

Time Period: 01/31/2016 - 12/31/2020



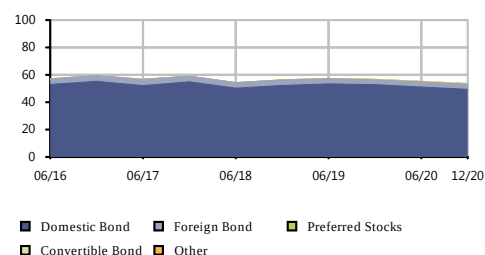
Sector Distribution

Time Period: 01/31/2016 - 12/31/2020

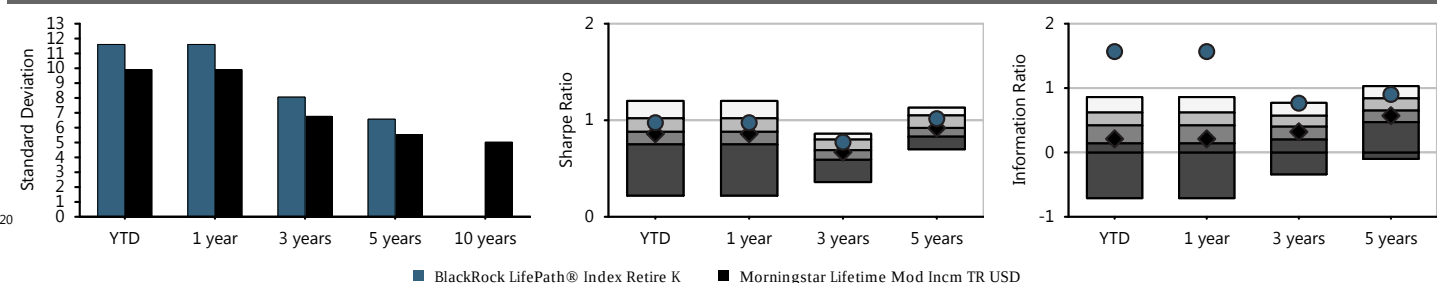


Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



Risk/Return vs Peer Group



Fund Basics

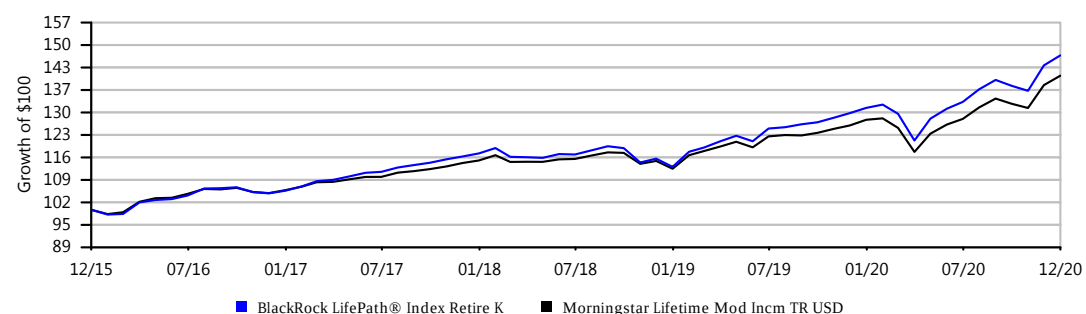
Ticker	LIRKX
Category	Target-Date Retirement
Net Assets(This Class \$mn)	8,617 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.07
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.14
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



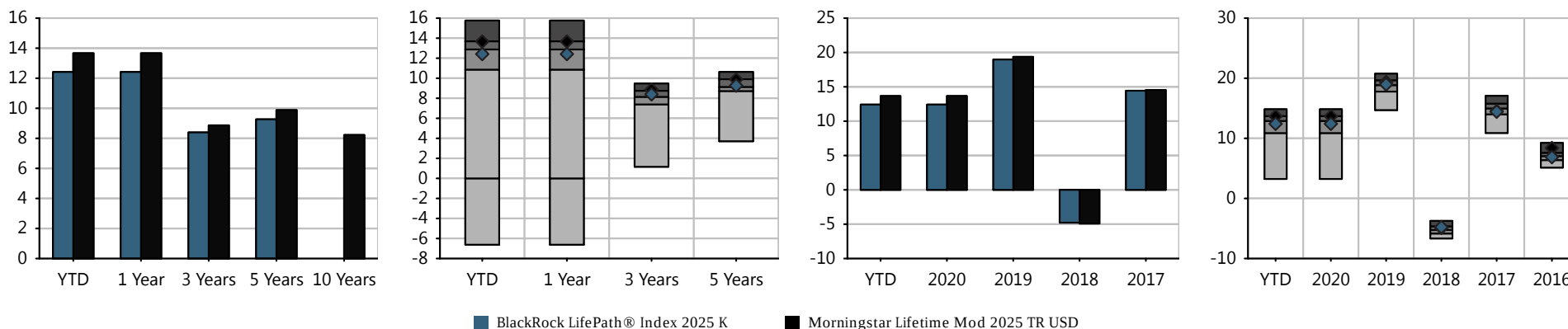
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
84 Passing	Criteria Scoring	12.42%	8.39%	9.27%	11.45	0.66	0.92	-0.42	-0.62	9.59	0.09%	0.98
	Peer Group Scoring	11.84%	7.83%	9.00%	12.71	0.58	0.84	-0.49	-0.45	8.12	0.70%	0.94
	Criteria Peer Ranking	57	40	44	16	22	17	49	62	35	2	19

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2025 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2025 K	8.31%	12.42%	12.42%	8.39%	9.27%	-	7.49%	05/31/2011	12.42%	18.98%	(4.78%)	14.43%	6.87%
Morningstar Lifetime Mod 2025 TR USD	9.57%	13.67%	13.67%	8.87%	9.88%	-	-	-	13.67%	19.36%	(4.90%)	14.54%	8.39%
Morningstar Target-Date 2025	8.74%	11.84%	11.84%	7.83%	9.00%	7.61%	-	-	11.84%	18.45%	(5.27%)	14.67%	6.98%

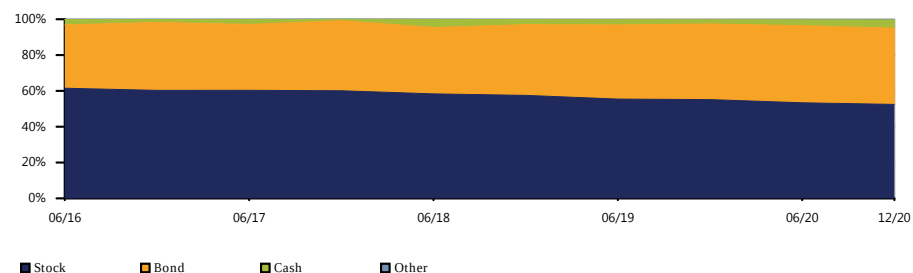
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

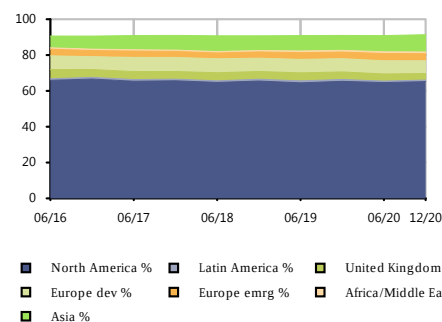
Historical Glidepath

Time Period: 01/31/2016 - 12/31/2020



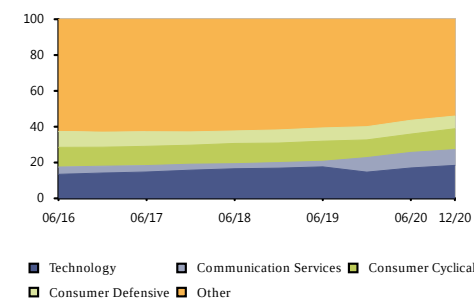
Equity Regional Distribution

Time Period: 01/31/2016 - 12/31/2020



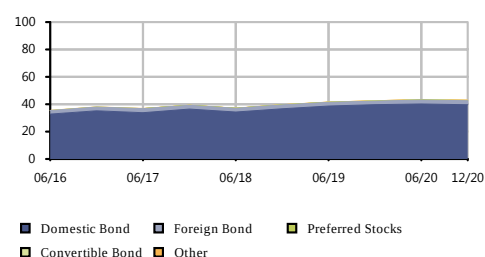
Sector Distribution

Time Period: 01/31/2016 - 12/31/2020

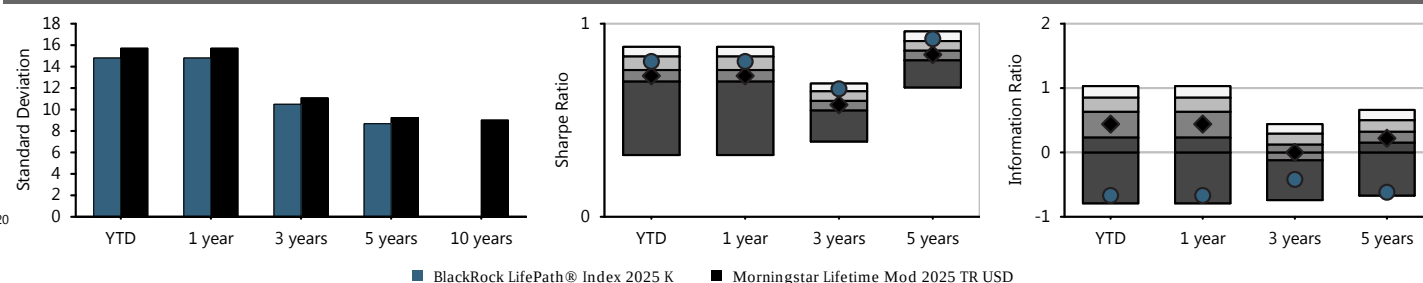


Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



Risk/Return vs Peer Group



Fund Basics

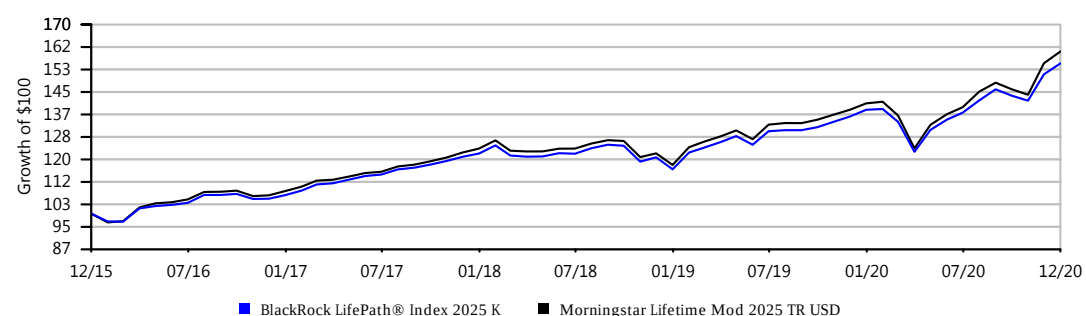
Ticker	LIBKX
Category	Target-Date 2025
Net Assets(This Class \$mn)	5,878 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.06
Gross Expense Ratio	0.10
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.15
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



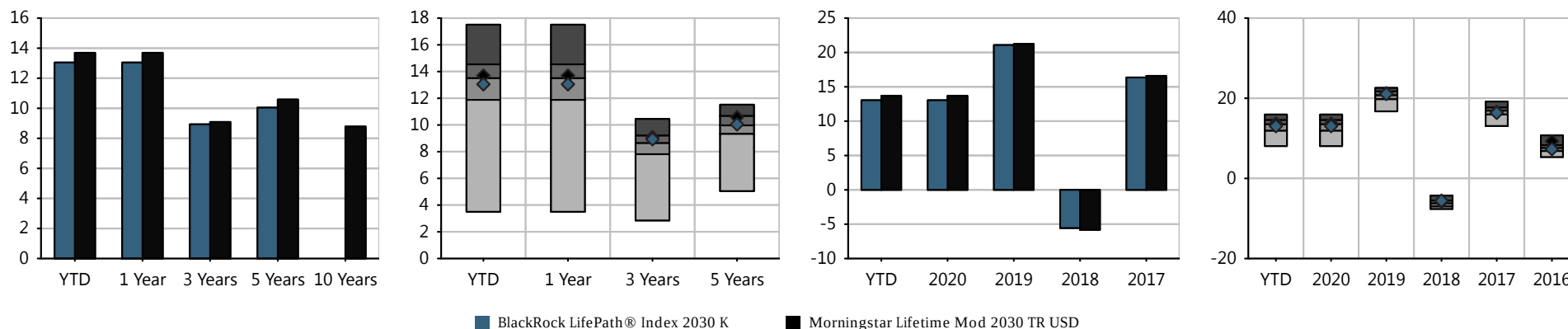
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
79 Passing	Criteria Scoring	13.05%	8.93%	10.04%	14.27	0.62	0.86	-0.15	-0.56	9.59	0.09%	0.98
	Peer Group Scoring	12.99%	8.38%	9.83%	14.62	0.57	0.83	-0.32	-0.40	8.29	0.74%	0.96
	Criteria Peer Ranking	58	38	46	33	31	34	42	61	36	2	34

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2030 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2030 K	9.92%	13.05%	13.05%	8.93%	10.04%	-	8.04%	05/31/2011	13.05%	21.08%	(5.56%)	16.36%	7.29%
Morningstar Lifetime Mod 2030 TR USD	11.09%	13.69%	13.69%	9.09%	10.58%	-	-	-	13.69%	21.24%	(5.82%)	16.59%	9.26%
Morningstar Target-Date 2030	10.17%	12.99%	12.99%	8.38%	9.83%	8.13%	-	-	12.99%	20.30%	(6.17%)	16.58%	7.57%

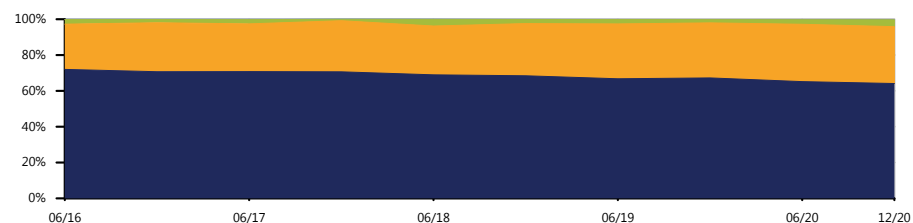
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

Historical Glidepath

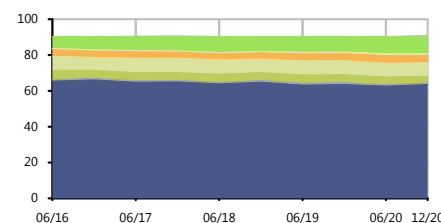
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

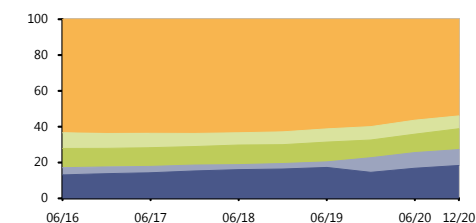
Time Period: 01/31/2016 - 12/31/2020



■ North America % ■ Latin America % ■ United Kingdom %
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %
■ Asia %

Sector Distribution

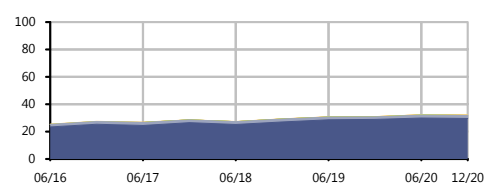
Time Period: 01/31/2016 - 12/31/2020



■ Technology ■ Communication Services ■ Consumer Cyclical
■ Consumer Defensive ■ Other

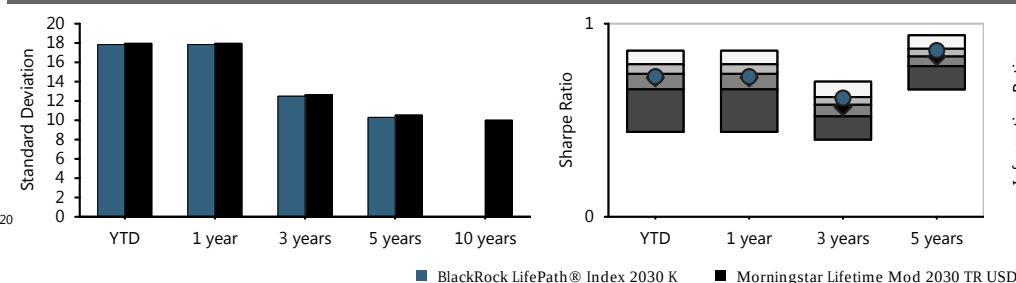
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

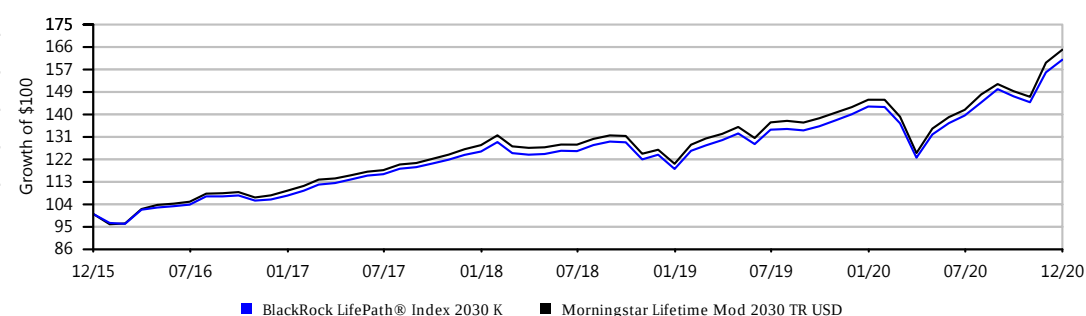
Ticker	LINKX
Category	Target-Date 2030
Net Assets(This Class \$mn)	9,439 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.06
Gross Expense Ratio	0.10
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.15
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



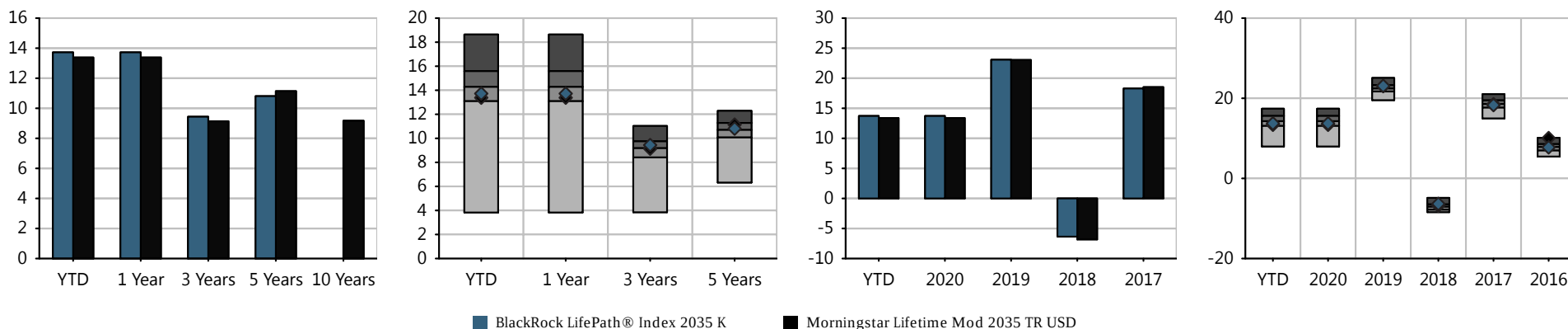
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IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	13.72%	9.44%	10.81%	17.01	0.58	0.82	0.27	-0.31	9.59	0.09%	1.00
	Peer Group Scoring	14.04%	9.00%	10.62%	16.97	0.55	0.80	-0.03	-0.28	8.06	0.73%	0.98
	Criteria Peer Ranking	63	39	45	45	38	38	31	52	34	2	36

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2035 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2035 K	11.56%	13.72%	13.72%	9.44%	10.81%	-	8.55%	05/31/2011	13.72%	23.08%	(6.36%)	18.29%	7.74%
Morningstar Lifetime Mod 2035 TR USD	12.85%	13.38%	13.38%	9.14%	11.14%	-	-	-	13.38%	23.04%	(6.82%)	18.52%	10.07%
Morningstar Target-Date 2035	11.71%	14.04%	14.04%	9.00%	10.62%	8.77%	-	-	14.04%	22.27%	(7.01%)	18.46%	7.82%

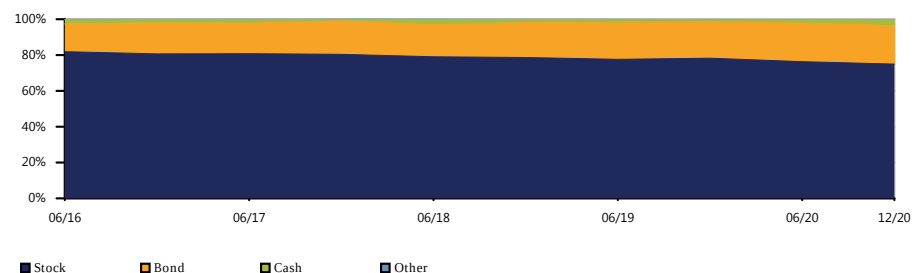
Morningstar Rating: ***

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

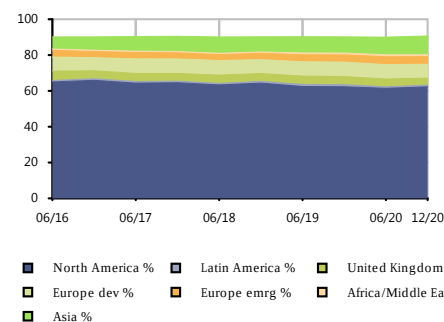
Historical Glidepath

Time Period: 01/31/2016 - 12/31/2020



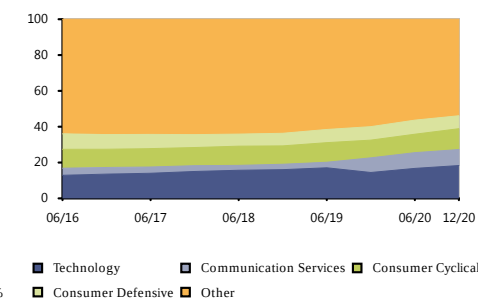
Equity Regional Distribution

Time Period: 01/31/2016 - 12/31/2020



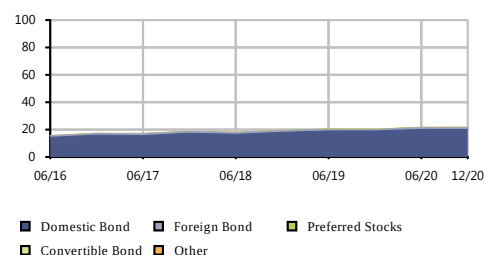
Sector Distribution

Time Period: 01/31/2016 - 12/31/2020

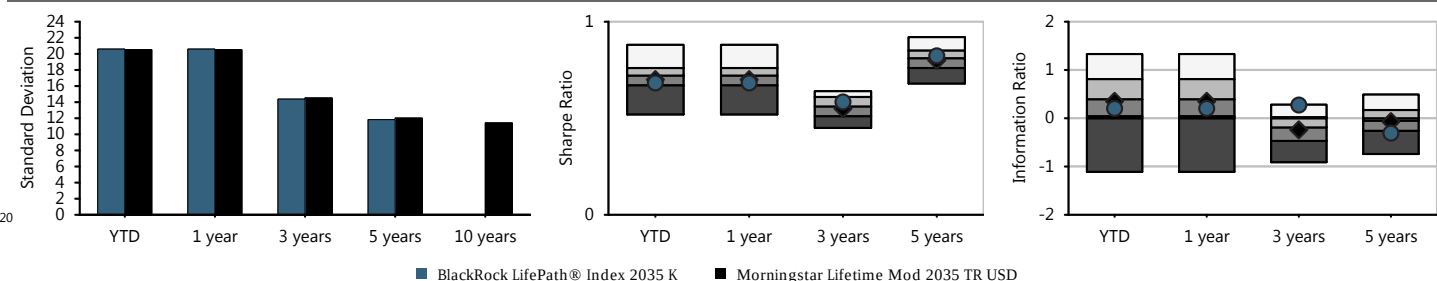


Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



Risk/Return vs Peer Group



Fund Basics

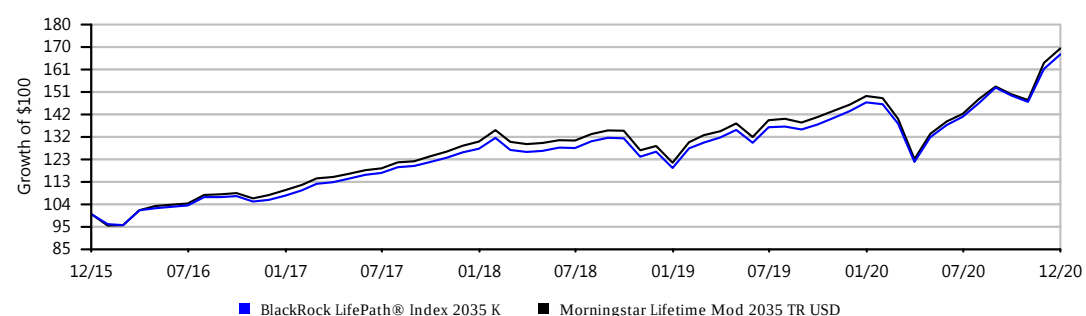
Ticker	LJKX
Category	Target-Date 2035
Net Assets(This Class \$mn)	5,496 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.09
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



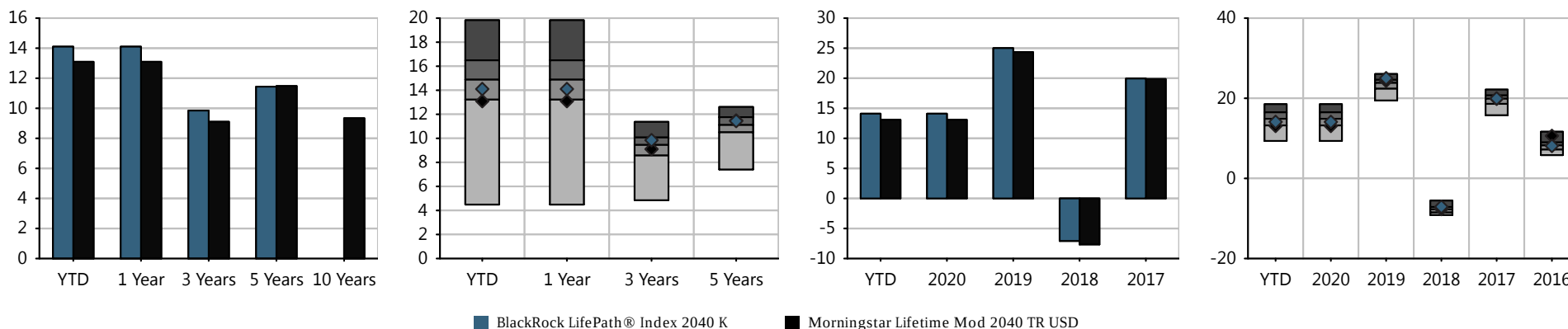
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
80 Passing	Criteria Scoring	14.10%	9.85%	11.44%	19.56	0.56	0.79	0.64	-0.04	9.59	0.09%	1.01
	Peer Group Scoring	14.56%	9.21%	10.99%	18.56	0.54	0.78	0.14	-0.20	8.31	0.76%	1.01
	Criteria Peer Ranking	62	34	34	71	42	51	23	34	36	2	48

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2040 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2040 K	13.00%	14.10%	14.10%	9.85%	11.44%	-	9.00%	05/31/2011	14.10%	25.01%	(7.08%)	19.95%	8.10%
Morningstar Lifetime Mod 2040 TR USD	14.40%	13.09%	13.09%	9.10%	11.48%	-	-	-	13.09%	24.35%	(7.65%)	19.87%	10.61%
Morningstar Target-Date 2040	12.93%	14.56%	14.56%	9.21%	10.99%	9.02%	-	-	14.56%	23.36%	(7.65%)	19.47%	8.21%

Morningstar Rating: ***

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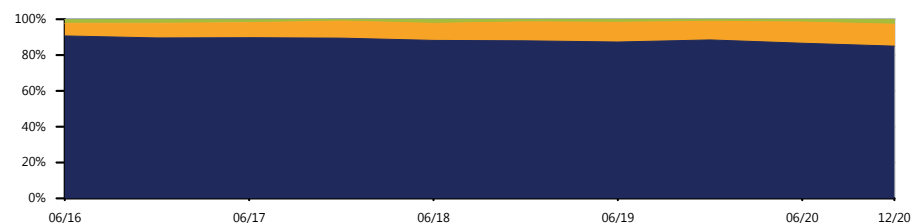
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2040 K | FUND FACT SHEET



Historical Glidepath

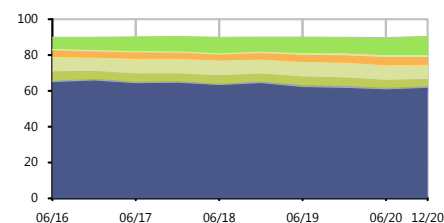
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

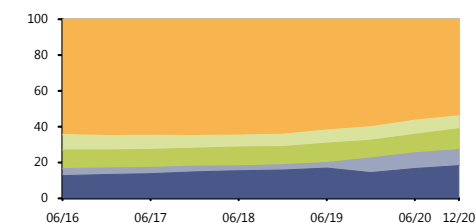
Time Period: 01/31/2016 - 12/31/2020



■ North America % ■ Latin America % ■ United Kingdom %
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %
■ Asia %

Sector Distribution

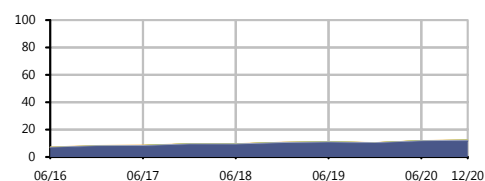
Time Period: 01/31/2016 - 12/31/2020



■ Technology ■ Communication Services ■ Consumer Cyclical
■ Consumer Defensive ■ Other

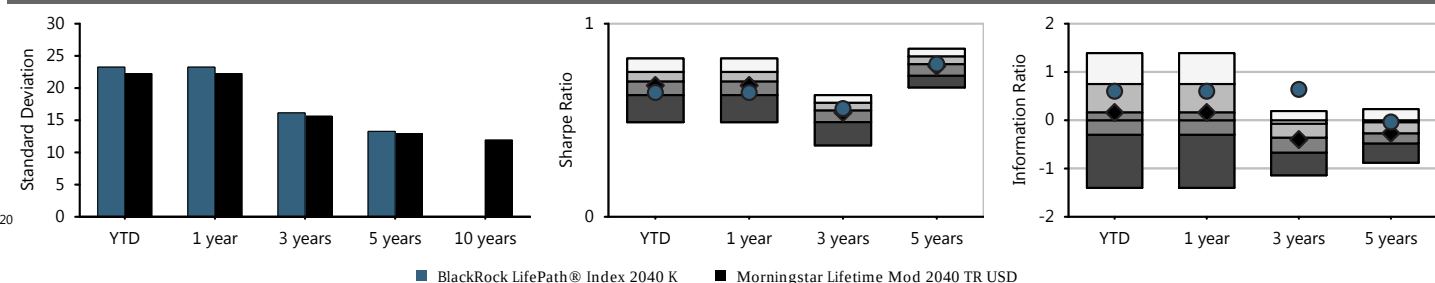
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

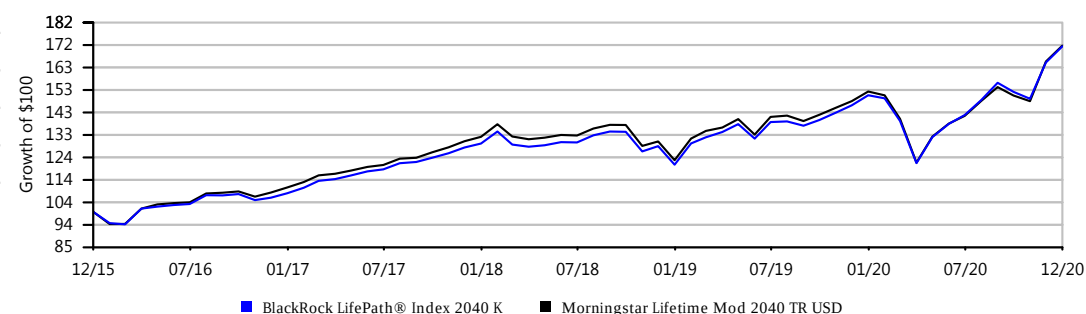
Ticker	LKXX
Category	Target-Date 2040
Net Assets(This Class \$mn)	7,762 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.09
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



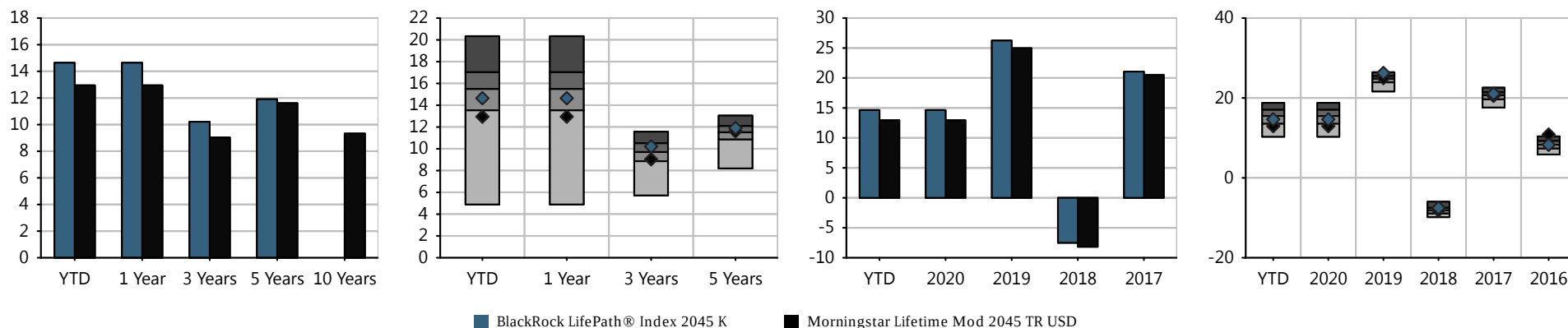
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
78 Passing	Criteria Scoring	14.64%	10.21%	11.91%	21.27	0.55	0.77	0.98	0.25	9.59	0.09%	1.01
	Peer Group Scoring	15.10%	9.54%	11.40%	19.94	0.53	0.76	0.32	-0.09	8.03	0.74%	1.01
	Criteria Peer Ranking	63	28	33	79	42	51	15	30	34	2	52

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2045 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2045 K	14.12%	14.64%	14.64%	10.21%	11.91%	-	9.33%	05/31/2011	14.64%	26.25%	(7.50%)	21.07%	8.28%
Morningstar Lifetime Mod 2045 TR USD	15.40%	12.95%	12.95%	9.03%	11.61%	-	-	-	12.95%	24.97%	(8.17%)	20.53%	10.84%
Morningstar Target-Date 2045	13.79%	15.10%	15.10%	9.54%	11.40%	9.29%	-	-	15.10%	24.51%	(8.10%)	20.42%	8.22%

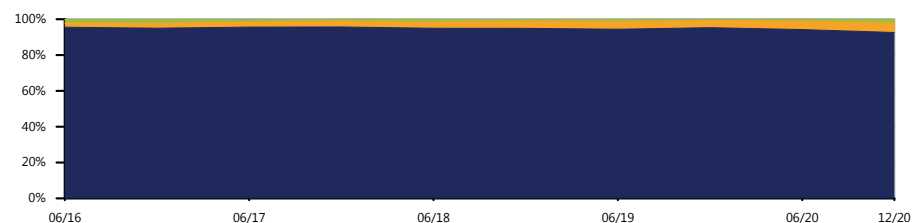
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

Historical Glidepath

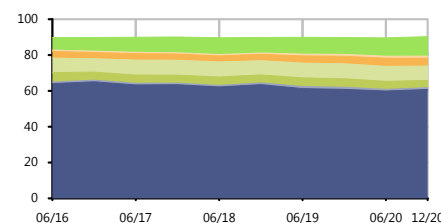
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

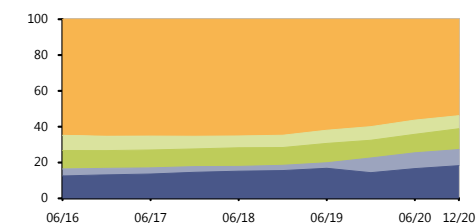
Time Period: 01/31/2016 - 12/31/2020



■ North America % ■ Latin America % ■ United Kingdom %
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %
■ Asia %

Sector Distribution

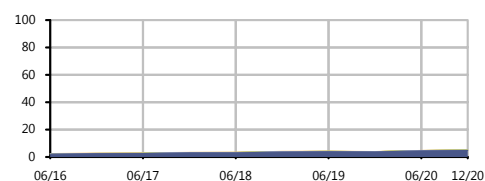
Time Period: 01/31/2016 - 12/31/2020



■ Technology ■ Communication Services ■ Consumer Cyclical
■ Consumer Defensive ■ Other

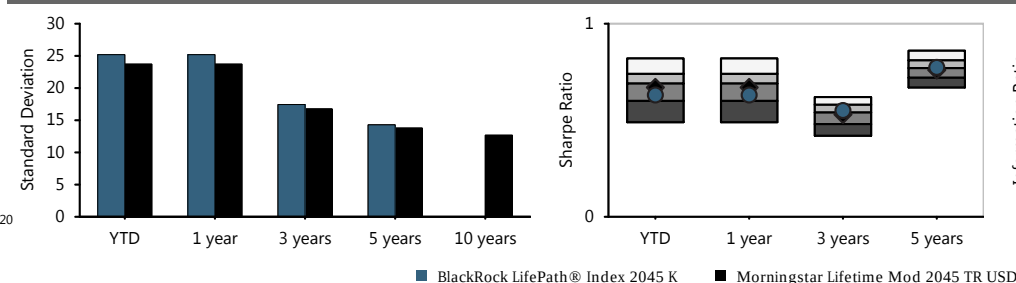
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

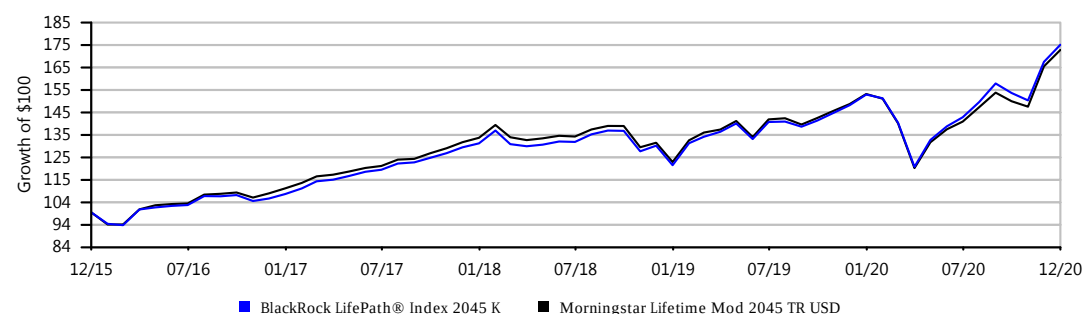
Ticker	LHKK
Category	Target-Date 2045
Net Assets(This Class \$mn)	4,206 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.09
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



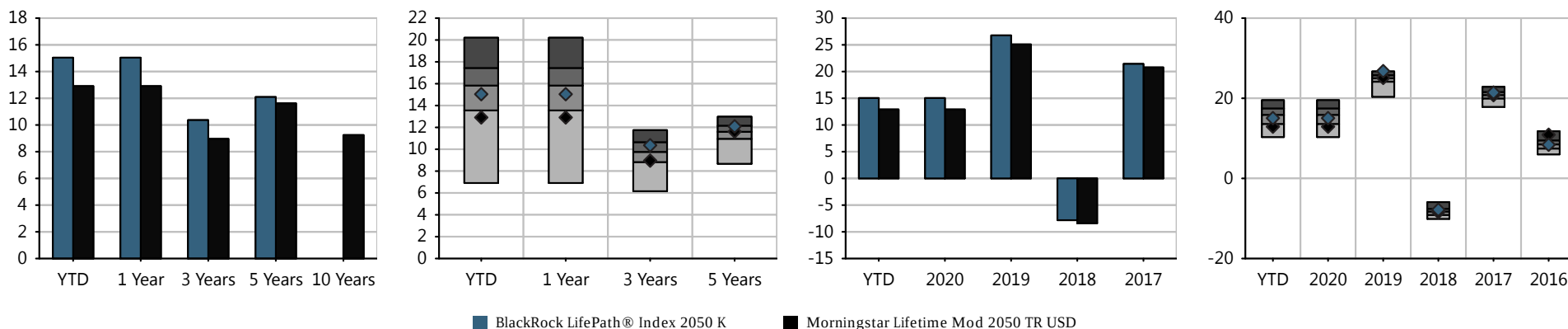
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
80 Passing	Criteria Scoring	15.04%	10.36%	12.09%	22.00	0.55	0.77	1.09	0.37	9.59	0.09%	1.01
	Peer Group Scoring	15.25%	9.56%	11.45%	20.25	0.53	0.76	0.34	-0.05	8.02	0.77%	1.02
	Criteria Peer Ranking	60	30	33	90	40	51	11	21	36	2	55

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2050 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2050 K	14.72%	15.04%	15.04%	10.36%	12.09%	-	9.53%	05/31/2011	15.04%	26.77%	(7.82%)	21.43%	8.41%
Morningstar Lifetime Mod 2050 TR USD	15.84%	12.91%	12.91%	8.96%	11.62%	-	-	-	12.91%	25.09%	(8.41%)	20.78%	10.89%
Morningstar Target-Date 2050	14.19%	15.25%	15.25%	9.56%	11.45%	9.31%	-	-	15.25%	24.65%	(8.31%)	20.54%	8.47%

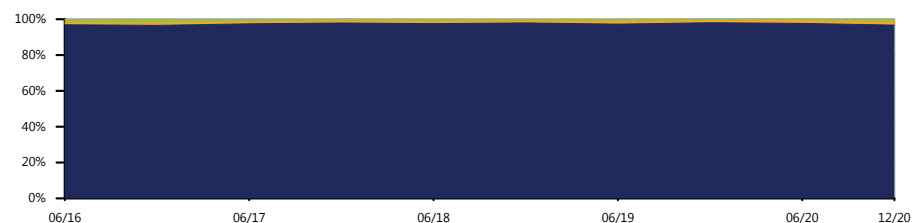
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

Historical Glidepath

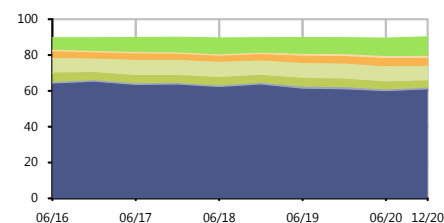
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

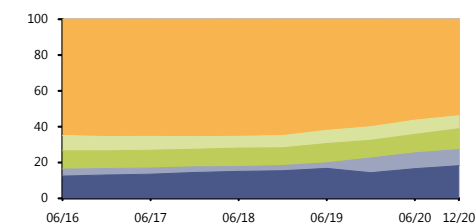
Time Period: 01/31/2016 - 12/31/2020



■ North America % ■ Latin America % ■ United Kingdom %
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %
■ Asia %

Sector Distribution

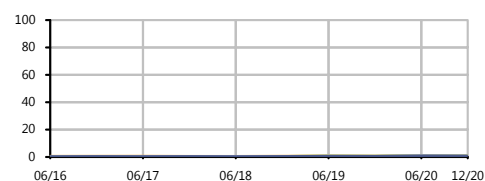
Time Period: 01/31/2016 - 12/31/2020



■ Technology ■ Communication Services ■ Consumer Cyclical
■ Consumer Defensive ■ Other

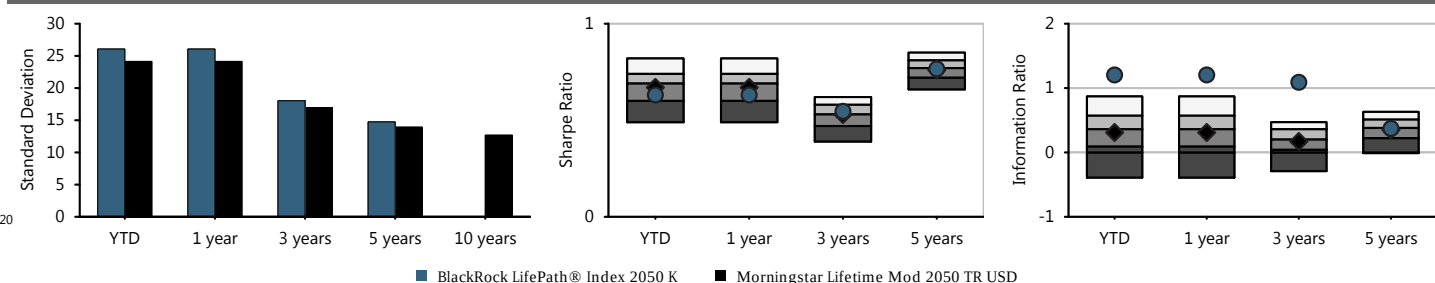
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

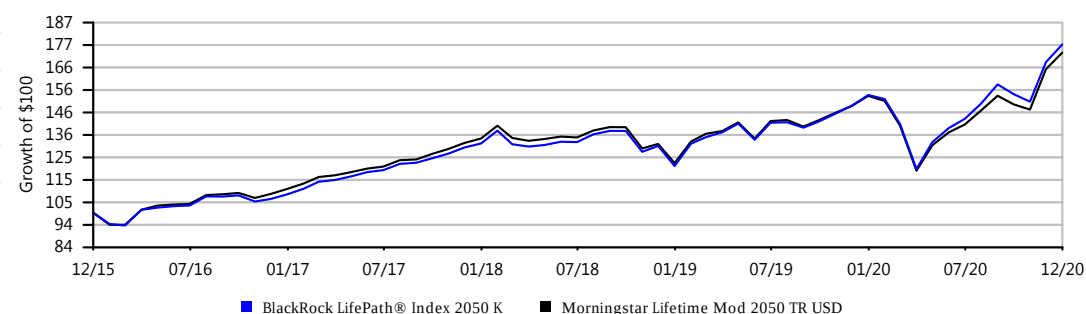
Ticker	LIPKX
Category	Target-Date 2050
Net Assets(This Class \$mn)	4,315 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.09
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



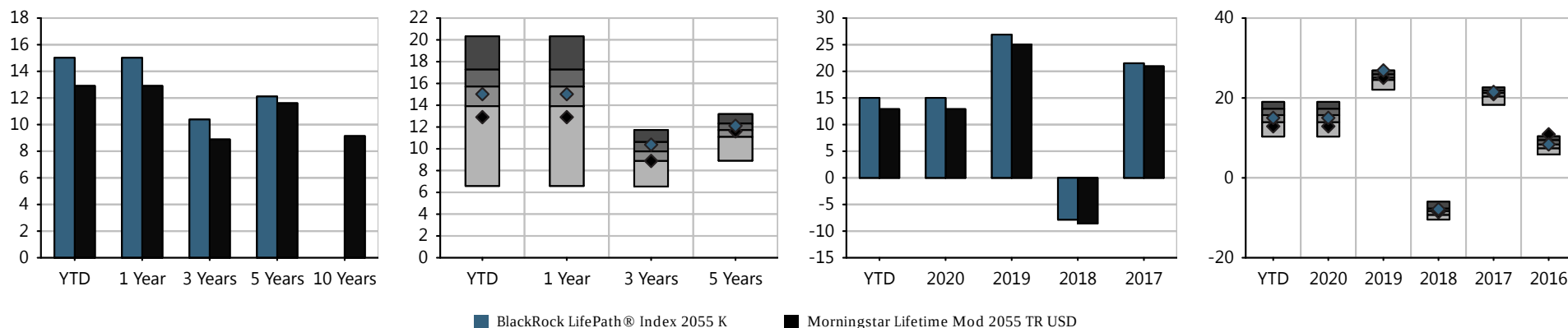
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IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
80 Passing	Criteria Scoring	15.02%	10.38%	12.11%	22.08	0.55	0.77	1.15	0.40	9.59	0.09%	1.02
	Peer Group Scoring	15.47%	9.69%	11.64%	20.58	0.53	0.76	0.43	0.02	6.80	0.74%	1.02
	Criteria Peer Ranking	62	29	33	80	38	51	10	24	24	2	52

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2055 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2055 K	14.76%	15.02%	15.02%	10.38%	12.11%	-	9.66%	05/31/2011	15.02%	26.89%	(7.85%)	21.51%	8.38%
Morningstar Lifetime Mod 2055 TR USD	16.03%	12.91%	12.91%	8.88%	11.61%	-	-	-	12.91%	25.05%	(8.57%)	20.95%	10.90%
Morningstar Target-Date 2055	14.43%	15.47%	15.47%	9.69%	11.64%	9.45%	-	-	15.47%	25.03%	(8.38%)	21.00%	8.19%

Morningstar Rating: ***

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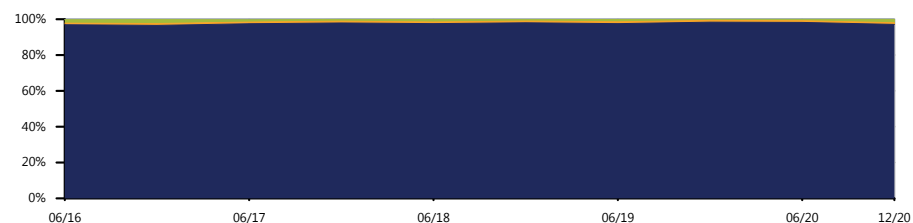
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2055 K | FUND FACT SHEET



Historical Glidepath

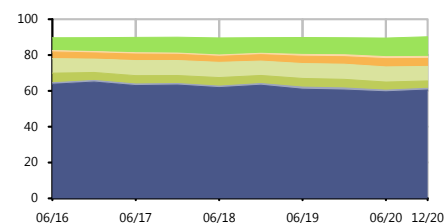
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

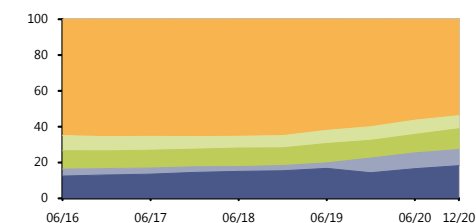
Time Period: 01/31/2016 - 12/31/2020



■ North America % ■ Latin America % ■ United Kingdom %
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %
■ Asia %

Sector Distribution

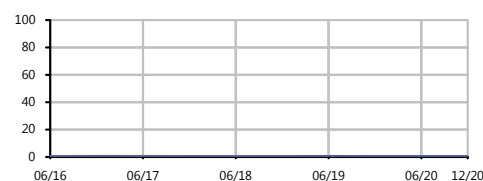
Time Period: 01/31/2016 - 12/31/2020



■ Technology ■ Communication Services ■ Consumer Cyclical
■ Consumer Defensive ■ Other

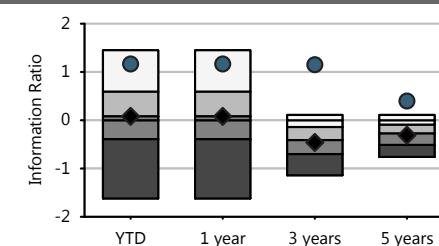
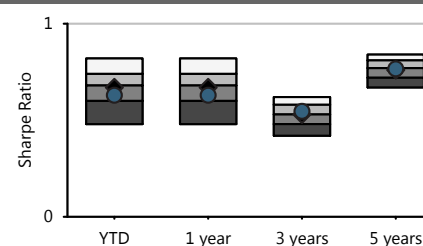
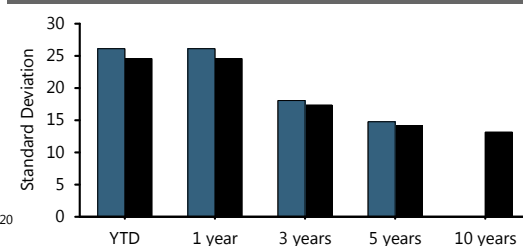
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



■ BlackRock LifePath® Index 2055 K ■ Morningstar Lifetime Mod 2055 TR USD

Fund Basics

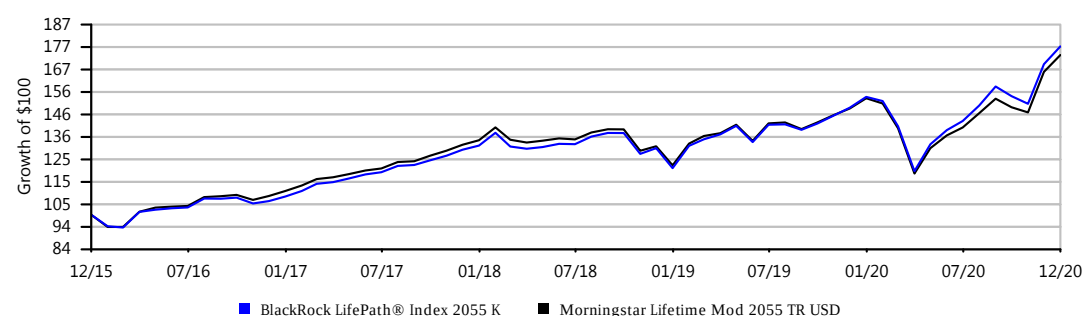
Ticker	LIVKX
Category	Target-Date 2055
Net Assets(This Class \$mn)	2,285 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.59
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.04
Gross Expense Ratio	0.09
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



■ BlackRock LifePath® Index 2055 K ■ Morningstar Lifetime Mod 2055 TR USD

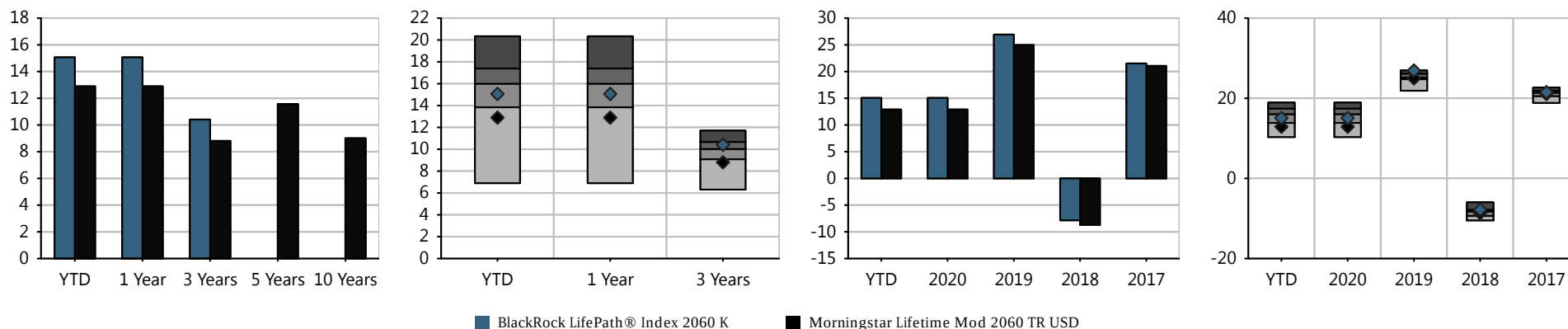
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	15.06%	10.41%	-	-	0.55	-	1.18	-	4.84	0.09%	-
	Peer Group Scoring	15.51%	9.78%	11.69%	20.46	0.53	0.77	0.51	0.08	3.06	0.75%	1.02
	Criteria Peer Ranking	63	30	-	-	42	-	13	-	28	2	-

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2060 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2060 K	14.80%	15.06%	15.06%	10.41%	-	-	14.07%	02/29/2016	15.06%	26.92%	(7.84%)	21.51%	-
Morningstar Lifetime Mod 2060 TR USD	16.16%	12.89%	12.89%	8.81%	11.57%	-	-	-	12.89%	24.96%	(8.69%)	21.06%	10.88%
Morningstar Target-Date 2060+	14.70%	15.51%	15.51%	9.78%	11.69%	-	-	-	15.51%	25.20%	(8.46%)	21.14%	8.19%

Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

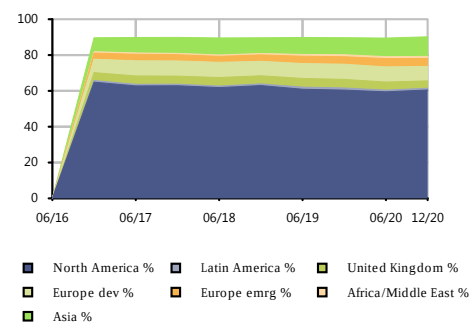
Historical Glidepath

Time Period: 03/31/2016 - 12/31/2020



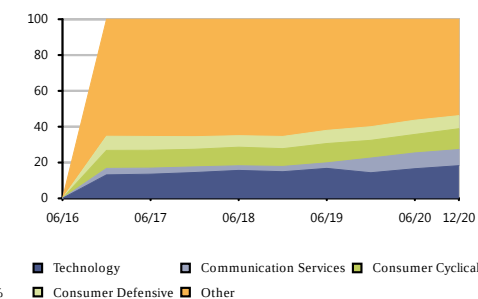
Equity Regional Distribution

Time Period: 03/31/2016 - 12/31/2020



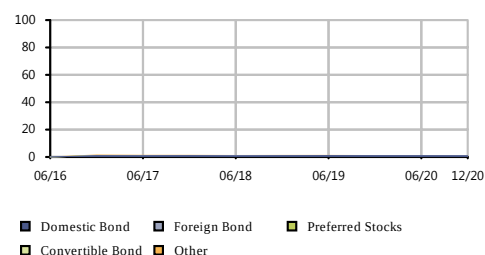
Sector Distribution

Time Period: 03/31/2016 - 12/31/2020



Bond Distribution

Time Period: 03/31/2016 - 12/31/2020



Risk/Return vs Peer Group



Fund Basics

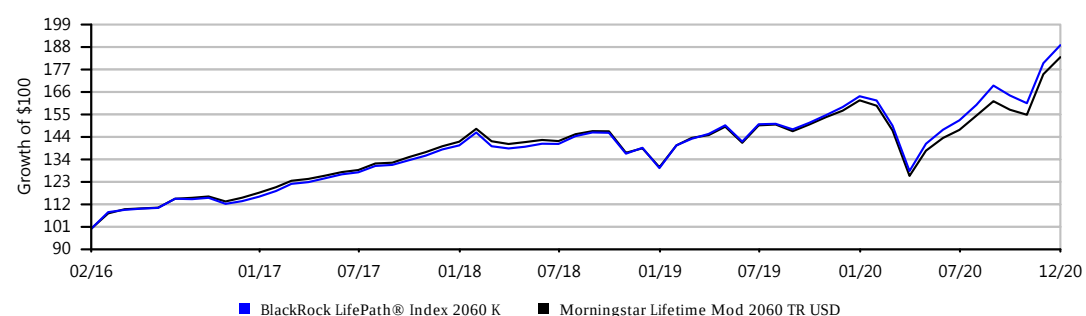
Ticker	LIZKX
Category	Target-Date 2060+
Net Assets(This Class \$mn)	805 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	4.84
Fund Inception	Feb 29, 2016

Fee And Expenses

Expense Ratio	0.04
Gross Expense Ratio	0.15
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.17
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 03/31/2016 - 12/31/2020



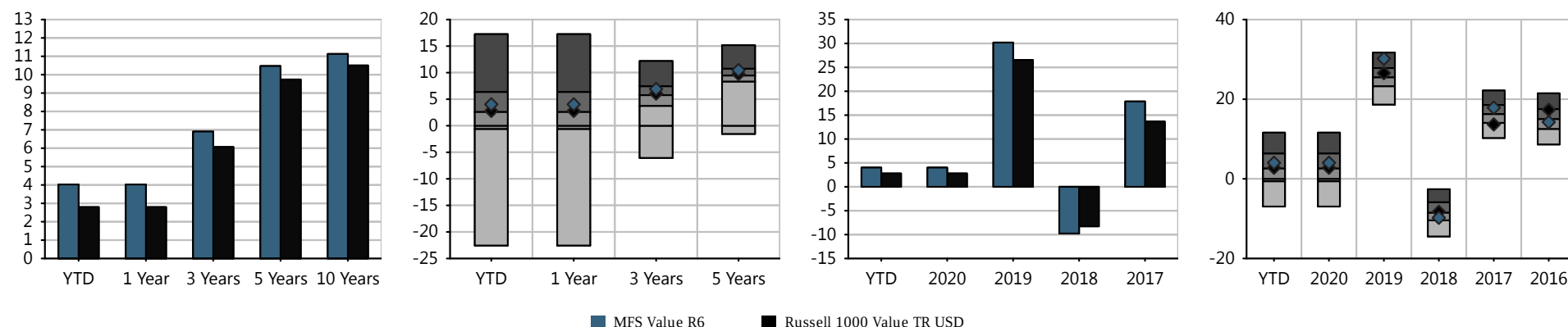
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
90 Passing	Criteria Scoring	4.03%	6.91%	10.47%	0.36	0.65	0.29	0.27	14.59	0.47%	3.37	1.07
	Peer Group Scoring	2.91%	5.57%	9.42%	0.29	0.56	-0.12	-0.10	10.11	0.94%	12.16	1.07
	Criteria Peer Ranking	38	33	29	30	23	28	25	26	14	8	25

Investment Strategy

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

Manager Vs Benchmark Performance

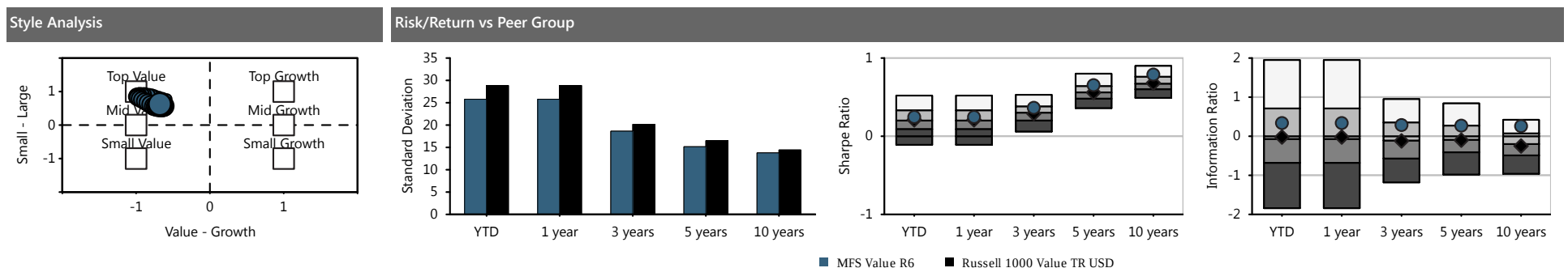
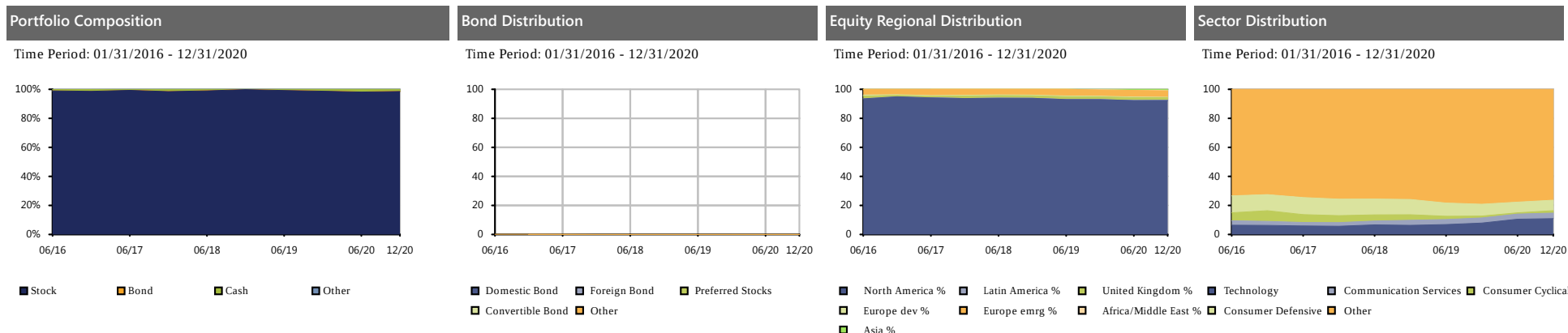


Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
MFS Value R6	12.60%	4.03%	4.03%	6.91%	10.47%	11.13%	10.09%	01/02/1996	4.03%	30.18%	(9.78%)	17.86%	14.25%
Russell 1000 Value TR USD	16.25%	2.80%	2.80%	6.07%	9.74%	10.50%	-	-	2.80%	26.54%	(8.27%)	13.66%	17.34%
Morningstar Large Value	15.73%	2.91%	2.91%	5.57%	9.42%	9.73%	-	-	2.91%	25.17%	(8.38%)	16.27%	15.07%

Morningstar Rating: ****

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	MEIKX	Expense Ratio	0.46	Jpmorgan Chase & Co	4.19	Time Period: 01/31/2016 - 12/31/2020	
Category	Large Value	Gross Expense Ratio	0.47	Johnson & Johnson	3.65		
Net Assets(This Class \$mn)	54,234 m	Prospectus Net Expense Ratio	0.47	Comcast Corp Class A	3.31	■ MFS Value R6 ■ Russell 1000 Value TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.47	Medtronic Plc	2.91		
Manager	Nevin Chitkara	Actual 12b1	0.00	Honeywell International...	2.80		
Manager Tenure	14.59	Management Fee	0.46	Accenture Plc Class A	2.62		
Fund Inception	Jan 02,1996			Texas Instruments Inc	2.60		
				Aon Plc	2.30		
				Duke Energy Corp	2.28		
				Cigna Corp	2.26		

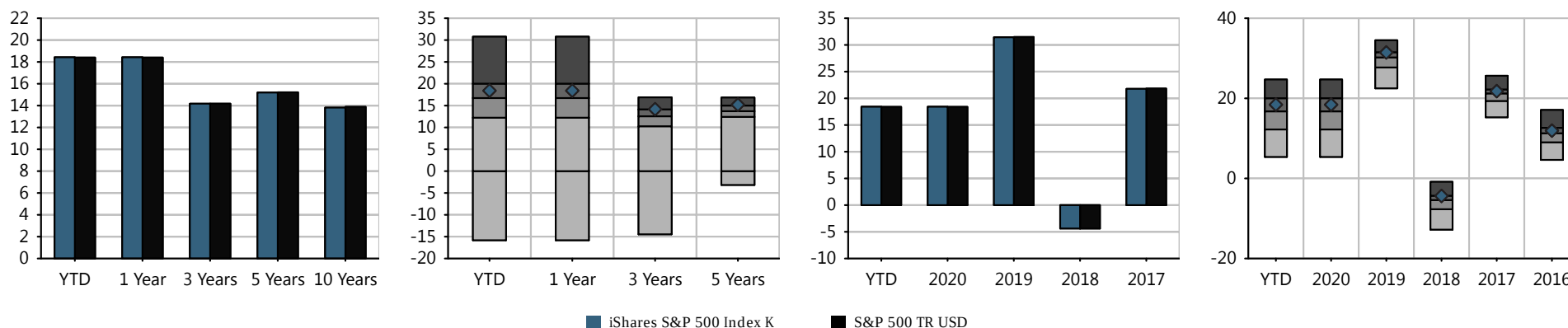
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.08%	0.05%	0.04%	0.03%	\$26,498,828,978	18.46%	14.21%	15.23%
	Peer Group Scoring	4.76%	3.56%	3.23%	0.84%	-	-	-	-
	Criteria Peer Ranking	5	4	3	3	-	36	22	19

Investment Strategy

The investment seeks to provide investment results that correspond to the total return performance of publicly-traded common stocks in the aggregate, as represented by the Standard & Poor's 500® Index. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio of MIP, which has the same investment objective and strategies as the fund. At least 90% of the value of the fund's assets is invested in securities comprising the S&P 500 Index. The percentage of the fund's assets invested in a given stock is approximately the same as the percentage such stock represents in the S&P 500 Index.

Manager Vs Benchmark Performance

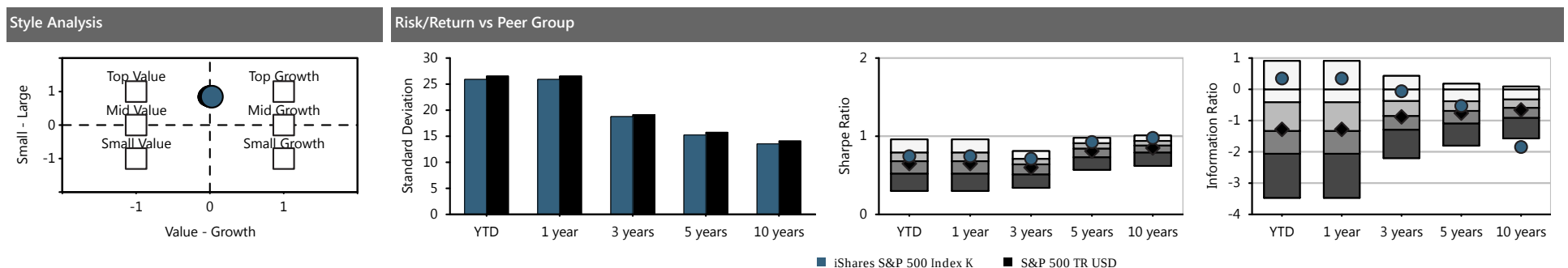
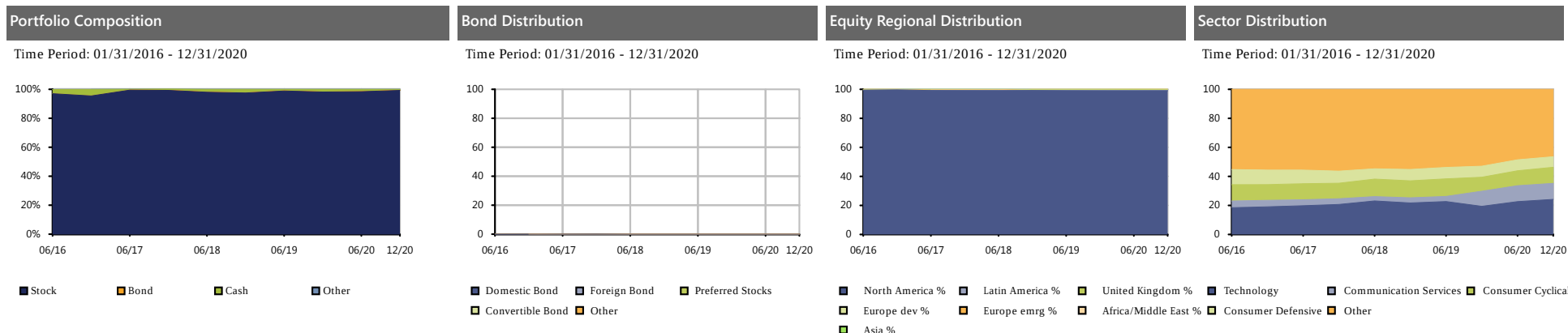


Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5 Year	10 Year	ITD		2020	2019	2018	2017	2016
iShares S&P 500 Index K	12.12%	18.43%	18.43%	14.18%	15.20%	13.82%	10.04%	07/30/1993	18.43%	31.43%	(4.38%)	21.77%	11.92%
S&P 500 TR USD	12.15%	18.40%	18.40%	14.18%	15.22%	13.88%	-	-	18.40%	31.49%	(4.38%)	21.83%	11.96%
Morningstar Large Blend	12.80%	15.84%	15.84%	11.90%	13.37%	12.28%	-	-	15.84%	29.33%	(6.04%)	20.77%	10.90%

Morningstar Rating: *****

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Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	WFSPX	Expense Ratio	0.03	Apple Inc	6.32	Time Period: 01/31/2016 - 12/31/2020	
Category	Large Blend	Gross Expense Ratio	0.03	Microsoft Corp	5.35		
Net Assets(This Class \$mn)	26,499 m	Prospectus Net Expense Ratio	0.03	Amazon.com Inc	4.45	■ iShares S&P 500 Index K ■ S&P 500 TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.03	Facebook Inc A	2.20		
Manager	Alan Mason	Actual 12b1	0.00	Alphabet Inc A	1.74	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Manager Tenure	6.84	Management Fee	0.01	Alphabet Inc Class C	1.71		
Fund Inception	Jul 30,1993			Berkshire Hathaway Inc ...	1.50		
				Johnson & Johnson	1.26		
				JPMorgan Chase & Co	1.19		
				Visa Inc Class A	1.17		

TIAA-CREF LARGE-CAP GROWTH INST | FUND FACT SHEET

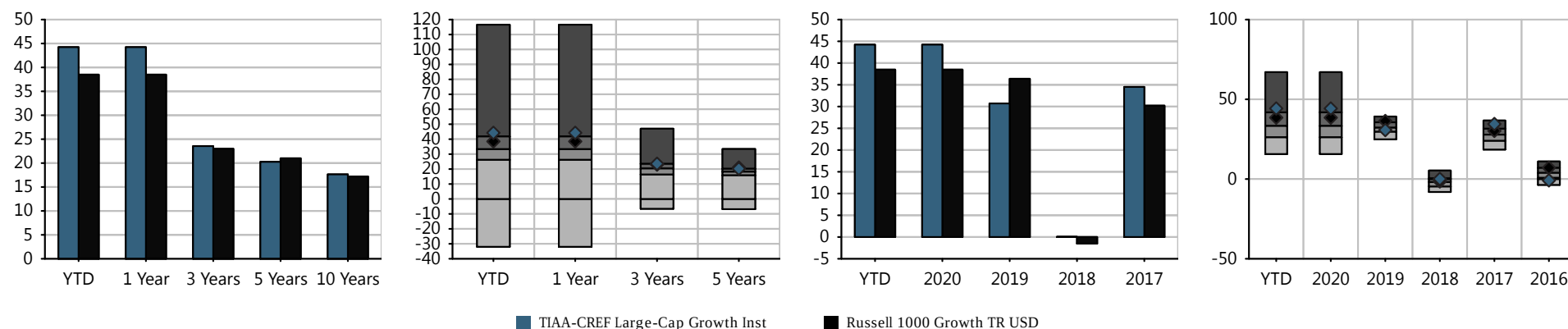


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
88 Passing	Criteria Scoring	44.24%	23.56%	20.26%	1.08	1.12	0.22	-0.24	6.75	0.42%	8.36	0.95
	Peer Group Scoring	35.90%	20.50%	18.27%	0.94	1.01	-0.68	-0.75	10.84	1.02%	12.16	0.92
	Criteria Peer Ranking	21	24	25	25	27	23	26	67	8	29	37

Investment Strategy

The investment seeks a favorable long-term return, mainly through capital appreciation, primarily from equity securities. Under normal circumstances, the fund invests at least 80% of its assets in large-cap equity securities. It will invest primarily in large-cap equity securities that the fund's investment adviser believes present the opportunity for growth. The fund also seeks to invest in companies expected to benefit from prospective acquisitions, reorganizations, corporate restructurings or other special situations. It may invest up to 20% of its assets in foreign investments.

Manager Vs Benchmark Performance



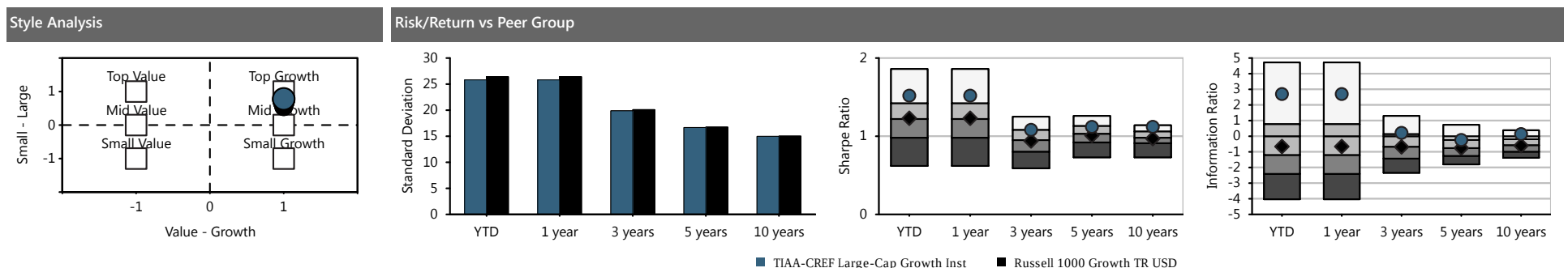
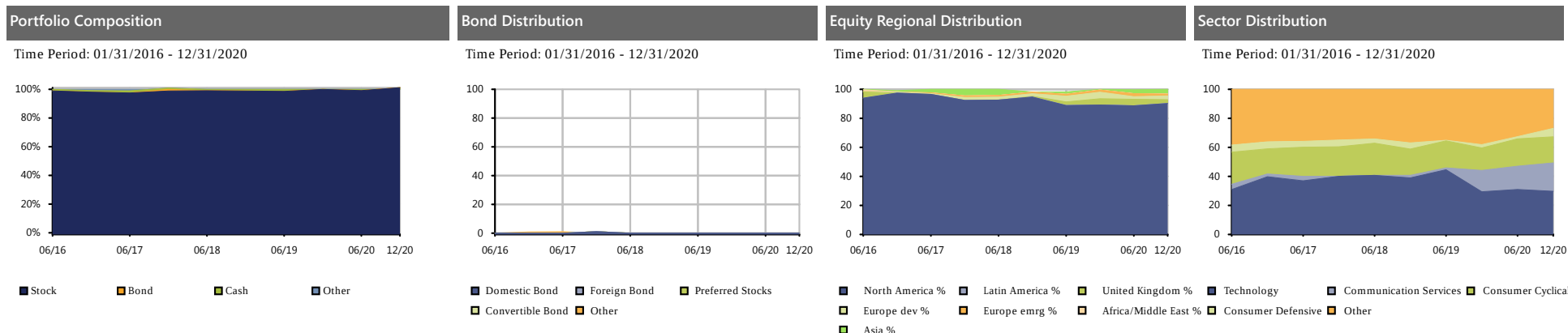
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
TIAA-CREF Large-Cap Growth Inst	12.52%	44.24%	44.24%	23.56%	20.26%	17.64%	12.49%	03/31/2006	44.24%	30.71%	0.04%	34.51%	(0.85%)
Russell 1000 Growth TR USD	11.39%	38.49%	38.49%	22.99%	21.00%	17.21%	-	-	38.49%	36.39%	(1.51%)	30.21%	7.08%
Morningstar Large Growth	12.51%	35.90%	35.90%	20.50%	18.27%	15.10%	-	-	35.90%	32.15%	(1.97%)	27.74%	3.71%

Morningstar Rating: ****

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TIAA-CREF LARGE-CAP GROWTH INST | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	TILGX	Expense Ratio	0.39	Amazon.com Inc	8.98	Time Period: 01/31/2016 - 12/31/2020	
Category	Large Growth	Gross Expense Ratio	0.41	Microsoft Corp	6.11		
Net Assets(This Class \$mn)	6,620 m	Prospectus Net Expense Ratio	0.42	Alphabet Inc Class C	5.83	■ TIAA-CREF Large-Cap Growth Inst ■ Russell 1000 Growth TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.42	Facebook Inc A	5.20		
Manager	Terrence Kontos	Actual 12b1	0.00	Apple Inc	4.94		
Manager Tenure	6.75	Management Fee	0.40	PayPal Holdings Inc	4.00		
Fund Inception	Mar 31, 2006			Salesforce.com Inc	3.91		
				Visa Inc Class A	3.54		
				Costco Wholesale Corp	2.64		
				Zoetis Inc Class A	2.05		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

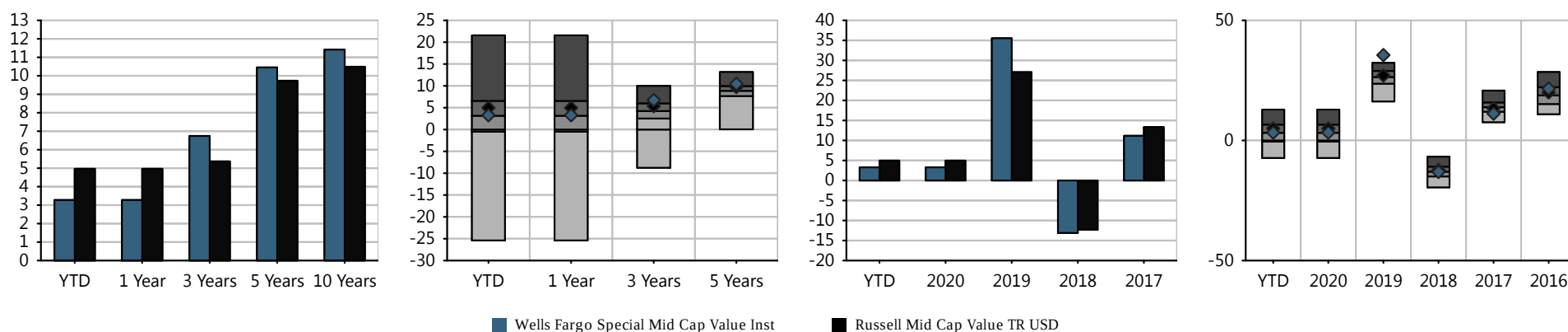


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
89 Passing	Criteria Scoring	3.28%	6.74%	10.45%	0.33	0.58	0.45	0.23	11.92	0.82%	20.01	1.07
	Peer Group Scoring	2.63%	3.91%	8.67%	0.22	0.47	-0.29	-0.26	10.44	1.04%	13.47	0.96
	Criteria Peer Ranking	49	16	14	14	12	9	10	36	31	86	11

Investment Strategy

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in equity securities of medium-capitalization companies. It invests principally in equity securities of medium-capitalization companies, which the manager defines as securities of companies with market capitalizations within the range of the Russell Midcap® Index at the time of purchase.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Wells Fargo Special Mid Cap Value Inst	19.91%	3.28%	3.28%	6.74%	10.45%	11.41%	11.70%	04/08/2005	3.28%	35.53%	(13.10%)	11.16%	21.59%
Russell Mid Cap Value TR USD	20.43%	4.96%	4.96%	5.37%	9.73%	10.49%	-	-	4.96%	27.06%	(12.29%)	13.34%	20.00%
Morningstar Mid-Cap Value	22.60%	2.63%	2.63%	3.91%	8.67%	9.20%	-	-	2.63%	25.64%	(12.94%)	14.03%	18.84%

Morningstar Rating: *****

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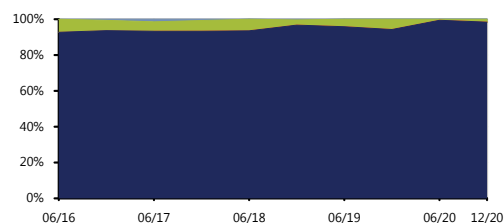
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET



Portfolio Composition

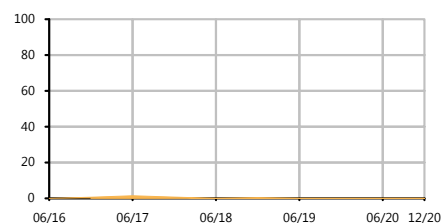
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

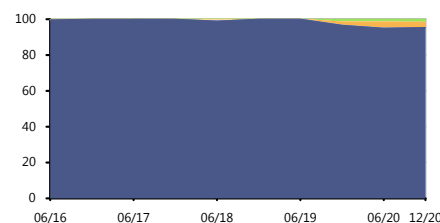
Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

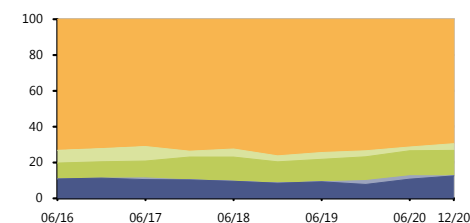
Time Period: 01/31/2016 - 12/31/2020



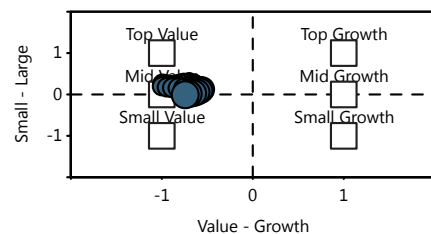
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Services ■ Consumer Cyclical
■ Asia % ■ Consumer Defensive ■ Other

Sector Distribution

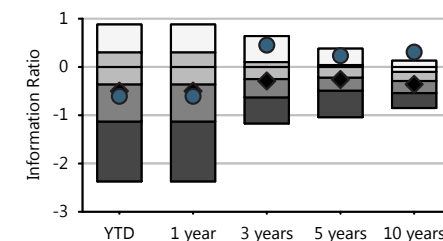
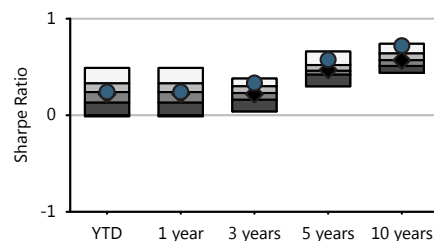
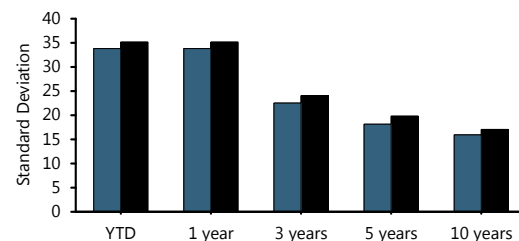
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



■ Wells Fargo Special Mid Cap Value Inst ■ Russell Mid Cap Value TR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	WFMIX	Expense Ratio	0.81	CBRE Group Inc Class A	3.33	Time Period: 01/31/2016 - 12/31/2020	
Category	Mid-Cap Value	Gross Expense Ratio	0.81	Carlisle Companies Inc	3.05		
Net Assets(This Class \$mn)	10,219 m	Prospectus Net Expense Ratio	0.82	Alcon Inc	2.84		
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.82	Republic Services Inc C...	2.73		
Manager	Bryant VanCronkhite	Actual 12b1	0.00	Amdocs Ltd	2.70		
Manager Tenure	11.92	Management Fee	0.67	Reynolds Consumer Produ...	2.65		
Fund Inception	Apr 08,2005			Aptiv PLC	2.61		
				Brown & Brown Inc	2.59		
				Euronet Worldwide Inc	2.54		
				Arch Capital Group Ltd	2.53		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

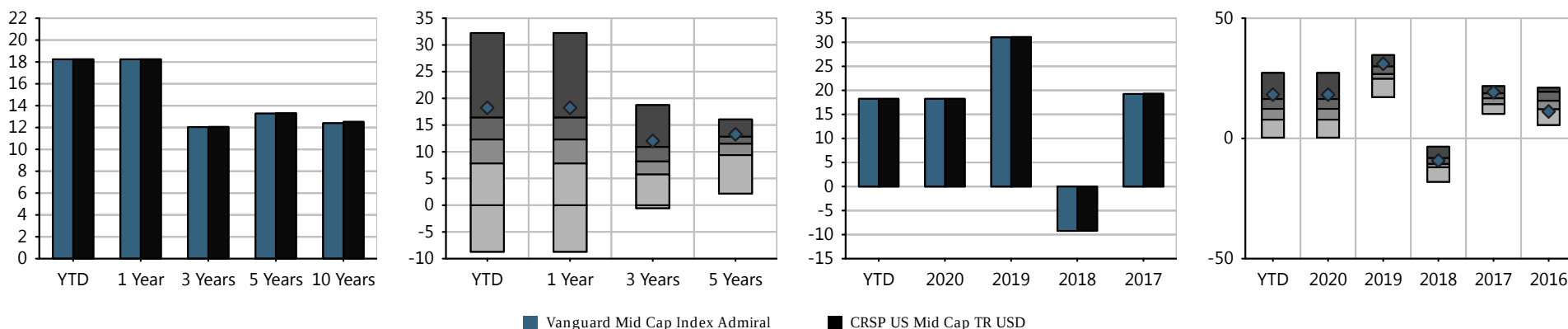
VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.04%	0.03%	0.03%	0.05%	\$129,837,290,992	18.29%	12.09%	13.33%
	Peer Group Scoring	7.03%	5.45%	5.24%	0.95%	-	-	-	-
	Criteria Peer Ranking	2	2	2	4	-	17	14	18

Investment Strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Manager Vs Benchmark Performance



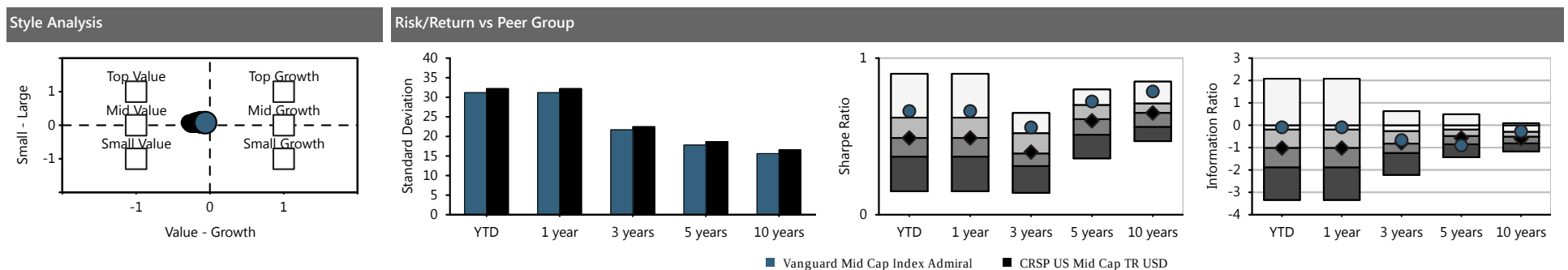
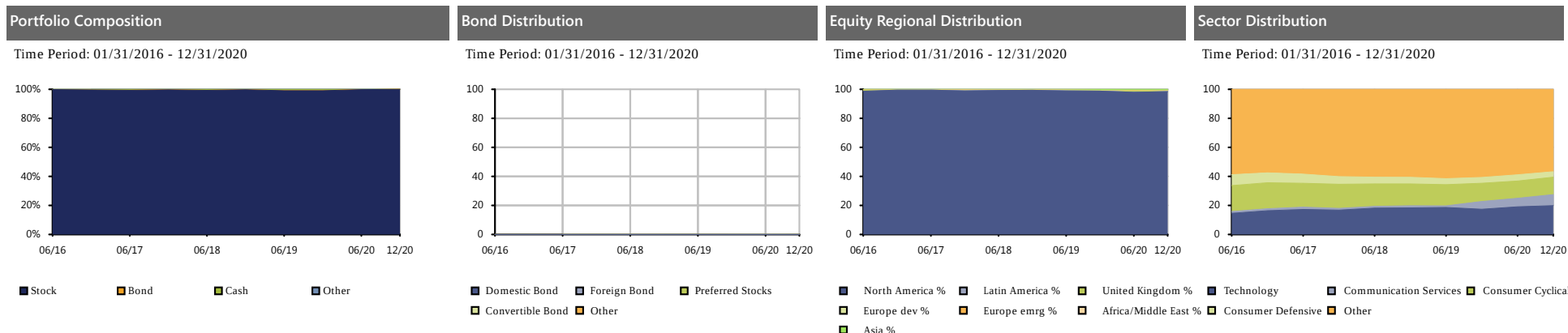
Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
Vanguard Mid Cap Index Admiral	18.02%	18.24%	18.24%	12.04%	13.28%	12.40%	10.49%	05/21/1998	18.24%	31.03%	(9.23%)	19.25%	11.22%
CRSP US Mid Cap TR USD	18.03%	18.24%	18.24%	12.06%	13.30%	12.52%	-	-	18.24%	31.09%	(9.22%)	19.30%	11.25%
Morningstar Mid-Cap Blend	20.78%	12.39%	12.39%	8.27%	11.08%	10.32%	-	-	12.39%	26.55%	(10.56%)	16.32%	15.04%

Morningstar Rating: *****

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	VIMAX	Expense Ratio	0.05	Moderna Inc	0.88	Time Period: 01/31/2016 - 12/31/2020	
Category	Mid-Cap Blend	Gross Expense Ratio	0.05	Snap Inc Class A	0.83		
Net Assets(This Class \$mn)	129,837 m	Prospectus Net Expense Ratio	0.05	Twilio Inc A	0.80	Growth of \$100 197 185 174 162 151 140 128 117 105 94 83 12/15 07/16 01/17 07/17 01/18 07/18 01/19 07/19 01/20 07/20 12/20 ■ Vanguard Mid Cap Index Admiral ■ CRSP US Mid Cap TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.05	Lululemon Athletica Inc	0.80		
Manager	Donald Butler	Actual 12b1	0.00	DocuSign Inc	0.73		
Manager Tenure	22.59	Management Fee	0.04	IDEXX Laboratories Inc	0.71		
Fund Inception	May 21, 1998			KLA Corp	0.71		
				Amphenol Corp Class A	0.71		
				The Trade Desk Inc A	0.68		
				Veeva Systems Inc Class A	0.68		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

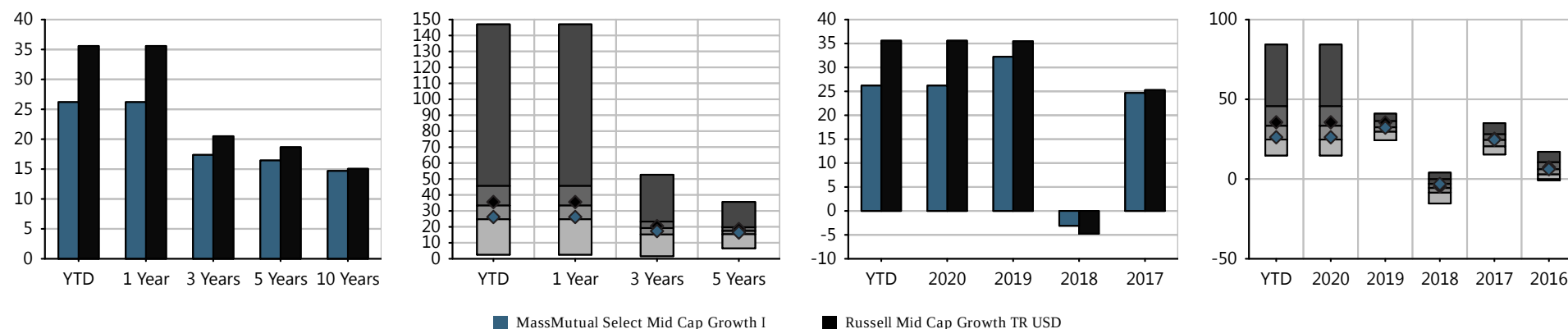
MASSMUTUAL SELECT MID CAP GROWTH I | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
68 Watch	Criteria Scoring	26.20%	17.37%	16.44%	0.79	0.89	-0.92	-0.76	20.59	0.71%	9.89	0.95
	Peer Group Scoring	39.26%	19.77%	17.80%	0.82	0.89	-0.35	-0.37	11.01	1.12%	14.41	0.97
	Criteria Peer Ranking	72	61	62	60	57	73	76	11	13	29	58

Investment Strategy

The investment seeks growth of capital over the long-term. The fund invests primarily in equity securities of mid-capitalization companies that the fund's subadvisers believe offer the potential for long-term growth. It invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in a broadly diversified portfolio of common stocks of mid-cap companies whose earnings the subadvisers expect to grow at a faster rate than the average company.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ MassMutual Select Mid Cap Growth I	17.19%	26.20%	26.20%	17.37%	16.44%	14.69%	10.76%	05/31/2000	26.20%	32.22%	(3.10%)	24.66%	6.19%
Russell Mid Cap Growth TR USD	19.02%	35.59%	35.59%	20.50%	18.66%	15.04%	-	-	35.59%	35.47%	(4.75%)	25.27%	7.33%
Morningstar Mid-Cap Growth	21.03%	39.26%	39.26%	19.77%	17.80%	13.84%	-	-	39.26%	32.55%	(5.83%)	24.81%	6.76%

Morningstar Rating: ****

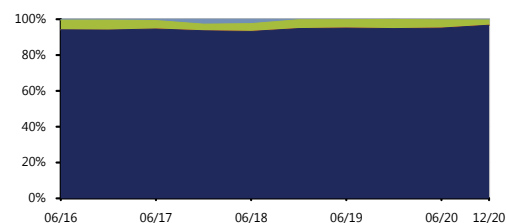
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MASSMUTUAL SELECT MID CAP GROWTH I | FUND FACT SHEET

Portfolio Composition

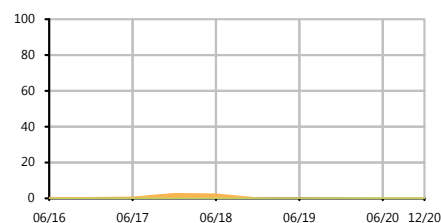
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

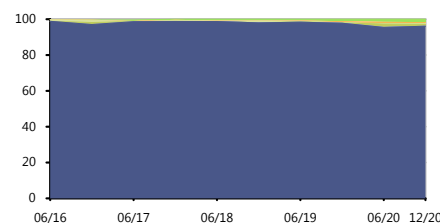
Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

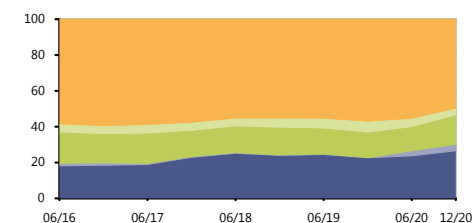
Time Period: 01/31/2016 - 12/31/2020



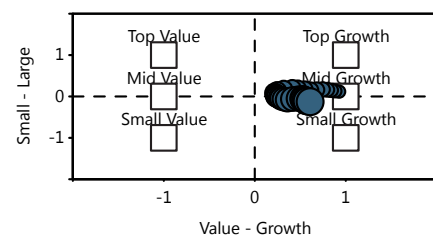
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Communication Services
■ Asia % ■ Consumer Cyclical
■ Consumer Defensive ■ Other

Sector Distribution

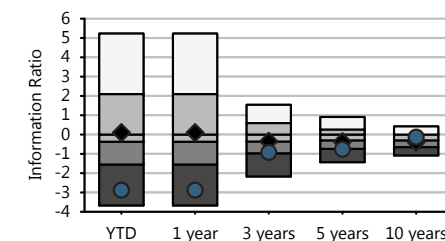
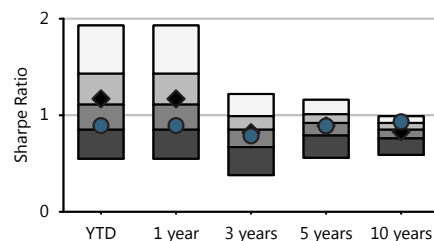
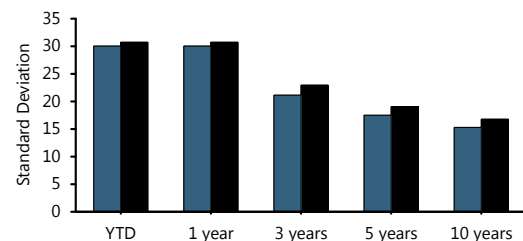
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



■ MassMutual Select Mid Cap Growth I ■ Russell Mid Cap Growth TR USD

Fund Basics

Ticker	MEFZX
Category	Mid-Cap Growth
Net Assets(This Class \$mn)	9,827 m
Net Assets(All Classes \$mn)	0 m
Manager	Brian Berghuis
Manager Tenure	20.59
Fund Inception	May 31,2000

Fee And Expenses

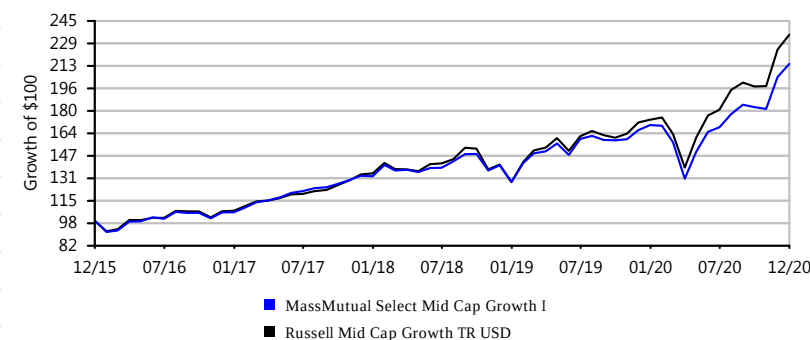
Expense Ratio	0.71
Gross Expense Ratio	0.71
Prospectus Net Expense Ratio	0.71
Prospectus Gross Expense Ratio	0.71
Actual 12b1	0.00
Management Fee	0.68

Top 10 Holdings (%)

Ball Corp	2.20
Hologic Inc	2.17
Teleflex Inc	1.92
Microchip Technology Inc	1.76
Reserve Inv Fds	1.76
Dollar General Corp	1.50
Marvell Technology Grou...	1.49
Catalent Inc	1.49
Agilent Technologies Inc	1.44
Veeva Systems Inc Class A	1.32

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

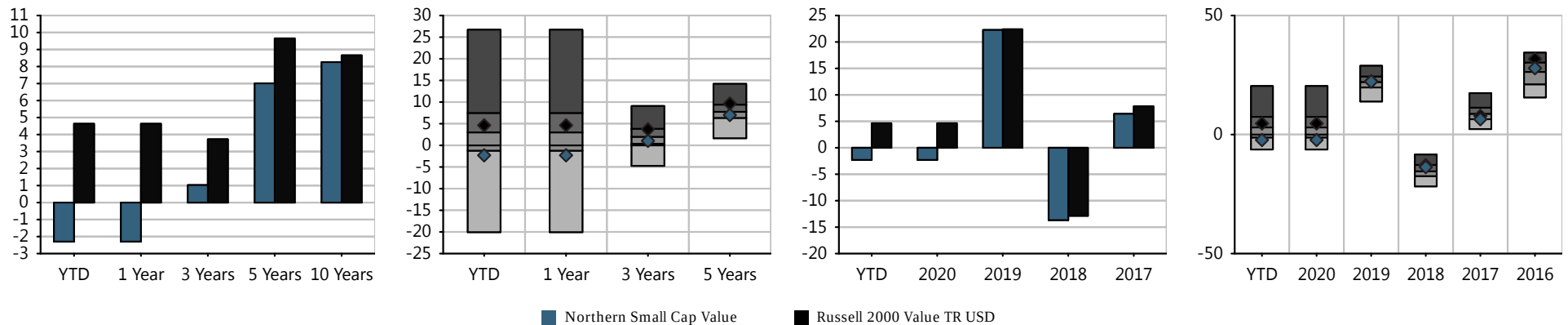
NORTHERN SMALL CAP VALUE | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
63 Watch	Criteria Scoring	-2.30%	1.03%	7.01%	0.10	0.37	-0.86	-0.95	19.42	1.00%	6.76	0.93
	Peer Group Scoring	4.02%	2.20%	7.88%	0.16	0.40	-0.34	-0.41	10.38	1.18%	10.31	0.95
	Criteria Peer Ranking	82	66	65	72	60	83	91	12	37	36	59

Investment Strategy

The investment seeks long-term capital appreciation, any income received is incidental to this objective. The fund will invest at least 80% of its net assets in equity securities of small capitalization companies, which are considered to be those whose market capitalization is within the range of the market capitalization of companies in the Russell 2000® Value Index. It may emphasize particular companies or market segments, such as financial services. Many of the companies in which the fund invests retain their earnings to finance current and future growth. These companies generally pay little or no dividends.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
🚩 Northern Small Cap Value	27.40%	(2.30%)	(2.30%)	1.03%	7.01%	8.26%	9.22%	03/31/1994	(2.30%)	22.27%	(13.68%)	6.42%	27.87%
Russell 2000 Value TR USD	33.36%	4.63%	4.63%	3.72%	9.65%	8.66%	-	-	4.63%	22.39%	(12.86%)	7.84%	31.74%
Morningstar Small Value	30.94%	4.02%	4.02%	2.20%	7.88%	7.82%	-	-	4.02%	21.82%	(15.38%)	8.83%	26.01%

Morningstar Rating: ****

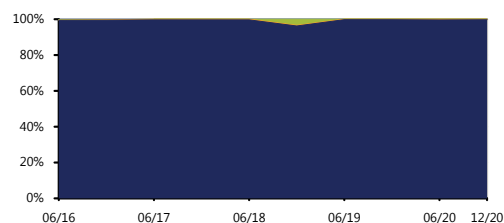
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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

NORTHERN SMALL CAP VALUE | FUND FACT SHEET

Portfolio Composition

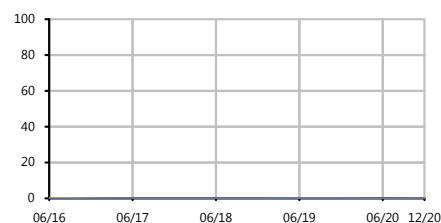
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

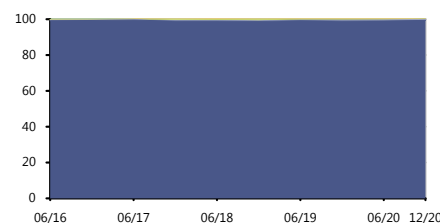
Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

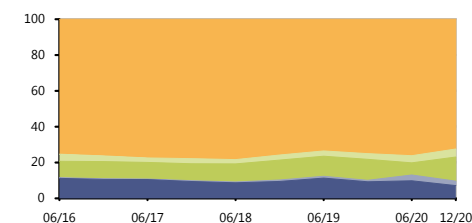
Time Period: 01/31/2016 - 12/31/2020



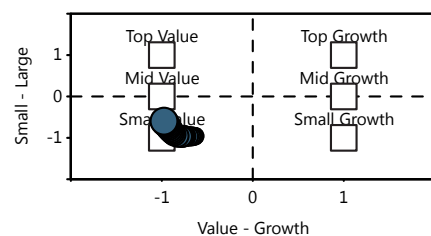
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Cyclical
■ Asia % ■ Consumer Defensive ■ Other

Sector Distribution

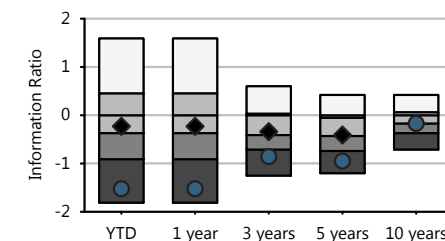
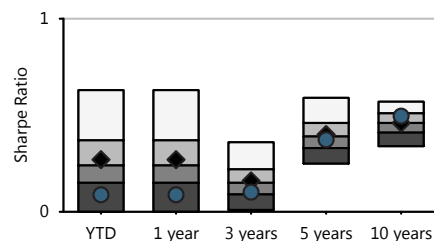
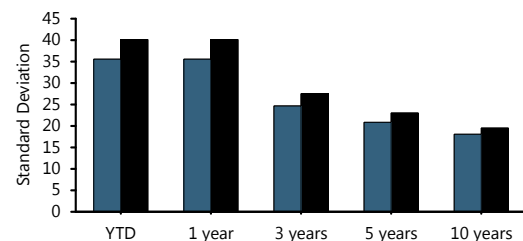
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



■ Northern Small Cap Value ■ Russell 2000 Value TR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	NOSGX	Expense Ratio	1.00	Darling Ingredients Inc	1.32	Time Period: 01/31/2016 - 12/31/2020	
Category	Small Value	Gross Expense Ratio	1.10	Group 1 Automotive Inc	1.05		
Net Assets(This Class \$mn)	2,671 m	Prospectus Net Expense Ratio	1.00	Meritage Homes Corp	1.02		
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	1.11	Southwest Gas Holdings Inc	0.88		
Manager	Robert Bergson	Actual 12b1	0.00	PNM Resources Inc	0.83		
Manager Tenure	19.42	Management Fee	0.95	ABM Industries Inc	0.79		
Fund Inception	Mar 31,1994			Sonic Automotive Inc Cl...	0.76		
				Stag Industrial Inc	0.76		
				Magellan Health Inc	0.74		
				Radian Group Inc	0.73		

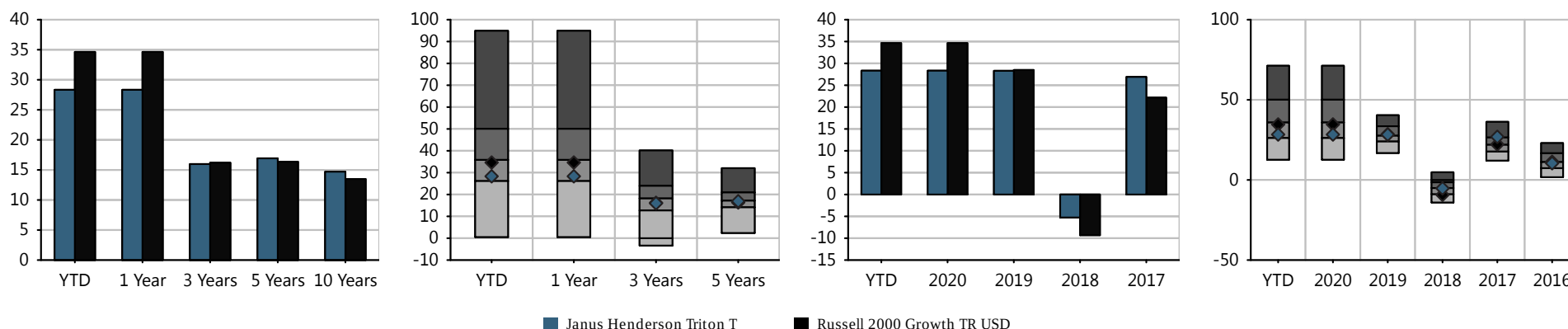
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IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
72 Passing	Criteria Scoring	28.33%	15.97%	16.93%	0.66	0.82	-0.05	0.13	7.59	0.91%	11.20	1.08
	Peer Group Scoring	38.62%	18.76%	17.76%	0.73	0.82	0.29	0.18	11.60	1.21%	13.67	1.10
	Criteria Peer Ranking	67	60	53	59	52	59	54	62	22	45	47

Investment Strategy

The investment seeks long-term growth of capital. The fund pursues its investment objective by investing at least 50% of its equity assets in small- and medium-sized companies. It may also invest in larger companies with strong growth potential. Small- and medium-sized companies are defined by the portfolio managers as those companies whose market capitalization falls within the range of companies in the Russell 2500® Growth Index at the time of initial purchase. The fund may also invest in foreign securities, which may include investments in emerging markets.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Janus Henderson Triton T	29.29%	28.33%	28.33%	15.97%	16.93%	14.70%	13.69%	02/25/2005	28.33%	28.30%	(5.26%)	26.90%	10.42%
Russell 2000 Growth TR USD	29.61%	34.63%	34.63%	16.20%	16.36%	13.48%	-	-	34.63%	28.48%	(9.31%)	22.17%	11.32%
Morningstar Small Growth	27.25%	38.62%	38.62%	18.76%	17.76%	13.69%	-	-	38.62%	28.25%	(4.98%)	22.34%	11.68%

Morningstar Rating: ****

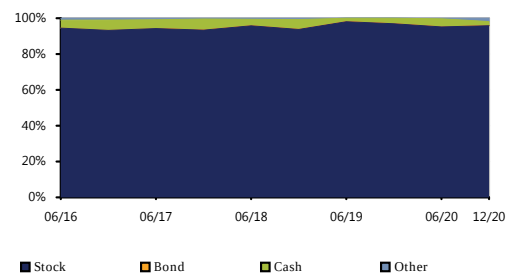
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JANUS HENDERSON TRITON T | FUND FACT SHEET

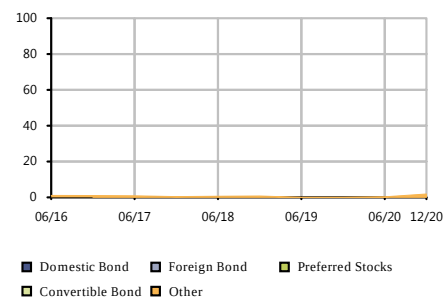
Portfolio Composition

Time Period: 01/31/2016 - 12/31/2020



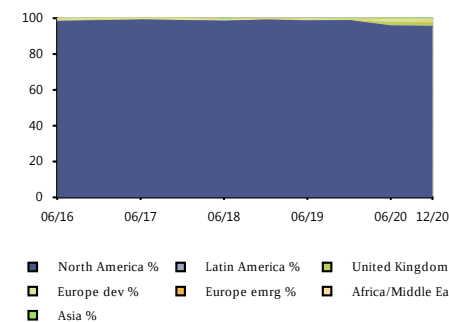
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



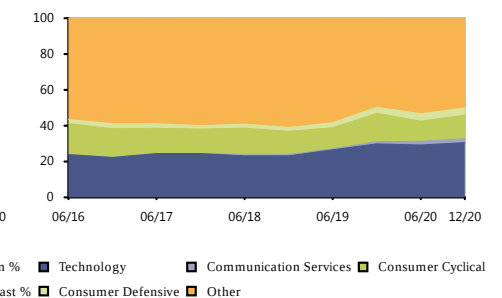
Equity Regional Distribution

Time Period: 01/31/2016 - 12/31/2020

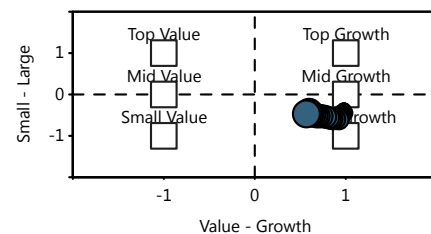


Sector Distribution

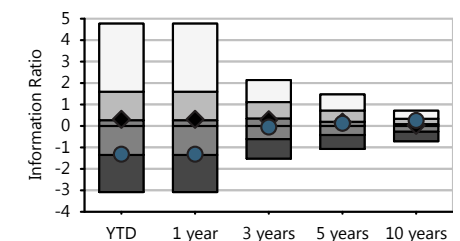
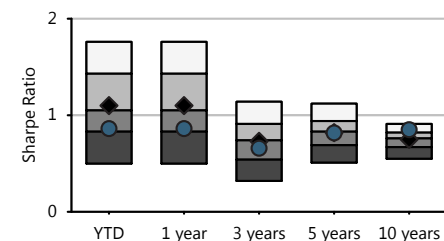
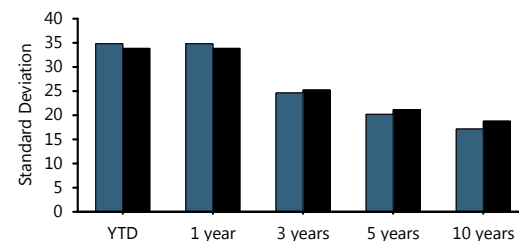
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	JATTX
Category	Small Growth
Net Assets(This Class \$mn)	12,052 m
Net Assets(All Classes \$mn)	0 m
Manager	Jonathan Coleman
Manager Tenure	7.59
Fund Inception	Feb 25,2005

Fee And Expenses

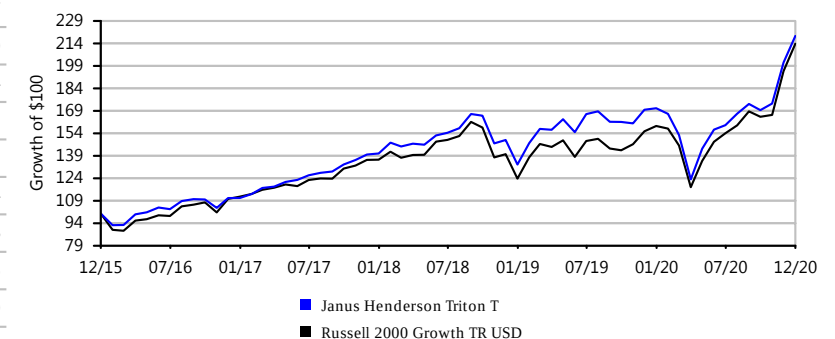
Expense Ratio	0.90
Gross Expense Ratio	0.91
Prospectus Net Expense Ratio	0.91
Prospectus Gross Expense Ratio	0.91
Actual 12b1	0.00
Management Fee	0.64

Top 10 Holdings (%)

Catalent Inc	3.21
Crown Holdings Inc	2.67
SS&C Technologies Holdi...	2.20
Zendesk Inc	1.74
Broadridge Financial So...	1.72
Terminix Global Holding...	1.71
Sensient Technologies Corp	1.54
Etsy Inc	1.46
LPL Financial Holdings Inc	1.43
Integra Lifesciences Ho...	1.40

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

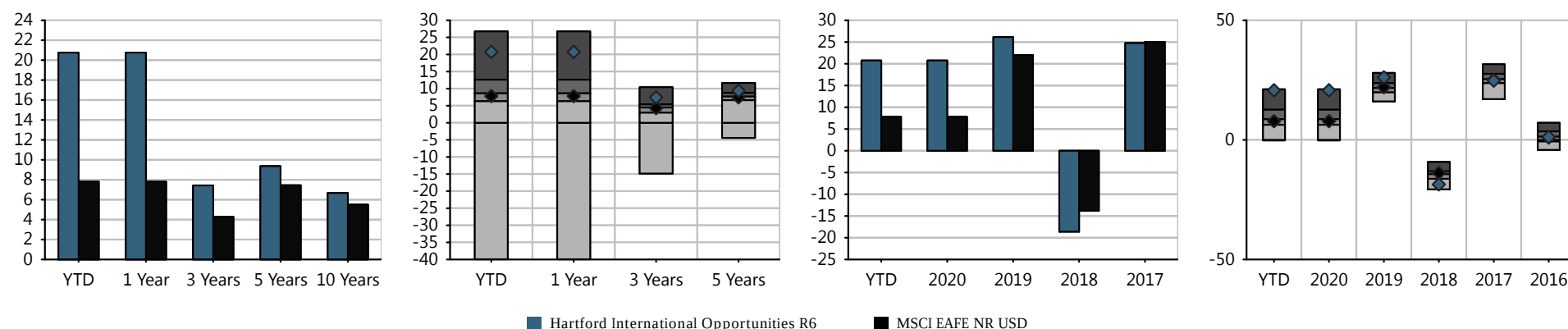


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
96 Passing	Criteria Scoring	20.75%	7.43%	9.37%	0.38	0.57	0.50	0.37	14.00	0.71%	5.96	1.09
	Peer Group Scoring	9.27%	4.18%	7.58%	0.23	0.47	0.00	0.05	7.77	0.93%	9.15	1.03
	Criteria Peer Ranking	6	8	13	8	17	16	23	14	31	20	21

Investment Strategy

The investment seeks long-term growth of capital. The fund normally invests at least 65% of its net assets in equity securities, including non-dollar securities, of foreign issuers. It may invest in companies domiciled in emerging markets as a percentage of its net assets up to the greater of: (a) 25% or (b) the weight of emerging markets in the MSCI All Country World (ACWI) ex USA Index plus 10%.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Hartford International Opportunities R6	17.28%	20.75%	20.75%	7.43%	9.37%	6.68%	6.38%	07/22/1996	20.75%	26.15%	(18.61%)	24.77%	1.15%
MSCI EAFE NR USD	16.05%	7.82%	7.82%	4.28%	7.45%	5.51%	-	-	7.82%	22.01%	(13.79%)	25.03%	1.00%
Morningstar Foreign Large Blend	15.77%	9.27%	9.27%	4.18%	7.58%	5.35%	-	-	9.27%	21.81%	(14.50%)	25.38%	1.60%

Morningstar Rating: ****

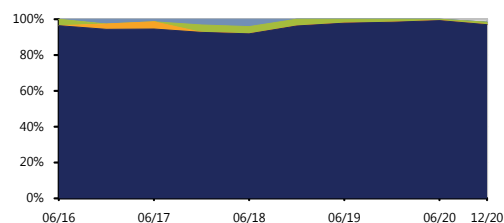
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

Portfolio Composition

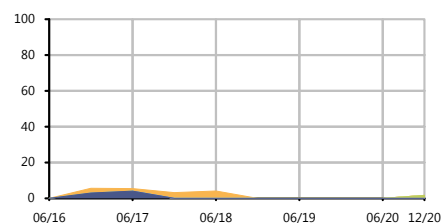
Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

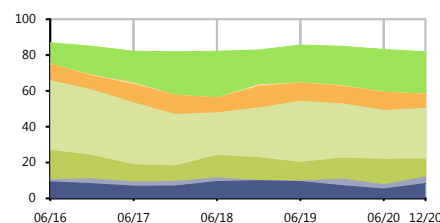
Time Period: 01/31/2016 - 12/31/2020



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

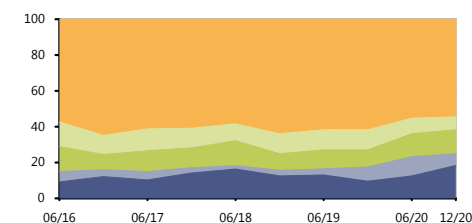
Time Period: 01/31/2016 - 12/31/2020



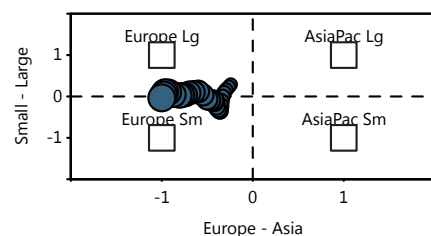
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Consumer Cyclical
■ Asia %

Sector Distribution

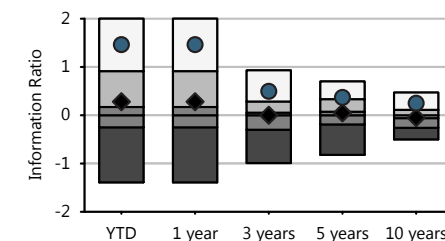
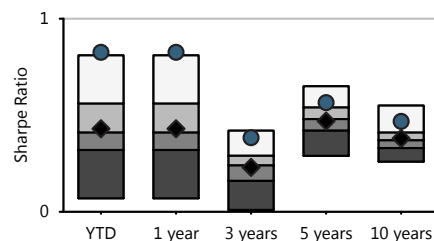
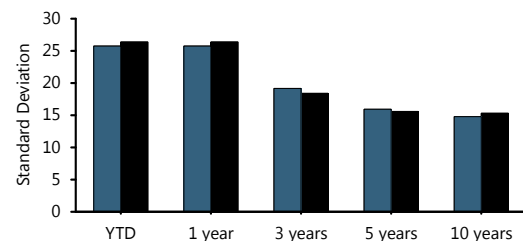
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



■ Hartford International Opportunities R6 ■ MSCI EAFE NR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	IHOVX	Expense Ratio	0.70	Tencent Holdings Ltd	3.26	Time Period: 01/31/2016 - 12/31/2020	
Category	Foreign Large Blend	Gross Expense Ratio	0.70	Alibaba Group Holding L...	3.08		
Net Assets(This Class \$mn)	4,338 m	Prospectus Net Expense Ratio	0.71	Samsung Electronics Co Ltd	2.73	Growth of \$100	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.71	Canadian National Railw...	2.10		
Manager	Nicolas Choumenkovitch	Actual 12b1	0.00	Anglo American PLC	2.02		
Manager Tenure	14.00	Management Fee	0.66	Taiwan Semiconductor Ma...	1.98		
Fund Inception	Jul 22,1996			Nestle SA	1.96	■ Hartford International Opportunities R6 ■ MSCI EAFE NR USD	
				TE Connectivity Ltd	1.88		
				Rio Tinto PLC	1.87	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
				Keyence Corp	1.87		

AMERICAN FUNDS NEW WORLD R6 | FUND FACT SHEET

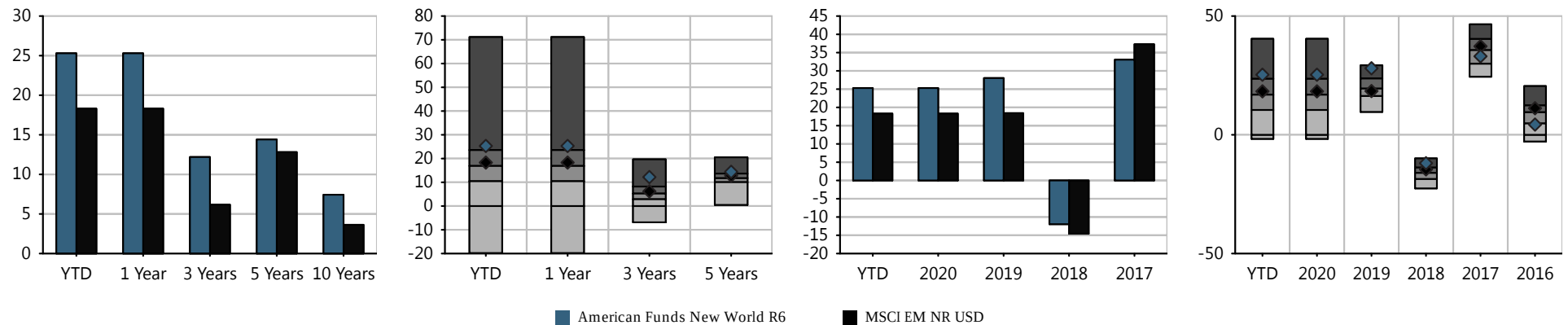


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
96 Passing	Criteria Scoring	25.30%	12.19%	14.41%	0.62	0.87	0.92	0.25	21.51	0.60%	15.12	1.18
	Peer Group Scoring	17.83%	5.69%	11.75%	0.29	0.64	-0.10	-0.20	7.82	1.23%	12.76	0.98
	Criteria Peer Ranking	21	7	20	6	7	11	22	3	11	67	5

Investment Strategy

The investment seeks long-term capital appreciation. The fund invests primarily in common stocks of companies with significant exposure to countries with developing economies and/or markets. Under normal market conditions, the fund invests at least 35% of its assets in equity and debt securities of issuers primarily based in qualified countries that have developing economies and/or markets.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5 Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
American Funds New World R6	19.37%	25.30%	25.30%	12.19%	14.41%	7.43%	9.08%	06/17/1999	25.30%	28.03%	(11.97%)	33.06%	4.31%
MSCI EM NR USD	19.70%	18.31%	18.31%	6.17%	12.81%	3.63%	-	-	18.31%	18.42%	(14.57%)	37.28%	11.19%
Morningstar Diversified Emerging Mkts	19.50%	17.83%	17.83%	5.69%	11.75%	3.63%	-	-	17.83%	19.84%	(16.13%)	35.25%	9.08%

Morningstar Rating: *****

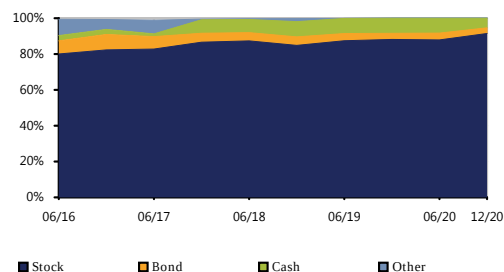
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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

AMERICAN FUNDS NEW WORLD R6 | FUND FACT SHEET

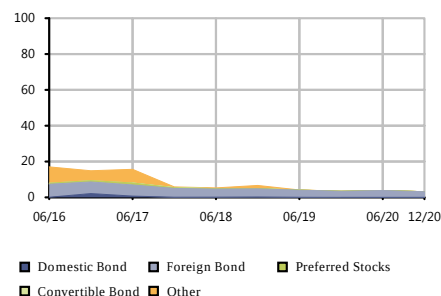
Portfolio Composition

Time Period: 01/31/2016 - 12/31/2020



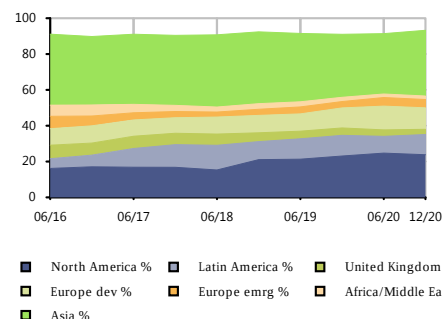
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020



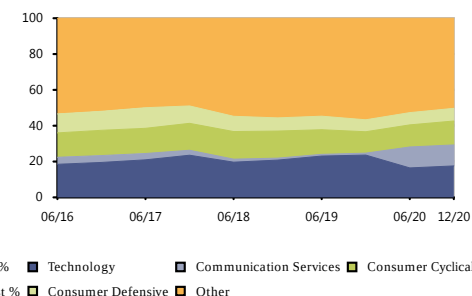
Equity Regional Distribution

Time Period: 01/31/2016 - 12/31/2020

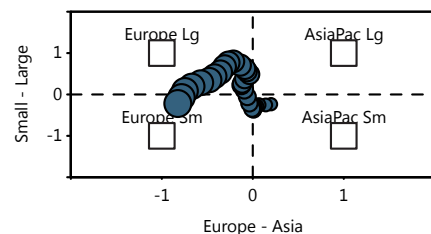


Sector Distribution

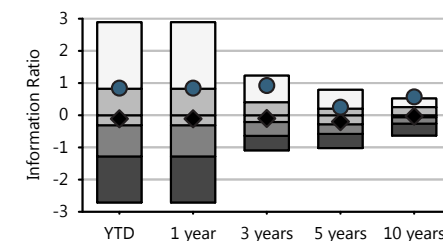
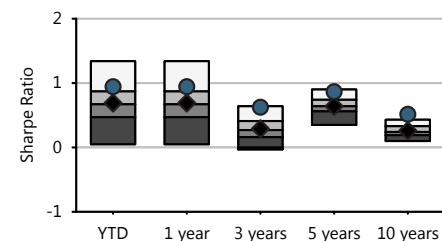
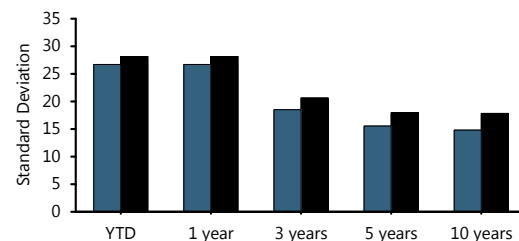
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	RNWGX
Category	Diversified Emerging Mkts
Net Assets(This Class \$mn)	54,340 m
Net Assets(All Classes \$mn)	0 m
Manager	Robert Lovelace
Manager Tenure	21.51
Fund Inception	Jun 17,1999

Fee And Expenses

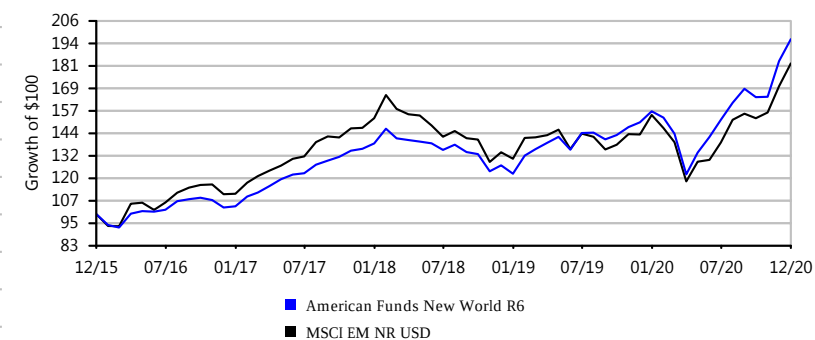
Expense Ratio	0.59
Gross Expense Ratio	0.59
Prospectus Net Expense Ratio	0.60
Prospectus Gross Expense Ratio	0.60
Actual 12b1	0.00
Management Fee	0.52

Top 10 Holdings (%)

Reliance Industries Ltd	2.52
Microsoft Corp	2.49
Alibaba Group Holding L...	2.28
Tencent Holdings Ltd	2.08
Kweichow Moutai Co Ltd	1.79
MercadoLibre Inc	1.71
Taiwan Semiconductor Ma...	1.69
Kotak Mahindra Bank Ltd	1.46
Facebook Inc A	1.45
Sea Ltd ADR	1.39

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

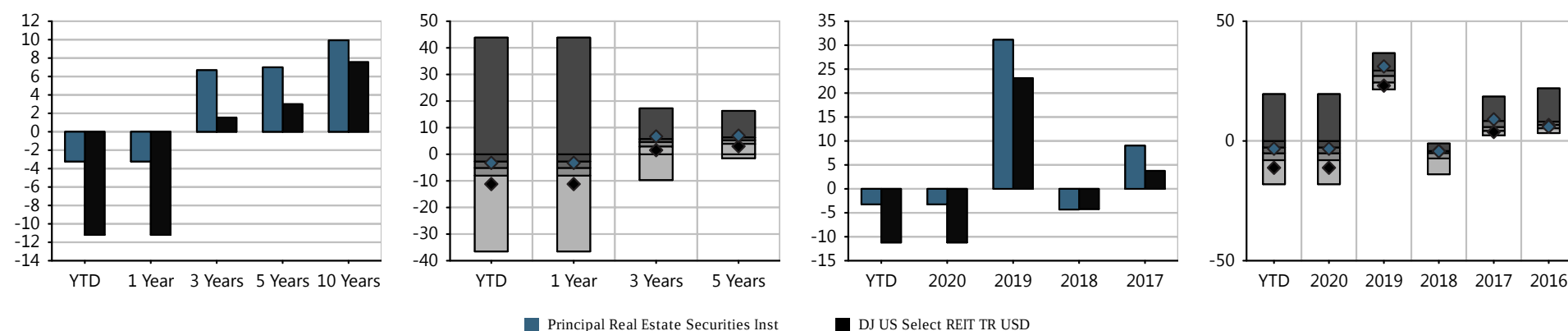
PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
95 Passing	Criteria Scoring	-3.23%	6.68%	7.00%	0.36	0.43	1.17	1.06	20.00	0.91%	15.38	1.25
	Peer Group Scoring	-4.49%	4.18%	5.26%	0.25	0.33	0.51	0.42	11.50	1.11%	15.42	1.17
	Criteria Peer Ranking	30	16	13	16	15	10	7	10	43	49	16

Investment Strategy

The investment seeks to generate a total return. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies principally engaged in the real estate industry at the time of purchase. It invests in value equity securities, an investment strategy that emphasizes buying securities that appear to be undervalued. The fund concentrates its investments (invest more than 25% of its net assets) in securities in the real estate industry. It is non-diversified.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Principal Real Estate Securities Inst	9.14%	(3.23%)	(3.23%)	6.68%	7.00%	9.93%	10.87%	12/06/2000	(3.23%)	31.13%	(4.31%)	9.03%	5.93%
DJ US Select REIT TR USD	12.92%	(11.20%)	(11.20%)	1.54%	3.00%	7.56%	-	-	(11.20%)	23.10%	(4.22%)	3.76%	6.68%
Morningstar Real Estate	11.15%	(4.49%)	(4.49%)	4.18%	5.26%	8.07%	-	-	(4.49%)	27.45%	(5.86%)	7.07%	7.65%

Morningstar Rating: *****

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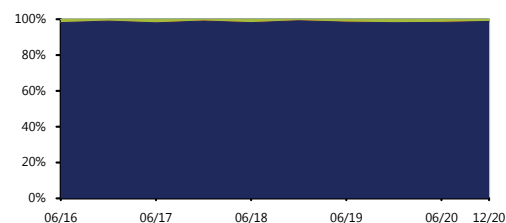
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET



Portfolio Composition

Time Period: 01/31/2016 - 12/31/2020



■ Stock ■ Bond ■ Cash ■ Other

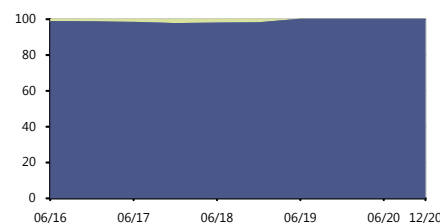
Bond Distribution

Time Period: 01/31/2016 - 12/31/2020

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Equity Regional Distribution

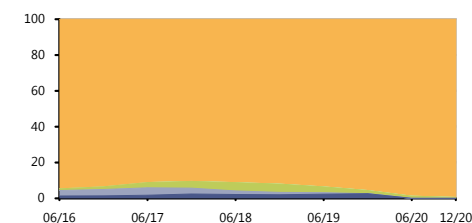
Time Period: 01/31/2016 - 12/31/2020



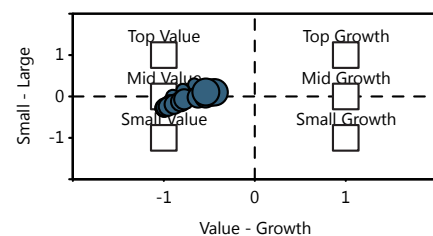
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology ■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Consumer Cyclical ■ Other ■ Asia %

Sector Distribution

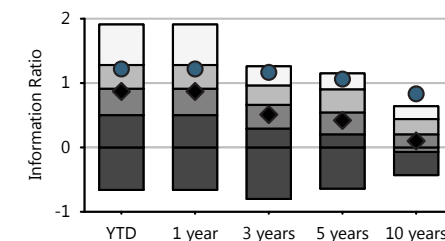
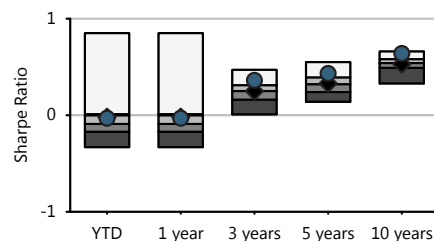
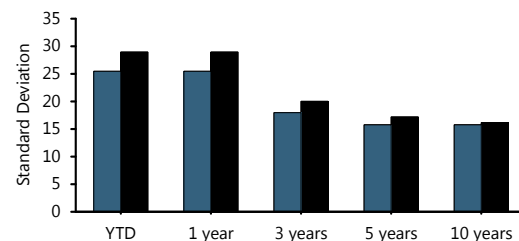
Time Period: 01/31/2016 - 12/31/2020



Style Analysis



Risk/Return vs Peer Group



■ Principal Real Estate Securities Inst ■ DJ US Select REIT TR USD

Fund Basics

Ticker	PIREX
Category	Real Estate
Net Assets(This Class \$mn)	4,966 m
Net Assets(All Classes \$mn)	0 m
Manager	Kelly Rush
Manager Tenure	20.00
Fund Inception	Dec 06,2000

Fee And Expenses

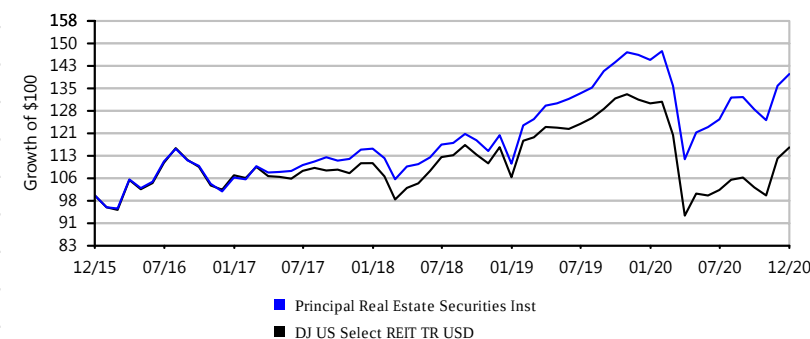
Expense Ratio	0.91
Gross Expense Ratio	0.00
Prospectus Net Expense Ratio	0.91
Prospectus Gross Expense Ratio	0.93
Actual 12b1	0.00
Management Fee	0.80

Top 10 Holdings (%)

Prologis Inc	9.42
Equinix Inc	7.96
Welltower Inc	5.66
Invitation Homes Inc	5.52
Avalonbay Communities Inc	5.47
Essex Property Trust Inc	4.57
American Homes 4 Rent C...	4.18
Alexandria Real Estate ...	3.61
Sun Communities Inc	3.47
American Tower Corp	3.44

Cumulative Performance

Time Period: 01/31/2016 - 12/31/2020



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IMPORTANT DISCLOSURES

Community Action Partnership ERISA 403(b)

For Period Ending 12/31/2020

IMPORTANT DISCLOSURES, SOURCE INFORMATION, & INDEX DEFINITIONS

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Pensionmark Financial Group, LLC ("Pensionmark") is an investment adviser registered under the Investment Advisers Act of 1940. Pensionmark is affiliated through common ownership with Pensionmark Securities, LLC (member SIPC).

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The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. Investing in mutual funds involves risk, including possible loss of principal. All indices are unmanaged and cannot be invested into directly. Unmanaged index returns do not reflect fees, expenses, or sales charges. Index performance is not indicative of the performance of any investment.

Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. You can obtain a prospectus and summary prospectus from your financial representative. Read carefully before investing.

Risk Disclosures:

Bond Funds- An increase in interest rates may cause the price of bonds and bond mutual funds to decline.

Government Bond Funds- An investor can lose money when investing in government bond funds. Fund itself is not guaranteed and fund's performance will vary.

International/Emerging Markets Funds- International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

Real Estate Funds- Investing in real estate involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of the fund will be attained.

Small and Mid Cap Funds- The prices of small and mid-cap stocks are generally more volatile than large cap stocks.

Target Date Funds- The target date is the approximate date when investors plan to start withdrawing their money. The glidepath is how the asset allocation of the fund changes over time. The principal value of a target fund is not guaranteed at any time, including at the target date.

Morningstar Ratings:

For each fund with at least a three year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return measure that accounts for variations in a fund's monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive five stars, the next 22.5% receive four stars, the next 35% receive three stars, the next 22.5% receive two stars and the bottom 10% receive one star. The overall Morningstar Rating for a fund is derived from a weighted-average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Ratings metrics.

Source Information:

Executive Summary: Recommendations based on qualitative and/or quantitative investment methodology of Pensionmark Financial Group

Portfolio | Diversification: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Asset Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Holdings & Sector Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Region & Quality Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Returns : Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Beta/Standard Deviation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Alpha: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Sharpe Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Information Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Cumulative Performance: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Weighted Fee Analysis: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Investment Scorecard | Current & Historical Scoring

Investment Performance vs. Risk: Morningstar/Envestnet Retirement Solutions

Investment Scorecard | Investment Performance: Morningstar and Envestnet Retirement Solutions

Fund Fact Sheets: Morningstar, Envestnet Retirement Solutions, and Pensionmark Financial Group

Investment Scoring Methodology: Pensionmark Financial Group

Index Descriptions

Index Name	Index Description
Alerian MLP TR USD	The index measures the performance of energy segment US equity securities. It is a composite of the 50 most prominent energy Master Limited Partnerships ('MLPs'). The index is calculated using a float-adjusted, capitalization-weighted methodology.
Bloomberg Commodity TR USD	The index measures the performance of future contracts on physical commodities which traded on US exchanges and London Metal Exchange. The commodity weightings are based on production and liquidity, subject to weighting restrictions applied annually.
Bloomberg Sub Brent Crude TR USD	The index is a single commodity index composed of futures contracts on Brent crude. The index is part of the Bloomberg CITR family. It reflects the return on fully collateralized futures positions and is quoted in USD.
Bloomberg Sub WTI Crude Oil TR USD	The index is a single commodity subindex of the Bloomberg CI composed of futures contracts on crude oil. It reflects the return of underlying commodity futures price movements only and is quoted in USD.
BBgBarc US Treasury Bill 1-3 Mon TR USD	The index measures the performance of public obligations of the U.S. Treasury with maturities of 1-3 month, including securities roll up to the U.S. Aggregate, U.S. Universal, and Global Aggregate Indices.
BBgBarc Credit 1-5 Yr TR USD	The index measures the performance of the investment grade, US dollar denominated, fixed-rate, taxable corporate and government related bonds with maturity of 1-5 years. It is comprised of the US Corporate Index and a non-corporate component that includes foreign agencies, sovereigns, supranationals and local authorities.
BBgBarc Global Aggregate TR USD	The index measures the performance of global investment grade fixed-rate debt markets, including the U.S. Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment Grade 144A index-eligible securities.
BBgBarc Global High Yield TR USD	The index measures the performance of the global high-yield fixed income markets. It represents the union of the U.S. High-Yield, Pan-European High-Yield, U.S. Emerging Markets High-Yield, and Pan-European Emerging Market High-Yield Indices. The index is a component of the Multiverse Index, along with the Global Aggregate Index.
BBgBarc Municipal TR USD	This index measures the performance of the Bloomberg Barclays U.S. Municipal bond, which covers the USD-denominated Long-Term tax exempt bond market with four main sectors: state and local general obligation bonds, revenue bonds, insured bonds and prerefunded bonds.
BBgBarc US 1-5Y GovCredit FIAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 1-5 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US 5-10Y GovCredit FIAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 5-10 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US Agg Bond TR USD	The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.
BBgBarc US Credit 5-10 Yr TR USD	The index measures the performance of the US Corporate and a non-corporate component with maturities of 5-10 year that includes foreign agencies, sovereigns, supranationals and local authorities. It is a subset of the US Government/Credit Index and the US Aggregate Index.
BBgBarc US Govt/Credit Long TR USD	The index measures the performance of non-securitized component of the U.S. Aggregate Index with maturities of 10 years and greater, including Treasuries, government-related issues and corporates. It is a subset of the U.S. Aggregate Index.
BBgBarc US MBS TR USD	The index measures the performance of the agency mortgage-backed pass-through securities (both fixed-rate and hybrid ARM) issued by Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC).
BBgBarc US Treasury US TIPS TR USD	The index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).
CRSP US Large Cap Growth TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Large Cap Value TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Total Market TR USD	The index measures the performance of broad US securities that traded on NYSE, NYSE Market, NANASDAQ or ARCA. It captures nearly 100% of the US investable equity market with around 4000 constituents across mega, large, small and micro capitalizations.

Index Descriptions

Index Name	Index Description
CRSP US Mid Cap Growth TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Mid Cap TR USD	The index measures the performance of US companies that fall between the top 70%-85% of investable market capitalization. It includes securities traded on NYSE, NYSE Market, NASDAQ or ARCA.
CRSP US Mid Cap Value TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Small Cap Growth TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Small Cap TR USD	The index measures the performance of US companies that fall between the bottom 2%-15% of the investable market capitalization. There is no lower limit in market capitalization, other than what is specified by investability screens. It includes securities traded on NYSE, NYSE Market, NNASDADAQ or ARCA.
CRSP US Small Cap Value TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
DJ US Completion Total Stock Mkt TR USD	The index measures the performance of all US equity securities with readily available prices, excluding components of the S&P 500. It is float-adjusted market capitalisation weighted.
DJ US Total Stock Market TR USD	The index measures the performance of all US equity securities with readily available prices. It represents the top 95% of the US stock market based on market capitalisation. The index is float-adjusted market capitalisation weighted.
FTSE Developed ex North America NR USD	The index measures the performance of Large and Mid cap stocks providing coverage of Developed markets, excluding the US and Canada. It is derived from the FTSE Global Equity Index Series (GEIS). The index is market-capitalization weighted.
FTSE Emerging NR USD	The index measures the performance of Large, Mid and Small cap securities listed in Advanced Emerging and Secondary Emerging countries.
FTSE EPRA Nareit Global TR USD	The index measures the performance of listed real estate companies and REITs in both developed and emerging markets. It includes a range of regional and country indices, capped indices, Dividend+ indices, Global Sectors, Investment Focused and REITs and Non-REITs series.
FTSE EPRA Nareit United States TR USD	The index measures the performance of listed real estate companies and REITs in the United States.
FTSE Treasury Bill 3 Mon USD	The index measures the performance of the last three three-month Treasury bill month-end rates.
ICE BofAML US Corporate TR USD	The index tracks the performance of US dollar denominated investment grade rated corporate debt publically issued in the US domestic market. To qualify for inclusion in the index, securities must have an investment grade rating (based on an average of Moody's, S&P, and Fitch) and an investment grade rated country of risk (based on an average of Moody's, S&P, and Fitch foreign currency long term sovereign debt ratings).
ICE BofAML US HY Master II OAS USD	The index measures the performance of short-term US dollar denominated below investment grade corporate debt publicly issued in the US domestic market. Qualifying securities must have at least 18 months to final maturity at the time of issuance, at least one year remaining term to final maturity as of the rebalancing date, a fixed coupon schedule and a minimum amount outstanding of \$100 million. It is capitalization-weighted.
ICE USD Spot	The index is a measure of the value of the U.S. dollar relative to the value of a basket of currencies of the majority of the U.S.'s most significant trading partners. This index is similar to other trade-weighted indexes, which also use the exchange rates from the same major currencies.
LPX 50 TR USD	The index is designed to represent the global performance of the 50 most highly capitalised and liquid Listed Private Equity companies. The index is diversified across regions, private equity investment styles, financing styles and vintages.

Index Descriptions

Index Name	Index Description
MSCI ACWI Ex USA NR USD	The index measures the performance of the large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.
MSCI EAFE NR USD	The index measures the performance of the large and mid cap segments of developed markets, excluding the US & Canada equity securities. It is free float-adjusted market-capitalization weighted.
MSCI EAFE IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Developed Markets countries around the world, excluding the US and Canada. The index is free-adjusted market capitalization weighted.
MSCI EM IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Emerging Markets (EM) countries. It is free-adjusted market capitalization weighted.
MSCI EM NR USD	The index measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.
MSCI US REIT GR USD	The index measures the performance of the large, mid and small cap segments of the US equity securities. It is comprised of Equity REITs securities and based on the MSCI USA Investable Market Index, with the exception of Mortgage REIT and selected Specialized REITs. The index represents approximately most of the US REIT universe and securities are classified in the REIT sector according to the Global Industry Classification Standard. It is a free float market capitalization weighted index.
MSCI US Small Cap Growth GR USD	The index measures the performance of the growth small cap segments of US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World ex USA NR USD	The index measures the performance of the large and mid cap segments of world, excluding US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World NR USD	The index measures the performance of the large and mid cap segments of world equity securities. It is free float-adjusted market-capitalization weighted.
Russell 1000 Growth TR USD	The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 1000 TR USD	The index measures the performance of the large-cap segment of the US equity securities. It is a subset of the Russell 3000 index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership.
Russell 1000 Value TR USD	The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 TR USD	The index measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 Value TR USD	The index measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 3000 TR USD	The index measures the performance of the largest 3000 US companies representing approximately 98% of the investable US equity market. It is market-capitalization weighted.
Russell Mid Cap Growth TR USD	The index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell Mid Cap TR USD	The index measures the performance of the mid-cap segment of the US equity universe. It is a subset of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies.
Russell Mid Cap Value TR USD	The index measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.

Index Descriptions



Index Name	Index Description
S&P MidCap 400 TR	The index measures the performance of mid-sized US companies, reflecting the distinctive risk and return characteristics of this market segment. It comprises stocks in the middle capitalization range, covering approximately 7% of the of US equity market.
S&P 500 TR USD	The index measures the performance of 500 widely held stocks in US equity market. Standard and Poor's chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization-weighted.
S&P GSCI Gold Spot	The Index, a sub-index of the S&P GSCI, provides investors with a reliable and publicly available benchmark tracking the COMEX gold future. The index is designed to be tradable, readily accessible to market participants, and cost efficient to implement.
S&P SmallCap 600 TR USD	The index measures the performance of small cap segment of US equity market. It consists of 600 domestic stocks chosen for market size, liquidity, and industry group representation and covers approximately 3% of the domestic equities market.
S&P Target Date 2010 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2010, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2015 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2015, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2020 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2020, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2025 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2025, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2030 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2030, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2035 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2035, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2040 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2040, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2045 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. It has target retirement date of 2045, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2050 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2050, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2055 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2055, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2060+ TR USD	The S&P Target Date Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.
S&P Target Date Retirement Income TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

Benchmark: A standard against which the performance of a mutual fund can be measured.

Index: an imaginary portfolio of securities representing a particular market or a portion of it. Each index has its own calculation methodology and is usually expressed in terms of a change from a base value.

GLOSSARY

Community Action Partnership ERISA 403(b)

For Period Ending 12/31/2020

-Equity, Fixed Income, and Target Date Investments are reviewed on 11 distinct criteria. Each criteria is scale-scored; the better an investment performs in a given criteria, the higher score the investment will receive.

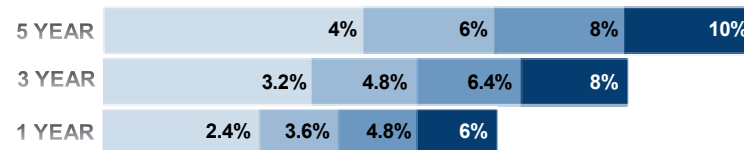
-Index investments are reviewed on 8 distinct criteria. Each criteria is scored on a binary pass/fail method.

-A fund that does not have at least a score of 70 will be identified as an investment on watch. Any Investment on watch for the current quarter and at least three of the previous seven quarters, or any investment with a score below 60 will be marked for review and potential replacement.

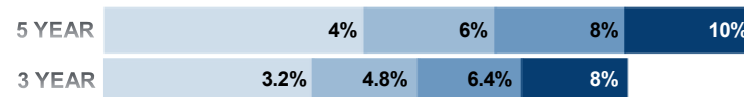
-Investments such as Stable Value and Money Market investments are not included on the quantitative IPS scoring methodology but are evaluated on a qualitative basis.

EQUITY/FIXED INCOME SCORING CRITERIA

RETURN



SHARPE RATIO & INFORMATION RATIO

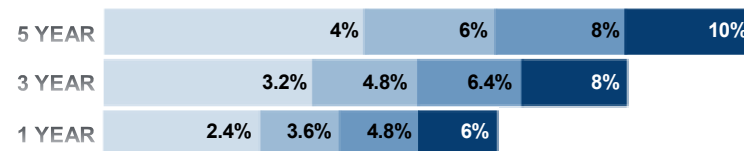


5 YEAR UP/DOWN MARKET CAPTURE, STYLE CONSISTENCY, MANAGER TENURE & EXPENSE RATIO

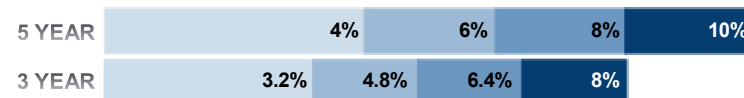


TARGET DATE SCORING CRITERIA

RETURN



SHARPE RATIO & INFORMATION RATIO



5 YEAR UP/DOWN MARKET CAPTURE, 5 YEAR MAX DRAWDOWN, MANAGER TENURE & EXPENSE RATIO



INDEX SCORING CRITERIA

TRACKING ERROR			EXPENSE RATIO	ASSETS IN PRODUCT	EXPENSE-ADJUSTED RETURN VS. BENCHMARK		
1 YEAR	3 YEAR	5 YEAR	QUARTER END	QUARTER END	1 YEAR	3 YEAR	5 YEAR
8%	10%	12%	30%	10%	8%	10%	12%

1, 3, & 5 Year Return	When selecting an investment, you want to know that it has demonstrated an ability to outperform relative to its peers. The higher the return an investment experiences in a given period compared to peers, the higher the value assigned to its score.
3 & 5 Year Sharpe Ratio	When selecting an investment, the Sharpe ratio is a way to compare the return of portfolios on a risk-adjusted basis rather than a less informative, pure return basis. The higher the Sharpe Ratio an investment experiences in a given period compared to peers, the higher the value assigned to its score.
3 & 5 Year Information Ratio	When selecting an investment, you want to know how its returns compare to the index and to the amount of risk it took to generate those returns. The higher the Information Ratio an investment experiences in a given period compared to peers, the higher the value assigned to its score.
5 Year Upside/Downside Capture	When selecting an investment, you want to know that it "captures" more than 100% of market returns in up markets and helps "cushion" the loss in down markets by capturing less than 100% of the fall. A ratio of greater than 1 implies that the investment captures more when the market is up than when it is down. The higher the ratio the higher the value assigned to its score.
Style Consistency (Equity & Fixed Income Only)	When selecting an investment, you want to know how consistency that fund's style (Value vs. Growth/Large vs. Mid vs. Small) is compared to its category. Investments with low scores are considered more consistent, while investments with high scores are considered less consistent. The lower the Style Consistency score compared to peers, the higher the value assigned to its score.
Manager Tenure	When selecting an investment, you want to know that the track record being reviewed is primarily one from the current management team. The longer a manager has managed the specific investment being evaluated the higher the value assigned to its score.
Expense Ratio	When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. The lower the Expense Ratio has compared to peers, the higher the value assigned to its score.
5 Year Max Drawdown (Target Date Only)	When selecting an investment, Max Drawdown is the maximum loss, from peak to trough, that a portfolio experiences in a given period and is a measurement of downside risk over that period. The lower the max drawdown a portfolio experiences, compared to peers, the higher the value assigned to its score.

1, 3, & 5 Year Return – Expense Adjusted	When selecting an index investment, you want to know that it has demonstrated an ability to perform in-line with the index it is meant to track. To pass, an investment must not underperform it's stated index by more than 20 basis point (-0.20%).
Expense Ratio	When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. If the Index fund is ranked in the top quartile (lowest 25% of expense ratios) of it's peer group, it passes this criteria.
1, 3, & 5 Year Tracking Error	When selecting a passive investment, the tracking error shows the investment's consistency compared to its benchmark over a given period of time. The lower the tracking error, the more consistent the passive investment is performing like its stated index. To pass, the tracking error must be in the lowest 10% of its peer group.
Assets Managed in Product	When selecting a passive investment, the assets managed in that product have an effect on trading costs. Since passive investments tend to have a far greater number of holdings and trading costs can hurt returns an investment with more assets are better able to efficiently trade securities without significantly hurting performance. To pass, a fund must have at least 500 million dollars managed within that product.

ALPHA

Measures risk-adjusted performance, factoring in the risk due to the specific manager rather than the overall market. A high value for alpha implies that the manager has performed better than would have been expected, given its beta (volatility). In contrast, a negative alpha indicates the manager has under performed, given the expectations established by beta.

WHY IT'S IMPORTANT

Alpha can be used to directly measure the value added or subtracted by a manager. Alpha depends on two factors: (1) the assumption that market risk, as measured by beta, is the only risk measure necessary, and (2) the strength of the linear relationship between the manager and the index, as it has been measured by R-Squared. In addition, a negative alpha can sometimes result from the additional expenses that are present in a manager's returns as compared to the benchmark index.

BETA

Shows the volatility of a manager as compared to the volatility of the benchmark; specifically, the performance the fund, or portfolio has experienced in a given period of time as the index moved 1% up or down. A beta above 1 is more volatile than the index, while a beta below 1 is less volatile.

WHY IT'S IMPORTANT

Beta can be used to show how sensitive a manager is to movements in the markets. It is important to note that a low beta for a manager does not necessarily imply that the manager has a low level of volatility. A low beta signifies only that the manager's market-related risk is low. (Standard deviation is a measure of a fund's absolute volatility.) R-Squared is a necessary statistic to factor into the equation because it reflects the percentage of a manager's movements that are explained by movements in its benchmark index, and thus whether it is an appropriate benchmark.

STANDARD DEVIATION

The statistical measurement of dispersion of returns spread around their historical average, or in other words, how widely a fund's or portfolio's returns varied over a certain period or time.

WHY IT'S IMPORTANT

Investors use the standard deviation of historical performance to try to predict the range of returns that are most likely for a given investment. When a fund or portfolio has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

SHARPE RATIO

A risk-adjusted measure developed by William F. Sharpe, calculated using standard deviation and excess return to determine reward per unit of risk -the higher the Sharpe ratio, the better the manager's historical risk-adjusted performance.

WHY IT'S IMPORTANT

Sharpe ratio is a measure of investment efficiency expressed as the amount of return earned per unit of associated risk. It can be used to compare two managers directly on how much excess return each manager achieved for a certain level of risk.

INFORMATION RATIO

Is determined by taking the annualized excess return over a benchmark and dividing it by the standard deviation of excess return (tracking error). This measure relates the magnitude and consistency with which an investment outperformed its benchmark. The higher the information ratio, the better.

WHY IT'S IMPORTANT

The information ratio is a risk-adjusted measure, which captures excess or active returns and relates them to excess or active risk. The information ratio is used as a way to compare more-and less-aggressive managers at the same time. A convenient way to think of the information ratio is a measure of how well one was rewarded for each incremental "unit" of risk. The information ratio can be a very valuable tool in evaluating a manager's ability to add incremental value relative to incremental risk. This tool is only valuable, however, when the benchmark is carefully chosen and appropriate.

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INVESTMENT REVIEW

Community Action Partnership Profit Sharing For Period Ending 03/31/2021

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Pensionmark Market & Economic Commentary	4
Executive Summary	10
Executive Summary of Investment Recommendations	11
Portfolio Review	13
Portfolio Diversification	14
Portfolio Asset Allocation	15
Portfolio Top 10 Holdings/Sector Allocation	19
Portfolio Region/Quality Allocation	20
Portfolio Returns	21
Portfolio Beta/Standard Deviation	22
Portfolio Alpha	23
Portfolio Sharpe Ratio	24
Portfolio Information Ratio	25
Portfolio Cumulative Performance	26
Portfolio Weighted Fee Analysis	27
Investment Review - 100 point	30
Investment Scorecard Current & Historical Scoring	31
Investment Scorecard Criteria Data	34
Investment Scorecard Criteria Scoring	41
Investment Performance vs Risk	46
Investment Scorecard Investment Performance	48

Investment Fact Sheets - 100 point	54
Investment Fact Sheets	55
Important Disclosures	103
Important Disclosures	104
Glossary	110
Investment Scoring Methodology & Glossary - 100 Point	111
Glossary of Investment Terms	114

MARKET & ECONOMIC REVIEW

For Period Ending 3/31/2021

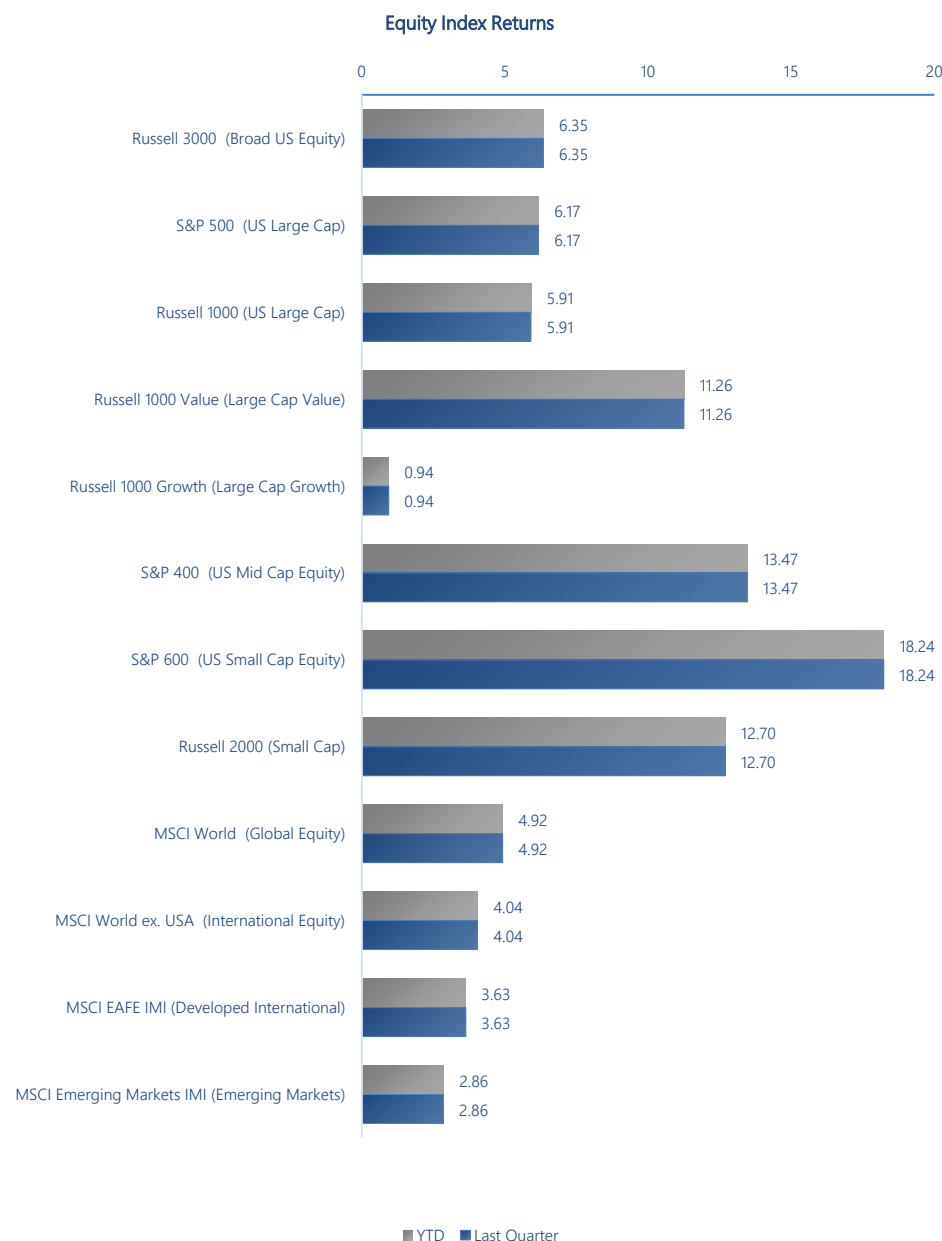
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Domestic Equity

- S&P 500 gained 6.17% during the quarter.
- Small Cap (Russell 2000) outperformed Large Cap (Russell 1000).
- Value (Russell 1000 Value) outperformed Growth (Russell 1000 Growth).
- Energy, Financial Services, and Materials were the best performing sectors; while Technology, Consumer Staples, and Healthcare lagged.
- Equity markets were choppy throughout the quarter, but ultimately ended in positive territory. Improving vaccine distribution and Congress' passage of the \$1.9 trillion American Rescue Plan helped to renew investor optimism around an improving economic situation.
- Cyclical sectors that were hardest hit in the height of the pandemic had some of the strongest gains as investors eye a post-pandemic world.

International Equity

- MSCI World ex. US posted a 4% gain for the quarter.
- Domestic equities outperformed international equities.
- Developed market equities outperformed emerging market equities.
- European and Asian equities advanced on investor optimism around vaccine distribution; though returns were muted, as many European countries have struggled with vaccinations in the face of more contagious variants of COVID-19 dominating new case counts.
- Emerging market returns were positive for the quarter but were regionally mixed. The Pacific ex-Japan region was the strongest performing region, while Latin American emerging markets fell 5.3%.
- In China, equity returns were relatively muted after strong relative performance in 2020.

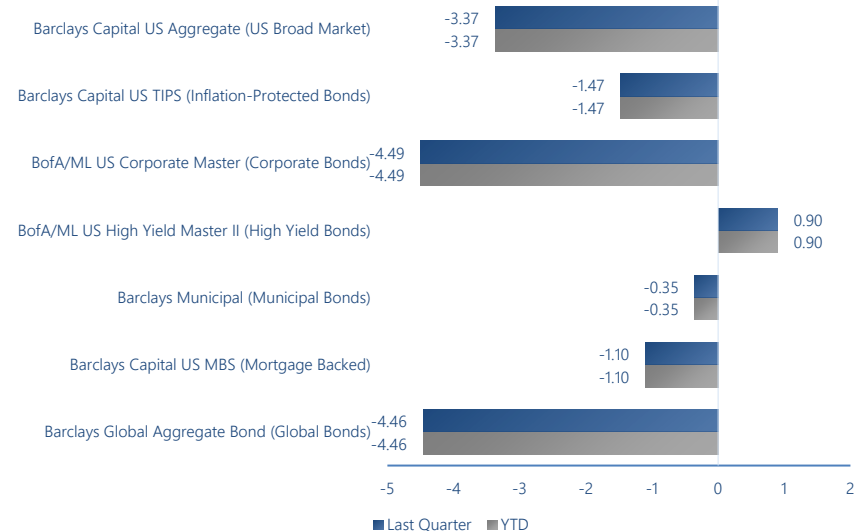


Source: Index Factsheets as of 3/31/2021 from the following index providers: MSCI Indices (www.msci.com), S&P Dow Jones Indices (www.us.spindices.com), FTSE Russell Indices (www.ftse.com).

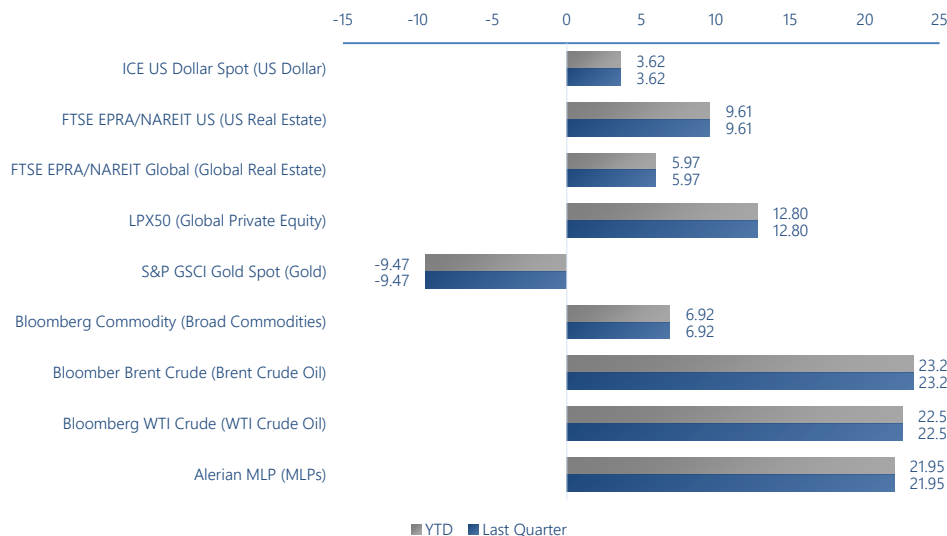
Fixed Income

- Interest rates generally increased in the US Treasury market during the quarter, with the Treasury yield curve steepening sharply.
- The yield on the 10-year Treasury note rose sharply by 83 bps to 1.74%.
- The Federal Reserve continued to hold short-term rates at near-zero and signaled that rates would remain at near-zero through 2023.
- Most fixed income sectors were negative for the quarter. High yield bonds were the best performing sector, gaining 0.90%.
- Global bonds posted negative returns for the quarter as global yields increased.
- Sharp increases in yields were driven by concerns around fiscal stimulus and its effects on expected inflation.

Fixed Income Index Returns



Alternative Investment Index Returns



Alternative Investments

- Commodities posted a 7% gain during the quarter. The top performers were unleaded gas (28.95%), lean hogs (27.47%), and soybean oil (26.69%). The worst performing commodities were Kansas wheat (-5.4%), silver (-7.25%), and gold (-9.82%).
- The US dollar appreciated against most major developed and emerging market currencies.
- Crude oil prices rose again as economic re-openings drove increasing demand.
- Real Estate was positive during the quarter, driven primarily by strong performance in regional malls and shopping centers.
- After a strong 2020, gold pulled back 9.5% during the quarter, possibly reflecting more certainty around the end of the pandemic.

Source: Index Factsheets as of 3/31/2021 from the following index providers: Bloomberg Barclays Indices (www.bloomberg.com), BofA Merrill Lynch (www.bofam.com), Intercontinental Exchange (www.theice.com), LPX Group (www.lpx-group.com), Credit Suisse (lab.credit-suisse.com), FTSE Russell Indices (www.ftse.com). All other data was sourced from Morningstar.

Macroeconomic Variable	Latest Data	Previous Quarter	Change
Real U.S. GDP (% Q/Q Annualized)	4.3% (Q4 2020)	33.4% (Q3 2020)	↓ 29.1%
Headline Inflation (% Y/Y)	2.6% (March 2021)	1.2% (December 2020)	↑ 1.4%
Core Inflation (% Y/Y)	1.6% (March 2021)	1.6% (December 2020)	→ 0.0%
Unemployment (%)	6.0% (March 2021)	6.7% (December 2020)	↓ 0.7%
Hours Worked (Average/Week)	34.9 (March 2021)	34.7 (December 2020)	↑ 00.2
Average Hourly Wages (\$)	\$29.96 (March 2021)	\$29.81 (December 2020)	↑ \$0.15
Average Price of Gas (\$/Gallon - Regular)	\$2.810 (March 2021)	\$2.195 (December 2020)	↑ \$0.615
Dollar/Euro (\$/€)	1.1743 (March 2021)	1.2230 (December 2020)	↑ 0.0487
Yen/Dollar (¥/\$)	110.61 (March 2021)	103.19 (December 2020)	↑ 7.42
Yuan/Dollar (¥/\$)	6.5518 (March 2021)	6.5250 (December 2020)	↑ 0.0268
Fed Funds Rate (% Range)	0.00 – 0.25% (March 2021)	0.00 – 0.25% (December 2020)	→ 0.00%
S&P 500 (Price Level)	3,972.89 (March 2021)	3,756.07 (December 2020)	↑ 216.82
Ten Year Treasury Yield (%)	1.74 (March 2021)	0.93 (December 2020)	↑ 0.81%

Macroeconomic Review

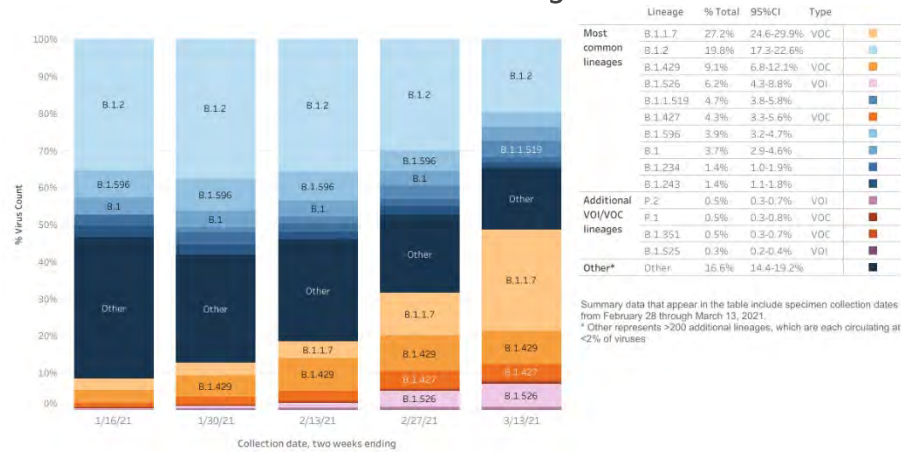
- Real GDP grew by a 4.3% in the fourth quarter of 2020. GDP growth reflects the continued growth in economic sectors that have reopened since the height of the pandemic.
- Headline inflation rose to 1.7% with food items, energy and utilities costs contributing to the rise. Core inflation fell to 1.3% during the quarter.
- The unemployment rate continued to fall during the quarter, with March coming in at 6.0%. Weekly jobless claims remained elevated throughout the quarter, with the final week of the quarter posting 728,000 initial claims.
- As vaccine distribution continues to ramp up, we are likely to see continued improvement in macroeconomic data, including GDP and jobs data.

Geopolitical Review

- Democrats officially took majority control of the U.S. Senate, allowing for the passage of the \$1.9 trillion American Rescue Plan to tackle the economic and healthcare crisis.
- While vaccine distribution has been particularly robust in the U.S., several European countries have struggled with their vaccine distribution. Cases have risen sharply as more transmissible variants have become the dominant strains.
- Israelis went to the polls for the fourth time in two years to try and form a government. As the country continues to struggle forming a majority governing coalition, a fifth election appears to be on the horizon.
- The EU has brought legal action against the U.K. following its decision to ease checks on exports from the British mainland to Northern Ireland.

Source: Bureau of Economic Analysis (www.bea.gov), Bureau of Labor Statistics (www.bls.gov), U.S. Energy Information Administration (www.eia.gov), FRED Economic Data (fred.stlouisfed.gov). Arrows depict the upwards, lateral, or downward change in direction for a given macroeconomic variable. The color of the arrow denotes the positive, neutral, or negative signal Pensionmark perceives for the change in macroeconomic variable. It is educational in nature and not designed to be taken as advice or a recommendation for any specific investment product, strategy, plan feature or other purpose in any jurisdiction. This data does not contain sufficient information for any investment decision and should not be relied upon when considering an investment strategy.

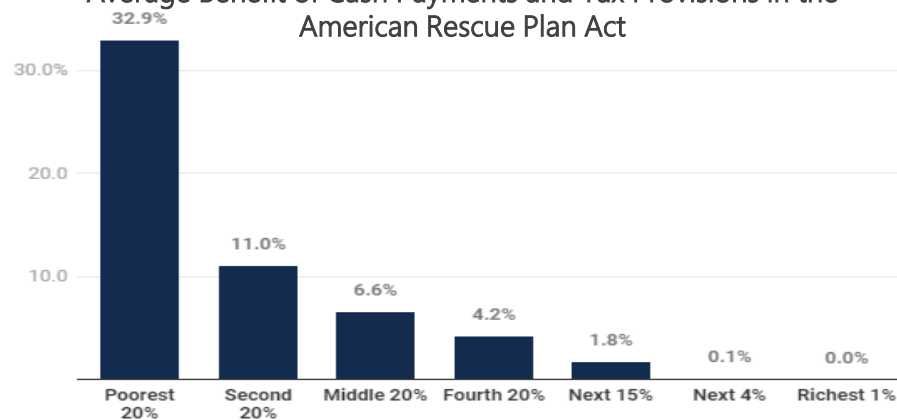
COVID Variants Circulating in the US



COVID-19 Variants

While vaccine distribution has been robust in the U.S., the prevalence and dominance of new variants is worth watching. We've seen variants become more dominant in the U.S. and there is concern a variant could develop that is more resistant to the vaccines that are currently available.

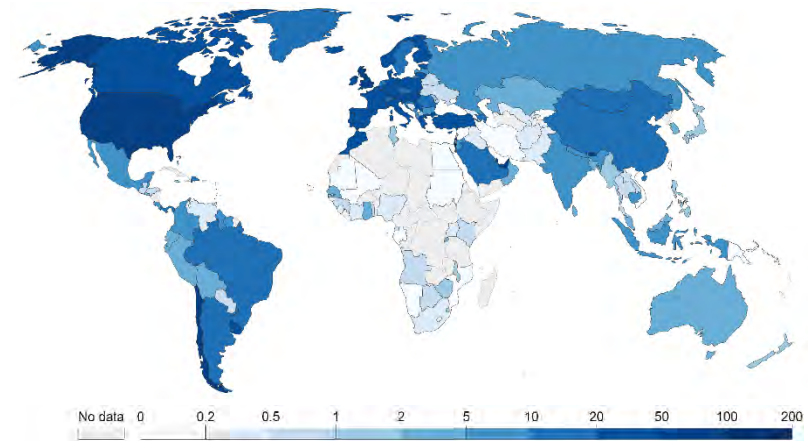
Average Benefit of Cash Payments and Tax Provisions in the American Rescue Plan Act



American Rescue Plan Effects

The majority of benefits written into the American Rescue Plan were targeted at lower-and-middle income individuals & households, and those most impacted by the pandemic. The effects of those benefits should help support continued economic growth throughout 2021.

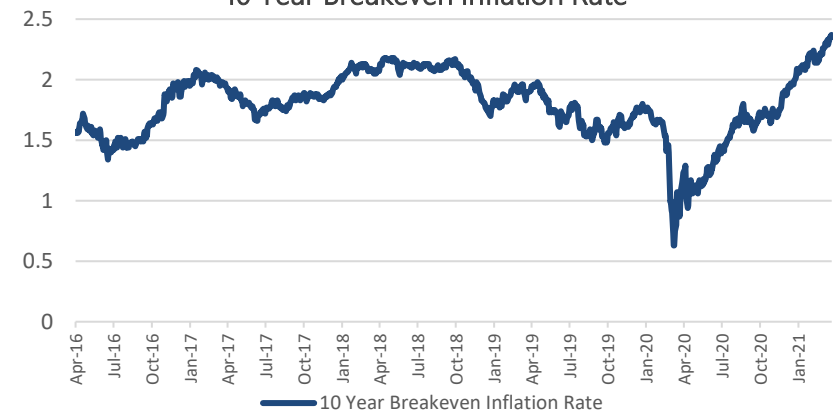
Vaccine doses administered (per 100 people)



Vaccine Distribution

Vaccine distribution in the U.S. has dramatically improved in Q1, but several countries have struggled to ramp up distribution efforts. Given our interconnected global economy, making sure distribution is robust in all countries will help the global economy recovery and reduce the risk of a vaccine-resistant variant.

10 Year Breakeven Inflation Rate

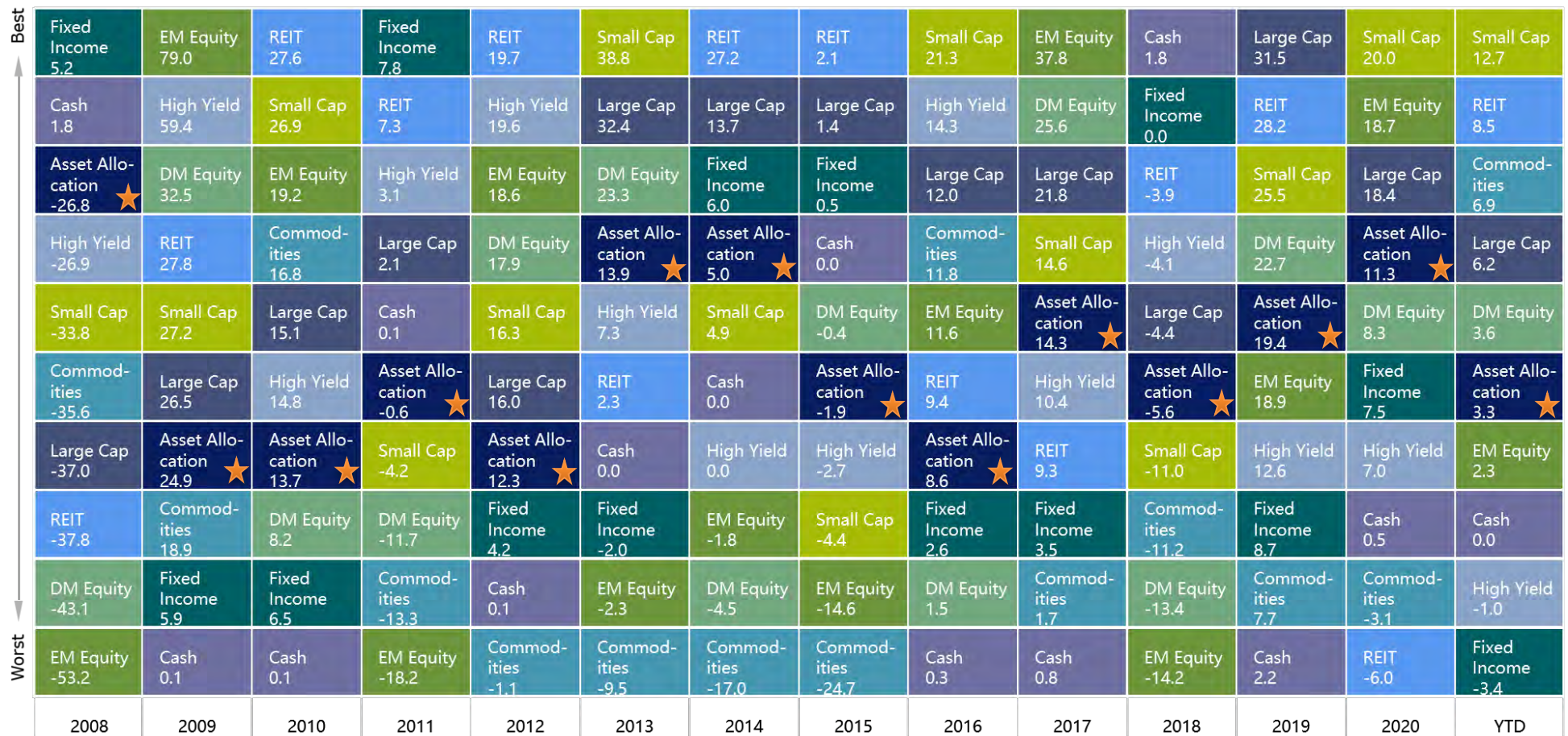


Inflation

Given that most of the benefits of the government relief provisions are targeted to lower-and-middle income individuals, who have a higher propensity to spend, expected and actual inflation data will be of particular interest, as we've already seen significant movement in fixed income markets around anticipated inflation.

Source: Center for Disease Control & Prevention (<https://covid.cdc.gov/>) data as of 3/13/2021, Our World in Data (<https://ourworldindata.org>) data as of 4/11/2021, Institute on Taxation & Economic Policy (ITEP) (<https://itep.org/>) data as of March 2021, Federal Reserve Economic Research (FRED) (. This data does not contain sufficient information for any investment decision and should not be relied upon when considering an investment strategy.

THE IMPORTANCE OF DIVERSIFICATION



Large Cap: S&P 500; Small Cap: Russell 2000; EM: MSCI EM; Commodities: Bloomberg Commodity; High Yield: Barclays Global High Yield; Fixed Income: Barclays US Agg Bond; DM: MSCI EAFE; Cash: Barclays US Treasury Bill 1-3 Month; REIT: FTSE NAREIT; "Asset Allocation" portfolio assumes 25% S&P 500, 10% Russell 2000, 15% MSCI EAFE, 5% MSCI EM, 25% Barclays US Agg Bond, 5% Barclays Global High Yield, 5% US Treasury Bill 1-3 Month, 5% Bloomberg Commodity, and 5% FTSE NAREIT.

Source: Morningstar Direct. Please see the Important Disclosures section of this report for Index Definitions. This information is not intended as a solicitation or an offer to buy or sell any security or investment product. Past performance is not indicative of future returns. Information is solely intended for recipients in jurisdictions where the named advisor(s) are licensed to engage the investing public. Investments and strategies mentioned may not be suitable for all investors. The S&P 500 and other such indices are unmanaged, do not incur fees or expense, cannot be invested into directly and individual investor's results will vary. As with all investments, various risks may exist and Pensionmark Financial Group, LLC recommends you consult with your financial advisor prior to making any investment decisions.

EXECUTIVE SUMMARY

Community Action Partnership Profit Sharing
For Period Ending 03/31/2021

Investment Scoring Summary

Passing	Watch	Review	Not Scored	Total
20	4	0	1	25

Investment Additions

Investment Name	Status	Morningstar Rating
No current investment additions		

Investments on Watch

Investment Name	# of Participants	Plan Assets	% of total plan	Status	Quarters Failing Criteria	Morningstar Rating
Allocation--50% to 70% Equity						
▲ Putnam Dynamic Asset Allocation Bal Y	69	\$1,125,494.45	4.67%	Watch	3	***
Mid-Cap Growth						
▲ MassMutual Select Mid Cap Growth I	66	\$857,194.89	3.55%	Watch	2	****
Small Value						
▲ Northern Small Cap Value	60	\$220,047.86	0.91%	Watch	3	****
Small Growth						
▲ Janus Henderson Triton T	40	\$194,771.67	0.81%	Watch	1	***

Investments Targeted for Review

Investment Name	Status	Morningstar Rating
No investments are currently targeted for review		

Review :  Watch :  Addition : 

For source information, please see the "Important Disclosures" section of this report.

PORTFOLIO REVIEW

Community Action Partnership Profit Sharing
For Period Ending 03/31/2021

	Value	Blend	Growth
Large	MFS Value R6	iShares S&P 500 Index K	TIAA-CREF Large-Cap Growth Inst
Medium	Wells Fargo Special Mid Cap Value Inst	Vanguard Mid Cap Index Admiral	▲ MassMutual Select Mid Cap Growth I
Small	▲ Northern Small Cap Value		▲ Janus Henderson Triton T

Fixed Income	Cash/Stable Value
Vanguard Total Bond Market Index Adm	Standard Stable Asset Fund A

International	
Equities	Fixed Income
Hartford International Opportunities R6 American Funds New World R6	

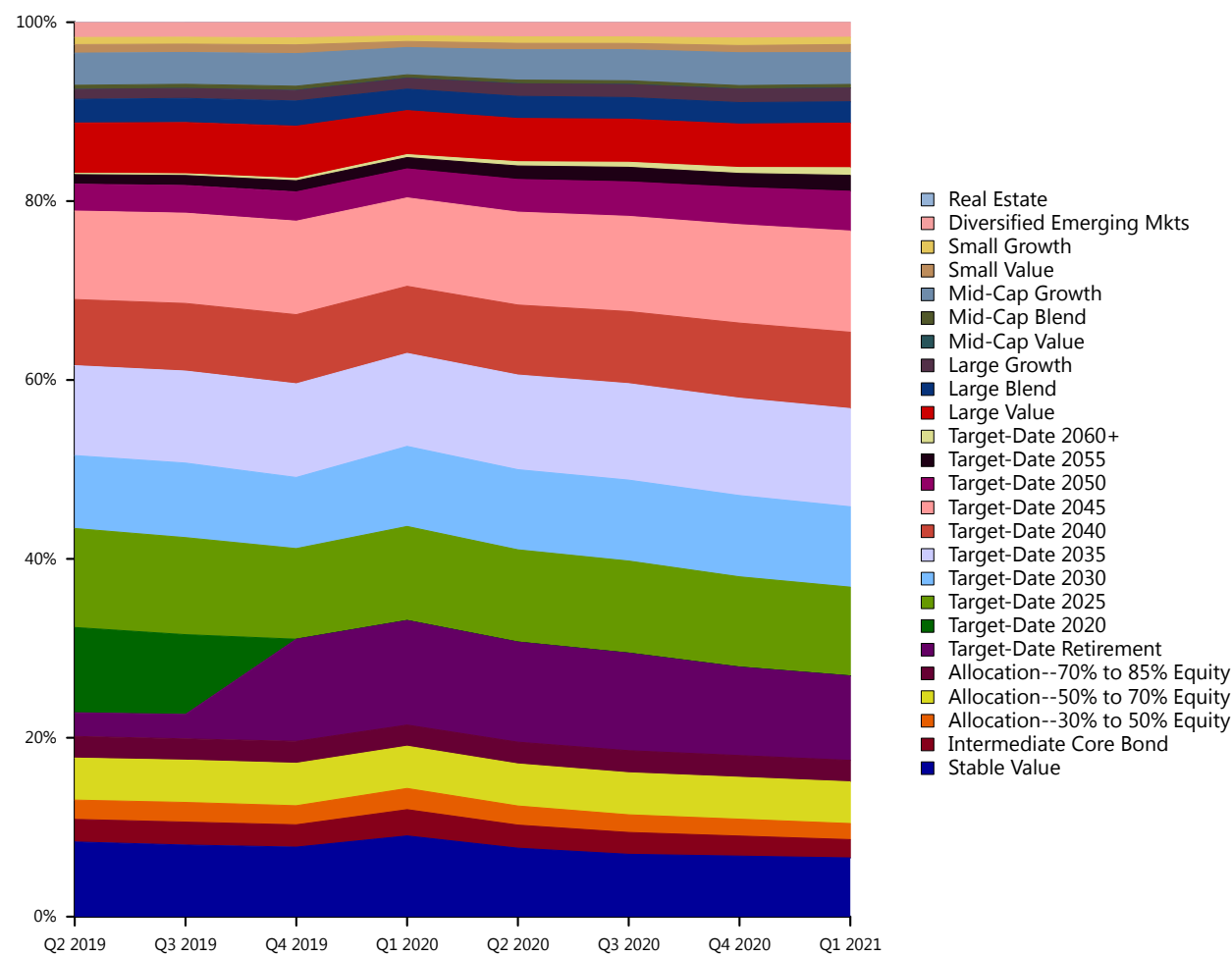
Asset Allocation
Putnam Dynamic Asset Allocation Cnsrv Y ▲ Putnam Dynamic Asset Allocation Bal Y Putnam Dynamic Asset Allocation Gr Y BlackRock LifePath® Index Retire K BlackRock LifePath® Index 2025 K BlackRock LifePath® Index 2030 K BlackRock LifePath® Index 2035 K BlackRock LifePath® Index 2040 K BlackRock LifePath® Index 2045 K BlackRock LifePath® Index 2050 K BlackRock LifePath® Index 2055 K BlackRock LifePath® Index 2060 K

Other
Principal Real Estate Securities Inst

Review : Watch : Addition :

Asset classes are defined as broad, distinct types of investments that behave similarly and are subject to most of the same market forces. When evaluating the diversification of assets in the investment portfolio, it is an important factor in assessing risk and return. For source information, please see the "Important Disclosures" section of this report.

Historical Allocation



Investment Name	# of Participants	03/31/2021 Balance	% of Plan	12/31/2020 Balance	% Change
Stable Value					
Standard Stable Asset Fund A	73	\$1,583,565.44	6.57%	\$1,554,932.65	1.84%
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm	65	\$494,061.31	2.05%	\$510,162.11	(3.16%)
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsrv Y	19	\$432,881.50	1.79%	\$427,974.56	1.15%
Allocation--50% to 70% Equity					
▲ Putnam Dynamic Asset Allocation Bal Y	69	\$1,125,494.45	4.67%	\$1,073,996.75	4.79%
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y	13	\$578,136.42	2.40%	\$545,158.42	6.05%
Target-Date Retirement					
BlackRock LifePath® Index Retire K	69	\$2,277,192.88	9.44%	\$2,267,064.29	0.45%
Target-Date 2025					
BlackRock LifePath® Index 2025 K	81	\$2,393,467.66	9.92%	\$2,307,633.27	3.72%
Target-Date 2030					
BlackRock LifePath® Index 2030 K	95	\$2,167,511.20	8.99%	\$2,076,559.22	4.38%
Target-Date 2035					
BlackRock LifePath® Index 2035 K	99	\$2,647,201.27	10.98%	\$2,489,789.62	6.32%
Target-Date 2040					
BlackRock LifePath® Index 2040 K	115	\$2,058,279.25	8.53%	\$1,918,976.88	7.26%
Target-Date 2045					
BlackRock LifePath® Index 2045 K	156	\$2,729,719.71	11.32%	\$2,516,405.51	8.48%

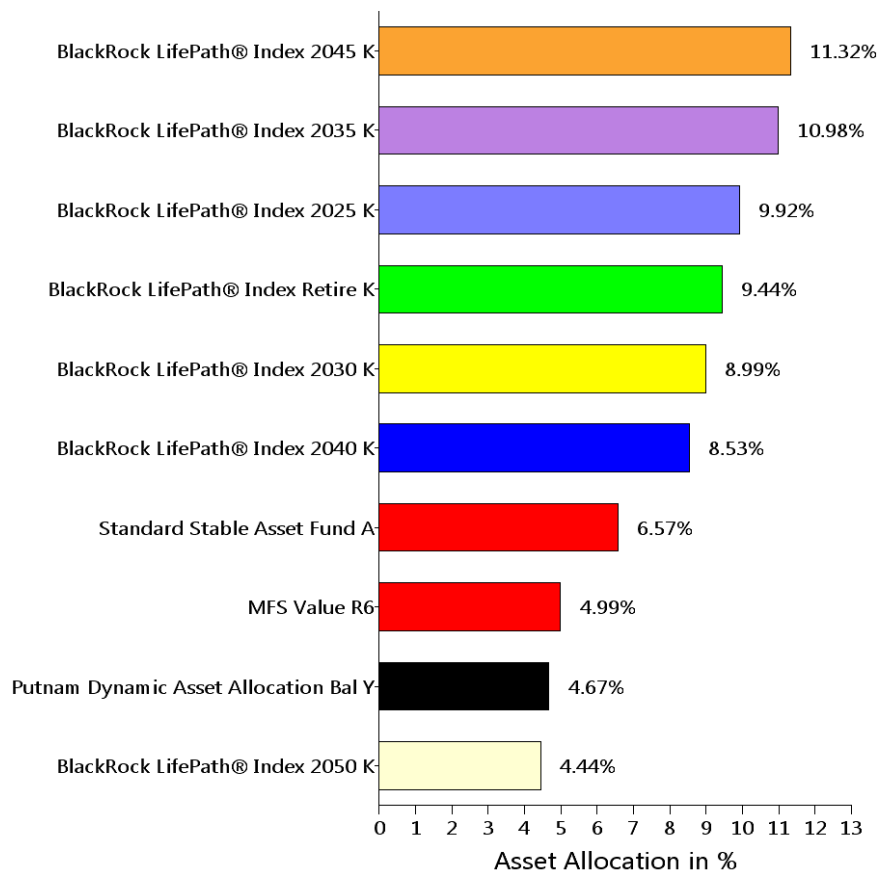
Investment Name	# of Participants	03/31/2021 Balance	% of Plan	12/31/2020 Balance	% Change
Target-Date 2050					
BlackRock LifePath® Index 2050 K	145	\$1,071,870.90	4.44%	\$951,371.93	12.67%
Target-Date 2055					
BlackRock LifePath® Index 2055 K	104	\$429,228.15	1.78%	\$357,554.53	20.05%
Target-Date 2060+					
BlackRock LifePath® Index 2060 K	79	\$205,173.66	0.85%	\$151,945.87	35.03%
Large Value					
MFS Value R6	71	\$1,203,223.43	4.99%	\$1,110,232.55	8.38%
Large Blend					
iShares S&P 500 Index K	42	\$574,923.48	2.38%	\$548,272.26	4.86%
Large Growth					
TIAA-CREF Large-Cap Growth Inst	71	\$368,138.63	1.53%	\$343,086.21	7.30%
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst	1	\$5,261.42	0.02%	\$4,738.31	11.04%
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral	7	\$94,642.70	0.39%	\$87,626.34	8.01%
Mid-Cap Growth					
▲ MassMutual Select Mid Cap Growth I	66	\$857,194.89	3.55%	\$838,991.27	2.17%
Small Value					
▲ Northern Small Cap Value	60	\$220,047.86	0.91%	\$184,420.70	19.32%
Small Growth					
▲ Janus Henderson Triton T	40	\$194,771.67	0.81%	\$191,908.02	1.49%

Investment Name	# of Participants	03/31/2021 Balance	% of Plan	12/31/2020 Balance	% Change
Foreign Large Blend					
Hartford International Opportunities R6	0	\$0.00	0.00%	\$0.00	0.00%
Diversified Emerging Mkts					
American Funds New World R6	66	\$401,029.93	1.66%	\$398,096.54	0.74%
Real Estate					
Principal Real Estate Securities Inst	2	\$3,624.73	0.02%	\$5,454.45	(33.55%)
Total:		\$24,116,642.54		\$22,862,352.26	5.49%

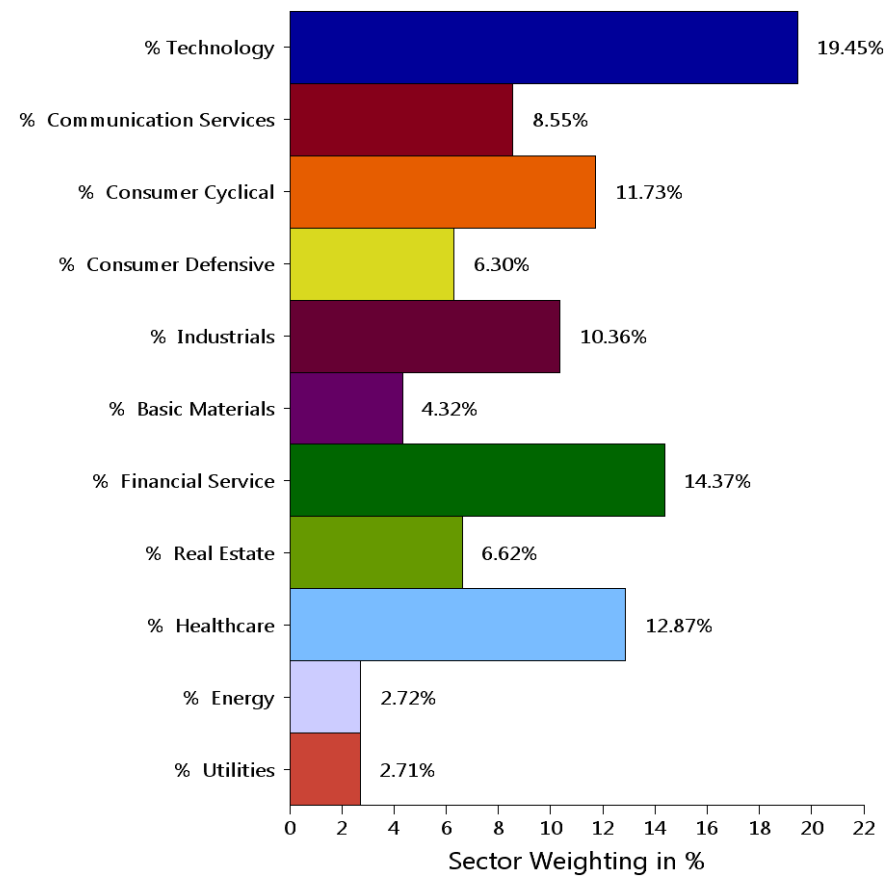
Review :  Watch :  Addition : 

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.
For source information, please see the "Important Disclosures" section of this report.

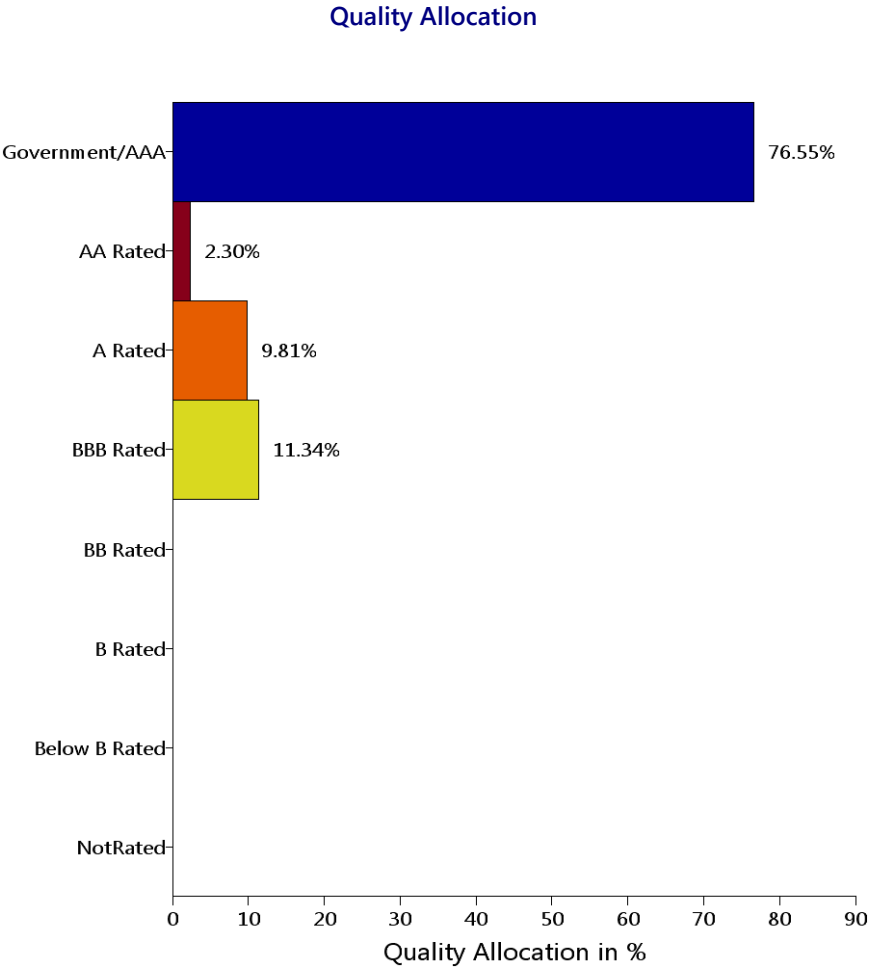
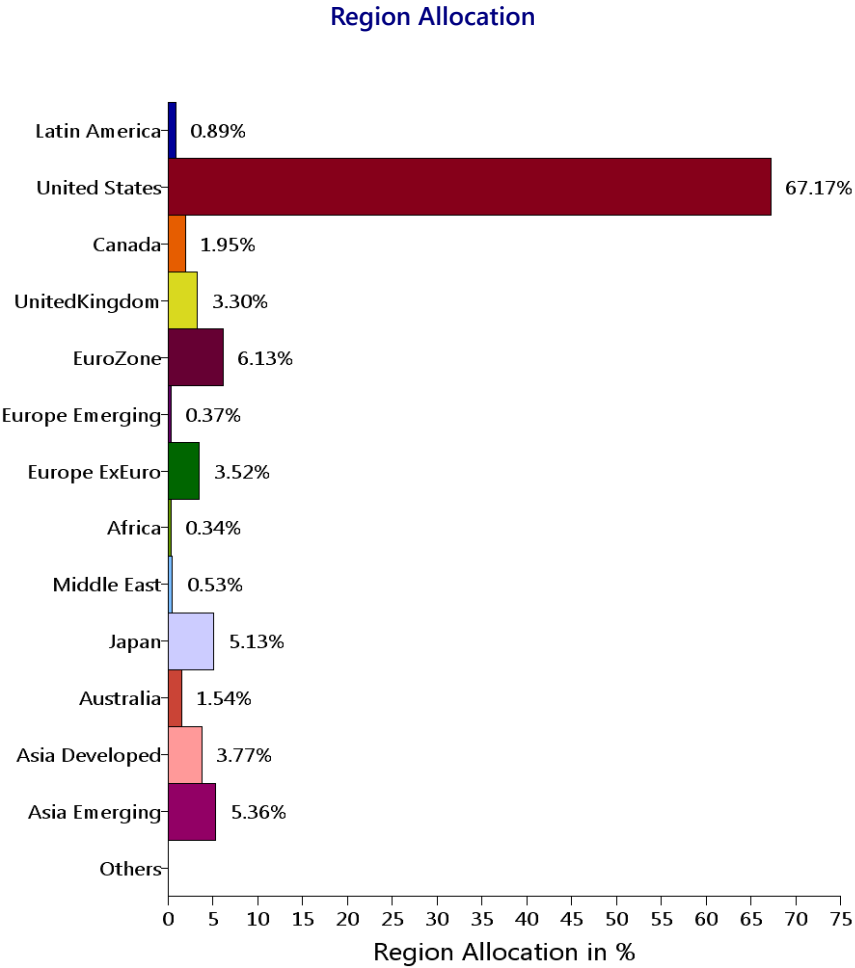
Top 10 Holdings



Sector Allocation

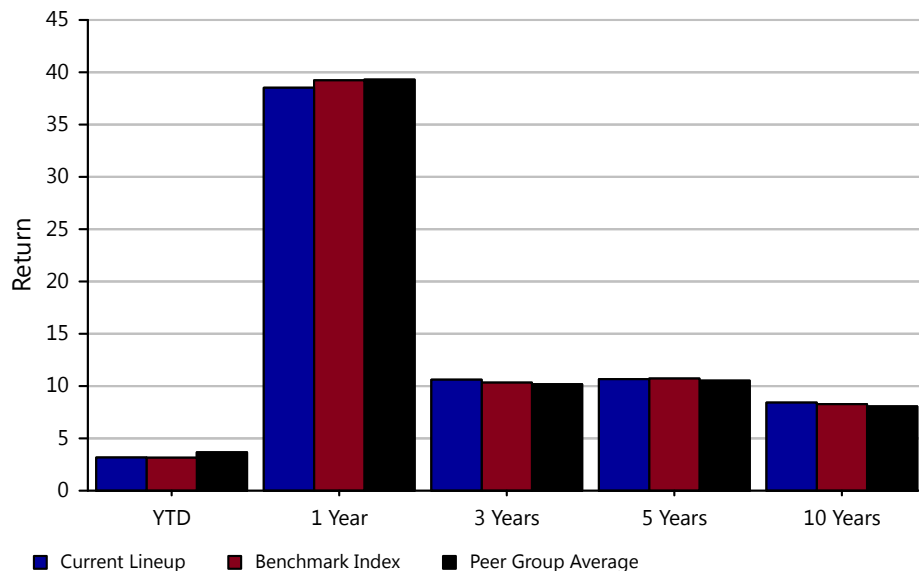


For source information, please see the "Important Disclosures" section of this report.

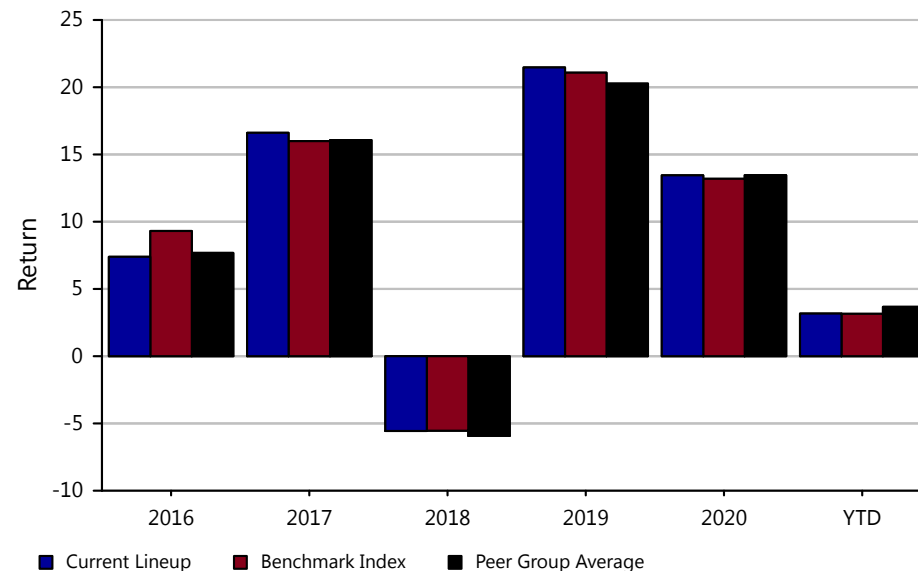


For source information, please see the "Important Disclosures" section of this report.

Annualized Returns



Calendar Year Returns



Trailing Returns

	YTD	1 Year	3 Years	5 Years	10 Years	Net Exp.Ratio
Current Lineup	3.17	38.52	10.61	10.66	8.42	0.22
Benchmark Index	3.15	39.23	10.33	10.72	8.27	NA
Peer Group Average	3.67	39.30	10.18	10.52	8.06	0.79

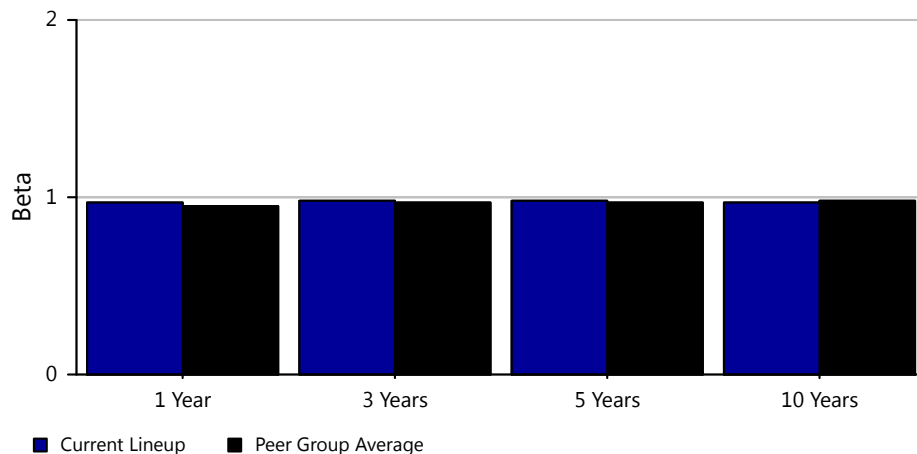
Calendar Year Returns

	2016	2017	2018	2019	2020	YTD	Net Exp.Ratio
Current Lineup	7.39	16.61	-5.56	21.47	13.45	3.17	0.22
Benchmark Index	9.31	15.99	-5.54	21.08	13.19	3.15	NA
Peer Group Average	7.68	16.07	-5.92	20.27	13.46	3.67	0.79

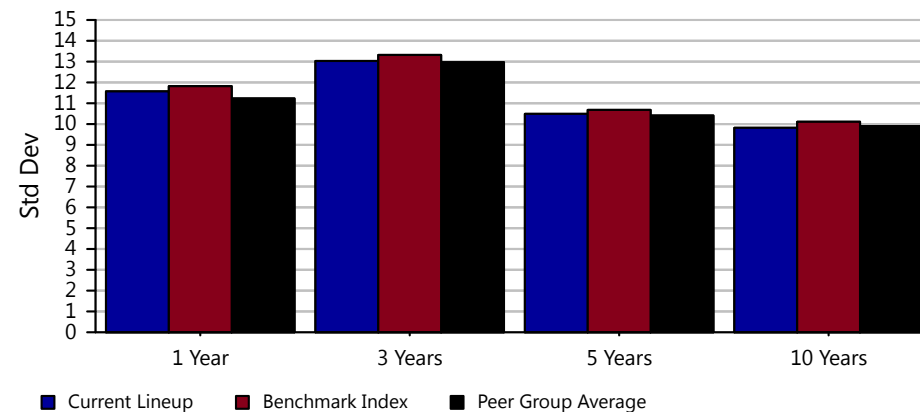
The Benchmark Index is constructed utilizing the underlying indexes of the Plan's investment options weighted in proportion to the asset allocation of the Plan. The underlying indexes are illustrated on the standardized performance pages of the report. For source information, please see the "Important Disclosures" section of this report.

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report.

Annualized Beta



Annualized Standard Deviation



Trailing Beta

	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.97	0.98	0.98	0.97
Peer Group Average	0.95	0.97	0.97	0.98

Trailing Standard Deviation

	1 Year	3 Years	5 Years	10 Years
Current Lineup	11.57	13.03	10.49	9.82
Benchmark Index	11.82	13.32	10.68	10.11
Peer Group Average	11.23	12.97	10.41	9.90

Calendar Year Beta

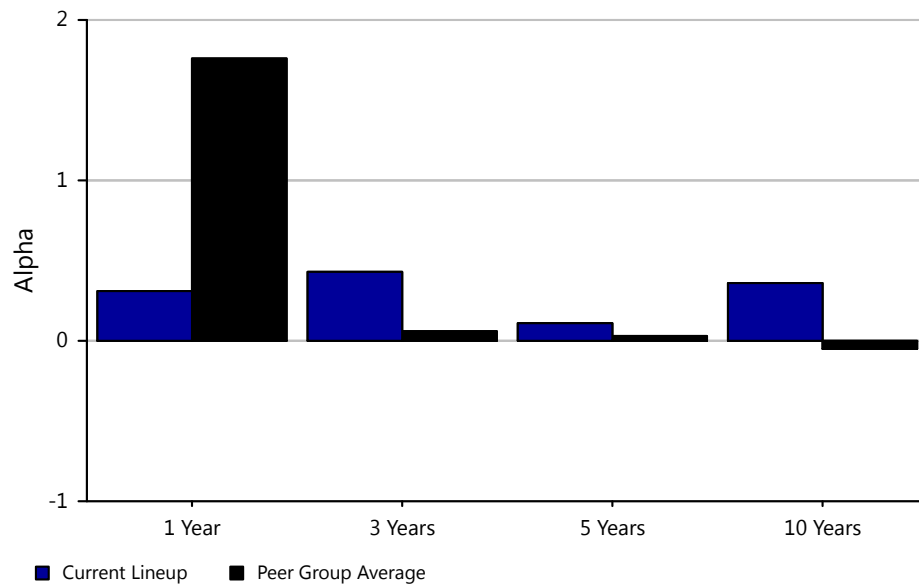
	2016	2017	2018	2019	2020
Current Lineup	0.97	0.92	1.02	0.97	0.97
Peer Group Average	0.96	0.91	1.01	0.97	0.97

Calendar Year Standard Deviation

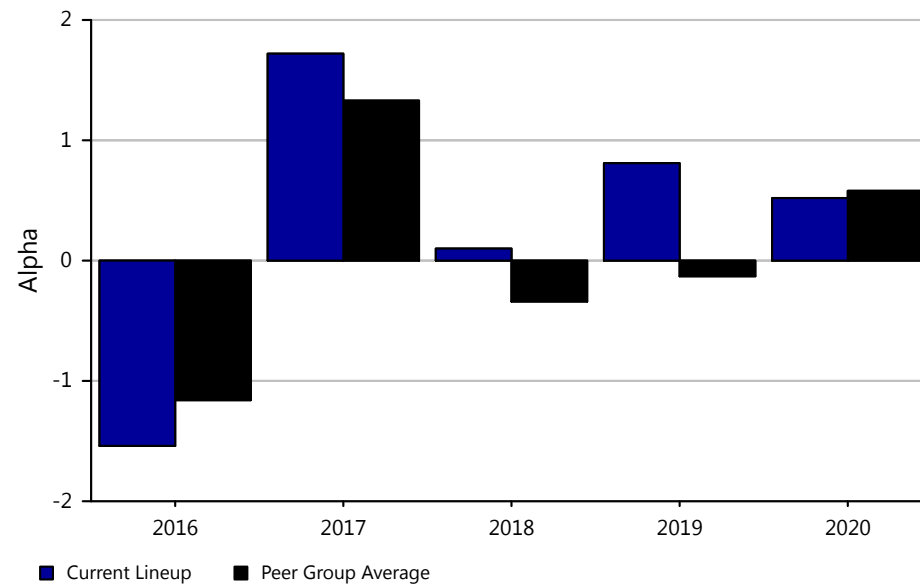
	2016	2017	2018	2019	2020
Current Lineup	8.05	1.98	9.69	8.73	19.05
Benchmark Index	8.25	2.11	9.53	8.98	19.60
Peer Group Average	7.95	1.96	9.62	8.68	18.94

For source information, please see the "Important Disclosures" section of this report.

Annualized Alpha



Calendar Year Alpha



Trailing Alpha

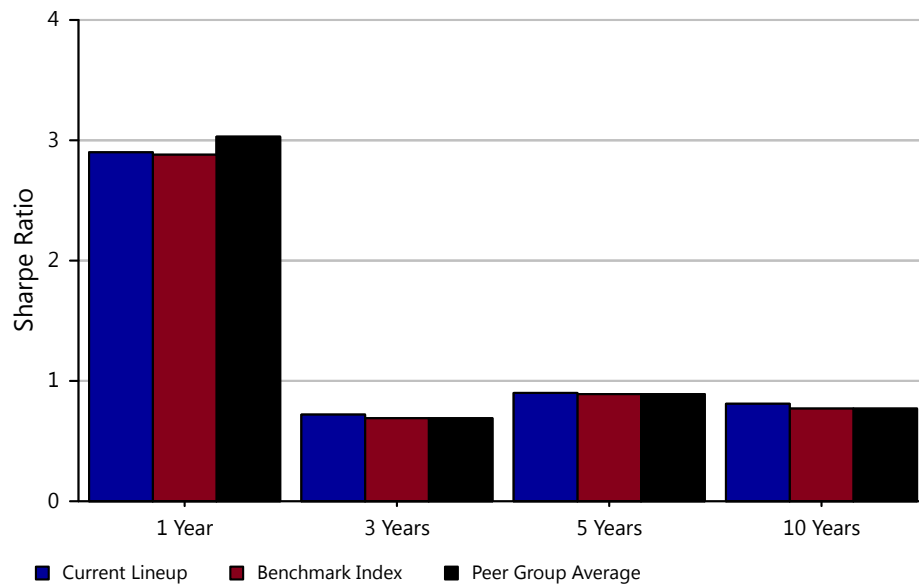
	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.31	0.43	0.11	0.36
Peer Group Average	1.76	0.06	0.03	-0.05

Calendar Year Alpha

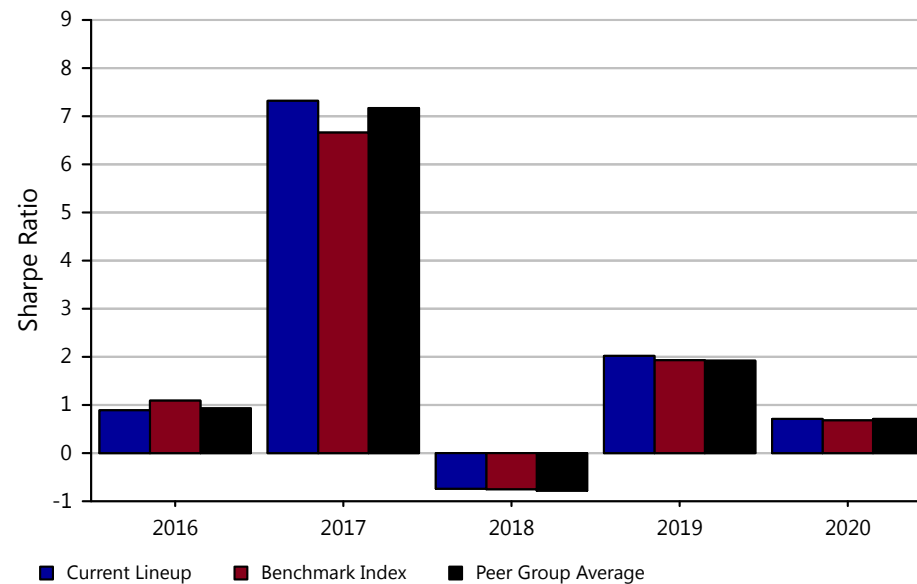
	2016	2017	2018	2019	2020
Current Lineup	-1.54	1.72	0.10	0.81	0.52
Peer Group Average	-1.16	1.33	-0.34	-0.13	0.58

For source information, please see the "Important Disclosures" section of this report.

Annualized Sharpe Ratio



Calendar Year Sharpe Ratio



Trailing Sharpe Ratio

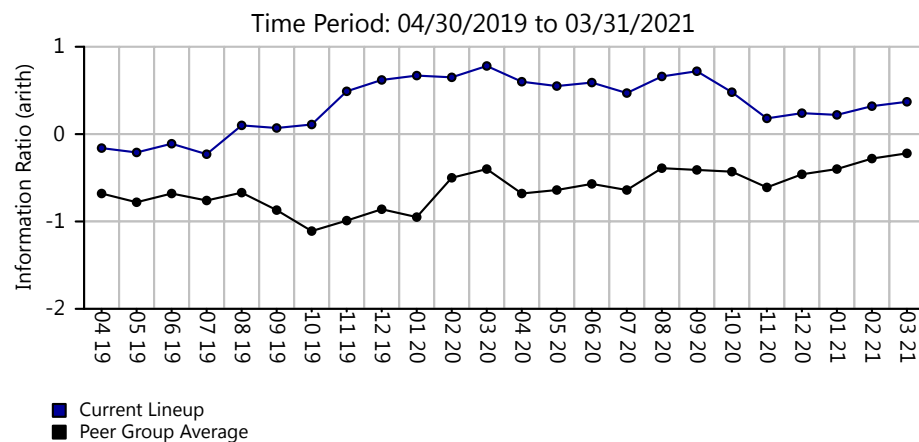
	1 Year	3 Years	5 Years	10 Years
Current Lineup	2.90	0.72	0.90	0.81
Benchmark Index	2.88	0.69	0.89	0.77
Peer Group Average	3.03	0.69	0.89	0.77

Calendar Year Sharpe Ratio

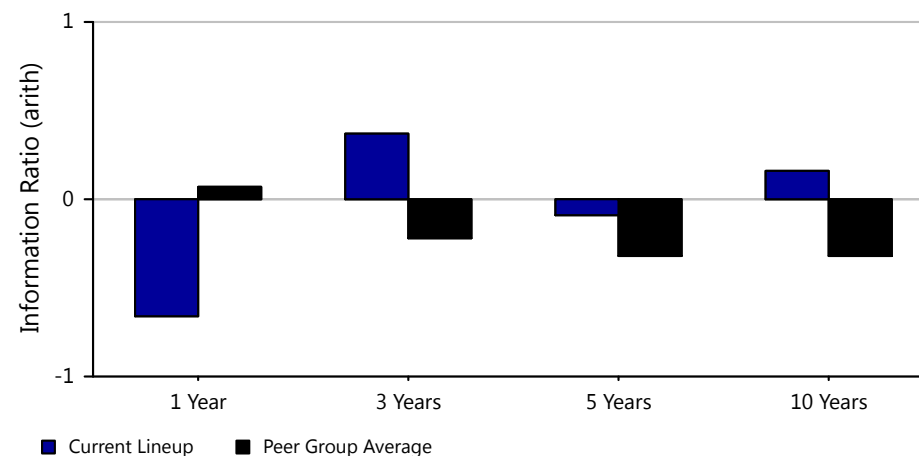
	2016	2017	2018	2019	2020
Current Lineup	0.89	7.32	-0.74	2.02	0.71
Benchmark Index	1.09	6.66	-0.75	1.93	0.68
Peer Group Average	0.93	7.17	-0.78	1.92	0.71

For source information, please see the "Important Disclosures" section of this report.

Rolling Information Ratio(Trailing 3 Year)



Annualized Information Ratios



Rolling Information Ratio (Rolling - 3 Year)

	YTD	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.30	0.45	0.12	0.25	0.13
Peer Group Average	-0.30	-0.48	-0.70	-0.51	-0.36

Calendar Year Information Ratio

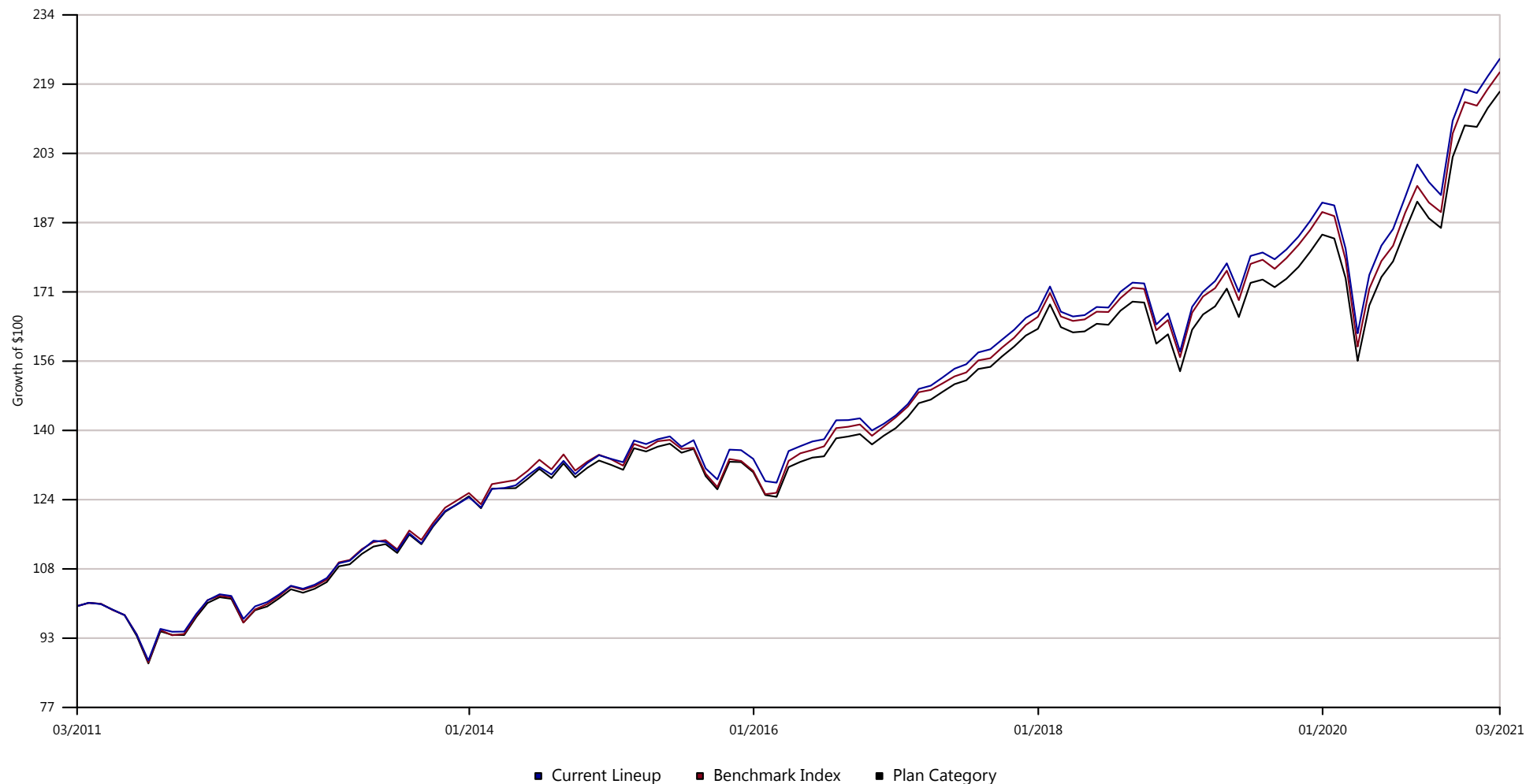
	2016	2017	2018	2019	2020
Current Lineup	-2.18	1.21	-0.06	0.71	0.21
Peer Group Average	-1.87	0.17	-1.27	-1.62	0.26

Trailing Information Ratio

	1 Year	3 Years	5 Years	10 Years
Current Lineup	-0.66	0.37	-0.09	0.16
Peer Group Average	0.07	-0.22	-0.32	-0.32

For source information, please see the "Important Disclosures" section of this report.

Time period : March 2011 - March 2021



	1 YR	3 YR	5 YR	10 YR
Current Lineup	38.52%	35.32%	65.93%	124.47%
Benchmark Index	39.23%	34.30%	66.42%	121.41%
Plan Category	39.30%	33.74%	64.86%	117.00%

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance. For source information, please see the "Important Disclosures" section of this report.

Total Plan Assets	Weighted Investment Cost	Weighted Investment Expense
\$24,116,642.54	\$51,916.69	0.22%

Investment	#of Participants	2021-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Stable Value					
Standard Stable Asset Fund A - XSAFA	73	\$1,583,565.44	6.57%	0.10%	\$1,583.57
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm - VBTIX	65	\$494,061.31	2.05%	0.05%	\$247.03
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	19	\$432,881.50	1.79%	0.74%	\$3,203.32
Allocation--50% to 70% Equity					
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	69	\$1,125,494.45	4.67%	0.71%	\$7,991.01
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y - PAGYX	13	\$578,136.42	2.40%	0.80%	\$4,625.09
Target-Date Retirement					
BlackRock LifePath® Index Retire K - LIRKX	69	\$2,277,192.88	9.44%	0.09%	\$2,049.47
Target-Date 2025					
BlackRock LifePath® Index 2025 K - LIBKX	81	\$2,393,467.66	9.92%	0.09%	\$2,154.12
Target-Date 2030					
BlackRock LifePath® Index 2030 K - LINKX	95	\$2,167,511.20	8.99%	0.09%	\$1,950.76

PORTFOLIO | WEIGHTED FEE ANALYSIS



Investment	#of Participants	2021-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Target-Date 2035					
BlackRock LifePath® Index 2035 K - LIJXX	99	\$2,647,201.27	10.98%	0.09%	\$2,382.48
Target-Date 2040					
BlackRock LifePath® Index 2040 K - LIKKX	115	\$2,058,279.25	8.53%	0.09%	\$1,852.45
Target-Date 2045					
BlackRock LifePath® Index 2045 K - LIHKX	156	\$2,729,719.71	11.32%	0.09%	\$2,456.75
Target-Date 2050					
BlackRock LifePath® Index 2050 K - LIPKX	145	\$1,071,870.90	4.44%	0.09%	\$964.68
Target-Date 2055					
BlackRock LifePath® Index 2055 K - LIVKX	104	\$429,228.15	1.78%	0.09%	\$386.31
Target-Date 2060+					
BlackRock LifePath® Index 2060 K - LIZKX	79	\$205,173.66	0.85%	0.09%	\$184.66
Large Value					
MFS Value R6 - MEIKX	71	\$1,203,223.43	4.99%	0.47%	\$5,655.15
Large Blend					
iShares S&P 500 Index K - WFSPX	42	\$574,923.48	2.38%	0.03%	\$172.48
Large Growth					
TIAA-CREF Large-Cap Growth Inst - TILGX	71	\$368,138.63	1.53%	0.41%	\$1,509.37
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst - WFMIX	1	\$5,261.42	0.02%	0.81%	\$42.62

Investment	#of Participants	2021-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral - VIMAX	7	\$94,642.70	0.39%	0.05%	\$47.32
Mid-Cap Growth					
▲ MassMutual Select Mid Cap Growth I - MEFZX	66	\$857,194.89	3.55%	0.71%	\$6,086.08
Small Value					
▲ Northern Small Cap Value - NOSGX	60	\$220,047.86	0.91%	1.00%	\$2,200.48
Small Growth					
▲ Janus Henderson Triton T - JATTX	40	\$194,771.67	0.81%	0.91%	\$1,772.42
Foreign Large Blend					
Hartford International Opportunities R6 - IHOVX	0	\$0.00	0.00%	0.71%	-
Diversified Emerging Mkts					
American Funds New World R6 - RNWGX	66	\$401,029.93	1.66%	0.59%	\$2,366.08
Real Estate					
Principal Real Estate Securities Inst - PIREX	2	\$3,624.73	0.02%	0.91%	\$32.99

Review :  Watch :  Addition : 

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INVESTMENT REVIEW - 100 POINT

Community Action Partnership Profit Sharing
For Period Ending 03/31/2021

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING



Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
Intermediate Core Bond											
Vanguard Total Bond Market Index Adm - VBT LX	92	65	\$494,061.31	2.05%	100	100	100	100	88	78	70
Allocation--30% to 50% Equity											
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	70	19	\$432,881.50	1.79%	77	84	87	96	64	76	82
Allocation--50% to 70% Equity											
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	68	69	\$1,125,494.45	4.67%	69	71	76	77	69	72	79
Allocation--70% to 85% Equity											
Putnam Dynamic Asset Allocation Gr Y - PAGYX	75	13	\$578,136.42	2.40%	77	82	82	82	72	82	88
Target-Date Retirement											
BlackRock LifePath® Index Retire K - LIRKX	90	69	\$2,277,192.88	9.44%	90	92	92	93	92	92	92
Target-Date 2025											
BlackRock LifePath® Index 2025 K - LIBKX	82	81	\$2,393,467.66	9.92%	84	91	96	98	94	86	90
Target-Date 2030											
BlackRock LifePath® Index 2030 K - LINKX	78	95	\$2,167,511.20	8.99%	79	88	90	95	90	88	88
Target-Date 2035											
BlackRock LifePath® Index 2035 K - LIJKX	79	99	\$2,647,201.27	10.98%	81	88	88	95	95	88	90
Target-Date 2040											
BlackRock LifePath® Index 2040 K - LIKKX	82	115	\$2,058,279.25	8.53%	80	84	86	88	98	93	93
Target-Date 2045											
BlackRock LifePath® Index 2045 K - LIHKX	81	156	\$2,729,719.71	11.32%	78	82	84	84	98	96	93
Target-Date 2050											
BlackRock LifePath® Index 2050 K - LIPKX	81	145	\$1,071,870.90	4.44%	80	82	84	81	98	96	93

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
Target-Date 2055											
BlackRock LifePath® Index 2055 K - LIVKX	81	104	\$429,228.15	1.78%	80	82	84	81	98	95	93
Target-Date 2060+											
BlackRock LifePath® Index 2060 K - LIZKX	79	79	\$205,173.66	0.85%	81	81	81	81	92	86	76
Large Value											
MFS Value R6 - MEIKX	85	71	\$1,203,223.43	4.99%	90	96	93	100	94	93	91
Large Blend											
iShares S&P 500 Index K - WFSPX	100	42	\$574,923.48	2.38%	100	90	90	70	100	100	100
Large Growth											
TIAA-CREF Large-Cap Growth Inst - TILGX	98	71	\$368,138.63	1.53%	88	86	87	93	84	85	92
Mid-Cap Value											
Wells Fargo Special Mid Cap Value Inst - WFMIX	81	1	\$5,261.42	0.02%	89	89	90	94	96	96	92
Mid-Cap Blend											
Vanguard Mid Cap Index Admiral - VIMAX	100	7	\$94,642.70	0.39%	100	100	100	100	100	100	100
Mid-Cap Growth											
▲ MassMutual Select Mid Cap Growth I - MEFZX	68	66	\$857,194.89	3.55%	68	70	74	76	90	95	91
Small Value											
▲ Northern Small Cap Value - NOSGX	63	60	\$220,047.86	0.91%	63	65	72	85	78	88	86
Small Growth											
▲ Janus Henderson Triton T - JATTX	66	40	\$194,771.67	0.81%	72	75	75	78	94	96	92
Foreign Large Blend											
Hartford International Opportunities R6 - IHOVX	88	0	\$0.00	0.00%	96	96	96	80	77	74	80



Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
Diversified Emerging Mkts											
American Funds New World R6 - RNWGX	95	66	\$401,029.93	1.66%	96	95	96	98	96	96	96
Real Estate											
Principal Real Estate Securities Inst - PIREX	88	2	\$3,624.73	0.02%	95	96	94	94	94	96	96

Review : Watch : Addition :

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Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Allocation--30% to 50% Equity												
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	70	16.19% (95)	6.40% (68)	6.16% (75)	0.73 (32)	0.89 (29)	-0.79 (68)	-0.72 (80)	18.83 (5)	0.74% (33)	3.19 (10)	0.99 (27)
DJ US Moderately Conservative TR USD		24.37%	8.65%	7.81%	0.82	0.94	-	-	-	-	-	-
Morningstar Allocation--30% to 50% Equity		26.13%	7.17%	7.02%	0.63	0.77	-0.54	-0.33	9.19	1.02%	7.55	0.91
Allocation--50% to 70% Equity												
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	68	33.68% (63)	9.01% (65)	9.49% (57)	0.64 (62)	0.85 (54)	-0.87 (74)	-0.52 (63)	18.83 (11)	0.71% (28)	5.01 (32)	0.94 (61)
DJ US Moderate TR USD		38.28%	11.03%	10.55%	0.76	0.91	-	-	-	-	-	-
Morningstar Allocation--50% to 70% Equity		36.90%	9.72%	9.70%	0.68	0.84	-0.41	-0.29	10.31	1.06%	6.41	0.97
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	75	46.53% (50)	10.16% (56)	11.52% (33)	0.60 (54)	0.82 (38)	-0.31 (58)	-0.12 (34)	18.83 (9)	0.80% (30)	6.09 (26)	0.96 (49)
DJ Moderately Aggressive TR USD		48.91%	10.82%	11.75%	0.63	0.84	-	-	-	-	-	-
Morningstar Allocation--70% to 85% Equity		46.54%	10.01%	10.61%	0.59	0.77	-0.20	-0.32	10.60	1.07%	8.86	0.95
Large Value												
MFS Value R6 - MEIKX	85	48.27% (75)	11.04% (41)	11.84% (43)	0.58 (34)	0.74 (29)	0.02 (41)	0.03 (43)	14.83 (26)	0.47% (14)	2.87 (8)	1.04 (32)
Russell 1000 Value TR USD		56.09%	10.96%	11.74%	0.54	0.70	-	-	-	-	-	-
Morningstar Large Value		56.98%	10.46%	11.43%	0.52	0.67	-0.12	-0.09	10.16	0.94%	12.22	1.01
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	98	68.09% (25)	23.14% (21)	21.83% (18)	1.10 (21)	1.24 (18)	0.12 (20)	0.25 (17)	7.00 (65)	0.41% (8)	5.28 (16)	1.05 (25)
Russell 1000 Growth TR USD		62.74%	22.80%	21.05%	1.08	1.21	-	-	-	-	-	-
Morningstar Large Growth		63.61%	20.45%	19.42%	0.96	1.10	-0.59	-0.48	10.86	1.01%	11.42	0.99

INVESTMENT SCORECARD | CRITERIA DATA

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Mid-Cap Value												
Wells Fargo Special Mid Cap Value Inst - WFMIX	81	68.20% (77)	11.59% (26)	12.07% (32)	0.53 (21)	0.66 (18)	0.28 (20)	0.16 (29)	12.16 (34)	0.81% (31)	19.09 (85)	1.05 (12)
Russell Mid Cap Value TR USD		73.76%	10.70%	11.60%	0.49	0.62	-	-	-	-	-	-
Morningstar Mid-Cap Value		78.46%	9.99%	11.14%	0.46	0.58	-0.17	-0.13	10.50	1.03%	13.26	0.98
Mid-Cap Growth												
▲ MassMutual Select Mid Cap Growth I - MEFZX	68	68.31% (70)	17.05% (72)	17.19% (66)	0.79 (65)	0.96 (58)	-0.63 (79)	-0.38 (73)	20.83 (11)	0.71% (14)	9.81 (38)	1.00 (53)
Russell Mid Cap Growth TR USD		68.61%	19.41%	18.39%	0.86	0.99	-	-	-	-	-	-
Morningstar Mid-Cap Growth		81.95%	20.29%	19.16%	0.84	0.97	-0.08	-0.06	11.27	1.12%	13.18	1.04
Small Value												
▲ Northern Small Cap Value - NOSGX	63	77.19% (88)	8.11% (70)	10.17% (73)	0.38 (68)	0.51 (63)	-0.98 (92)	-1.13 (94)	19.67 (12)	1.00% (36)	8.75 (43)	0.92 (65)
Russell 2000 Value TR USD		97.05%	11.57%	13.56%	0.49	0.63	-	-	-	-	-	-
Morningstar Small Value		100.66%	9.93%	11.66%	0.43	0.55	-0.34	-0.40	10.38	1.17%	11.20	0.95
Small Growth												
▲ Janus Henderson Triton T - JATTX	66	78.74% (83)	14.40% (86)	17.15% (73)	0.61 (86)	0.84 (71)	-0.50 (87)	-0.29 (74)	7.83 (62)	0.91% (23)	11.31 (44)	1.03 (67)
Russell 2000 Growth TR USD		90.20%	17.16%	18.61%	0.69	0.87	-	-	-	-	-	-
Morningstar Small Growth		95.97%	20.49%	20.43%	0.79	0.95	0.38	0.23	11.82	1.21%	13.64	1.13
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	88	56.14% (15)	7.70% (20)	10.01% (22)	0.41 (21)	0.62 (28)	0.26 (28)	0.22 (34)	14.25 (12)	0.71% (32)	6.44 (28)	1.06 (29)
MSCI EAFE NR USD		44.57%	6.02%	8.85%	0.33	0.57	-	-	-	-	-	-
Morningstar Foreign Large Blend		48.06%	5.97%	8.83%	0.33	0.56	0.01	0.01	7.60	0.93%	8.89	1.02

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	95	62.16% (48)	11.99% (8)	14.53% (18)	0.63 (6)	0.91 (6)	0.84 (10)	0.41 (19)	21.75 (3)	0.59% (11)	14.73 (69)	1.25 (3)
MSCI EM NR USD		58.39%	6.48%	12.07%	0.34	0.70	-	-	-	-	-	-
Morningstar Diversified Emerging Mkts		62.33%	6.09%	11.52%	0.32	0.65	-0.06	-0.09	7.91	1.22%	11.98	1.00
Real Estate												
Principal Real Estate Securities Inst - PIREX	88	33.97% (68)	11.04% (26)	7.34% (21)	0.60 (23)	0.47 (18)	0.73 (7)	0.84 (3)	20.25 (10)	0.91% (43)	15.74 (56)	1.23 (6)
FTSE Nareit All Equity REITs TR USD		34.24%	10.78%	7.19%	0.58	0.45	-	-	-	-	-	-
Morningstar Real Estate		39.76%	9.47%	5.92%	0.52	0.37	-0.26	-0.42	11.55	1.10%	15.57	0.96

Review : Watch : Addition :

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

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Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Intermediate Core Bond									
Vanguard Total Bond Market Index Adm - VBTIX	92	0.30% (11)	0.29% (6)	0.27% (6)	0.05% (7)	\$302,766,965,852	0.59% (78)	4.68% (40)	3.12% (50)
BBGBarc US Agg Float Adj TR USD		-	-	-	-	-	0.71%	4.69%	3.14%
Morningstar Intermediate Core Bond		1.13%	1.37%	1.16%	0.60%	-	-	-	-
Large Blend									
iShares S&P 500 Index K - WFSPX	100	0.02% (3)	0.05% (5)	0.04% (4)	0.03% (3)	\$28,034,297,588	56.27% (54)	16.80% (24)	16.30% (20)
S&P 500 TR USD		-	-	-	-	-	56.35%	16.78%	16.29%
Morningstar Large Blend		4.24%	3.63%	3.20%	0.84%	-	-	-	-
Mid-Cap Blend									
Vanguard Mid Cap Index Admiral - VIMAX	100	0.03% (2)	0.03% (2)	0.03% (2)	0.05% (5)	\$140,430,700,672	70.67% (60)	14.70% (20)	14.65% (23)
CRSP US Mid Cap TR USD		-	-	-	-	-	70.66%	14.67%	14.62%
Morningstar Mid-Cap Blend		6.62%	5.87%	5.40%	0.94%	-	-	-	-

Review : Watch : Addition :

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

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Target Date Funds

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date Retirement												
BlackRock LifePath® Index Retire K - LIRKX	90	22.00% (18)	8.39% (5)	7.64% (8)	8.30 (71)	0.86 (32)	0.99 (28)	0.86 (1)	0.85 (3)	9.83 (42)	0.09% (2)	1.03 (52)
Morningstar Lifetime Mod Incm TR USD		20.75%	7.41%	6.76%	-	0.81	0.94	-	-	-	-	-
Morningstar Target-Date Retirement		17.67%	6.59%	6.12%	7.37	0.77	0.91	-0.31	-0.29	9.00	0.71%	1.07
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	82	28.42% (72)	9.24% (46)	9.15% (61)	11.45 (16)	0.76 (17)	0.95 (32)	-0.14 (50)	-0.37 (70)	9.83 (28)	0.09% (2)	1.00 (28)
Morningstar Lifetime Mod 2025 TR USD		29.78%	9.41%	9.53%	-	0.74	0.94	-	-	-	-	-
Morningstar Target-Date 2025		30.22%	8.84%	9.18%	12.71	0.69	0.90	-0.23	-0.13	7.84	0.70%	0.97
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	78	35.04% (63)	10.17% (42)	10.20% (59)	14.27 (31)	0.73 (23)	0.91 (44)	0.17 (36)	-0.33 (69)	9.83 (27)	0.09% (2)	0.99 (44)
Morningstar Lifetime Mod 2030 TR USD		35.26%	9.99%	10.51%	-	0.69	0.91	-	-	-	-	-
Morningstar Target-Date 2030		35.96%	9.73%	10.29%	14.68	0.68	0.89	-0.09	-0.12	7.91	0.71%	0.98
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	79	41.60% (62)	11.04% (33)	11.19% (52)	17.01 (45)	0.71 (28)	0.88 (48)	0.47 (26)	-0.24 (61)	9.83 (26)	0.09% (2)	1.00 (45)
Morningstar Lifetime Mod 2035 TR USD		41.93%	10.52%	11.44%	-	0.65	0.88	-	-	-	-	-
Morningstar Target-Date 2035		42.17%	10.58%	11.30%	16.97	0.67	0.88	0.08	-0.07	7.76	0.72%	1.00
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	82	47.86% (47)	11.77% (31)	12.05% (46)	19.56 (70)	0.69 (37)	0.86 (54)	0.74 (20)	-0.04 (46)	9.83 (26)	0.09% (2)	1.01 (57)
Morningstar Lifetime Mod 2040 TR USD		47.89%	10.92%	12.09%	-	0.63	0.85	-	-	-	-	-

INVESTMENT SCORECARD | CRITERIA DATA

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Morningstar Target-Date 2040		47.12%	11.15%	11.94%	18.67	0.66	0.87	0.19	-0.05	7.91	0.73%	1.02
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	81	52.89% (37)	12.39% (22)	12.71% (38)	21.27 (79)	0.68 (36)	0.85 (54)	1.11 (8)	0.27 (33)	9.83 (26)	0.09% (2)	1.01 (57)
Morningstar Lifetime Mod 2045 TR USD		51.57%	11.11%	12.40%	-	0.61	0.83	-	-	-	-	-
Morningstar Target-Date 2045		50.64%	11.57%	12.43%	19.94	0.65	0.86	0.30	0.04	7.73	0.73%	1.02
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	81	55.34% (29)	12.68% (22)	12.97% (34)	22.00 (89)	0.68 (36)	0.84 (52)	1.25 (1)	0.42 (27)	9.83 (26)	0.09% (2)	1.01 (60)
Morningstar Lifetime Mod 2050 TR USD		52.97%	11.13%	12.46%	-	0.61	0.83	-	-	-	-	-
Morningstar Target-Date 2050		52.03%	11.71%	12.54%	20.37	0.66	0.85	0.32	0.06	7.62	0.74%	1.02
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	81	55.52% (33)	12.73% (22)	12.99% (33)	22.08 (80)	0.68 (32)	0.84 (55)	1.32 (1)	0.44 (30)	9.83 (18)	0.09% (2)	1.01 (58)
Morningstar Lifetime Mod 2055 TR USD		53.35%	11.06%	12.45%	-	0.60	0.82	-	-	-	-	-
Morningstar Target-Date 2055		52.87%	11.80%	12.69%	20.58	0.65	0.86	0.40	0.14	6.73	0.73%	1.03
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	79	55.54% (43)	12.74% (22)	13.00% (43)	22.07 (85)	0.68 (34)	0.84 (64)	1.32 (1)	0.47 (34)	5.08 (26)	0.09% (3)	1.01 (65)
Morningstar Lifetime Mod 2060 TR USD		53.51%	10.98%	12.41%	-	0.59	0.82	-	-	-	-	-

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Morningstar Target-Date 2060+		53.68%	11.88%	12.79%	20.40	0.66	0.86	0.49	0.24	3.11	0.73%	1.04

Review :  Watch :  Addition : 

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INVESTMENT SCORECARD | CRITERIA SCORING

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Allocation--30% to 50% Equity												
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	70	2.4	4.8	6	6.4	8	4.8	4	10	8	10	6
Allocation--50% to 70% Equity												
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	68	3.6	4.8	6	4.8	6	4.8	6	10	8	8	6
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	75	4.8	4.8	8	4.8	8	4.8	8	10	8	8	6
Large Value												
MFS Value R6 - MEIKX	85	3.6	6.4	8	6.4	8	6.4	8	10	10	10	8
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	98	6	8	10	8	10	8	10	10	10	10	8
Mid-Cap Value												
Wells Fargo Special Mid Cap Value Inst - WFMIX	81	2.4	6.4	8	8	10	8	8	10	8	4	8
Mid-Cap Growth												
▲ MassMutual Select Mid Cap Growth I - MEFZX	68	3.6	4.8	6	4.8	6	3.2	6	10	10	8	6
Small Value												
▲ Northern Small Cap Value - NOSGX	63	2.4	4.8	6	4.8	6	3.2	4	10	8	8	6
Small Growth												
▲ Janus Henderson Triton T - JATTX	66	2.4	3.2	6	3.2	6	3.2	6	10	10	8	8
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	88	6	8	10	8	8	6.4	8	10	8	8	8

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	95	4.8	8	10	8	10	8	10	10	10	6	10
Real Estate												
Principal Real Estate Securities Inst - PIREX	88	3.6	6.4	10	8	10	6.4	10	10	8	6	10

Review : Watch : Addition :

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Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Intermediate Core Bond									
Vanguard Total Bond Market Index Adm - VBTIX	92	0	10	12	30	10	8	10	12
Large Blend									
iShares S&P 500 Index K - WFSFX	100	8	10	12	30	10	8	10	12
Mid-Cap Blend									
Vanguard Mid Cap Index Admiral - VIMAX	100	8	10	12	30	10	8	10	12

Review : Watch : Addition :

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Target Date Funds

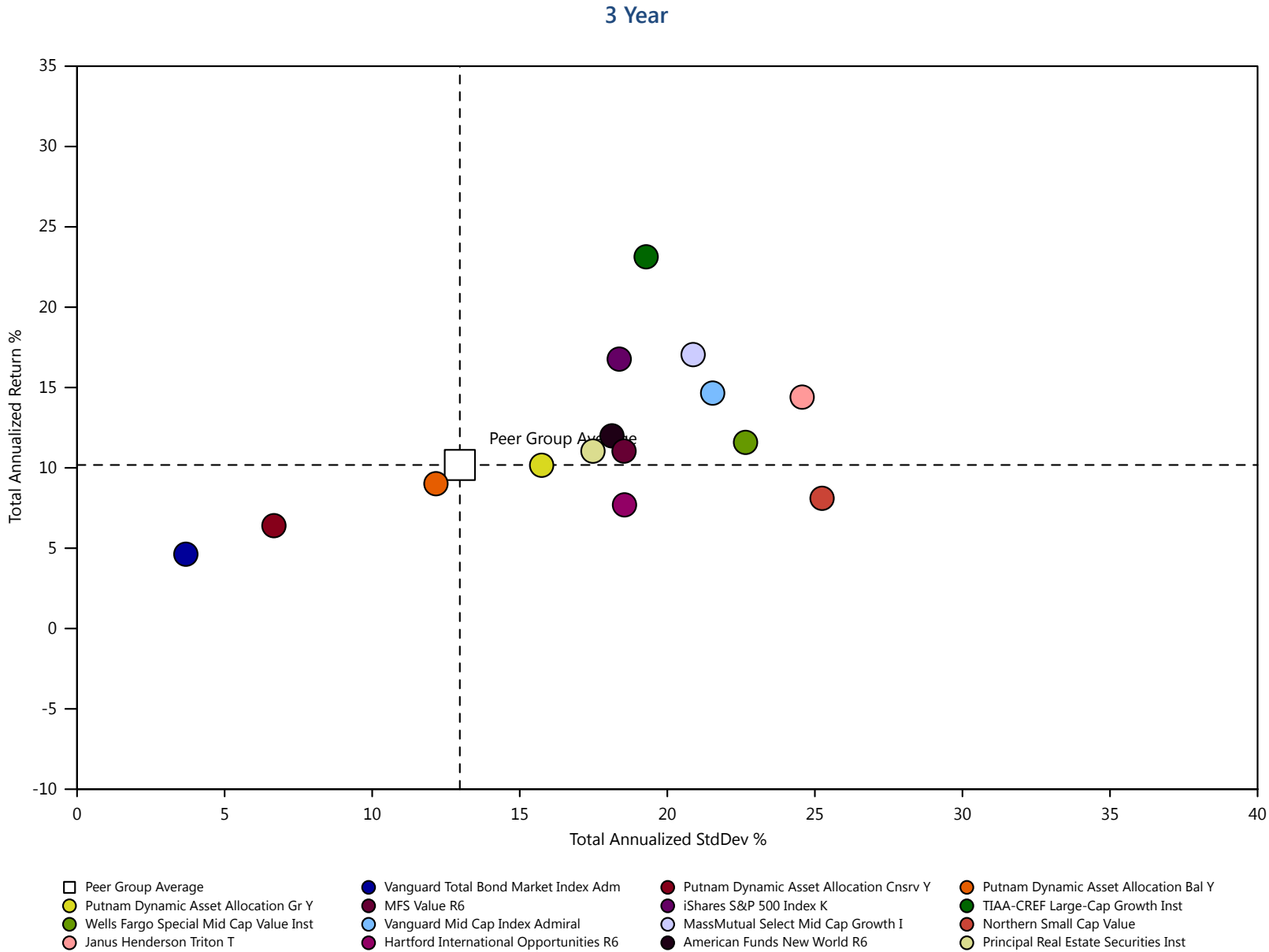
Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date Retirement												
BlackRock LifePath® Index Retire K - LIRKX	90	6	8	10	6	6.4	8	8	10	10	10	8
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	82	3.6	6.4	6	10	8	8	6.4	6	10	10	8
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	78	3.6	6.4	6	8	8	8	6.4	6	10	10	6
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	79	3.6	6.4	6	8	6.4	8	6.4	6	10	10	8
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	82	4.8	6.4	8	6	6.4	6	8	8	10	10	8
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	81	4.8	8	8	4	6.4	6	8	8	10	10	8
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	81	4.8	8	8	4	6.4	6	8	8	10	10	8
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	81	4.8	8	8	4	6.4	6	8	8	10	10	8

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	79	4.8	8	8	4	6.4	6	8	8	8	10	8

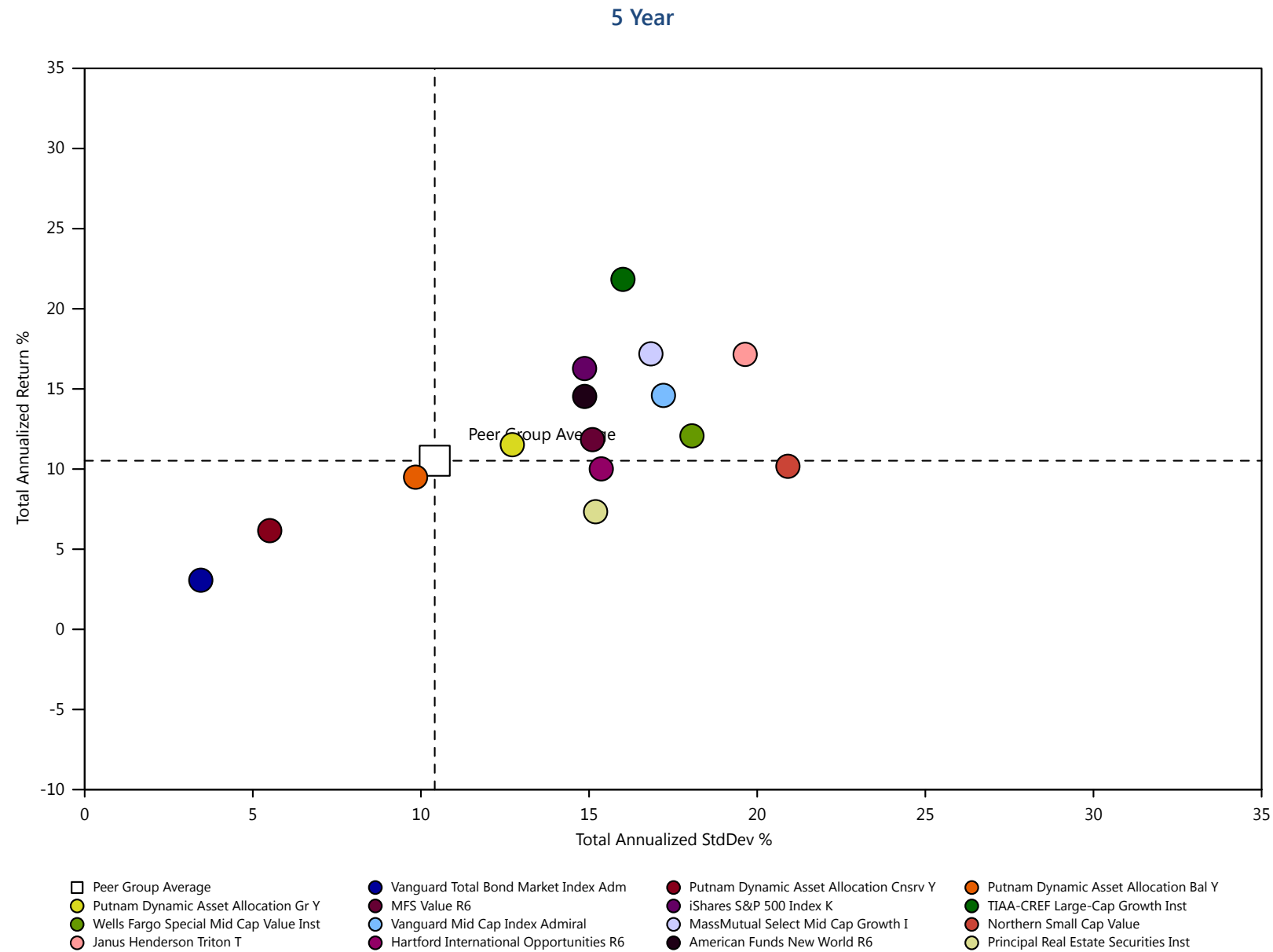
Review :  Watch :  Addition : 

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INVESTMENT SCORECARD | INVESTMENT PERFORMANCE

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Stable Value													
Standard Stable Asset Fund A	-	-	-	-	-	-	-	-	-	-	-	-	-
USTREAS T-Bill Sec Mkt 3 Mon	0.01%	0.01%	0.10%	1.36%	1.13%	-	-	-	0.37%	2.11%	1.98%	0.94%	0.32%
Morningstar US SA Stable Value	0.36%	0.36%	1.65%	1.94%	1.80%	1.73%	-	-	1.80%	2.17%	1.92%	1.62%	1.51%
Intermediate Core Bond													
Vanguard Total Bond Market Index Adm	(3.61%)	(3.61%)	0.54%	4.63%	3.07%	3.39%	4.22%	12/11/1986	7.72%	8.71%	(0.03%)	3.56%	2.60%
BBgBarc US Agg Float Adj TR USD	(3.56%)	(3.56%)	0.71%	4.69%	3.14%	3.47%	-	-	7.75%	8.87%	(0.08%)	3.63%	2.75%
Morningstar Intermediate Core Bond	(2.95%)	(2.95%)	2.78%	4.57%	3.11%	3.33%	-	-	7.54%	8.27%	(0.32%)	3.37%	2.66%
Allocation--30% to 50% Equity													
Putnam Dynamic Asset Allocation Cnsrv Y	(0.11%)	(0.11%)	16.19%	6.40%	6.16%	5.98%	6.35%	02/07/1994	10.36%	12.02%	(4.55%)	10.04%	4.84%
DJ US Moderately Conservative TR USD	1.58%	1.58%	24.37%	8.65%	7.81%	7.36%	-	-	10.56%	16.07%	(2.26%)	9.55%	6.96%
Morningstar Allocation--30% to 50% Equity	1.85%	1.85%	26.13%	7.17%	7.02%	5.87%	-	-	9.00%	15.29%	(4.78%)	10.15%	6.99%
Allocation--50% to 70% Equity													
▲ Putnam Dynamic Asset Allocation Bal Y	3.03%	3.03%	33.68%	9.01%	9.49%	8.49%	7.83%	02/07/1994	12.67%	17.63%	(6.95%)	15.44%	6.99%
DJ US Moderate TR USD	3.90%	3.90%	38.28%	11.03%	10.55%	9.30%	-	-	13.03%	20.80%	(3.92%)	13.12%	9.26%
Morningstar Allocation--50% to 70% Equity	4.21%	4.21%	36.90%	9.72%	9.70%	7.99%	-	-	11.69%	19.14%	(5.61%)	14.04%	7.55%
Allocation--70% to 85% Equity													
Putnam Dynamic Asset Allocation Gr Y	4.71%	4.71%	46.53%	10.16%	11.52%	9.60%	8.67%	02/08/1994	14.67%	21.05%	(9.41%)	20.08%	8.14%
DJ Moderately Aggressive TR USD	4.67%	4.67%	48.91%	10.82%	11.75%	8.97%	-	-	14.14%	22.84%	(7.33%)	19.08%	9.31%

INVESTMENT SCORECARD | INVESTMENT PERFORMANCE



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Morningstar Allocation--70% to 85% Equity	5.17%	5.17%	46.54%	10.01%	10.61%	8.38%	-	-	11.83%	21.87%	(7.61%)	16.51%	8.68%
Target-Date Retirement													
BlackRock LifePath® Index Retire K	0.46%	0.46%	22.00%	8.39%	7.64%	-	6.29%	05/31/2011	12.22%	15.90%	(3.50%)	10.75%	5.82%
Morningstar Lifetime Mod Incm TR USD	0.82%	0.82%	20.75%	7.41%	6.76%	-	-	-	10.56%	13.27%	(2.20%)	8.55%	5.98%
Morningstar Target-Date Retirement	0.28%	0.28%	17.67%	6.59%	6.12%	4.84%	-	-	9.27%	12.71%	(2.90%)	8.46%	5.04%
Target-Date 2025													
BlackRock LifePath® Index 2025 K	1.37%	1.37%	28.42%	9.24%	9.15%	-	7.44%	05/31/2011	12.42%	18.98%	(4.78%)	14.43%	6.87%
Morningstar Lifetime Mod 2025 TR USD	0.64%	0.64%	29.78%	9.41%	9.53%	-	-	-	13.67%	19.36%	(4.90%)	14.54%	8.39%
Morningstar Target-Date 2025	1.86%	1.86%	30.22%	8.84%	9.18%	7.41%	-	-	11.99%	18.45%	(5.26%)	14.67%	6.98%
Target-Date 2030													
BlackRock LifePath® Index 2030 K	2.41%	2.41%	35.04%	10.17%	10.20%	-	8.09%	05/31/2011	13.05%	21.08%	(5.56%)	16.36%	7.29%
Morningstar Lifetime Mod 2030 TR USD	1.62%	1.62%	35.26%	9.99%	10.51%	-	-	-	13.69%	21.24%	(5.82%)	16.59%	9.26%
Morningstar Target-Date 2030	2.64%	2.64%	35.96%	9.73%	10.29%	8.06%	-	-	13.22%	20.41%	(6.15%)	16.73%	7.46%
Target-Date 2035													
BlackRock LifePath® Index 2035 K	3.34%	3.34%	41.60%	11.04%	11.19%	-	8.68%	05/31/2011	13.72%	23.08%	(6.36%)	18.29%	7.74%
Morningstar Lifetime Mod 2035 TR USD	3.00%	3.00%	41.93%	10.52%	11.44%	-	-	-	13.38%	23.04%	(6.82%)	18.52%	10.07%
Morningstar Target-Date 2035	3.55%	3.55%	42.17%	10.58%	11.30%	8.68%	-	-	14.21%	22.28%	(7.01%)	18.46%	7.82%
Target-Date 2040													
BlackRock LifePath® Index 2040 K	4.23%	4.23%	47.86%	11.77%	12.05%	-	9.22%	05/31/2011	14.10%	25.01%	(7.08%)	19.95%	8.10%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Morningstar Lifetime Mod 2040 TR USD	4.24%	4.24%	47.89%	10.92%	12.09%	-	-	-	13.09%	24.35%	(7.65%)	19.87%	10.61%
Morningstar Target-Date 2040	4.37%	4.37%	47.12%	11.15%	11.94%	9.10%	-	-	14.81%	23.49%	(7.63%)	19.65%	8.07%
Target-Date 2045													
BlackRock LifePath® Index 2045 K	5.00%	5.00%	52.89%	12.39%	12.71%	-	9.63%	05/31/2011	14.64%	26.25%	(7.50%)	21.07%	8.28%
Morningstar Lifetime Mod 2045 TR USD	4.99%	4.99%	51.57%	11.11%	12.40%	-	-	-	12.95%	24.97%	(8.17%)	20.53%	10.84%
Morningstar Target-Date 2045	4.87%	4.87%	50.64%	11.57%	12.43%	9.31%	-	-	15.27%	24.51%	(8.09%)	20.42%	8.22%
Target-Date 2050													
BlackRock LifePath® Index 2050 K	5.32%	5.32%	55.34%	12.68%	12.97%	-	9.86%	05/31/2011	15.04%	26.77%	(7.82%)	21.43%	8.41%
Morningstar Lifetime Mod 2050 TR USD	5.26%	5.26%	52.97%	11.13%	12.46%	-	-	-	12.91%	25.09%	(8.41%)	20.78%	10.89%
Morningstar Target-Date 2050	5.10%	5.10%	52.03%	11.71%	12.54%	9.42%	-	-	15.42%	24.75%	(8.29%)	20.71%	8.29%
Target-Date 2055													
BlackRock LifePath® Index 2055 K	5.36%	5.36%	55.52%	12.73%	12.99%	-	9.99%	05/31/2011	15.02%	26.89%	(7.85%)	21.51%	8.38%
Morningstar Lifetime Mod 2055 TR USD	5.29%	5.29%	53.35%	11.06%	12.45%	-	-	-	12.91%	25.05%	(8.57%)	20.95%	10.90%
Morningstar Target-Date 2055	5.18%	5.18%	52.87%	11.80%	12.69%	9.49%	-	-	15.58%	25.04%	(8.38%)	21.00%	8.20%
Target-Date 2060+													
BlackRock LifePath® Index 2060 K	5.34%	5.34%	55.54%	12.74%	13.00%	-	14.50%	02/29/2016	15.06%	26.92%	(7.84%)	21.51%	-
Morningstar Lifetime Mod 2060 TR USD	5.27%	5.27%	53.51%	10.98%	12.41%	-	-	-	12.89%	24.96%	(8.69%)	21.06%	10.88%
Morningstar Target-Date 2060+	5.30%	5.30%	53.68%	11.88%	12.79%	-	-	-	15.60%	25.21%	(8.46%)	21.14%	8.19%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Large Value													
MFS Value R6	8.69%	8.69%	48.27%	11.04%	11.84%	11.40%	8.78%	01/02/1996	4.03%	30.18%	(9.78%)	17.86%	14.25%
<i>Russell 1000 Value TR USD</i>	11.26%	11.26%	56.09%	10.96%	11.74%	10.99%	-	-	2.80%	26.54%	(8.27%)	13.66%	17.34%
<i>Morningstar Large Value</i>	11.44%	11.44%	56.98%	10.46%	11.43%	10.32%	-	-	3.11%	25.21%	(8.47%)	16.32%	15.09%
Large Blend													
iShares S&P 500 Index K	6.16%	6.16%	56.24%	16.77%	16.27%	13.85%	10.18%	07/30/1993	18.43%	31.43%	(4.38%)	21.77%	11.92%
<i>S&P 500 TR USD</i>	6.17%	6.17%	56.35%	16.78%	16.29%	13.91%	-	-	18.40%	31.49%	(4.38%)	21.83%	11.96%
<i>Morningstar Large Blend</i>	6.73%	6.73%	56.80%	14.87%	14.79%	12.40%	-	-	15.94%	29.35%	(6.02%)	20.80%	10.80%
Large Growth													
TIAA-CREF Large-Cap Growth Inst	2.73%	2.73%	68.09%	23.14%	21.83%	17.16%	12.48%	03/31/2006	44.24%	30.71%	0.04%	34.51%	(0.85%)
<i>Russell 1000 Growth TR USD</i>	0.94%	0.94%	62.74%	22.80%	21.05%	16.63%	-	-	38.49%	36.39%	(1.51%)	30.21%	7.08%
<i>Morningstar Large Growth</i>	2.23%	2.23%	63.61%	20.45%	19.42%	14.72%	-	-	36.03%	32.21%	(1.87%)	27.81%	3.71%
Mid-Cap Value													
Wells Fargo Special Mid Cap Value Inst	11.16%	11.16%	68.20%	11.59%	12.07%	11.79%	12.09%	04/08/2005	3.28%	35.53%	(13.10%)	11.16%	21.59%
<i>Russell Mid Cap Value TR USD</i>	13.05%	13.05%	73.76%	10.70%	11.60%	11.05%	-	-	4.96%	27.06%	(12.29%)	13.34%	20.00%
<i>Morningstar Mid-Cap Value</i>	15.73%	15.73%	78.46%	9.99%	11.14%	10.05%	-	-	2.80%	26.04%	(13.05%)	14.08%	18.79%
Mid-Cap Blend													
Vanguard Mid Cap Index Admiral	7.18%	7.18%	70.62%	14.65%	14.60%	12.29%	10.66%	05/21/1998	18.24%	31.03%	(9.23%)	19.25%	11.22%
<i>CRSP US Mid Cap TR USD</i>	7.18%	7.18%	70.66%	14.67%	14.62%	12.48%	-	-	18.24%	31.09%	(9.22%)	19.30%	11.25%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Morningstar Mid-Cap Blend	10.93%	10.93%	74.76%	12.39%	13.04%	10.72%	-	-	12.66%	26.57%	(10.52%)	16.33%	15.08%
Mid-Cap Growth													
▲ MassMutual Select Mid Cap Growth I	2.69%	2.69%	68.31%	17.05%	17.19%	14.05%	15.14%	05/31/2000	26.20%	32.22%	(3.10%)	24.66%	6.19%
Russell Mid Cap Growth TR USD	(0.57%)	(0.57%)	68.61%	19.41%	18.39%	14.11%	-	-	35.59%	35.47%	(4.75%)	25.27%	7.33%
Morningstar Mid-Cap Growth	3.96%	3.96%	81.95%	20.29%	19.16%	13.38%	-	-	39.76%	32.68%	(5.70%)	24.88%	6.71%
Small Value													
▲ Northern Small Cap Value	18.91%	18.91%	77.19%	8.11%	10.17%	9.46%	9.84%	03/31/1994	(2.30%)	22.27%	(13.68%)	6.42%	27.87%
Russell 2000 Value TR USD	21.17%	21.17%	97.05%	11.57%	13.56%	10.06%	-	-	4.63%	22.39%	(12.86%)	7.84%	31.74%
Morningstar Small Value	21.49%	21.49%	100.66%	9.93%	11.66%	9.18%	-	-	3.89%	21.77%	(15.21%)	9.16%	25.83%
Small Growth													
▲ Janus Henderson Triton T	0.47%	0.47%	78.74%	14.40%	17.15%	13.78%	13.50%	02/25/2005	28.33%	28.30%	(5.26%)	26.90%	10.42%
Russell 2000 Growth TR USD	4.88%	4.88%	90.20%	17.16%	18.61%	13.02%	-	-	34.63%	28.48%	(9.31%)	22.17%	11.32%
Morningstar Small Growth	6.93%	6.93%	95.97%	20.49%	20.43%	13.41%	-	-	38.92%	28.40%	(4.90%)	22.38%	11.51%
Foreign Large Blend													
Hartford International Opportunities R6	0.92%	0.92%	56.14%	7.70%	10.01%	6.57%	7.21%	07/22/1996	20.75%	26.15%	(18.61%)	24.77%	1.15%
MSCI EAFE NR USD	3.48%	3.48%	44.57%	6.02%	8.85%	5.52%	-	-	7.82%	22.01%	(13.79%)	25.03%	1.00%
Morningstar Foreign Large Blend	3.71%	3.71%	48.06%	5.97%	8.83%	5.43%	-	-	9.50%	21.91%	(14.46%)	25.44%	1.57%
Diversified Emerging Mkts													
American Funds New World R6	0.81%	0.81%	62.16%	11.99%	14.53%	7.41%	9.78%	06/17/1999	25.30%	28.03%	(11.97%)	33.06%	4.31%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
MSCI EM NR USD	2.29%	2.29%	58.39%	6.48%	12.07%	3.65%	-	-	18.31%	18.44%	(14.58%)	37.28%	11.19%
Morningstar Diversified Emerging Mkts	3.15%	3.15%	62.33%	6.09%	11.52%	3.82%	-	-	17.88%	19.90%	(16.11%)	35.36%	9.16%
Real Estate													
Principal Real Estate Securities Inst	6.98%	6.98%	33.97%	11.04%	7.34%	9.97%	11.47%	12/06/2000	(3.23%)	31.13%	(4.31%)	9.03%	5.93%
FTSE Nareit All Equity REITs TR USD	8.32%	8.32%	34.24%	10.78%	7.19%	9.35%	-	-	(5.12%)	28.66%	(4.04%)	8.67%	8.63%
Morningstar Real Estate	8.21%	8.21%	39.76%	9.47%	5.92%	8.25%	-	-	(4.73%)	27.45%	(5.86%)	7.07%	7.65%

Review :  Watch :  Addition : 

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Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.

INVESTMENT FACT SHEETS - 100 POINT

Community Action Partnership Profit Sharing
For Period Ending 03/31/2021

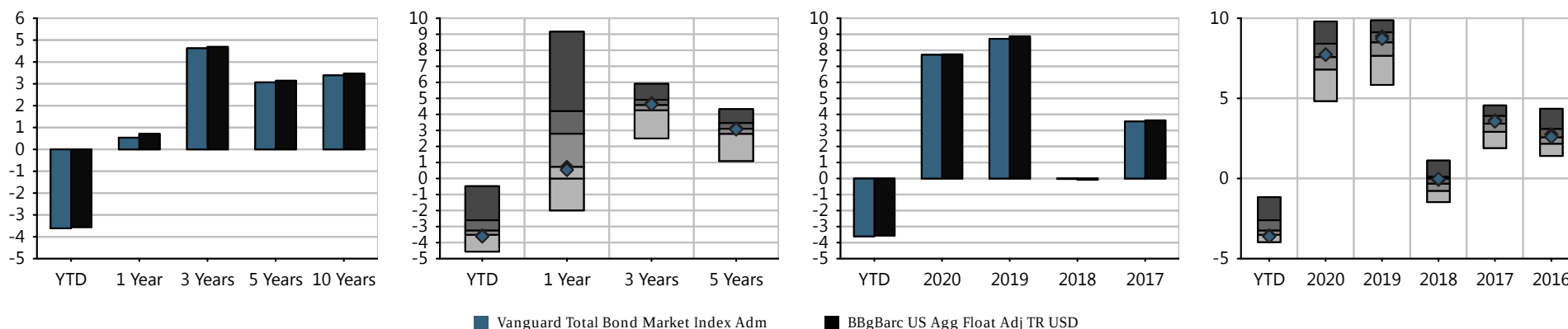
VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
92 Passing	Criteria Scoring	0.30%	0.29%	0.27%	0.05%	\$302,766,965,852	0.59%	4.68%	3.12%
	Peer Group Scoring	1.13%	1.37%	1.16%	0.60%	-	-	-	-
	Criteria Peer Ranking	11	6	6	7	-	78	40	50

Investment Strategy

The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
Vanguard Total Bond Market Index Adm	(3.61%)	(3.61%)	0.54%	4.63%	3.07%	3.39%	4.22%	12/11/1986	7.72%	8.71%	(0.03%)	3.56%	2.60%
BBgBarc US Agg Float Adj TR USD	(3.56%)	(3.56%)	0.71%	4.69%	3.14%	3.47%	-	-	7.75%	8.87%	(0.08%)	3.63%	2.75%
Morningstar Intermediate Core Bond	(2.95%)	(2.95%)	2.78%	4.57%	3.11%	3.33%	-	-	7.54%	8.27%	(0.32%)	3.37%	2.66%

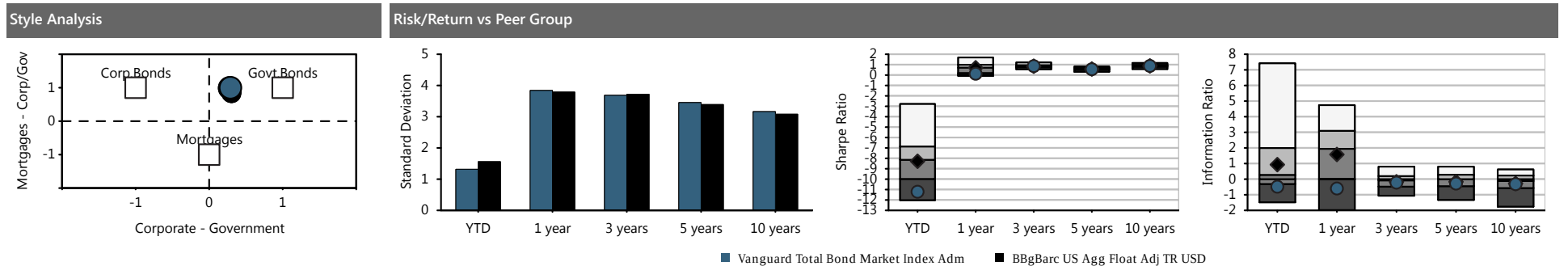
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

Asset Allocation		Maturity Distribution		Regional Distribution		Sector Distribution		Credit Quality		
- Cash (0.17%) - Domestic Stock (0.00%) - Foreign Stock (0.00%) - Domestic Bond (91.21%) - Foreign Bond (7.79%) - Preferred Stocks (0.00%) - Convertible Bond (0.84%) - Other (0.00%)		Fund	United States	92.18	Fund	Index		Fund	Index	
	Less than 1 Yr	0.43	Supranational	1.59	Government	46.17	-	AAA	68.39	-
	1 to 3 Yrs	20.23	United Kingdom	1.06	Corporate	29.07	-	AA	3.25	-
	3 to 5 Yrs	16.53	Canada	0.97	Securitized	23.87	-	A	12.56	-
	5 to 7 Yrs	10.89	Japan	0.68	Municipal	-	-	BBB	15.79	-
	7 to 10 Yrs	10.51	Germany	0.47	Cash & Equivalents	0.17	-	BB	0.00	-
	10 Yrs or more	41.40	Netherlands	0.41	Other	0.72	-	B	0.00	-
			Mexico	0.36				Below B	0.01	-
			Belgium	0.31				Not Rated	0.00	-
			Colombia	0.20						



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	VBTLX	Expense Ratio	0.05	Federal National Mortga...	0.84	Time Period: 01/31/2016 - 03/31/2021 Vanguard Total Bond Market Index Adm BBgBarc US Agg Float Adj TR USD	
Category	Intermediate Core Bond	Gross Expense Ratio	0.05	United States Treasury ...	0.71		
Net Assets(This Class \$mn)	302,767 m	Prospectus Net Expense Ratio	0.05	United States Treasury ...	0.54		
Net Assets(All Classes \$mn)	-	Prospectus Gross Expense Ratio	0.05	Federal National Mortga...	0.52		
Manager	Joshua Barrickman	Actual 12b1	0.00	United States Treasury ...	0.47		
Manager Tenure	8.09	Management Fee	0.04	United States Treasury ...	0.41		
Fund Inception	Dec 11,1986			United States Treasury ...	0.41		
Avg Maturity	8.50			United States Treasury ...	0.40		
Avg Duration	6.60			United States Treasury ...	0.39		
				United States Treasury ...	0.39		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

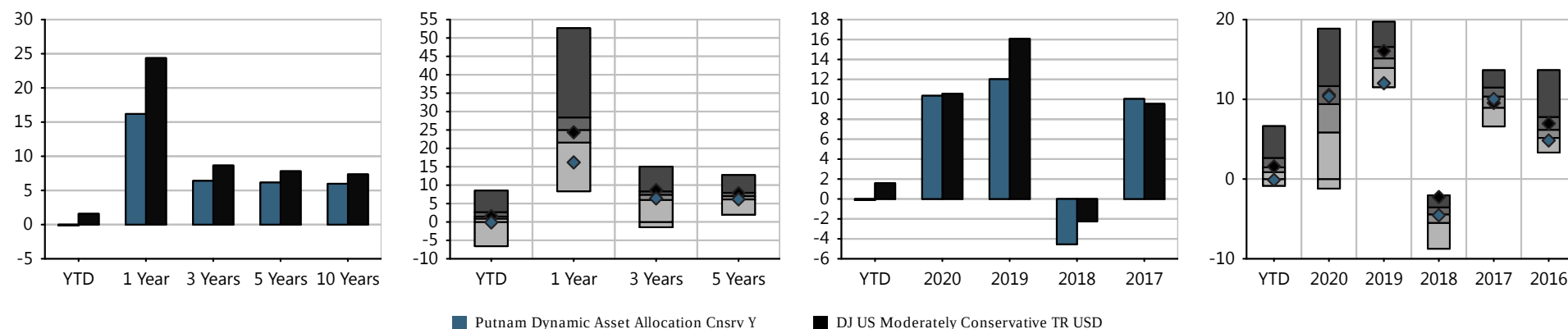
PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
70 Passing	Criteria Scoring	16.19%	6.40%	6.16%	0.73	0.89	-0.79	-0.72	18.83	0.74%	3.19	0.99
	Peer Group Scoring	26.13%	7.17%	7.02%	0.63	0.77	-0.54	-0.33	9.19	1.02%	7.55	0.91
	Criteria Peer Ranking	95	68	75	32	29	68	80	5	33	10	27

Investment Strategy

The investment seeks total return consistent with preservation of capital. The fund allocates 15% to 45% of its assets in equities and 55% to 85% in fixed income securities. It invests mainly in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments. The fund also invests, to a lesser extent, in equity securities (growth or value stocks or both) of U.S. and foreign companies of any size.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Putnam Dynamic Asset Allocation Cnsv Y	(0.11%)	(0.11%)	16.19%	6.40%	6.16%	5.98%	6.35%	02/07/1994	10.36%	12.02%	(4.55%)	10.04%	4.84%
DJ US Moderately Conservative TR USD	1.58%	1.58%	24.37%	8.65%	7.81%	7.36%	-	-	10.56%	16.07%	(2.26%)	9.55%	6.96%
Morningstar Allocation--30% to 50% Equity	1.85%	1.85%	26.13%	7.17%	7.02%	5.87%	-	-	9.00%	15.29%	(4.78%)	10.15%	6.99%

Morningstar Rating: ***

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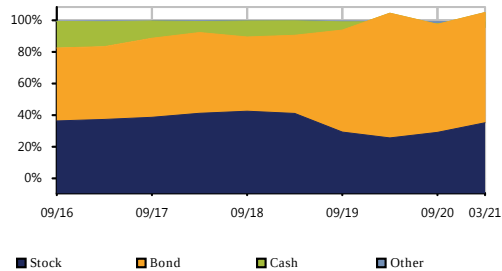
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET



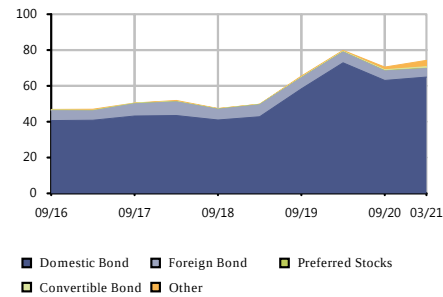
Portfolio Composition

Time Period: 04/30/2016 - 03/31/2021



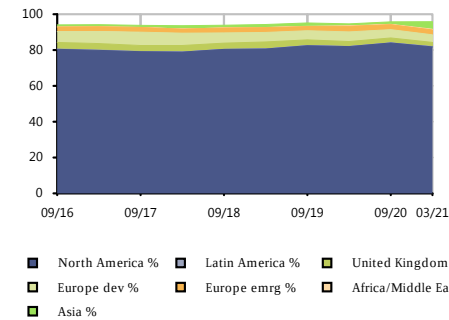
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



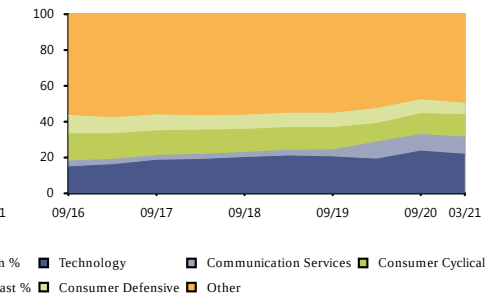
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021

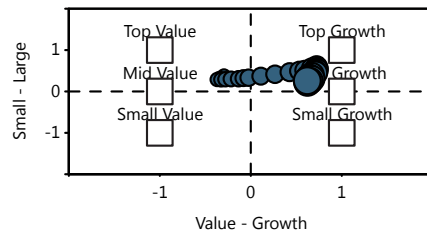


Sector Distribution

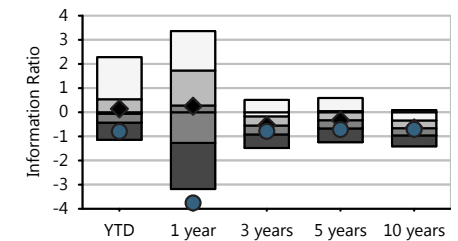
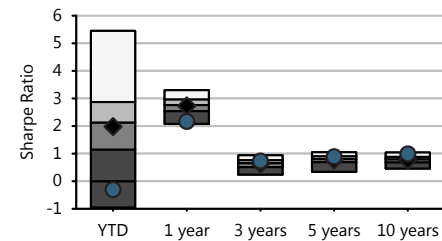
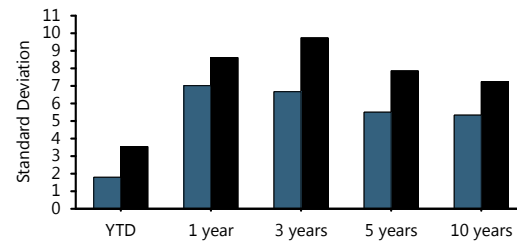
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PACYX
Category	Allocation--30% to 50% Equity
Net Assets(This Class \$mn)	1,086 m
Net Assets(All Classes \$mn)	0 m
Manager	Robert Schoen
Manager Tenure	18.83
Fund Inception	Feb 07,1994

Fee And Expenses

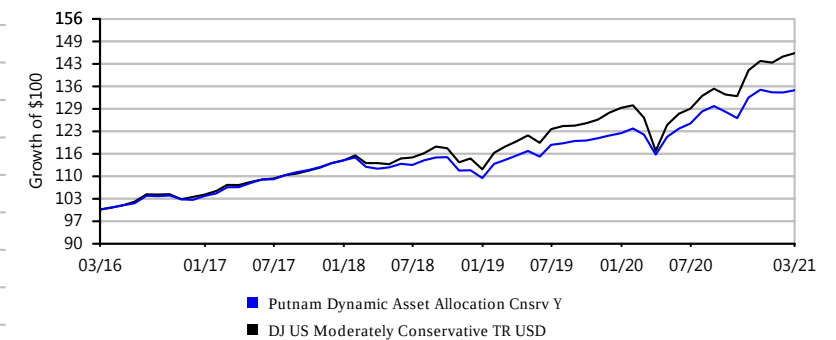
Expense Ratio	0.73
Gross Expense Ratio	0.73
Prospectus Net Expense Ratio	0.74
Prospectus Gross Expense Ratio	0.74
Actual 12b1	0.00
Management Fee	0.52

Top 10 Holdings (%)

E-mini S&P 500 Future M...	-16.73
5 Year Treasury Note Fu...	7.34
Ultra US Treasury Bond ...	3.93
10 Year Treasury Note F...	3.89
MSCI EAFE Index Future ...	-3.09
E-mini Russell 2000 Ind...	3.02
Federal National Mortga...	2.54
Gsglpwds P Us0001m R 12...	-2.47
Gsglpwdl R Us0001m P 12...	2.44
Federal National Mortga...	2.40

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

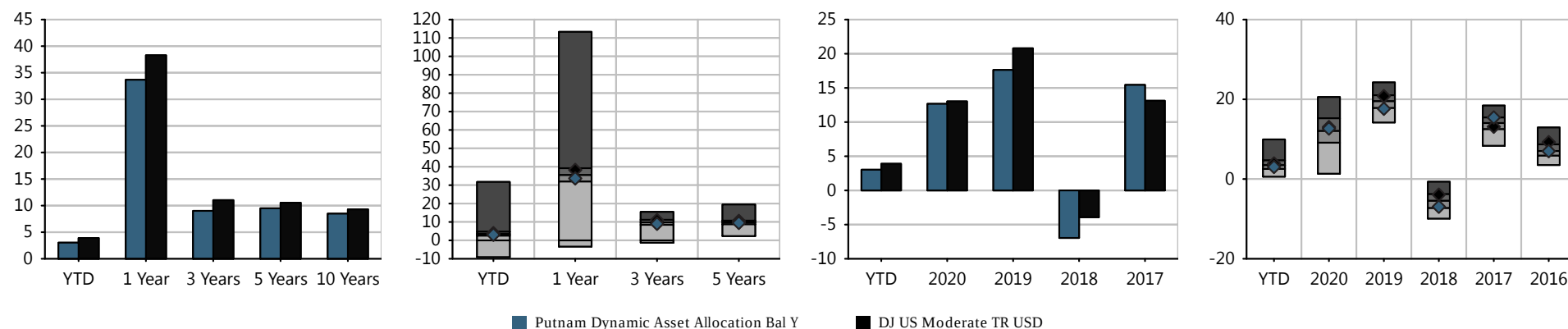
PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
68 Watch	Criteria Scoring	33.68%	9.01%	9.49%	0.64	0.85	-0.87	-0.52	18.83	0.71%	5.01	0.94
	Peer Group Scoring	36.90%	9.72%	9.70%	0.68	0.84	-0.41	-0.29	10.31	1.06%	6.41	0.97
	Criteria Peer Ranking	63	65	57	62	54	74	63	11	28	32	61

Investment Strategy

The investment seeks total return. The fund allocates 45% to 75% of its assets in equities and 25% to 55% in fixed income securities. It invests mainly in equity securities (growth or value stocks or both) of both U.S. and foreign companies of any size. The fund also invests in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments (such as mortgage-backed investments).

Manager Vs Benchmark Performance



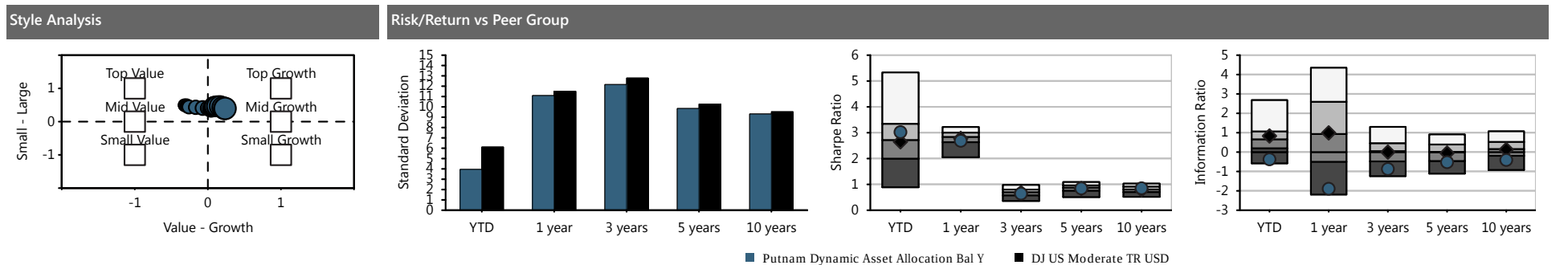
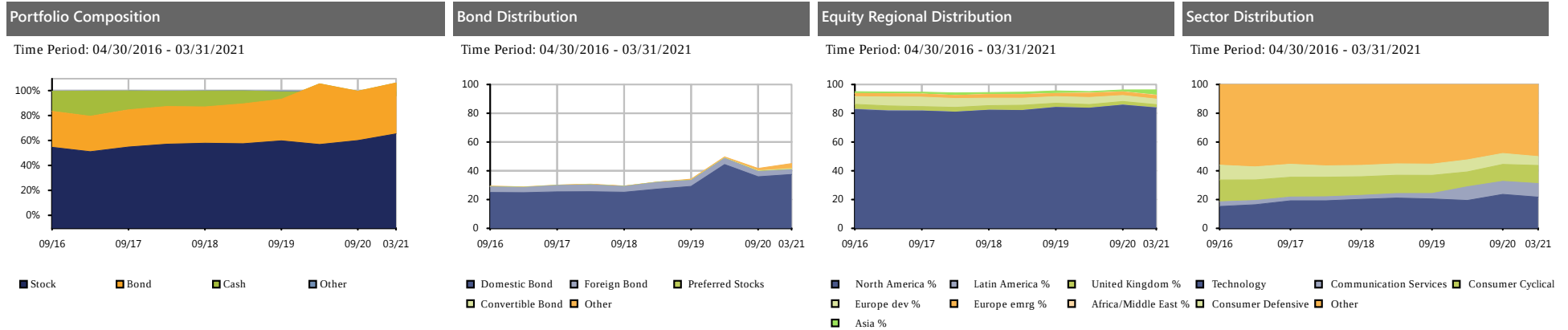
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ Putnam Dynamic Asset Allocation Bal Y	3.03%	3.03%	33.68%	9.01%	9.49%	8.49%	7.83%	02/07/1994	12.67%	17.63%	(6.95%)	15.44%	6.99%
DJ US Moderate TR USD	3.90%	3.90%	38.28%	11.03%	10.55%	9.30%	-	-	13.03%	20.80%	(3.92%)	13.12%	9.26%
Morningstar Allocation--50% to 70% Equity	4.21%	4.21%	36.90%	9.72%	9.70%	7.99%	-	-	11.69%	19.14%	(5.61%)	14.04%	7.55%

Morningstar Rating: ***

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PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	PABYX	Expense Ratio	0.71	E-mini S&P 500 Future M...	-8.57	Time Period: 01/31/2016 - 03/31/2021 ■ Putnam Dynamic Asset Allocation Bal Y ■ DJ US Moderate TR USD	
Category	Allocation--50% to 70% Equity	Gross Expense Ratio	0.71	E-mini Russell 2000 Ind...	5.45		
Net Assets(This Class \$mn)	2,671 m	Prospectus Net Expense Ratio	0.71	Gsglpwds P Us0001m R 12...	-4.42		
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.71	Gsglpwdl R Us0001m P 12...	4.36		
Manager	Robert Schoen	Actual 12b1	0.00	5 Year Treasury Note Fu...	4.07		
Manager Tenure	18.83	Management Fee	0.52	Apple Inc	3.02		
Fund Inception	Feb 07,1994			Microsoft Corp	2.57		
				Amazon.com Inc	2.37		
				Ru10vatr R Us0001m P 02...	2.18		
				Ultra US Treasury Bond ...	2.14		

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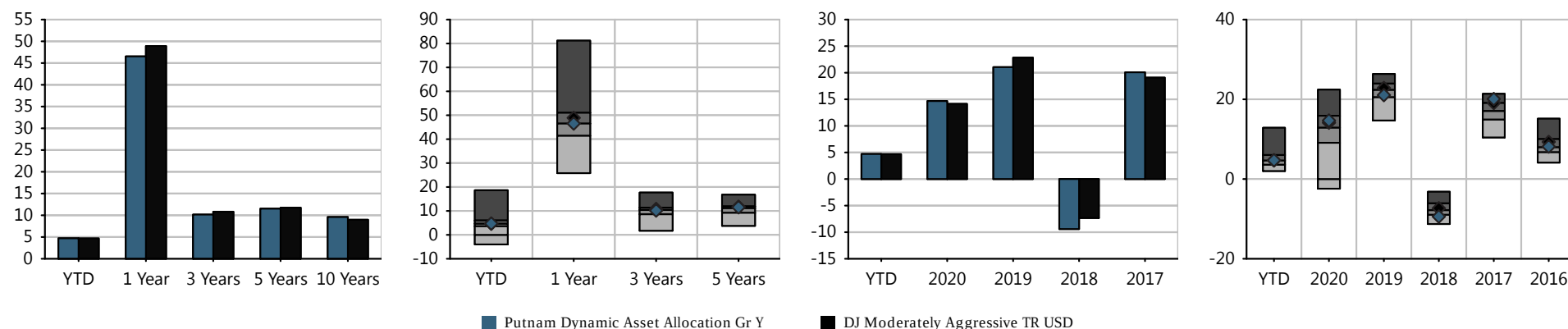
PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
75 Passing	Criteria Scoring	46.53%	10.16%	11.52%	0.60	0.82	-0.31	-0.12	18.83	0.80%	6.09	0.96
	Peer Group Scoring	46.54%	10.01%	10.61%	0.59	0.77	-0.20	-0.32	10.60	1.07%	8.86	0.95
	Criteria Peer Ranking	50	56	33	54	38	58	34	9	30	26	49

Investment Strategy

The investment seeks capital appreciation. The fund allocates 65% to 95% of its assets in equities and 5% to 35% in fixed income securities. It invests mainly in equity securities (growth or value stocks or both) of both U.S. and foreign companies of any size. The fund also invests, to a lesser extent, in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments (such as mortgage-backed investments).

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Putnam Dynamic Asset Allocation Gr Y	4.71%	4.71%	46.53%	10.16%	11.52%	9.60%	8.67%	02/08/1994	14.67%	21.05%	(9.41%)	20.08%	8.14%
DJ Moderately Aggressive TR USD	4.67%	4.67%	48.91%	10.82%	11.75%	8.97%	-	-	14.14%	22.84%	(7.33%)	19.08%	9.31%
Morningstar Allocation--70% to 85% Equity	5.17%	5.17%	46.54%	10.01%	10.61%	8.38%	-	-	11.83%	21.87%	(7.61%)	16.51%	8.68%

Morningstar Rating: ****

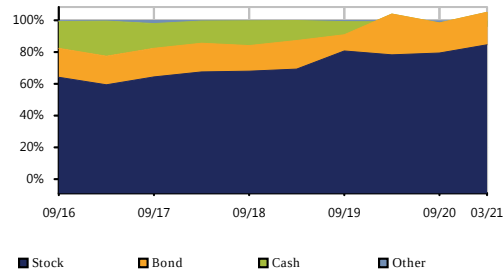
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PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

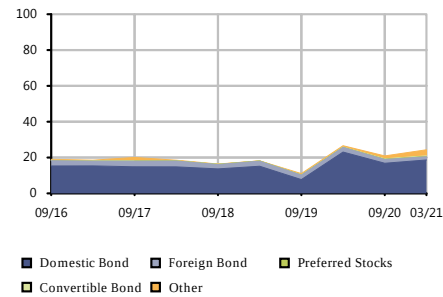
Portfolio Composition

Time Period: 04/30/2016 - 03/31/2021



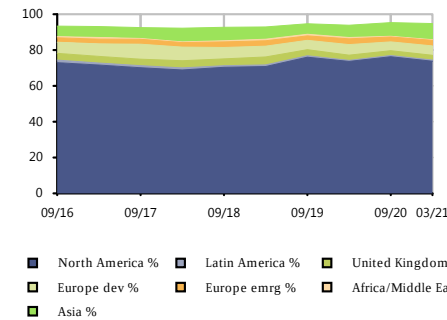
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



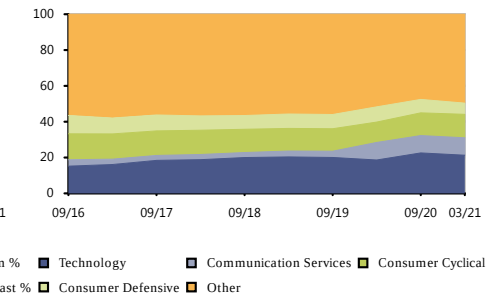
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021

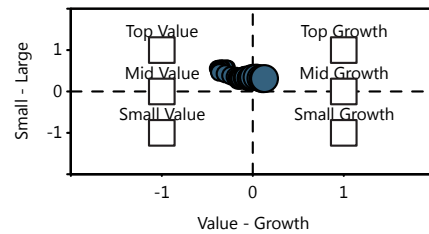


Sector Distribution

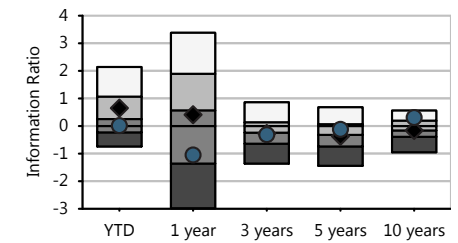
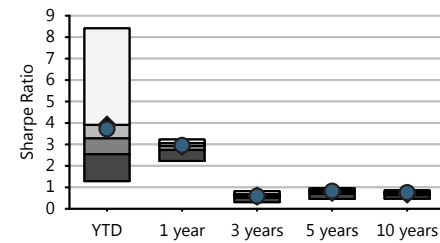
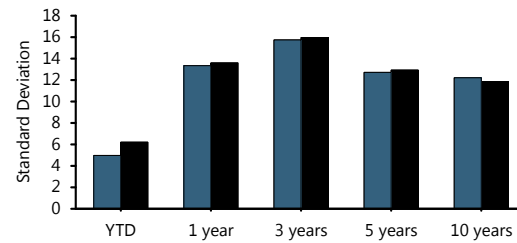
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



Putnam Dynamic Asset Allocation Gr Y DJ Moderately Aggressive TR USD

Fund Basics

Ticker	PAGYX
Category	Allocation--70% to 85% Equity
Net Assets(This Class \$mn)	2,977 m
Net Assets(All Classes \$mn)	0 m
Manager	Robert Schoen
Manager Tenure	18.83
Fund Inception	Feb 08,1994

Fee And Expenses

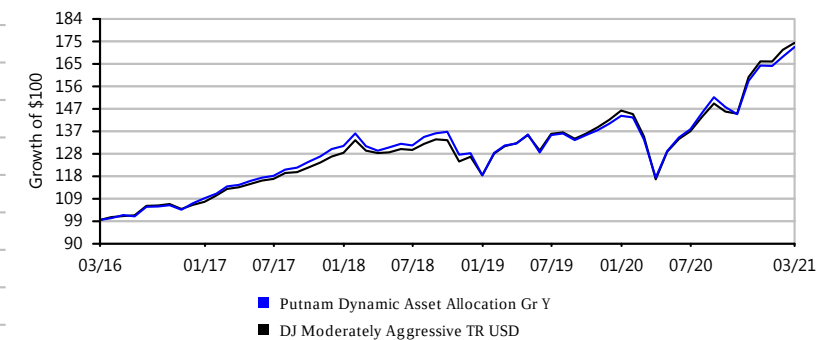
Expense Ratio	0.80
Gross Expense Ratio	0.80
Prospectus Net Expense Ratio	0.80
Prospectus Gross Expense Ratio	0.80
Actual 12b1	0.00
Management Fee	0.59

Top 10 Holdings (%)

E-mini Russell 2000 Ind...	6.21
Gsglpwds P Us0001m R 12...	-4.19
Gsglpwdl R Us0001m P 12...	4.14
Apple Inc	2.87
Microsoft Corp	2.41
Amazon.com Inc	2.22
Ru10vatr R Us0001m P 02...	2.17
5 Year Treasury Note Fu...	1.61
MSCI EAFE Index Future ...	1.58
E-mini S&P 500 Future M...	1.58

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



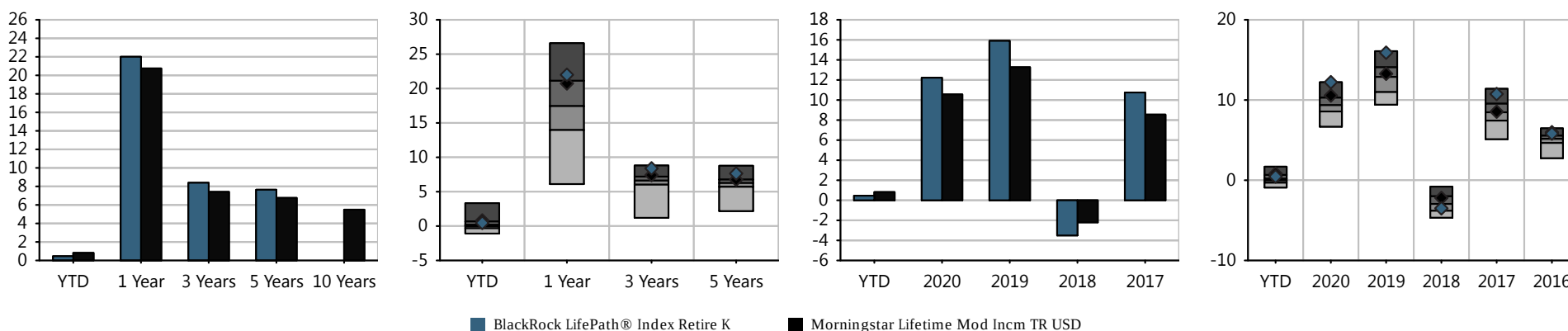
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
90 Passing	Criteria Scoring	22.00%	8.39%	7.64%	8.30	0.86	0.99	0.86	0.85	9.83	0.09%	1.03
	Peer Group Scoring	17.67%	6.59%	6.12%	7.37	0.77	0.91	-0.31	-0.29	9.00	0.71%	1.07
	Criteria Peer Ranking	18	5	8	71	32	28	1	3	42	2	52

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index Retirement Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
BlackRock LifePath® Index Retire K	0.46%	0.46%	22.00%	8.39%	7.64%	-	6.29%	05/31/2011	12.22%	15.90%	(3.50%)	10.75%	5.82%
Morningstar Lifetime Mod Incm TR USD	0.82%	0.82%	20.75%	7.41%	6.76%	-	-	-	10.56%	13.27%	(2.20%)	8.55%	5.98%
Morningstar Target-Date Retirement	0.28%	0.28%	17.67%	6.59%	6.12%	4.84%	-	-	9.27%	12.71%	(2.90%)	8.46%	5.04%

Morningstar Rating: *****

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

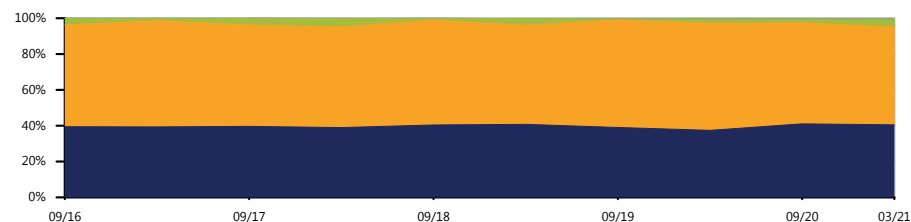
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX RETIRE K | FUND FACT SHEET



Historical Glidepath

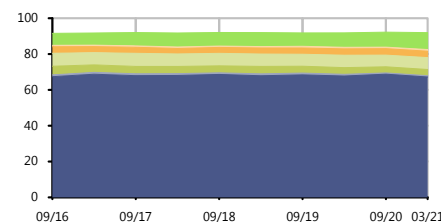
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

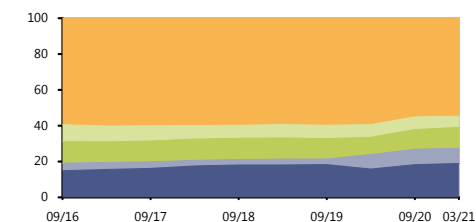
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom % ■ Technology ■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Communication Services ■ Asia % ■ Consumer Cyclical ■ Consumer Defensive ■ Other

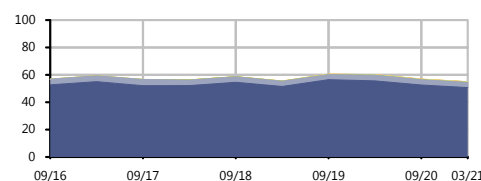
Sector Distribution

Time Period: 04/30/2016 - 03/31/2021



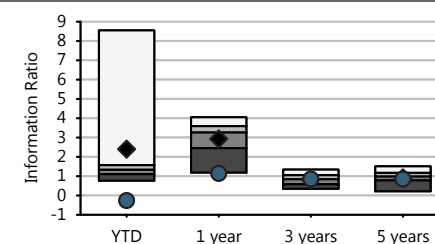
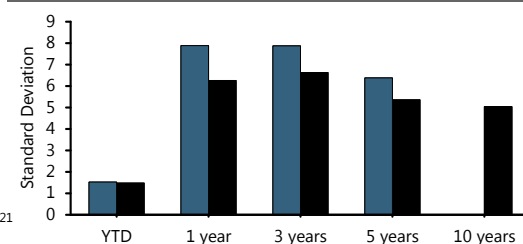
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks ■ Convertible Bond ■ Other

Risk/Return vs Peer Group



■ BlackRock LifePath® Index Retire K ■ Morningstar Lifetime Mod Incm TR USD

Fund Basics

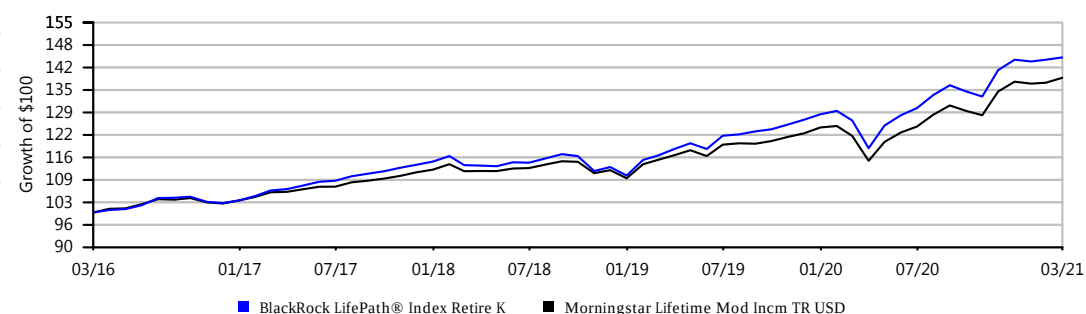
Ticker	LIRKX
Category	Target-Date Retirement
Net Assets(This Class \$mn)	8,722 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.06
Gross Expense Ratio	0.12
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.14
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



■ BlackRock LifePath® Index Retire K ■ Morningstar Lifetime Mod Incm TR USD

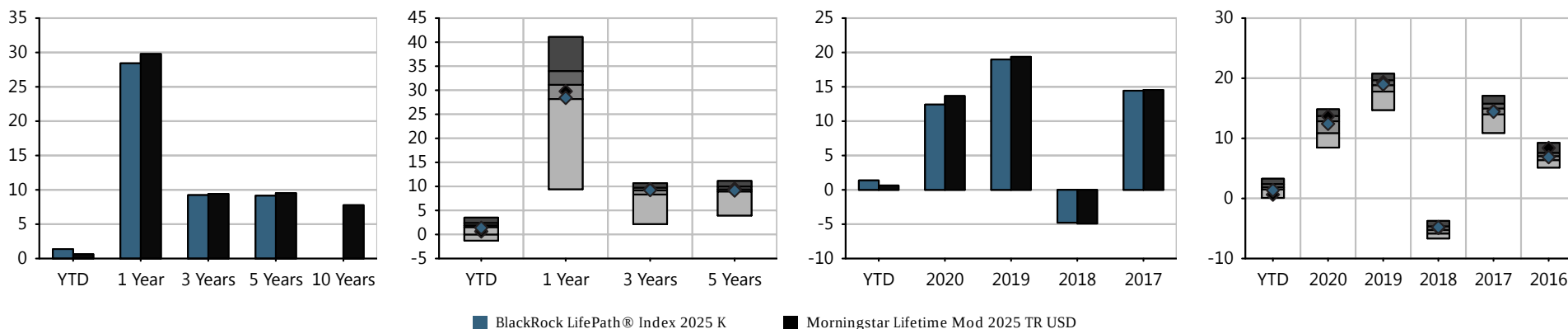
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
82 Passing	Criteria Scoring	28.42%	9.24%	9.15%	11.45	0.76	0.95	-0.14	-0.37	9.83	0.09%	1.00
	Peer Group Scoring	30.22%	8.84%	9.18%	12.71	0.69	0.90	-0.23	-0.13	7.84	0.70%	0.97
	Criteria Peer Ranking	72	46	61	16	17	32	50	70	28	2	28

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2025 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2025 K	1.37%	1.37%	28.42%	9.24%	9.15%	-	7.44%	05/31/2011	12.42%	18.98%	(4.78%)	14.43%	6.87%
Morningstar Lifetime Mod 2025 TR USD	0.64%	0.64%	29.78%	9.41%	9.53%	-	-	-	13.67%	19.36%	(4.90%)	14.54%	8.39%
Morningstar Target-Date 2025	1.86%	1.86%	30.22%	8.84%	9.18%	7.41%	-	-	11.99%	18.45%	(5.26%)	14.67%	6.98%

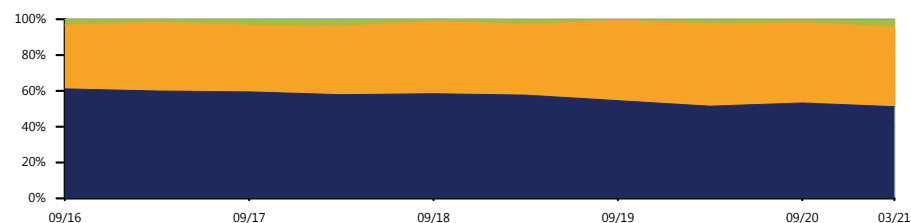
Morningstar Rating: ***

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

Historical Glidepath

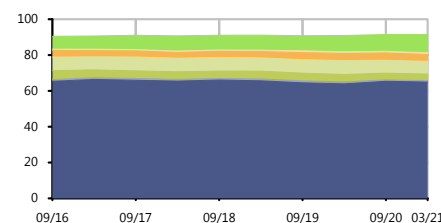
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

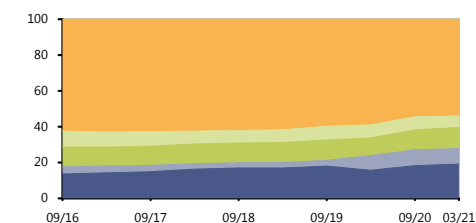
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom %
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %
■ Asia %

Sector Distribution

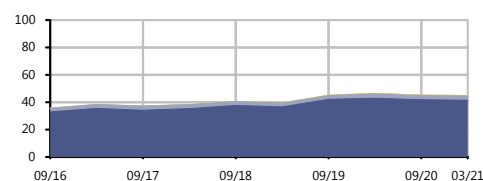
Time Period: 04/30/2016 - 03/31/2021



■ Technology ■ Communication Services ■ Consumer Cyclical
■ Consumer Defensive ■ Other

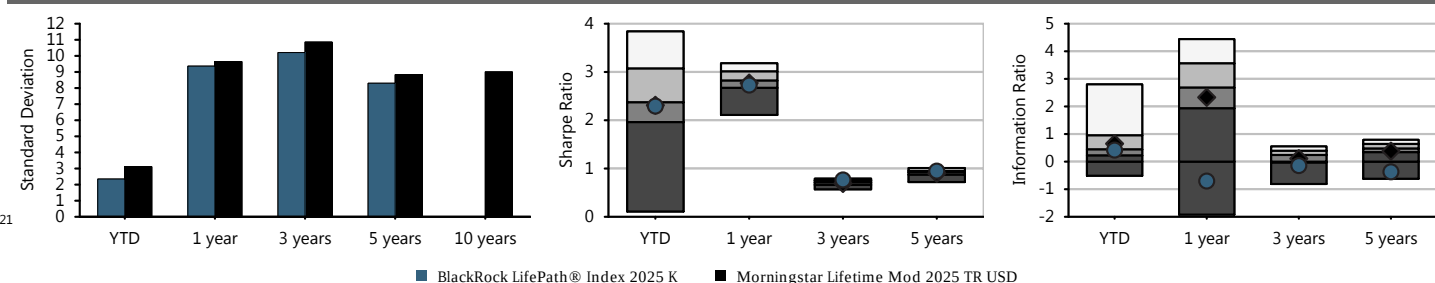
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

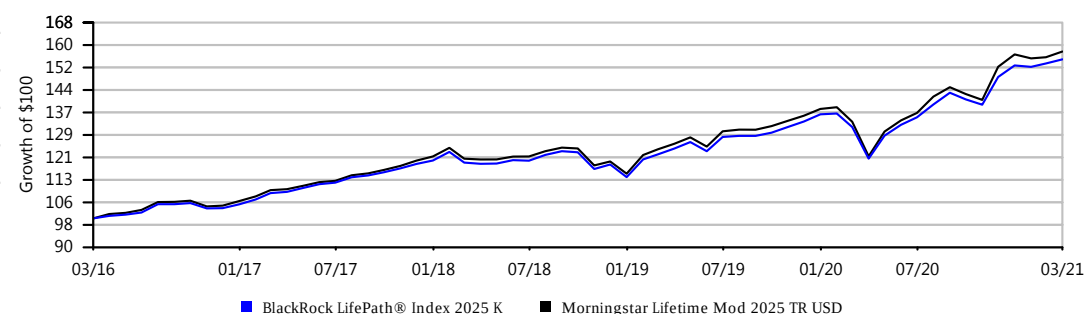
Ticker	LIBKX
Category	Target-Date 2025
Net Assets(This Class \$mn)	6,184 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.12
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.15
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



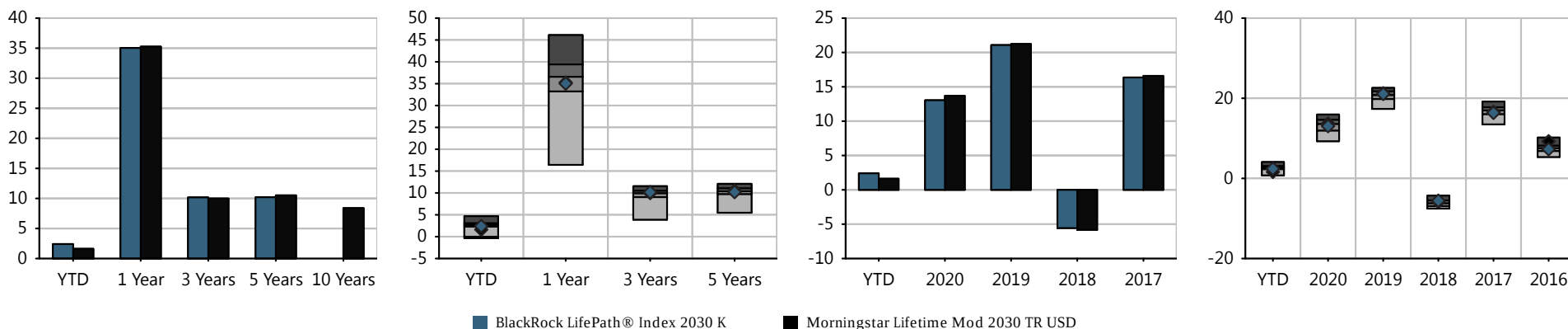
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
78 Passing	Criteria Scoring	35.04%	10.17%	10.20%	14.27	0.73	0.91	0.17	-0.33	9.83	0.09%	0.99
	Peer Group Scoring	35.96%	9.73%	10.29%	14.68	0.68	0.89	-0.09	-0.12	7.91	0.71%	0.98
	Criteria Peer Ranking	63	42	59	31	23	44	36	69	27	2	44

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2030 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2030 K	2.41%	2.41%	35.04%	10.17%	10.20%	-	8.09%	05/31/2011	13.05%	21.08%	(5.56%)	16.36%	7.29%
Morningstar Lifetime Mod 2030 TR USD	1.62%	1.62%	35.26%	9.99%	10.51%	-	-	-	13.69%	21.24%	(5.82%)	16.59%	9.26%
Morningstar Target-Date 2030	2.64%	2.64%	35.96%	9.73%	10.29%	8.06%	-	-	13.22%	20.41%	(6.15%)	16.73%	7.46%

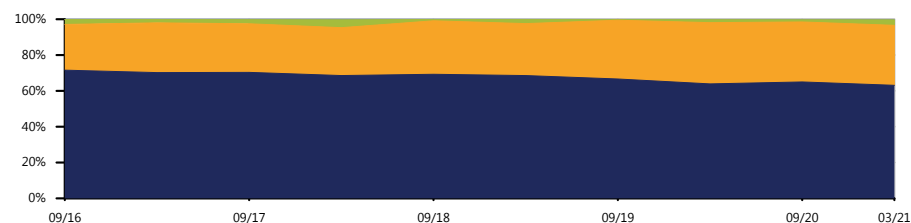
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

Historical Glidepath

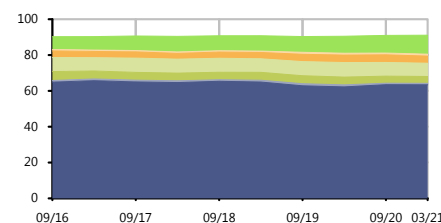
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

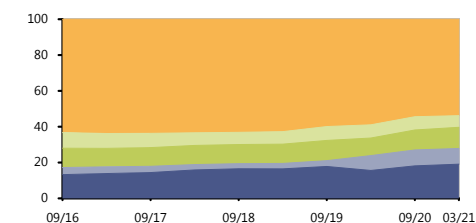
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom % ■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Asia %

Sector Distribution

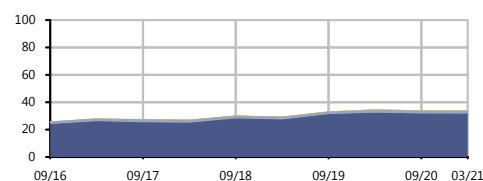
Time Period: 04/30/2016 - 03/31/2021



■ Technology ■ Communication Services ■ Consumer Cyclical ■ Consumer Defensive ■ Other

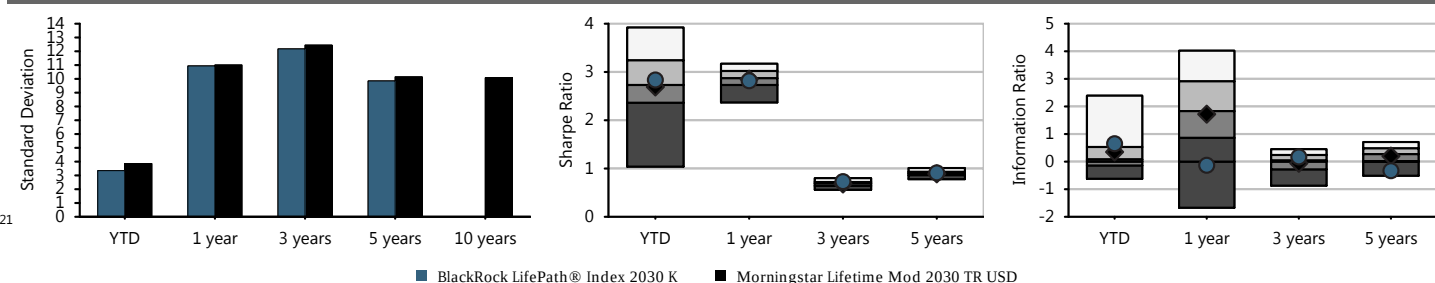
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks ■ Convertible Bond ■ Other

Risk/Return vs Peer Group



■ BlackRock LifePath® Index 2030 K ■ Morningstar Lifetime Mod 2030 TR USD

Fund Basics

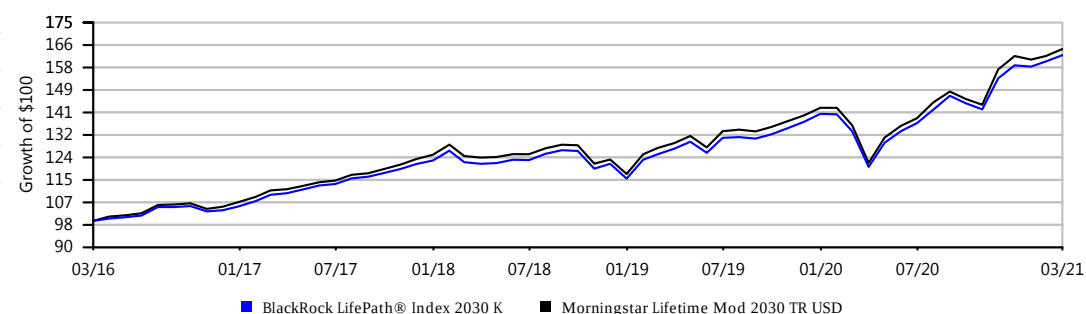
Ticker	LINKX
Category	Target-Date 2030
Net Assets(This Class \$mn)	9,967 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.15
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



■ BlackRock LifePath® Index 2030 K ■ Morningstar Lifetime Mod 2030 TR USD

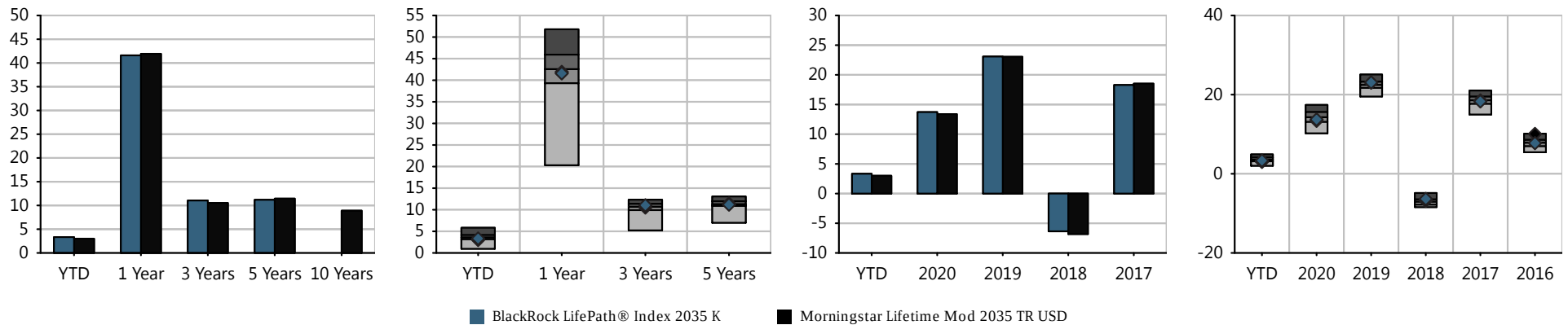
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
79 Passing	Criteria Scoring	41.60%	11.04%	11.19%	17.01	0.71	0.88	0.47	-0.24	9.83	0.09%	1.00
	Peer Group Scoring	42.17%	10.58%	11.30%	16.97	0.67	0.88	0.08	-0.07	7.76	0.72%	1.00
	Criteria Peer Ranking	62	33	52	45	28	48	26	61	26	2	45

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2035 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2035 K	3.34%	3.34%	41.60%	11.04%	11.19%	-	8.68%	05/31/2011	13.72%	23.08%	(6.36%)	18.29%	7.74%
Morningstar Lifetime Mod 2035 TR USD	3.00%	3.00%	41.93%	10.52%	11.44%	-	-	-	13.38%	23.04%	(6.82%)	18.52%	10.07%
Morningstar Target-Date 2035	3.55%	3.55%	42.17%	10.58%	11.30%	8.68%	-	-	14.21%	22.28%	(7.01%)	18.46%	7.82%

Morningstar Rating: ***

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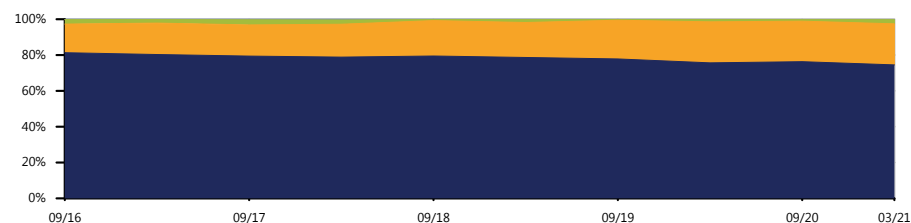
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2035 K | FUND FACT SHEET



Historical Glidepath

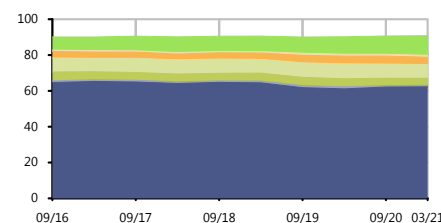
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

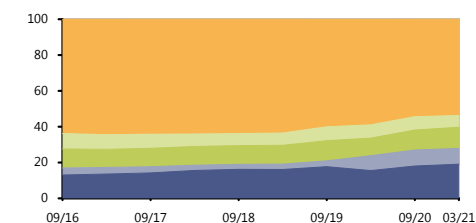
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom %
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %
■ Asia %

Sector Distribution

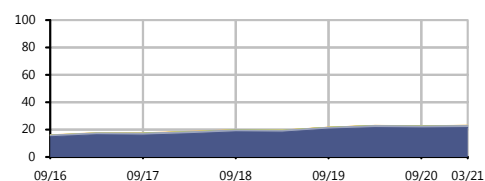
Time Period: 04/30/2016 - 03/31/2021



■ Technology ■ Communication Services ■ Consumer Cyclical
■ Consumer Defensive ■ Other

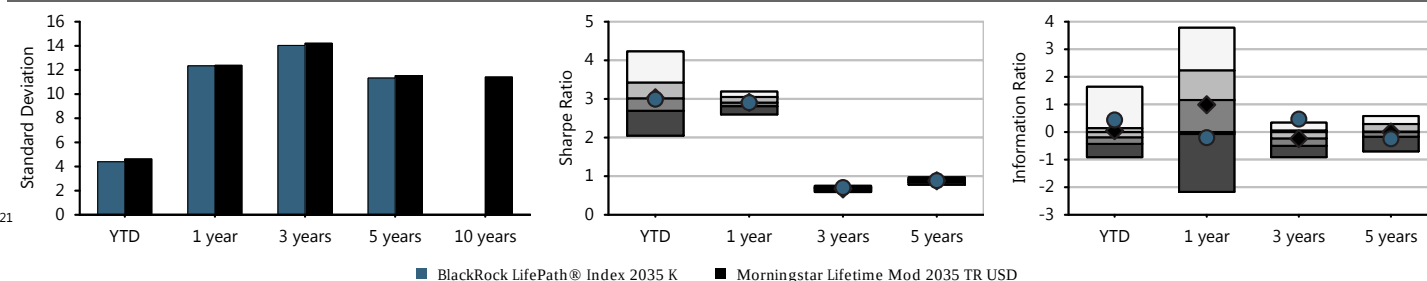
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

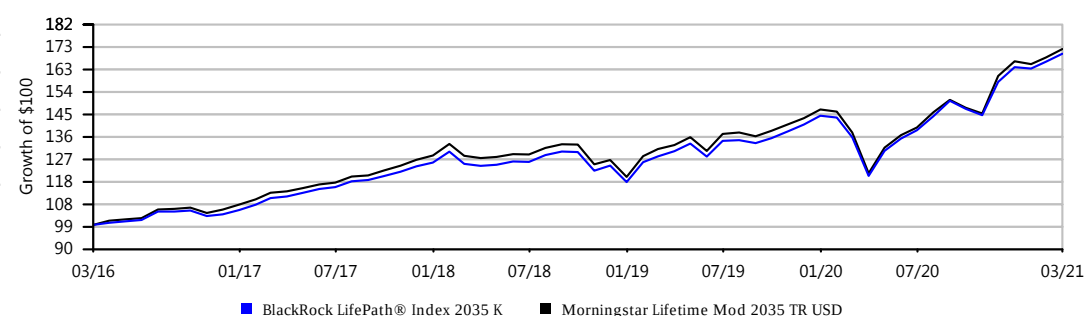
Ticker	LJKX
Category	Target-Date 2035
Net Assets(This Class \$mn)	5,991 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



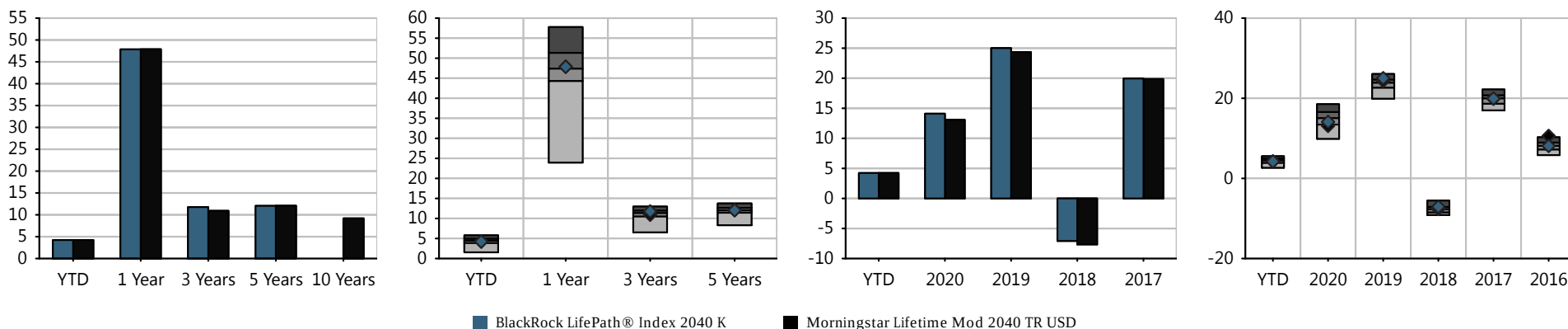
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
82 Passing	Criteria Scoring	47.86%	11.77%	12.05%	19.56	0.69	0.86	0.74	-0.04	9.83	0.09%	1.01
	Peer Group Scoring	47.12%	11.15%	11.94%	18.67	0.66	0.87	0.19	-0.05	7.91	0.73%	1.02
	Criteria Peer Ranking	47	31	46	70	37	54	20	46	26	2	57

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2040 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2040 K	4.23%	4.23%	47.86%	11.77%	12.05%	-	9.22%	05/31/2011	14.10%	25.01%	(7.08%)	19.95%	8.10%
Morningstar Lifetime Mod 2040 TR USD	4.24%	4.24%	47.89%	10.92%	12.09%	-	-	-	13.09%	24.35%	(7.65%)	19.87%	10.61%
Morningstar Target-Date 2040	4.37%	4.37%	47.12%	11.15%	11.94%	9.10%	-	-	14.81%	23.49%	(7.63%)	19.65%	8.07%

Morningstar Rating: ***

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

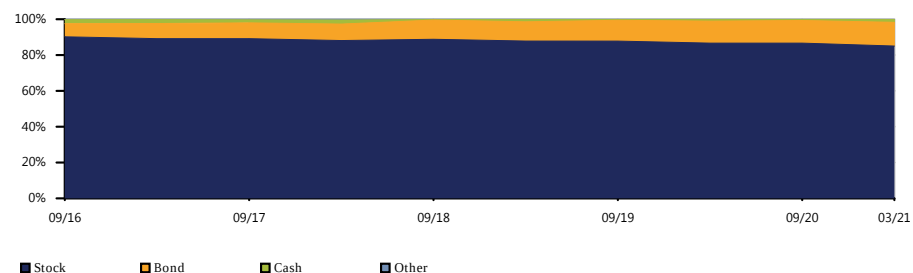
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2040 K | FUND FACT SHEET



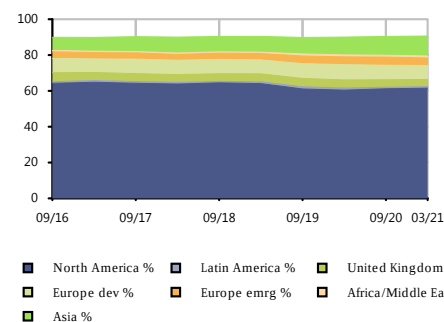
Historical Glidepath

Time Period: 04/30/2016 - 03/31/2021



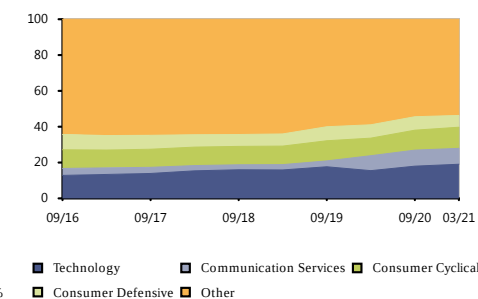
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021



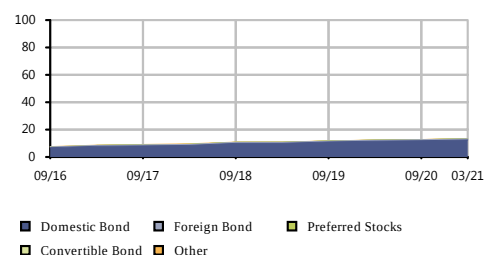
Sector Distribution

Time Period: 04/30/2016 - 03/31/2021

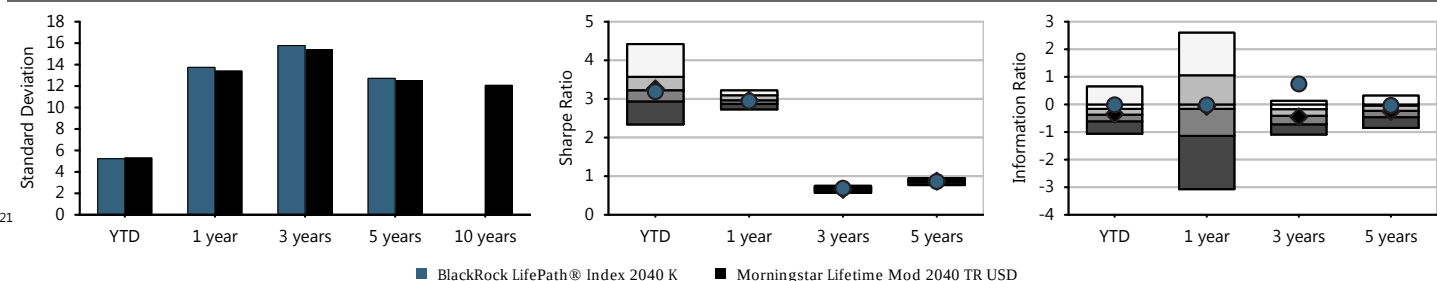


Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



Risk/Return vs Peer Group



Fund Basics

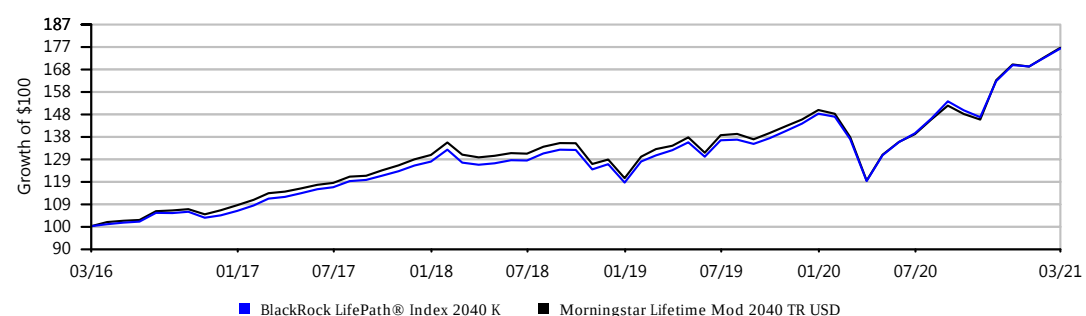
Ticker	LKKX
Category	Target-Date 2040
Net Assets(This Class \$mn)	8,352 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



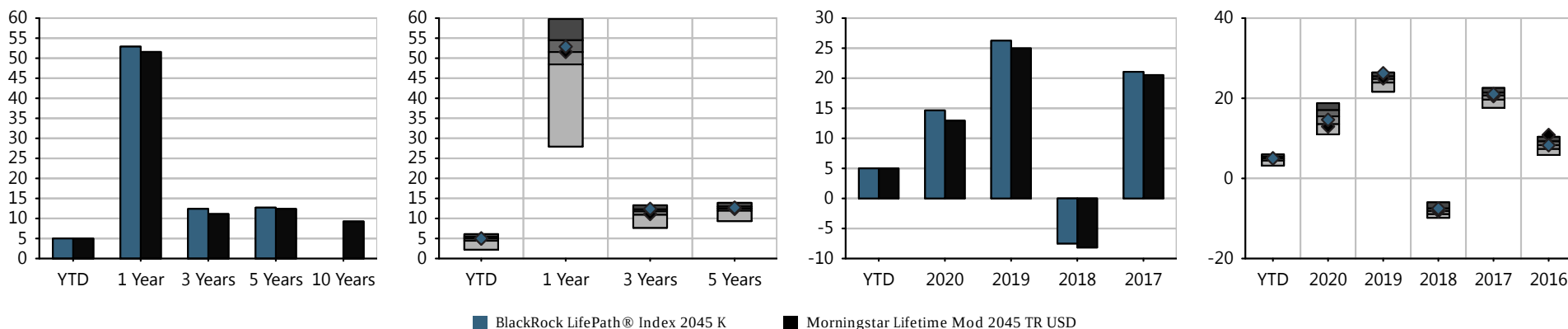
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	52.89%	12.39%	12.71%	21.27	0.68	0.85	1.11	0.27	9.83	0.09%	1.01
	Peer Group Scoring	50.64%	11.57%	12.43%	19.94	0.65	0.86	0.30	0.04	7.73	0.73%	1.02
	Criteria Peer Ranking	37	22	38	79	36	54	8	33	26	2	57

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2045 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2045 K	5.00%	5.00%	52.89%	12.39%	12.71%	-	9.63%	05/31/2011	14.64%	26.25%	(7.50%)	21.07%	8.28%
Morningstar Lifetime Mod 2045 TR USD	4.99%	4.99%	51.57%	11.11%	12.40%	-	-	-	12.95%	24.97%	(8.17%)	20.53%	10.84%
Morningstar Target-Date 2045	4.87%	4.87%	50.64%	11.57%	12.43%	9.31%	-	-	15.27%	24.51%	(8.09%)	20.42%	8.22%

Morningstar Rating: ***

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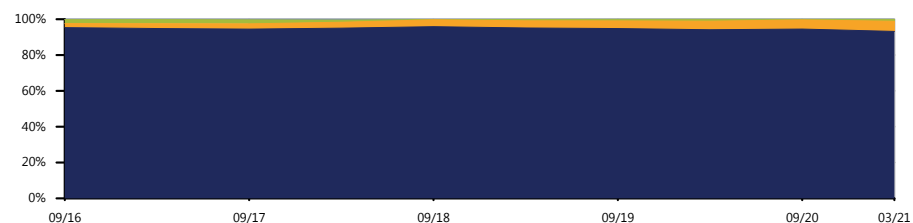
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2045 K | FUND FACT SHEET



Historical Glidepath

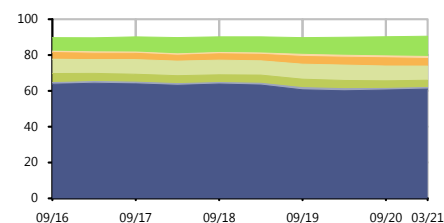
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

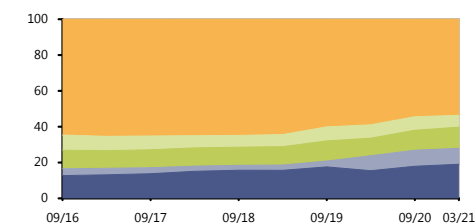
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom % ■ Technology ■ Communication Services ■ Consumer Cyclical
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Other
■ Asia %

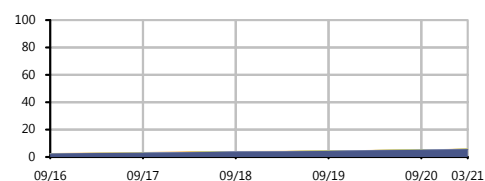
Sector Distribution

Time Period: 04/30/2016 - 03/31/2021



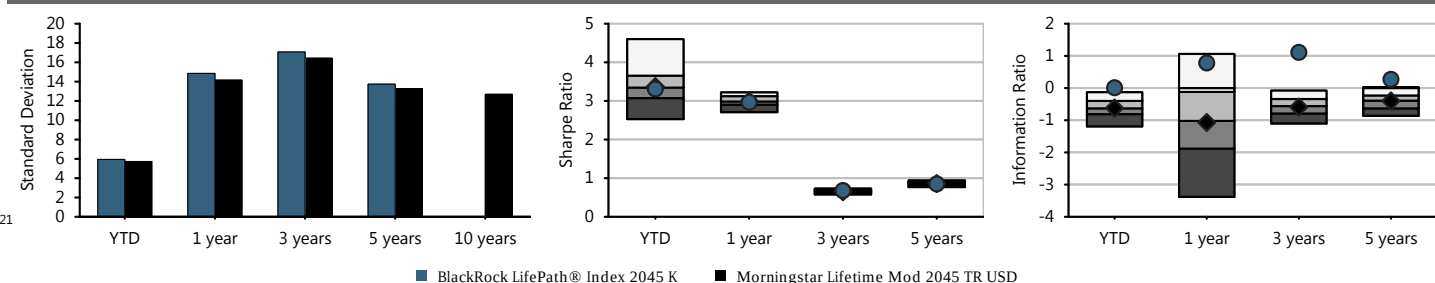
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

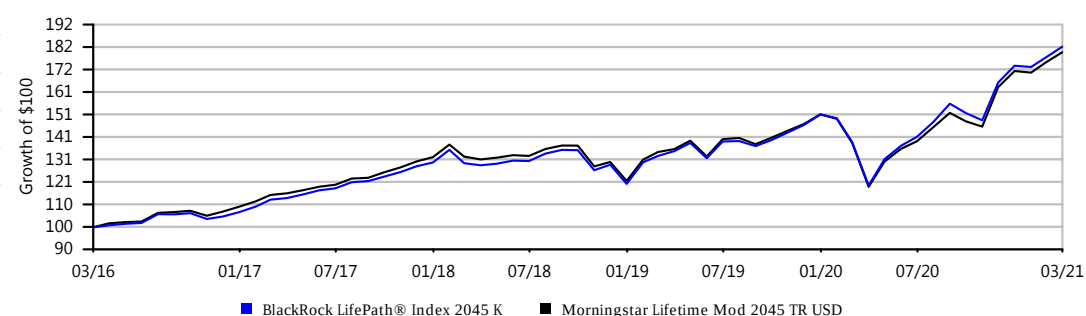
Ticker	LHKK
Category	Target-Date 2045
Net Assets(This Class \$mn)	4,643 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



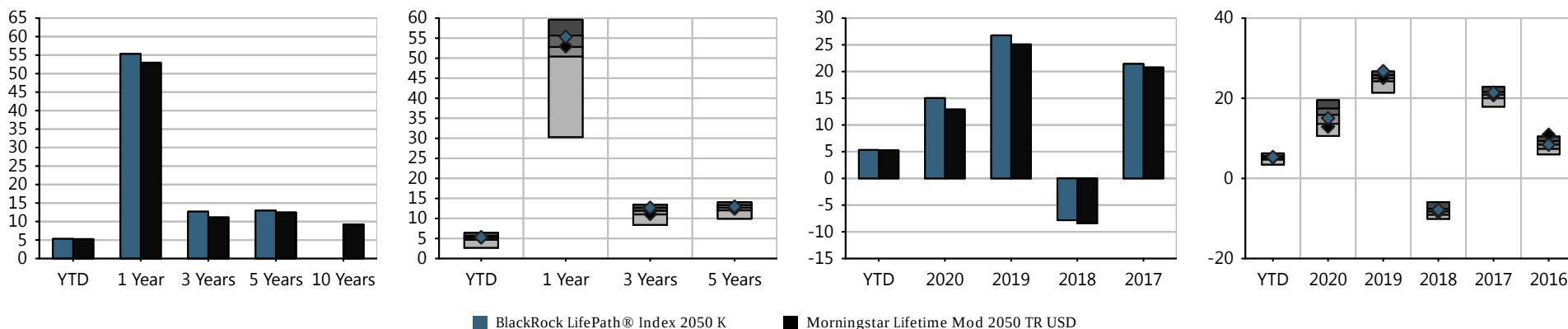
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	55.34%	12.68%	12.97%	22.00	0.68	0.84	1.25	0.42	9.83	0.09%	1.01
	Peer Group Scoring	52.03%	11.71%	12.54%	20.37	0.66	0.85	0.32	0.06	7.62	0.74%	1.02
	Criteria Peer Ranking	29	22	34	89	36	52	1	27	26	2	60

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2050 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2050 K	5.32%	5.32%	55.34%	12.68%	12.97%	-	9.86%	05/31/2011	15.04%	26.77%	(7.82%)	21.43%	8.41%
Morningstar Lifetime Mod 2050 TR USD	5.26%	5.26%	52.97%	11.13%	12.46%	-	-	-	12.91%	25.09%	(8.41%)	20.78%	10.89%
Morningstar Target-Date 2050	5.10%	5.10%	52.03%	11.71%	12.54%	9.42%	-	-	15.42%	24.75%	(8.29%)	20.71%	8.29%

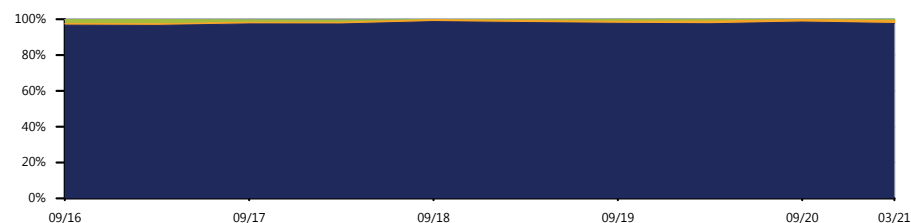
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

Historical Glidepath

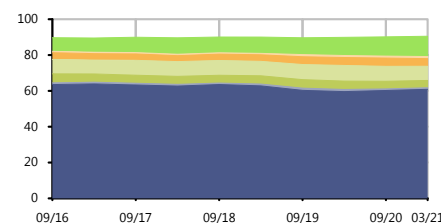
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

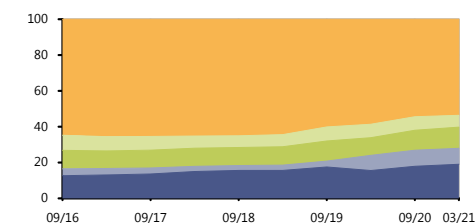
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom %
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %
■ Asia %

Sector Distribution

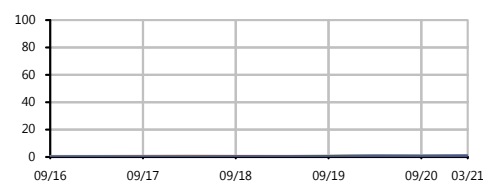
Time Period: 04/30/2016 - 03/31/2021



■ Technology ■ Communication Services ■ Consumer Cyclical
■ Consumer Defensive ■ Other

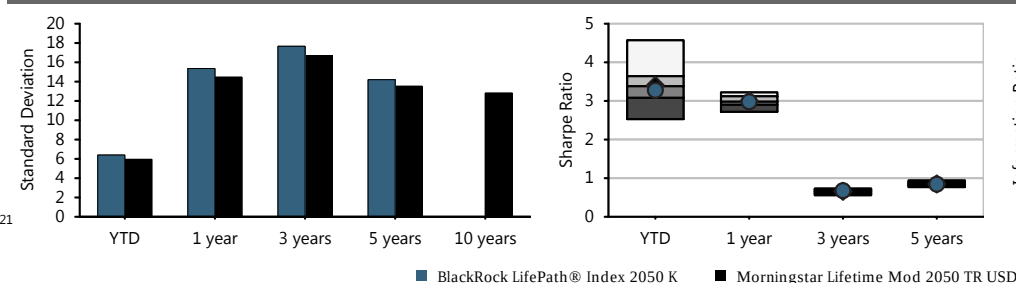
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

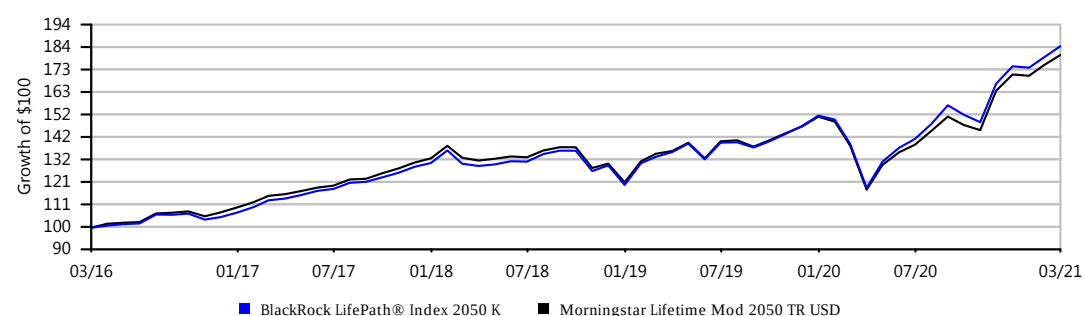
Ticker	LIPKX
Category	Target-Date 2050
Net Assets(This Class \$mn)	4,751 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



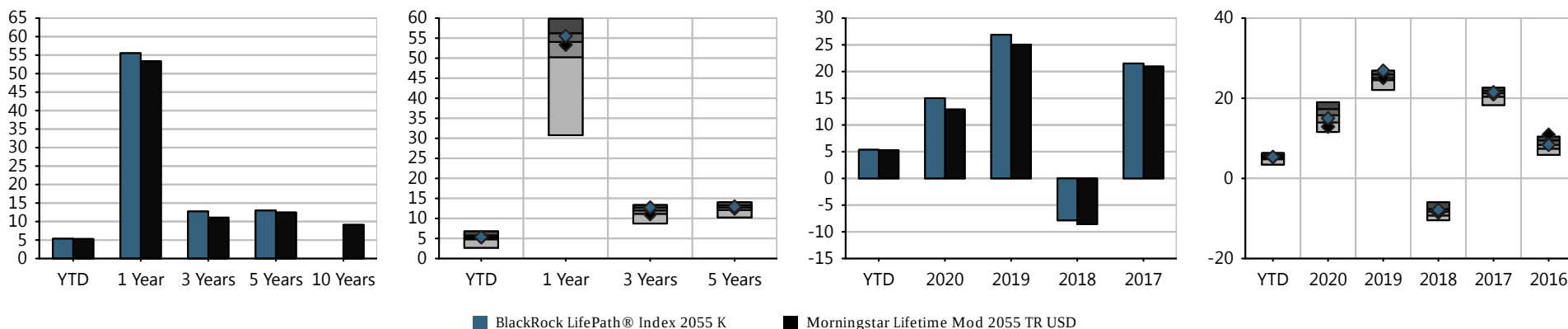
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	55.52%	12.73%	12.99%	22.08	0.68	0.84	1.32	0.44	9.83	0.09%	1.01
	Peer Group Scoring	52.87%	11.80%	12.69%	20.58	0.65	0.86	0.40	0.14	6.73	0.73%	1.03
	Criteria Peer Ranking	33	22	33	80	32	55	1	30	18	2	58

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2055 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2055 K	5.36%	5.36%	55.52%	12.73%	12.99%	-	9.99%	05/31/2011	15.02%	26.89%	(7.85%)	21.51%	8.38%
Morningstar Lifetime Mod 2055 TR USD	5.29%	5.29%	53.35%	11.06%	12.45%	-	-	-	12.91%	25.05%	(8.57%)	20.95%	10.90%
Morningstar Target-Date 2055	5.18%	5.18%	52.87%	11.80%	12.69%	9.49%	-	-	15.58%	25.04%	(8.38%)	21.00%	8.20%

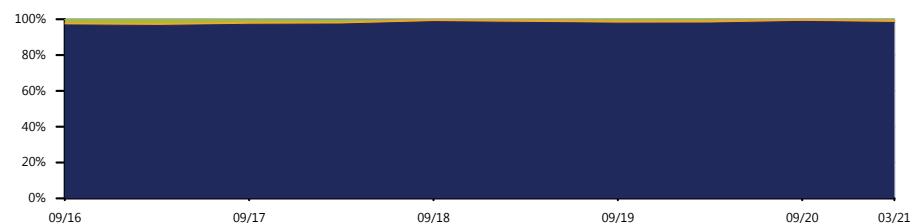
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

Historical Glidepath

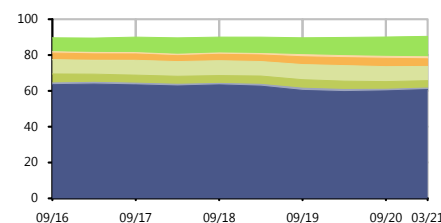
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

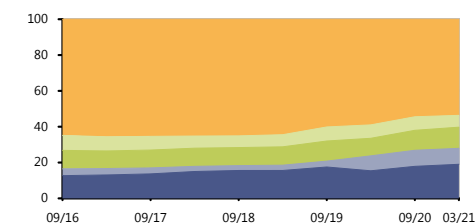
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom %
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %
■ Asia %

Sector Distribution

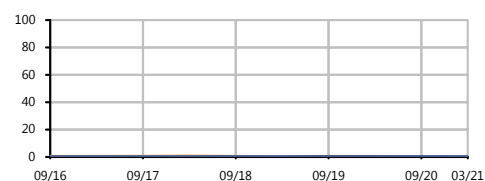
Time Period: 04/30/2016 - 03/31/2021



■ Technology ■ Communication Services ■ Consumer Cyclical
■ Consumer Defensive ■ Other

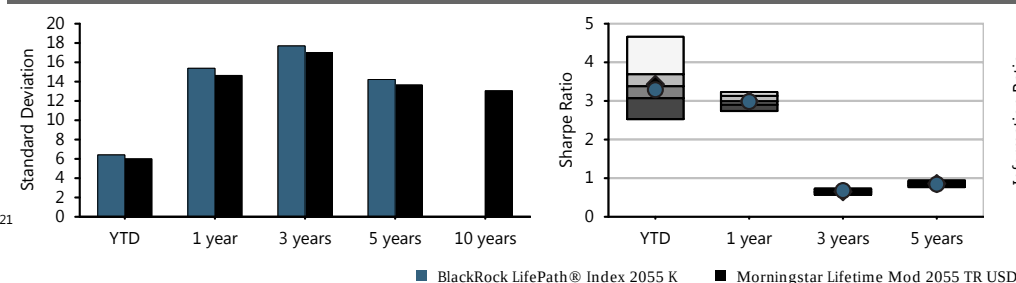
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

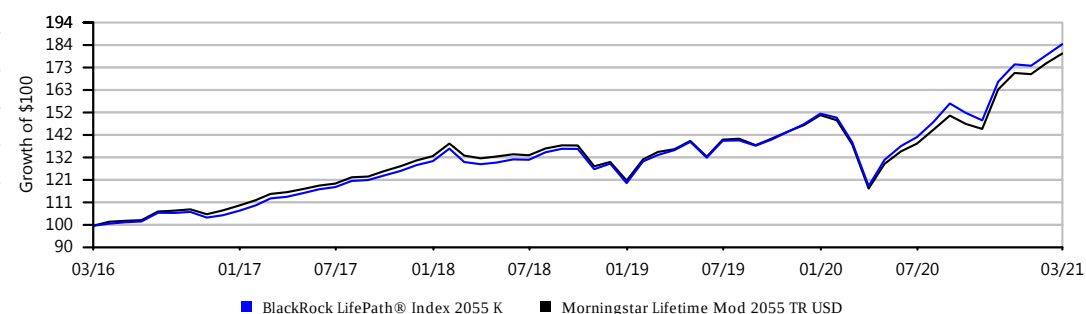
Ticker	LIVKX
Category	Target-Date 2055
Net Assets(This Class \$mn)	2,578 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.04
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



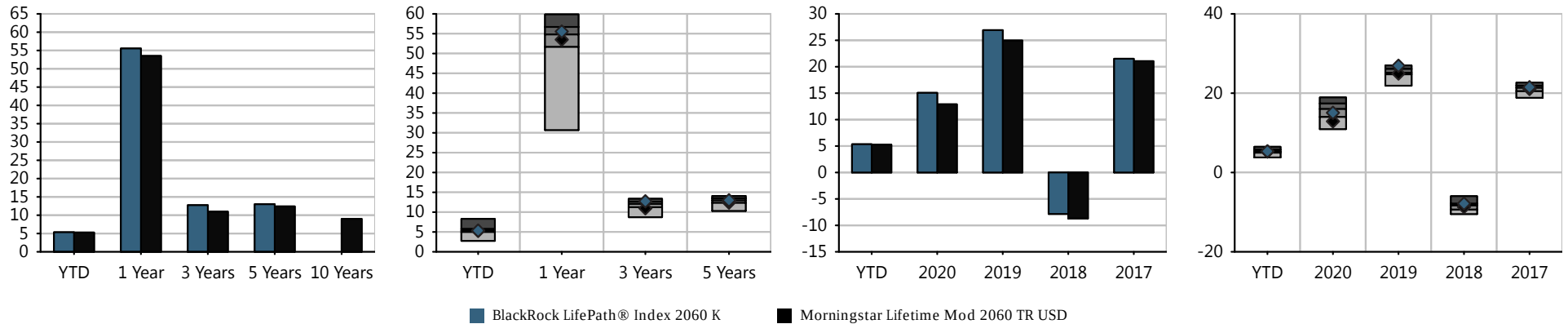
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IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
79 Passing	Criteria Scoring	55.54%	12.74%	13.00%	22.07	0.68	0.84	1.32	0.47	5.08	0.09%	1.01
	Peer Group Scoring	53.68%	11.88%	12.79%	20.40	0.66	0.86	0.49	0.24	3.11	0.73%	1.04
	Criteria Peer Ranking	43	22	43	85	34	64	1	34	26	3	65

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2060 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2060 K	5.34%	5.34%	55.54%	12.74%	13.00%	-	14.50%	02/29/2016	15.06%	26.92%	(7.84%)	21.51%	-
Morningstar Lifetime Mod 2060 TR USD	5.27%	5.27%	53.51%	10.98%	12.41%	-	-	-	12.89%	24.96%	(8.69%)	21.06%	10.88%
Morningstar Target-Date 2060+	5.30%	5.30%	53.68%	11.88%	12.79%	-	-	-	15.60%	25.21%	(8.46%)	21.14%	8.19%

Morningstar Rating: ***

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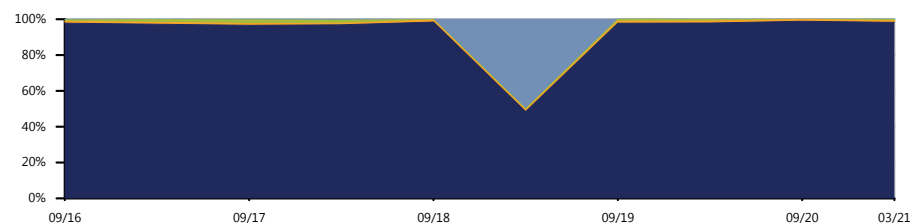
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2060 K | FUND FACT SHEET



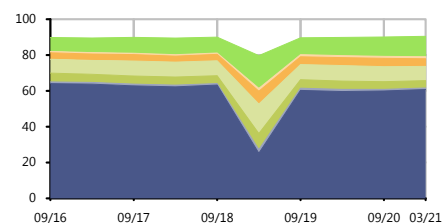
Historical Glidepath

Time Period: 04/30/2016 - 03/31/2021



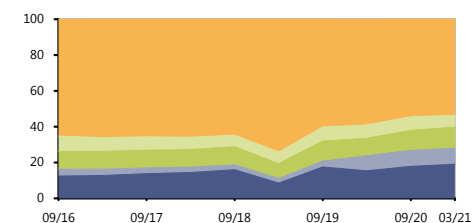
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021



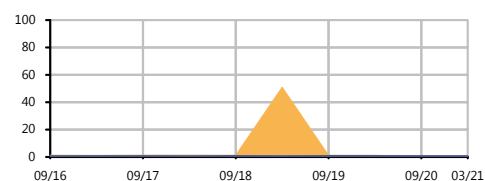
Sector Distribution

Time Period: 04/30/2016 - 03/31/2021

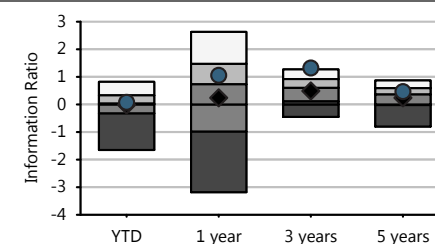
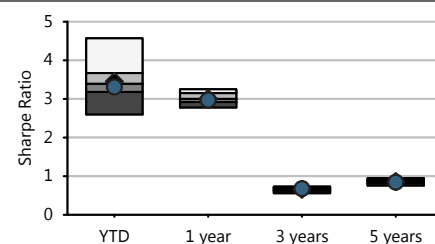
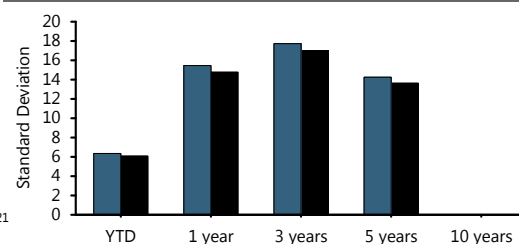


Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



Risk/Return vs Peer Group



Fund Basics

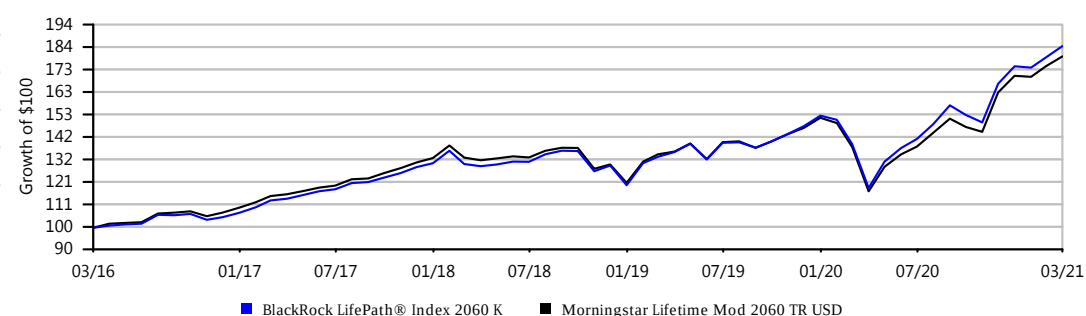
Ticker	LIZKX
Category	Target-Date 2060+
Net Assets(This Class \$mn)	954 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	5.08
Fund Inception	Feb 29, 2016

Fee And Expenses

Expense Ratio	0.04
Gross Expense Ratio	0.13
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.17
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 03/31/2016 - 03/31/2021



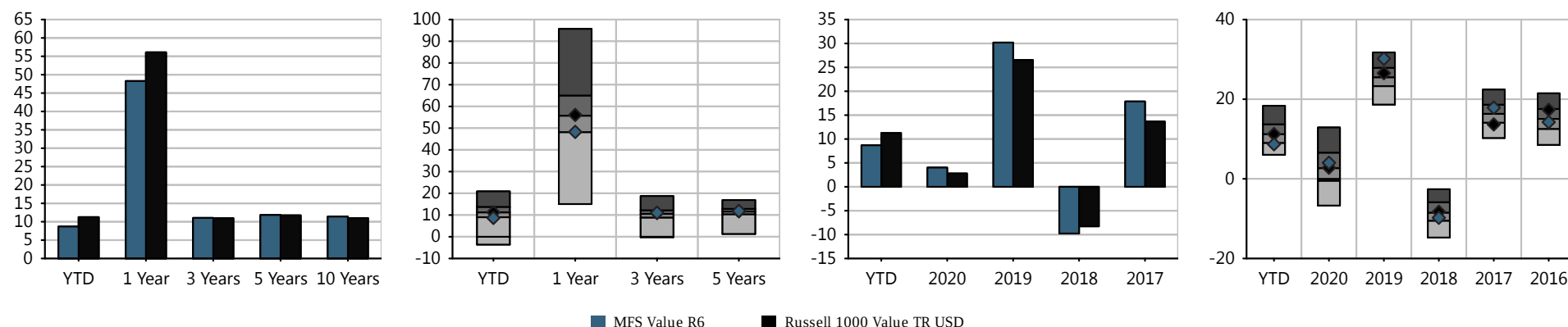
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
85 Passing	Criteria Scoring	48.27%	11.04%	11.84%	0.58	0.74	0.02	0.03	14.83	0.47%	2.87	1.04
	Peer Group Scoring	56.98%	10.46%	11.43%	0.52	0.67	-0.12	-0.09	10.16	0.94%	12.22	1.07
	Criteria Peer Ranking	75	41	43	34	29	41	43	26	14	8	32

Investment Strategy

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

Manager Vs Benchmark Performance

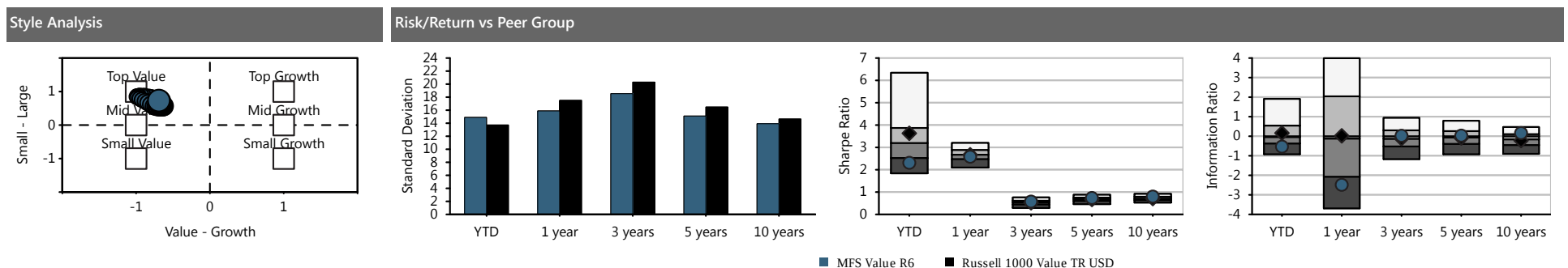
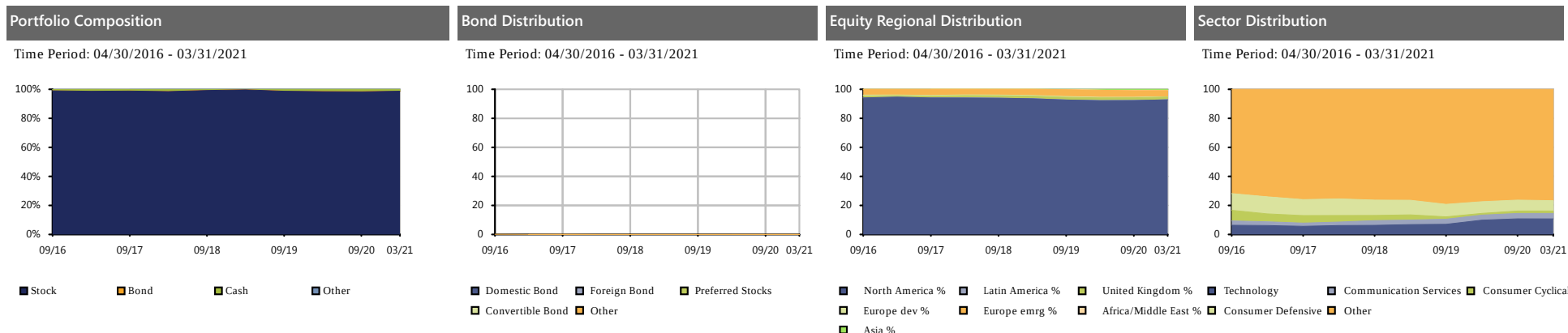


Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
MFS Value R6	8.69%	8.69%	48.27%	11.04%	11.84%	11.40%	8.78%	01/02/1996	4.03%	30.18%	(9.78%)	17.86%	14.25%
Russell 1000 Value TR USD	11.26%	11.26%	56.09%	10.96%	11.74%	10.99%	-	-	2.80%	26.54%	(8.27%)	13.66%	17.34%
Morningstar Large Value	11.44%	11.44%	56.98%	10.46%	11.43%	10.32%	-	-	3.11%	25.21%	(8.47%)	16.32%	15.09%

Morningstar Rating: ****

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Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	MEIKX	Expense Ratio	0.46	JPMorgan Chase & Co	4.79	Time Period: 01/31/2016 - 03/31/2021	
Category	Large Value	Gross Expense Ratio	0.47	Johnson & Johnson	3.82		
Net Assets(This Class \$mn)	59,167 m	Prospectus Net Expense Ratio	0.47	Comcast Corp Class A	3.33	■ MFS Value R6 ■ Russell 1000 Value TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.47	Medtronic PLC	2.86		
Manager	Nevin Chitkara	Actual 12b1	0.00	Honeywell International...	2.66	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Manager Tenure	14.83	Management Fee	0.46	Texas Instruments Inc	2.66		
Fund Inception	Jan 02,1996			Accenture PLC Class A	2.51		
				Aon PLC	2.45		
				Chubb Ltd	2.22		
				Cigna Corp	2.17		

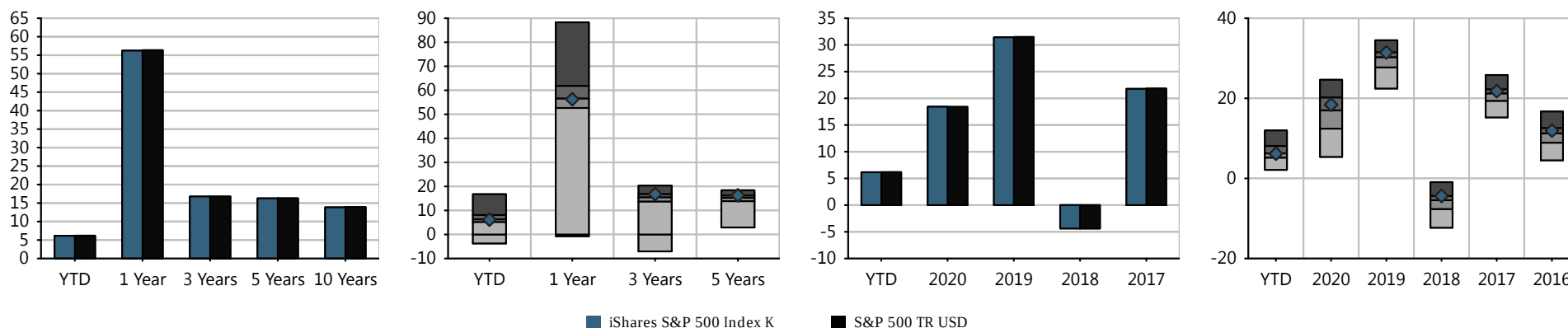
ISHARES S & P 500 INDEX K | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.02%	0.05%	0.04%	0.03%	\$28,034,297,588	56.27%	16.80%	16.30%
	Peer Group Scoring	4.24%	3.63%	3.20%	0.84%	-	-	-	-
	Criteria Peer Ranking	3	5	4	3	-	54	24	20

Investment Strategy

The investment seeks to provide investment results that correspond to the total return performance of publicly-traded common stocks in the aggregate, as represented by the Standard & Poor's 500® Index. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio of MIP, which has the same investment objective and strategies as the fund. At least 90% of the value of the fund's assets is invested in securities comprising the S&P 500 Index. The percentage of the fund's assets invested in a given stock is approximately the same as the percentage such stock represents in the S&P 500 Index.

Manager Vs Benchmark Performance



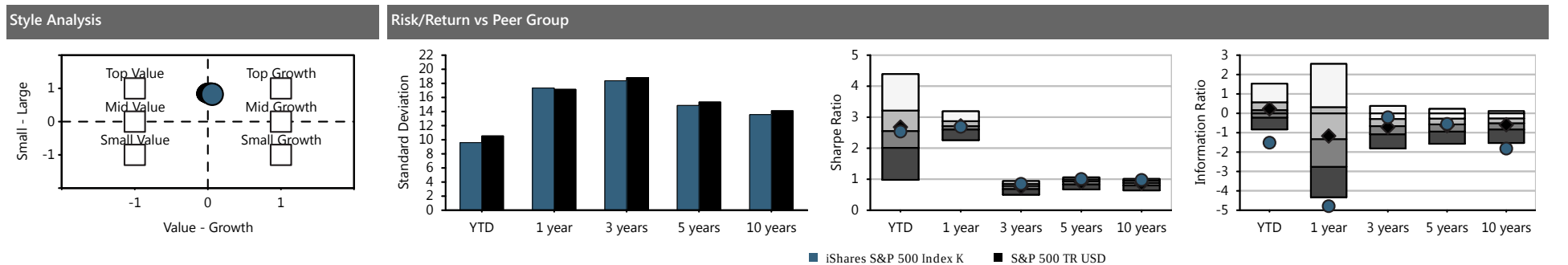
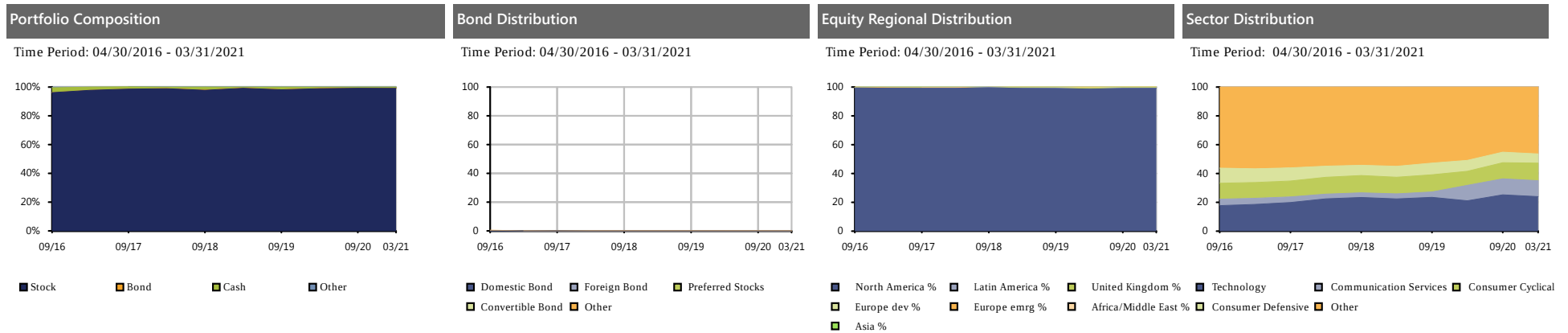
Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
iShares S&P 500 Index K	6.16%	6.16%	56.24%	16.77%	16.27%	13.85%	10.18%	07/30/1993	18.43%	31.43%	(4.38%)	21.77%	11.92%
S&P 500 TR USD	6.17%	6.17%	56.35%	16.78%	16.29%	13.91%	-	-	18.40%	31.49%	(4.38%)	21.83%	11.96%
Morningstar Large Blend	6.73%	6.73%	56.80%	14.87%	14.79%	12.40%	-	-	15.94%	29.35%	(6.02%)	20.80%	10.80%

Morningstar Rating: *****

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ISHARES S & P 500 INDEX K | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	WFSFX	Expense Ratio	0.03	Apple Inc	5.95	Time Period: 01/31/2016 - 03/31/2021	
Category	Large Blend	Gross Expense Ratio	0.03	Microsoft Corp	5.40		
Net Assets(This Class \$mn)	28,034 m	Prospectus Net Expense Ratio	0.03	Amazon.com Inc	4.05	Growth of \$100 03/16 01/17 07/17 01/18 07/18 01/19 07/19 01/20 07/20 03/21 ■ iShares S&P 500 Index K ■ S&P 500 TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.03	Facebook Inc A	1.90		
Manager	Alan Mason	Actual 12b1	0.00	Alphabet Inc A	1.87		
Manager Tenure	7.09	Management Fee	0.01	Alphabet Inc Class C	1.82		
Fund Inception	Jul 30,1993			Tesla Inc	1.57		
				Berkshire Hathaway Inc ...	1.44		
				JPMorgan Chase & Co	1.38		
				Johnson & Johnson	1.28		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

TIAA-CREF LARGE-CAP GROWTH INST | FUND FACT SHEET

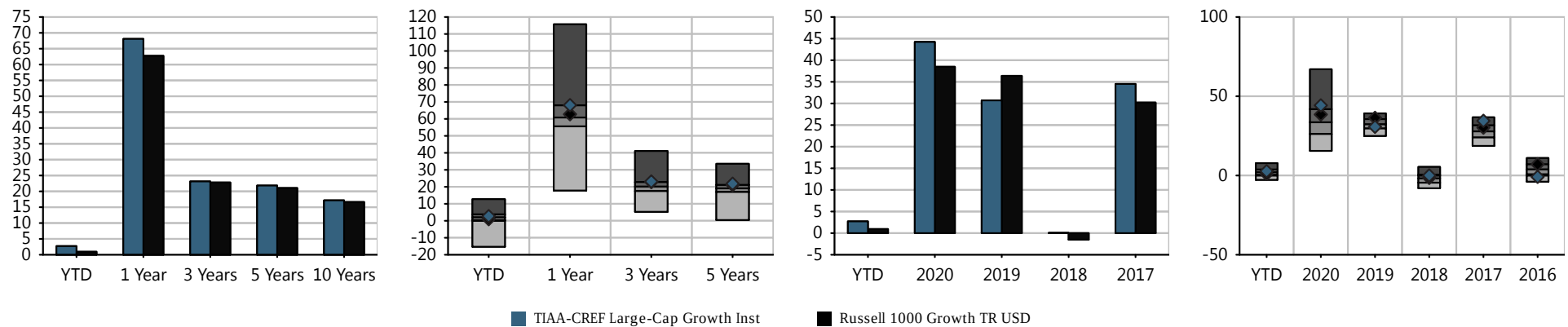


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
98 Passing	Criteria Scoring	68.09%	23.14%	21.83%	1.10	1.24	0.12	0.25	7.00	0.41%	5.28	1.05
	Peer Group Scoring	63.61%	20.45%	19.42%	0.96	1.10	-0.59	-0.48	10.86	1.01%	11.42	0.99
	Criteria Peer Ranking	25	21	18	21	18	20	17	65	8	16	25

Investment Strategy

The investment seeks a favorable long-term return, mainly through capital appreciation, primarily from equity securities. Under normal circumstances, the fund invests at least 80% of its assets in large-cap equity securities. It will invest primarily in large-cap equity securities that the fund's investment adviser believes present the opportunity for growth. The fund also seeks to invest in companies expected to benefit from prospective acquisitions, reorganizations, corporate restructurings or other special situations. It may invest up to 20% of its assets in foreign investments.

Manager Vs Benchmark Performance



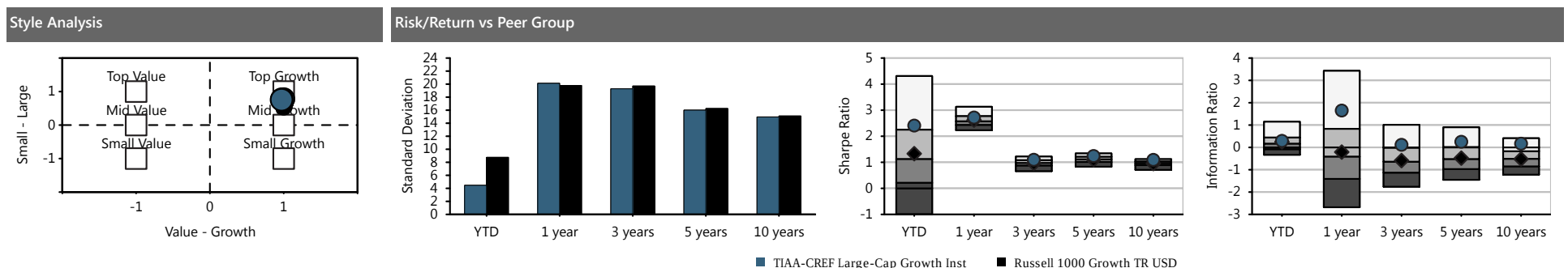
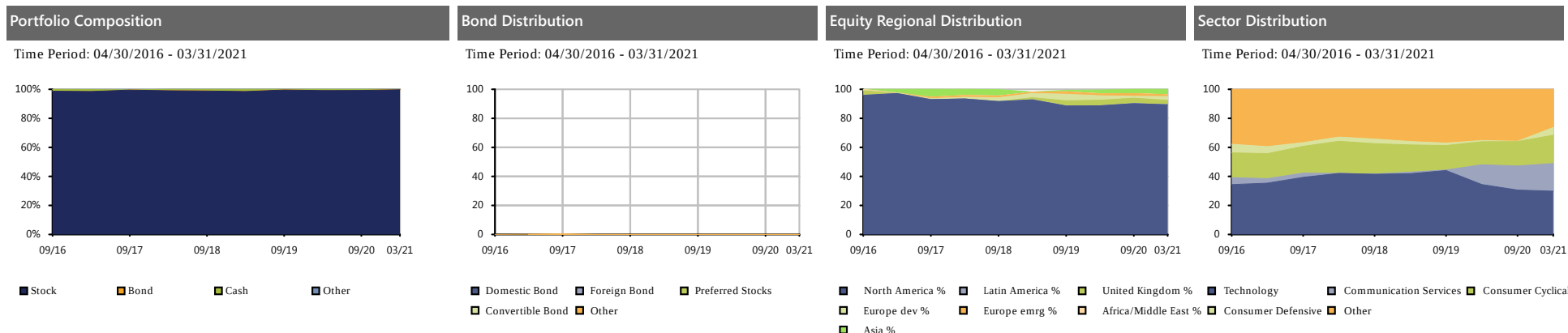
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
TIAA-CREF Large-Cap Growth Inst	2.73%	2.73%	68.09%	23.14%	21.83%	17.16%	12.48%	03/31/2006	44.24%	30.71%	0.04%	34.51%	(0.85%)
Russell 1000 Growth TR USD	0.94%	0.94%	62.74%	22.80%	21.05%	16.63%	-	-	38.49%	36.39%	(1.51%)	30.21%	7.08%
Morningstar Large Growth	2.23%	2.23%	63.61%	20.45%	19.42%	14.72%	-	-	36.03%	32.21%	(1.87%)	27.81%	3.71%

Morningstar Rating: *****

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TIAA-CREF LARGE-CAP GROWTH INST | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	TILGX	Expense Ratio	0.40	Amazon.com Inc	7.92	Time Period: 01/31/2016 - 03/31/2021	
Category	Large Growth	Gross Expense Ratio	0.41	Microsoft Corp	6.01		
Net Assets(This Class \$mn)	6,616 m	Prospectus Net Expense Ratio	0.41	Alphabet Inc Class C	5.51	■ TIAA-CREF Large-Cap Growth Inst ■ Russell 1000 Growth TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.41	Apple Inc	4.68		
Manager	Terrence Kontos	Actual 12b1	0.00	Facebook Inc A	4.27		
Manager Tenure	7.00	Management Fee	0.39	PayPal Holdings Inc	4.21		
Fund Inception	Mar 31,2006			Salesforce.com Inc	3.36		
				Visa Inc Class A	3.15		
				Costco Wholesale Corp	2.17		
				NVIDIA Corp	1.68		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

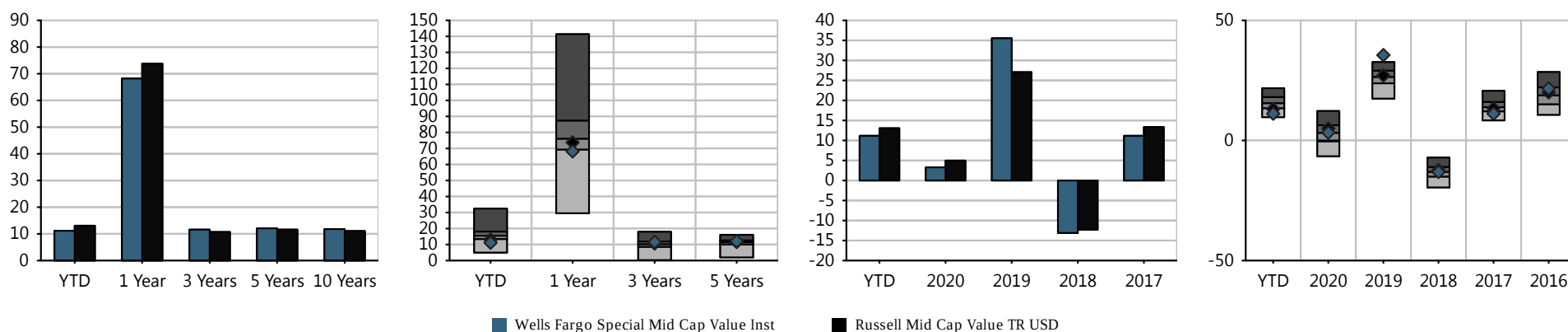
WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	68.20%	11.59%	12.07%	0.53	0.66	0.28	0.16	12.16	0.81%	19.09	1.05
	Peer Group Scoring	78.46%	9.99%	11.14%	0.46	0.58	-0.17	-0.13	10.50	1.03%	13.26	0.98
	Criteria Peer Ranking	77	26	32	21	18	20	29	34	31	85	12

Investment Strategy

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in equity securities of medium-capitalization companies. It invests principally in equity securities of medium-capitalization companies, which the manager defines as securities of companies with market capitalizations within the range of the Russell Midcap® Index at the time of purchase.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Wells Fargo Special Mid Cap Value Inst	11.16%	11.16%	68.20%	11.59%	12.07%	11.79%	12.09%	04/08/2005	3.28%	35.53%	(13.10%)	11.16%	21.59%
Russell Mid Cap Value TR USD	13.05%	13.05%	73.76%	10.70%	11.60%	11.05%	-	-	4.96%	27.06%	(12.29%)	13.34%	20.00%
Morningstar Mid-Cap Value	15.73%	15.73%	78.46%	9.99%	11.14%	10.05%	-	-	2.80%	26.04%	(13.05%)	14.08%	18.79%

Morningstar Rating: *****

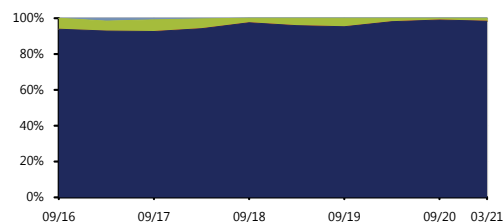
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WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

Portfolio Composition

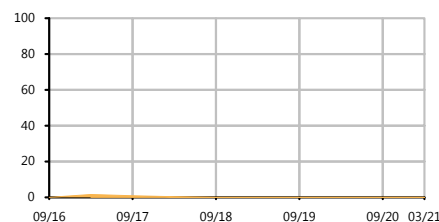
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

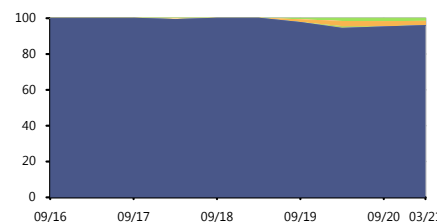
Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

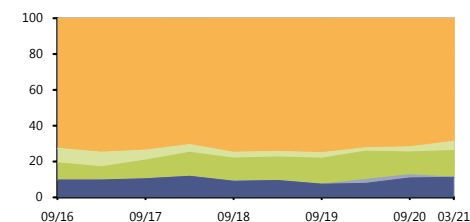
Time Period: 04/30/2016 - 03/31/2021



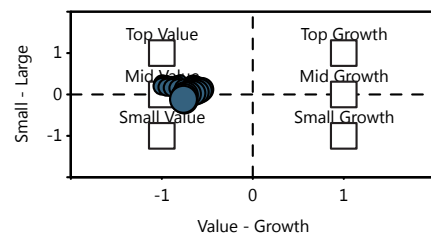
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Communication Services
■ Asia % ■ Consumer Cyclical
■ Consumer Defensive ■ Other

Sector Distribution

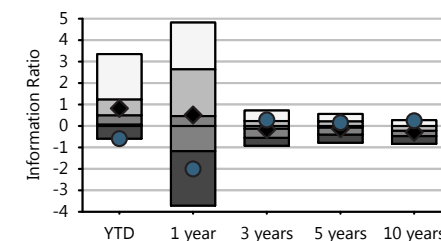
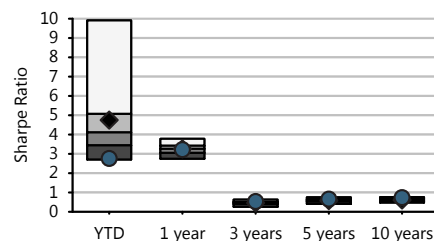
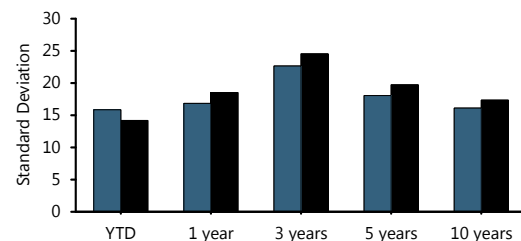
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



■ Wells Fargo Special Mid Cap Value Inst ■ Russell Mid Cap Value TR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	WFMIX	Expense Ratio	0.81	CBRE Group Inc Class A	2.85	Time Period: 01/31/2016 - 03/31/2021	
Category	Mid-Cap Value	Gross Expense Ratio	0.81	Amdocs Ltd	2.79		
Net Assets(This Class \$mn)	11,290 m	Prospectus Net Expense Ratio	0.81	Carlisle Companies Inc	2.74		
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.81	Arch Capital Group Ltd	2.67		
Manager	Bryant VanCronkhite	Actual 12b1	0.00	Euronet Worldwide Inc	2.55		
Manager Tenure	12.16	Management Fee	0.67	AerCap Holdings NV	2.38		
Fund Inception	Apr 08,2005			Brown & Brown Inc	2.37		
				Alcon Inc	2.32		
				Reynolds Consumer Produ...	2.30		
				Republic Services Inc	2.28		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

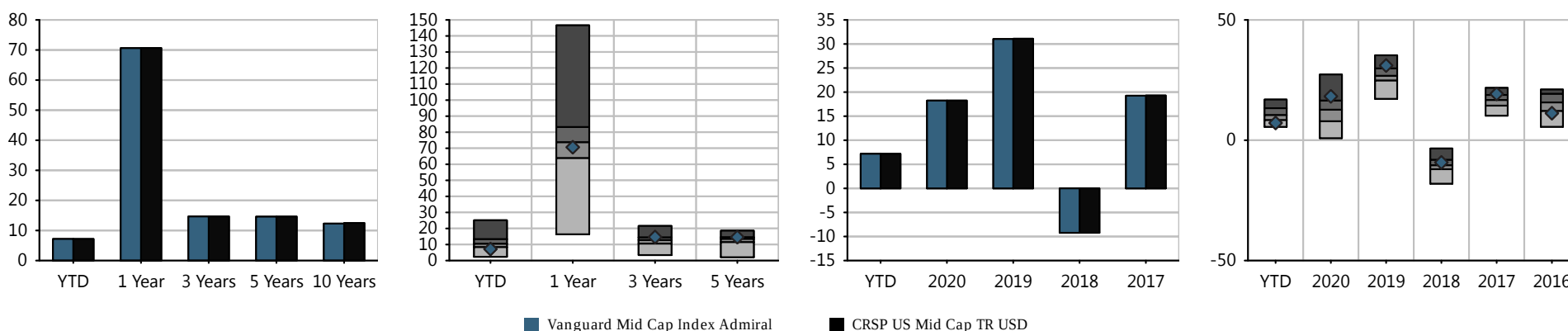
VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.03%	0.03%	0.03%	0.05%	\$140,430,700,672	70.67%	14.70%	14.65%
	Peer Group Scoring	6.62%	5.87%	5.40%	0.94%	-	-	-	-
	Criteria Peer Ranking	2	2	2	5	-	60	20	23

Investment Strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Manager Vs Benchmark Performance



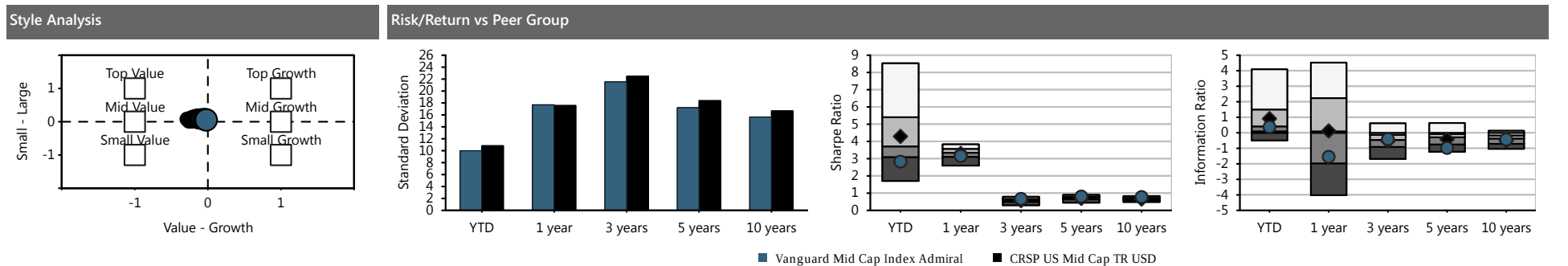
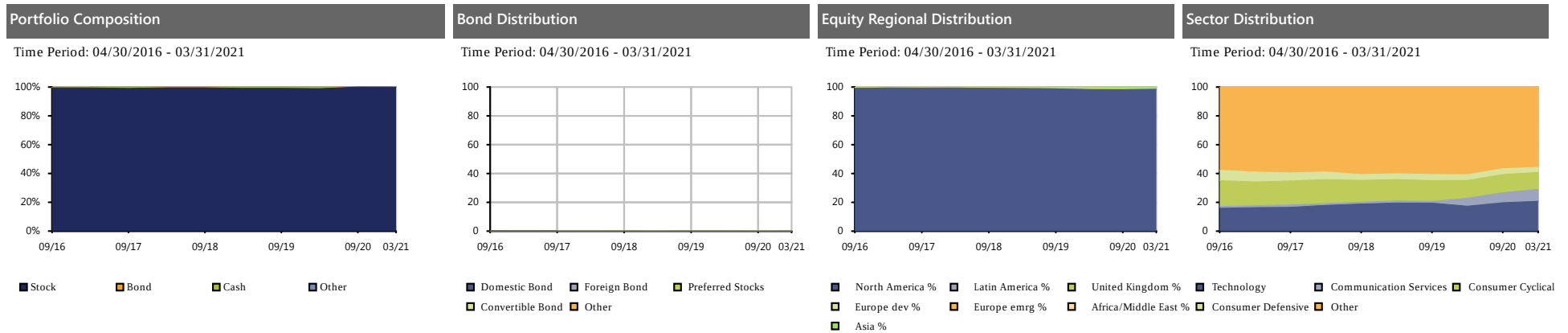
Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
Vanguard Mid Cap Index Admiral	7.18%	7.18%	70.62%	14.65%	14.60%	12.29%	10.66%	05/21/1998	18.24%	31.03%	(9.23%)	19.25%	11.22%
CRSP US Mid Cap TR USD	7.18%	7.18%	70.66%	14.67%	14.62%	12.48%	-	-	18.24%	31.09%	(9.22%)	19.30%	11.25%
Morningstar Mid-Cap Blend	10.93%	10.93%	74.76%	12.39%	13.04%	10.72%	-	-	12.66%	26.57%	(10.52%)	16.33%	15.08%

Morningstar Rating: *****

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	VIMAX	Expense Ratio	0.05	Twitter Inc	1.00	Time Period: 01/31/2016 - 03/31/2021	
Category	Mid-Cap Blend	Gross Expense Ratio	0.05	Freeport-McMoRan Inc	0.80		
Net Assets(This Class \$mn)	140,431 m	Prospectus Net Expense Ratio	0.05	KLA Corp	0.78	■ Vanguard Mid Cap Index Admiral ■ CRSP US Mid Cap TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.05	IDEXX Laboratories Inc	0.72		
Manager	Donald Butler	Actual 12b1	0.00	Pinterest Inc	0.67	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Manager Tenure	22.83	Management Fee	0.04	Aptiv PLC	0.66		
Fund Inception	May 21,1998			Chipotle Mexican Grill Inc	0.66		
				Align Technology Inc	0.66		
				Roku Inc Class A	0.65		
				DocuSign Inc	0.65		

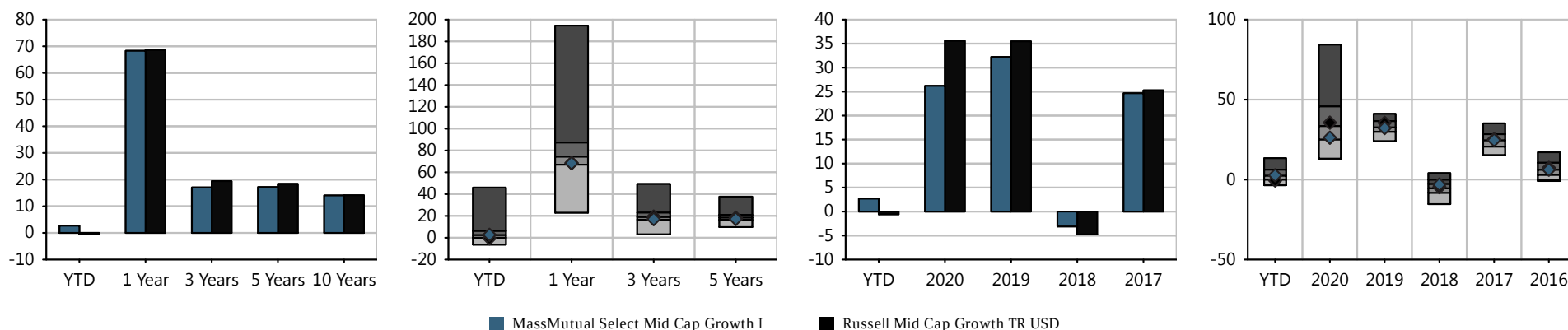
MASSMUTUAL SELECT MID CAP GROWTH I | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
68 Watch	Criteria Scoring	68.31%	17.05%	17.19%	0.79	0.96	-0.63	-0.38	20.83	0.71%	9.81	1.00
	Peer Group Scoring	81.95%	20.29%	19.16%	0.84	0.97	-0.08	-0.06	11.27	1.12%	13.18	1.04
	Criteria Peer Ranking	70	72	66	65	58	79	73	11	14	38	53

Investment Strategy

The investment seeks growth of capital over the long-term. The fund invests primarily in equity securities of mid-capitalization companies that the fund's subadvisers believe offer the potential for long-term growth. It invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in a broadly diversified portfolio of common stocks of mid-cap companies whose earnings the subadvisers expect to grow at a faster rate than the average company.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5 Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ MassMutual Select Mid Cap Growth I	2.69%	2.69%	68.31%	17.05%	17.19%	14.05%	15.14%	05/31/2000	26.20%	32.22%	(3.10%)	24.66%	6.19%
Russell Mid Cap Growth TR USD	(0.57%)	(0.57%)	68.61%	19.41%	18.39%	14.11%	-	-	35.59%	35.47%	(4.75%)	25.27%	7.33%
Morningstar Mid-Cap Growth	3.96%	3.96%	81.95%	20.29%	19.16%	13.38%	-	-	39.76%	32.68%	(5.70%)	24.88%	6.71%

Morningstar Rating: ****

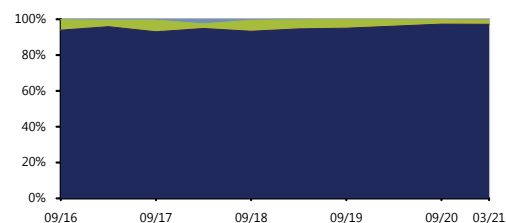
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MASSMUTUAL SELECT MID CAP GROWTH I | FUND FACT SHEET

Portfolio Composition

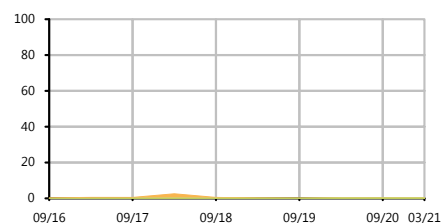
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

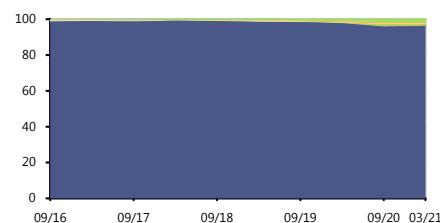
Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

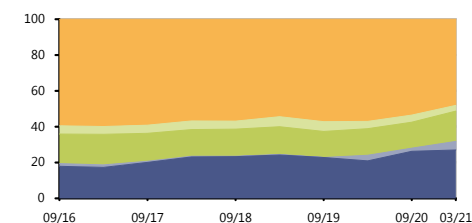
Time Period: 04/30/2016 - 03/31/2021



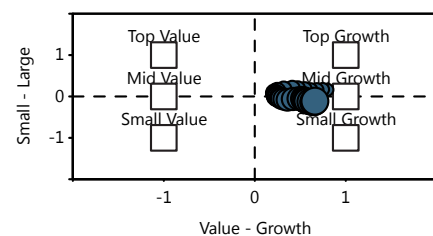
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Other
■ Asia %

Sector Distribution

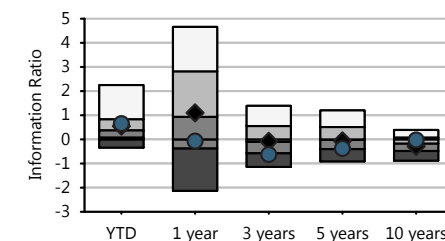
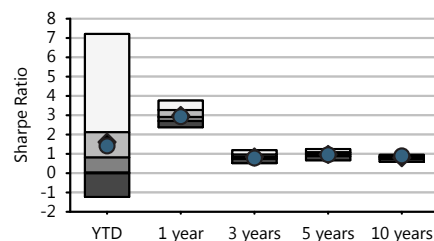
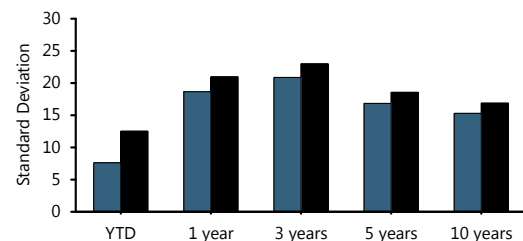
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



■ MassMutual Select Mid Cap Growth I ■ Russell Mid Cap Growth TR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	MEFZX	Expense Ratio	0.71	Ball Corp	2.19	Time Period: 01/31/2016 - 03/31/2021	
Category	Mid-Cap Growth	Gross Expense Ratio	0.71	Hologic Inc	2.08		
Net Assets(This Class \$mn)	9,598 m	Prospectus Net Expense Ratio	0.71	Teleflex Inc	1.97	Growth of \$100	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.71	Microchip Technology Inc	1.97		
Manager	Brian Berghuis	Actual 12b1	0.00	Catalent Inc	1.63	Growth of \$100	
Manager Tenure	20.83	Management Fee	0.68	Reserve Inv Fds	1.57		
Fund Inception	May 31,2000			Agilent Technologies Inc	1.55	Growth of \$100	
				Burlington Stores Inc	1.46		
				Marvell Technology Grou...	1.46	Growth of \$100	
				Match Group Inc	1.46		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

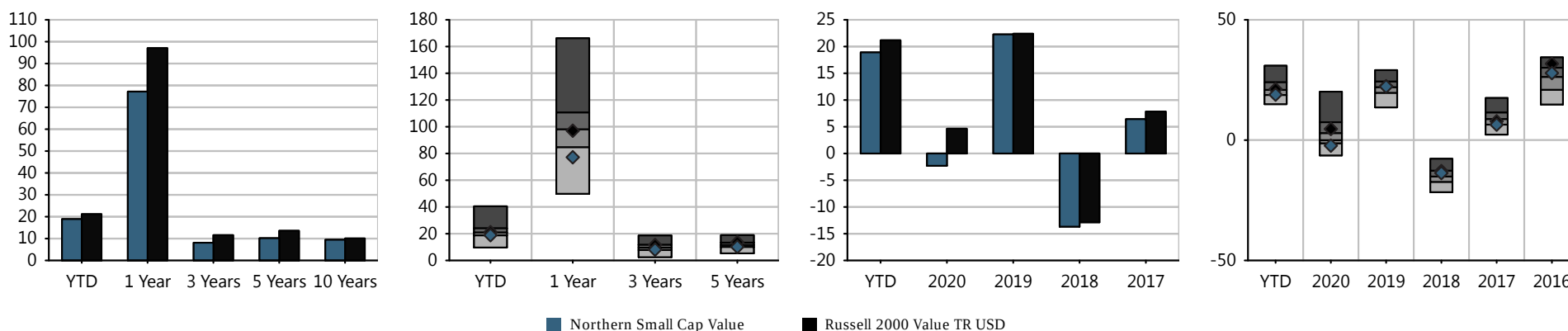
NORTHERN SMALL CAP VALUE | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
63 Watch	Criteria Scoring	77.19%	8.11%	10.17%	0.38	0.51	-0.98	-1.13	19.67	1.00%	8.75	0.92
	Peer Group Scoring	100.66%	9.93%	11.66%	0.43	0.55	-0.34	-0.40	10.38	1.17%	11.20	0.95
	Criteria Peer Ranking	88	70	73	68	63	92	94	12	36	43	65

Investment Strategy

The investment seeks long-term capital appreciation, any income received is incidental to this objective. The fund will invest at least 80% of its net assets in equity securities of small capitalization companies, which are considered to be those whose market capitalization is within the range of the market capitalization of companies in the Russell 2000® Value Index. It may emphasize particular companies or market segments, such as financial services. Many of the companies in which the fund invests retain their earnings to finance current and future growth. These companies generally pay little or no dividends.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ Northern Small Cap Value	18.91%	18.91%	77.19%	8.11%	10.17%	9.46%	9.84%	03/31/1994	(2.30%)	22.27%	(13.68%)	6.42%	27.87%
Russell 2000 Value TR USD	21.17%	21.17%	97.05%	11.57%	13.56%	10.06%	-	-	4.63%	22.39%	(12.86%)	7.84%	31.74%
Morningstar Small Value	21.49%	21.49%	100.66%	9.93%	11.66%	9.18%	-	-	3.89%	21.77%	(15.21%)	9.16%	25.83%

Morningstar Rating: ****

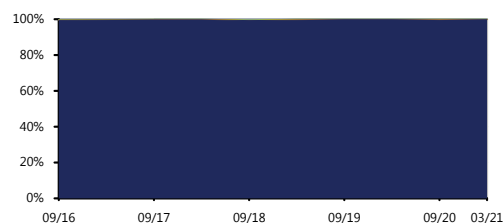
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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

NORTHERN SMALL CAP VALUE | FUND FACT SHEET

Portfolio Composition

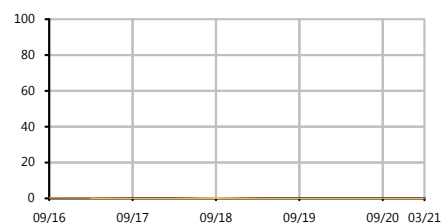
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

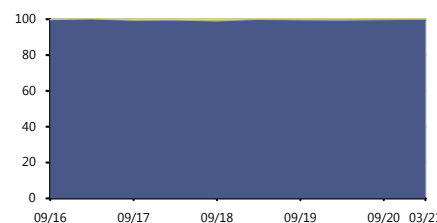
Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

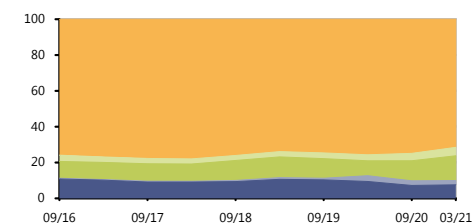
Time Period: 04/30/2016 - 03/31/2021



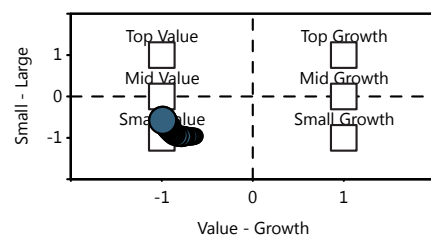
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Cyclical
■ Asia % ■ Consumer Defensive ■ Other

Sector Distribution

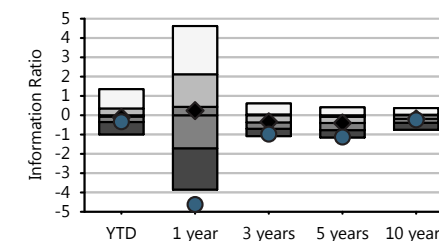
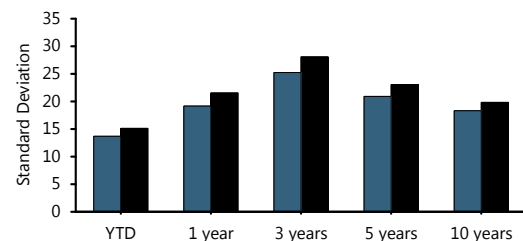
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



■ Northern Small Cap Value ■ Russell 2000 Value TR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	NOSGX	Expense Ratio	1.00	Darling Ingredients Inc	1.75	Time Period: 01/31/2016 - 03/31/2021	
Category	Small Value	Gross Expense Ratio	1.10	Group 1 Automotive Inc	1.22		
Net Assets(This Class \$mn)	2,976 m	Prospectus Net Expense Ratio	1.00	Radian Group Inc	0.84		
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	1.11	PNM Resources Inc	0.81		
Manager	Robert Bergson	Actual 12b1	0.00	Insight Enterprises Inc	0.78		
Manager Tenure	19.67	Management Fee	0.95	Chart Industries Inc	0.78		
Fund Inception	Mar 31,1994			BancorpSouth Bank	0.71		
				Watts Water Technologie...	0.71		
				Southwest Gas Holdings Inc	0.70		
				NorthWestern Corp	0.70		

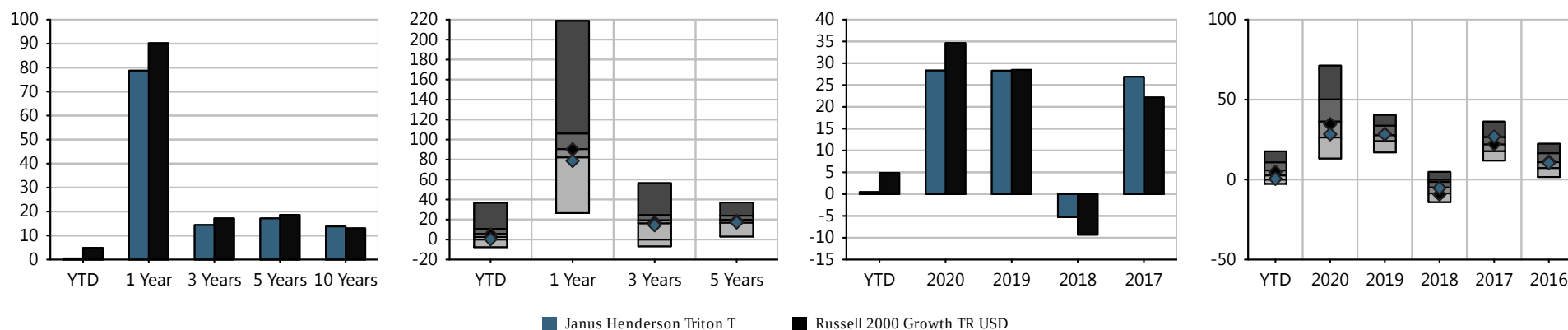
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
66 Watch	Criteria Scoring	78.74%	14.40%	17.15%	0.61	0.84	-0.50	-0.29	7.83	0.91%	11.31	1.03
	Peer Group Scoring	95.97%	20.49%	20.43%	0.79	0.95	0.38	0.23	11.82	1.21%	13.64	1.13
	Criteria Peer Ranking	83	86	73	86	71	87	74	62	23	44	67

Investment Strategy

The investment seeks long-term growth of capital. The fund pursues its investment objective by investing at least 50% of its equity assets in small- and medium-sized companies. It may also invest in larger companies with strong growth potential. Small- and medium-sized companies are defined by the portfolio managers as those companies whose market capitalization falls within the range of companies in the Russell 2500® Growth Index at the time of initial purchase. The fund may also invest in foreign securities, which may include investments in emerging markets.

Manager Vs Benchmark Performance



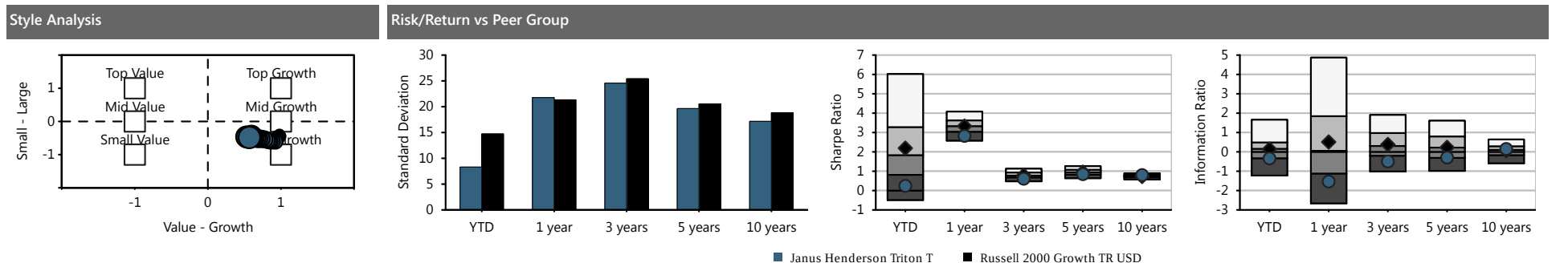
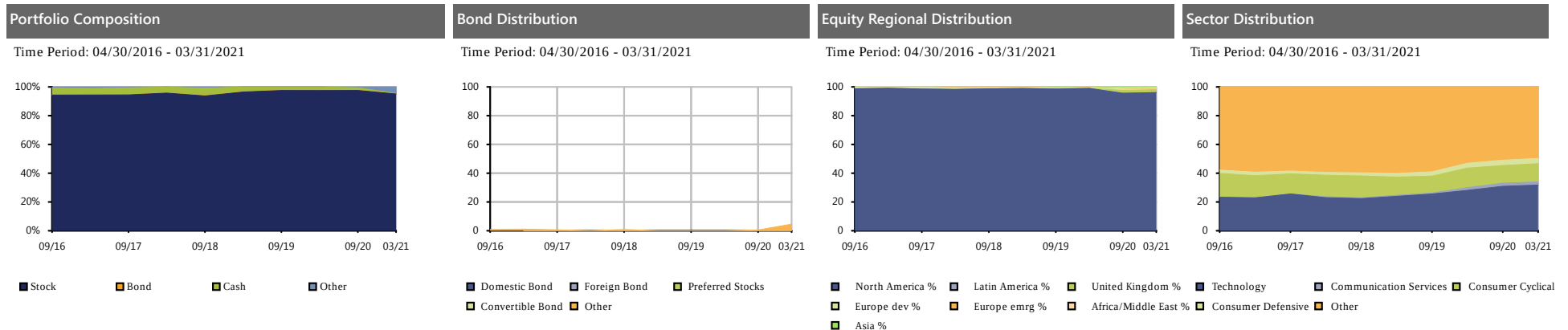
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ Janus Henderson Triton T	0.47%	0.47%	78.74%	14.40%	17.15%	13.78%	13.50%	02/25/2005	28.33%	28.30%	(5.26%)	26.90%	10.42%
Russell 2000 Growth TR USD	4.88%	4.88%	90.20%	17.16%	18.61%	13.02%	-	-	34.63%	28.48%	(9.31%)	22.17%	11.32%
Morningstar Small Growth	6.93%	6.93%	95.97%	20.49%	20.43%	13.41%	-	-	38.92%	28.40%	(4.90%)	22.38%	11.51%

Morningstar Rating: ***

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JANUS HENDERSON TRITON T | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	JATTX	Expense Ratio	0.90	Kensington Cap Acquis-A...	4.19	Time Period: 01/31/2016 - 03/31/2021	
Category	Small Growth	Gross Expense Ratio	0.91	Crown Holdings Inc	2.86		
Net Assets(This Class \$mn)	12,854 m	Prospectus Net Expense Ratio	0.91	Catalent Inc	2.78	■ Janus Henderson Triton T ■ Russell 2000 Growth TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.91	SS&C Technologies Holdi...	2.17		
Manager	Jonathan Coleman	Actual 12b1	0.00	Zendesk Inc	1.83		
Manager Tenure	7.83	Management Fee	0.64	Terminix Global Holding...	1.73		
Fund Inception	Feb 25,2005			Integra Lifesciences Ho...	1.70		
				Etsy Inc	1.64		
				Sensient Technologies Corp	1.61		
				Broadridge Financial So...	1.58		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

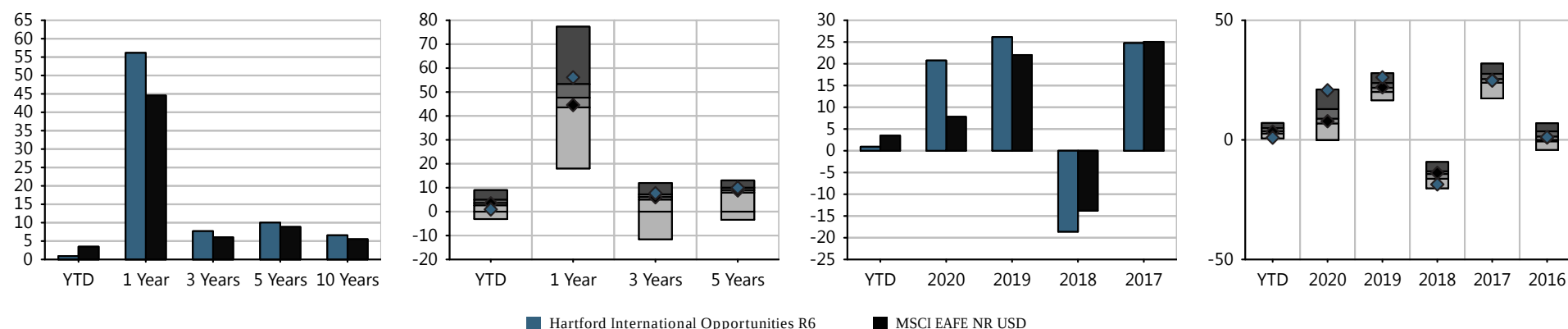
HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB5A)	Up/Down Capture 5Yr
88 Passing	Criteria Scoring	56.14%	7.70%	10.01%	0.41	0.62	0.26	0.22	14.25	0.71%	6.44	1.06
	Peer Group Scoring	48.06%	5.97%	8.83%	0.33	0.56	0.01	0.01	7.60	0.93%	8.89	1.02
	Criteria Peer Ranking	15	20	22	21	28	28	34	12	32	28	29

Investment Strategy

The investment seeks long-term growth of capital. The fund normally invests at least 65% of its net assets in equity securities, including non-dollar securities, of foreign issuers. It may invest in companies domiciled in emerging markets as a percentage of its net assets up to the greater of: (a) 25% or (b) the weight of emerging markets in the MSCI All Country World (ACWI) ex USA Index plus 10%.

Manager Vs Benchmark Performance

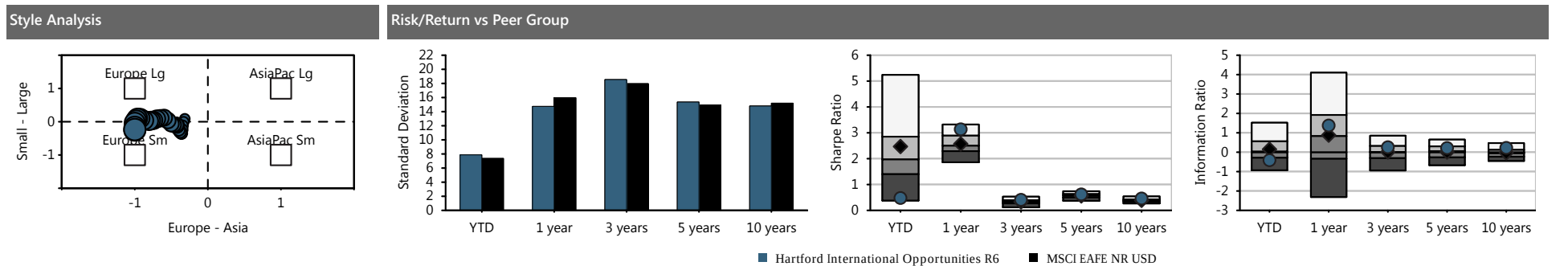
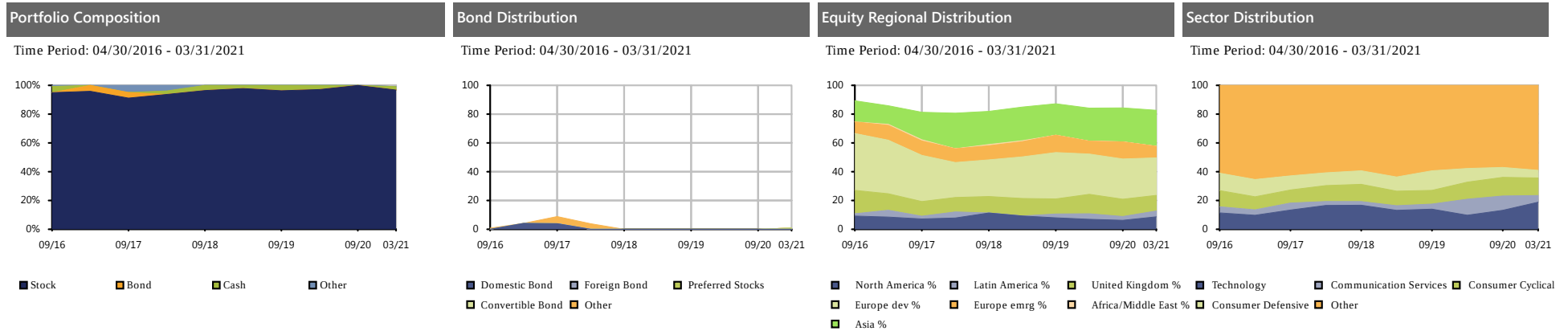


Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Hartford International Opportunities R6	0.92%	0.92%	56.14%	7.70%	10.01%	6.57%	7.21%	07/22/1996	20.75%	26.15%	(18.61%)	24.77%	1.15%
MSCI EAFE NR USD	3.48%	3.48%	44.57%	6.02%	8.85%	5.52%	-	-	7.82%	22.01%	(13.79%)	25.03%	1.00%
Morningstar Foreign Large Blend	3.71%	3.71%	48.06%	5.97%	8.83%	5.43%	-	-	9.50%	21.91%	(14.46%)	25.44%	1.57%

Morningstar Rating: ****

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Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	IHOVX	Expense Ratio	0.70	Tencent Holdings Ltd	3.24	Time Period: 01/31/2016 - 03/31/2021	
Category	Foreign Large Blend	Gross Expense Ratio	0.70	Samsung Electronics Co Ltd	2.59		
Net Assets(This Class \$mn)	4,392 m	Prospectus Net Expense Ratio	0.71	Alibaba Group Holding L...	2.43	■ Hartford International Opportunities R6 ■ MSCI EAFE NR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.71	Taiwan Semiconductor Ma...	2.20		
Manager	Nicolas Choumenkovitch	Actual 12b1	0.00	Anglo American PLC	2.11	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Manager Tenure	14.25	Management Fee	0.66	Suncor Energy Inc	2.06		
Fund Inception	Jul 22,1996			Rio Tinto PLC	1.94		
				Canadian National Railw...	1.90		
				Sandvik AB	1.90		
				TE Connectivity Ltd	1.80		

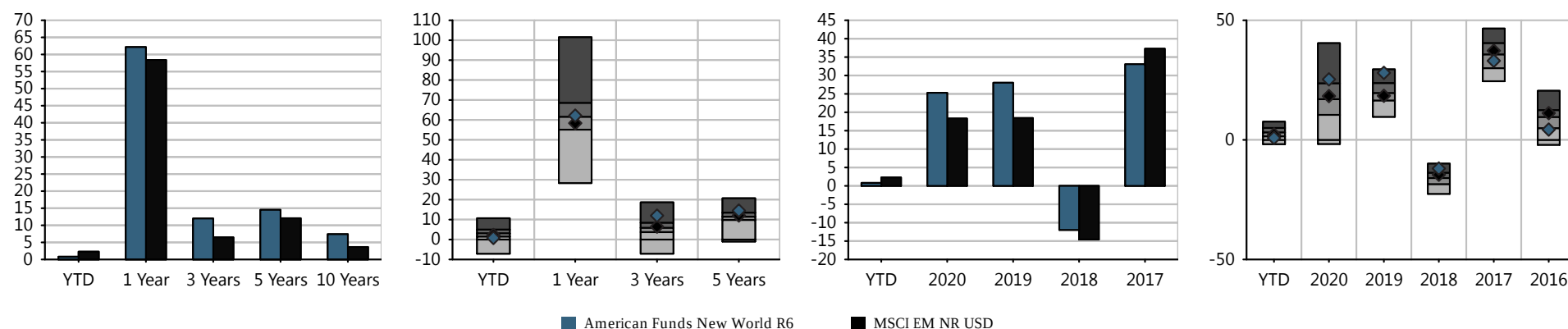
AMERICAN FUNDS NEW WORLD R6 | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
95 Passing	Criteria Scoring	62.16%	11.99%	14.53%	0.63	0.91	0.84	0.41	21.75	0.59%	14.73	1.25
	Peer Group Scoring	62.33%	6.09%	11.52%	0.32	0.65	-0.06	-0.09	7.91	1.22%	11.98	1.00
	Criteria Peer Ranking	48	8	18	6	6	10	19	3	11	69	3

Investment Strategy

The investment seeks long-term capital appreciation. The fund invests primarily in common stocks of companies with significant exposure to countries with developing economies and/or markets. Under normal market conditions, the fund invests at least 35% of its assets in equity and debt securities of issuers primarily based in qualified countries that have developing economies and/or markets.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
American Funds New World R6	0.81%	0.81%	62.16%	11.99%	14.53%	7.41%	9.78%	06/17/1999	25.30%	28.03%	(11.97%)	33.06%	4.31%
MSCI EM NR USD	2.29%	2.29%	58.39%	6.48%	12.07%	3.65%	-	-	18.31%	18.44%	(14.58%)	37.28%	11.19%
Morningstar Diversified Emerging Mkts	3.15%	3.15%	62.33%	6.09%	11.52%	3.82%	-	-	17.88%	19.90%	(16.11%)	35.36%	9.16%

Morningstar Rating: *****

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

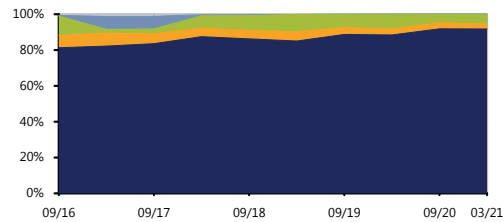
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

AMERICAN FUNDS NEW WORLD R6 | FUND FACT SHEET



Portfolio Composition

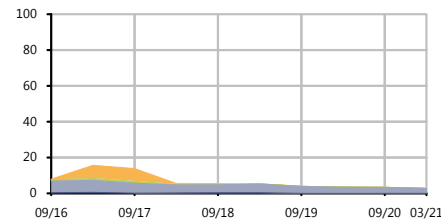
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

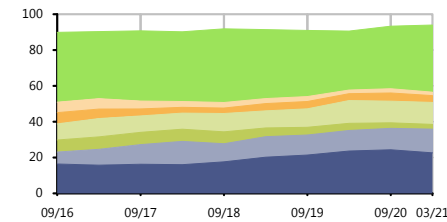
Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

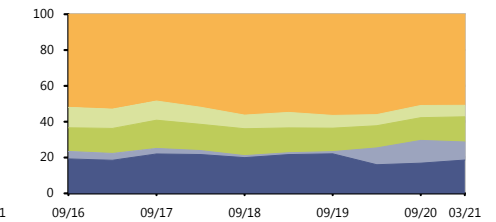
Time Period: 04/30/2016 - 03/31/2021



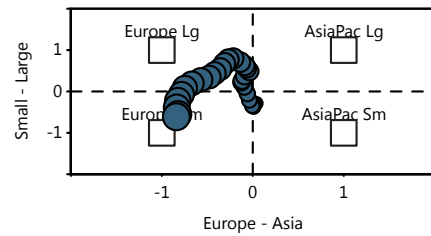
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology ■ Communication Services ■ Consumer Cyclical
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Other

Sector Distribution

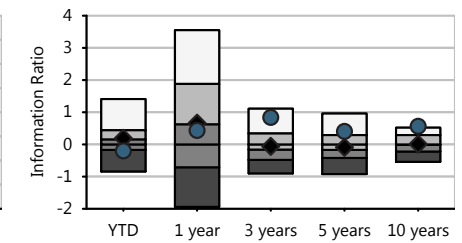
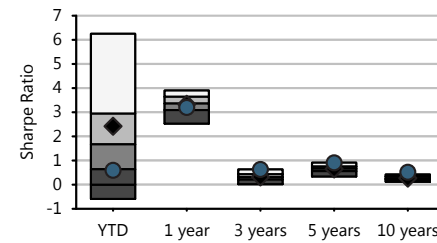
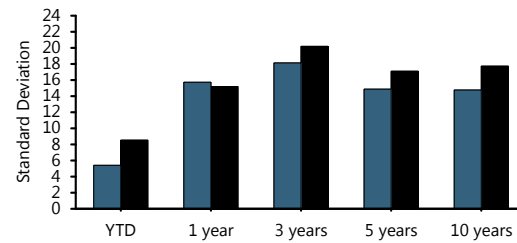
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



■ American Funds New World R6 ■ MSCI EM NR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	RNWGX	Expense Ratio	0.59	Microsoft Corp	2.17	Time Period: 01/31/2016 - 03/31/2021	
Category	Diversified Emerging Mkts	Gross Expense Ratio	0.59	MercadoLibre Inc	2.11		
Net Assets(This Class \$mn)	56,797 m	Prospectus Net Expense Ratio	0.59	Reliance Industries Ltd	1.88	Growth of \$100	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.59	Kweichow Moutai Co Ltd	1.85		
Manager	Robert Lovelace	Actual 12b1	0.00	Tencent Holdings Ltd	1.84		
Manager Tenure	21.75	Management Fee	0.52	Kotak Mahindra Bank Ltd	1.80		
Fund Inception	Jun 17, 1999			Taiwan Semiconductor Ma...	1.77	■ American Funds New World R6 ■ MSCI EM NR USD	
				PagSeguro Digital Ltd C...	1.55		
				StoneCo Ltd	1.42		
				Alibaba Group Holding L...	1.36		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

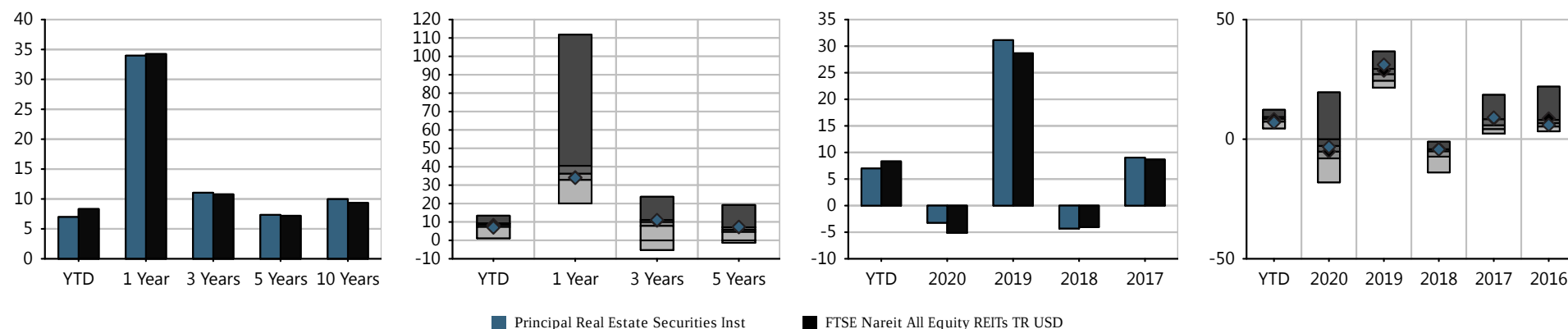
PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
88 Passing	Criteria Scoring	33.97%	11.04%	7.34%	0.60	0.47	0.73	0.84	20.25	0.91%	15.74	1.23
	Peer Group Scoring	39.76%	9.47%	5.92%	0.52	0.37	-0.26	-0.42	11.55	1.10%	15.57	0.96
	Criteria Peer Ranking	68	26	21	23	18	7	3	10	43	56	6

Investment Strategy

The investment seeks to generate a total return. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies principally engaged in the real estate industry at the time of purchase. It invests in equity securities regardless of market capitalization (small, medium or large). The fund concentrates its investments (invest more than 25% of its net assets) in securities in the real estate industry. It is non-diversified.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Principal Real Estate Securities Inst	6.98%	6.98%	33.97%	11.04%	7.34%	9.97%	11.47%	12/06/2000	(3.23%)	31.13%	(4.31%)	9.03%	5.93%
FTSE Nareit All Equity REITs TR USD	8.32%	8.32%	34.24%	10.78%	7.19%	9.35%	-	-	(5.12%)	28.66%	(4.04%)	8.67%	8.63%
Morningstar Real Estate	8.21%	8.21%	39.76%	9.47%	5.92%	8.25%	-	-	(4.73%)	27.45%	(5.86%)	7.07%	7.65%

Morningstar Rating: *****

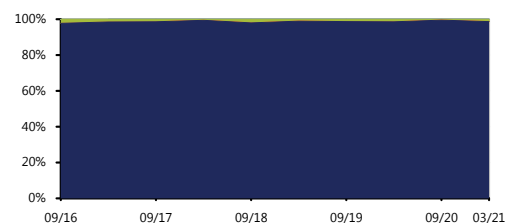
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET

Portfolio Composition

Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

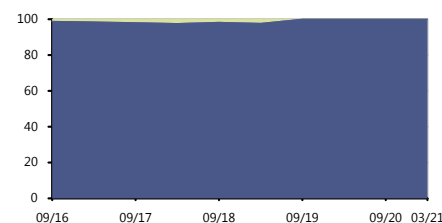
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021

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Equity Regional Distribution

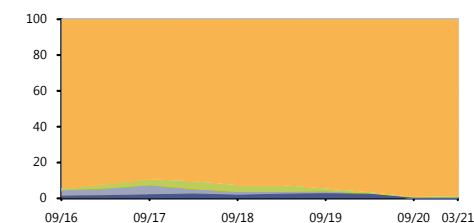
Time Period: 04/30/2016 - 03/31/2021



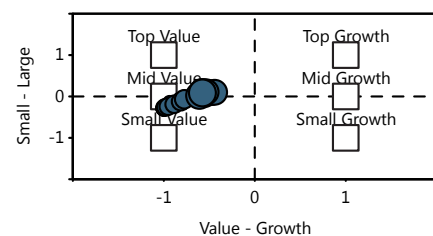
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology ■ Communication Services ■ Consumer Cyclical
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Other
■ Asia %

Sector Distribution

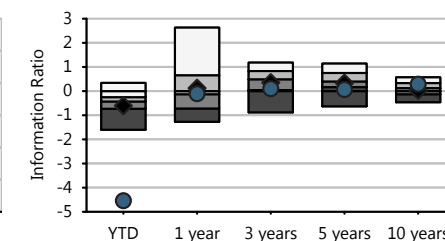
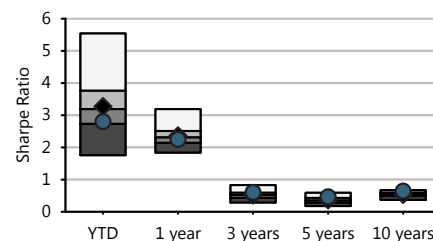
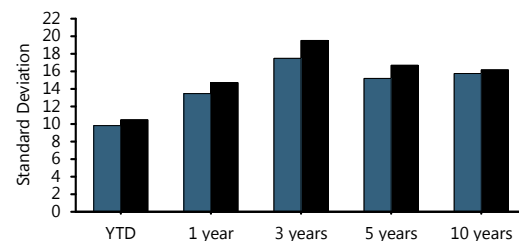
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



■ Principal Real Estate Securities Inst ■ FTSE Nareit All Equity REITs TR USD

Fund Basics

Ticker	PIREX
Category	Real Estate
Net Assets(This Class \$mn)	5,533 m
Net Assets(All Classes \$mn)	0 m
Manager	Kelly Rush
Manager Tenure	20.25
Fund Inception	Dec 06,2000

Fee And Expenses

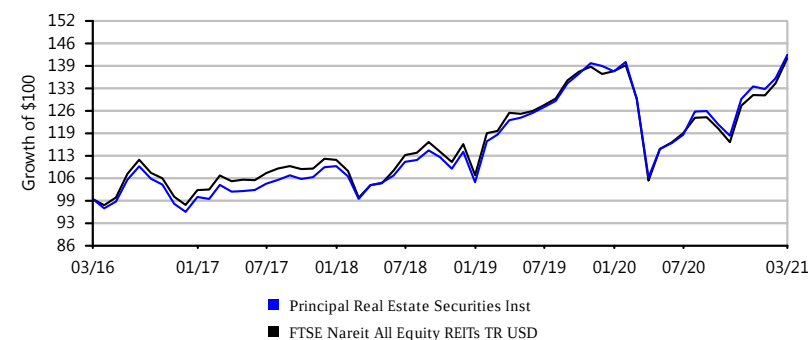
Expense Ratio	0.91
Gross Expense Ratio	0.00
Prospectus Net Expense Ratio	0.91
Prospectus Gross Expense Ratio	0.93
Actual 12b1	0.00
Management Fee	0.80

Top 10 Holdings (%)

Prologis Inc	8.73
Equinix Inc	7.05
Welltower Inc	5.82
AvalonBay Communities Inc	5.50
Invitation Homes Inc	5.36
Essex Property Trust Inc	4.51
American Homes 4 Rent C...	4.32
Sun Communities Inc	3.61
Alexandria Real Estate ...	3.48
Healthcare Trust of Ame...	3.08

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IMPORTANT DISCLOSURES

Community Action Partnership Profit Sharing
For Period Ending 03/31/2021

IMPORTANT DISCLOSURES, SOURCE INFORMATION, & INDEX DEFINITIONS

FOR PLAN SPONSOR USE ONLY - Not for Use with Participants or the General Public.
Pensionmark Financial Group, LLC ("Pensionmark") is an investment adviser registered under the Investment Advisers Act of 1940. Pensionmark is affiliated through common ownership with Pensionmark Securities, LLC (member SIPC).

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. To obtain current month-end performance information, please call 888-201-5488.

The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. Investing in mutual funds involves risk, including possible loss of principal. All indices are unmanaged and cannot be invested into directly. Unmanaged index returns do not reflect fees, expenses, or sales charges. Index performance is not indicative of the performance of any investment.

Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. You can obtain a prospectus and summary prospectus from your financial representative. Read carefully before investing.

Risk Disclosures:

Bond Funds- An increase in interest rates may cause the price of bonds and bond mutual funds to decline.

Government Bond Funds- An investor can lose money when investing in government bond funds. Fund itself is not guaranteed and fund's performance will vary.

International/Emerging Markets Funds- International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

Real Estate Funds- Investing in real estate involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of the fund will be attained.

Small and Mid Cap Funds- The prices of small and mid-cap stocks are generally more volatile than large cap stocks.

Target Date Funds- The target date is the approximate date when investors plan to start withdrawing their money. The glidepath is how the asset allocation of the fund changes over time. The principal value of a target fund is not guaranteed at any time, including at the target date.

Morningstar Ratings:

For each fund with at least a three year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return measure that accounts for variations in a fund's monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive five stars, the next 22.5% receive four stars, the next 35% receive three stars, the next 22.5% receive two stars and the bottom 10% receive one star. The overall Morningstar Rating for a fund is derived from a weighted-average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Ratings metrics.

Source Information:

Executive Summary: Recommendations based on qualitative and/or quantitative investment methodology of Pensionmark Financial Group

Portfolio | Diversification: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Asset Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Holdings & Sector Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Region & Quality Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Returns : Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Beta/Standard Deviation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Alpha: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Sharpe Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Information Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Cumulative Performance: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Weighted Fee Analysis: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Investment Scorecard | Current & Historical Scoring

Investment Performance vs. Risk: Morningstar/Envestnet Retirement Solutions

Investment Scorecard | Investment Performance: Morningstar and Envestnet Retirement Solutions

Fund Fact Sheets: Morningstar, Envestnet Retirement Solutions, and Pensionmark Financial Group

Investment Scoring Methodology: Pensionmark Financial Group

Index Descriptions

Index Name	Index Description
Alerian MLP TR USD	The index measures the performance of energy segment US equity securities. It is a composite of the 50 most prominent energy Master Limited Partnerships ('MLPs'). The index is calculated using a float-adjusted, capitalization-weighted methodology.
Bloomberg Commodity TR USD	The index measures the performance of future contracts on physical commodities which traded on US exchanges and London Metal Exchange. The commodity weightings are based on production and liquidity, subject to weighting restrictions applied annually.
Bloomberg Sub Brent Crude TR USD	The index is a single commodity index composed of futures contracts on Brent crude. The index is part of the Bloomberg CITR family. It reflects the return on fully collateralized futures positions and is quoted in USD.
Bloomberg Sub WTI Crude Oil TR USD	The index is a single commodity subindex of the Bloomberg CI composed of futures contracts on crude oil. It reflects the return of underlying commodity futures price movements only and is quoted in USD.
BBgBarc US Treasury Bill 1-3 Mon TR USD	The index measures the performance of public obligations of the U.S. Treasury with maturities of 1-3 month, including securities roll up to the U.S. Aggregate, U.S. Universal, and Global Aggregate Indices.
BBgBarc Credit 1-5 Yr TR USD	The index measures the performance of the investment grade, US dollar denominated, fixed-rate, taxable corporate and government related bonds with maturity of 1-5 years. It is comprised of the US Corporate Index and a non-corporate component that includes foreign agencies, sovereigns, supranationals and local authorities.
BBgBarc Global Aggregate TR USD	The index measures the performance of global investment grade fixed-rate debt markets, including the U.S. Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment Grade 144A index-eligible securities.
BBgBarc Global High Yield TR USD	The index measures the performance of the global high-yield fixed income markets. It represents the union of the U.S. High-Yield, Pan-European High-Yield, U.S. Emerging Markets High-Yield, and Pan-European Emerging Market High-Yield Indices. The index is a component of the Multiverse Index, along with the Global Aggregate Index.
BBgBarc Municipal TR USD	This index measures the performance of the Bloomberg Barclays U.S. Municipal bond, which covers the USD-denominated Long-Term tax exempt bond market with four main sectors: state and local general obligation bonds, revenue bonds, insured bonds and prerefunded bonds.
BBgBarc US 1-5Y GovCredit FIAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 1-5 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US 5-10Y GovCredit FIAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 5-10 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US Agg Bond TR USD	The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.
BBgBarc US Credit 5-10 Yr TR USD	The index measures the performance of the US Corporate and a non-corporate component with maturities of 5-10 year that includes foreign agencies, sovereigns, supranationals and local authorities. It is a subset of the US Government/Credit Index and the US Aggregate Index.
BBgBarc US Govt/Credit Long TR USD	The index measures the performance of non-securitized component of the U.S. Aggregate Index with maturities of 10 years and greater, including Treasuries, government-related issues and corporates. It is a subset of the U.S. Aggregate Index.
BBgBarc US MBS TR USD	The index measures the performance of the agency mortgage-backed pass-through securities (both fixed-rate and hybrid ARM) issued by Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC).
BBgBarc US Treasury US TIPS TR USD	The index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).
CRSP US Large Cap Growth TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Large Cap Value TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Total Market TR USD	The index measures the performance of broad US securities that traded on NYSE, NYSE Market, NANASDAQ or ARCA. It captures nearly 100% of the US investable equity market with around 4000 constituents across mega, large, small and micro capitalizations.

Index Descriptions

Index Name	Index Description
CRSP US Mid Cap Growth TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Mid Cap TR USD	The index measures the performance of US companies that fall between the top 70%-85% of investable market capitalization. It includes securities traded on NYSE, NYSE Market, NASDAQ or ARCA.
CRSP US Mid Cap Value TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Small Cap Growth TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Small Cap TR USD	The index measures the performance of US companies that fall between the bottom 2%-15% of the investable market capitalization. There is no lower limit in market capitalization, other than what is specified by investability screens. It includes securities traded on NYSE, NYSE Market, NNASDADAQ or ARCA.
CRSP US Small Cap Value TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
DJ US Completion Total Stock Mkt TR USD	The index measures the performance of all US equity securities with readily available prices, excluding components of the S&P 500. It is float-adjusted market capitalisation weighted.
DJ US Total Stock Market TR USD	The index measures the performance of all US equity securities with readily available prices. It represents the top 95% of the US stock market based on market capitalisation. The index is float-adjusted market capitalisation weighted.
FTSE Developed ex North America NR USD	The index measures the performance of Large and Mid cap stocks providing coverage of Developed markets, excluding the US and Canada. It is derived from the FTSE Global Equity Index Series (GEIS). The index is market-capitalization weighted.
FTSE Emerging NR USD	The index measures the performance of Large, Mid and Small cap securities listed in Advanced Emerging and Secondary Emerging countries.
FTSE EPRA Nareit Global TR USD	The index measures the performance of listed real estate companies and REITs in both developed and emerging markets. It includes a range of regional and country indices, capped indices, Dividend+ indices, Global Sectors, Investment Focused and REITs and Non-REITs series.
FTSE EPRA Nareit United States TR USD	The index measures the performance of listed real estate companies and REITs in the United States.
FTSE Treasury Bill 3 Mon USD	The index measures the performance of the last three three-month Treasury bill month-end rates.
ICE BofAML US Corporate TR USD	The index tracks the performance of US dollar denominated investment grade rated corporate debt publically issued in the US domestic market. To qualify for inclusion in the index, securities must have an investment grade rating (based on an average of Moody's, S&P, and Fitch) and an investment grade rated country of risk (based on an average of Moody's, S&P, and Fitch foreign currency long term sovereign debt ratings).
ICE BofAML US HY Master II OAS USD	The index measures the performance of short-term US dollar denominated below investment grade corporate debt publicly issued in the US domestic market. Qualifying securities must have at least 18 months to final maturity at the time of issuance, at least one year remaining term to final maturity as of the rebalancing date, a fixed coupon schedule and a minimum amount outstanding of \$100 million. It is capitalization-weighted.
ICE USD Spot	The index is a measure of the value of the U.S. dollar relative to the value of a basket of currencies of the majority of the U.S.'s most significant trading partners. This index is similar to other trade-weighted indexes, which also use the exchange rates from the same major currencies.
LPX 50 TR USD	The index is designed to represent the global performance of the 50 most highly capitalised and liquid Listed Private Equity companies. The index is diversified across regions, private equity investment styles, financing styles and vintages.

Index Descriptions

Index Name	Index Description
MSCI ACWI Ex USA NR USD	The index measures the performance of the large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.
MSCI EAFE NR USD	The index measures the performance of the large and mid cap segments of developed markets, excluding the US & Canada equity securities. It is free float-adjusted market-capitalization weighted.
MSCI EAFE IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Developed Markets countries around the world, excluding the US and Canada. The index is free-adjusted market capitalization weighted.
MSCI EM IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Emerging Markets (EM) countries. It is free-adjusted market capitalization weighted.
MSCI EM NR USD	The index measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.
MSCI US REIT GR USD	The index measures the performance of the large, mid and small cap segments of the US equity securities. It is comprised of Equity REITs securities and based on the MSCI USA Investable Market Index, with the exception of Mortgage REIT and selected Specialized REITs. The index represents approximately most of the US REIT universe and securities are classified in the REIT sector according to the Global Industry Classification Standard. It is a free float market capitalization weighted index.
MSCI US Small Cap Growth GR USD	The index measures the performance of the growth small cap segments of US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World ex USA NR USD	The index measures the performance of the large and mid cap segments of world, excluding US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World NR USD	The index measures the performance of the large and mid cap segments of world equity securities. It is free float-adjusted market-capitalization weighted.
Russell 1000 Growth TR USD	The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 1000 TR USD	The index measures the performance of the large-cap segment of the US equity securities. It is a subset of the Russell 3000 index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership.
Russell 1000 Value TR USD	The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 TR USD	The index measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 Value TR USD	The index measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 3000 TR USD	The index measures the performance of the largest 3000 US companies representing approximately 98% of the investable US equity market. It is market-capitalization weighted.
Russell Mid Cap Growth TR USD	The index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell Mid Cap TR USD	The index measures the performance of the mid-cap segment of the US equity universe. It is a subset of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies.
Russell Mid Cap Value TR USD	The index measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.

Index Descriptions

Index Name	Index Description
S&P MidCap 400 TR	The index measures the performance of mid-sized US companies, reflecting the distinctive risk and return characteristics of this market segment. It comprises stocks in the middle capitalization range, covering approximately 7% of the of US equity market.
S&P 500 TR USD	The index measures the performance of 500 widely held stocks in US equity market. Standard and Poor's chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization-weighted.
S&P GSCI Gold Spot	The Index, a sub-index of the S&P GSCI, provides investors with a reliable and publicly available benchmark tracking the COMEX gold future. The index is designed to be tradable, readily accessible to market participants, and cost efficient to implement.
S&P SmallCap 600 TR USD	The index measures the performance of small cap segment of US equity market. It consists of 600 domestic stocks chosen for market size, liquidity, and industry group representation and covers approximately 3% of the domestic equities market.
S&P Target Date 2010 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2010, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2015 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2015, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2020 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2020, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2025 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2025, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2030 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2030, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2035 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2035, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2040 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2040, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2045 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. It has target retirement date of 2045, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2050 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2050, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2055 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2055, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2060+ TR USD	The S&P Target Date Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.
S&P Target Date Retirement Income TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

Benchmark: A standard against which the performance of a mutual fund can be measured.

Index: an imaginary portfolio of securities representing a particular market or a portion of it. Each index has its own calculation methodology and is usually expressed in terms of a change from a base value.

GLOSSARY

Community Action Partnership Profit Sharing
For Period Ending 03/31/2021

-Equity, Fixed Income, and Target Date Investments are reviewed on 11 distinct criteria. Each criteria is scale-scored; the better an investment performs in a given criteria, the higher score the investment will receive.

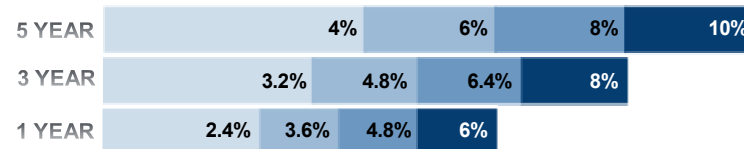
-Index investments are reviewed on 8 distinct criteria. Each criteria is scored on a binary pass/fail method.

-A fund that does not have at least a score of 70 will be identified as an investment on watch. Any Investment on watch for the current quarter and at least three of the previous seven quarters, or any investment with a score below 60 will be marked for review and potential replacement.

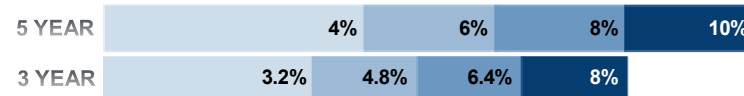
-Investments such as Stable Value and Money Market investments are not included on the quantitative IPS scoring methodology but are evaluated on a qualitative basis.

EQUITY/FIXED INCOME SCORING CRITERIA

RETURN



SHARPE RATIO & INFORMATION RATIO

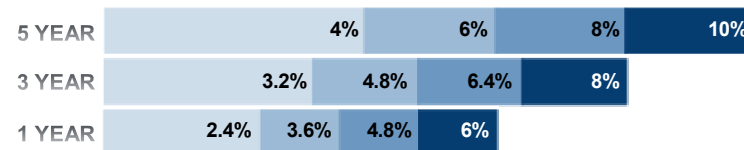


5 YEAR UP/DOWN MARKET CAPTURE, STYLE CONSISTENCY, MANAGER TENURE & EXPENSE RATIO

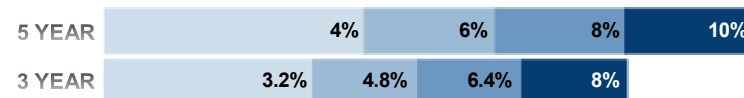


TARGET DATE SCORING CRITERIA

RETURN



SHARPE RATIO & INFORMATION RATIO



5 YEAR UP/DOWN MARKET CAPTURE, 5 YEAR MAX DRAWDOWN, MANAGER TENURE & EXPENSE RATIO



INDEX SCORING CRITERIA

TRACKING ERROR			EXPENSE RATIO	ASSETS IN PRODUCT	EXPENSE-ADJUSTED RETURN VS. BENCHMARK		
1 YEAR	3 YEAR	5 YEAR	QUARTER END	QUARTER END	1 YEAR	3 YEAR	5 YEAR
8%	10%	12%	30%	10%	8%	10%	12%

1, 3, & 5 Year Return	When selecting an investment, you want to know that it has demonstrated an ability to outperform relative to its peers. The higher the return an investment experiences in a given period compared to peers, the higher the value assigned to its score.
3 & 5 Year Sharpe Ratio	When selecting an investment, the Sharpe ratio is a way to compare the return of portfolios on a risk-adjusted basis rather than a less informative, pure return basis. The higher the Sharpe Ratio an investment experiences in a given period compared to peers, the higher the value assigned to its score.
3 & 5 Year Information Ratio	When selecting an investment, you want to know how its returns compare to the index and to the amount of risk it took to generate those returns. The higher the Information Ratio an investment experiences in a given period compared to peers, the higher the value assigned to its score.
5 Year Upside/Downside Capture	When selecting an investment, you want to know that it "captures" more than 100% of market returns in up markets and helps "cushion" the loss in down markets by capturing less than 100% of the fall. A ratio of greater than 1 implies that the investment captures more when the market is up than when it is down. The higher the ratio the higher the value assigned to its score.
Style Consistency (Equity & Fixed Income Only)	When selecting an investment, you want to know how consistency that fund's style (Value vs. Growth/Large vs. Mid vs. Small) is compared to its category. Investments with low scores are considered more consistent, while investments with high scores are considered less consistent. The lower the Style Consistency score compared to peers, the higher the value assigned to its score.
Manager Tenure	When selecting an investment, you want to know that the track record being reviewed is primarily one from the current management team. The longer a manager has managed the specific investment being evaluated the higher the value assigned to its score.
Expense Ratio	When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. The lower the Expense Ratio has compared to peers, the higher the value assigned to its score.
5 Year Max Drawdown (Target Date Only)	When selecting an investment, Max Drawdown is the maximum loss, from peak to trough, that a portfolio experiences in a given period and is a measurement of downside risk over that period. The lower the max drawdown a portfolio experiences, compared to peers, the higher the value assigned to its score.

1, 3, & 5 Year Return – Expense Adjusted	When selecting an index investment, you want to know that it has demonstrated an ability to perform in-line with the index it is meant to track. To pass, an investment must not underperform it's stated index by more than 20 basis point (-0.20%).
Expense Ratio	When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. If the Index fund is ranked in the top quartile (lowest 25% of expense ratios) of it's peer group, it passes this criteria.
1, 3, & 5 Year Tracking Error	When selecting a passive investment, the tracking error shows the investment's consistency compared to its benchmark over a given period of time. The lower the tracking error, the more consistent the passive investment is performing like its stated index. To pass, the tracking error must be in the lowest 10% of its peer group.
Assets Managed in Product	When selecting a passive investment, the assets managed in that product have an effect on trading costs. Since passive investments tend to have a far greater number of holdings and trading costs can hurt returns an investment with more assets are better able to efficiently trade securities without significantly hurting performance. To pass, a fund must have at least 500 million dollars managed within that product.

ALPHA

Measures risk-adjusted performance, factoring in the risk due to the specific manager rather than the overall market. A high value for alpha implies that the manager has performed better than would have been expected, given its beta (volatility). In contrast, a negative alpha indicates the manager has under performed, given the expectations established by beta.

WHY IT'S IMPORTANT

Alpha can be used to directly measure the value added or subtracted by a manager. Alpha depends on two factors: (1) the assumption that market risk, as measured by beta, is the only risk measure necessary, and (2) the strength of the linear relationship between the manager and the index, as it has been measured by R-Squared. In addition, a negative alpha can sometimes result from the additional expenses that are present in a manager's returns as compared to the benchmark index.

BETA

Shows the volatility of a manager as compared to the volatility of the benchmark; specifically, the performance the fund, or portfolio has experienced in a given period of time as the index moved 1% up or down. A beta above 1 is more volatile than the index, while a beta below 1 is less volatile.

WHY IT'S IMPORTANT

Beta can be used to show how sensitive a manager is to movements in the markets. It is important to note that a low beta for a manager does not necessarily imply that the manager has a low level of volatility. A low beta signifies only that the manager's market-related risk is low. (Standard deviation is a measure of a fund's absolute volatility.) R-Squared is a necessary statistic to factor into the equation because it reflects the percentage of a manager's movements that are explained by movements in its benchmark index, and thus whether it is an appropriate benchmark.

STANDARD DEVIATION

The statistical measurement of dispersion of returns spread around their historical average, or in other words, how widely a fund's or portfolio's returns varied over a certain period or time.

WHY IT'S IMPORTANT

Investors use the standard deviation of historical performance to try to predict the range of returns that are most likely for a given investment. When a fund or portfolio has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

SHARPE RATIO

A risk-adjusted measure developed by William F. Sharpe, calculated using standard deviation and excess return to determine reward per unit of risk -the higher the Sharpe ratio, the better the manager's historical risk-adjusted performance.

WHY IT'S IMPORTANT

Sharpe ratio is a measure of investment efficiency expressed as the amount of return earned per unit of associated risk. It can be used to compare two managers directly on how much excess return each manager achieved for a certain level of risk.

INFORMATION RATIO

Is determined by taking the annualized excess return over a benchmark and dividing it by the standard deviation of excess return (tracking error). This measure relates the magnitude and consistency with which an investment outperformed its benchmark. The higher the information ratio, the better.

WHY IT'S IMPORTANT

The information ratio is a risk-adjusted measure, which captures excess or active returns and relates them to excess or active risk. The information ratio is used as a way to compare more-and less-aggressive managers at the same time. A convenient way to think of the information ratio is a measure of how well one was rewarded for each incremental "unit" of risk. The information ratio can be a very valuable tool in evaluating a manager's ability to add incremental value relative to incremental risk. This tool is only valuable, however, when the benchmark is carefully chosen and appropriate.

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INVESTMENT REVIEW

Community Action Partnership ERISA 403(b)

For Period Ending 03/31/2021

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Pensionmark Market & Economic Commentary	4
Executive Summary	10
Executive Summary of Investment Recommendations	11
Portfolio Review	13
Portfolio Diversification	14
Portfolio Asset Allocation	15
Portfolio Top 10 Holdings/Sector Allocation	19
Portfolio Region/Quality Allocation	20
Portfolio Returns	21
Portfolio Beta/Standard Deviation	22
Portfolio Alpha	23
Portfolio Sharpe Ratio	24
Portfolio Information Ratio	25
Portfolio Cumulative Performance	26
Portfolio Weighted Fee Analysis	27
Investment Review - 100 point	30
Investment Scorecard Current & Historical Scoring	31
Investment Scorecard Criteria Data	34
Investment Scorecard Criteria Scoring	41
Investment Performance vs Risk	46
Investment Scorecard Investment Performance	48

Investment Fact Sheets - 100 point	54
Investment Fact Sheets	55
Important Disclosures	103
Important Disclosures	104
Glossary	110
Investment Scoring Methodology & Glossary - 100 Point	111
Glossary of Investment Terms	114

MARKET & ECONOMIC REVIEW

For Period Ending 3/31/2021

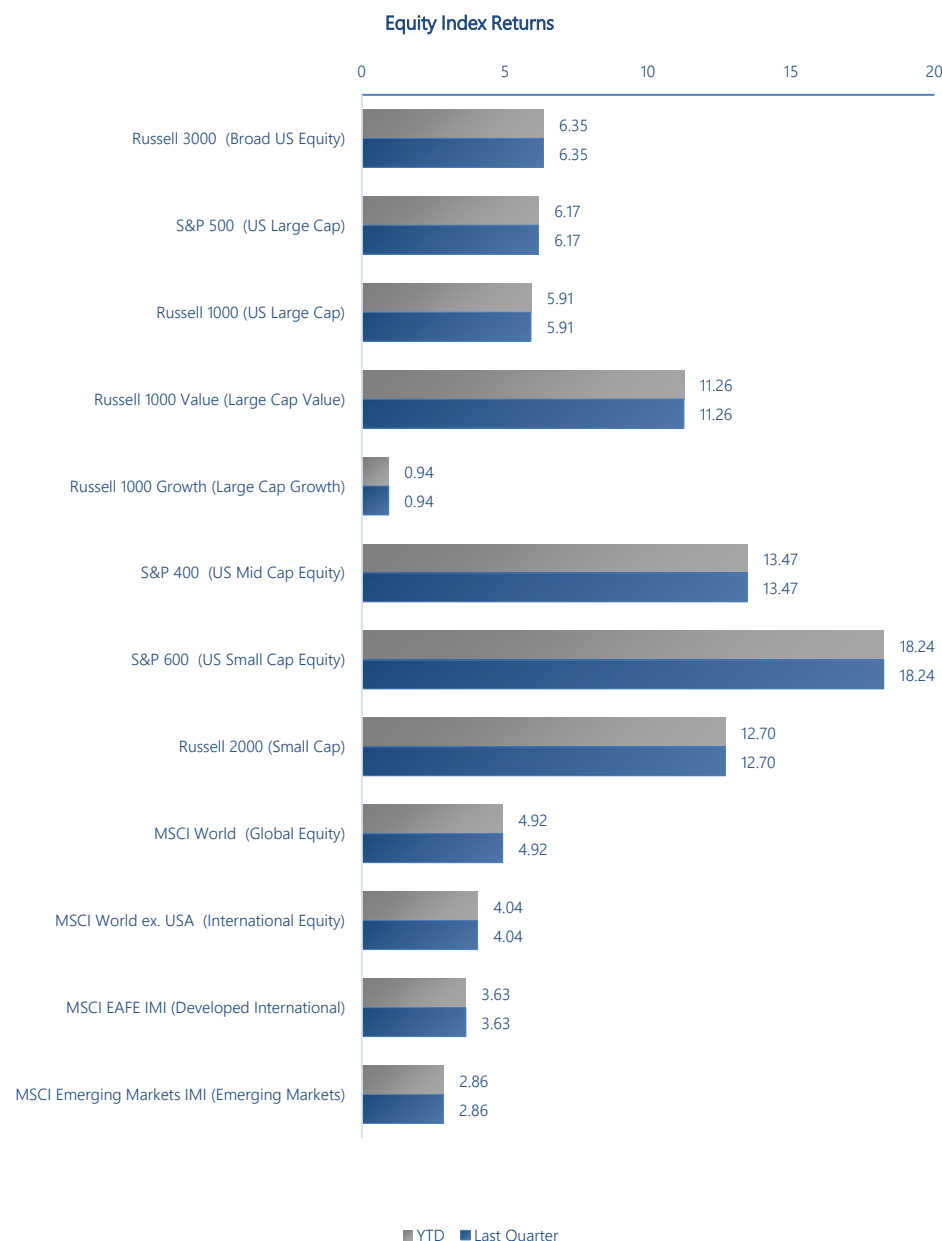
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Domestic Equity

- S&P 500 gained 6.17% during the quarter.
- Small Cap (Russell 2000) outperformed Large Cap (Russell 1000).
- Value (Russell 1000 Value) outperformed Growth (Russell 1000 Growth).
- Energy, Financial Services, and Materials were the best performing sectors; while Technology, Consumer Staples, and Healthcare lagged.
- Equity markets were choppy throughout the quarter, but ultimately ended in positive territory. Improving vaccine distribution and Congress' passage of the \$1.9 trillion American Rescue Plan helped to renew investor optimism around an improving economic situation.
- Cyclical sectors that were hardest hit in the height of the pandemic had some of the strongest gains as investors eye a post-pandemic world.

International Equity

- MSCI World ex. US posted a 4% gain for the quarter.
- Domestic equities outperformed international equities.
- Developed market equities outperformed emerging market equities.
- European and Asian equities advanced on investor optimism around vaccine distribution; though returns were muted, as many European countries have struggled with vaccinations in the face of more contagious variants of COVID-19 dominating new case counts.
- Emerging market returns were positive for the quarter but were regionally mixed. The Pacific ex-Japan region was the strongest performing region, while Latin American emerging markets fell 5.3%.
- In China, equity returns were relatively muted after strong relative performance in 2020.

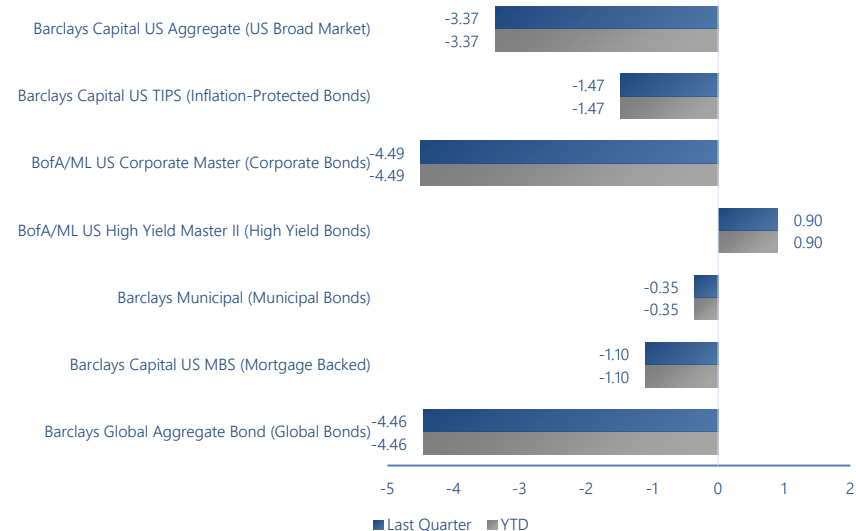


Source: Index Factsheets as of 3/31/2021 from the following index providers: MSCI Indices (www.msci.com), S&P Dow Jones Indices (www.us.spindices.com), FTSE Russell Indices (www.ftse.com).

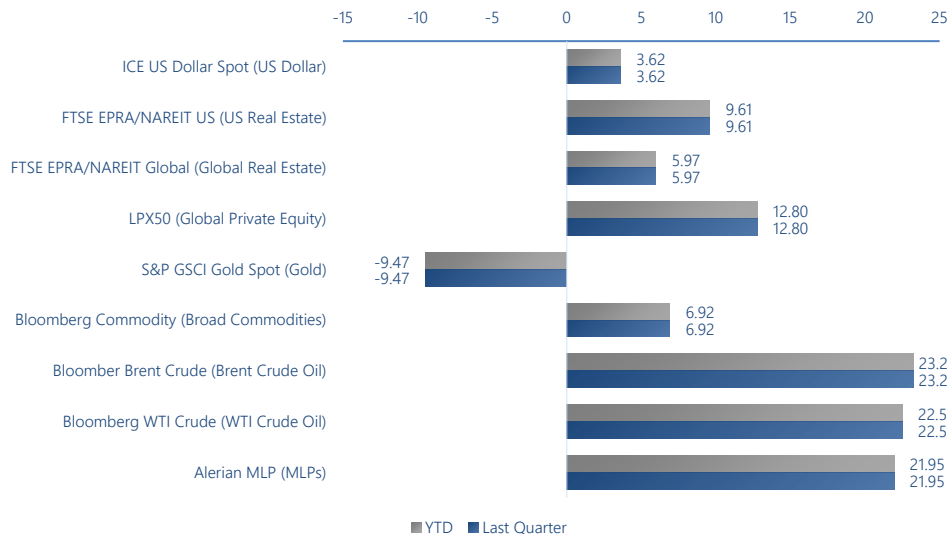
Fixed Income

- Interest rates generally increased in the US Treasury market during the quarter, with the Treasury yield curve steepening sharply.
- The yield on the 10-year Treasury note rose sharply by 83 bps to 1.74%.
- The Federal Reserve continued to hold short-term rates at near-zero and signaled that rates would remain at near-zero through 2023.
- Most fixed income sectors were negative for the quarter. High yield bonds were the best performing sector, gaining 0.90%.
- Global bonds posted negative returns for the quarter as global yields increased.
- Sharp increases in yields were driven by concerns around fiscal stimulus and its effects on expected inflation.

Fixed Income Index Returns



Alternative Investment Index Returns



Alternative Investments

- Commodities posted a 7% gain during the quarter. The top performers were unleaded gas (28.95%), lean hogs (27.47%), and soybean oil (26.69%). The worst performing commodities were Kansas wheat (-5.4%), silver (-7.25%), and gold (-9.82%).
- The US dollar appreciated against most major developed and emerging market currencies.
- Crude oil prices rose again as economic re-openings drove increasing demand.
- Real Estate was positive during the quarter, driven primarily by strong performance in regional malls and shopping centers.
- After a strong 2020, gold pulled back 9.5% during the quarter, possibly reflecting more certainty around the end of the pandemic.

Source: Index Factsheets as of 3/31/2021 from the following index providers: Bloomberg Barclays Indices (www.bloomberg.com), BofA Merrill Lynch (www.bofam.com), Intercontinental Exchange (www.theice.com), LPX Group (www.lpx-group.com), Credit Suisse (lab.credit-suisse.com), FTSE Russell Indices (www.ftse.com). All other data was sourced from Morningstar.

Macroeconomic Variable	Latest Data	Previous Quarter	Change
Real U.S. GDP (% Q/Q Annualized)	4.3% (Q4 2020)	33.4% (Q3 2020)	↓ 29.1%
Headline Inflation (% Y/Y)	2.6% (March 2021)	1.2% (December 2020)	↑ 1.4%
Core Inflation (% Y/Y)	1.6% (March 2021)	1.6% (December 2020)	→ 0.0%
Unemployment (%)	6.0% (March 2021)	6.7% (December 2020)	↓ 0.7%
Hours Worked (Average/Week)	34.9 (March 2021)	34.7 (December 2020)	↑ 00.2
Average Hourly Wages (\$)	\$29.96 (March 2021)	\$29.81 (December 2020)	↑ \$0.15
Average Price of Gas (\$/Gallon - Regular)	\$2.810 (March 2021)	\$2.195 (December 2020)	↑ \$0.615
Dollar/Euro (\$/€)	1.1743 (March 2021)	1.2230 (December 2020)	↑ 0.0487
Yen/Dollar (¥/\$)	110.61 (March 2021)	103.19 (December 2020)	↑ 7.42
Yuan/Dollar (¥/\$)	6.5518 (March 2021)	6.5250 (December 2020)	↑ 0.0268
Fed Funds Rate (% Range)	0.00 – 0.25% (March 2021)	0.00 – 0.25% (December 2020)	→ 0.00%
S&P 500 (Price Level)	3,972.89 (March 2021)	3,756.07 (December 2020)	↑ 216.82
Ten Year Treasury Yield (%)	1.74 (March 2021)	0.93 (December 2020)	↑ 0.81%

Macroeconomic Review

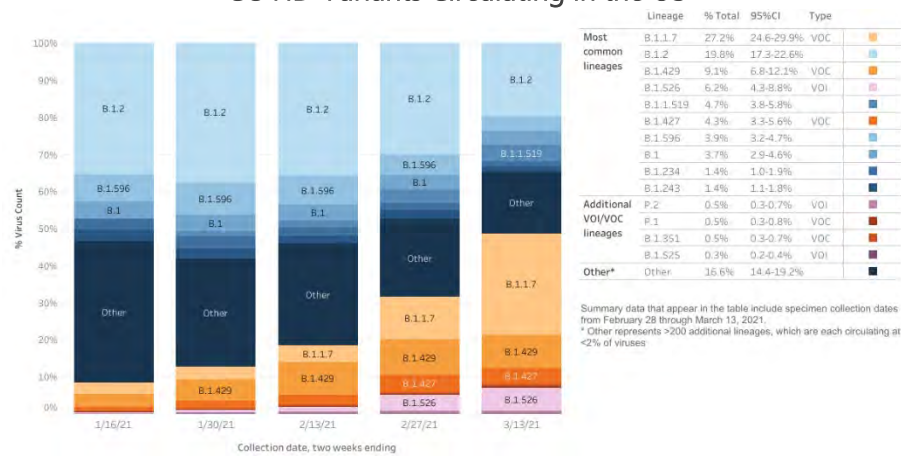
- Real GDP grew by a 4.3% in the fourth quarter of 2020. GDP growth reflects the continued growth in economic sectors that have reopened since the height of the pandemic.
- Headline inflation rose to 1.7% with food items, energy and utilities costs contributing to the rise. Core inflation fell to 1.3% during the quarter.
- The unemployment rate continued to fall during the quarter, with March coming in at 6.0%. Weekly jobless claims remained elevated throughout the quarter, with the final week of the quarter posting 728,000 initial claims.
- As vaccine distribution continues to ramp up, we are likely to see continued improvement in macroeconomic data, including GDP and jobs data.

Geopolitical Review

- Democrats officially took majority control of the U.S. Senate, allowing for the passage of the \$1.9 trillion American Rescue Plan to tackle the economic and healthcare crisis.
- While vaccine distribution has been particularly robust in the U.S., several European countries have struggled with their vaccine distribution. Cases have risen sharply as more transmissible variants have become the dominant strains.
- Israelis went to the polls for the fourth time in two years to try and form a government. As the country continues to struggle forming a majority governing coalition, a fifth election appears to be on the horizon.
- The EU has brought legal action against the U.K. following its decision to ease checks on exports from the British mainland to Northern Ireland.

Source: Bureau of Economic Analysis (www.bea.gov), Bureau of Labor Statistics (www.bls.gov), U.S. Energy Information Administration (www.eia.gov), FRED Economic Data (fred.stlouisfed.gov). Arrows depict the upwards, lateral, or downward change in direction for a given macroeconomic variable. The color of the arrow denotes the positive, neutral, or negative signal Pensionmark perceives for the change in macroeconomic variable. It is educational in nature and not designed to be taken as advice or a recommendation for any specific investment product, strategy, plan feature or other purpose in any jurisdiction. This data does not contain sufficient information for any investment decision and should not be relied upon when considering an investment strategy.

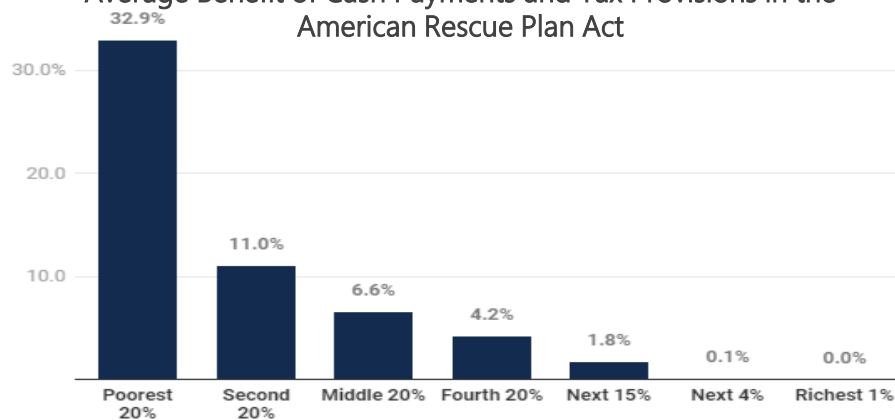
COVID Variants Circulating in the US



COVID-19 Variants

While vaccine distribution has been robust in the U.S., the prevalence and dominance of new variants is worth watching. We've seen variants become more dominant in the U.S. and there is concern a variant could develop that is more resistant to the vaccines that are currently available.

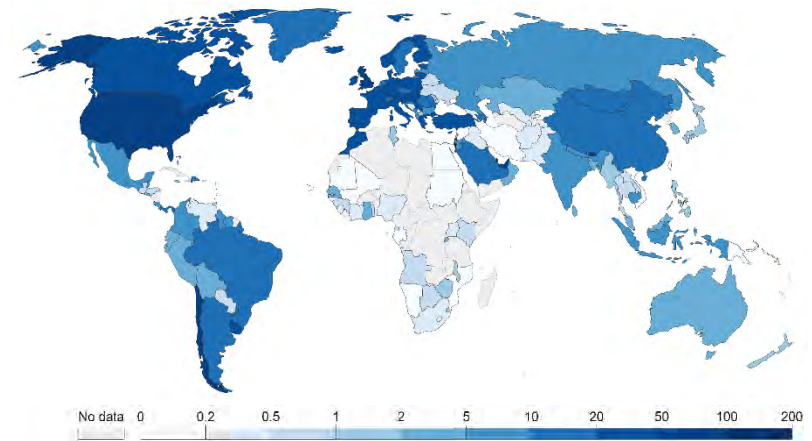
Average Benefit of Cash Payments and Tax Provisions in the American Rescue Plan Act



American Rescue Plan Effects

The majority of benefits written into the American Rescue Plan were targeted at lower-and-middle income individuals & households, and those most impacted by the pandemic. The effects of those benefits should help support continued economic growth throughout 2021.

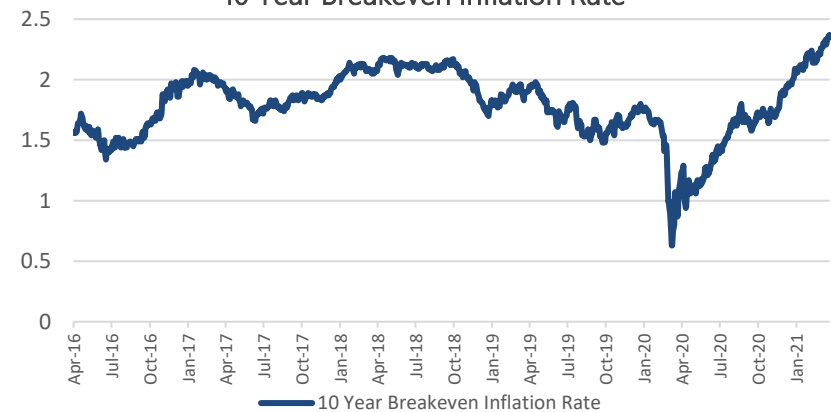
Vaccine doses administered (per 100 people)



Vaccine Distribution

Vaccine distribution in the U.S. has dramatically improved in Q1, but several countries have struggled to ramp up distribution efforts. Given our interconnected global economy, making sure distribution is robust in all countries will help the global economy recovery and reduce the risk of a vaccine-resistant variant.

10 Year Breakeven Inflation Rate

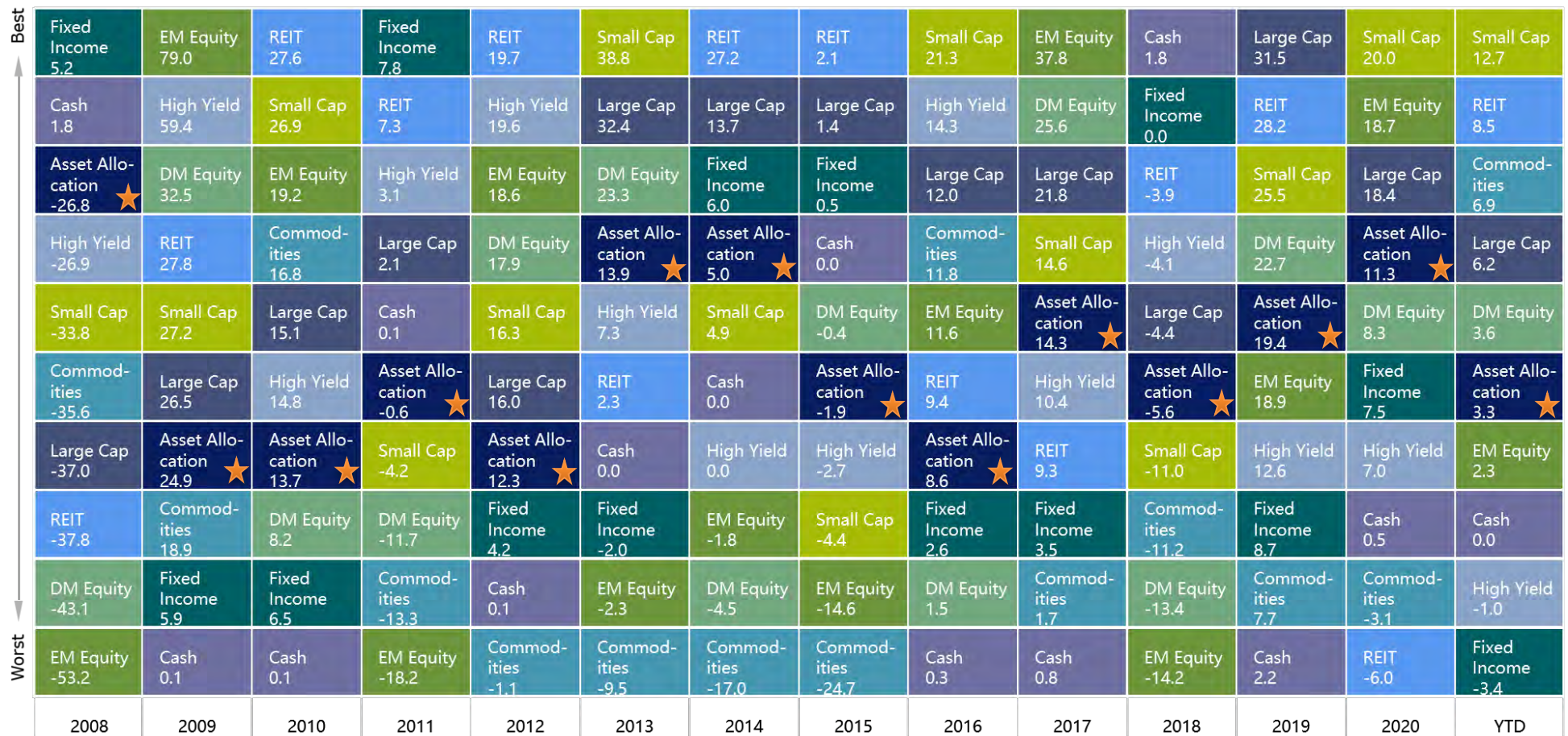


Inflation

Given that most of the benefits of the government relief provisions are targeted to lower-and-middle income individuals, who have a higher propensity to spend, expected and actual inflation data will be of particular interest, as we've already seen significant movement in fixed income markets around anticipated inflation.

Source: Center for Disease Control & Prevention (<https://covid.cdc.gov/>) data as of 3/13/2021, Our World in Data (<https://ourworldindata.org>) data as of 4/11/2021, Institute on Taxation & Economic Policy (ITEP) (<https://itep.org/>) data as of March 2021, Federal Reserve Economic Research (FRED) (. This data does not contain sufficient information for any investment decision and should not be relied upon when considering an investment strategy.

THE IMPORTANCE OF DIVERSIFICATION



Large Cap: S&P 500; Small Cap: Russell 2000; EM: MSCI EM; Commodities: Bloomberg Commodity; High Yield: Barclays Global High Yield; Fixed Income: Barclays US Agg Bond; DM: MSCI EAFE; Cash: Barclays US Treasury Bill 1-3 Month; REIT: FTSE NAREIT; "Asset Allocation" portfolio assumes 25% S&P 500, 10% Russell 2000, 15% MSCI EAFE, 5% MSCI EM, 25% Barclays US Agg Bond, 5% Barclays Global High Yield, 5% US Treasury Bill 1-3 Month, 5% Bloomberg Commodity, and 5% FTSE NAREIT.

Source: Morningstar Direct. Please see the Important Disclosures section of this report for Index Definitions. This information is not intended as a solicitation or an offer to buy or sell any security or investment product. Past performance is not indicative of future returns. Information is solely intended for recipients in jurisdictions where the named advisor(s) are licensed to engage the investing public. Investments and strategies mentioned may not be suitable for all investors. The S&P 500 and other such indices are unmanaged, do not incur fees or expense, cannot be invested into directly and individual investor's results will vary. As with all investments, various risks may exist and Pensionmark Financial Group, LLC recommends you consult with your financial advisor prior to making any investment decisions.

EXECUTIVE SUMMARY

Community Action Partnership ERISA 403(b)

For Period Ending 03/31/2021

Investment Scoring Summary

Passing	Watch	Review	Not Scored	Total
20	4	0	1	25

Investment Additions

Investment Name	Status	Morningstar Rating
No current investment additions		

Investments on Watch

Investment Name	# of Participants	Plan Assets	% of total plan	Status	Quarters Failing Criteria	Morningstar Rating
Allocation--50% to 70% Equity						
▲ Putnam Dynamic Asset Allocation Bal Y	30	\$101,734.60	1.42%	Watch	3	***
Mid-Cap Growth						
▲ MassMutual Select Mid Cap Growth I	41	\$155,735.91	2.18%	Watch	2	****
Small Value						
▲ Northern Small Cap Value	36	\$27,940.96	0.39%	Watch	3	****
Small Growth						
▲ Janus Henderson Triton T	29	\$64,590.98	0.90%	Watch	1	***

Investments Targeted for Review

Investment Name	Status	Morningstar Rating
No investments are currently targeted for review		

Review :  Watch :  Addition : 

For source information, please see the "Important Disclosures" section of this report.

PORTFOLIO REVIEW

Community Action Partnership ERISA 403(b)

For Period Ending 03/31/2021

	Value	Blend	Growth
Large	MFS Value R6	iShares S&P 500 Index K	TIAA-CREF Large-Cap Growth Inst
Medium	Wells Fargo Special Mid Cap Value Inst	Vanguard Mid Cap Index Admiral	▲ MassMutual Select Mid Cap Growth I
Small	▲ Northern Small Cap Value		▲ Janus Henderson Triton T

Fixed Income	Cash/Stable Value
Vanguard Total Bond Market Index Adm	Standard Stable Asset Fund A

International	
Equities	Fixed Income
Hartford International Opportunities R6 American Funds New World R6	

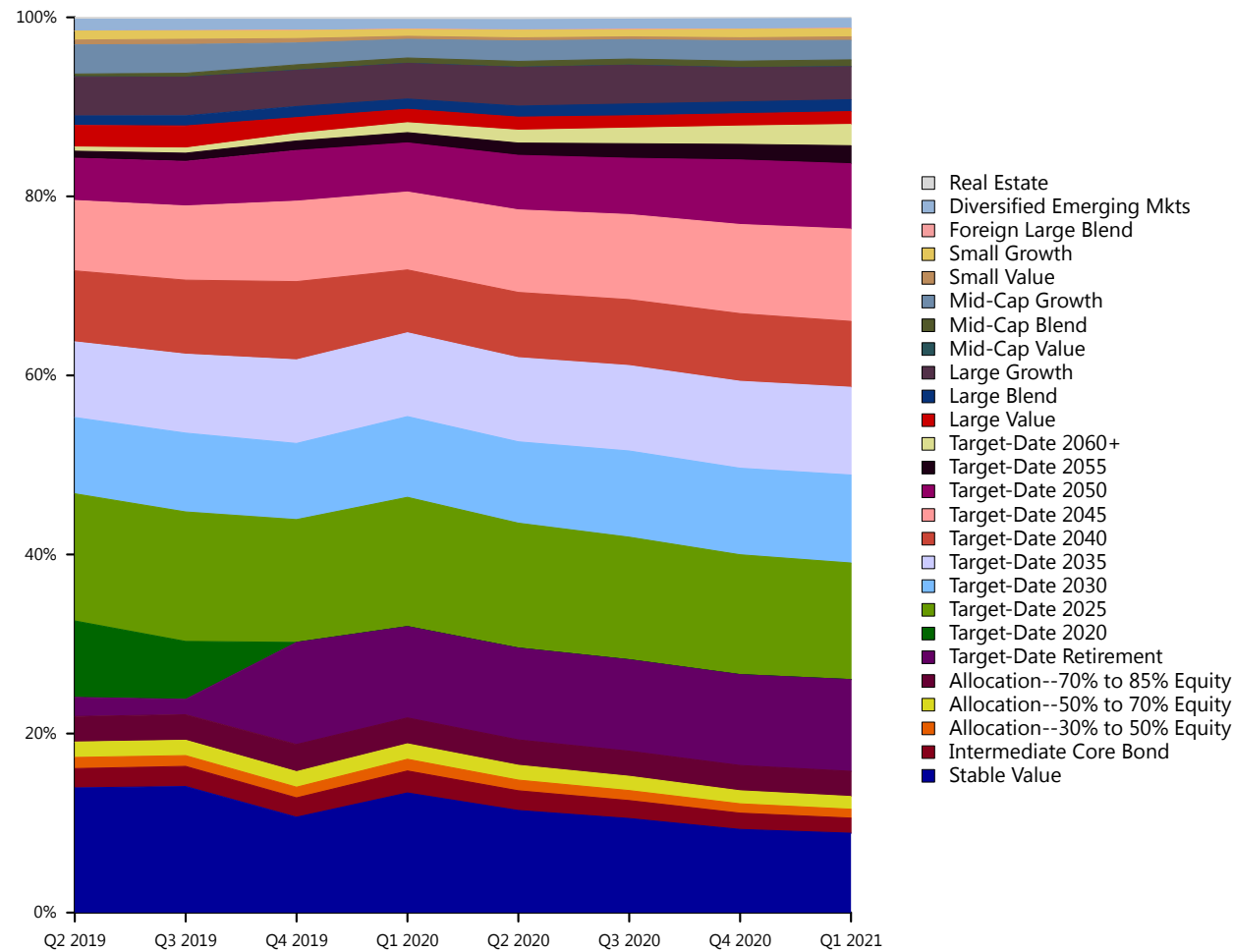
Asset Allocation
Putnam Dynamic Asset Allocation Cnsrv Y ▲ Putnam Dynamic Asset Allocation Bal Y Putnam Dynamic Asset Allocation Gr Y BlackRock LifePath® Index Retire K BlackRock LifePath® Index 2025 K BlackRock LifePath® Index 2030 K BlackRock LifePath® Index 2035 K BlackRock LifePath® Index 2040 K BlackRock LifePath® Index 2045 K BlackRock LifePath® Index 2050 K BlackRock LifePath® Index 2055 K BlackRock LifePath® Index 2060 K

Other
Principal Real Estate Securities Inst

Review : Watch : Addition :

Asset classes are defined as broad, distinct types of investments that behave similarly and are subject to most of the same market forces. When evaluating the diversification of assets in the investment portfolio, it is an important factor in assessing risk and return. For source information, please see the "Important Disclosures" section of this report.

Historical Allocation



Investment Name	# of Participants	03/31/2021 Balance	% of Plan	12/31/2020 Balance	% Change
Stable Value					
Standard Stable Asset Fund A	57	\$633,550.65	8.87%	\$630,681.53	0.45%
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm	39	\$120,722.59	1.69%	\$123,639.79	(2.36%)
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsrv Y	13	\$70,601.81	0.99%	\$70,740.62	(0.20%)
Allocation--50% to 70% Equity					
▲ Putnam Dynamic Asset Allocation Bal Y	30	\$101,734.60	1.42%	\$98,823.85	2.95%
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y	9	\$201,359.20	2.82%	\$191,979.47	4.89%
Target-Date Retirement					
BlackRock LifePath® Index Retire K	51	\$731,649.41	10.24%	\$688,875.85	6.21%
Target-Date 2025					
BlackRock LifePath® Index 2025 K	87	\$930,265.95	13.02%	\$908,738.30	2.37%
Target-Date 2030					
BlackRock LifePath® Index 2030 K	96	\$702,219.57	9.83%	\$656,158.86	7.02%
Target-Date 2035					
BlackRock LifePath® Index 2035 K	88	\$700,149.14	9.80%	\$659,238.68	6.21%
Target-Date 2040					
BlackRock LifePath® Index 2040 K	81	\$525,855.91	7.36%	\$513,239.45	2.46%
Target-Date 2045					
BlackRock LifePath® Index 2045 K	106	\$736,538.62	10.31%	\$675,898.88	8.97%

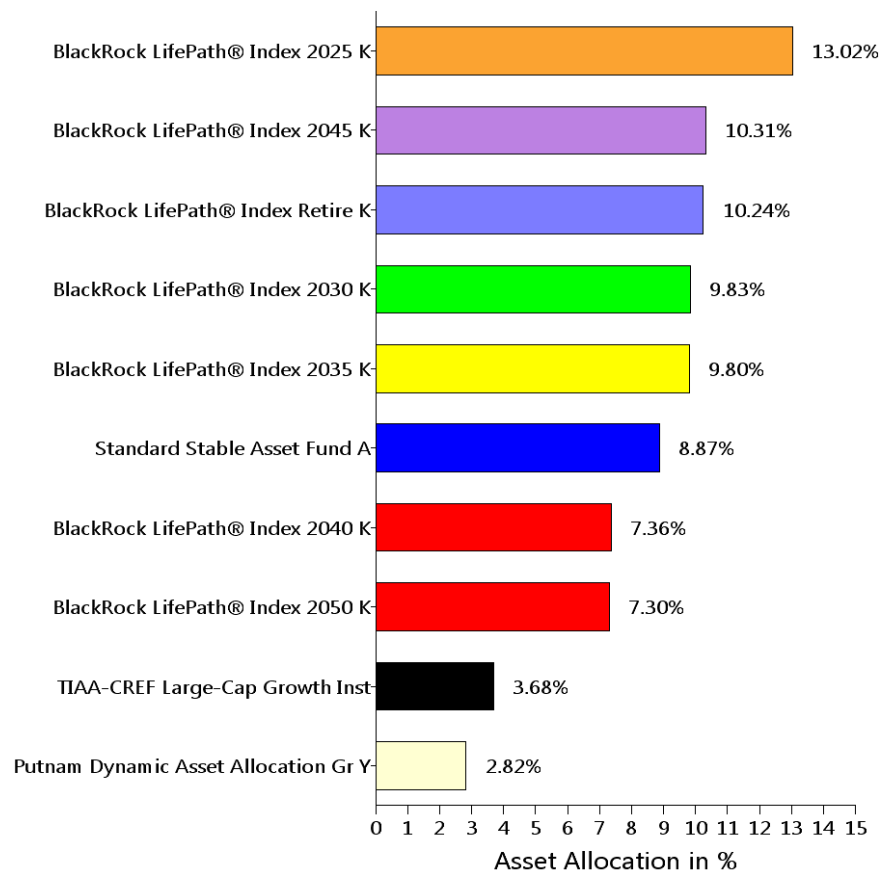
Investment Name	# of Participants	03/31/2021 Balance	% of Plan	12/31/2020 Balance	% Change
Target-Date 2050					
BlackRock LifePath® Index 2050 K	102	\$521,546.71	7.30%	\$489,282.14	6.59%
Target-Date 2055					
BlackRock LifePath® Index 2055 K	89	\$143,902.14	2.01%	\$118,346.51	21.59%
Target-Date 2060+					
BlackRock LifePath® Index 2060 K	99	\$169,623.42	2.37%	\$138,916.78	22.10%
Large Value					
MFS Value R6	20	\$102,792.58	1.44%	\$96,201.50	6.85%
Large Blend					
iShares S&P 500 Index K	25	\$94,841.89	1.33%	\$87,079.19	8.91%
Large Growth					
TIAA-CREF Large-Cap Growth Inst	46	\$263,029.72	3.68%	\$258,627.61	1.70%
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst	7	\$2,170.15	0.03%	\$1,841.98	17.82%
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral	8	\$52,748.42	0.74%	\$48,407.50	8.97%
Mid-Cap Growth					
▲ MassMutual Select Mid Cap Growth I	41	\$155,735.91	2.18%	\$153,616.45	1.38%
Small Value					
▲ Northern Small Cap Value	36	\$27,940.96	0.39%	\$23,612.21	18.33%
Small Growth					
▲ Janus Henderson Triton T	29	\$64,590.98	0.90%	\$63,305.20	2.03%

Investment Name	# of Participants	03/31/2021 Balance	% of Plan	12/31/2020 Balance	% Change
Foreign Large Blend					
Hartford International Opportunities R6	4	\$3,558.23	0.05%	\$2,943.83	20.87%
Diversified Emerging Mkts					
American Funds New World R6	37	\$78,193.85	1.09%	\$78,026.56	0.21%
Real Estate					
Principal Real Estate Securities Inst	4	\$9,137.39	0.13%	\$10,511.29	(13.07%)
Total:		\$7,144,459.80		\$6,788,734.03	5.24%

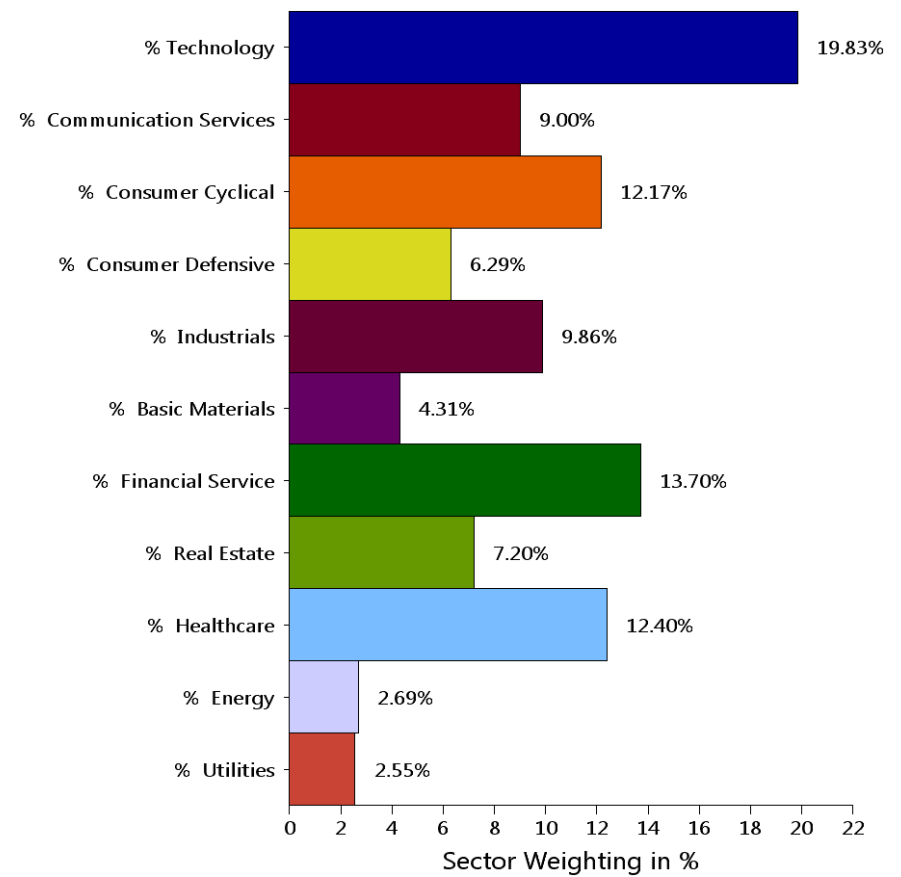
Review :  Watch :  Addition : 

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.
For source information, please see the "Important Disclosures" section of this report.

Top 10 Holdings

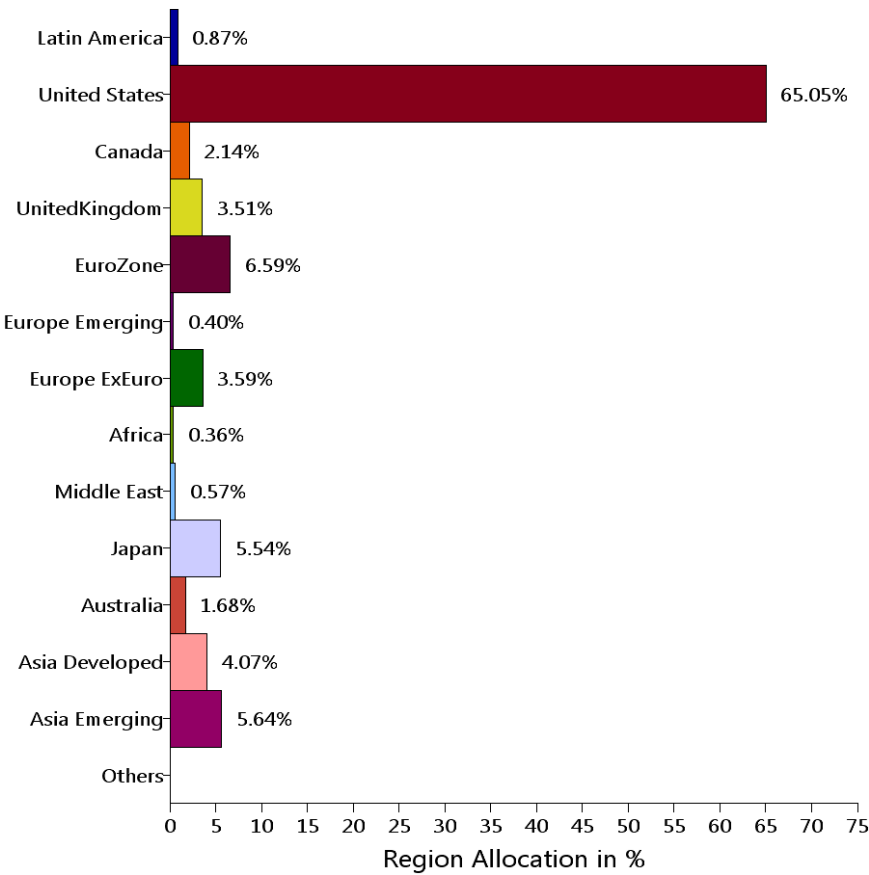


Sector Allocation

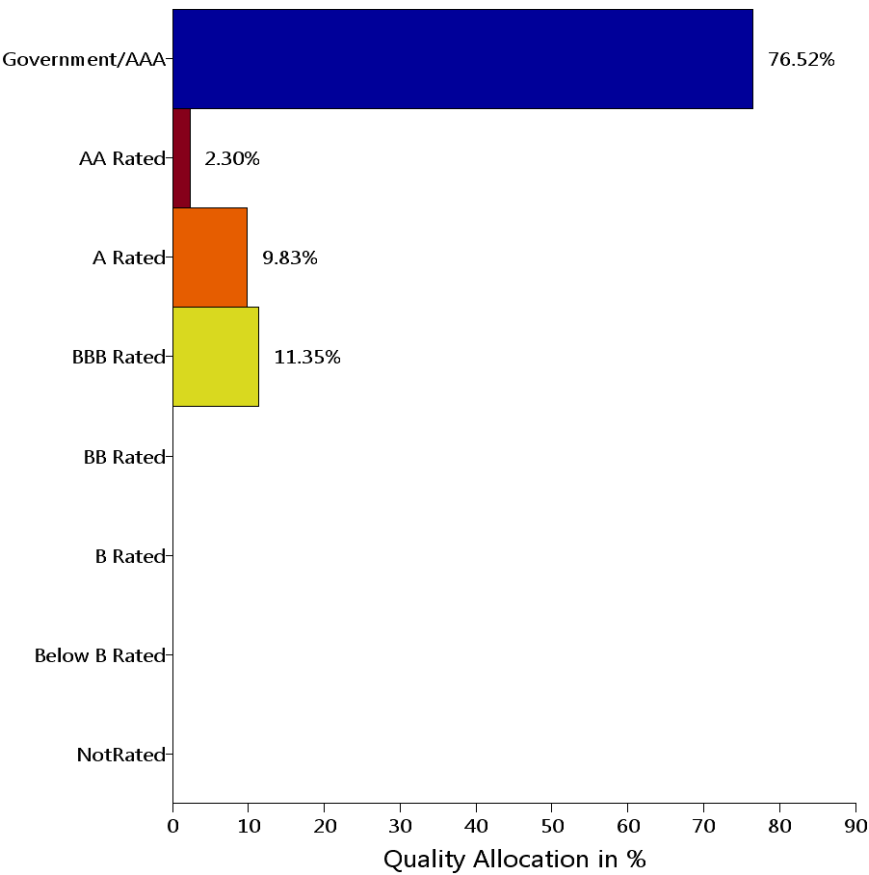


For source information, please see the "Important Disclosures" section of this report.

Region Allocation

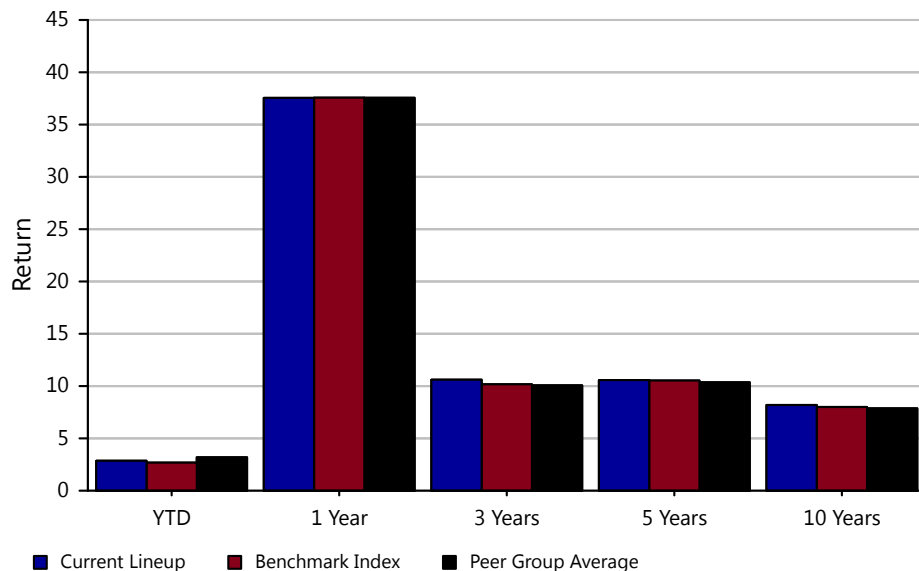


Quality Allocation

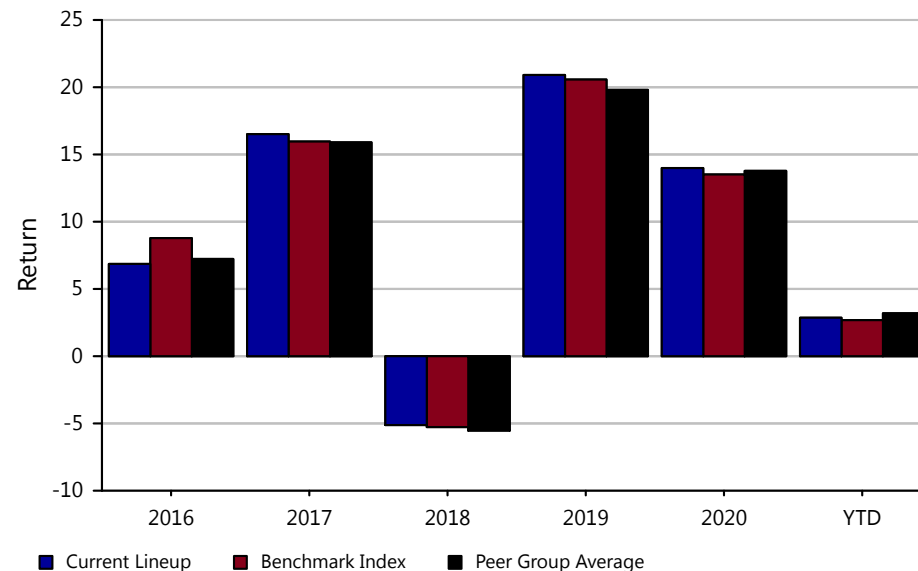


For source information, please see the "Important Disclosures" section of this report.

Annualized Returns



Calendar Year Returns



Trailing Returns

	YTD	1 Year	3 Years	5 Years	10 Years	Net Exp.Ratio
Current Lineup	2.86	37.55	10.61	10.57	8.19	0.17
Benchmark Index	2.68	37.57	10.17	10.53	8.00	NA
Peer Group Average	3.19	37.56	10.07	10.36	7.87	0.76

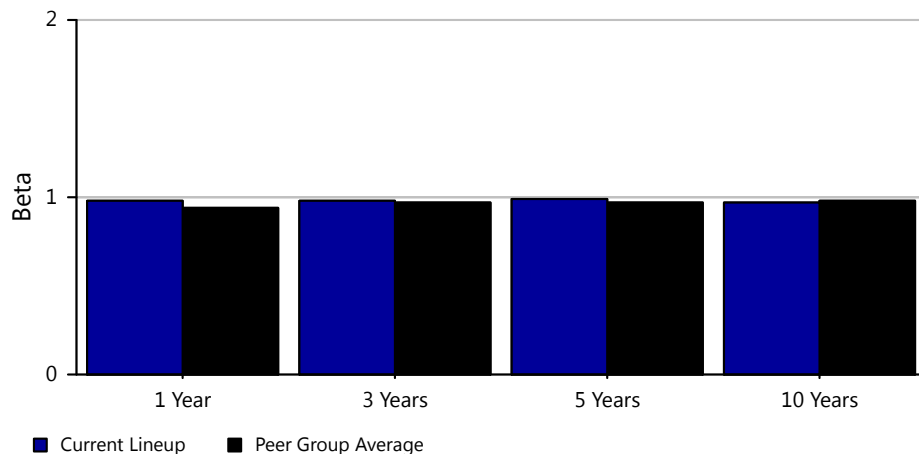
Calendar Year Returns

	2016	2017	2018	2019	2020	YTD	Net Exp.Ratio
Current Lineup	6.86	16.51	-5.12	20.91	13.99	2.86	0.17
Benchmark Index	8.78	15.96	-5.27	20.57	13.51	2.68	NA
Peer Group Average	7.23	15.90	-5.53	19.80	13.78	3.19	0.76

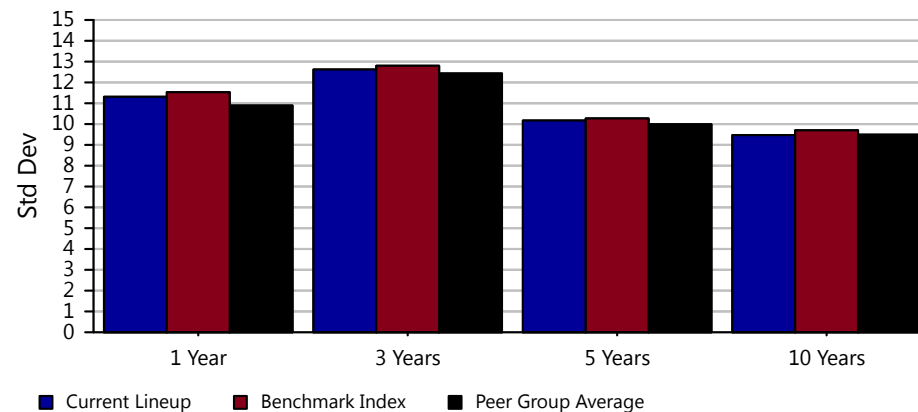
The Benchmark Index is constructed utilizing the underlying indexes of the Plan's investment options weighted in proportion to the asset allocation of the Plan. The underlying indexes are illustrated on the standardized performance pages of the report. For source information, please see the "Important Disclosures" section of this report.

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report.

Annualized Beta



Annualized Standard Deviation



Trailing Beta

	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.98	0.98	0.99	0.97
Peer Group Average	0.94	0.97	0.97	0.98

Trailing Standard Deviation

	1 Year	3 Years	5 Years	10 Years
Current Lineup	11.31	12.62	10.17	9.47
Benchmark Index	11.53	12.80	10.27	9.70
Peer Group Average	10.89	12.43	9.99	9.49

Calendar Year Beta

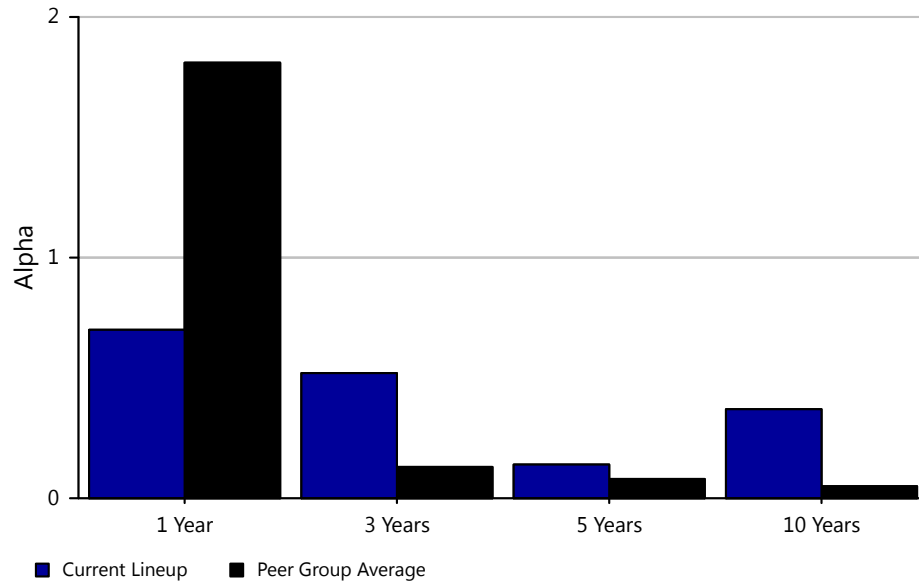
	2016	2017	2018	2019	2020
Current Lineup	0.98	0.95	1.02	0.98	0.98
Peer Group Average	0.96	0.93	1.01	0.97	0.96

Calendar Year Standard Deviation

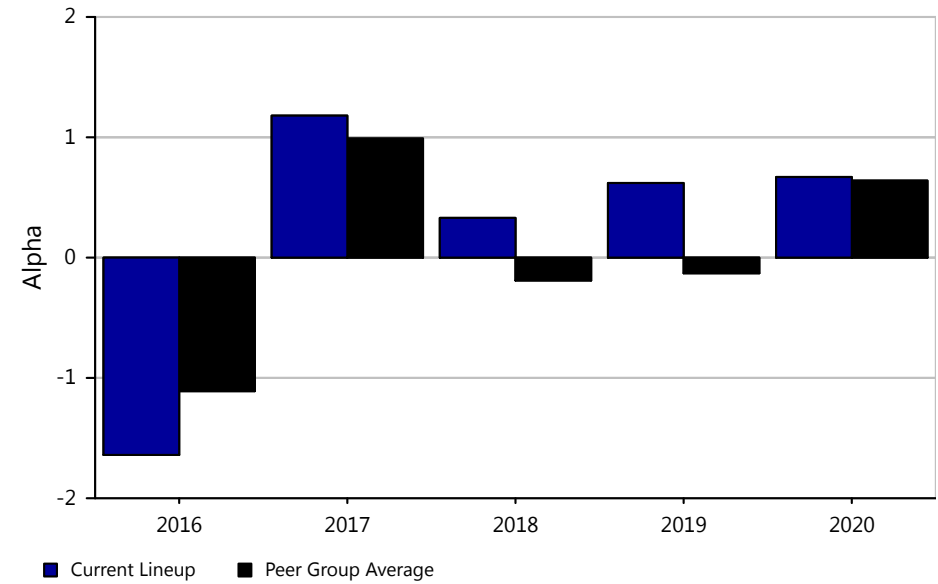
	2016	2017	2018	2019	2020
Current Lineup	7.87	1.94	9.41	8.44	18.45
Benchmark Index	7.96	2.00	9.20	8.59	18.84
Peer Group Average	7.67	1.89	9.30	8.33	18.13

For source information, please see the "Important Disclosures" section of this report.

Annualized Alpha



Calendar Year Alpha



Trailing Alpha

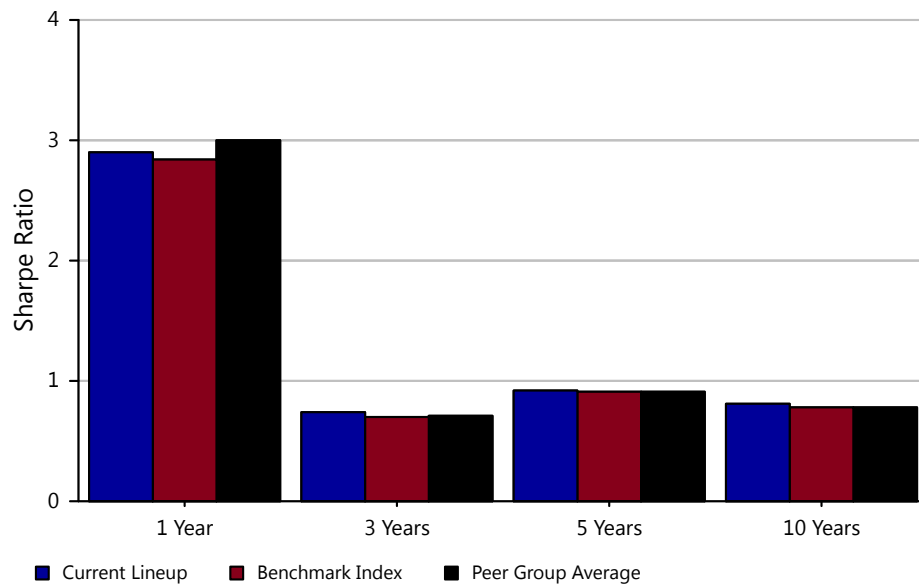
	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.70	0.52	0.14	0.37
Peer Group Average	1.81	0.13	0.08	0.05

Calendar Year Alpha

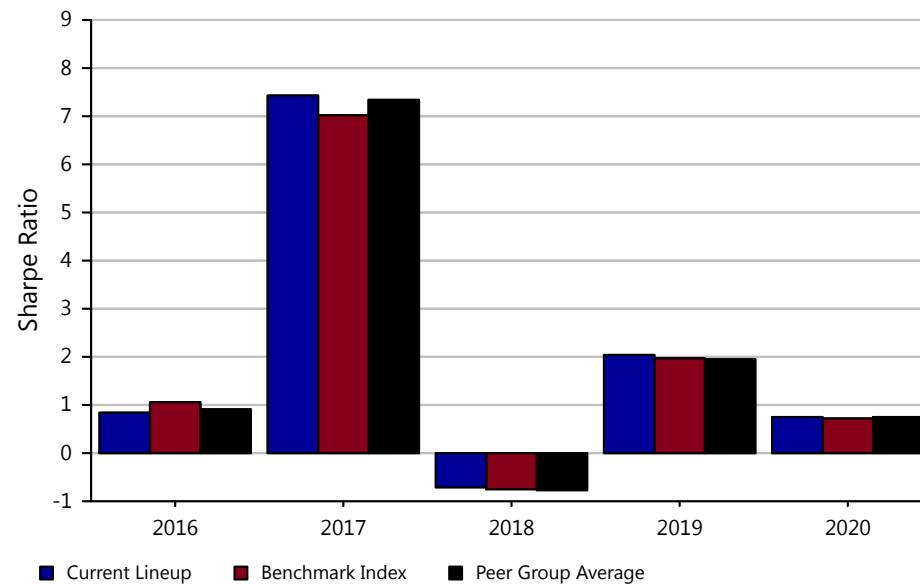
	2016	2017	2018	2019	2020
Current Lineup	-1.64	1.18	0.33	0.62	0.67
Peer Group Average	-1.11	0.99	-0.19	-0.13	0.64

For source information, please see the "Important Disclosures" section of this report.

Annualized Sharpe Ratio



Calendar Year Sharpe Ratio



Trailing Sharpe Ratio

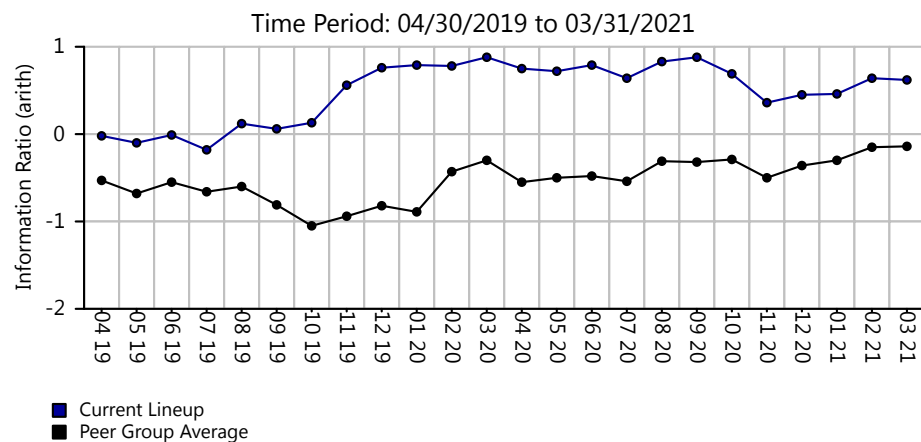
	1 Year	3 Years	5 Years	10 Years
Current Lineup	2.90	0.74	0.92	0.81
Benchmark Index	2.84	0.70	0.91	0.78
Peer Group Average	3.00	0.71	0.91	0.78

Calendar Year Sharpe Ratio

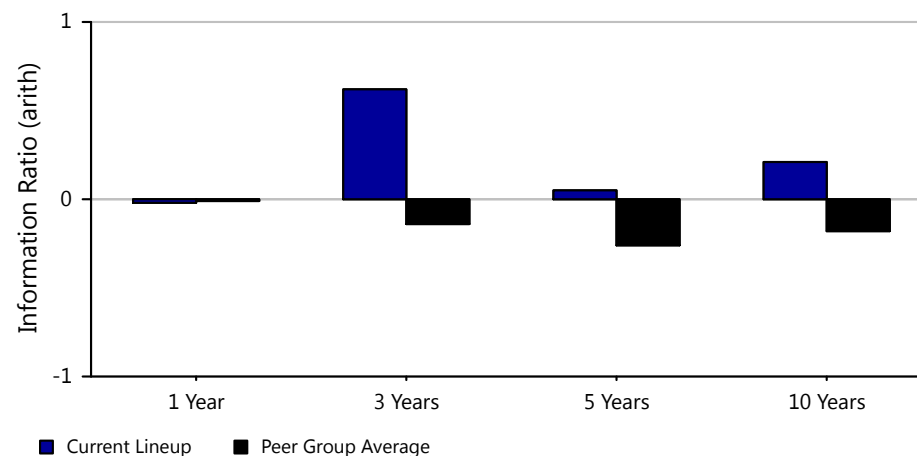
	2016	2017	2018	2019	2020
Current Lineup	0.84	7.43	-0.71	2.04	0.75
Benchmark Index	1.06	7.02	-0.75	1.97	0.72
Peer Group Average	0.91	7.34	-0.77	1.95	0.75

For source information, please see the "Important Disclosures" section of this report.

Rolling Information Ratio(Trailing 3 Year)



Annualized Information Ratios



Rolling Information Ratio (Rolling - 3 Year)

	YTD	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.57	0.65	0.24	0.31	0.17
Peer Group Average	-0.20	-0.37	-0.61	-0.39	-0.16

Calendar Year Information Ratio

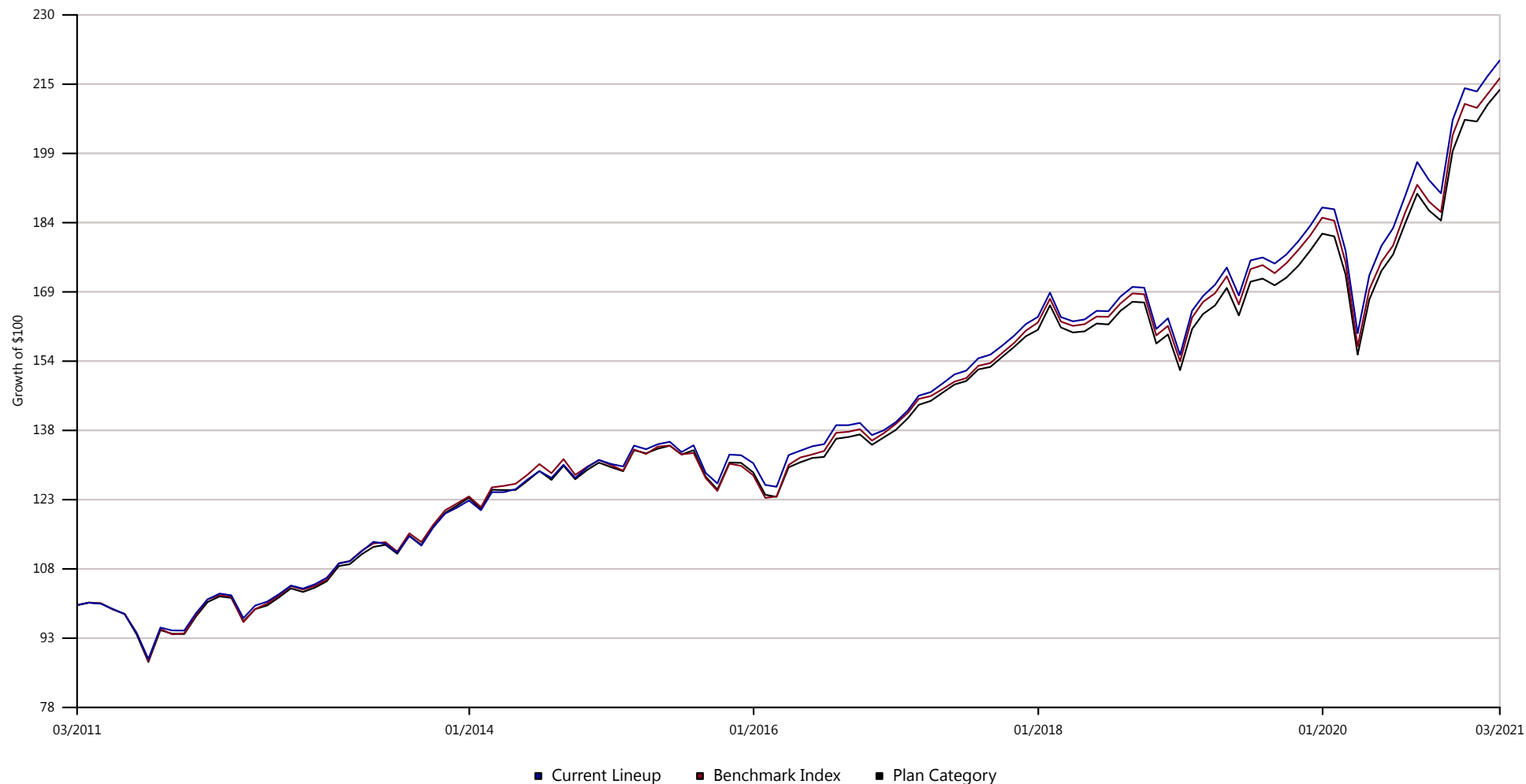
	2016	2017	2018	2019	2020
Current Lineup	-2.14	1.18	0.41	0.66	0.44
Peer Group Average	-1.67	-0.12	-0.92	-1.49	0.26

Trailing Information Ratio

	1 Year	3 Years	5 Years	10 Years
Current Lineup	-0.02	0.62	0.05	0.21
Peer Group Average	-0.01	-0.14	-0.26	-0.18

For source information, please see the "Important Disclosures" section of this report.

Time period : March 2011 - March 2021



	1 YR	3 YR	5 YR	10 YR
Current Lineup	37.55%	35.33%	65.25%	119.76%
Benchmark Index	37.57%	33.73%	64.98%	115.83%
Plan Category	37.56%	33.36%	63.69%	113.29%

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance. For source information, please see the "Important Disclosures" section of this report.

Total Plan Assets	Weighted Investment Cost	Weighted Investment Expense
\$7,144,459.80	\$12,371.72	0.17%

Investment	#of Participants	2021-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Stable Value					
Standard Stable Asset Fund A - XSAFA	57	\$633,550.65	8.87%	0.10%	\$633.55
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm - VBTIX	39	\$120,722.59	1.69%	0.05%	\$60.36
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	13	\$70,601.81	0.99%	0.74%	\$522.45
Allocation--50% to 70% Equity					
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	30	\$101,734.60	1.42%	0.71%	\$722.32
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y - PAGYX	9	\$201,359.20	2.82%	0.80%	\$1,610.87
Target-Date Retirement					
BlackRock LifePath® Index Retire K - LIRKX	51	\$731,649.41	10.24%	0.09%	\$658.48
Target-Date 2025					
BlackRock LifePath® Index 2025 K - LIBKX	87	\$930,265.95	13.02%	0.09%	\$837.24
Target-Date 2030					
BlackRock LifePath® Index 2030 K - LINKX	96	\$702,219.57	9.83%	0.09%	\$632.00

PORTFOLIO | WEIGHTED FEE ANALYSIS



Investment	#of Participants	2021-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Target-Date 2035					
BlackRock LifePath® Index 2035 K - LIJKX	88	\$700,149.14	9.80%	0.09%	\$630.13
Target-Date 2040					
BlackRock LifePath® Index 2040 K - LIKKX	81	\$525,855.91	7.36%	0.09%	\$473.27
Target-Date 2045					
BlackRock LifePath® Index 2045 K - LIHKX	106	\$736,538.62	10.31%	0.09%	\$662.88
Target-Date 2050					
BlackRock LifePath® Index 2050 K - LIPKX	102	\$521,546.71	7.30%	0.09%	\$469.39
Target-Date 2055					
BlackRock LifePath® Index 2055 K - LIVKX	89	\$143,902.14	2.01%	0.09%	\$129.51
Target-Date 2060+					
BlackRock LifePath® Index 2060 K - LIZKX	99	\$169,623.42	2.37%	0.09%	\$152.66
Large Value					
MFS Value R6 - MEIKX	20	\$102,792.58	1.44%	0.47%	\$483.13
Large Blend					
iShares S&P 500 Index K - WFSPX	25	\$94,841.89	1.33%	0.03%	\$28.45
Large Growth					
TIAA-CREF Large-Cap Growth Inst - TILGX	46	\$263,029.72	3.68%	0.41%	\$1,078.42
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst - WFMIX	7	\$2,170.15	0.03%	0.81%	\$17.58

Investment	#of Participants	2021-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral - VIMAX	8	\$52,748.42	0.74%	0.05%	\$26.37
Mid-Cap Growth					
▲ MassMutual Select Mid Cap Growth I - MEFZX	41	\$155,735.91	2.18%	0.71%	\$1,105.72
Small Value					
▲ Northern Small Cap Value - NOSGX	36	\$27,940.96	0.39%	1.00%	\$279.41
Small Growth					
▲ Janus Henderson Triton T - JATTX	29	\$64,590.98	0.90%	0.91%	\$587.78
Foreign Large Blend					
Hartford International Opportunities R6 - IHOVX	4	\$3,558.23	0.05%	0.71%	\$25.26
Diversified Emerging Mkts					
American Funds New World R6 - RNWGX	37	\$78,193.85	1.09%	0.59%	\$461.34
Real Estate					
Principal Real Estate Securities Inst - PIREX	4	\$9,137.39	0.13%	0.91%	\$83.15

Review :  Watch :  Addition : 

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.
For source information, please see the "Important Disclosures" section of this report.

INVESTMENT REVIEW - 100 POINT

Community Action Partnership ERISA 403(b)

For Period Ending 03/31/2021

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING



Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
Intermediate Core Bond											
Vanguard Total Bond Market Index Adm - VBTLX	92	39	\$120,722.59	1.69%	100	100	100	100	88	78	70
Allocation--30% to 50% Equity											
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	70	13	\$70,601.81	0.99%	77	84	87	96	64	76	82
Allocation--50% to 70% Equity											
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	68	30	\$101,734.60	1.42%	69	71	76	77	69	72	79
Allocation--70% to 85% Equity											
Putnam Dynamic Asset Allocation Gr Y - PAGYX	75	9	\$201,359.20	2.82%	77	82	82	82	72	82	88
Target-Date Retirement											
BlackRock LifePath® Index Retire K - LIRKX	90	51	\$731,649.41	10.24%	90	92	92	93	92	92	92
Target-Date 2025											
BlackRock LifePath® Index 2025 K - LIBKX	82	87	\$930,265.95	13.02%	84	91	96	98	94	86	90
Target-Date 2030											
BlackRock LifePath® Index 2030 K - LINKX	78	96	\$702,219.57	9.83%	79	88	90	95	90	88	88
Target-Date 2035											
BlackRock LifePath® Index 2035 K - LIJKX	79	88	\$700,149.14	9.80%	81	88	88	95	95	88	90
Target-Date 2040											
BlackRock LifePath® Index 2040 K - LIKKX	82	81	\$525,855.91	7.36%	80	84	86	88	98	93	93
Target-Date 2045											
BlackRock LifePath® Index 2045 K - LIHKX	81	106	\$736,538.62	10.31%	78	82	84	84	98	96	93
Target-Date 2050											
BlackRock LifePath® Index 2050 K - LIPKX	81	102	\$521,546.71	7.30%	80	82	84	81	98	96	93

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
Target-Date 2055											
BlackRock LifePath® Index 2055 K - LIVKX	81	89	\$143,902.14	2.01%	80	82	84	81	98	95	93
Target-Date 2060+											
BlackRock LifePath® Index 2060 K - LIZKX	79	99	\$169,623.42	2.37%	81	81	81	81	92	86	76
Large Value											
MFS Value R6 - MEIKX	85	20	\$102,792.58	1.44%	90	96	93	100	94	93	91
Large Blend											
iShares S&P 500 Index K - WFSPX	100	25	\$94,841.89	1.33%	100	90	90	70	100	100	100
Large Growth											
TIAA-CREF Large-Cap Growth Inst - TILGX	98	46	\$263,029.72	3.68%	88	86	87	93	84	85	92
Mid-Cap Value											
Wells Fargo Special Mid Cap Value Inst - WFMIX	81	7	\$2,170.15	0.03%	89	89	90	94	96	96	92
Mid-Cap Blend											
Vanguard Mid Cap Index Admiral - VIMAX	100	8	\$52,748.42	0.74%	100	100	100	100	100	100	100
Mid-Cap Growth											
▲ MassMutual Select Mid Cap Growth I - MEFZX	68	41	\$155,735.91	2.18%	68	70	74	76	90	95	91
Small Value											
▲ Northern Small Cap Value - NOSGX	63	36	\$27,940.96	0.39%	63	65	72	85	78	88	86
Small Growth											
▲ Janus Henderson Triton T - JATTX	66	29	\$64,590.98	0.90%	72	75	75	78	94	96	92
Foreign Large Blend											
Hartford International Opportunities R6 - IHOVX	88	4	\$3,558.23	0.05%	96	96	96	80	77	74	80

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
Diversified Emerging Mkts											
American Funds New World R6 - RNWGX	95	37	\$78,193.85	1.09%	96	95	96	98	96	96	96
Real Estate											
Principal Real Estate Securities Inst - PIREX	88	4	\$9,137.39	0.13%	95	96	94	94	94	96	96

Review :  Watch :  Addition : 

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Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Allocation--30% to 50% Equity												
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	70	16.19% (95)	6.40% (68)	6.16% (75)	0.73 (32)	0.89 (29)	-0.79 (68)	-0.72 (80)	18.83 (5)	0.74% (33)	3.19 (10)	0.99 (27)
DJ US Moderately Conservative TR USD		24.37%	8.65%	7.81%	0.82	0.94	-	-	-	-	-	-
Morningstar Allocation--30% to 50% Equity		26.13%	7.17%	7.02%	0.63	0.77	-0.54	-0.33	9.19	1.02%	7.55	0.91
Allocation--50% to 70% Equity												
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	68	33.68% (63)	9.01% (65)	9.49% (57)	0.64 (62)	0.85 (54)	-0.87 (74)	-0.52 (63)	18.83 (11)	0.71% (28)	5.01 (32)	0.94 (61)
DJ US Moderate TR USD		38.28%	11.03%	10.55%	0.76	0.91	-	-	-	-	-	-
Morningstar Allocation--50% to 70% Equity		36.90%	9.72%	9.70%	0.68	0.84	-0.41	-0.29	10.31	1.06%	6.41	0.97
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	75	46.53% (50)	10.16% (56)	11.52% (33)	0.60 (54)	0.82 (38)	-0.31 (58)	-0.12 (34)	18.83 (9)	0.80% (30)	6.09 (26)	0.96 (49)
DJ Moderately Aggressive TR USD		48.91%	10.82%	11.75%	0.63	0.84	-	-	-	-	-	-
Morningstar Allocation--70% to 85% Equity		46.54%	10.01%	10.61%	0.59	0.77	-0.20	-0.32	10.60	1.07%	8.86	0.95
Large Value												
MFS Value R6 - MEIKX	85	48.27% (75)	11.04% (41)	11.84% (43)	0.58 (34)	0.74 (29)	0.02 (41)	0.03 (43)	14.83 (26)	0.47% (14)	2.87 (8)	1.04 (32)
Russell 1000 Value TR USD		56.09%	10.96%	11.74%	0.54	0.70	-	-	-	-	-	-
Morningstar Large Value		56.98%	10.46%	11.43%	0.52	0.67	-0.12	-0.09	10.16	0.94%	12.22	1.01
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	98	68.09% (25)	23.14% (21)	21.83% (18)	1.10 (21)	1.24 (18)	0.12 (20)	0.25 (17)	7.00 (65)	0.41% (8)	5.28 (16)	1.05 (25)
Russell 1000 Growth TR USD		62.74%	22.80%	21.05%	1.08	1.21	-	-	-	-	-	-
Morningstar Large Growth		63.61%	20.45%	19.42%	0.96	1.10	-0.59	-0.48	10.86	1.01%	11.42	0.99

INVESTMENT SCORECARD | CRITERIA DATA

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Mid-Cap Value												
Wells Fargo Special Mid Cap Value Inst - WFMIX	81	68.20% (77)	11.59% (26)	12.07% (32)	0.53 (21)	0.66 (18)	0.28 (20)	0.16 (29)	12.16 (34)	0.81% (31)	19.09 (85)	1.05 (12)
Russell Mid Cap Value TR USD		73.76%	10.70%	11.60%	0.49	0.62	-	-	-	-	-	-
Morningstar Mid-Cap Value		78.46%	9.99%	11.14%	0.46	0.58	-0.17	-0.13	10.50	1.03%	13.26	0.98
Mid-Cap Growth												
▲ MassMutual Select Mid Cap Growth I - MEFZX	68	68.31% (70)	17.05% (72)	17.19% (66)	0.79 (65)	0.96 (58)	-0.63 (79)	-0.38 (73)	20.83 (11)	0.71% (14)	9.81 (38)	1.00 (53)
Russell Mid Cap Growth TR USD		68.61%	19.41%	18.39%	0.86	0.99	-	-	-	-	-	-
Morningstar Mid-Cap Growth		81.95%	20.29%	19.16%	0.84	0.97	-0.08	-0.06	11.27	1.12%	13.18	1.04
Small Value												
▲ Northern Small Cap Value - NOSGX	63	77.19% (88)	8.11% (70)	10.17% (73)	0.38 (68)	0.51 (63)	-0.98 (92)	-1.13 (94)	19.67 (12)	1.00% (36)	8.75 (43)	0.92 (65)
Russell 2000 Value TR USD		97.05%	11.57%	13.56%	0.49	0.63	-	-	-	-	-	-
Morningstar Small Value		100.66%	9.93%	11.66%	0.43	0.55	-0.34	-0.40	10.38	1.17%	11.20	0.95
Small Growth												
▲ Janus Henderson Triton T - JATTX	66	78.74% (83)	14.40% (86)	17.15% (73)	0.61 (86)	0.84 (71)	-0.50 (87)	-0.29 (74)	7.83 (62)	0.91% (23)	11.31 (44)	1.03 (67)
Russell 2000 Growth TR USD		90.20%	17.16%	18.61%	0.69	0.87	-	-	-	-	-	-
Morningstar Small Growth		95.97%	20.49%	20.43%	0.79	0.95	0.38	0.23	11.82	1.21%	13.64	1.13
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	88	56.14% (15)	7.70% (20)	10.01% (22)	0.41 (21)	0.62 (28)	0.26 (28)	0.22 (34)	14.25 (12)	0.71% (32)	6.44 (28)	1.06 (29)
MSCI EAFE NR USD		44.57%	6.02%	8.85%	0.33	0.57	-	-	-	-	-	-
Morningstar Foreign Large Blend		48.06%	5.97%	8.83%	0.33	0.56	0.01	0.01	7.60	0.93%	8.89	1.02

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	95	62.16% (48)	11.99% (8)	14.53% (18)	0.63 (6)	0.91 (6)	0.84 (10)	0.41 (19)	21.75 (3)	0.59% (11)	14.73 (69)	1.25 (3)
MSCI EM NR USD		58.39%	6.48%	12.07%	0.34	0.70	-	-	-	-	-	-
Morningstar Diversified Emerging Mkts		62.33%	6.09%	11.52%	0.32	0.65	-0.06	-0.09	7.91	1.22%	11.98	1.00
Real Estate												
Principal Real Estate Securities Inst - PIREX	88	33.97% (68)	11.04% (26)	7.34% (21)	0.60 (23)	0.47 (18)	0.73 (7)	0.84 (3)	20.25 (10)	0.91% (43)	15.74 (56)	1.23 (6)
FTSE Nareit All Equity REITs TR USD		34.24%	10.78%	7.19%	0.58	0.45	-	-	-	-	-	-
Morningstar Real Estate		39.76%	9.47%	5.92%	0.52	0.37	-0.26	-0.42	11.55	1.10%	15.57	0.96

Review : Watch : Addition :

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Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Intermediate Core Bond									
Vanguard Total Bond Market Index Adm - VBTIX	92	0.30% (11)	0.29% (6)	0.27% (6)	0.05% (7)	\$302,766,965,852	0.59% (78)	4.68% (40)	3.12% (50)
BBgBarc US Agg Float Adj TR USD		-	-	-	-	-	0.71%	4.69%	3.14%
Morningstar Intermediate Core Bond		1.13%	1.37%	1.16%	0.60%	-	-	-	-
Large Blend									
iShares S&P 500 Index K - WFSPX	100	0.02% (3)	0.05% (5)	0.04% (4)	0.03% (3)	\$28,034,297,588	56.27% (54)	16.80% (24)	16.30% (20)
S&P 500 TR USD		-	-	-	-	-	56.35%	16.78%	16.29%
Morningstar Large Blend		4.24%	3.63%	3.20%	0.84%	-	-	-	-
Mid-Cap Blend									
Vanguard Mid Cap Index Admiral - VIMAX	100	0.03% (2)	0.03% (2)	0.03% (2)	0.05% (5)	\$140,430,700,672	70.67% (60)	14.70% (20)	14.65% (23)
CRSP US Mid Cap TR USD		-	-	-	-	-	70.66%	14.67%	14.62%
Morningstar Mid-Cap Blend		6.62%	5.87%	5.40%	0.94%	-	-	-	-

Review : Watch : Addition :

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Target Date Funds

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date Retirement												
BlackRock LifePath® Index Retire K - LIRKX	90	22.00% (18)	8.39% (5)	7.64% (8)	8.30 (71)	0.86 (32)	0.99 (28)	0.86 (1)	0.85 (3)	9.83 (42)	0.09% (2)	1.03 (52)
Morningstar Lifetime Mod Incm TR USD		20.75%	7.41%	6.76%	-	0.81	0.94	-	-	-	-	-
Morningstar Target-Date Retirement		17.67%	6.59%	6.12%	7.37	0.77	0.91	-0.31	-0.29	9.00	0.71%	1.07
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	82	28.42% (72)	9.24% (46)	9.15% (61)	11.45 (16)	0.76 (17)	0.95 (32)	-0.14 (50)	-0.37 (70)	9.83 (28)	0.09% (2)	1.00 (28)
Morningstar Lifetime Mod 2025 TR USD		29.78%	9.41%	9.53%	-	0.74	0.94	-	-	-	-	-
Morningstar Target-Date 2025		30.22%	8.84%	9.18%	12.71	0.69	0.90	-0.23	-0.13	7.84	0.70%	0.97
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	78	35.04% (63)	10.17% (42)	10.20% (59)	14.27 (31)	0.73 (23)	0.91 (44)	0.17 (36)	-0.33 (69)	9.83 (27)	0.09% (2)	0.99 (44)
Morningstar Lifetime Mod 2030 TR USD		35.26%	9.99%	10.51%	-	0.69	0.91	-	-	-	-	-
Morningstar Target-Date 2030		35.96%	9.73%	10.29%	14.68	0.68	0.89	-0.09	-0.12	7.91	0.71%	0.98
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	79	41.60% (62)	11.04% (33)	11.19% (52)	17.01 (45)	0.71 (28)	0.88 (48)	0.47 (26)	-0.24 (61)	9.83 (26)	0.09% (2)	1.00 (45)
Morningstar Lifetime Mod 2035 TR USD		41.93%	10.52%	11.44%	-	0.65	0.88	-	-	-	-	-
Morningstar Target-Date 2035		42.17%	10.58%	11.30%	16.97	0.67	0.88	0.08	-0.07	7.76	0.72%	1.00
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	82	47.86% (47)	11.77% (31)	12.05% (46)	19.56 (70)	0.69 (37)	0.86 (54)	0.74 (20)	-0.04 (46)	9.83 (26)	0.09% (2)	1.01 (57)
Morningstar Lifetime Mod 2040 TR USD		47.89%	10.92%	12.09%	-	0.63	0.85	-	-	-	-	-

INVESTMENT SCORECARD | CRITERIA DATA

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Morningstar Target-Date 2040		47.12%	11.15%	11.94%	18.67	0.66	0.87	0.19	-0.05	7.91	0.73%	1.02
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	81	52.89% (37)	12.39% (22)	12.71% (38)	21.27 (79)	0.68 (36)	0.85 (54)	1.11 (8)	0.27 (33)	9.83 (26)	0.09% (2)	1.01 (57)
Morningstar Lifetime Mod 2045 TR USD		51.57%	11.11%	12.40%	-	0.61	0.83	-	-	-	-	-
Morningstar Target-Date 2045		50.64%	11.57%	12.43%	19.94	0.65	0.86	0.30	0.04	7.73	0.73%	1.02
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	81	55.34% (29)	12.68% (22)	12.97% (34)	22.00 (89)	0.68 (36)	0.84 (52)	1.25 (1)	0.42 (27)	9.83 (26)	0.09% (2)	1.01 (60)
Morningstar Lifetime Mod 2050 TR USD		52.97%	11.13%	12.46%	-	0.61	0.83	-	-	-	-	-
Morningstar Target-Date 2050		52.03%	11.71%	12.54%	20.37	0.66	0.85	0.32	0.06	7.62	0.74%	1.02
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	81	55.52% (33)	12.73% (22)	12.99% (33)	22.08 (80)	0.68 (32)	0.84 (55)	1.32 (1)	0.44 (30)	9.83 (18)	0.09% (2)	1.01 (58)
Morningstar Lifetime Mod 2055 TR USD		53.35%	11.06%	12.45%	-	0.60	0.82	-	-	-	-	-
Morningstar Target-Date 2055		52.87%	11.80%	12.69%	20.58	0.65	0.86	0.40	0.14	6.73	0.73%	1.03
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	79	55.54% (43)	12.74% (22)	13.00% (43)	22.07 (85)	0.68 (34)	0.84 (64)	1.32 (1)	0.47 (34)	5.08 (26)	0.09% (3)	1.01 (65)
Morningstar Lifetime Mod 2060 TR USD		53.51%	10.98%	12.41%	-	0.59	0.82	-	-	-	-	-

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Morningstar Target-Date 2060+		53.68%	11.88%	12.79%	20.40	0.66	0.86	0.49	0.24	3.11	0.73%	1.04

Review :  Watch :  Addition : 

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INVESTMENT SCORECARD | CRITERIA SCORING

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Allocation--30% to 50% Equity												
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	70	2.4	4.8	6	6.4	8	4.8	4	10	8	10	6
Allocation--50% to 70% Equity												
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	68	3.6	4.8	6	4.8	6	4.8	6	10	8	8	6
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	75	4.8	4.8	8	4.8	8	4.8	8	10	8	8	6
Large Value												
MFS Value R6 - MEIKX	85	3.6	6.4	8	6.4	8	6.4	8	10	10	10	8
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	98	6	8	10	8	10	8	10	10	10	10	8
Mid-Cap Value												
Wells Fargo Special Mid Cap Value Inst - WFMIX	81	2.4	6.4	8	8	10	8	8	10	8	4	8
Mid-Cap Growth												
▲ MassMutual Select Mid Cap Growth I - MEFZX	68	3.6	4.8	6	4.8	6	3.2	6	10	10	8	6
Small Value												
▲ Northern Small Cap Value - NOSGX	63	2.4	4.8	6	4.8	6	3.2	4	10	8	8	6
Small Growth												
▲ Janus Henderson Triton T - JATTX	66	2.4	3.2	6	3.2	6	3.2	6	10	10	8	8
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	88	6	8	10	8	8	6.4	8	10	8	8	8

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	95	4.8	8	10	8	10	8	10	10	10	6	10
Real Estate												
Principal Real Estate Securities Inst - PIREX	88	3.6	6.4	10	8	10	6.4	10	10	8	6	10

Review : Watch : Addition :

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Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Intermediate Core Bond									
Vanguard Total Bond Market Index Adm - VBTIX	92	0	10	12	30	10	8	10	12
Large Blend									
iShares S&P 500 Index K - WFSFX	100	8	10	12	30	10	8	10	12
Mid-Cap Blend									
Vanguard Mid Cap Index Admiral - VIMAX	100	8	10	12	30	10	8	10	12

Review :  Watch :  Addition : 

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Target Date Funds

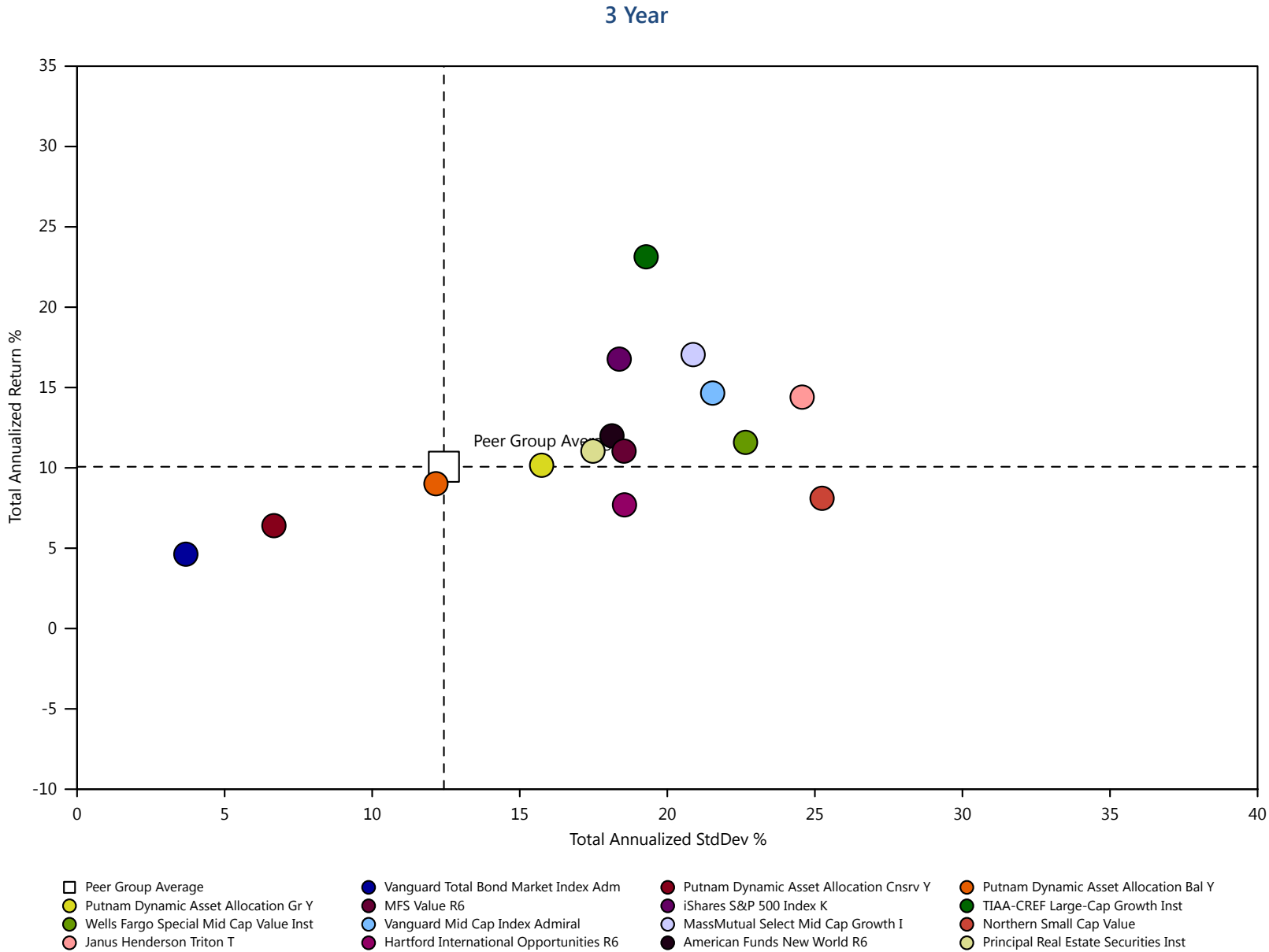
Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date Retirement												
BlackRock LifePath® Index Retire K - LIRKX	90	6	8	10	6	6.4	8	8	10	10	10	8
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	82	3.6	6.4	6	10	8	8	6.4	6	10	10	8
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	78	3.6	6.4	6	8	8	8	6.4	6	10	10	6
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	79	3.6	6.4	6	8	6.4	8	6.4	6	10	10	8
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	82	4.8	6.4	8	6	6.4	6	8	8	10	10	8
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	81	4.8	8	8	4	6.4	6	8	8	10	10	8
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	81	4.8	8	8	4	6.4	6	8	8	10	10	8
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	81	4.8	8	8	4	6.4	6	8	8	10	10	8

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	79	4.8	8	8	4	6.4	6	8	8	8	10	8

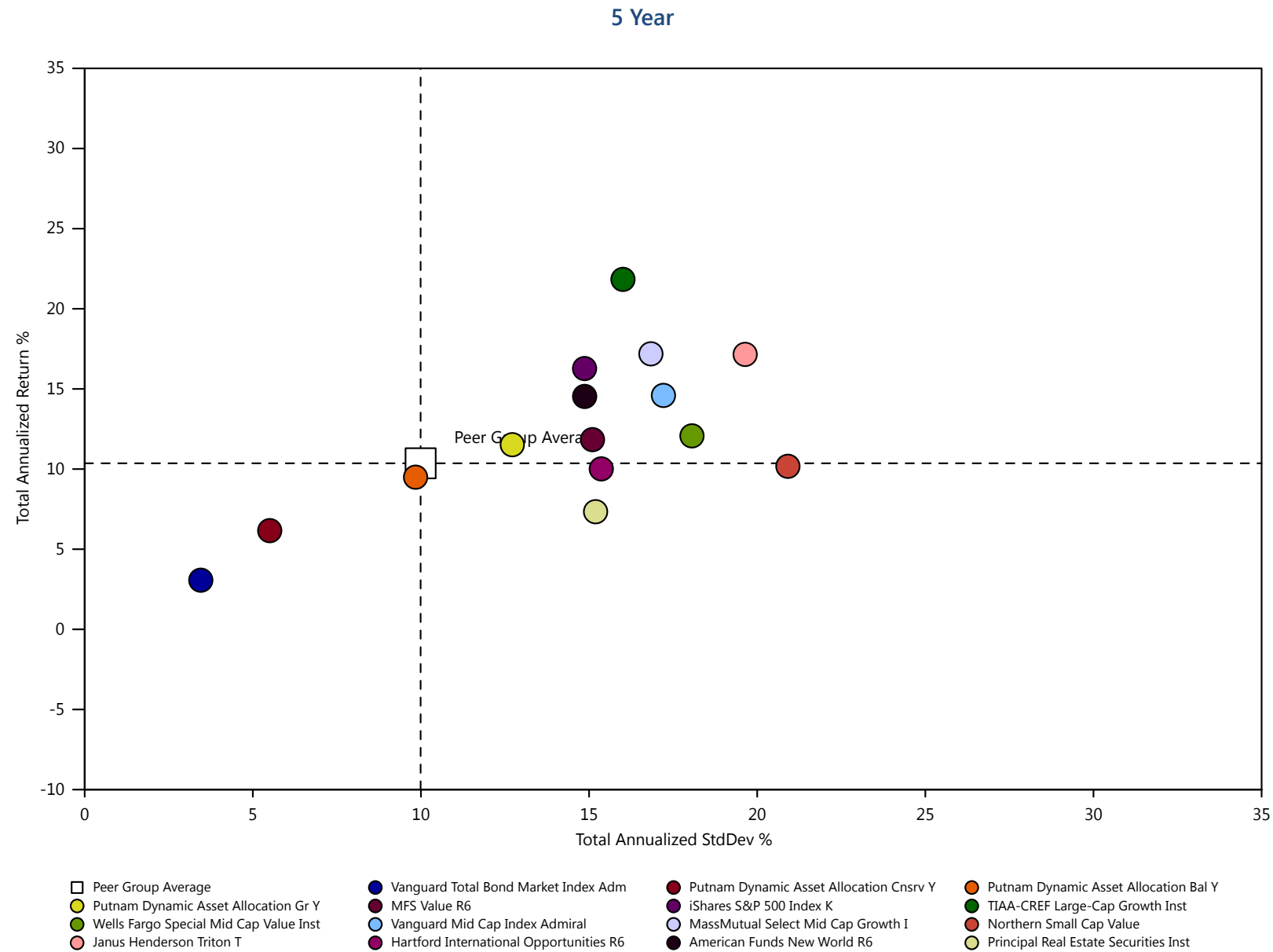
Review : Watch : Addition :

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.



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INVESTMENT SCORECARD | INVESTMENT PERFORMANCE

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Stable Value													
Standard Stable Asset Fund A	-	-	-	-	-	-	-	-	-	-	-	-	-
USTREAS T-Bill Sec Mkt 3 Mon	0.01%	0.01%	0.10%	1.36%	1.13%	-	-	-	0.37%	2.11%	1.98%	0.94%	0.32%
Morningstar US SA Stable Value	0.36%	0.36%	1.65%	1.94%	1.80%	1.73%	-	-	1.80%	2.17%	1.92%	1.62%	1.51%
Intermediate Core Bond													
Vanguard Total Bond Market Index Adm	(3.61%)	(3.61%)	0.54%	4.63%	3.07%	3.39%	4.22%	12/11/1986	7.72%	8.71%	(0.03%)	3.56%	2.60%
BBgBarc US Agg Float Adj TR USD	(3.56%)	(3.56%)	0.71%	4.69%	3.14%	3.47%	-	-	7.75%	8.87%	(0.08%)	3.63%	2.75%
Morningstar Intermediate Core Bond	(2.95%)	(2.95%)	2.78%	4.57%	3.11%	3.33%	-	-	7.54%	8.27%	(0.32%)	3.37%	2.66%
Allocation--30% to 50% Equity													
Putnam Dynamic Asset Allocation Cnsrv Y	(0.11%)	(0.11%)	16.19%	6.40%	6.16%	5.98%	6.35%	02/07/1994	10.36%	12.02%	(4.55%)	10.04%	4.84%
DJ US Moderately Conservative TR USD	1.58%	1.58%	24.37%	8.65%	7.81%	7.36%	-	-	10.56%	16.07%	(2.26%)	9.55%	6.96%
Morningstar Allocation--30% to 50% Equity	1.85%	1.85%	26.13%	7.17%	7.02%	5.87%	-	-	9.00%	15.29%	(4.78%)	10.15%	6.99%
Allocation--50% to 70% Equity													
▲ Putnam Dynamic Asset Allocation Bal Y	3.03%	3.03%	33.68%	9.01%	9.49%	8.49%	7.83%	02/07/1994	12.67%	17.63%	(6.95%)	15.44%	6.99%
DJ US Moderate TR USD	3.90%	3.90%	38.28%	11.03%	10.55%	9.30%	-	-	13.03%	20.80%	(3.92%)	13.12%	9.26%
Morningstar Allocation--50% to 70% Equity	4.21%	4.21%	36.90%	9.72%	9.70%	7.99%	-	-	11.69%	19.14%	(5.61%)	14.04%	7.55%
Allocation--70% to 85% Equity													
Putnam Dynamic Asset Allocation Gr Y	4.71%	4.71%	46.53%	10.16%	11.52%	9.60%	8.67%	02/08/1994	14.67%	21.05%	(9.41%)	20.08%	8.14%
DJ Moderately Aggressive TR USD	4.67%	4.67%	48.91%	10.82%	11.75%	8.97%	-	-	14.14%	22.84%	(7.33%)	19.08%	9.31%

INVESTMENT SCORECARD | INVESTMENT PERFORMANCE



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Morningstar Allocation--70% to 85% Equity	5.17%	5.17%	46.54%	10.01%	10.61%	8.38%	-	-	11.83%	21.87%	(7.61%)	16.51%	8.68%
Target-Date Retirement													
BlackRock LifePath® Index Retire K	0.46%	0.46%	22.00%	8.39%	7.64%	-	6.29%	05/31/2011	12.22%	15.90%	(3.50%)	10.75%	5.82%
Morningstar Lifetime Mod Incm TR USD	0.82%	0.82%	20.75%	7.41%	6.76%	-	-	-	10.56%	13.27%	(2.20%)	8.55%	5.98%
Morningstar Target-Date Retirement	0.28%	0.28%	17.67%	6.59%	6.12%	4.84%	-	-	9.27%	12.71%	(2.90%)	8.46%	5.04%
Target-Date 2025													
BlackRock LifePath® Index 2025 K	1.37%	1.37%	28.42%	9.24%	9.15%	-	7.44%	05/31/2011	12.42%	18.98%	(4.78%)	14.43%	6.87%
Morningstar Lifetime Mod 2025 TR USD	0.64%	0.64%	29.78%	9.41%	9.53%	-	-	-	13.67%	19.36%	(4.90%)	14.54%	8.39%
Morningstar Target-Date 2025	1.86%	1.86%	30.22%	8.84%	9.18%	7.41%	-	-	11.99%	18.45%	(5.26%)	14.67%	6.98%
Target-Date 2030													
BlackRock LifePath® Index 2030 K	2.41%	2.41%	35.04%	10.17%	10.20%	-	8.09%	05/31/2011	13.05%	21.08%	(5.56%)	16.36%	7.29%
Morningstar Lifetime Mod 2030 TR USD	1.62%	1.62%	35.26%	9.99%	10.51%	-	-	-	13.69%	21.24%	(5.82%)	16.59%	9.26%
Morningstar Target-Date 2030	2.64%	2.64%	35.96%	9.73%	10.29%	8.06%	-	-	13.22%	20.41%	(6.15%)	16.73%	7.46%
Target-Date 2035													
BlackRock LifePath® Index 2035 K	3.34%	3.34%	41.60%	11.04%	11.19%	-	8.68%	05/31/2011	13.72%	23.08%	(6.36%)	18.29%	7.74%
Morningstar Lifetime Mod 2035 TR USD	3.00%	3.00%	41.93%	10.52%	11.44%	-	-	-	13.38%	23.04%	(6.82%)	18.52%	10.07%
Morningstar Target-Date 2035	3.55%	3.55%	42.17%	10.58%	11.30%	8.68%	-	-	14.21%	22.28%	(7.01%)	18.46%	7.82%
Target-Date 2040													
BlackRock LifePath® Index 2040 K	4.23%	4.23%	47.86%	11.77%	12.05%	-	9.22%	05/31/2011	14.10%	25.01%	(7.08%)	19.95%	8.10%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Morningstar Lifetime Mod 2040 TR USD	4.24%	4.24%	47.89%	10.92%	12.09%	-	-	-	13.09%	24.35%	(7.65%)	19.87%	10.61%
Morningstar Target-Date 2040	4.37%	4.37%	47.12%	11.15%	11.94%	9.10%	-	-	14.81%	23.49%	(7.63%)	19.65%	8.07%
Target-Date 2045													
BlackRock LifePath® Index 2045 K	5.00%	5.00%	52.89%	12.39%	12.71%	-	9.63%	05/31/2011	14.64%	26.25%	(7.50%)	21.07%	8.28%
Morningstar Lifetime Mod 2045 TR USD	4.99%	4.99%	51.57%	11.11%	12.40%	-	-	-	12.95%	24.97%	(8.17%)	20.53%	10.84%
Morningstar Target-Date 2045	4.87%	4.87%	50.64%	11.57%	12.43%	9.31%	-	-	15.27%	24.51%	(8.09%)	20.42%	8.22%
Target-Date 2050													
BlackRock LifePath® Index 2050 K	5.32%	5.32%	55.34%	12.68%	12.97%	-	9.86%	05/31/2011	15.04%	26.77%	(7.82%)	21.43%	8.41%
Morningstar Lifetime Mod 2050 TR USD	5.26%	5.26%	52.97%	11.13%	12.46%	-	-	-	12.91%	25.09%	(8.41%)	20.78%	10.89%
Morningstar Target-Date 2050	5.10%	5.10%	52.03%	11.71%	12.54%	9.42%	-	-	15.42%	24.75%	(8.29%)	20.71%	8.29%
Target-Date 2055													
BlackRock LifePath® Index 2055 K	5.36%	5.36%	55.52%	12.73%	12.99%	-	9.99%	05/31/2011	15.02%	26.89%	(7.85%)	21.51%	8.38%
Morningstar Lifetime Mod 2055 TR USD	5.29%	5.29%	53.35%	11.06%	12.45%	-	-	-	12.91%	25.05%	(8.57%)	20.95%	10.90%
Morningstar Target-Date 2055	5.18%	5.18%	52.87%	11.80%	12.69%	9.49%	-	-	15.58%	25.04%	(8.38%)	21.00%	8.20%
Target-Date 2060+													
BlackRock LifePath® Index 2060 K	5.34%	5.34%	55.54%	12.74%	13.00%	-	14.50%	02/29/2016	15.06%	26.92%	(7.84%)	21.51%	-
Morningstar Lifetime Mod 2060 TR USD	5.27%	5.27%	53.51%	10.98%	12.41%	-	-	-	12.89%	24.96%	(8.69%)	21.06%	10.88%
Morningstar Target-Date 2060+	5.30%	5.30%	53.68%	11.88%	12.79%	-	-	-	15.60%	25.21%	(8.46%)	21.14%	8.19%

INVESTMENT SCORECARD | INVESTMENT PERFORMANCE



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Large Value													
MFS Value R6	8.69%	8.69%	48.27%	11.04%	11.84%	11.40%	8.78%	01/02/1996	4.03%	30.18%	(9.78%)	17.86%	14.25%
Russell 1000 Value TR USD	11.26%	11.26%	56.09%	10.96%	11.74%	10.99%	-	-	2.80%	26.54%	(8.27%)	13.66%	17.34%
Morningstar Large Value	11.44%	11.44%	56.98%	10.46%	11.43%	10.32%	-	-	3.11%	25.21%	(8.47%)	16.32%	15.09%
Large Blend													
iShares S&P 500 Index K	6.16%	6.16%	56.24%	16.77%	16.27%	13.85%	10.18%	07/30/1993	18.43%	31.43%	(4.38%)	21.77%	11.92%
S&P 500 TR USD	6.17%	6.17%	56.35%	16.78%	16.29%	13.91%	-	-	18.40%	31.49%	(4.38%)	21.83%	11.96%
Morningstar Large Blend	6.73%	6.73%	56.80%	14.87%	14.79%	12.40%	-	-	15.94%	29.35%	(6.02%)	20.80%	10.80%
Large Growth													
TIAA-CREF Large-Cap Growth Inst	2.73%	2.73%	68.09%	23.14%	21.83%	17.16%	12.48%	03/31/2006	44.24%	30.71%	0.04%	34.51%	(0.85%)
Russell 1000 Growth TR USD	0.94%	0.94%	62.74%	22.80%	21.05%	16.63%	-	-	38.49%	36.39%	(1.51%)	30.21%	7.08%
Morningstar Large Growth	2.23%	2.23%	63.61%	20.45%	19.42%	14.72%	-	-	36.03%	32.21%	(1.87%)	27.81%	3.71%
Mid-Cap Value													
Wells Fargo Special Mid Cap Value Inst	11.16%	11.16%	68.20%	11.59%	12.07%	11.79%	12.09%	04/08/2005	3.28%	35.53%	(13.10%)	11.16%	21.59%
Russell Mid Cap Value TR USD	13.05%	13.05%	73.76%	10.70%	11.60%	11.05%	-	-	4.96%	27.06%	(12.29%)	13.34%	20.00%
Morningstar Mid-Cap Value	15.73%	15.73%	78.46%	9.99%	11.14%	10.05%	-	-	2.80%	26.04%	(13.05%)	14.08%	18.79%
Mid-Cap Blend													
Vanguard Mid Cap Index Admiral	7.18%	7.18%	70.62%	14.65%	14.60%	12.29%	10.66%	05/21/1998	18.24%	31.03%	(9.23%)	19.25%	11.22%
CRSP US Mid Cap TR USD	7.18%	7.18%	70.66%	14.67%	14.62%	12.48%	-	-	18.24%	31.09%	(9.22%)	19.30%	11.25%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Morningstar Mid-Cap Blend	10.93%	10.93%	74.76%	12.39%	13.04%	10.72%	-	-	12.66%	26.57%	(10.52%)	16.33%	15.08%
Mid-Cap Growth													
▲ MassMutual Select Mid Cap Growth I	2.69%	2.69%	68.31%	17.05%	17.19%	14.05%	15.14%	05/31/2000	26.20%	32.22%	(3.10%)	24.66%	6.19%
Russell Mid Cap Growth TR USD	(0.57%)	(0.57%)	68.61%	19.41%	18.39%	14.11%	-	-	35.59%	35.47%	(4.75%)	25.27%	7.33%
Morningstar Mid-Cap Growth	3.96%	3.96%	81.95%	20.29%	19.16%	13.38%	-	-	39.76%	32.68%	(5.70%)	24.88%	6.71%
Small Value													
▲ Northern Small Cap Value	18.91%	18.91%	77.19%	8.11%	10.17%	9.46%	9.84%	03/31/1994	(2.30%)	22.27%	(13.68%)	6.42%	27.87%
Russell 2000 Value TR USD	21.17%	21.17%	97.05%	11.57%	13.56%	10.06%	-	-	4.63%	22.39%	(12.86%)	7.84%	31.74%
Morningstar Small Value	21.49%	21.49%	100.66%	9.93%	11.66%	9.18%	-	-	3.89%	21.77%	(15.21%)	9.16%	25.83%
Small Growth													
▲ Janus Henderson Triton T	0.47%	0.47%	78.74%	14.40%	17.15%	13.78%	13.50%	02/25/2005	28.33%	28.30%	(5.26%)	26.90%	10.42%
Russell 2000 Growth TR USD	4.88%	4.88%	90.20%	17.16%	18.61%	13.02%	-	-	34.63%	28.48%	(9.31%)	22.17%	11.32%
Morningstar Small Growth	6.93%	6.93%	95.97%	20.49%	20.43%	13.41%	-	-	38.92%	28.40%	(4.90%)	22.38%	11.51%
Foreign Large Blend													
Hartford International Opportunities R6	0.92%	0.92%	56.14%	7.70%	10.01%	6.57%	7.21%	07/22/1996	20.75%	26.15%	(18.61%)	24.77%	1.15%
MSCI EAFE NR USD	3.48%	3.48%	44.57%	6.02%	8.85%	5.52%	-	-	7.82%	22.01%	(13.79%)	25.03%	1.00%
Morningstar Foreign Large Blend	3.71%	3.71%	48.06%	5.97%	8.83%	5.43%	-	-	9.50%	21.91%	(14.46%)	25.44%	1.57%
Diversified Emerging Mkts													
American Funds New World R6	0.81%	0.81%	62.16%	11.99%	14.53%	7.41%	9.78%	06/17/1999	25.30%	28.03%	(11.97%)	33.06%	4.31%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
MSCI EM NR USD	2.29%	2.29%	58.39%	6.48%	12.07%	3.65%	-	-	18.31%	18.44%	(14.58%)	37.28%	11.19%
Morningstar Diversified Emerging Mkts	3.15%	3.15%	62.33%	6.09%	11.52%	3.82%	-	-	17.88%	19.90%	(16.11%)	35.36%	9.16%
Real Estate													
Principal Real Estate Securities Inst	6.98%	6.98%	33.97%	11.04%	7.34%	9.97%	11.47%	12/06/2000	(3.23%)	31.13%	(4.31%)	9.03%	5.93%
FTSE Nareit All Equity REITs TR USD	8.32%	8.32%	34.24%	10.78%	7.19%	9.35%	-	-	(5.12%)	28.66%	(4.04%)	8.67%	8.63%
Morningstar Real Estate	8.21%	8.21%	39.76%	9.47%	5.92%	8.25%	-	-	(4.73%)	27.45%	(5.86%)	7.07%	7.65%

Review :  Watch :  Addition : 

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Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.

INVESTMENT FACT SHEETS - 100 POINT

Community Action Partnership ERISA 403(b)

For Period Ending 03/31/2021

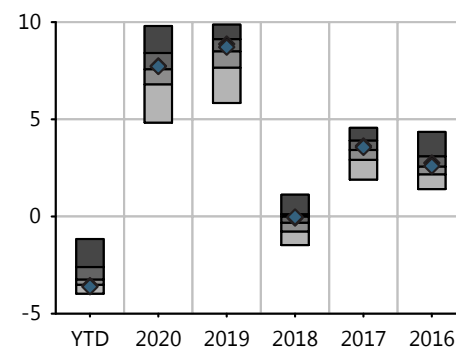
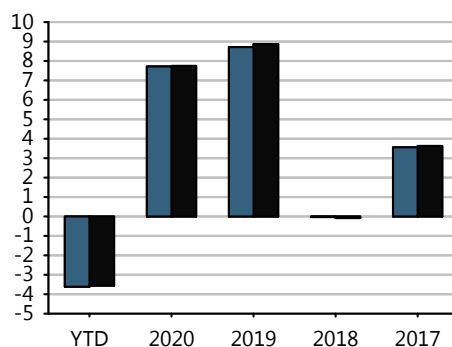
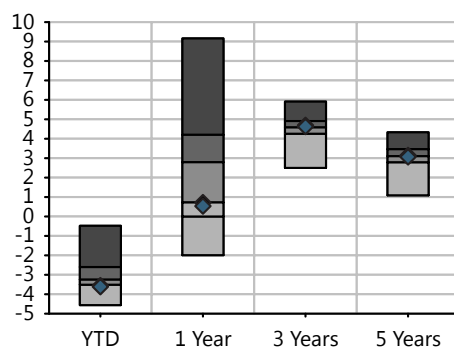
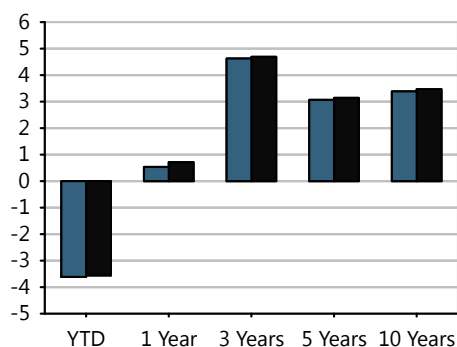
VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
92 Passing	Criteria Scoring	0.30%	0.29%	0.27%	0.05%	\$302,766,965,852	0.59%	4.68%	3.12%
	Peer Group Scoring	1.13%	1.37%	1.16%	0.60%	-	-	-	-
	Criteria Peer Ranking	11	6	6	7	-	78	40	50

Investment Strategy

The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Manager Vs Benchmark Performance



■ Vanguard Total Bond Market Index Adm

■ BBgBarc US Agg Float Adj TR USD

Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
Vanguard Total Bond Market Index Adm	(3.61%)	(3.61%)	0.54%	4.63%	3.07%	3.39%	4.22%	12/11/1986	7.72%	8.71%	(0.03%)	3.56%	2.60%
BBgBarc US Agg Float Adj TR USD	(3.56%)	(3.56%)	0.71%	4.69%	3.14%	3.47%	-	-	7.75%	8.87%	(0.08%)	3.63%	2.75%
Morningstar Intermediate Core Bond	(2.95%)	(2.95%)	2.78%	4.57%	3.11%	3.33%	-	-	7.54%	8.27%	(0.32%)	3.37%	2.66%

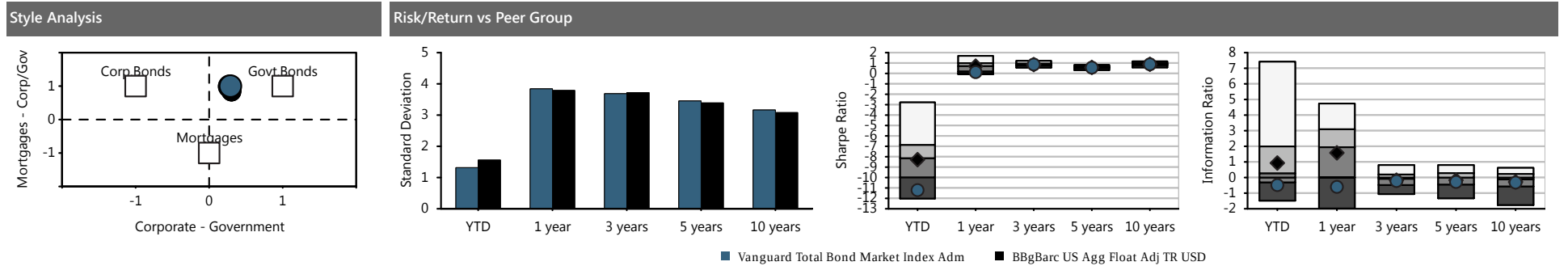
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

Asset Allocation		Maturity Distribution		Regional Distribution		Sector Distribution		Credit Quality		
- Cash (0.17%) - Domestic Stock (0.00%) - Foreign Stock (0.00%) - Domestic Bond (91.21%) - Foreign Bond (7.79%) - Preferred Stocks (0.00%) - Convertible Bond (0.84%) - Other (0.00%)		Fund	United States	92.18		Fund	Index		Fund	Index
	Less than 1 Yr	0.43	Supranational	1.59	Government	46.17	-	AAA	68.39	-
	1 to 3 Yrs	20.23	United Kingdom	1.06	Corporate	29.07	-	AA	3.25	-
	3 to 5 Yrs	16.53	Canada	0.97	Securitized	23.87	-	A	12.56	-
	5 to 7 Yrs	10.89	Japan	0.68	Municipal	-	-	BBB	15.79	-
	7 to 10 Yrs	10.51	Germany	0.47	Cash & Equivalents	0.17	-	BB	0.00	-
	10 Yrs or more	41.40	Netherlands	0.41	Other	0.72	-	B	0.00	-
			Mexico	0.36				Below B	0.01	-
			Belgium	0.31				Not Rated	0.00	-
			Colombia	0.20						



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance																																		
Ticker	VBTLX	Expense Ratio	0.05	Federal National Mortga...	0.84	Time Period: 01/31/2016 - 03/31/2021 <table border="1"><caption>Cumulative Performance Data (Estimated)</caption><thead><tr><th>Date</th><th>Vanguard Total Bond Market Index Adm</th><th>BBgBarc US Agg Float Adj TR USD</th></tr></thead><tbody><tr><td>03/16</td><td>100.0</td><td>100.0</td></tr><tr><td>01/17</td><td>101.5</td><td>101.5</td></tr><tr><td>07/17</td><td>102.5</td><td>102.5</td></tr><tr><td>01/18</td><td>103.0</td><td>103.0</td></tr><tr><td>07/18</td><td>104.0</td><td>104.0</td></tr><tr><td>01/19</td><td>105.0</td><td>105.0</td></tr><tr><td>07/19</td><td>107.0</td><td>107.0</td></tr><tr><td>01/20</td><td>108.0</td><td>108.0</td></tr><tr><td>07/20</td><td>110.0</td><td>110.0</td></tr><tr><td>03/21</td><td>117.0</td><td>115.0</td></tr></tbody></table>		Date	Vanguard Total Bond Market Index Adm	BBgBarc US Agg Float Adj TR USD	03/16	100.0	100.0	01/17	101.5	101.5	07/17	102.5	102.5	01/18	103.0	103.0	07/18	104.0	104.0	01/19	105.0	105.0	07/19	107.0	107.0	01/20	108.0	108.0	07/20	110.0	110.0	03/21	117.0	115.0
Date	Vanguard Total Bond Market Index Adm	BBgBarc US Agg Float Adj TR USD																																						
03/16	100.0	100.0																																						
01/17	101.5	101.5																																						
07/17	102.5	102.5																																						
01/18	103.0	103.0																																						
07/18	104.0	104.0																																						
01/19	105.0	105.0																																						
07/19	107.0	107.0																																						
01/20	108.0	108.0																																						
07/20	110.0	110.0																																						
03/21	117.0	115.0																																						
Category	Intermediate Core Bond	Gross Expense Ratio	0.05	United States Treasury ...	0.71																																			
Net Assets(This Class \$mn)	302,767 m	Prospectus Net Expense Ratio	0.05	United States Treasury ...	0.54																																			
Net Assets(All Classes \$mn)	-	Prospectus Gross Expense Ratio	0.05	Federal National Mortga...	0.52																																			
Manager	Joshua Barrickman	Actual 12b1	0.00	United States Treasury ...	0.47																																			
Manager Tenure	8.09	Management Fee	0.04	United States Treasury ...	0.41																																			
Fund Inception	Dec 11,1986			United States Treasury ...	0.41																																			
Avg Maturity	8.50			United States Treasury ...	0.40																																			
Avg Duration	6.60			United States Treasury ...	0.39																																			
				United States Treasury ...	0.39																																			

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

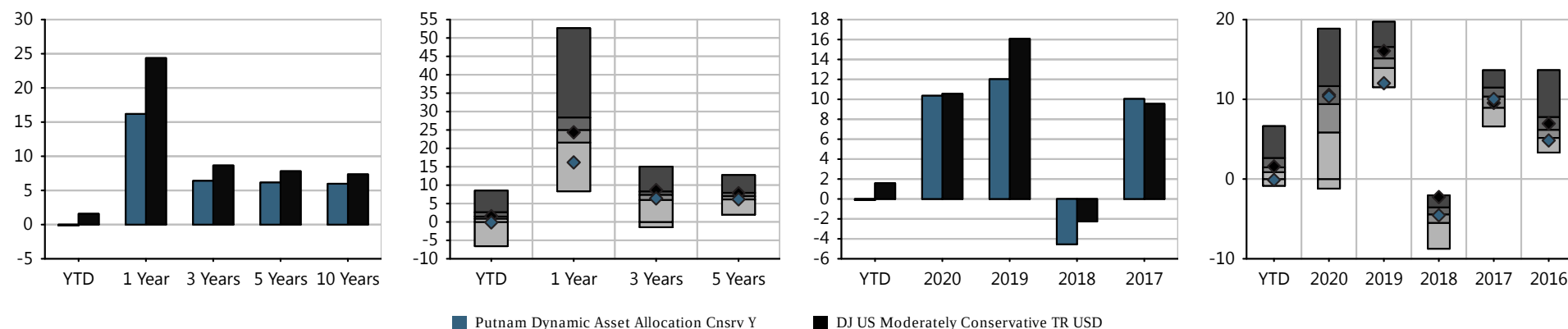
PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
70 Passing	Criteria Scoring	16.19%	6.40%	6.16%	0.73	0.89	-0.79	-0.72	18.83	0.74%	3.19	0.99
	Peer Group Scoring	26.13%	7.17%	7.02%	0.63	0.77	-0.54	-0.33	9.19	1.02%	7.55	0.91
	Criteria Peer Ranking	95	68	75	32	29	68	80	5	33	10	27

Investment Strategy

The investment seeks total return consistent with preservation of capital. The fund allocates 15% to 45% of its assets in equities and 55% to 85% in fixed income securities. It invests mainly in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments. The fund also invests, to a lesser extent, in equity securities (growth or value stocks or both) of U.S. and foreign companies of any size.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Putnam Dynamic Asset Allocation Cnsv Y	(0.11%)	(0.11%)	16.19%	6.40%	6.16%	5.98%	6.35%	02/07/1994	10.36%	12.02%	(4.55%)	10.04%	4.84%
DJ US Moderately Conservative TR USD	1.58%	1.58%	24.37%	8.65%	7.81%	7.36%	-	-	10.56%	16.07%	(2.26%)	9.55%	6.96%
Morningstar Allocation--30% to 50% Equity	1.85%	1.85%	26.13%	7.17%	7.02%	5.87%	-	-	9.00%	15.29%	(4.78%)	10.15%	6.99%

Morningstar Rating: ***

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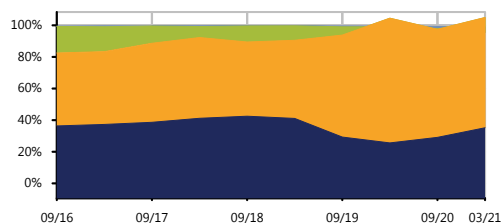
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET



Portfolio Composition

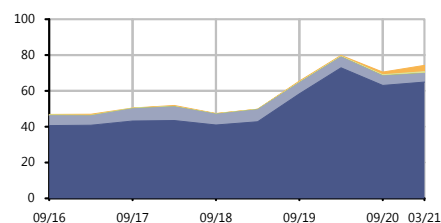
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

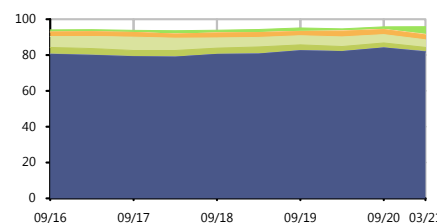
Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

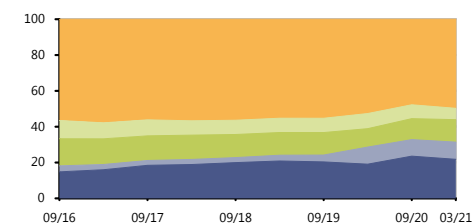
Time Period: 04/30/2016 - 03/31/2021



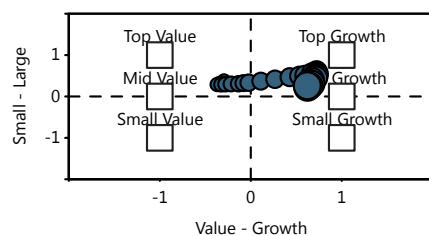
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology ■ Communication Services ■ Consumer Cyclical
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Other
■ Asia %

Sector Distribution

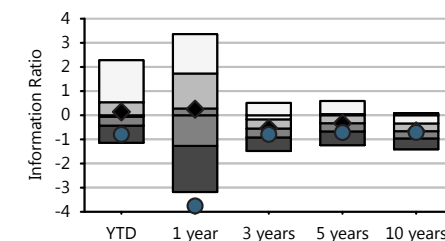
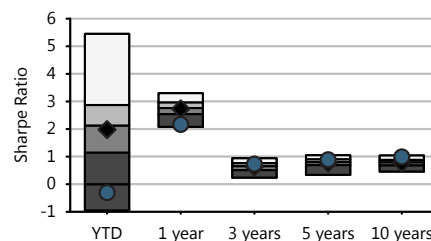
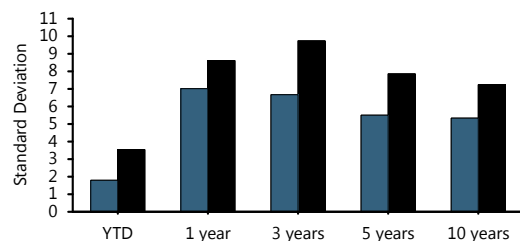
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



■ Putnam Dynamic Asset Allocation Cnsrv Y ■ DJ US Moderately Conservative TR USD

Fund Basics

Ticker	PACYX
Category	Allocation--30% to 50% Equity
Net Assets(This Class \$mn)	1,086 m
Net Assets(All Classes \$mn)	0 m
Manager	Robert Schoen
Manager Tenure	18.83
Fund Inception	Feb 07,1994

Fee And Expenses

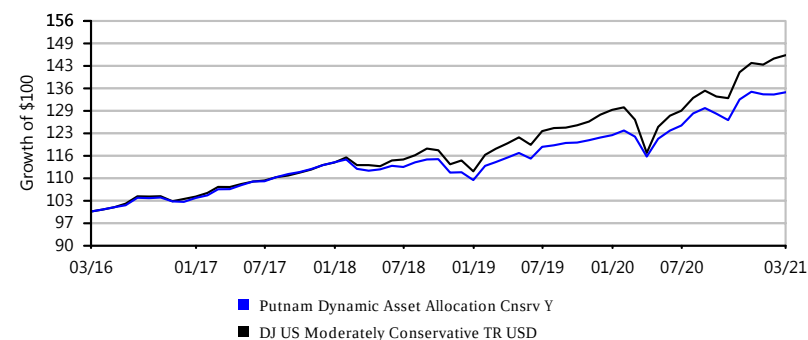
Expense Ratio	0.73
Gross Expense Ratio	0.73
Prospectus Net Expense Ratio	0.74
Prospectus Gross Expense Ratio	0.74
Actual 12b1	0.00
Management Fee	0.52

Top 10 Holdings (%)

E-mini S&P 500 Future M...	-16.73
5 Year Treasury Note Fu...	7.34
Ultra US Treasury Bond ...	3.93
10 Year Treasury Note F...	3.89
MSCI EAFE Index Future ...	-3.09
E-mini Russell 2000 Ind...	3.02
Federal National Mortga...	2.54
Gsglpwds P Us0001m R 12...	-2.47
Gsglpwdl R Us0001m P 12...	2.44
Federal National Mortga...	2.40

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



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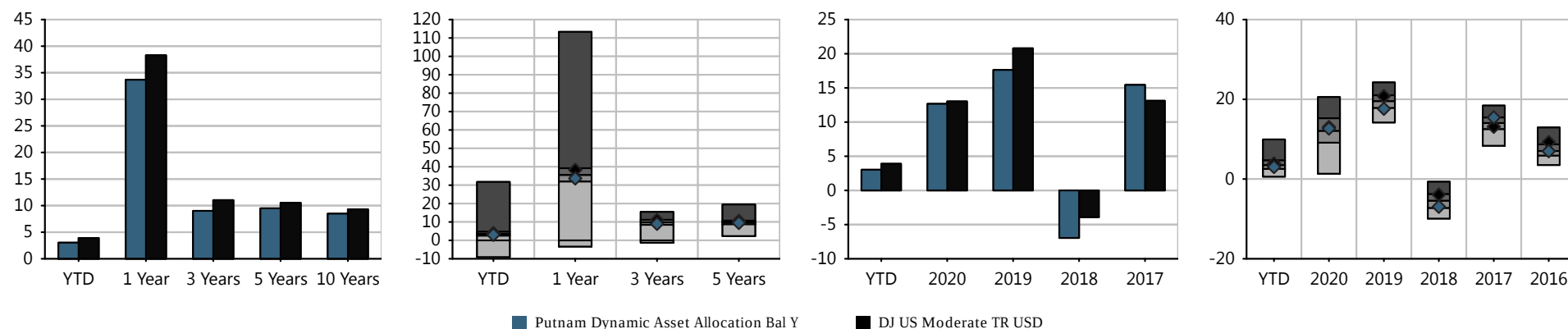
PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
68 Watch	Criteria Scoring	33.68%	9.01%	9.49%	0.64	0.85	-0.87	-0.52	18.83	0.71%	5.01	0.94
	Peer Group Scoring	36.90%	9.72%	9.70%	0.68	0.84	-0.41	-0.29	10.31	1.06%	6.41	0.97
	Criteria Peer Ranking	63	65	57	62	54	74	63	11	28	32	61

Investment Strategy

The investment seeks total return. The fund allocates 45% to 75% of its assets in equities and 25% to 55% in fixed income securities. It invests mainly in equity securities (growth or value stocks or both) of both U.S. and foreign companies of any size. The fund also invests in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments (such as mortgage-backed investments).

Manager Vs Benchmark Performance



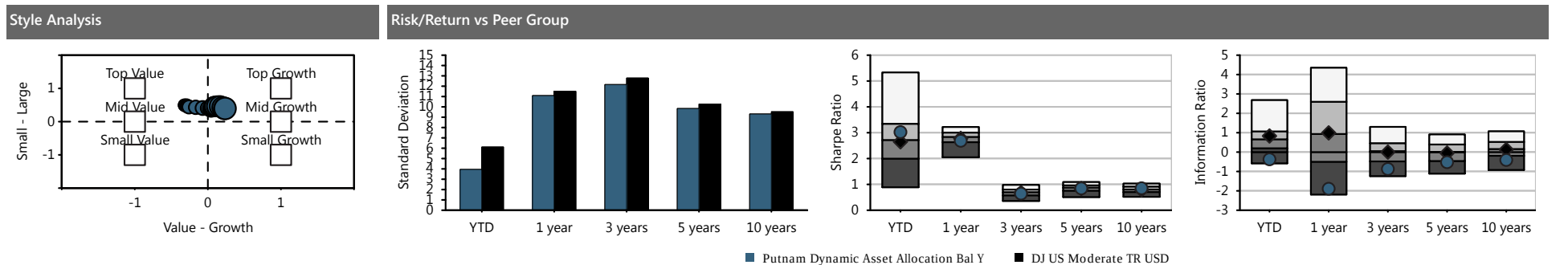
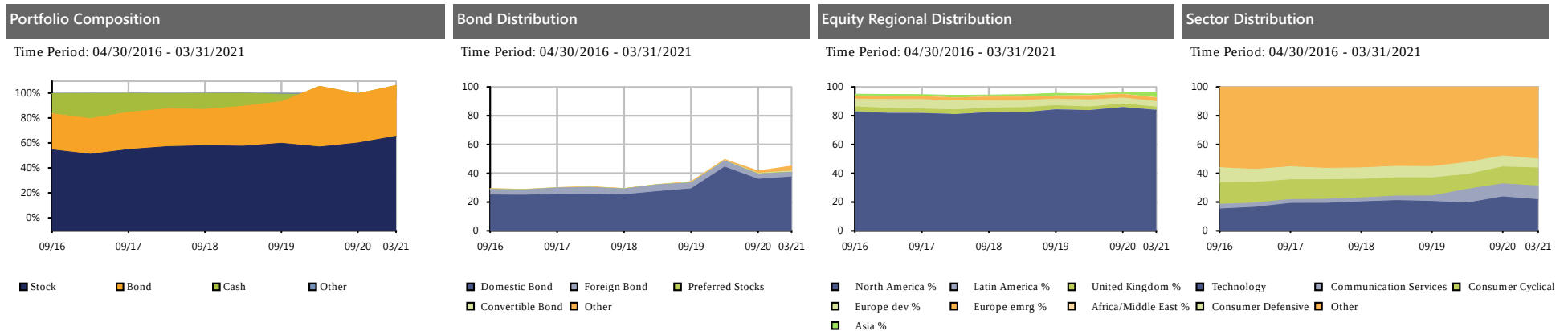
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5 Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ Putnam Dynamic Asset Allocation Bal Y	3.03%	3.03%	33.68%	9.01%	9.49%	8.49%	7.83%	02/07/1994	12.67%	17.63%	(6.95%)	15.44%	6.99%
DJ US Moderate TR USD	3.90%	3.90%	38.28%	11.03%	10.55%	9.30%	-	-	13.03%	20.80%	(3.92%)	13.12%	9.26%
Morningstar Allocation--50% to 70% Equity	4.21%	4.21%	36.90%	9.72%	9.70%	7.99%	-	-	11.69%	19.14%	(5.61%)	14.04%	7.55%

Morningstar Rating: ***

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PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	PABYX	Expense Ratio	0.71	E-mini S&P 500 Future M...	-8.57	Time Period: 01/31/2016 - 03/31/2021 ■ Putnam Dynamic Asset Allocation Bal Y ■ DJ US Moderate TR USD	
Category	Allocation--50% to 70% Equity	Gross Expense Ratio	0.71	E-mini Russell 2000 Ind...	5.45		
Net Assets(This Class \$mn)	2,671 m	Prospectus Net Expense Ratio	0.71	Gsglpwds P Us0001m R 12...	-4.42		
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.71	Gsglpwdl R Us0001m P 12...	4.36		
Manager	Robert Schoen	Actual 12b1	0.00	5 Year Treasury Note Fu...	4.07		
Manager Tenure	18.83	Management Fee	0.52	Apple Inc	3.02		
Fund Inception	Feb 07,1994			Microsoft Corp	2.57		
				Amazon.com Inc	2.37		
				Ru10vatr R Us0001m P 02...	2.18		
				Ultra US Treasury Bond ...	2.14		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

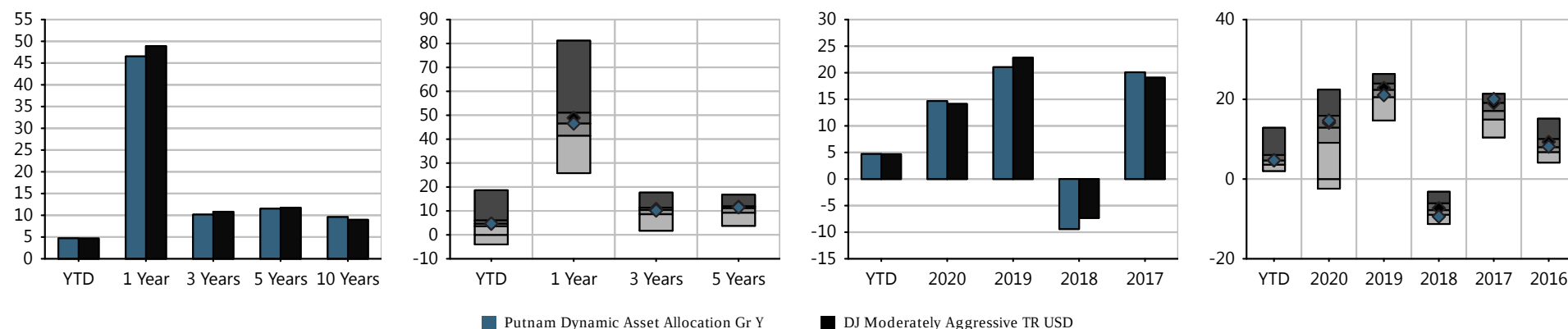
PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
75 Passing	Criteria Scoring	46.53%	10.16%	11.52%	0.60	0.82	-0.31	-0.12	18.83	0.80%	6.09	0.96
	Peer Group Scoring	46.54%	10.01%	10.61%	0.59	0.77	-0.20	-0.32	10.60	1.07%	8.86	0.95
	Criteria Peer Ranking	50	56	33	54	38	58	34	9	30	26	49

Investment Strategy

The investment seeks capital appreciation. The fund allocates 65% to 95% of its assets in equities and 5% to 35% in fixed income securities. It invests mainly in equity securities (growth or value stocks or both) of both U.S. and foreign companies of any size. The fund also invests, to a lesser extent, in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments (such as mortgage-backed investments).

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Putnam Dynamic Asset Allocation Gr Y	4.71%	4.71%	46.53%	10.16%	11.52%	9.60%	8.67%	02/08/1994	14.67%	21.05%	(9.41%)	20.08%	8.14%
DJ Moderately Aggressive TR USD	4.67%	4.67%	48.91%	10.82%	11.75%	8.97%	-	-	14.14%	22.84%	(7.33%)	19.08%	9.31%
Morningstar Allocation--70% to 85% Equity	5.17%	5.17%	46.54%	10.01%	10.61%	8.38%	-	-	11.83%	21.87%	(7.61%)	16.51%	8.68%

Morningstar Rating: ****

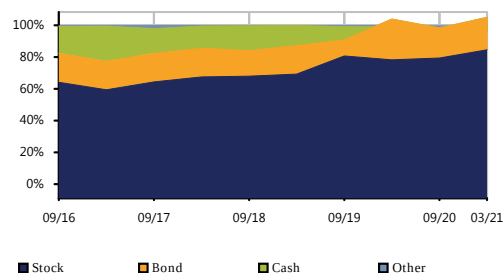
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PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

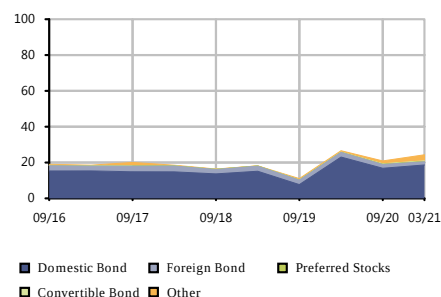
Portfolio Composition

Time Period: 04/30/2016 - 03/31/2021



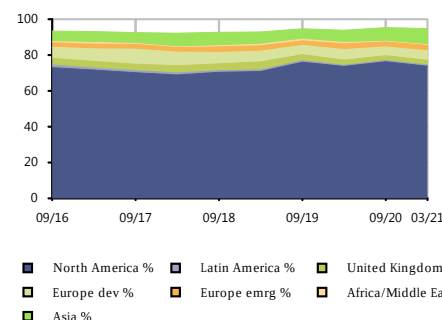
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



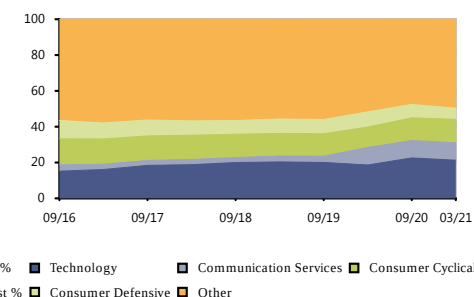
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021

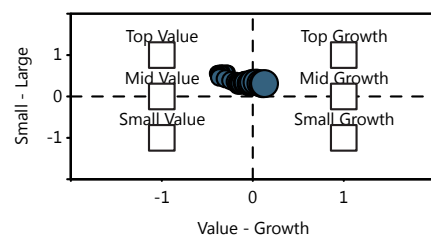


Sector Distribution

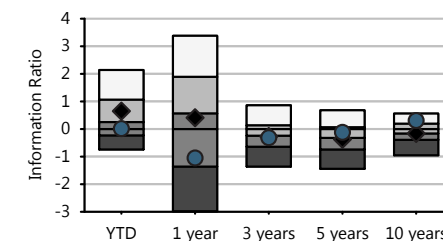
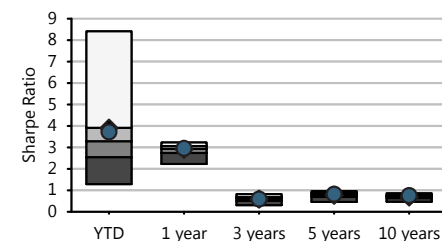
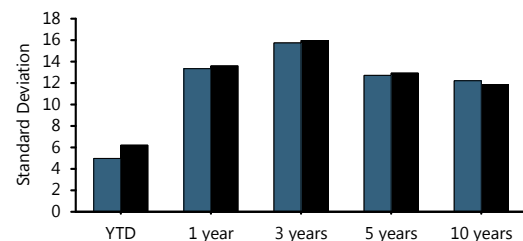
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



Putnam Dynamic Asset Allocation Gr Y DJ Moderately Aggressive TR USD

Fund Basics

Ticker	PAGYX
Category	Allocation--70% to 85% Equity
Net Assets(This Class \$mn)	2,977 m
Net Assets(All Classes \$mn)	0 m
Manager	Robert Schoen
Manager Tenure	18.83
Fund Inception	Feb 08,1994

Fee And Expenses

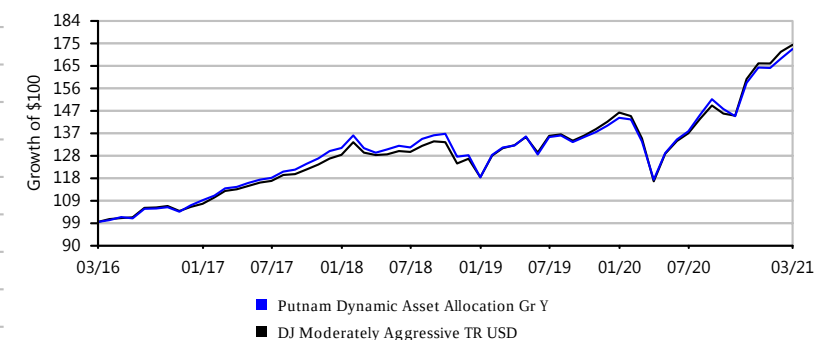
Expense Ratio	0.80
Gross Expense Ratio	0.80
Prospectus Net Expense Ratio	0.80
Prospectus Gross Expense Ratio	0.80
Actual 12b1	0.00
Management Fee	0.59

Top 10 Holdings (%)

E-mini Russell 2000 Ind...	6.21
Gsglpwds P Us0001m R 12...	-4.19
Gsglpwdl R Us0001m P 12...	4.14
Apple Inc	2.87
Microsoft Corp	2.41
Amazon.com Inc	2.22
Ru10vatr R Us0001m P 02...	2.17
5 Year Treasury Note Fu...	1.61
MSCI EAFE Index Future ...	1.58
E-mini S&P 500 Future M...	1.58

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



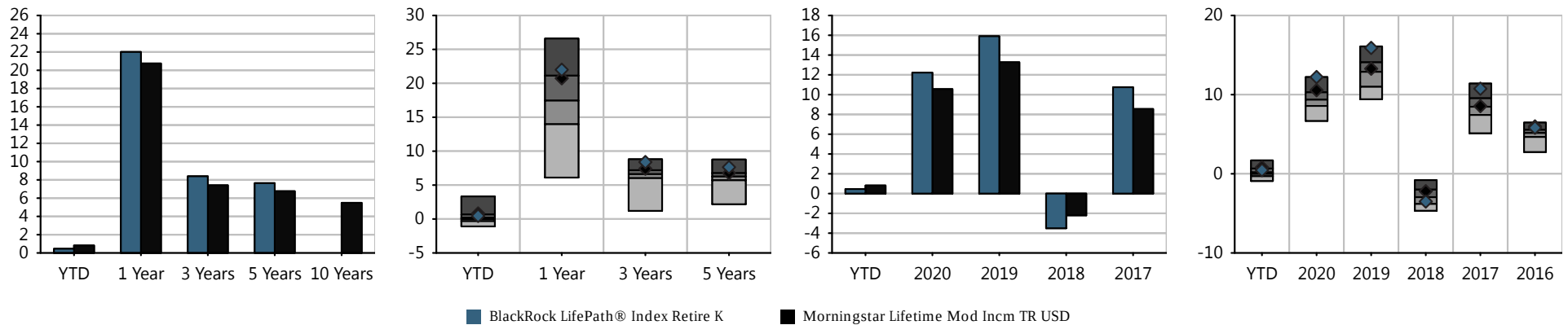
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
90 Passing	Criteria Scoring	22.00%	8.39%	7.64%	8.30	0.86	0.99	0.86	0.85	9.83	0.09%	1.03
	Peer Group Scoring	17.67%	6.59%	6.12%	7.37	0.77	0.91	-0.31	-0.29	9.00	0.71%	1.07
	Criteria Peer Ranking	18	5	8	71	32	28	1	3	42	2	52

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index Retirement Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
BlackRock LifePath® Index Retire K	0.46%	0.46%	22.00%	8.39%	7.64%	-	6.29%	05/31/2011	12.22%	15.90%	(3.50%)	10.75%	5.82%
Morningstar Lifetime Mod Incm TR USD	0.82%	0.82%	20.75%	7.41%	6.76%	-	-	-	10.56%	13.27%	(2.20%)	8.55%	5.98%
Morningstar Target-Date Retirement	0.28%	0.28%	17.67%	6.59%	6.12%	4.84%	-	-	9.27%	12.71%	(2.90%)	8.46%	5.04%

Morningstar Rating: *****

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

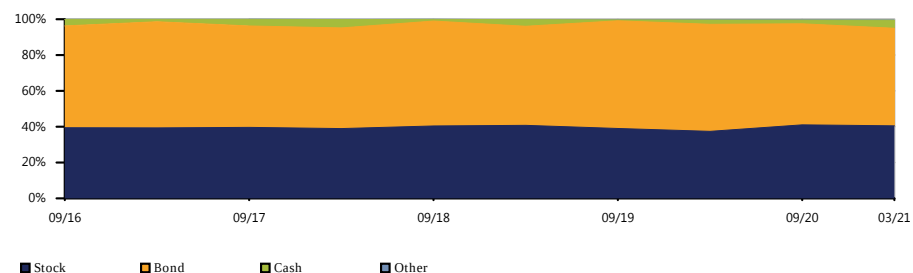
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX RETIRE K | FUND FACT SHEET



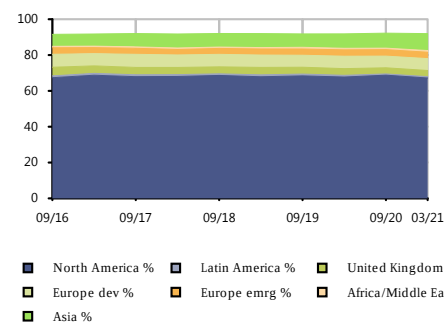
Historical Glidepath

Time Period: 04/30/2016 - 03/31/2021



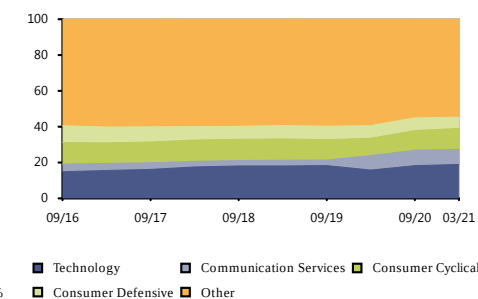
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021



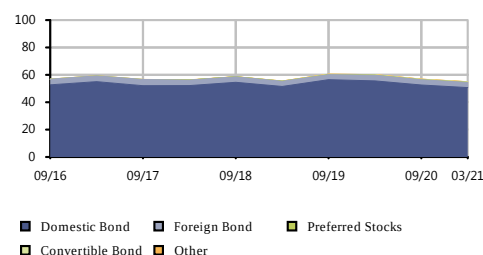
Sector Distribution

Time Period: 04/30/2016 - 03/31/2021

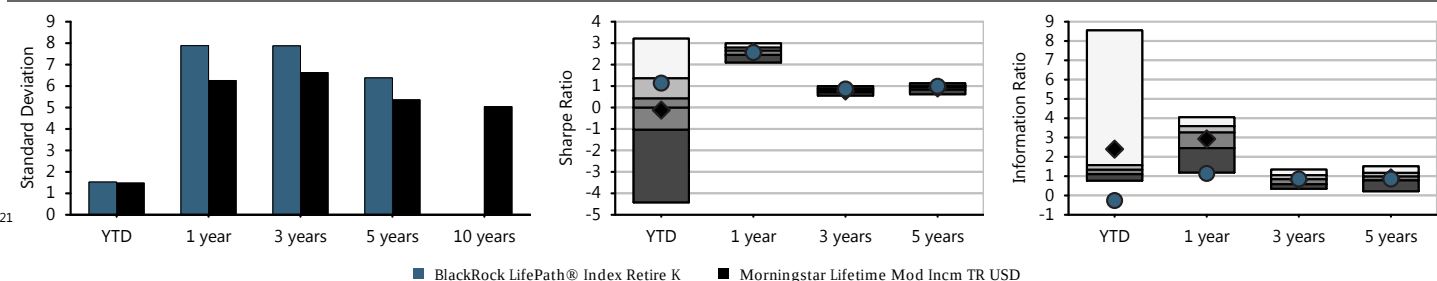


Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



Risk/Return vs Peer Group



Fund Basics

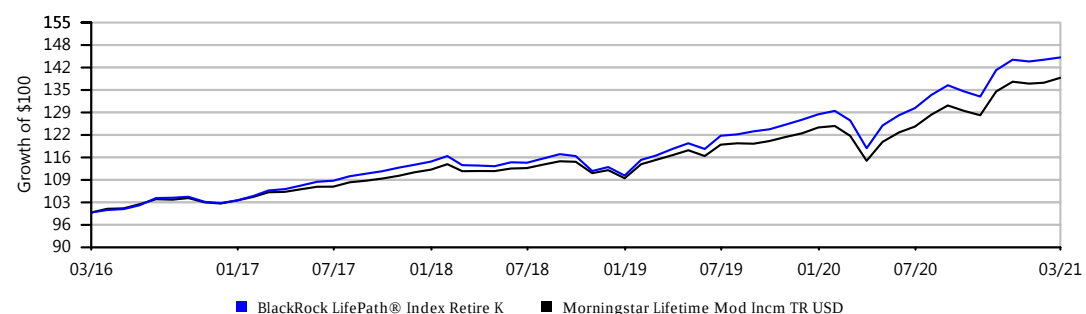
Ticker	LIRKX
Category	Target-Date Retirement
Net Assets(This Class \$mn)	8,722 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.06
Gross Expense Ratio	0.12
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.14
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



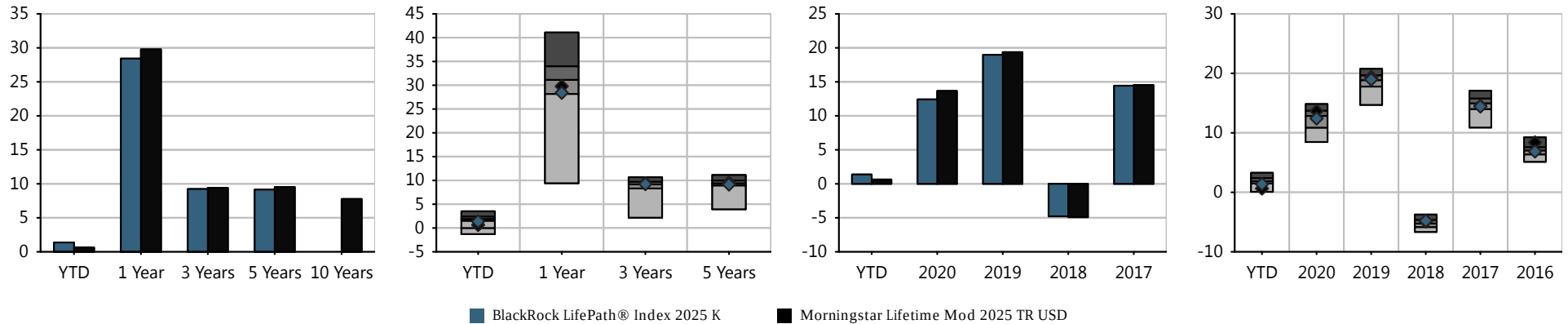
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
82 Passing	Criteria Scoring	28.42%	9.24%	9.15%	11.45	0.76	0.95	-0.14	-0.37	9.83	0.09%	1.00
	Peer Group Scoring	30.22%	8.84%	9.18%	12.71	0.69	0.90	-0.23	-0.13	7.84	0.70%	0.97
	Criteria Peer Ranking	72	46	61	16	17	32	50	70	28	2	28

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2025 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
BlackRock LifePath® Index 2025 K	1.37%	1.37%	28.42%	9.24%	9.15%	-	7.44%	05/31/2011	12.42%	18.98%	(4.78%)	14.43%	6.87%
Morningstar Lifetime Mod 2025 TR USD	0.64%	0.64%	29.78%	9.41%	9.53%	-	-	-	13.67%	19.36%	(4.90%)	14.54%	8.39%
Morningstar Target-Date 2025	1.86%	1.86%	30.22%	8.84%	9.18%	7.41%	-	-	11.99%	18.45%	(5.26%)	14.67%	6.98%

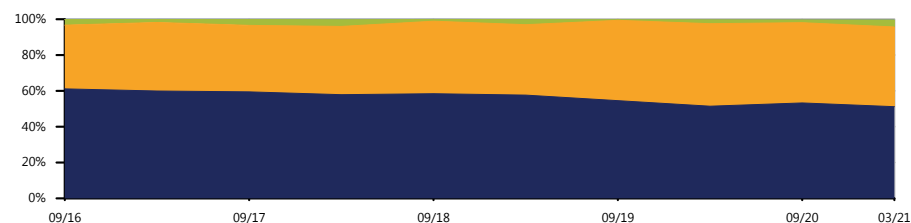
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

Historical Glidepath

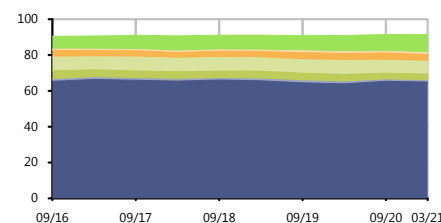
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

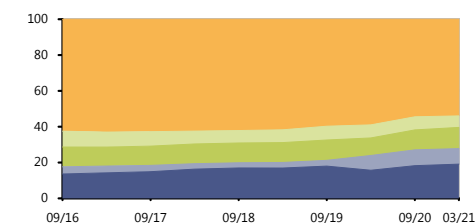
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom % ■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Asia %

Sector Distribution

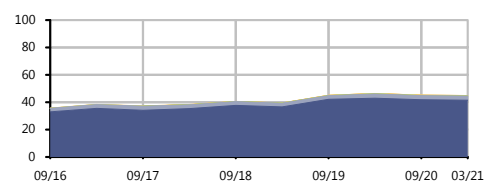
Time Period: 04/30/2016 - 03/31/2021



■ Technology ■ Communication Services ■ Consumer Cyclical ■ Consumer Defensive ■ Other

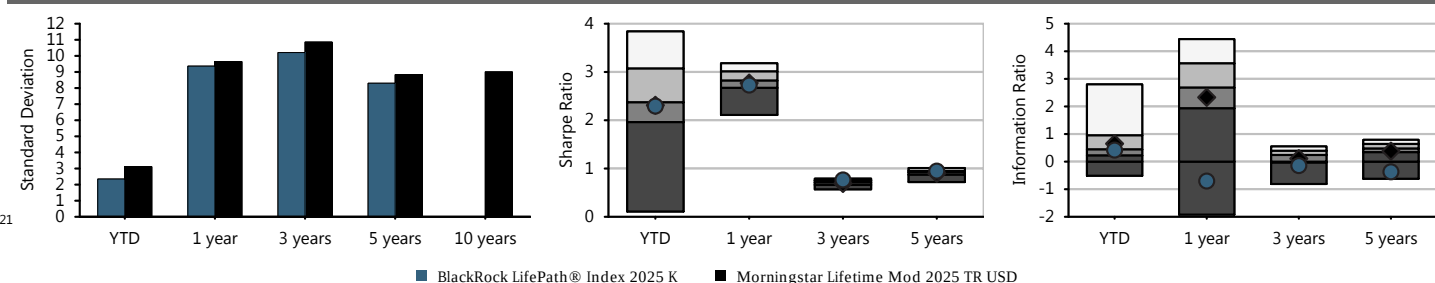
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks ■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

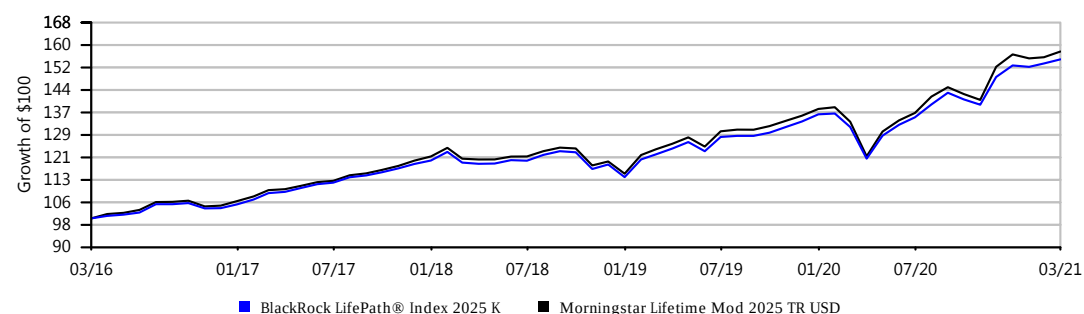
Ticker	LIBKX
Category	Target-Date 2025
Net Assets(This Class \$mn)	6,184 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.12
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.15
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



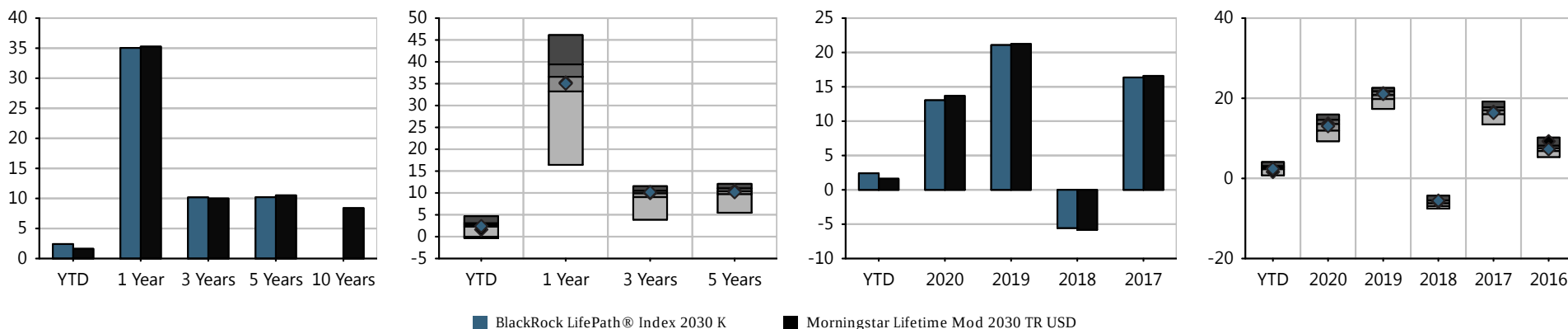
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
78 Passing	Criteria Scoring	35.04%	10.17%	10.20%	14.27	0.73	0.91	0.17	-0.33	9.83	0.09%	0.99
	Peer Group Scoring	35.96%	9.73%	10.29%	14.68	0.68	0.89	-0.09	-0.12	7.91	0.71%	0.98
	Criteria Peer Ranking	63	42	59	31	23	44	36	69	27	2	44

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2030 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2030 K	2.41%	2.41%	35.04%	10.17%	10.20%	-	8.09%	05/31/2011	13.05%	21.08%	(5.56%)	16.36%	7.29%
Morningstar Lifetime Mod 2030 TR USD	1.62%	1.62%	35.26%	9.99%	10.51%	-	-	-	13.69%	21.24%	(5.82%)	16.59%	9.26%
Morningstar Target-Date 2030	2.64%	2.64%	35.96%	9.73%	10.29%	8.06%	-	-	13.22%	20.41%	(6.15%)	16.73%	7.46%

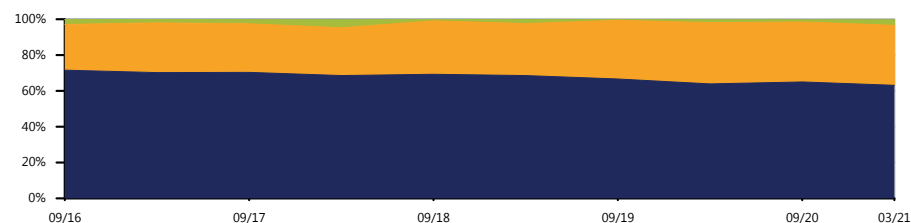
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

Historical Glidepath

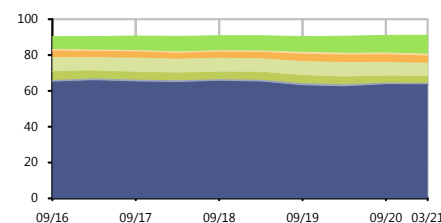
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

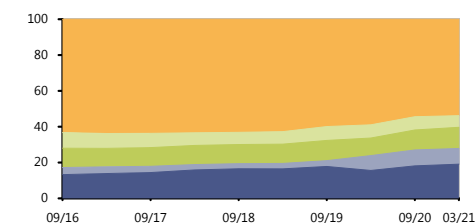
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom % ■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Asia %

Sector Distribution

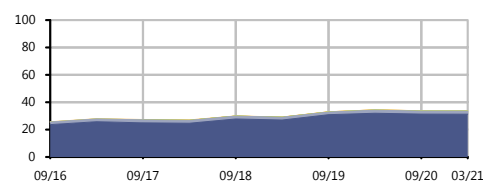
Time Period: 04/30/2016 - 03/31/2021



■ Technology ■ Communication Services ■ Consumer Cyclical ■ Consumer Defensive ■ Other

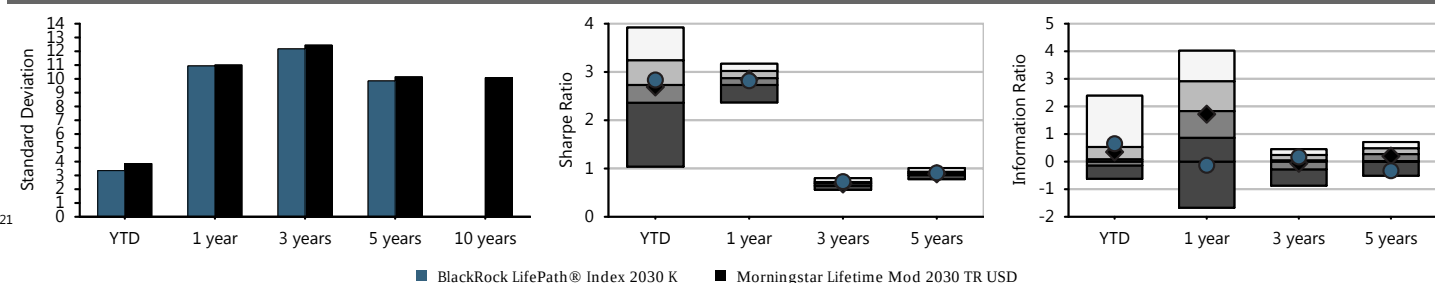
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks ■ Convertible Bond ■ Other

Risk/Return vs Peer Group



■ BlackRock LifePath® Index 2030 K ■ Morningstar Lifetime Mod 2030 TR USD

Fund Basics

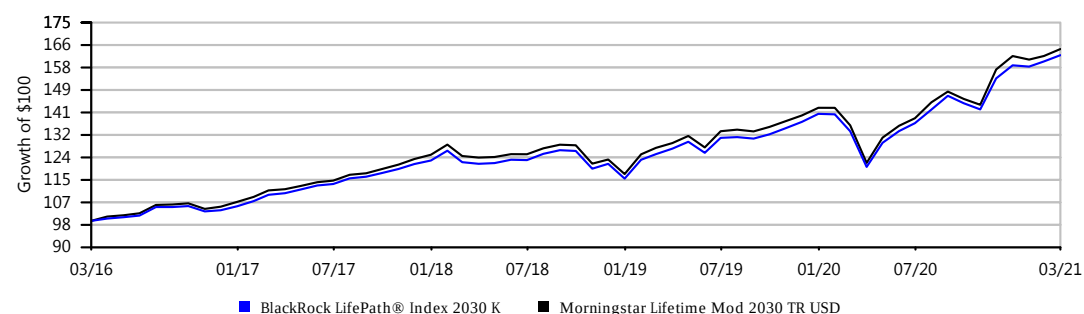
Ticker	LINKX
Category	Target-Date 2030
Net Assets(This Class \$mn)	9,967 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.15
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



■ BlackRock LifePath® Index 2030 K ■ Morningstar Lifetime Mod 2030 TR USD

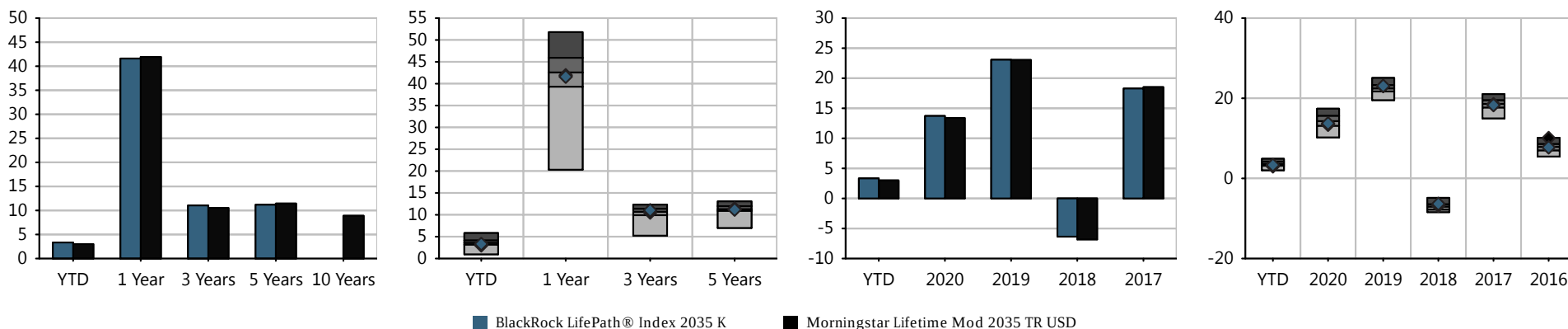
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
79 Passing	Criteria Scoring	41.60%	11.04%	11.19%	17.01	0.71	0.88	0.47	-0.24	9.83	0.09%	1.00
	Peer Group Scoring	42.17%	10.58%	11.30%	16.97	0.67	0.88	0.08	-0.07	7.76	0.72%	1.00
	Criteria Peer Ranking	62	33	52	45	28	48	26	61	26	2	45

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2035 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2035 K	3.34%	3.34%	41.60%	11.04%	11.19%	-	8.68%	05/31/2011	13.72%	23.08%	(6.36%)	18.29%	7.74%
Morningstar Lifetime Mod 2035 TR USD	3.00%	3.00%	41.93%	10.52%	11.44%	-	-	-	13.38%	23.04%	(6.82%)	18.52%	10.07%
Morningstar Target-Date 2035	3.55%	3.55%	42.17%	10.58%	11.30%	8.68%	-	-	14.21%	22.28%	(7.01%)	18.46%	7.82%

Morningstar Rating: ***

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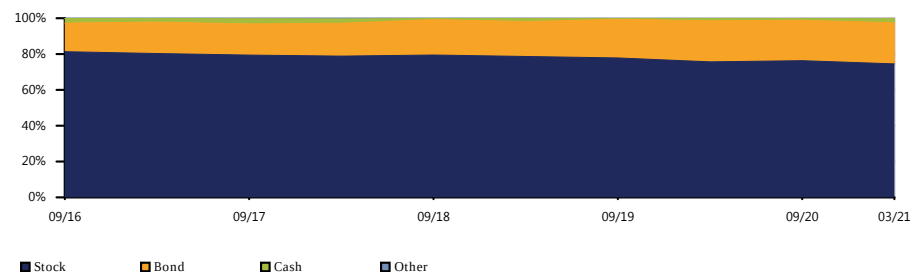
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2035 K | FUND FACT SHEET



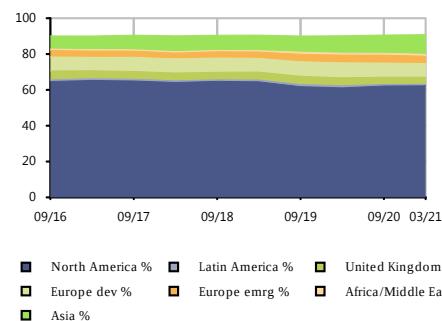
Historical Glidepath

Time Period: 04/30/2016 - 03/31/2021



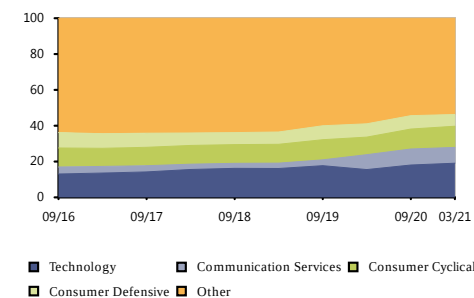
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021



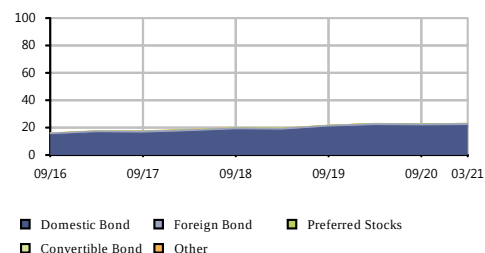
Sector Distribution

Time Period: 04/30/2016 - 03/31/2021

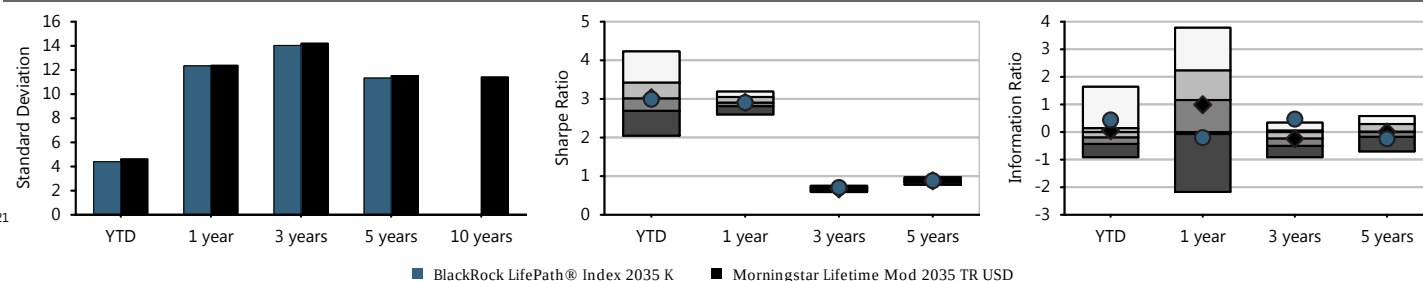


Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



Risk/Return vs Peer Group



Fund Basics

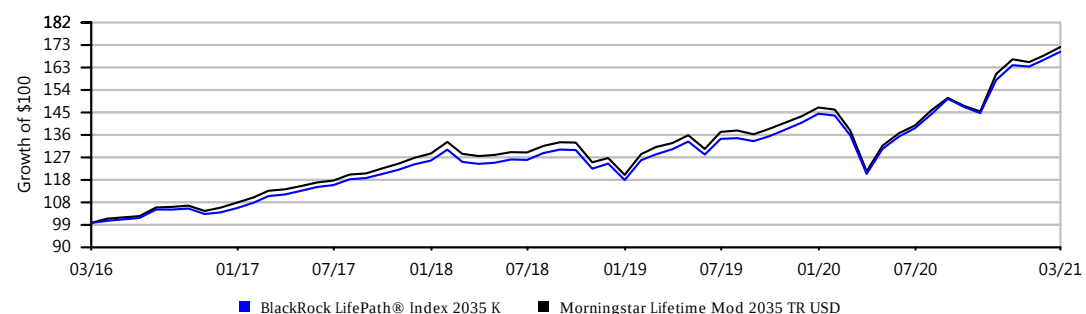
Ticker	LJKX
Category	Target-Date 2035
Net Assets(This Class \$mn)	5,991 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



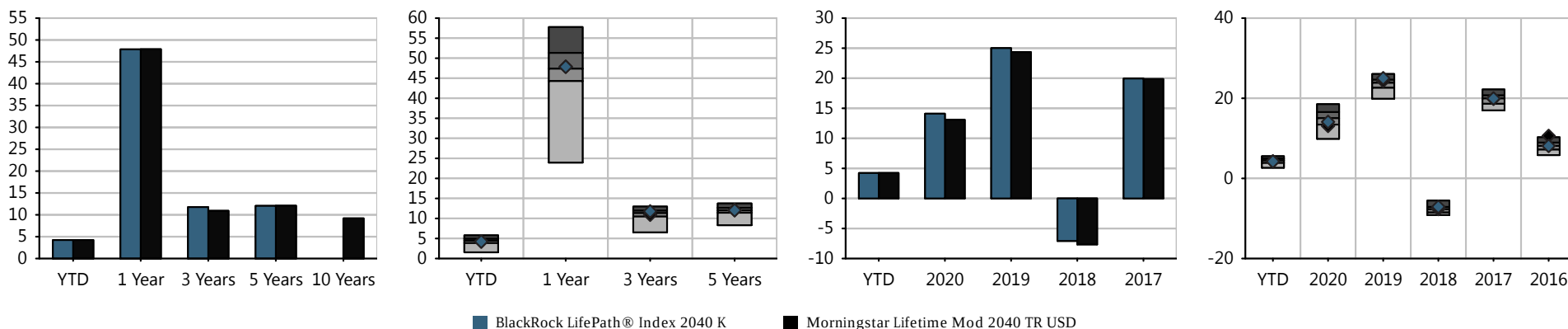
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
82 Passing	Criteria Scoring	47.86%	11.77%	12.05%	19.56	0.69	0.86	0.74	-0.04	9.83	0.09%	1.01
	Peer Group Scoring	47.12%	11.15%	11.94%	18.67	0.66	0.87	0.19	-0.05	7.91	0.73%	1.02
	Criteria Peer Ranking	47	31	46	70	37	54	20	46	26	2	57

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2040 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2040 K	4.23%	4.23%	47.86%	11.77%	12.05%	-	9.22%	05/31/2011	14.10%	25.01%	(7.08%)	19.95%	8.10%
Morningstar Lifetime Mod 2040 TR USD	4.24%	4.24%	47.89%	10.92%	12.09%	-	-	-	13.09%	24.35%	(7.65%)	19.87%	10.61%
Morningstar Target-Date 2040	4.37%	4.37%	47.12%	11.15%	11.94%	9.10%	-	-	14.81%	23.49%	(7.63%)	19.65%	8.07%

Morningstar Rating: ***

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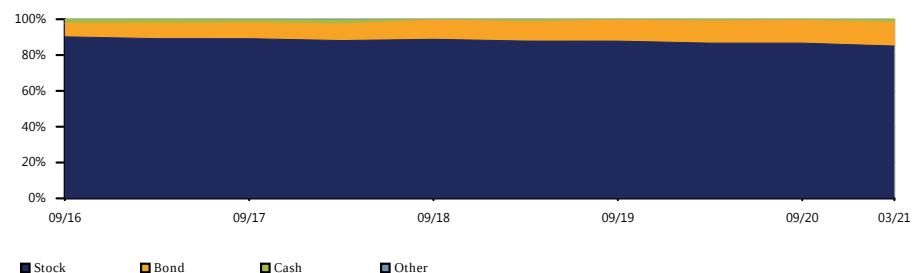
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2040 K | FUND FACT SHEET



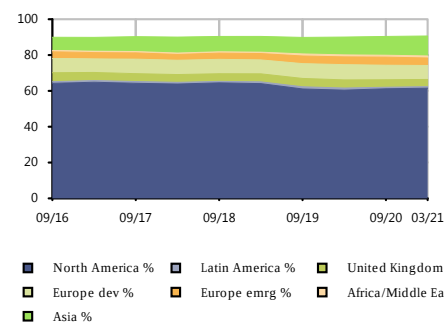
Historical Glidepath

Time Period: 04/30/2016 - 03/31/2021



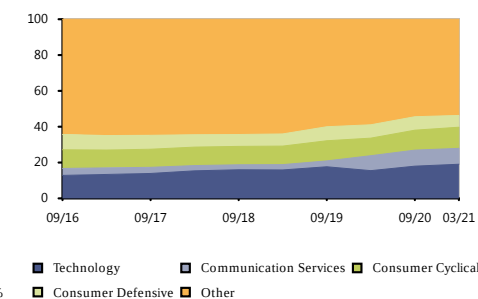
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021



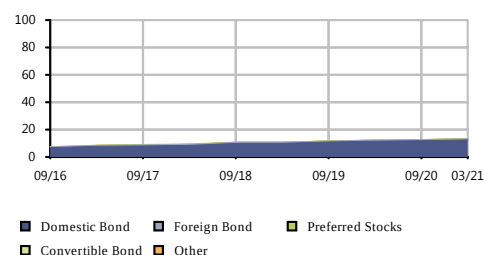
Sector Distribution

Time Period: 04/30/2016 - 03/31/2021

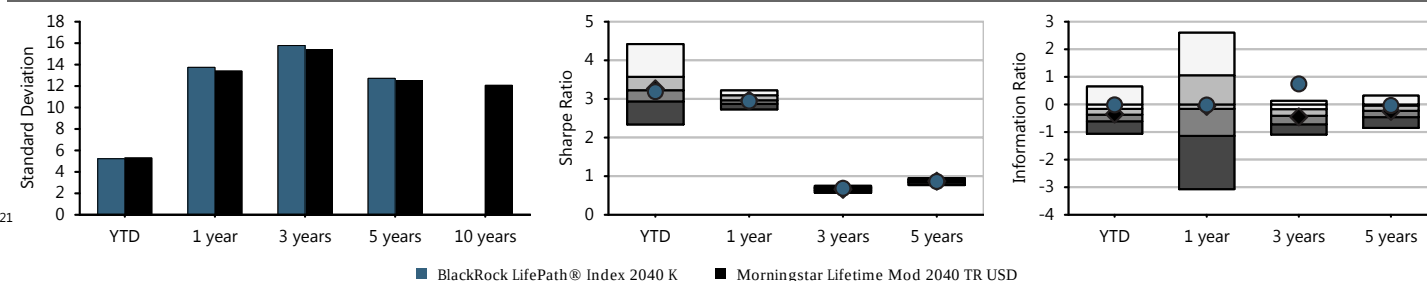


Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



Risk/Return vs Peer Group



Fund Basics

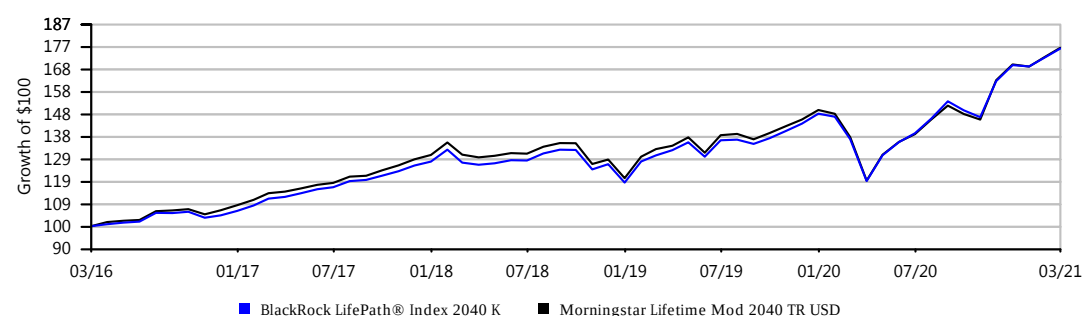
Ticker	LKXX
Category	Target-Date 2040
Net Assets(This Class \$mn)	8,352 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



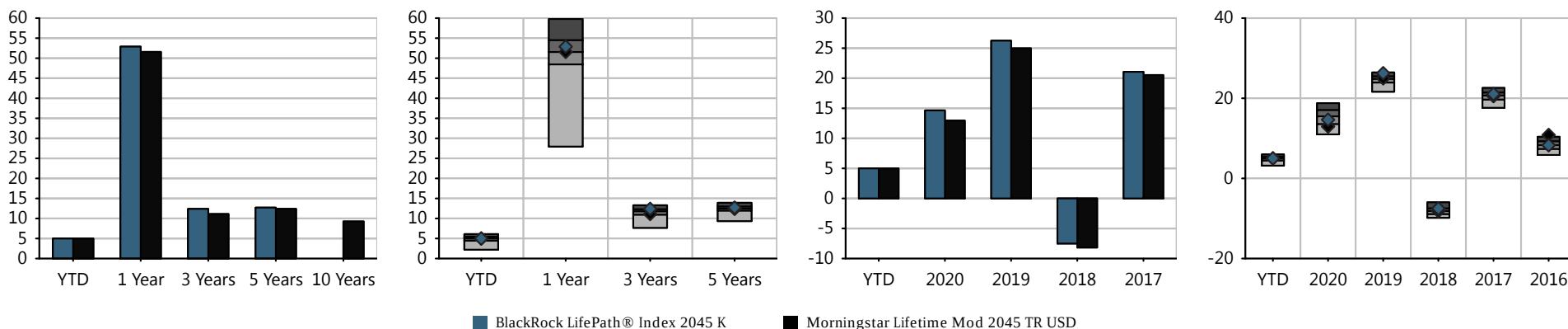
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	52.89%	12.39%	12.71%	21.27	0.68	0.85	1.11	0.27	9.83	0.09%	1.01
	Peer Group Scoring	50.64%	11.57%	12.43%	19.94	0.65	0.86	0.30	0.04	7.73	0.73%	1.02
	Criteria Peer Ranking	37	22	38	79	36	54	8	33	26	2	57

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2045 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2045 K	5.00%	5.00%	52.89%	12.39%	12.71%	-	9.63%	05/31/2011	14.64%	26.25%	(7.50%)	21.07%	8.28%
Morningstar Lifetime Mod 2045 TR USD	4.99%	4.99%	51.57%	11.11%	12.40%	-	-	-	12.95%	24.97%	(8.17%)	20.53%	10.84%
Morningstar Target-Date 2045	4.87%	4.87%	50.64%	11.57%	12.43%	9.31%	-	-	15.27%	24.51%	(8.09%)	20.42%	8.22%

Morningstar Rating: ***

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

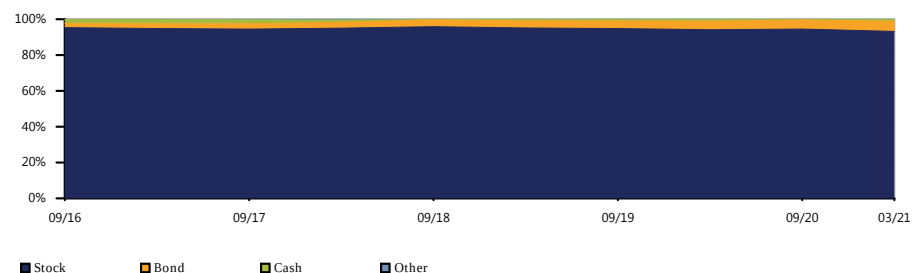
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2045 K | FUND FACT SHEET



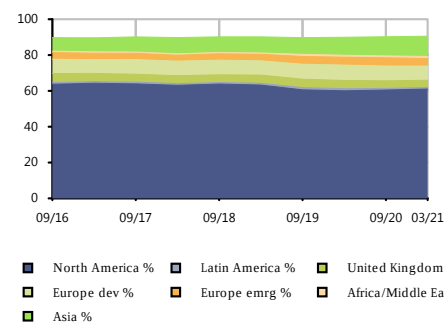
Historical Glidepath

Time Period: 04/30/2016 - 03/31/2021



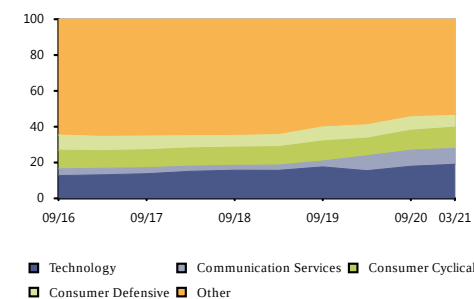
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021



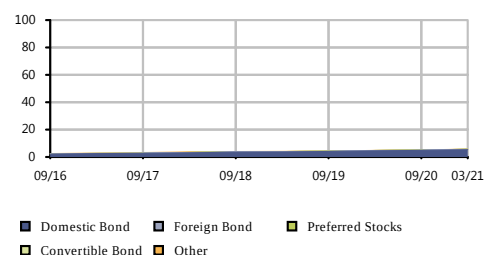
Sector Distribution

Time Period: 04/30/2016 - 03/31/2021

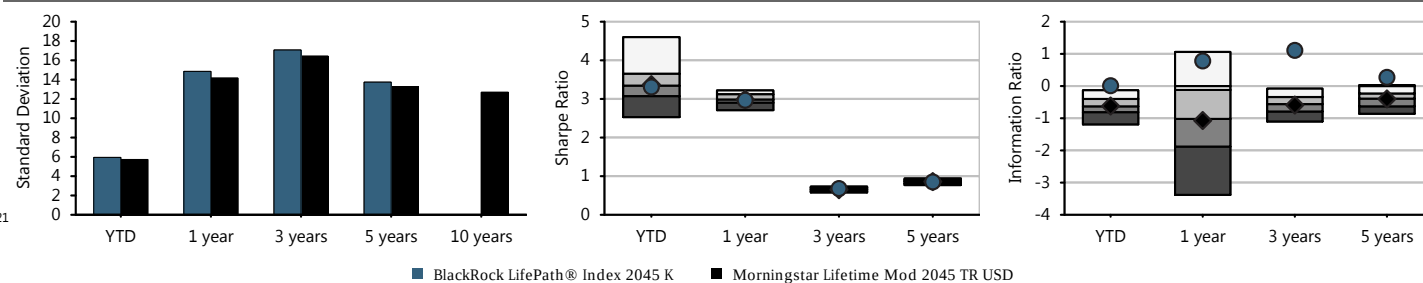


Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



Risk/Return vs Peer Group



Fund Basics

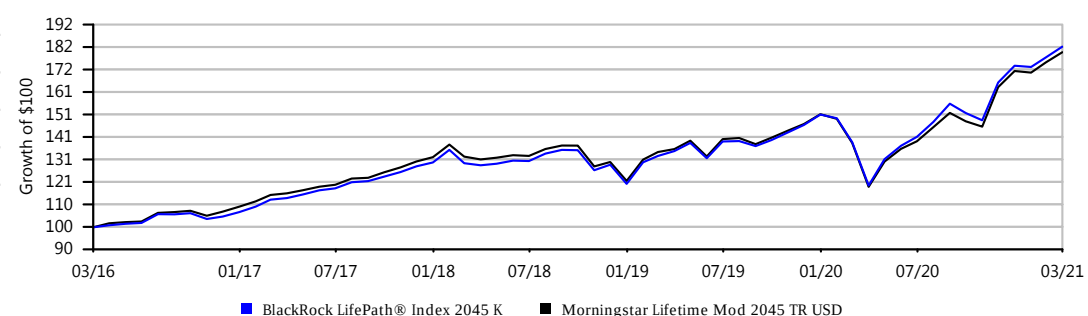
Ticker	LHKK
Category	Target-Date 2045
Net Assets(This Class \$mn)	4,643 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



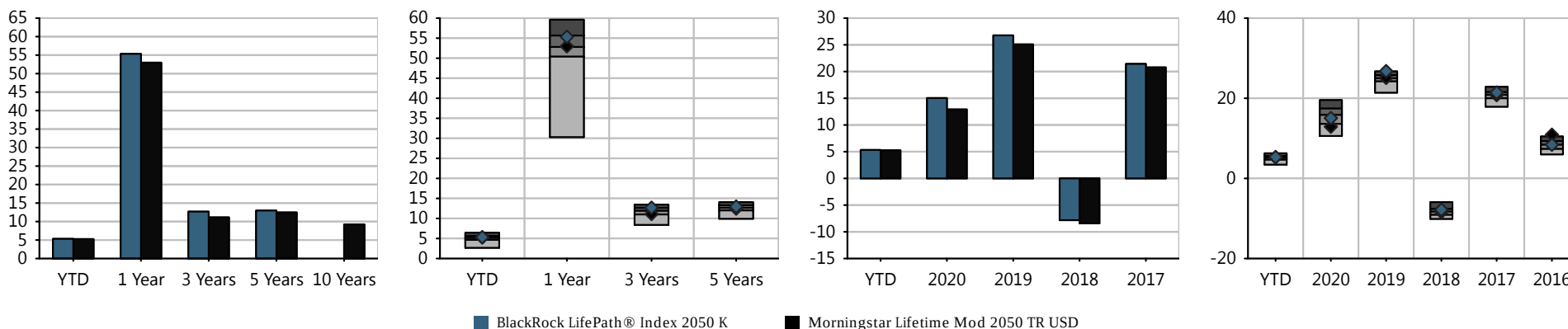
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	55.34%	12.68%	12.97%	22.00	0.68	0.84	1.25	0.42	9.83	0.09%	1.01
	Peer Group Scoring	52.03%	11.71%	12.54%	20.37	0.66	0.85	0.32	0.06	7.62	0.74%	1.02
	Criteria Peer Ranking	29	22	34	89	36	52	1	27	26	2	60

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2050 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2050 K	5.32%	5.32%	55.34%	12.68%	12.97%	-	9.86%	05/31/2011	15.04%	26.77%	(7.82%)	21.43%	8.41%
Morningstar Lifetime Mod 2050 TR USD	5.26%	5.26%	52.97%	11.13%	12.46%	-	-	-	12.91%	25.09%	(8.41%)	20.78%	10.89%
Morningstar Target-Date 2050	5.10%	5.10%	52.03%	11.71%	12.54%	9.42%	-	-	15.42%	24.75%	(8.29%)	20.71%	8.29%

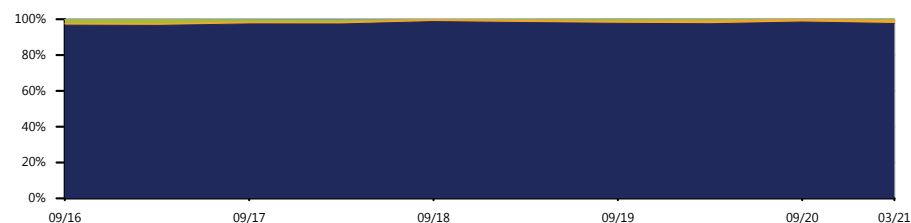
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

Historical Glidepath

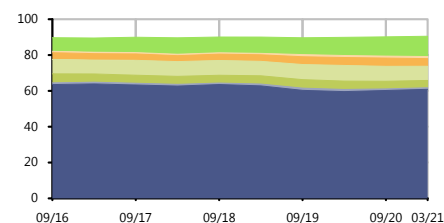
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

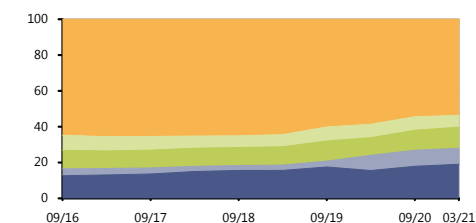
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom %
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %
■ Asia %

Sector Distribution

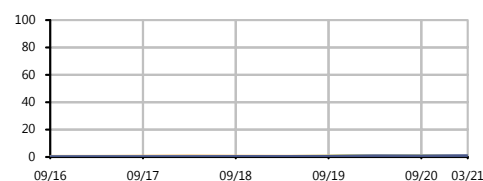
Time Period: 04/30/2016 - 03/31/2021



■ Technology ■ Communication Services ■ Consumer Cyclical
■ Consumer Defensive ■ Other

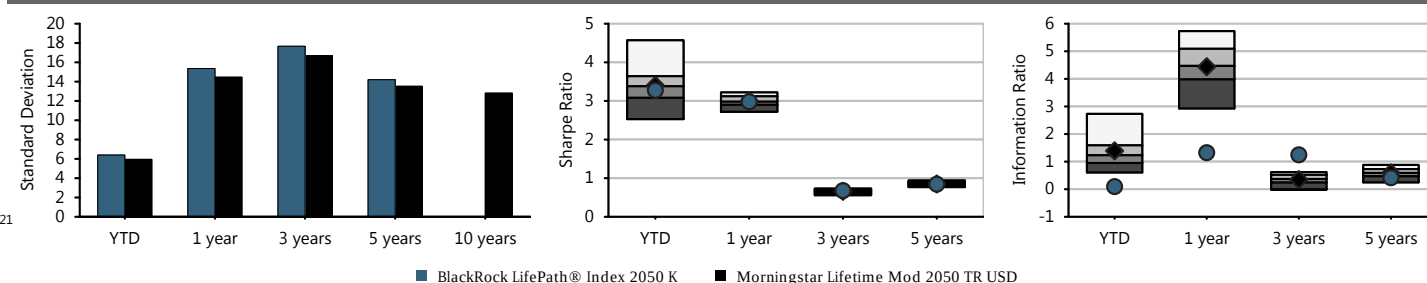
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

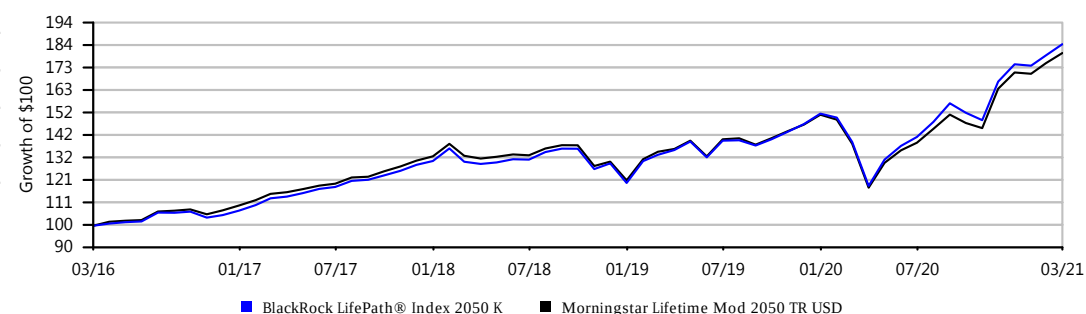
Ticker	LIPKX
Category	Target-Date 2050
Net Assets(This Class \$mn)	4,751 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



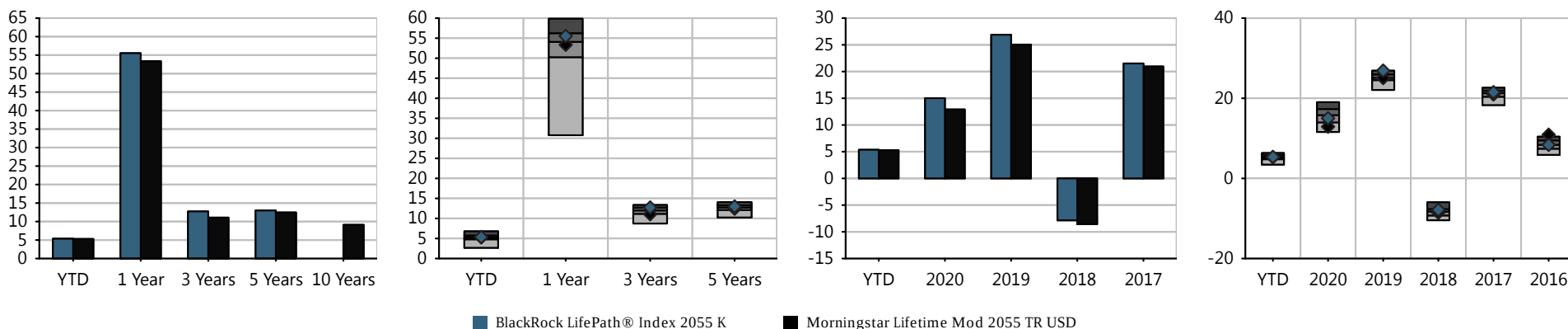
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	55.52%	12.73%	12.99%	22.08	0.68	0.84	1.32	0.44	9.83	0.09%	1.01
	Peer Group Scoring	52.87%	11.80%	12.69%	20.58	0.65	0.86	0.40	0.14	6.73	0.73%	1.03
	Criteria Peer Ranking	33	22	33	80	32	55	1	30	18	2	58

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2055 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2055 K	5.36%	5.36%	55.52%	12.73%	12.99%	-	9.99%	05/31/2011	15.02%	26.89%	(7.85%)	21.51%	8.38%
Morningstar Lifetime Mod 2055 TR USD	5.29%	5.29%	53.35%	11.06%	12.45%	-	-	-	12.91%	25.05%	(8.57%)	20.95%	10.90%
Morningstar Target-Date 2055	5.18%	5.18%	52.87%	11.80%	12.69%	9.49%	-	-	15.58%	25.04%	(8.38%)	21.00%	8.20%

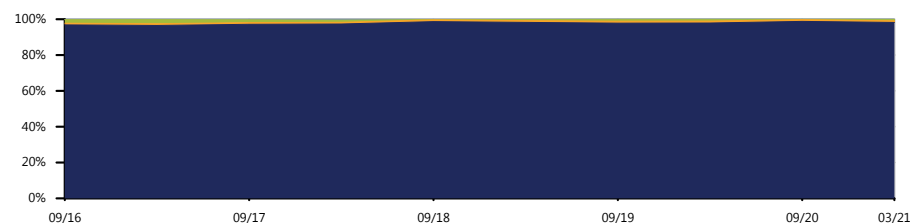
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

Historical Glidepath

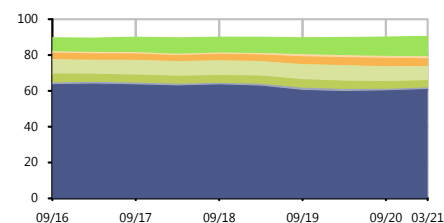
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

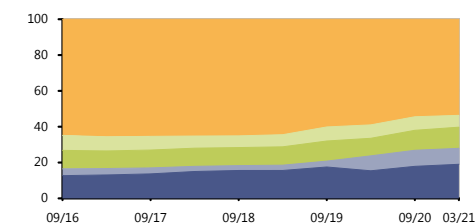
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom %
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %
■ Asia %

Sector Distribution

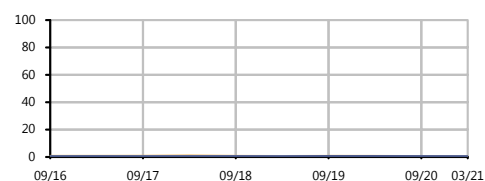
Time Period: 04/30/2016 - 03/31/2021



■ Technology ■ Communication Services ■ Consumer Cyclical
■ Consumer Defensive ■ Other

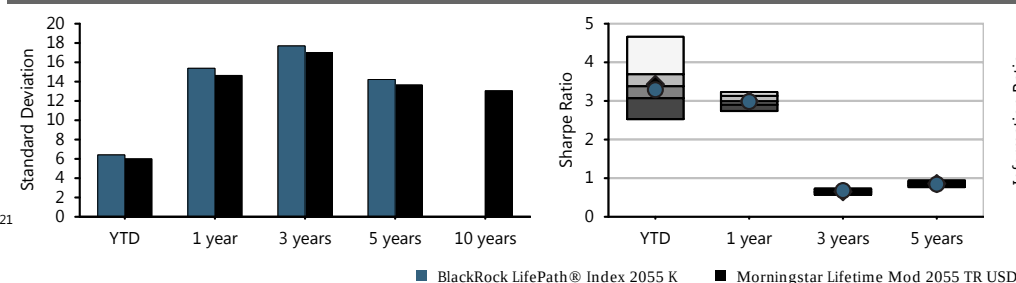
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

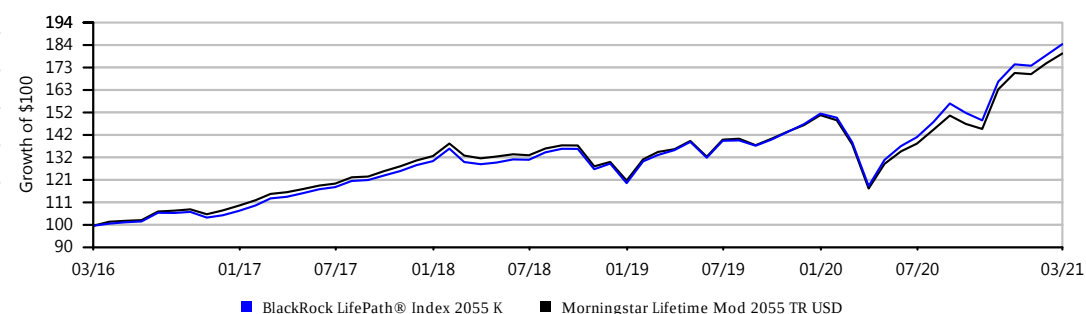
Ticker	LIVKX
Category	Target-Date 2055
Net Assets(This Class \$mn)	2,578 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.04
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



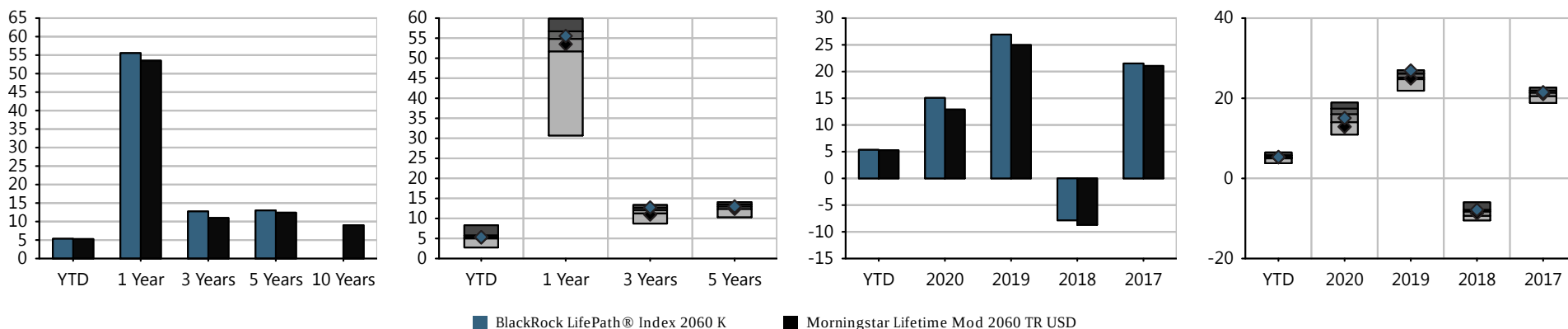
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
79 Passing	Criteria Scoring	55.54%	12.74%	13.00%	22.07	0.68	0.84	1.32	0.47	5.08	0.09%	1.01
	Peer Group Scoring	53.68%	11.88%	12.79%	20.40	0.66	0.86	0.49	0.24	3.11	0.73%	1.04
	Criteria Peer Ranking	43	22	43	85	34	64	1	34	26	3	65

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2060 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2060 K	5.34%	5.34%	55.54%	12.74%	13.00%	-	14.50%	02/29/2016	15.06%	26.92%	(7.84%)	21.51%	-
Morningstar Lifetime Mod 2060 TR USD	5.27%	5.27%	53.51%	10.98%	12.41%	-	-	-	12.89%	24.96%	(8.69%)	21.06%	10.88%
Morningstar Target-Date 2060+	5.30%	5.30%	53.68%	11.88%	12.79%	-	-	-	15.60%	25.21%	(8.46%)	21.14%	8.19%

Morningstar Rating: ***

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

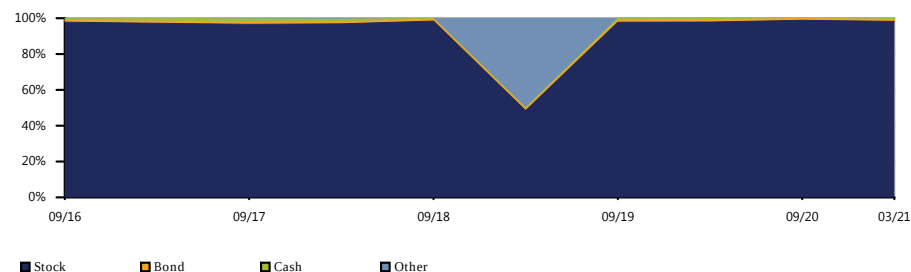
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2060 K | FUND FACT SHEET



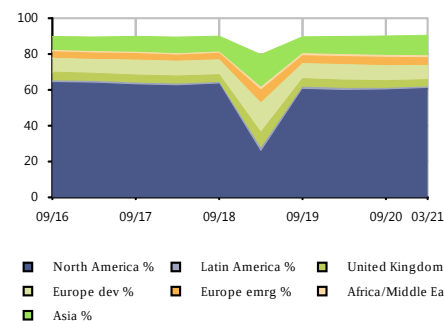
Historical Glidepath

Time Period: 04/30/2016 - 03/31/2021



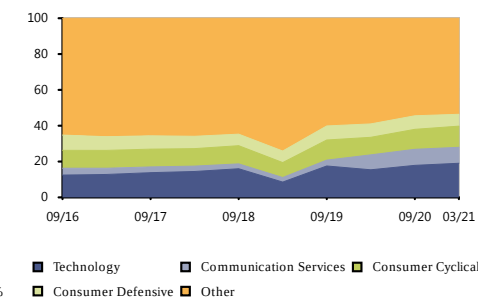
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021



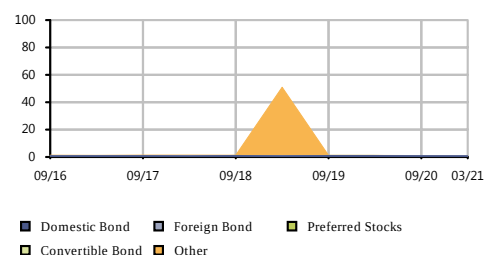
Sector Distribution

Time Period: 04/30/2016 - 03/31/2021

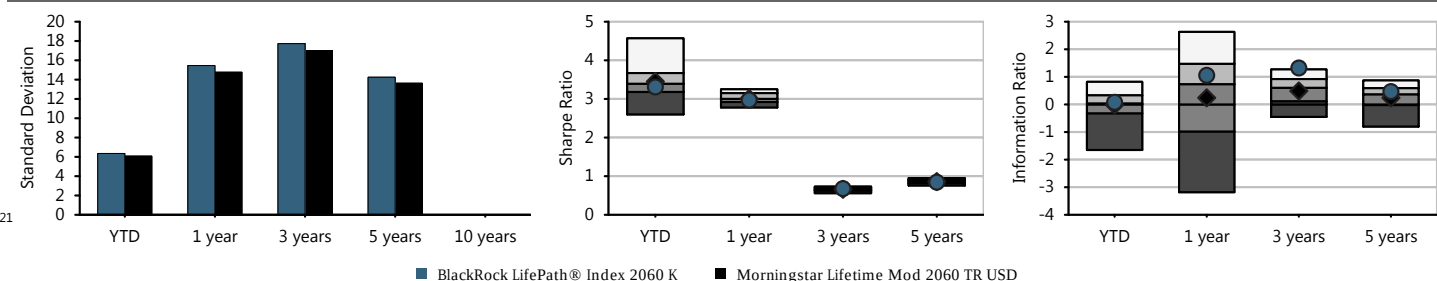


Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



Risk/Return vs Peer Group



Fund Basics

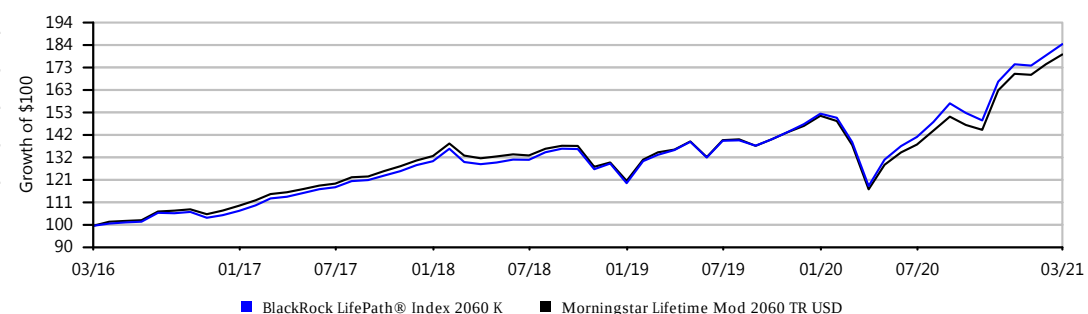
Ticker	LIZKX
Category	Target-Date 2060+
Net Assets(This Class \$mn)	954 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	5.08
Fund Inception	Feb 29, 2016

Fee And Expenses

Expense Ratio	0.04
Gross Expense Ratio	0.13
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.17
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 03/31/2016 - 03/31/2021



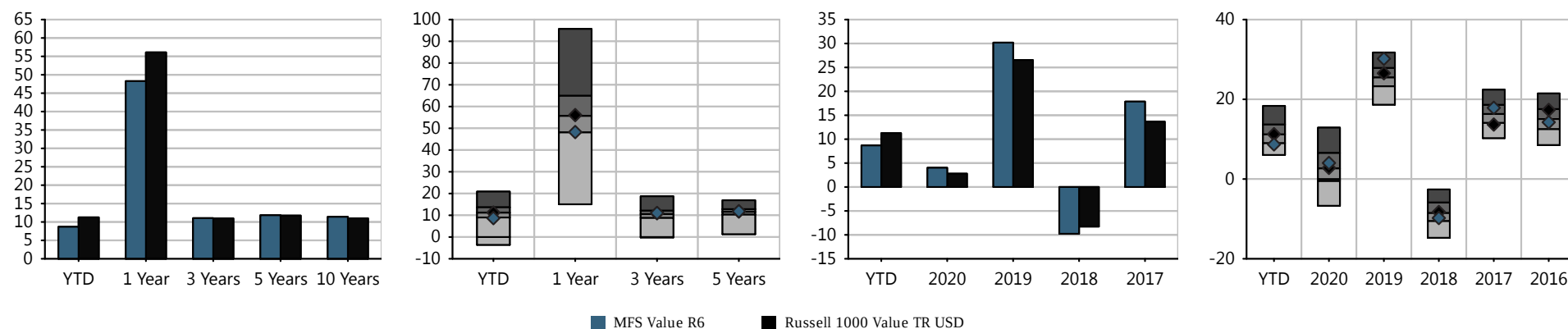
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
85 Passing	Criteria Scoring	48.27%	11.04%	11.84%	0.58	0.74	0.02	0.03	14.83	0.47%	2.87	1.04
	Peer Group Scoring	56.98%	10.46%	11.43%	0.52	0.67	-0.12	-0.09	10.16	0.94%	12.22	1.07
	Criteria Peer Ranking	75	41	43	34	29	41	43	26	14	8	32

Investment Strategy

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

Manager Vs Benchmark Performance

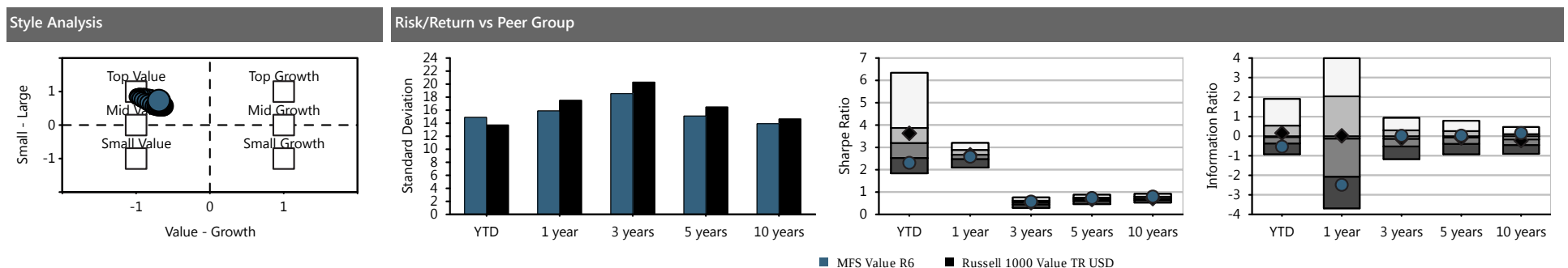
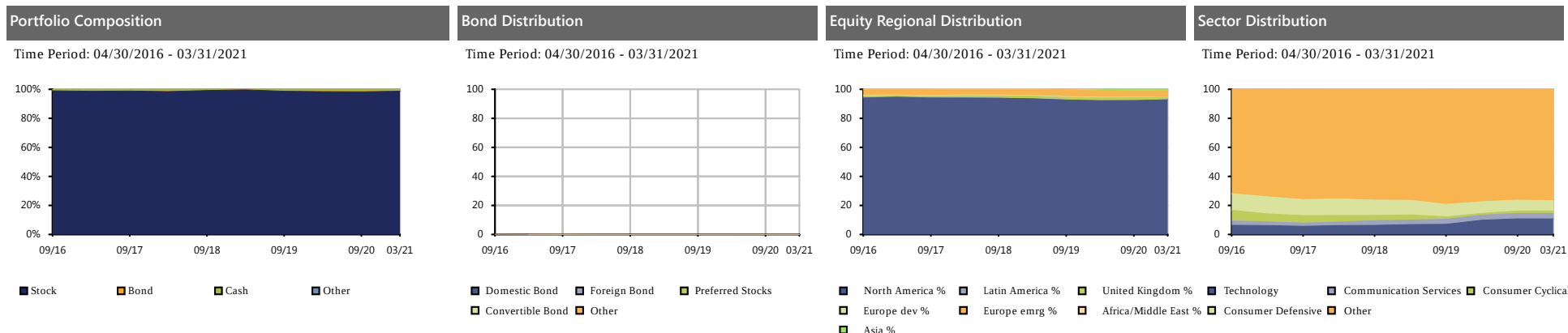


Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
MFS Value R6	8.69%	8.69%	48.27%	11.04%	11.84%	11.40%	8.78%	01/02/1996	4.03%	30.18%	(9.78%)	17.86%	14.25%
Russell 1000 Value TR USD	11.26%	11.26%	56.09%	10.96%	11.74%	10.99%	-	-	2.80%	26.54%	(8.27%)	13.66%	17.34%
Morningstar Large Value	11.44%	11.44%	56.98%	10.46%	11.43%	10.32%	-	-	3.11%	25.21%	(8.47%)	16.32%	15.09%

Morningstar Rating: ****

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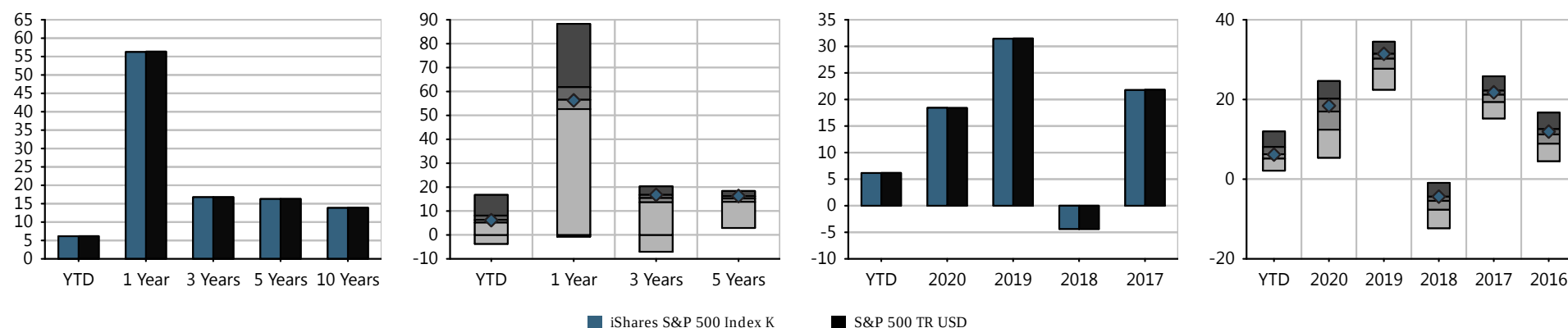
Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	MEIKX	Expense Ratio	0.46	JPMorgan Chase & Co	4.79	Time Period: 01/31/2016 - 03/31/2021	
Category	Large Value	Gross Expense Ratio	0.47	Johnson & Johnson	3.82		
Net Assets(This Class \$mn)	59,167 m	Prospectus Net Expense Ratio	0.47	Comcast Corp Class A	3.33	■ MFS Value R6 ■ Russell 1000 Value TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.47	Medtronic PLC	2.86		
Manager	Nevin Chitkara	Actual 12b1	0.00	Honeywell International...	2.66	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Manager Tenure	14.83	Management Fee	0.46	Texas Instruments Inc	2.66		
Fund Inception	Jan 02,1996			Accenture PLC Class A	2.51		
				Aon PLC	2.45		
				Chubb Ltd	2.22		
				Cigna Corp	2.17		

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.02%	0.05%	0.04%	0.03%	\$28,034,297,588	56.27%	16.80%	16.30%
	Peer Group Scoring	4.24%	3.63%	3.20%	0.84%	-	-	-	-
	Criteria Peer Ranking	3	5	4	3	-	54	24	20

Investment Strategy

The investment seeks to provide investment results that correspond to the total return performance of publicly-traded common stocks in the aggregate, as represented by the Standard & Poor's 500® Index. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio of MIP, which has the same investment objective and strategies as the fund. At least 90% of the value of the fund's assets is invested in securities comprising the S&P 500 Index. The percentage of the fund's assets invested in a given stock is approximately the same as the percentage such stock represents in the S&P 500 Index.

Manager Vs Benchmark Performance

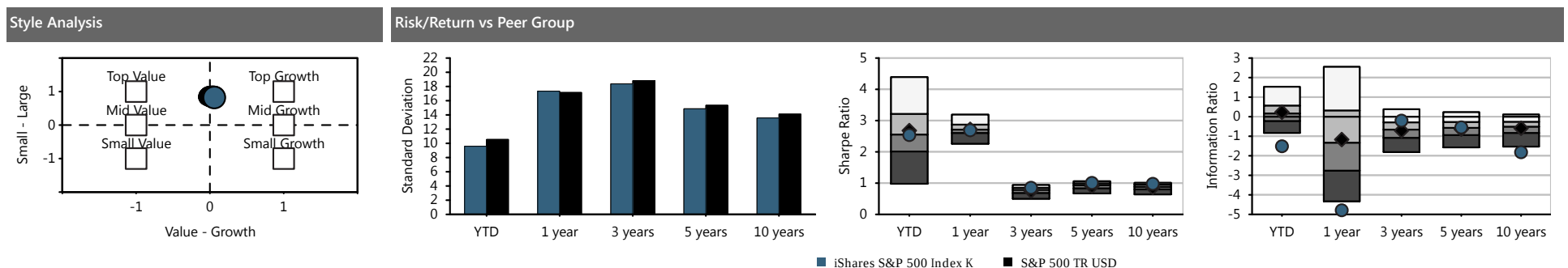
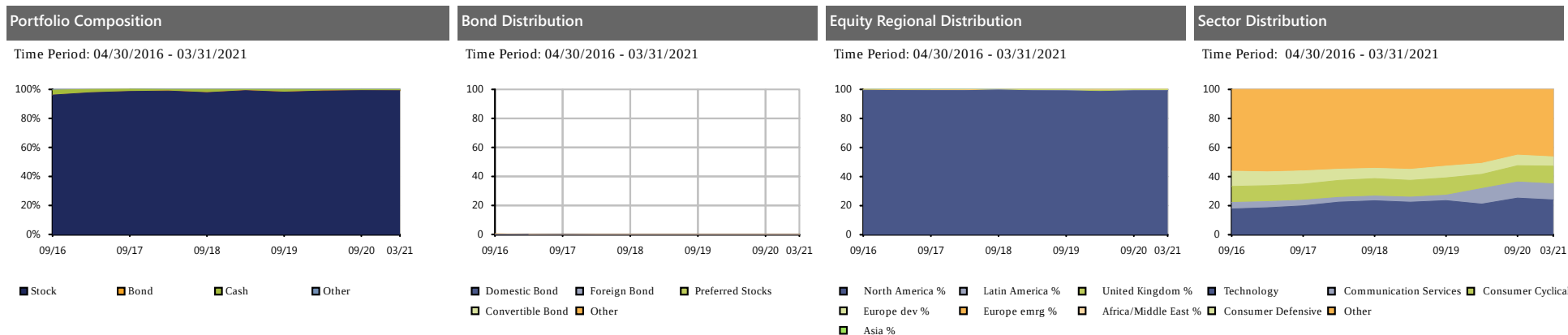


Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
iShares S&P 500 Index K	6.16%	6.16%	56.24%	16.77%	16.27%	13.85%	10.18%	07/30/1993	18.43%	31.43%	(4.38%)	21.77%	11.92%
S&P 500 TR USD	6.17%	6.17%	56.35%	16.78%	16.29%	13.91%	-	-	18.40%	31.49%	(4.38%)	21.83%	11.96%
Morningstar Large Blend	6.73%	6.73%	56.80%	14.87%	14.79%	12.40%	-	-	15.94%	29.35%	(6.02%)	20.80%	10.80%

Morningstar Rating: *****

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Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	WFSFX	Expense Ratio	0.03	Apple Inc	5.95	Time Period: 01/31/2016 - 03/31/2021	
Category	Large Blend	Gross Expense Ratio	0.03	Microsoft Corp	5.40		
Net Assets(This Class \$mn)	28,034 m	Prospectus Net Expense Ratio	0.03	Amazon.com Inc	4.05	■ iShares S&P 500 Index K ■ S&P 500 TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.03	Facebook Inc A	1.90		
Manager	Alan Mason	Actual 12b1	0.00	Alphabet Inc A	1.87	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Manager Tenure	7.09	Management Fee	0.01	Alphabet Inc Class C	1.82		
Fund Inception	Jul 30,1993			Tesla Inc	1.57		
				Berkshire Hathaway Inc ...	1.44		
				JPMorgan Chase & Co	1.38		
				Johnson & Johnson	1.28		

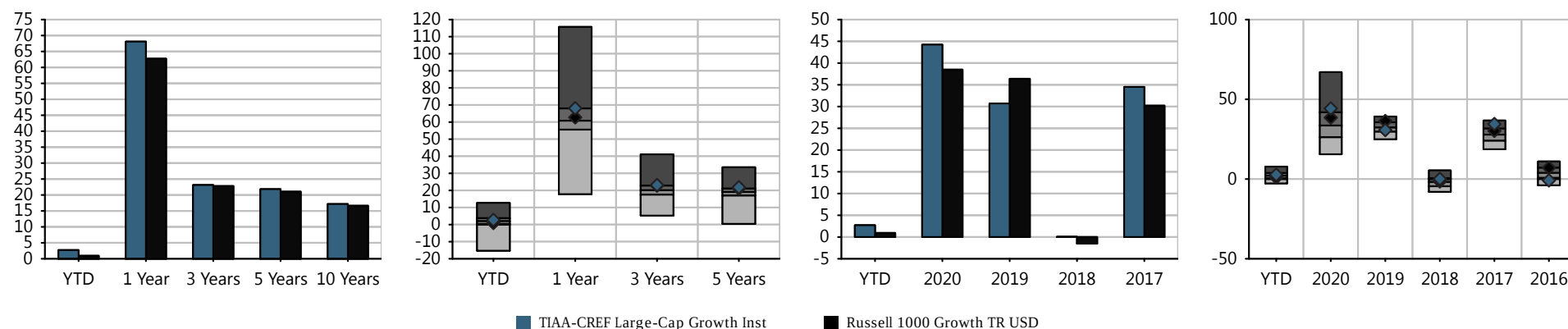
TIAA-CREF LARGE-CAP GROWTH INST | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
98 Passing	Criteria Scoring	68.09%	23.14%	21.83%	1.10	1.24	0.12	0.25	7.00	0.41%	5.28	1.05
	Peer Group Scoring	63.61%	20.45%	19.42%	0.96	1.10	-0.59	-0.48	10.86	1.01%	11.42	0.99
	Criteria Peer Ranking	25	21	18	21	18	20	17	65	8	16	25

Investment Strategy

The investment seeks a favorable long-term return, mainly through capital appreciation, primarily from equity securities. Under normal circumstances, the fund invests at least 80% of its assets in large-cap equity securities. It will invest primarily in large-cap equity securities that the fund's investment adviser believes present the opportunity for growth. The fund also seeks to invest in companies expected to benefit from prospective acquisitions, reorganizations, corporate restructurings or other special situations. It may invest up to 20% of its assets in foreign investments.

Manager Vs Benchmark Performance



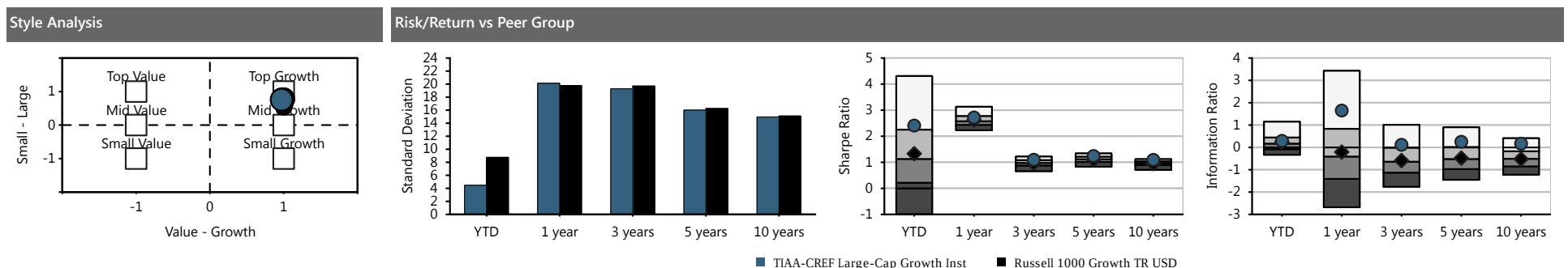
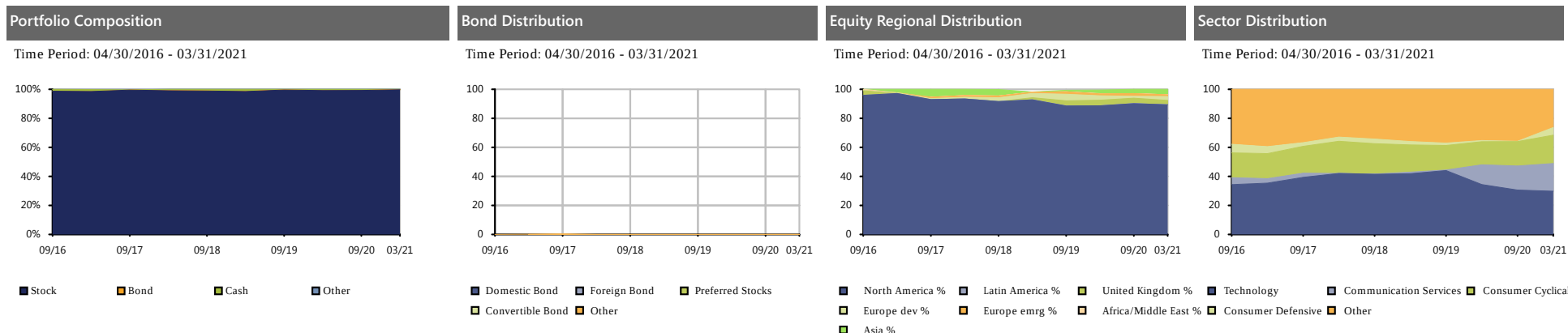
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
TIAA-CREF Large-Cap Growth Inst	2.73%	2.73%	68.09%	23.14%	21.83%	17.16%	12.48%	03/31/2006	44.24%	30.71%	0.04%	34.51%	(0.85%)
Russell 1000 Growth TR USD	0.94%	0.94%	62.74%	22.80%	21.05%	16.63%	-	-	38.49%	36.39%	(1.51%)	30.21%	7.08%
Morningstar Large Growth	2.23%	2.23%	63.61%	20.45%	19.42%	14.72%	-	-	36.03%	32.21%	(1.87%)	27.81%	3.71%

Morningstar Rating: *****

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TIAA-CREF LARGE-CAP GROWTH INST | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	TILGX	Expense Ratio	0.40	Amazon.com Inc	7.92	Time Period: 01/31/2016 - 03/31/2021	
Category	Large Growth	Gross Expense Ratio	0.41	Microsoft Corp	6.01		
Net Assets(This Class \$mn)	6,616 m	Prospectus Net Expense Ratio	0.41	Alphabet Inc Class C	5.51	■ TIAA-CREF Large-Cap Growth Inst ■ Russell 1000 Growth TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.41	Apple Inc	4.68		
Manager	Terrence Kontos	Actual 12b1	0.00	Facebook Inc A	4.27		
Manager Tenure	7.00	Management Fee	0.39	PayPal Holdings Inc	4.21		
Fund Inception	Mar 31,2006			Salesforce.com Inc	3.36		
				Visa Inc Class A	3.15		
				Costco Wholesale Corp	2.17		
				NVIDIA Corp	1.68		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

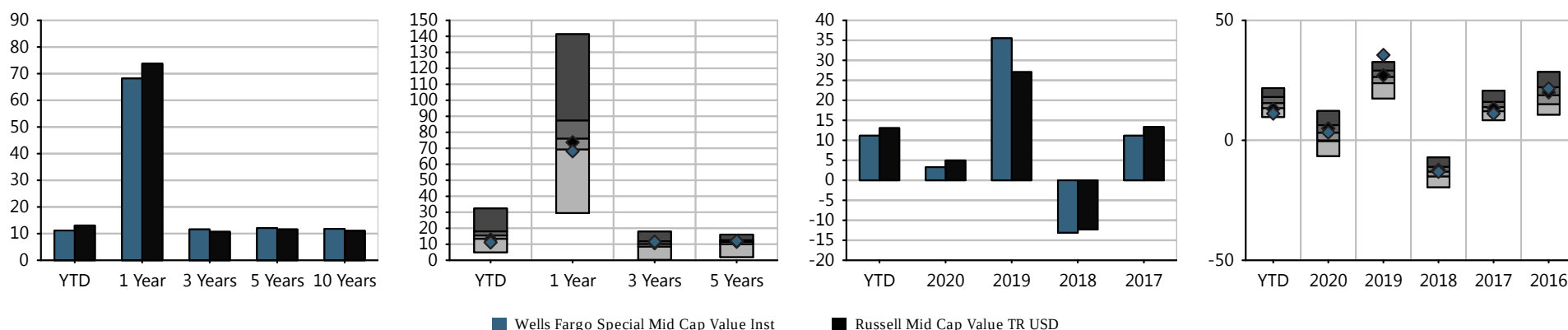


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	68.20%	11.59%	12.07%	0.53	0.66	0.28	0.16	12.16	0.81%	19.09	1.05
	Peer Group Scoring	78.46%	9.99%	11.14%	0.46	0.58	-0.17	-0.13	10.50	1.03%	13.26	0.98
	Criteria Peer Ranking	77	26	32	21	18	20	29	34	31	85	12

Investment Strategy

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in equity securities of medium-capitalization companies. It invests principally in equity securities of medium-capitalization companies, which the manager defines as securities of companies with market capitalizations within the range of the Russell Midcap® Index at the time of purchase.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Wells Fargo Special Mid Cap Value Inst	11.16%	11.16%	68.20%	11.59%	12.07%	11.79%	12.09%	04/08/2005	3.28%	35.53%	(13.10%)	11.16%	21.59%
Russell Mid Cap Value TR USD	13.05%	13.05%	73.76%	10.70%	11.60%	11.05%	-	-	4.96%	27.06%	(12.29%)	13.34%	20.00%
Morningstar Mid-Cap Value	15.73%	15.73%	78.46%	9.99%	11.14%	10.05%	-	-	2.80%	26.04%	(13.05%)	14.08%	18.79%

Morningstar Rating: *****

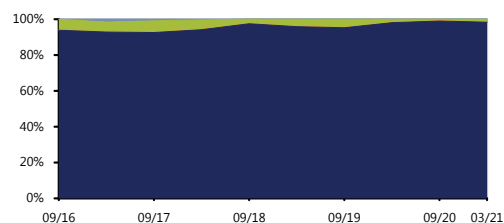
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WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

Portfolio Composition

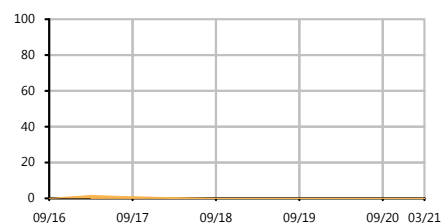
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

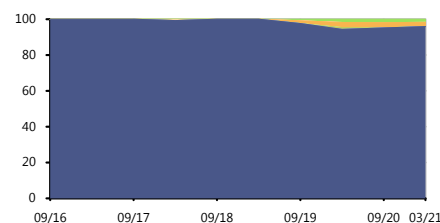
Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

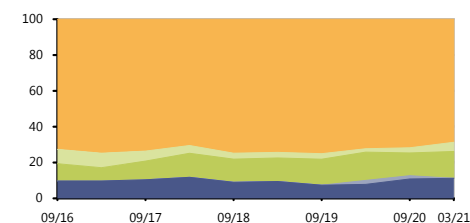
Time Period: 04/30/2016 - 03/31/2021



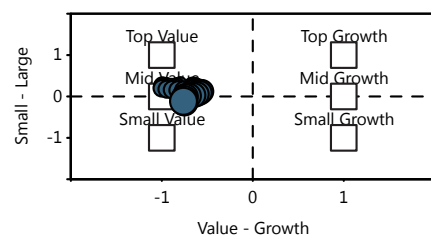
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Communication Services ■ Consumer Cyclical
■ Asia %

Sector Distribution

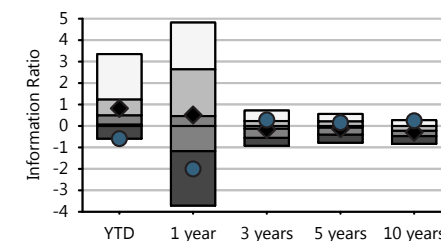
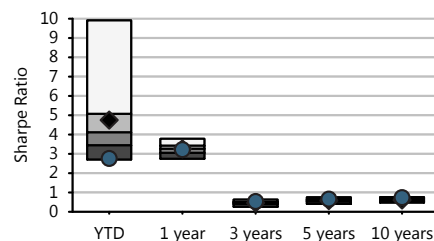
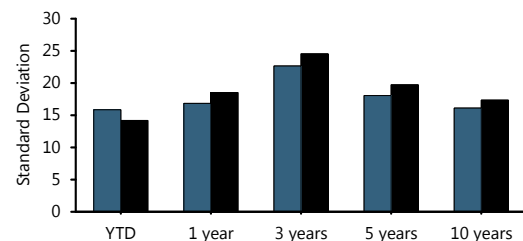
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



■ Wells Fargo Special Mid Cap Value Inst ■ Russell Mid Cap Value TR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	WFMIX	Expense Ratio	0.81	CBRE Group Inc Class A	2.85	Time Period: 01/31/2016 - 03/31/2021	
Category	Mid-Cap Value	Gross Expense Ratio	0.81	Amdocs Ltd	2.79		
Net Assets(This Class \$mn)	11,290 m	Prospectus Net Expense Ratio	0.81	Carlisle Companies Inc	2.74		
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.81	Arch Capital Group Ltd	2.67		
Manager	Bryant VanCronkhite	Actual 12b1	0.00	Euronet Worldwide Inc	2.55		
Manager Tenure	12.16	Management Fee	0.67	AerCap Holdings NV	2.38		
Fund Inception	Apr 08,2005			Brown & Brown Inc	2.37		
				Alcon Inc	2.32		
				Reynolds Consumer Produ...	2.30		
				Republic Services Inc	2.28		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

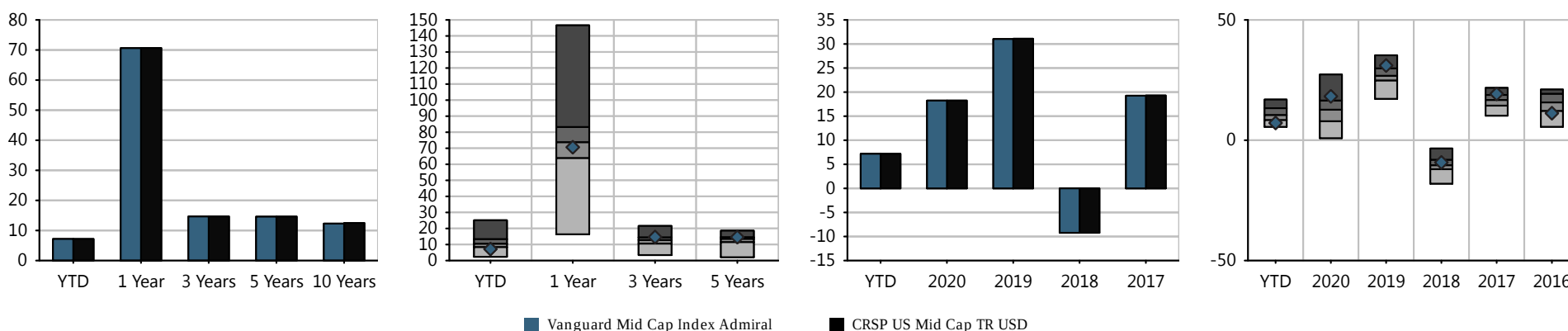
VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.03%	0.03%	0.03%	0.05%	\$140,430,700,672	70.67%	14.70%	14.65%
	Peer Group Scoring	6.62%	5.87%	5.40%	0.94%	-	-	-	-
	Criteria Peer Ranking	2	2	2	5	-	60	20	23

Investment Strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Manager Vs Benchmark Performance



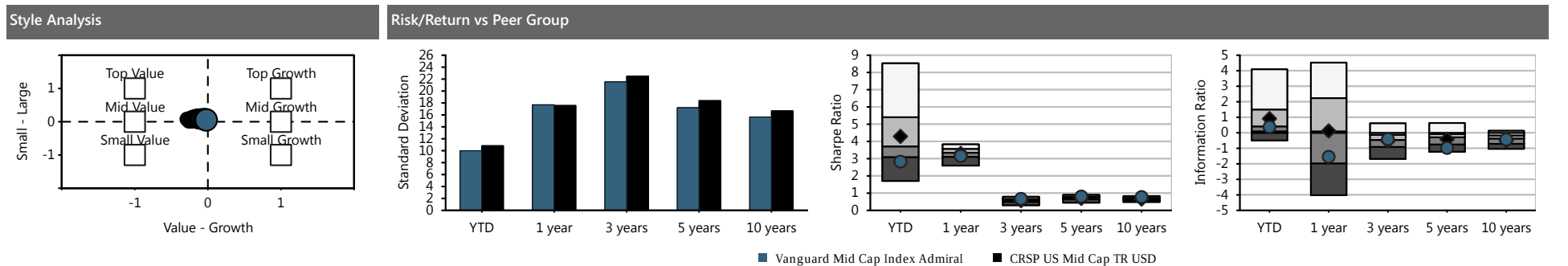
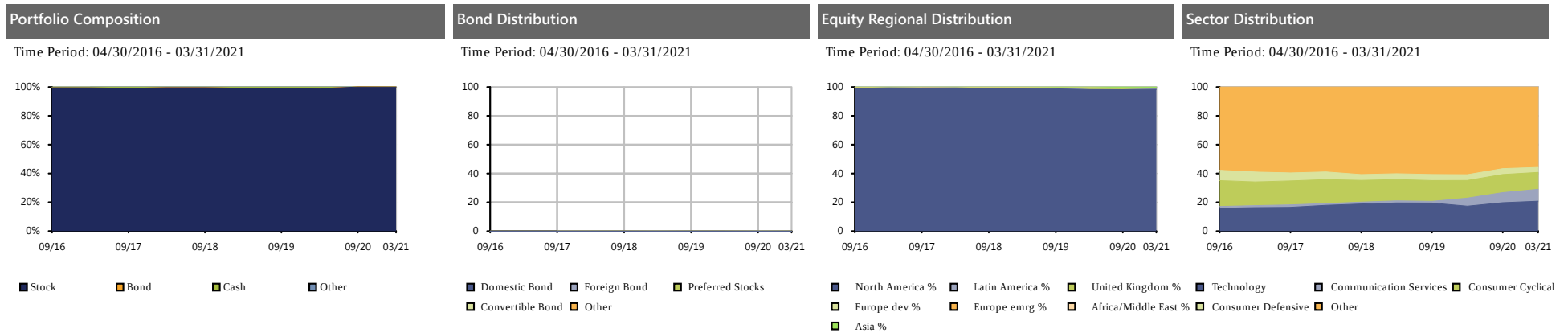
Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
Vanguard Mid Cap Index Admiral	7.18%	7.18%	70.62%	14.65%	14.60%	12.29%	10.66%	05/21/1998	18.24%	31.03%	(9.23%)	19.25%	11.22%
CRSP US Mid Cap TR USD	7.18%	7.18%	70.66%	14.67%	14.62%	12.48%	-	-	18.24%	31.09%	(9.22%)	19.30%	11.25%
Morningstar Mid-Cap Blend	10.93%	10.93%	74.76%	12.39%	13.04%	10.72%	-	-	12.66%	26.57%	(10.52%)	16.33%	15.08%

Morningstar Rating: *****

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VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	VIMAX	Expense Ratio	0.05	Twitter Inc	1.00	Time Period: 01/31/2016 - 03/31/2021	
Category	Mid-Cap Blend	Gross Expense Ratio	0.05	Freeport-McMoRan Inc	0.80		
Net Assets(This Class \$mn)	140,431 m	Prospectus Net Expense Ratio	0.05	KLA Corp	0.78	Growth of \$100 ■ Vanguard Mid Cap Index Admiral ■ CRSP US Mid Cap TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.05	IDEXX Laboratories Inc	0.72		
Manager	Donald Butler	Actual 12b1	0.00	Pinterest Inc	0.67	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Manager Tenure	22.83	Management Fee	0.04	Aptiv PLC	0.66		
Fund Inception	May 21,1998			Chipotle Mexican Grill Inc	0.66		
				Align Technology Inc	0.66		
				Roku Inc Class A	0.65		
				DocuSign Inc	0.65		

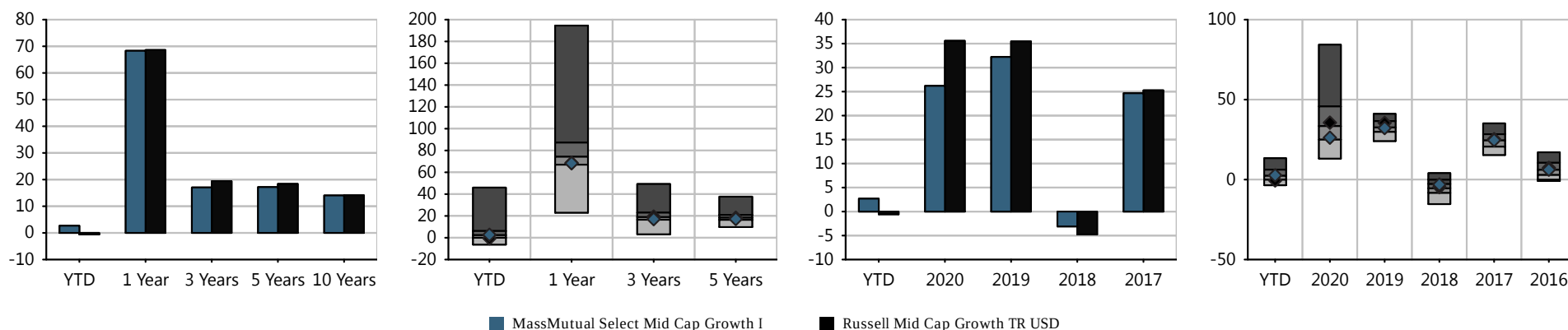
MASSMUTUAL SELECT MID CAP GROWTH I | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
68 Watch	Criteria Scoring	68.31%	17.05%	17.19%	0.79	0.96	-0.63	-0.38	20.83	0.71%	9.81	1.00
	Peer Group Scoring	81.95%	20.29%	19.16%	0.84	0.97	-0.08	-0.06	11.27	1.12%	13.18	1.04
	Criteria Peer Ranking	70	72	66	65	58	79	73	11	14	38	53

Investment Strategy

The investment seeks growth of capital over the long-term. The fund invests primarily in equity securities of mid-capitalization companies that the fund's subadvisers believe offer the potential for long-term growth. It invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in a broadly diversified portfolio of common stocks of mid-cap companies whose earnings the subadvisers expect to grow at a faster rate than the average company.

Manager Vs Benchmark Performance



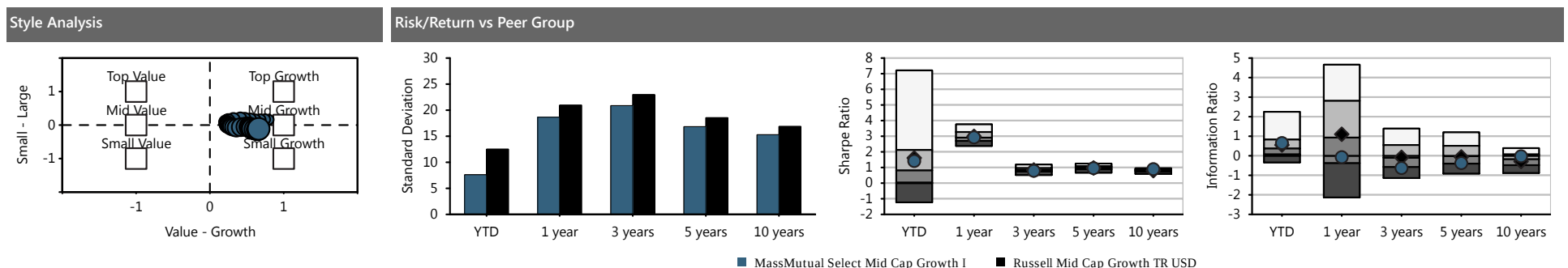
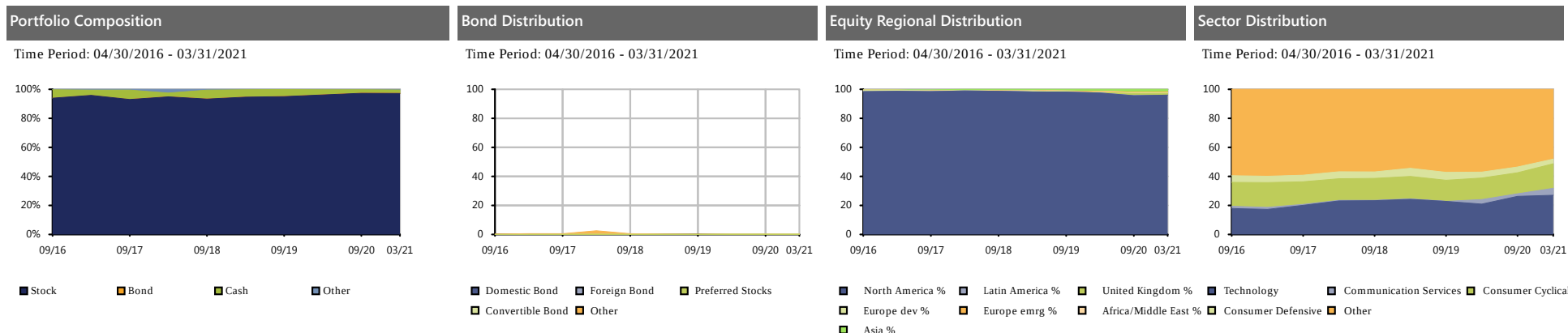
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ MassMutual Select Mid Cap Growth I	2.69%	2.69%	68.31%	17.05%	17.19%	14.05%	15.14%	05/31/2000	26.20%	32.22%	(3.10%)	24.66%	6.19%
Russell Mid Cap Growth TR USD	(0.57%)	(0.57%)	68.61%	19.41%	18.39%	14.11%	-	-	35.59%	35.47%	(4.75%)	25.27%	7.33%
Morningstar Mid-Cap Growth	3.96%	3.96%	81.95%	20.29%	19.16%	13.38%	-	-	39.76%	32.68%	(5.70%)	24.88%	6.71%

Morningstar Rating: ****

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

MASSMUTUAL SELECT MID CAP GROWTH I | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	MEFZX	Expense Ratio	0.71	Ball Corp	2.19	Time Period: 01/31/2016 - 03/31/2021	
Category	Mid-Cap Growth	Gross Expense Ratio	0.71	Hologic Inc	2.08		
Net Assets(This Class \$mn)	9,598 m	Prospectus Net Expense Ratio	0.71	Teleflex Inc	1.97	■ MassMutual Select Mid Cap Growth I ■ Russell Mid Cap Growth TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.71	Microchip Technology Inc	1.97		
Manager	Brian Berghuis	Actual 12b1	0.00	Catalent Inc	1.63	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Manager Tenure	20.83	Management Fee	0.68	Reserve Inv Fds	1.57		
Fund Inception	May 31,2000			Agilent Technologies Inc	1.55		
				Burlington Stores Inc	1.46		
				Marvell Technology Grou...	1.46		
				Match Group Inc	1.46		

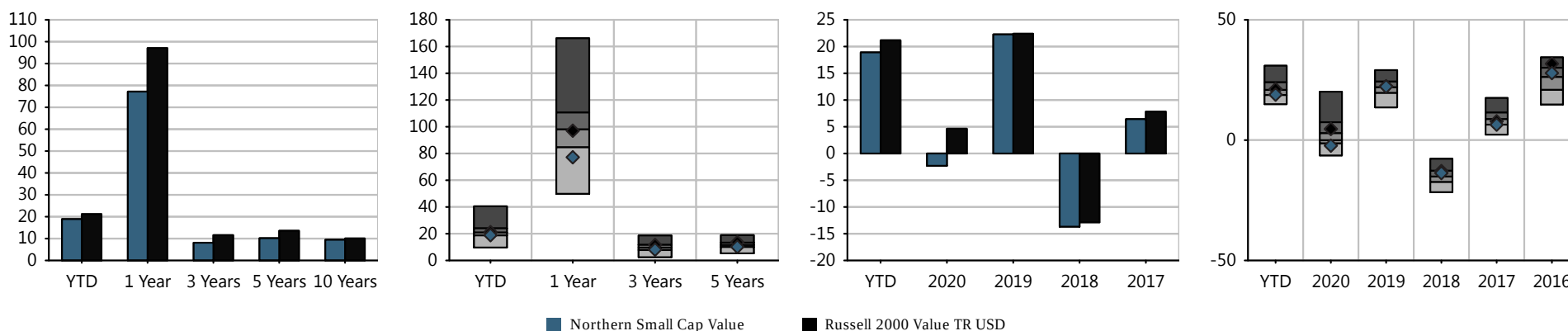
NORTHERN SMALL CAP VALUE | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
63 Watch	Criteria Scoring	77.19%	8.11%	10.17%	0.38	0.51	-0.98	-1.13	19.67	1.00%	8.75	0.92
	Peer Group Scoring	100.66%	9.93%	11.66%	0.43	0.55	-0.34	-0.40	10.38	1.17%	11.20	0.95
	Criteria Peer Ranking	88	70	73	68	63	92	94	12	36	43	65

Investment Strategy

The investment seeks long-term capital appreciation, any income received is incidental to this objective. The fund will invest at least 80% of its net assets in equity securities of small capitalization companies, which are considered to be those whose market capitalization is within the range of the market capitalization of companies in the Russell 2000® Value Index. It may emphasize particular companies or market segments, such as financial services. Many of the companies in which the fund invests retain their earnings to finance current and future growth. These companies generally pay little or no dividends.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ Northern Small Cap Value	18.91%	18.91%	77.19%	8.11%	10.17%	9.46%	9.84%	03/31/1994	(2.30%)	22.27%	(13.68%)	6.42%	27.87%
Russell 2000 Value TR USD	21.17%	21.17%	97.05%	11.57%	13.56%	10.06%	-	-	4.63%	22.39%	(12.86%)	7.84%	31.74%
Morningstar Small Value	21.49%	21.49%	100.66%	9.93%	11.66%	9.18%	-	-	3.89%	21.77%	(15.21%)	9.16%	25.83%

Morningstar Rating: ****

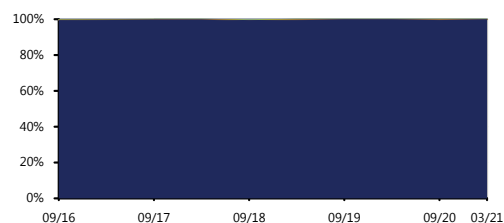
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NORTHERN SMALL CAP VALUE | FUND FACT SHEET

Portfolio Composition

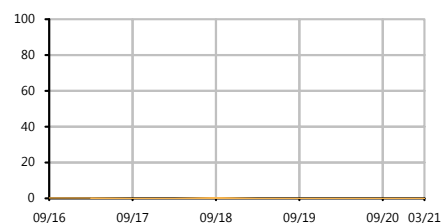
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

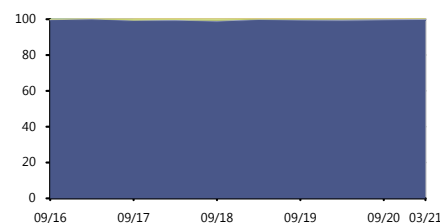
Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

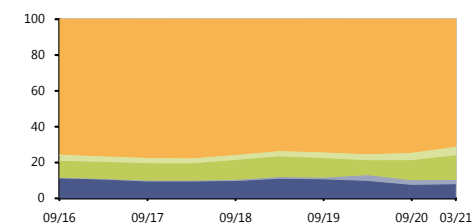
Time Period: 04/30/2016 - 03/31/2021



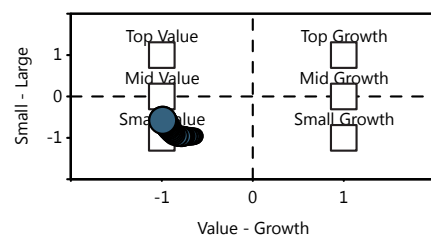
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Communication Services
■ Asia % ■ Consumer Cyclical ■ Consumer Defensive ■ Other

Sector Distribution

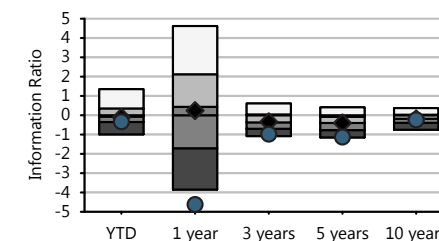
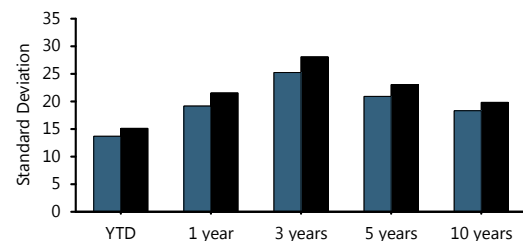
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



■ Northern Small Cap Value ■ Russell 2000 Value TR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	NOSGX	Expense Ratio	1.00	Darling Ingredients Inc	1.75	Time Period: 01/31/2016 - 03/31/2021	
Category	Small Value	Gross Expense Ratio	1.10	Group 1 Automotive Inc	1.22		
Net Assets(This Class \$mn)	2,976 m	Prospectus Net Expense Ratio	1.00	Radian Group Inc	0.84		
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	1.11	PNM Resources Inc	0.81		
Manager	Robert Bergson	Actual 12b1	0.00	Insight Enterprises Inc	0.78		
Manager Tenure	19.67	Management Fee	0.95	Chart Industries Inc	0.78		
Fund Inception	Mar 31,1994			BancorpSouth Bank	0.71		
				Watts Water Technologie...	0.71		
				Southwest Gas Holdings Inc	0.70		
				NorthWestern Corp	0.70		

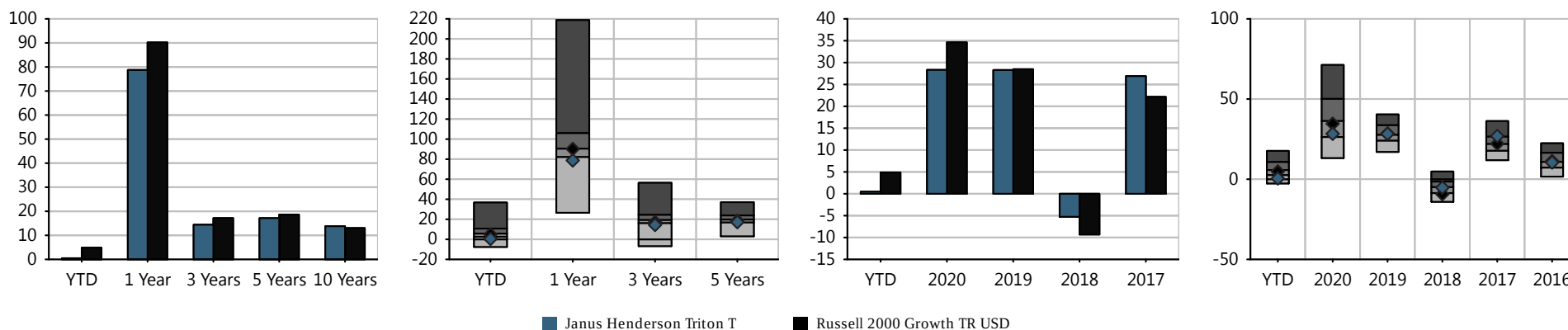
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
66 Watch	Criteria Scoring	78.74%	14.40%	17.15%	0.61	0.84	-0.50	-0.29	7.83	0.91%	11.31	1.03
	Peer Group Scoring	95.97%	20.49%	20.43%	0.79	0.95	0.38	0.23	11.82	1.21%	13.64	1.13
	Criteria Peer Ranking	83	86	73	86	71	87	74	62	23	44	67

Investment Strategy

The investment seeks long-term growth of capital. The fund pursues its investment objective by investing at least 50% of its equity assets in small- and medium-sized companies. It may also invest in larger companies with strong growth potential. Small- and medium-sized companies are defined by the portfolio managers as those companies whose market capitalization falls within the range of companies in the Russell 2500® Growth Index at the time of initial purchase. The fund may also invest in foreign securities, which may include investments in emerging markets.

Manager Vs Benchmark Performance



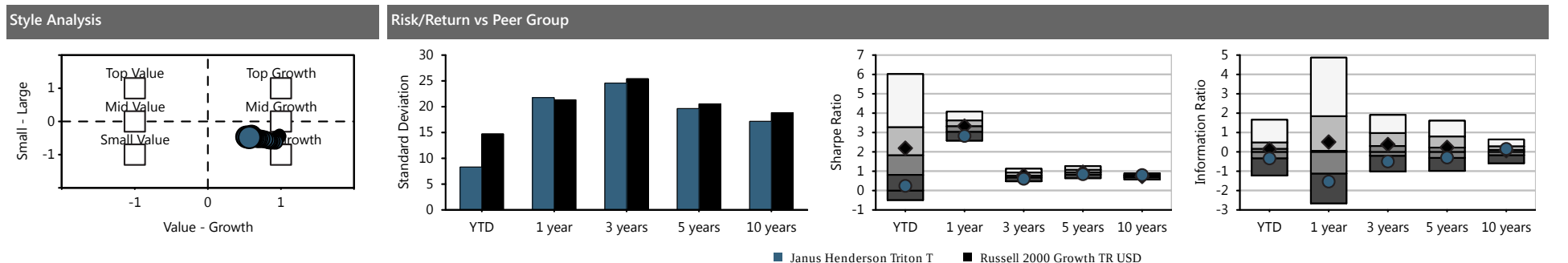
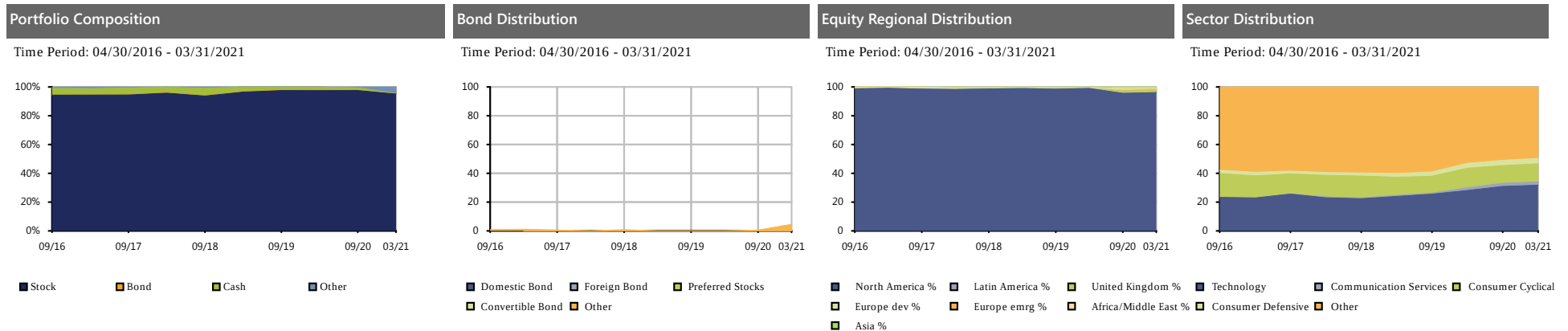
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ Janus Henderson Triton T	0.47%	0.47%	78.74%	14.40%	17.15%	13.78%	13.50%	02/25/2005	28.33%	28.30%	(5.26%)	26.90%	10.42%
Russell 2000 Growth TR USD	4.88%	4.88%	90.20%	17.16%	18.61%	13.02%	-	-	34.63%	28.48%	(9.31%)	22.17%	11.32%
Morningstar Small Growth	6.93%	6.93%	95.97%	20.49%	20.43%	13.41%	-	-	38.92%	28.40%	(4.90%)	22.38%	11.51%

Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

JANUS HENDERSON TRITON T | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	JATTX	Expense Ratio	0.90	Kensington Cap Acquis-A...	4.19	Time Period: 01/31/2016 - 03/31/2021 ■ Janus Henderson Triton T ■ Russell 2000 Growth TR USD	
Category	Small Growth	Gross Expense Ratio	0.91	Crown Holdings Inc	2.86		
Net Assets(This Class \$mn)	12,854 m	Prospectus Net Expense Ratio	0.91	Catalent Inc	2.78	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.91	SS&C Technologies Holdi...	2.17		
Manager	Jonathan Coleman	Actual 12b1	0.00	Zendesk Inc	1.83		
Manager Tenure	7.83	Management Fee	0.64	Terminix Global Holding...	1.73		
Fund Inception	Feb 25,2005			Integra Lifesciences Ho...	1.70		
				Etsy Inc	1.64		
				Sensient Technologies Corp	1.61		
				Broadridge Financial So...	1.58		

HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

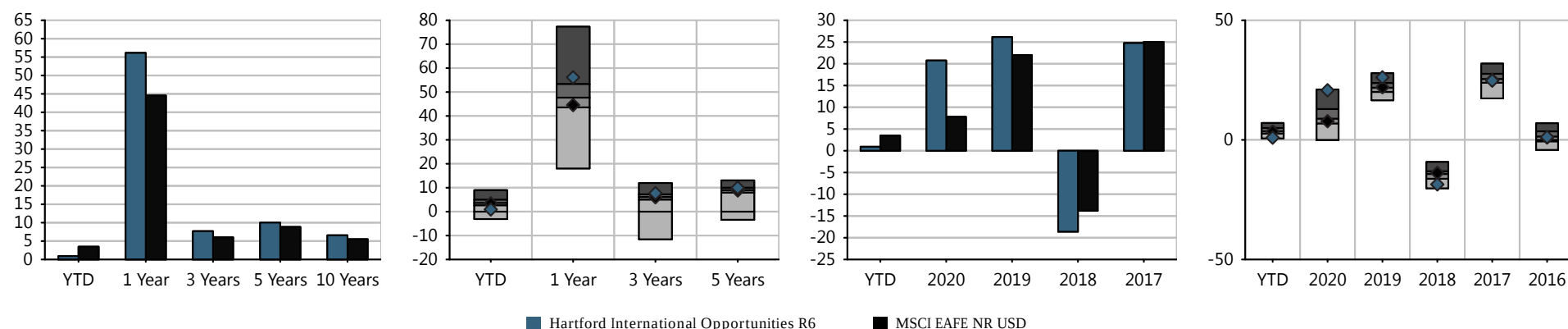


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
88 Passing	Criteria Scoring	56.14%	7.70%	10.01%	0.41	0.62	0.26	0.22	14.25	0.71%	6.44	1.06
	Peer Group Scoring	48.06%	5.97%	8.83%	0.33	0.56	0.01	0.01	7.60	0.93%	8.89	1.02
	Criteria Peer Ranking	15	20	22	21	28	28	34	12	32	28	29

Investment Strategy

The investment seeks long-term growth of capital. The fund normally invests at least 65% of its net assets in equity securities, including non-dollar securities, of foreign issuers. It may invest in companies domiciled in emerging markets as a percentage of its net assets up to the greater of: (a) 25% or (b) the weight of emerging markets in the MSCI All Country World (ACWI) ex USA Index plus 10%.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5 Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Hartford International Opportunities R6	0.92%	0.92%	56.14%	7.70%	10.01%	6.57%	7.21%	07/22/1996	20.75%	26.15%	(18.61%)	24.77%	1.15%
MSCI EAFE NR USD	3.48%	3.48%	44.57%	6.02%	8.85%	5.52%	-	-	7.82%	22.01%	(13.79%)	25.03%	1.00%
Morningstar Foreign Large Blend	3.71%	3.71%	48.06%	5.97%	8.83%	5.43%	-	-	9.50%	21.91%	(14.46%)	25.44%	1.57%

Morningstar Rating: ****

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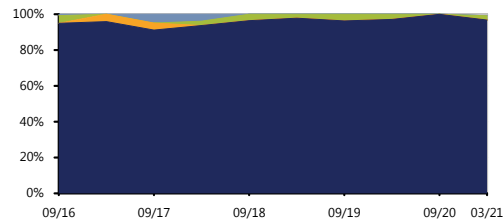
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET



Portfolio Composition

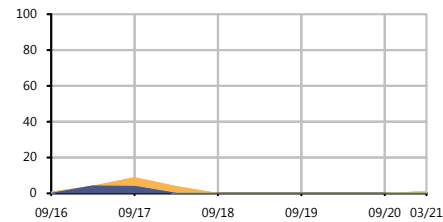
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

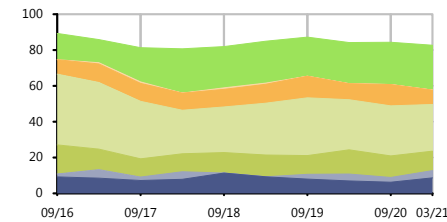
Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

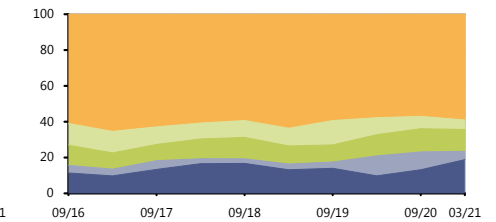
Time Period: 04/30/2016 - 03/31/2021



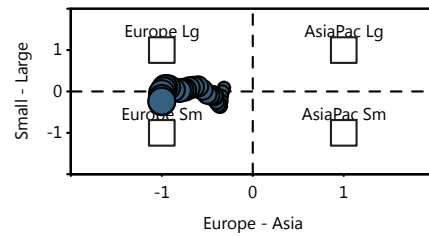
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Cyclical
■ Asia % ■ Consumer Defensive ■ Other

Sector Distribution

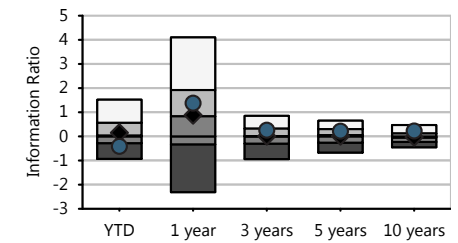
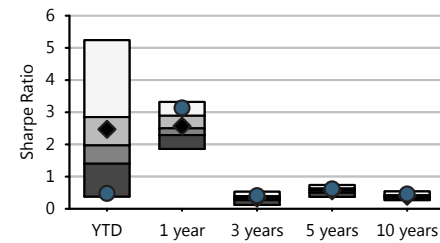
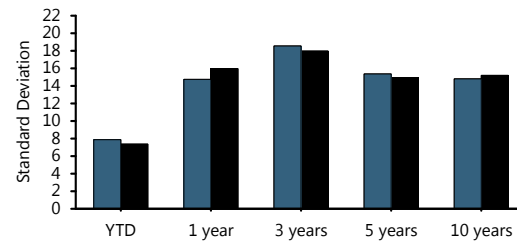
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



■ Hartford International Opportunities R6 ■ MSCI EAFE NR USD

Fund Basics

Ticker	IHOVX
Category	Foreign Large Blend
Net Assets(This Class \$mn)	4,392 m
Net Assets(All Classes \$mn)	0 m
Manager	Nicolas Choumenkovitch
Manager Tenure	14.25
Fund Inception	Jul 22,1996

Fee And Expenses

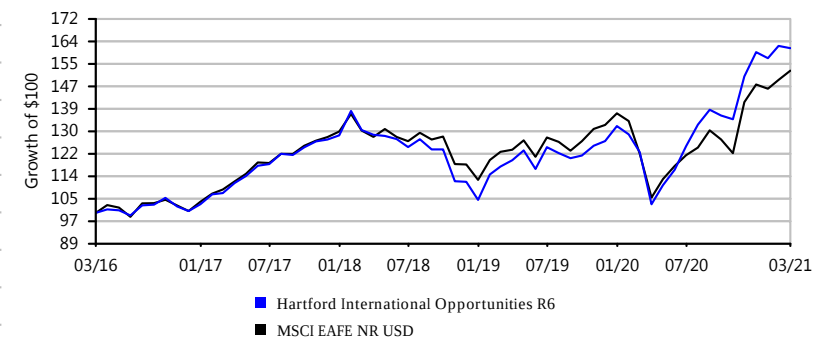
Expense Ratio	0.70
Gross Expense Ratio	0.70
Prospectus Net Expense Ratio	0.71
Prospectus Gross Expense Ratio	0.71
Actual 12b1	0.00
Management Fee	0.66

Top 10 Holdings (%)

Tencent Holdings Ltd	3.24
Samsung Electronics Co Ltd	2.59
Alibaba Group Holding L...	2.43
Taiwan Semiconductor Ma...	2.20
Anglo American PLC	2.11
Suncor Energy Inc	2.06
Rio Tinto PLC	1.94
Canadian National Railw...	1.90
Sandvik AB	1.90
TE Connectivity Ltd	1.80

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



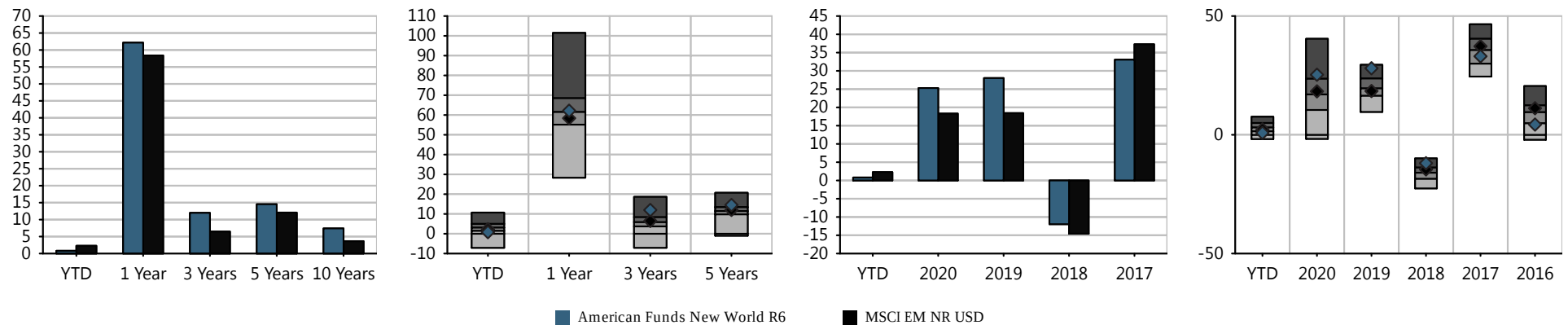
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IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
95 Passing	Criteria Scoring	62.16%	11.99%	14.53%	0.63	0.91	0.84	0.41	21.75	0.59%	14.73	1.25
	Peer Group Scoring	62.33%	6.09%	11.52%	0.32	0.65	-0.06	-0.09	7.91	1.22%	11.98	1.00
	Criteria Peer Ranking	48	8	18	6	6	10	19	3	11	69	3

Investment Strategy

The investment seeks long-term capital appreciation. The fund invests primarily in common stocks of companies with significant exposure to countries with developing economies and/or markets. Under normal market conditions, the fund invests at least 35% of its assets in equity and debt securities of issuers primarily based in qualified countries that have developing economies and/or markets.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5 Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
American Funds New World R6	0.81%	0.81%	62.16%	11.99%	14.53%	7.41%	9.78%	06/17/1999	25.30%	28.03%	(11.97%)	33.06%	4.31%
MSCI EM NR USD	2.29%	2.29%	58.39%	6.48%	12.07%	3.65%	-	-	18.31%	18.44%	(14.58%)	37.28%	11.19%
Morningstar Diversified Emerging Mkts	3.15%	3.15%	62.33%	6.09%	11.52%	3.82%	-	-	17.88%	19.90%	(16.11%)	35.36%	9.16%

Morningstar Rating: *****

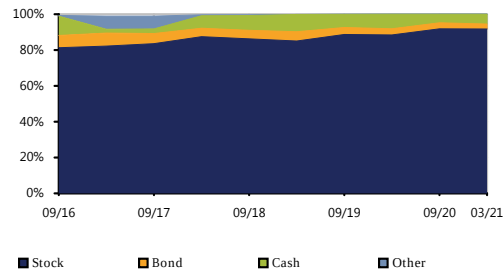
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AMERICAN FUNDS NEW WORLD R6 | FUND FACT SHEET

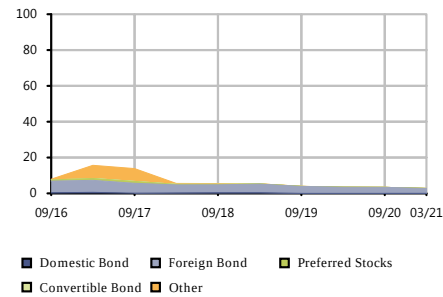
Portfolio Composition

Time Period: 04/30/2016 - 03/31/2021



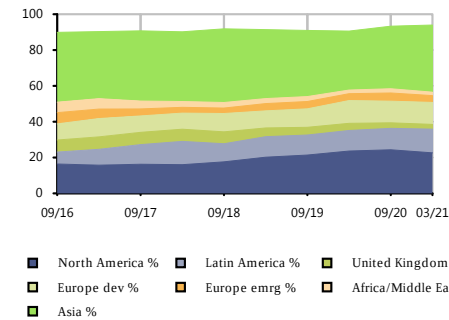
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



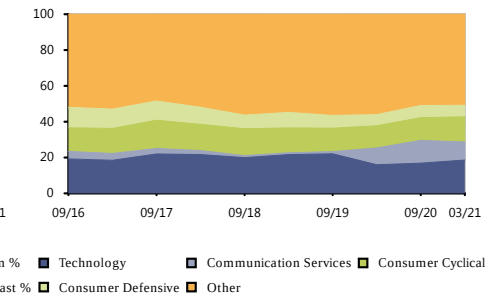
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021

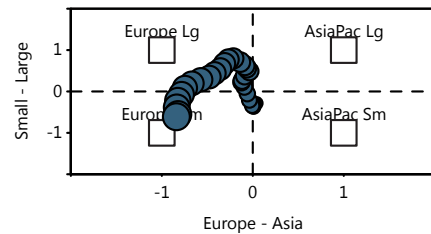


Sector Distribution

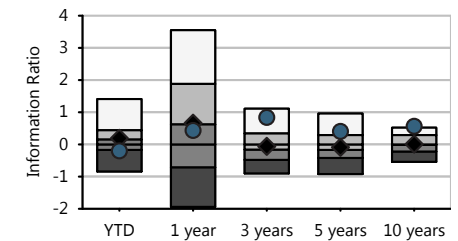
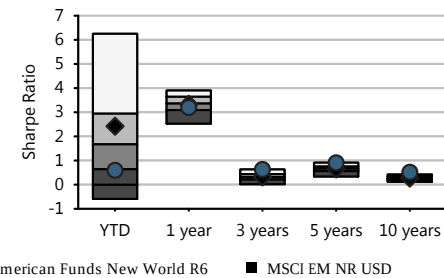
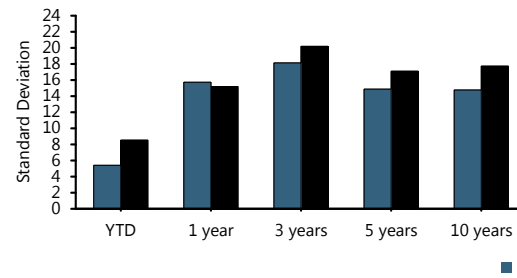
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	RNWGX	Expense Ratio	0.59	Microsoft Corp	2.17	Time Period: 01/31/2016 - 03/31/2021	
Category	Diversified Emerging Mkts	Gross Expense Ratio	0.59	MercadoLibre Inc	2.11		
Net Assets(This Class \$mn)	56,797 m	Prospectus Net Expense Ratio	0.59	Reliance Industries Ltd	1.88	Legend: American Funds New World R6, MSCI EM NR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.59	Kweichow Moutai Co Ltd	1.85		
Manager	Robert Lovelace	Actual 12b1	0.00	Tencent Holdings Ltd	1.84		
Manager Tenure	21.75	Management Fee	0.52	Kotak Mahindra Bank Ltd	1.80		
Fund Inception	Jun 17,1999			Taiwan Semiconductor Ma...	1.77		
				PagSeguro Digital Ltd C...	1.55		
				StoneCo Ltd	1.42		
				Alibaba Group Holding L...	1.36		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

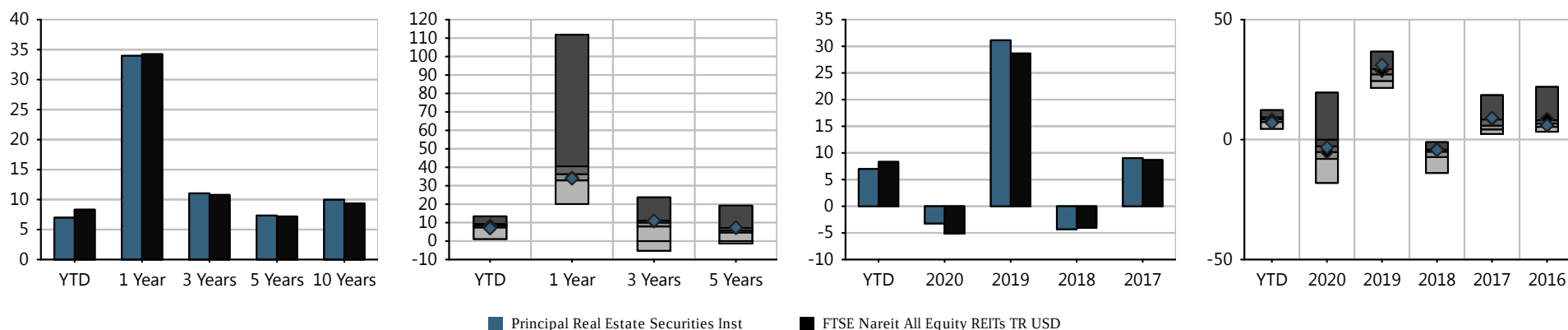
PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
88 Passing	Criteria Scoring	33.97%	11.04%	7.34%	0.60	0.47	0.73	0.84	20.25	0.91%	15.74	1.23
	Peer Group Scoring	39.76%	9.47%	5.92%	0.52	0.37	-0.26	-0.42	11.55	1.10%	15.57	0.96
	Criteria Peer Ranking	68	26	21	23	18	7	3	10	43	56	6

Investment Strategy

The investment seeks to generate a total return. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies principally engaged in the real estate industry at the time of purchase. It invests in equity securities regardless of market capitalization (small, medium or large). The fund concentrates its investments (invest more than 25% of its net assets) in securities in the real estate industry. It is non-diversified.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Principal Real Estate Securities Inst	6.98%	6.98%	33.97%	11.04%	7.34%	9.97%	11.47%	12/06/2000	(3.23%)	31.13%	(4.31%)	9.03%	5.93%
FTSE Nareit All Equity REITs TR USD	8.32%	8.32%	34.24%	10.78%	7.19%	9.35%	-	-	(5.12%)	28.66%	(4.04%)	8.67%	8.63%
Morningstar Real Estate	8.21%	8.21%	39.76%	9.47%	5.92%	8.25%	-	-	(4.73%)	27.45%	(5.86%)	7.07%	7.65%

Morningstar Rating: *****

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

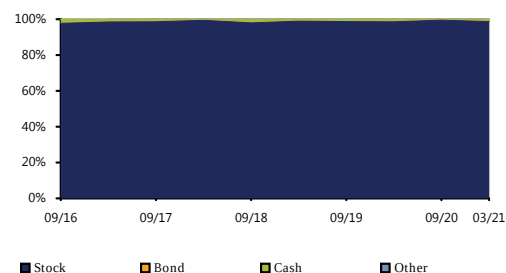
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET



Portfolio Composition

Time Period: 04/30/2016 - 03/31/2021



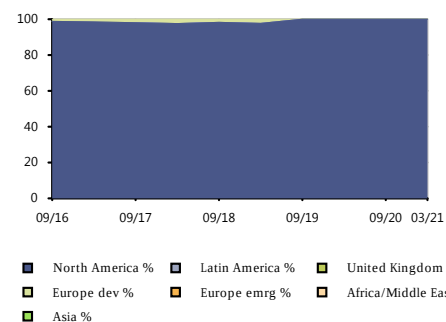
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021

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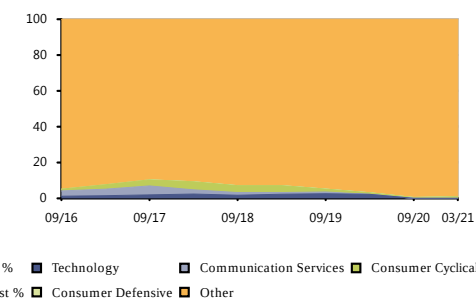
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021

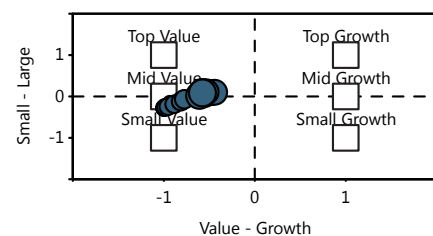


Sector Distribution

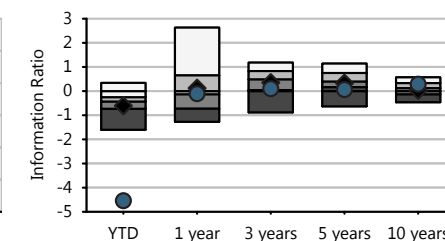
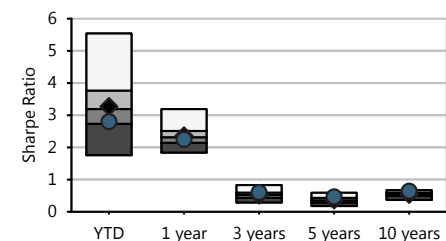
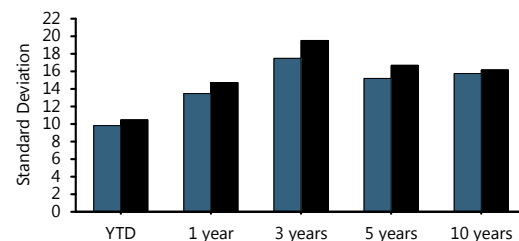
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



Principal Real Estate Securities Inst FTSE Nareit All Equity REITs TR USD

Fund Basics

Ticker	PIREX
Category	Real Estate
Net Assets(This Class \$mn)	5,533 m
Net Assets(All Classes \$mn)	0 m
Manager	Kelly Rush
Manager Tenure	20.25
Fund Inception	Dec 06,2000

Fee And Expenses

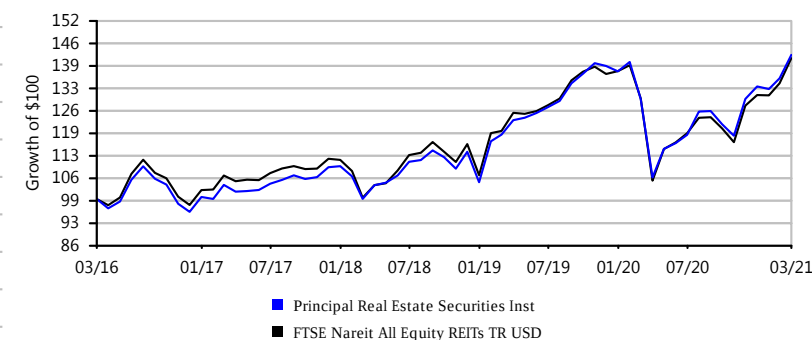
Expense Ratio	0.91
Gross Expense Ratio	0.00
Prospectus Net Expense Ratio	0.91
Prospectus Gross Expense Ratio	0.93
Actual 12b1	0.00
Management Fee	0.80

Top 10 Holdings (%)

Prologis Inc	8.73
Equinix Inc	7.05
Welltower Inc	5.82
AvalonBay Communities Inc	5.50
Invitation Homes Inc	5.36
Essex Property Trust Inc	4.51
American Homes 4 Rent C...	4.32
Sun Communities Inc	3.61
Alexandria Real Estate ...	3.48
Healthcare Trust of Ame...	3.08

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IMPORTANT DISCLOSURES

Community Action Partnership ERISA 403(b)

For Period Ending 03/31/2021

IMPORTANT DISCLOSURES, SOURCE INFORMATION, & INDEX DEFINITIONS

FOR PLAN SPONSOR USE ONLY - Not for Use with Participants or the General Public.
Pensionmark Financial Group, LLC ("Pensionmark") is an investment adviser registered under the Investment Advisers Act of 1940. Pensionmark is affiliated through common ownership with Pensionmark Securities, LLC (member SIPC).

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. To obtain current month-end performance information, please call 888-201-5488.

The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. Investing in mutual funds involves risk, including possible loss of principal. All indices are unmanaged and cannot be invested into directly. Unmanaged index returns do not reflect fees, expenses, or sales charges. Index performance is not indicative of the performance of any investment.

Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. You can obtain a prospectus and summary prospectus from your financial representative. Read carefully before investing.

Risk Disclosures:

Bond Funds- An increase in interest rates may cause the price of bonds and bond mutual funds to decline.

Government Bond Funds- An investor can lose money when investing in government bond funds. Fund itself is not guaranteed and fund's performance will vary.

International/Emerging Markets Funds- International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

Real Estate Funds- Investing in real estate involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of the fund will be attained.

Small and Mid Cap Funds- The prices of small and mid-cap stocks are generally more volatile than large cap stocks.

Target Date Funds- The target date is the approximate date when investors plan to start withdrawing their money. The glidepath is how the asset allocation of the fund changes over time. The principal value of a target fund is not guaranteed at any time, including at the target date.

Morningstar Ratings:

For each fund with at least a three year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return measure that accounts for variations in a fund's monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive five stars, the next 22.5% receive four stars, the next 35% receive three stars, the next 22.5% receive two stars and the bottom 10% receive one star. The overall Morningstar Rating for a fund is derived from a weighted-average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Ratings metrics.

Source Information:

Executive Summary: Recommendations based on qualitative and/or quantitative investment methodology of Pensionmark Financial Group

Portfolio | Diversification: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Asset Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Holdings & Sector Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Region & Quality Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Returns : Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Beta/Standard Deviation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Alpha: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Sharpe Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Information Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Cumulative Performance: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Weighted Fee Analysis: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Investment Scorecard | Current & Historical Scoring

Investment Performance vs. Risk: Morningstar/Envestnet Retirement Solutions

Investment Scorecard | Investment Performance: Morningstar and Envestnet Retirement Solutions

Fund Fact Sheets: Morningstar, Envestnet Retirement Solutions, and Pensionmark Financial Group

Investment Scoring Methodology: Pensionmark Financial Group

Index Descriptions

Index Name	Index Description
Alerian MLP TR USD	The index measures the performance of energy segment US equity securities. It is a composite of the 50 most prominent energy Master Limited Partnerships ('MLPs'). The index is calculated using a float-adjusted, capitalization-weighted methodology.
Bloomberg Commodity TR USD	The index measures the performance of future contracts on physical commodities which traded on US exchanges and London Metal Exchange. The commodity weightings are based on production and liquidity, subject to weighting restrictions applied annually.
Bloomberg Sub Brent Crude TR USD	The index is a single commodity index composed of futures contracts on Brent crude. The index is part of the Bloomberg CITR family. It reflects the return on fully collateralized futures positions and is quoted in USD.
Bloomberg Sub WTI Crude Oil TR USD	The index is a single commodity subindex of the Bloomberg CI composed of futures contracts on crude oil. It reflects the return of underlying commodity futures price movements only and is quoted in USD.
BBgBarc US Treasury Bill 1-3 Mon TR USD	The index measures the performance of public obligations of the U.S. Treasury with maturities of 1-3 month, including securities roll up to the U.S. Aggregate, U.S. Universal, and Global Aggregate Indices.
BBgBarc Credit 1-5 Yr TR USD	The index measures the performance of the investment grade, US dollar denominated, fixed-rate, taxable corporate and government related bonds with maturity of 1-5 years. It is comprised of the US Corporate Index and a non-corporate component that includes foreign agencies, sovereigns, supranationals and local authorities.
BBgBarc Global Aggregate TR USD	The index measures the performance of global investment grade fixed-rate debt markets, including the U.S. Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment Grade 144A index-eligible securities.
BBgBarc Global High Yield TR USD	The index measures the performance of the global high-yield fixed income markets. It represents the union of the U.S. High-Yield, Pan-European High-Yield, U.S. Emerging Markets High-Yield, and Pan-European Emerging Market High-Yield Indices. The index is a component of the Multiverse Index, along with the Global Aggregate Index.
BBgBarc Municipal TR USD	This index measures the performance of the Bloomberg Barclays U.S. Municipal bond, which covers the USD-denominated Long-Term tax exempt bond market with four main sectors: state and local general obligation bonds, revenue bonds, insured bonds and prerefunded bonds.
BBgBarc US 1-5Y GovCredit FIAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 1-5 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US 5-10Y GovCredit FIAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 5-10 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US Agg Bond TR USD	The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.
BBgBarc US Credit 5-10 Yr TR USD	The index measures the performance of the US Corporate and a non-corporate component with maturities of 5-10 year that includes foreign agencies, sovereigns, supranationals and local authorities. It is a subset of the US Government/Credit Index and the US Aggregate Index.
BBgBarc US Govt/Credit Long TR USD	The index measures the performance of non-securitized component of the U.S. Aggregate Index with maturities of 10 years and greater, including Treasuries, government-related issues and corporates. It is a subset of the U.S. Aggregate Index.
BBgBarc US MBS TR USD	The index measures the performance of the agency mortgage-backed pass-through securities (both fixed-rate and hybrid ARM) issued by Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC).
BBgBarc US Treasury US TIPS TR USD	The index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).
CRSP US Large Cap Growth TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Large Cap Value TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Total Market TR USD	The index measures the performance of broad US securities that traded on NYSE, NYSE Market, NANASDAQ or ARCA. It captures nearly 100% of the US investable equity market with around 4000 constituents across mega, large, small and micro capitalizations.

Index Descriptions

Index Name	Index Description
CRSP US Mid Cap Growth TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Mid Cap TR USD	The index measures the performance of US companies that fall between the top 70%-85% of investable market capitalization. It includes securities traded on NYSE, NYSE Market, NASDAQ or ARCA.
CRSP US Mid Cap Value TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Small Cap Growth TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Small Cap TR USD	The index measures the performance of US companies that fall between the bottom 2%-15% of the investable market capitalization. There is no lower limit in market capitalization, other than what is specified by investability screens. It includes securities traded on NYSE, NYSE Market, NNASDADAQ or ARCA.
CRSP US Small Cap Value TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
DJ US Completion Total Stock Mkt TR USD	The index measures the performance of all US equity securities with readily available prices, excluding components of the S&P 500. It is float-adjusted market capitalisation weighted.
DJ US Total Stock Market TR USD	The index measures the performance of all US equity securities with readily available prices. It represents the top 95% of the US stock market based on market capitalisation. The index is float-adjusted market capitalisation weighted.
FTSE Developed ex North America NR USD	The index measures the performance of Large and Mid cap stocks providing coverage of Developed markets, excluding the US and Canada. It is derived from the FTSE Global Equity Index Series (GEIS). The index is market-capitalization weighted.
FTSE Emerging NR USD	The index measures the performance of Large, Mid and Small cap securities listed in Advanced Emerging and Secondary Emerging countries.
FTSE EPRA Nareit Global TR USD	The index measures the performance of listed real estate companies and REITs in both developed and emerging markets. It includes a range of regional and country indices, capped indices, Dividend+ indices, Global Sectors, Investment Focused and REITs and Non-REITs series.
FTSE EPRA Nareit United States TR USD	The index measures the performance of listed real estate companies and REITs in the United States.
FTSE Treasury Bill 3 Mon USD	The index measures the performance of the last three three-month Treasury bill month-end rates.
ICE BofAML US Corporate TR USD	The index tracks the performance of US dollar denominated investment grade rated corporate debt publically issued in the US domestic market. To qualify for inclusion in the index, securities must have an investment grade rating (based on an average of Moody's, S&P, and Fitch) and an investment grade rated country of risk (based on an average of Moody's, S&P, and Fitch foreign currency long term sovereign debt ratings).
ICE BofAML US HY Master II OAS USD	The index measures the performance of short-term US dollar denominated below investment grade corporate debt publicly issued in the US domestic market. Qualifying securities must have at least 18 months to final maturity at the time of issuance, at least one year remaining term to final maturity as of the rebalancing date, a fixed coupon schedule and a minimum amount outstanding of \$100 million. It is capitalization-weighted.
ICE USD Spot	The index is a measure of the value of the U.S. dollar relative to the value of a basket of currencies of the majority of the U.S.'s most significant trading partners. This index is similar to other trade-weighted indexes, which also use the exchange rates from the same major currencies.
LPX 50 TR USD	The index is designed to represent the global performance of the 50 most highly capitalised and liquid Listed Private Equity companies. The index is diversified across regions, private equity investment styles, financing styles and vintages.

Index Descriptions

Index Name	Index Description
MSCI ACWI Ex USA NR USD	The index measures the performance of the large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.
MSCI EAFE NR USD	The index measures the performance of the large and mid cap segments of developed markets, excluding the US & Canada equity securities. It is free float-adjusted market-capitalization weighted.
MSCI EAFE IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Developed Markets countries around the world, excluding the US and Canada. The index is free-adjusted market capitalization weighted.
MSCI EM IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Emerging Markets (EM) countries. It is free-adjusted market capitalization weighted.
MSCI EM NR USD	The index measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.
MSCI US REIT GR USD	The index measures the performance of the large, mid and small cap segments of the US equity securities. It is comprised of Equity REITs securities and based on the MSCI USA Investable Market Index, with the exception of Mortgage REIT and selected Specialized REITs. The index represents approximately most of the US REIT universe and securities are classified in the REIT sector according to the Global Industry Classification Standard. It is a free float market capitalization weighted index.
MSCI US Small Cap Growth GR USD	The index measures the performance of the growth small cap segments of US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World ex USA NR USD	The index measures the performance of the large and mid cap segments of world, excluding US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World NR USD	The index measures the performance of the large and mid cap segments of world equity securities. It is free float-adjusted market-capitalization weighted.
Russell 1000 Growth TR USD	The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 1000 TR USD	The index measures the performance of the large-cap segment of the US equity securities. It is a subset of the Russell 3000 index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership.
Russell 1000 Value TR USD	The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 TR USD	The index measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 Value TR USD	The index measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 3000 TR USD	The index measures the performance of the largest 3000 US companies representing approximately 98% of the investable US equity market. It is market-capitalization weighted.
Russell Mid Cap Growth TR USD	The index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell Mid Cap TR USD	The index measures the performance of the mid-cap segment of the US equity universe. It is a subset of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies.
Russell Mid Cap Value TR USD	The index measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.

Index Descriptions

Index Name	Index Description
S&P MidCap 400 TR	The index measures the performance of mid-sized US companies, reflecting the distinctive risk and return characteristics of this market segment. It comprises stocks in the middle capitalization range, covering approximately 7% of the of US equity market.
S&P 500 TR USD	The index measures the performance of 500 widely held stocks in US equity market. Standard and Poor's chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization-weighted.
S&P GSCI Gold Spot	The Index, a sub-index of the S&P GSCI, provides investors with a reliable and publicly available benchmark tracking the COMEX gold future. The index is designed to be tradable, readily accessible to market participants, and cost efficient to implement.
S&P SmallCap 600 TR USD	The index measures the performance of small cap segment of US equity market. It consists of 600 domestic stocks chosen for market size, liquidity, and industry group representation and covers approximately 3% of the domestic equities market.
S&P Target Date 2010 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2010, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2015 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2015, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2020 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2020, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2025 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2025, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2030 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2030, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2035 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2035, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2040 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2040, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2045 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. It has target retirement date of 2045, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2050 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2050, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2055 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2055, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2060+ TR USD	The S&P Target Date Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.
S&P Target Date Retirement Income TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

Benchmark: A standard against which the performance of a mutual fund can be measured.

Index: an imaginary portfolio of securities representing a particular market or a portion of it. Each index has its own calculation methodology and is usually expressed in terms of a change from a base value.

GLOSSARY

Community Action Partnership ERISA 403(b)

For Period Ending 03/31/2021

INVESTMENT SCORING METHODOLOGY

-Equity, Fixed Income, and Target Date Investments are reviewed on 11 distinct criteria. Each criteria is scale-scored; the better an investment performs in a given criteria, the higher score the investment will receive.

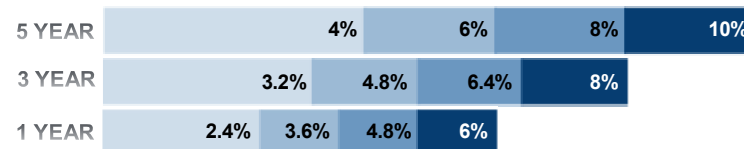
-Index investments are reviewed on 8 distinct criteria. Each criteria is scored on a binary pass/fail method.

-A fund that does not have at least a score of 70 will be identified as an investment on watch. Any Investment on watch for the current quarter and at least three of the previous seven quarters, or any investment with a score below 60 will be marked for review and potential replacement.

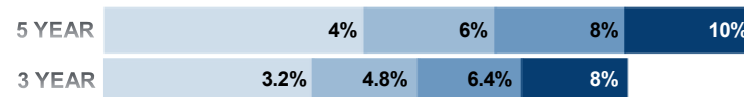
-Investments such as Stable Value and Money Market investments are not included on the quantitative IPS scoring methodology but are evaluated on a qualitative basis.

EQUITY/FIXED INCOME SCORING CRITERIA

RETURN



SHARPE RATIO & INFORMATION RATIO

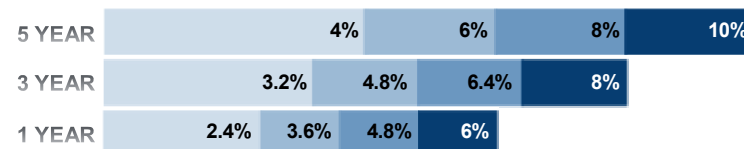


5 YEAR UP/DOWN MARKET CAPTURE, STYLE CONSISTENCY, MANAGER TENURE & EXPENSE RATIO

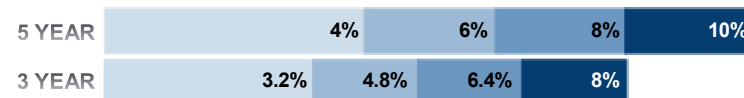


TARGET DATE SCORING CRITERIA

RETURN



SHARPE RATIO & INFORMATION RATIO



5 YEAR UP/DOWN MARKET CAPTURE, 5 YEAR MAX DRAWDOWN, MANAGER TENURE & EXPENSE RATIO



INDEX SCORING CRITERIA

TRACKING ERROR			EXPENSE RATIO	ASSETS IN PRODUCT	EXPENSE-ADJUSTED RETURN VS. BENCHMARK		
1 YEAR	3 YEAR	5 YEAR	QUARTER END	QUARTER END	1 YEAR	3 YEAR	5 YEAR
8%	10%	12%	30%	10%	8%	10%	12%

1, 3, & 5 Year Return	When selecting an investment, you want to know that it has demonstrated an ability to outperform relative to its peers. The higher the return an investment experiences in a given period compared to peers, the higher the value assigned to its score.
3 & 5 Year Sharpe Ratio	When selecting an investment, the Sharpe ratio is a way to compare the return of portfolios on a risk-adjusted basis rather than a less informative, pure return basis. The higher the Sharpe Ratio an investment experiences in a given period compared to peers, the higher the value assigned to its score.
3 & 5 Year Information Ratio	When selecting an investment, you want to know how its returns compare to the index and to the amount of risk it took to generate those returns. The higher the Information Ratio an investment experiences in a given period compared to peers, the higher the value assigned to its score.
5 Year Upside/Downside Capture	When selecting an investment, you want to know that it "captures" more than 100% of market returns in up markets and helps "cushion" the loss in down markets by capturing less than 100% of the fall. A ratio of greater than 1 implies that the investment captures more when the market is up than when it is down. The higher the ratio the higher the value assigned to its score.
Style Consistency (Equity & Fixed Income Only)	When selecting an investment, you want to know how consistency that fund's style (Value vs. Growth/Large vs. Mid vs. Small) is compared to its category. Investments with low scores are considered more consistent, while investments with high scores are considered less consistent. The lower the Style Consistency score compared to peers, the higher the value assigned to its score.
Manager Tenure	When selecting an investment, you want to know that the track record being reviewed is primarily one from the current management team. The longer a manager has managed the specific investment being evaluated the higher the value assigned to its score.
Expense Ratio	When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. The lower the Expense Ratio has compared to peers, the higher the value assigned to its score.
5 Year Max Drawdown (Target Date Only)	When selecting an investment, Max Drawdown is the maximum loss, from peak to trough, that a portfolio experiences in a given period and is a measurement of downside risk over that period. The lower the max drawdown a portfolio experiences, compared to peers, the higher the value assigned to its score.

1, 3, & 5 Year Return – Expense Adjusted	When selecting an index investment, you want to know that it has demonstrated an ability to perform in-line with the index it is meant to track. To pass, an investment must not underperform it's stated index by more than 20 basis point (-0.20%).
Expense Ratio	When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. If the Index fund is ranked in the top quartile (lowest 25% of expense ratios) of it's peer group, it passes this criteria.
1, 3, & 5 Year Tracking Error	When selecting a passive investment, the tracking error shows the investment's consistency compared to its benchmark over a given period of time. The lower the tracking error, the more consistent the passive investment is performing like its stated index. To pass, the tracking error must be in the lowest 10% of its peer group.
Assets Managed in Product	When selecting a passive investment, the assets managed in that product have an effect on trading costs. Since passive investments tend to have a far greater number of holdings and trading costs can hurt returns an investment with more assets are better able to efficiently trade securities without significantly hurting performance. To pass, a fund must have at least 500 million dollars managed within that product.

ALPHA

Measures risk-adjusted performance, factoring in the risk due to the specific manager rather than the overall market. A high value for alpha implies that the manager has performed better than would have been expected, given its beta (volatility). In contrast, a negative alpha indicates the manager has under performed, given the expectations established by beta.

WHY IT'S IMPORTANT

Alpha can be used to directly measure the value added or subtracted by a manager. Alpha depends on two factors: (1) the assumption that market risk, as measured by beta, is the only risk measure necessary, and (2) the strength of the linear relationship between the manager and the index, as it has been measured by R-Squared. In addition, a negative alpha can sometimes result from the additional expenses that are present in a manager's returns as compared to the benchmark index.

BETA

Shows the volatility of a manager as compared to the volatility of the benchmark; specifically, the performance the fund, or portfolio has experienced in a given period of time as the index moved 1% up or down. A beta above 1 is more volatile than the index, while a beta below 1 is less volatile.

WHY IT'S IMPORTANT

Beta can be used to show how sensitive a manager is to movements in the markets. It is important to note that a low beta for a manager does not necessarily imply that the manager has a low level of volatility. A low beta signifies only that the manager's market-related risk is low. (Standard deviation is a measure of a fund's absolute volatility.) R-Squared is a necessary statistic to factor into the equation because it reflects the percentage of a manager's movements that are explained by movements in its benchmark index, and thus whether it is an appropriate benchmark.

STANDARD DEVIATION

The statistical measurement of dispersion of returns spread around their historical average, or in other words, how widely a fund's or portfolio's returns varied over a certain period or time.

WHY IT'S IMPORTANT

Investors use the standard deviation of historical performance to try to predict the range of returns that are most likely for a given investment. When a fund or portfolio has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

SHARPE RATIO

A risk-adjusted measure developed by William F. Sharpe, calculated using standard deviation and excess return to determine reward per unit of risk -the higher the Sharpe ratio, the better the manager's historical risk-adjusted performance.

WHY IT'S IMPORTANT

Sharpe ratio is a measure of investment efficiency expressed as the amount of return earned per unit of associated risk. It can be used to compare two managers directly on how much excess return each manager achieved for a certain level of risk.

INFORMATION RATIO

Is determined by taking the annualized excess return over a benchmark and dividing it by the standard deviation of excess return (tracking error). This measure relates the magnitude and consistency with which an investment outperformed its benchmark. The higher the information ratio, the better.

WHY IT'S IMPORTANT

The information ratio is a risk-adjusted measure, which captures excess or active returns and relates them to excess or active risk. The information ratio is used as a way to compare more-and less-aggressive managers at the same time. A convenient way to think of the information ratio is a measure of how well one was rewarded for each incremental "unit" of risk. The information ratio can be a very valuable tool in evaluating a manager's ability to add incremental value relative to incremental risk. This tool is only valuable, however, when the benchmark is carefully chosen and appropriate.

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INVESTMENT REVIEW

CAPK 457(b) Plan

For Period Ending 03/31/2021

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Pensionmark Market & Economic Commentary	4
Executive Summary	10
Executive Summary of Investment Recommendations	11
Portfolio Review	12
Portfolio Diversification	13
Portfolio Asset Allocation	14
Portfolio Top 10 Holdings/Sector Allocation	18
Portfolio Region/Quality Allocation	19
Portfolio Returns	20
Portfolio Beta/Standard Deviation	21
Portfolio Alpha	22
Portfolio Sharpe Ratio	23
Portfolio Information Ratio	24
Portfolio Cumulative Performance	25
Portfolio Weighted Fee Analysis	26
Investment Review - 100 point	29
Investment Scorecard Current & Historical Scoring	30
Investment Scorecard Criteria Data	33
Investment Scorecard Criteria Scoring	40
Investment Performance vs Risk	45
Investment Scorecard Investment Performance	47

Investment Fact Sheets - 100 point	53
Investment Fact Sheets	54
Important Disclosures	102
Important Disclosures	103
Glossary	109
Investment Scoring Methodology & Glossary - 100 Point	110
Glossary of Investment Terms	113

MARKET & ECONOMIC REVIEW

For Period Ending 3/31/2021

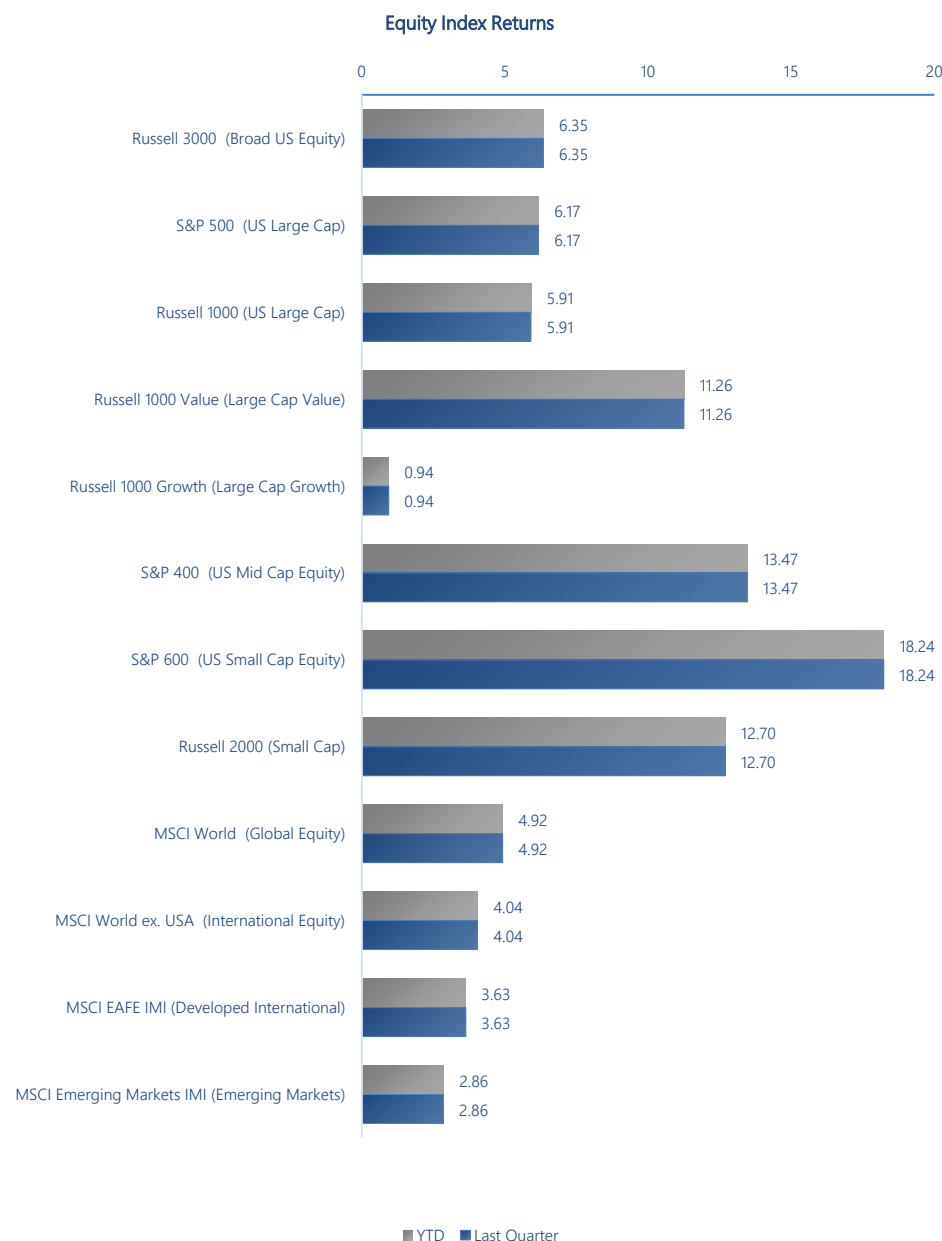
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Domestic Equity

- S&P 500 gained 6.17% during the quarter.
- Small Cap (Russell 2000) outperformed Large Cap (Russell 1000).
- Value (Russell 1000 Value) outperformed Growth (Russell 1000 Growth).
- Energy, Financial Services, and Materials were the best performing sectors; while Technology, Consumer Staples, and Healthcare lagged.
- Equity markets were choppy throughout the quarter, but ultimately ended in positive territory. Improving vaccine distribution and Congress' passage of the \$1.9 trillion American Rescue Plan helped to renew investor optimism around an improving economic situation.
- Cyclical sectors that were hardest hit in the height of the pandemic had some of the strongest gains as investors eye a post-pandemic world.

International Equity

- MSCI World ex. US posted a 4% gain for the quarter.
- Domestic equities outperformed international equities.
- Developed market equities outperformed emerging market equities.
- European and Asian equities advanced on investor optimism around vaccine distribution; though returns were muted, as many European countries have struggled with vaccinations in the face of more contagious variants of COVID-19 dominating new case counts.
- Emerging market returns were positive for the quarter but were regionally mixed. The Pacific ex-Japan region was the strongest performing region, while Latin American emerging markets fell 5.3%.
- In China, equity returns were relatively muted after strong relative performance in 2020.

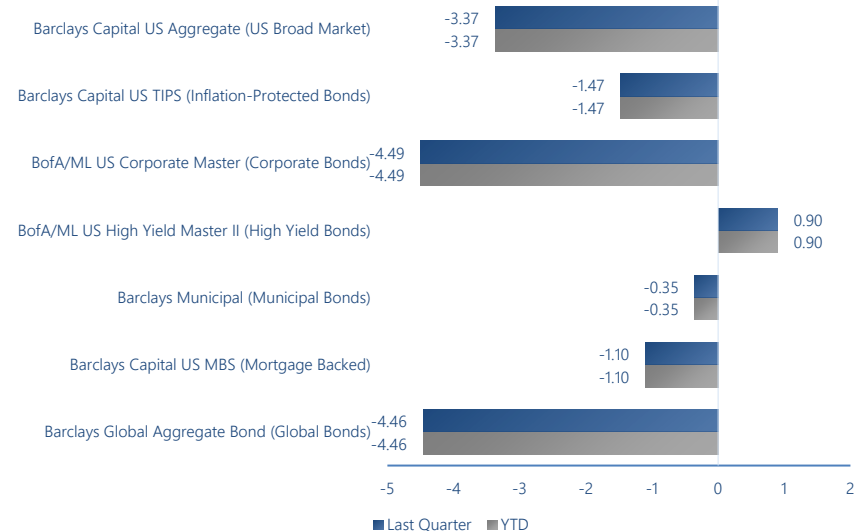


Source: Index Factsheets as of 3/31/2021 from the following index providers: MSCI Indices (www.msci.com), S&P Dow Jones Indices (www.us.spindices.com), FTSE Russell Indices (www.ftse.com).

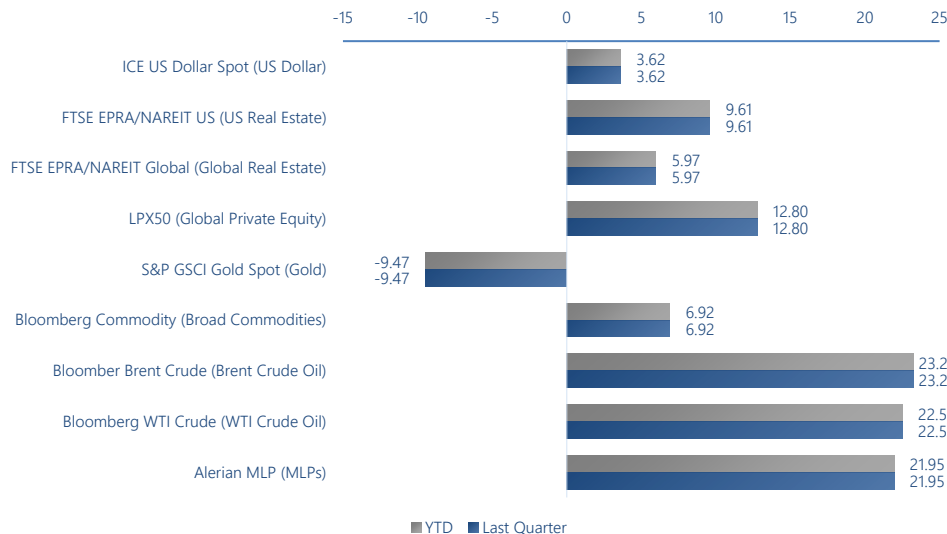
Fixed Income

- Interest rates generally increased in the US Treasury market during the quarter, with the Treasury yield curve steepening sharply.
- The yield on the 10-year Treasury note rose sharply by 83 bps to 1.74%.
- The Federal Reserve continued to hold short-term rates at near-zero and signaled that rates would remain at near-zero through 2023.
- Most fixed income sectors were negative for the quarter. High yield bonds were the best performing sector, gaining 0.90%.
- Global bonds posted negative returns for the quarter as global yields increased.
- Sharp increases in yields were driven by concerns around fiscal stimulus and its effects on expected inflation.

Fixed Income Index Returns



Alternative Investment Index Returns



Alternative Investments

- Commodities posted a 7% gain during the quarter. The top performers were unleaded gas (28.95%), lean hogs (27.47%), and soybean oil (26.69%). The worst performing commodities were Kansas wheat (-5.4%), silver (-7.25%), and gold (-9.82%).
- The US dollar appreciated against most major developed and emerging market currencies.
- Crude oil prices rose again as economic re-openings drove increasing demand.
- Real Estate was positive during the quarter, driven primarily by strong performance in regional malls and shopping centers.
- After a strong 2020, gold pulled back 9.5% during the quarter, possibly reflecting more certainty around the end of the pandemic.

Source: Index Factsheets as of 3/31/2021 from the following index providers: Bloomberg Barclays Indices (www.bloomberg.com), BofA Merrill Lynch (www.bofam.com), Intercontinental Exchange (www.theice.com), LPX Group (www.lpx-group.com), Credit Suisse (lab.credit-suisse.com), FTSE Russell Indices (www.ftse.com). All other data was sourced from Morningstar.

MACROECONOMIC & GEOPOLITICAL REVIEW



Macroeconomic Variable	Latest Data	Previous Quarter	Change
Real U.S. GDP (% Q/Q Annualized)	4.3% (Q4 2020)	33.4% (Q3 2020)	↓ 29.1%
Headline Inflation (% Y/Y)	2.6% (March 2021)	1.2% (December 2020)	↑ 1.4%
Core Inflation (% Y/Y)	1.6% (March 2021)	1.6% (December 2020)	→ 0.0%
Unemployment (%)	6.0% (March 2021)	6.7% (December 2020)	↓ 0.7%
Hours Worked (Average/Week)	34.9 (March 2021)	34.7 (December 2020)	↑ 00.2
Average Hourly Wages (\$)	\$29.96 (March 2021)	\$29.81 (December 2020)	↑ \$0.15
Average Price of Gas (\$/Gallon - Regular)	\$2.810 (March 2021)	\$2.195 (December 2020)	↑ \$0.615
Dollar/Euro (\$/€)	1.1743 (March 2021)	1.2230 (December 2020)	↑ 0.0487
Yen/Dollar (¥/\$)	110.61 (March 2021)	103.19 (December 2020)	↑ 7.42
Yuan/Dollar (¥/\$)	6.5518 (March 2021)	6.5250 (December 2020)	↑ 0.0268
Fed Funds Rate (% Range)	0.00 – 0.25% (March 2021)	0.00 – 0.25% (December 2020)	→ 0.00%
S&P 500 (Price Level)	3,972.89 (March 2021)	3,756.07 (December 2020)	↑ 216.82
Ten Year Treasury Yield (%)	1.74 (March 2021)	0.93 (December 2020)	↑ 0.81%

Macroeconomic Review

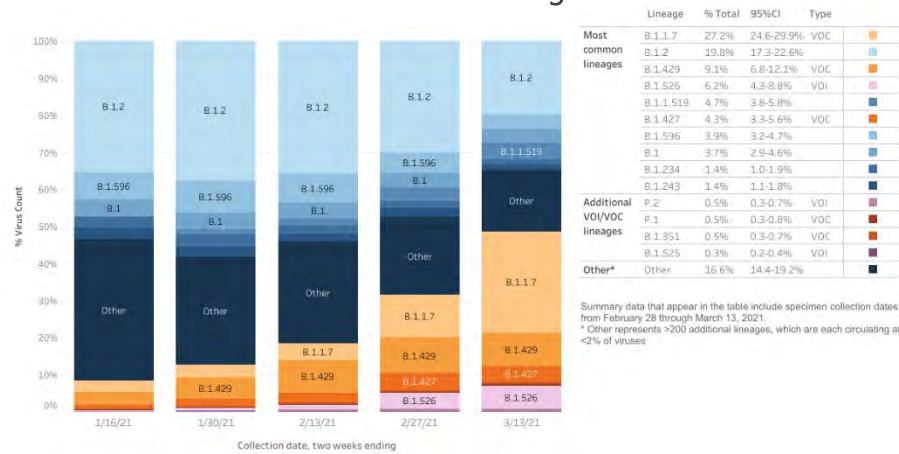
- Real GDP grew by a 4.3% in the fourth quarter of 2020. GDP growth reflects the continued growth in economic sectors that have reopened since the height of the pandemic.
- Headline inflation rose to 1.7% with food items, energy and utilities costs contributing to the rise. Core inflation fell to 1.3% during the quarter.
- The unemployment rate continued to fall during the quarter, with March coming in at 6.0%. Weekly jobless claims remained elevated throughout the quarter, with the final week of the quarter posting 728,000 initial claims.
- As vaccine distribution continues to ramp up, we are likely to see continued improvement in macroeconomic data, including GDP and jobs data.

Geopolitical Review

- Democrats officially took majority control of the U.S. Senate, allowing for the passage of the \$1.9 trillion American Rescue Plan to tackle the economic and healthcare crisis.
- While vaccine distribution has been particularly robust in the U.S., several European countries have struggled with their vaccine distribution. Cases have risen sharply as more transmissible variants have become the dominant strains.
- Israelis went to the polls for the fourth time in two years to try and form a government. As the country continues to struggle forming a majority governing coalition, a fifth election appears to be on the horizon.
- The EU has brought legal action against the U.K. following its decision to ease checks on exports from the British mainland to Northern Ireland.

Source: Bureau of Economic Analysis (www.bea.gov), Bureau of Labor Statistics (www.bls.gov), U.S. Energy Information Administration (www.eia.gov), FRED Economic Data (fred.stlouisfed.gov). Arrows depict the upwards, lateral, or downward change in direction for a given macroeconomic variable. The color of the arrow denotes the positive, neutral, or negative signal Pensionmark perceives for the change in macroeconomic variable. It is educational in nature and not designed to be taken as advice or a recommendation for any specific investment product, strategy, plan feature or other purpose in any jurisdiction. This data does not contain sufficient information for any investment decision and should not be relied upon when considering an investment strategy.

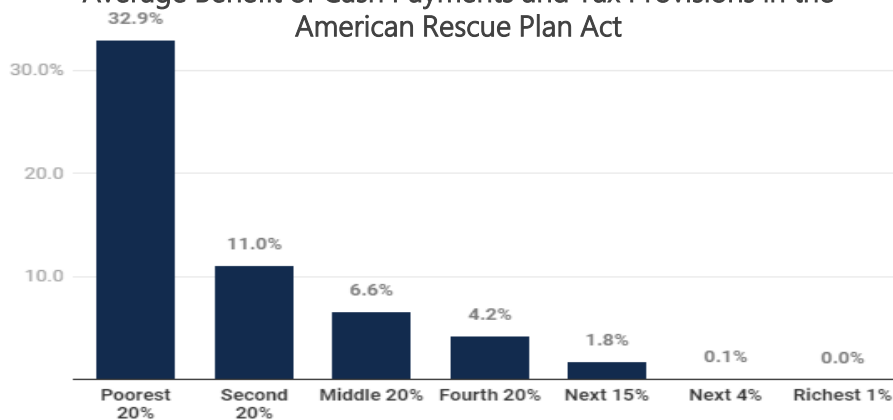
COVID Variants Circulating in the US



COVID-19 Variants

While vaccine distribution has been robust in the U.S., the prevalence and dominance of new variants is worth watching. We've seen variants become more dominant in the U.S. and there is concern a variant could develop that is more resistant to the vaccines that are currently available.

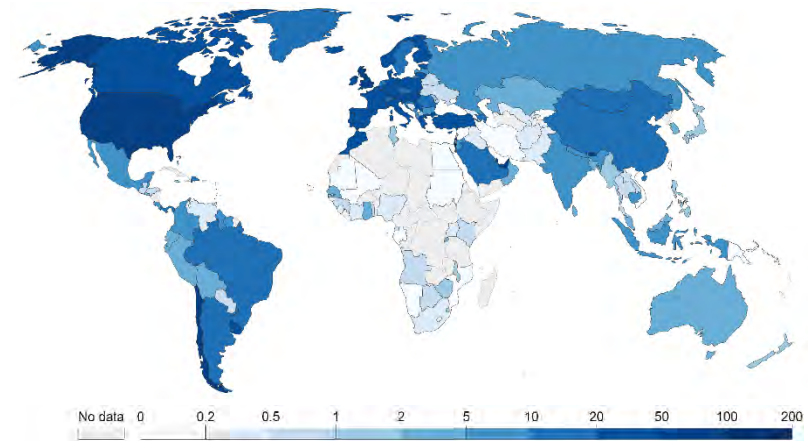
Average Benefit of Cash Payments and Tax Provisions in the American Rescue Plan Act



American Rescue Plan Effects

The majority of benefits written into the American Rescue Plan were targeted at lower-and-middle income individuals & households, and those most impacted by the pandemic. The effects of those benefits should help support continued economic growth throughout 2021.

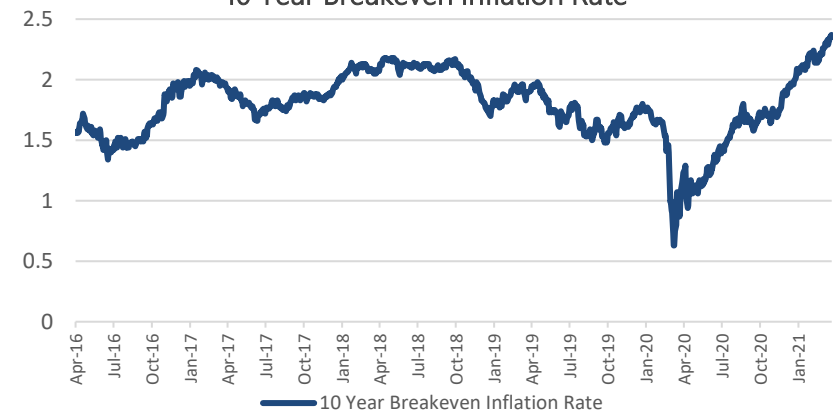
Vaccine doses administered (per 100 people)



Vaccine Distribution

Vaccine distribution in the U.S. has dramatically improved in Q1, but several countries have struggled to ramp up distribution efforts. Given our interconnected global economy, making sure distribution is robust in all countries will help the global economy recovery and reduce the risk of a vaccine-resistant variant.

10 Year Breakeven Inflation Rate

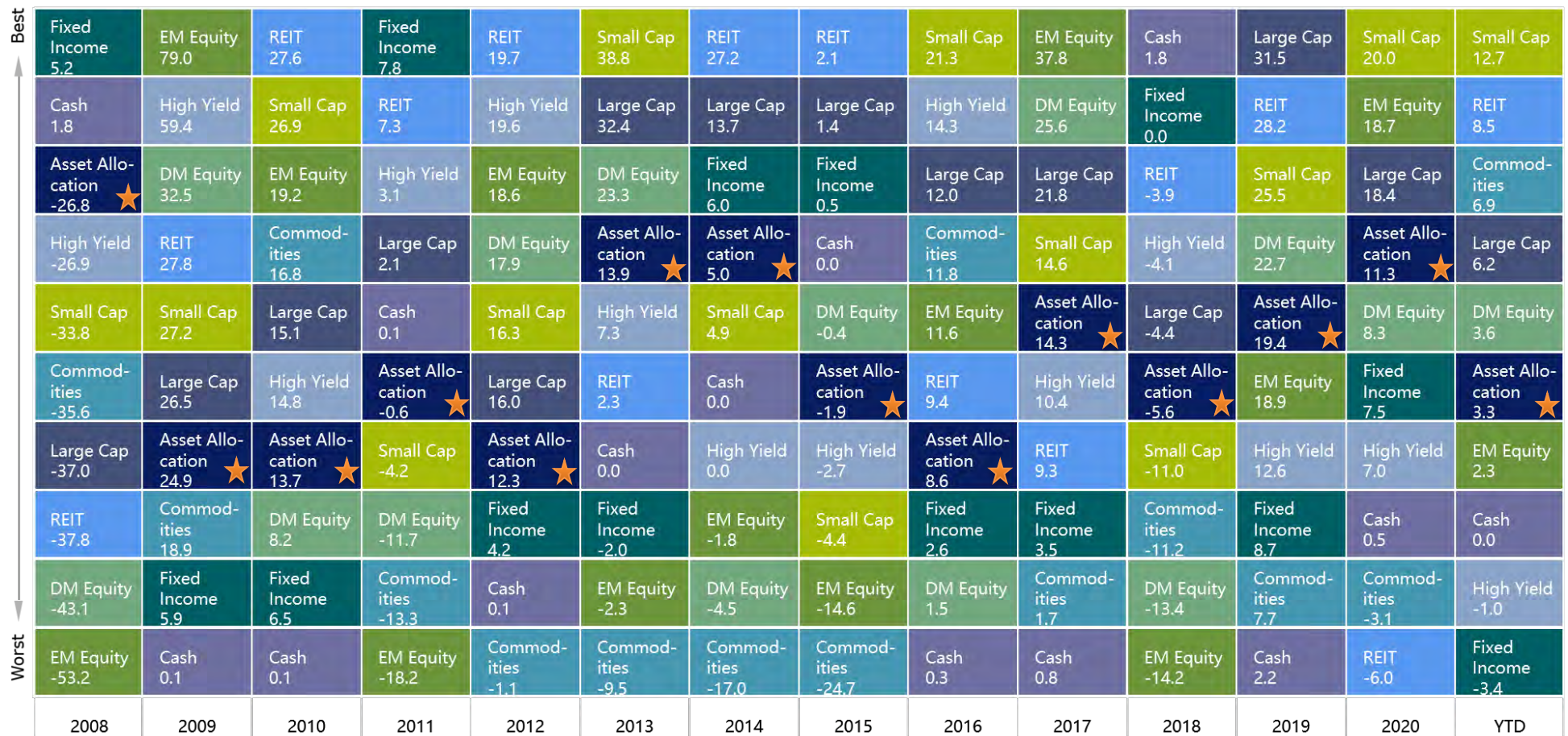


Inflation

Given that most of the benefits of the government relief provisions are targeted to lower-and-middle income individuals, who have a higher propensity to spend, expected and actual inflation data will be of particular interest, as we've already seen significant movement in fixed income markets around anticipated inflation.

Source: Center for Disease Control & Prevention (<https://covid.cdc.gov/>) data as of 3/13/2021, Our World in Data (<https://ourworldindata.org>) data as of 4/11/2021, Institute on Taxation & Economic Policy (ITEP) (<https://itep.org/>) data as of March 2021, Federal Reserve Economic Research (FRED) (. This data does not contain sufficient information for any investment decision and should not be relied upon when considering an investment strategy.

THE IMPORTANCE OF DIVERSIFICATION



- Large Cap
- Commodities
- DM Equity
- Asset Allocation
- Small Cap
- High Yield
- Cash
- EM Equity
- Fixed Income
- REIT

Large Cap: S&P 500; Small Cap: Russell 2000; EM: MSCI EM; Commodities: Bloomberg Commodity; High Yield: Barclays Global High Yield; Fixed Income: Barclays US Agg Bond; DM: MSCI EAFE; Cash: Barclays US Treasury Bill 1-3 Month; REIT: FTSE NAREIT; "Asset Allocation" portfolio assumes 25% S&P 500, 10% Russell 2000, 15% MSCI EAFE, 5% MSCI EM, 25% Barclays US Agg Bond, 5% Barclays Global High Yield, 5% US Treasury Bill 1-3 Month, 5% Bloomberg Commodity, and 5% FTSE NAREIT.

Source: Morningstar Direct. Please see the Important Disclosures section of this report for Index Definitions. This information is not intended as a solicitation or an offer to buy or sell any security or investment product. Past performance is not indicative of future returns. Information is solely intended for recipients in jurisdictions where the named advisor(s) are licensed to engage the investing public. Investments and strategies mentioned may not be suitable for all investors. The S&P 500 and other such indices are unmanaged, do not incur fees or expense, cannot be invested into directly and individual investor's results will vary. As with all investments, various risks may exist and Pensionmark Financial Group, LLC recommends you consult with your financial advisor prior to making any investment decisions.

EXECUTIVE SUMMARY

CAPK 457(b) Plan

For Period Ending 03/31/2021

Investment Scoring Summary

Passing	Watch	Review	Not Scored	Total
21	3	0	1	25

Investment Additions

Investment Name	Status	Morningstar Rating
No current investment additions		

Investments on Watch

Investment Name	Status	Quarters Failing Criteria	Morningstar Rating
Allocation--50% to 70% Equity			
▲ Putnam Dynamic Asset Allocation Bal Y	Watch	3	***
Mid-Cap Growth			
▲ MassMutual Select Mid Cap Growth I	Watch	2	****
Small Growth			
▲ Janus Henderson Triton T	Watch	1	***

Investments Targeted for Review

Investment Name	Status	Morningstar Rating
No investments are currently targeted for review		

Review : ❌ Watch : ▲ Addition : +

For source information, please see the "Important Disclosures" section of this report.

PORTFOLIO REVIEW

CAPK 457(b) Plan

For Period Ending 03/31/2021

	Value	Blend	Growth
Large	MFS Value R6	iShares S&P 500 Index K	TIAA-CREF Large-Cap Growth Inst
Medium	Wells Fargo Special Mid Cap Value Inst	Vanguard Mid Cap Index Admiral	▲ MassMutual Select Mid Cap Growth I
Small	DFA US Small Cap Value I		▲ Janus Henderson Triton T

Fixed Income	Cash/Stable Value
Vanguard Total Bond Market Index Adm	Standard Stable Asset Fund A

International	
Equities	Fixed Income
Hartford International Opportunities R6 American Funds New World R6	

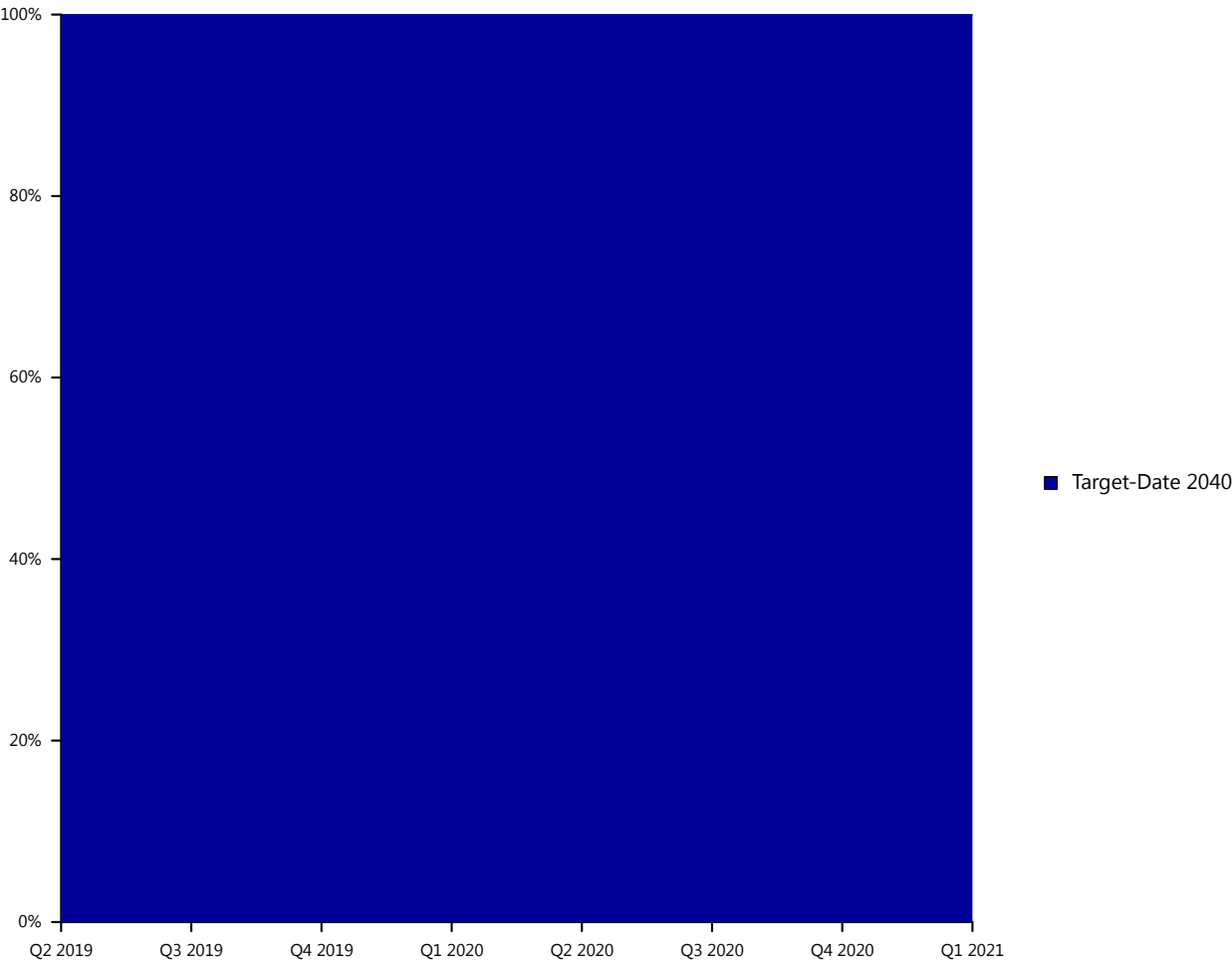
Asset Allocation
Putnam Dynamic Asset Allocation Cnsrv Y ▲ Putnam Dynamic Asset Allocation Bal Y Putnam Dynamic Asset Allocation Gr Y BlackRock LifePath® Index Retire K BlackRock LifePath® Index 2025 K BlackRock LifePath® Index 2030 K BlackRock LifePath® Index 2035 K BlackRock LifePath® Index 2040 K BlackRock LifePath® Index 2045 K BlackRock LifePath® Index 2050 K BlackRock LifePath® Index 2055 K BlackRock LifePath® Index 2060 K

Other
Principal Real Estate Securities Inst

Review : Watch : Addition :

Asset classes are defined as broad, distinct types of investments that behave similarly and are subject to most of the same market forces. When evaluating the diversification of assets in the investment portfolio, it is an important factor in assessing risk and return. For source information, please see the "Important Disclosures" section of this report.

Historical Allocation



Investment Name	# of Participants	03/31/2021 Balance	% of Plan	12/31/2020 Balance	% Change
Stable Value					
Standard Stable Asset Fund A	0	\$0.00	0.00%	\$0.00	0.00%
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm	0	\$0.00	0.00%	\$0.00	0.00%
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsrv Y	0	\$0.00	0.00%	\$0.00	0.00%
Allocation--50% to 70% Equity					
▲ Putnam Dynamic Asset Allocation Bal Y	0	\$0.00	0.00%	\$0.00	0.00%
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y	0	\$0.00	0.00%	\$0.00	0.00%
Target-Date Retirement					
BlackRock LifePath® Index Retire K	0	\$0.00	0.00%	\$0.00	0.00%
Target-Date 2025					
BlackRock LifePath® Index 2025 K	0	\$0.00	0.00%	\$0.00	0.00%
Target-Date 2030					
BlackRock LifePath® Index 2030 K	0	\$0.00	0.00%	\$0.00	0.00%
Target-Date 2035					
BlackRock LifePath® Index 2035 K	0	\$0.00	0.00%	\$0.00	0.00%
Target-Date 2040					
BlackRock LifePath® Index 2040 K	1	\$10,974.22	100.00%	\$7,121.22	54.11%
Target-Date 2045					
BlackRock LifePath® Index 2045 K	0	\$0.00	0.00%	\$0.00	0.00%

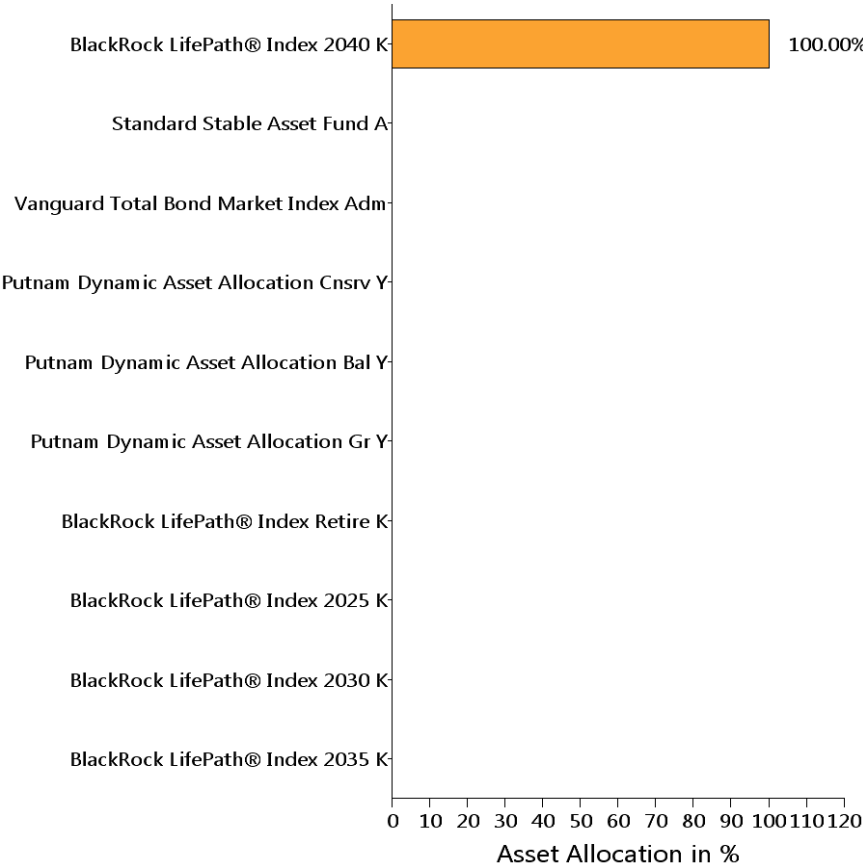
Investment Name	# of Participants	03/31/2021 Balance	% of Plan	12/31/2020 Balance	% Change
Target-Date 2050					
BlackRock LifePath® Index 2050 K	0	\$0.00	0.00%	\$0.00	0.00%
Target-Date 2055					
BlackRock LifePath® Index 2055 K	0	\$0.00	0.00%	\$0.00	0.00%
Target-Date 2060+					
BlackRock LifePath® Index 2060 K	0	\$0.00	0.00%	\$0.00	0.00%
Large Value					
MFS Value R6	0	\$0.00	0.00%	\$0.00	0.00%
Large Blend					
iShares S&P 500 Index K	0	\$0.00	0.00%	\$0.00	0.00%
Large Growth					
TIAA-CREF Large-Cap Growth Inst	0	\$0.00	0.00%	\$0.00	0.00%
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst	0	\$0.00	0.00%	\$0.00	0.00%
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral	0	\$0.00	0.00%	\$0.00	0.00%
Mid-Cap Growth					
▲ MassMutual Select Mid Cap Growth I	0	\$0.00	0.00%	\$0.00	0.00%
Small Value					
DFA US Small Cap Value I	0	\$0.00	0.00%	\$0.00	0.00%
Small Growth					
▲ Janus Henderson Triton T	0	\$0.00	0.00%	\$0.00	0.00%

Investment Name	# of Participants	03/31/2021 Balance	% of Plan	12/31/2020 Balance	% Change
Foreign Large Blend					
Hartford International Opportunities R6	0	\$0.00	0.00%	\$0.00	0.00%
Diversified Emerging Mkts					
American Funds New World R6	0	\$0.00	0.00%	\$0.00	0.00%
Real Estate					
Principal Real Estate Securities Inst	0	\$0.00	0.00%	\$0.00	0.00%
Total:		\$10,974.22		\$7,121.22	54.11%

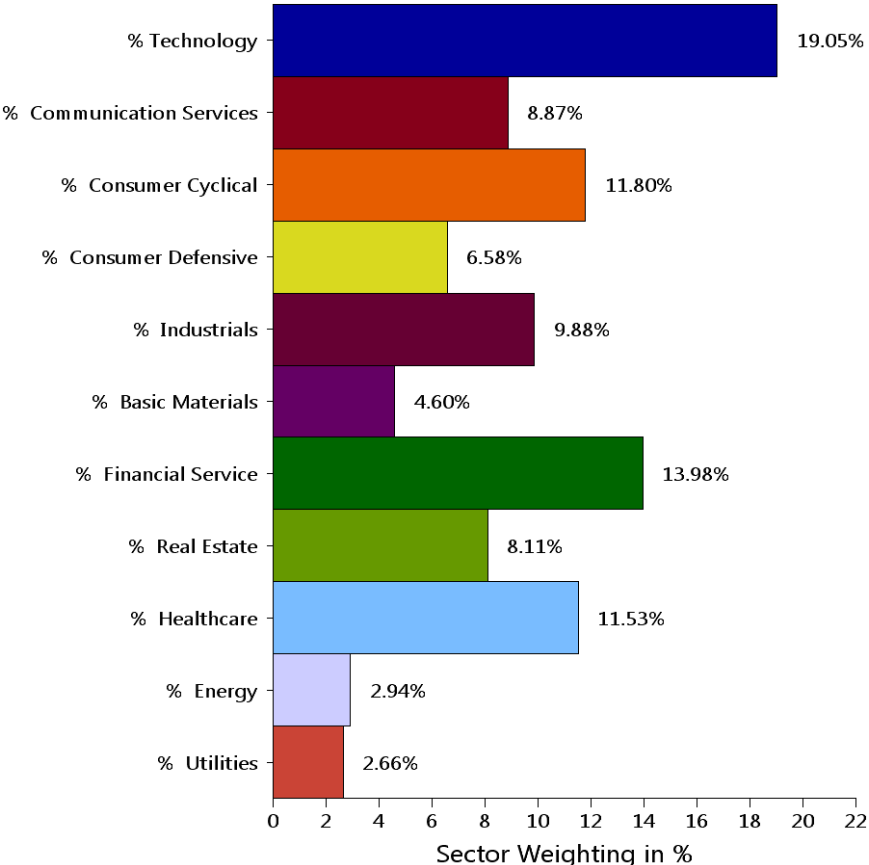
Review :  Watch :  Addition : 

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.
For source information, please see the "Important Disclosures" section of this report.

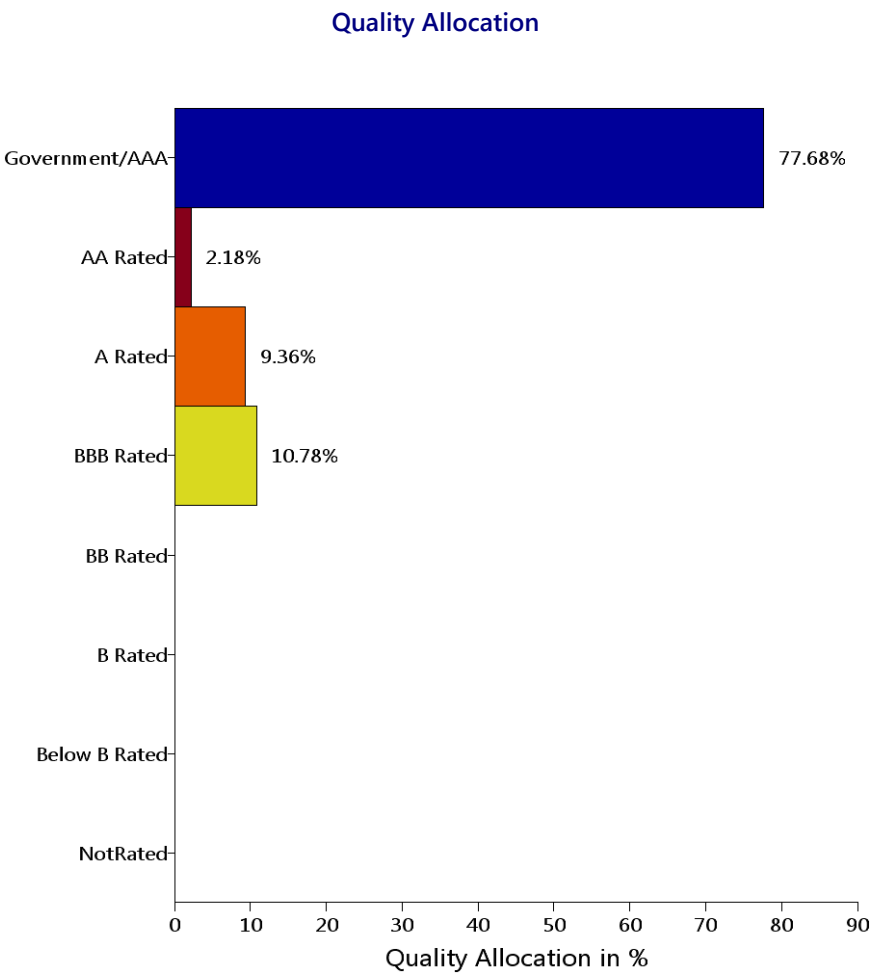
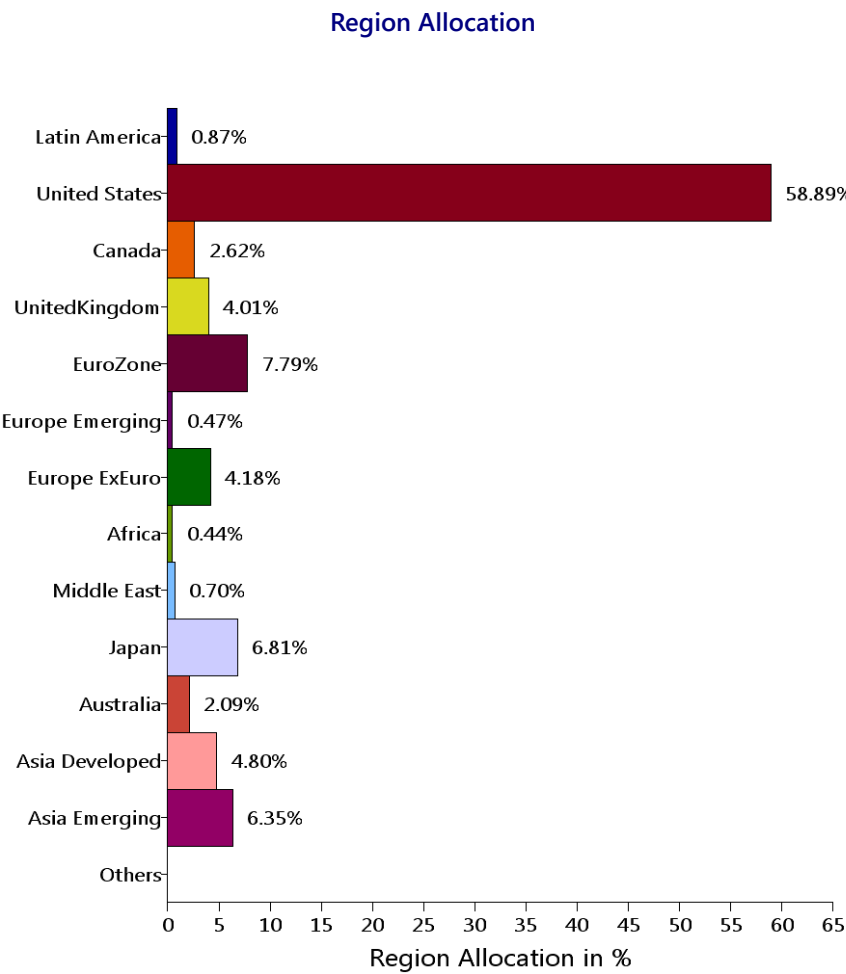
Top 10 Holdings



Sector Allocation

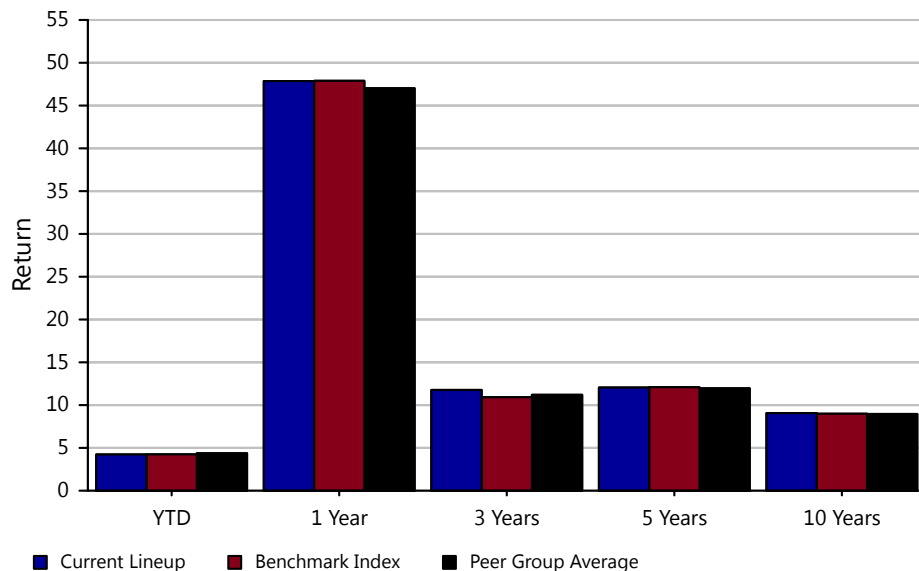


For source information, please see the "Important Disclosures" section of this report.

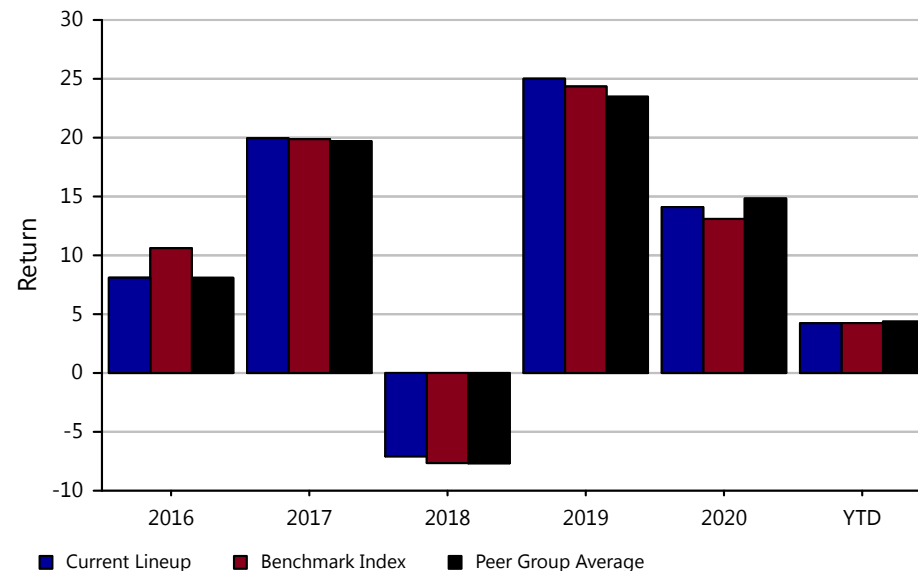


For source information, please see the "Important Disclosures" section of this report.

Annualized Returns



Calendar Year Returns



Trailing Returns

	YTD	1 Year	3 Years	5 Years	10 Years	Net Exp.Ratio
Current Lineup	4.23	47.86	11.77	12.05	9.06	0.09
Benchmark Index	4.24	47.89	10.92	12.09	8.99	NA
Peer Group Average	4.37	47.02	11.20	11.96	8.96	0.73

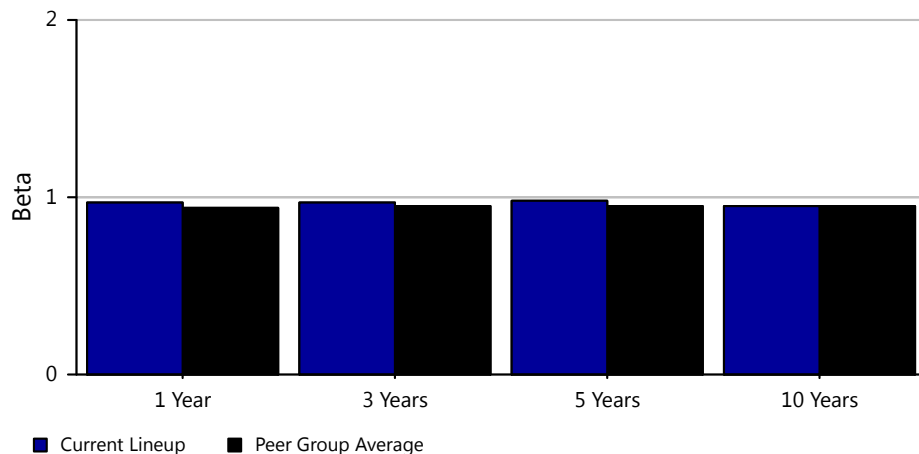
Calendar Year Returns

	2016	2017	2018	2019	2020	YTD	Net Exp.Ratio
Current Lineup	8.10	19.95	-7.08	25.01	14.10	4.23	0.09
Benchmark Index	10.61	19.87	-7.65	24.35	13.09	4.24	NA
Peer Group Average	8.09	19.70	-7.67	23.48	14.83	4.37	0.73

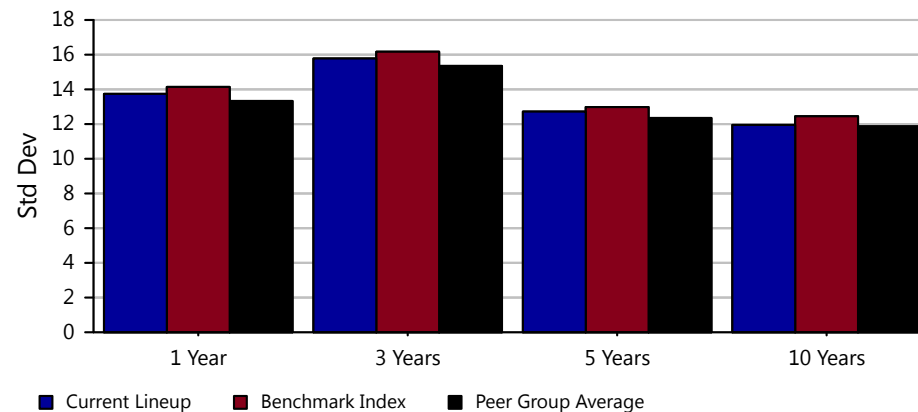
The Benchmark Index is constructed utilizing the underlying indexes of the Plan's investment options weighted in proportion to the asset allocation of the Plan. The underlying indexes are illustrated on the standardized performance pages of the report. For source information, please see the "Important Disclosures" section of this report.

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report.

Annualized Beta



Annualized Standard Deviation



Trailing Beta

	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.97	0.97	0.98	0.95
Peer Group Average	0.94	0.95	0.95	0.95

Trailing Standard Deviation

	1 Year	3 Years	5 Years	10 Years
Current Lineup	13.74	15.78	12.72	11.95
Benchmark Index	14.14	16.17	12.98	12.45
Peer Group Average	13.33	15.35	12.35	11.87

Calendar Year Beta

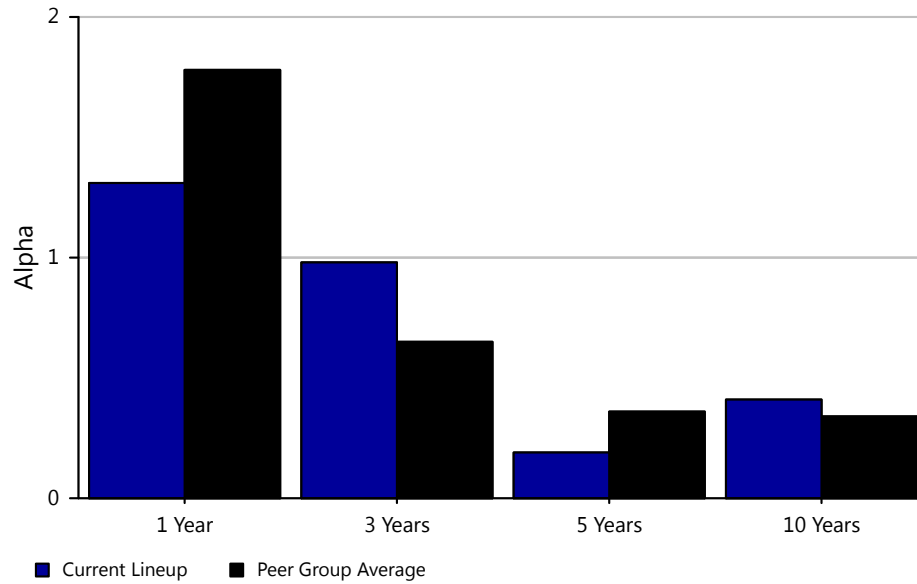
	2016	2017	2018	2019	2020
Current Lineup	0.99	0.93	1.00	0.96	0.97
Peer Group Average	0.93	0.90	1.00	0.96	0.93

Calendar Year Standard Deviation

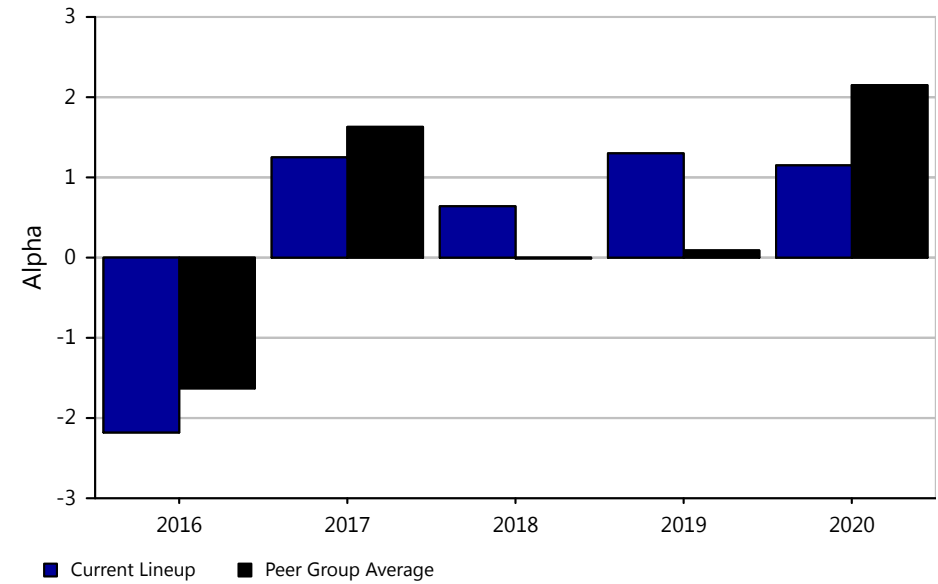
	2016	2017	2018	2019	2020
Current Lineup	10.24	2.37	11.52	10.58	23.25
Benchmark Index	10.28	2.48	11.47	10.97	23.84
Peer Group Average	9.59	2.31	11.49	10.54	22.29

For source information, please see the "Important Disclosures" section of this report.

Annualized Alpha



Calendar Year Alpha



Trailing Alpha

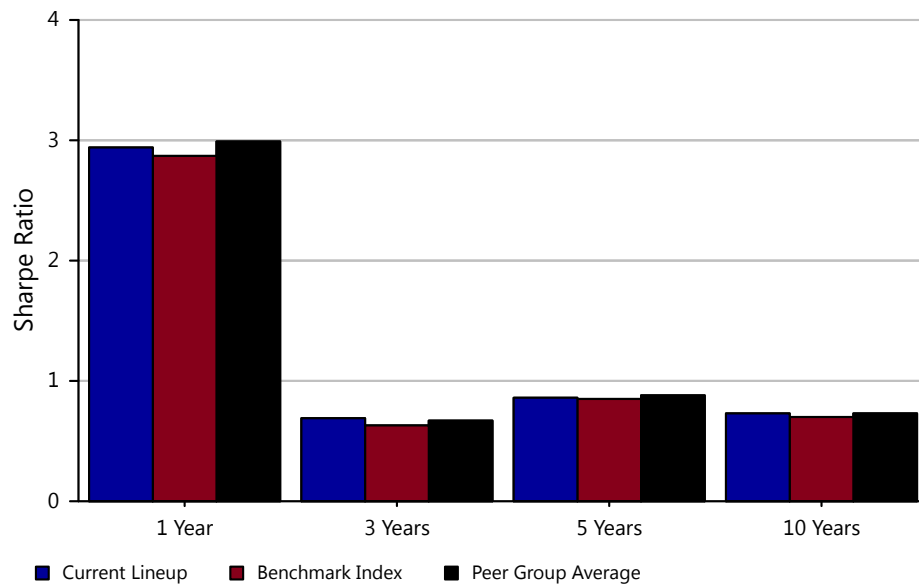
	1 Year	3 Years	5 Years	10 Years
Current Lineup	1.31	0.98	0.19	0.41
Peer Group Average	1.78	0.65	0.36	0.34

Calendar Year Alpha

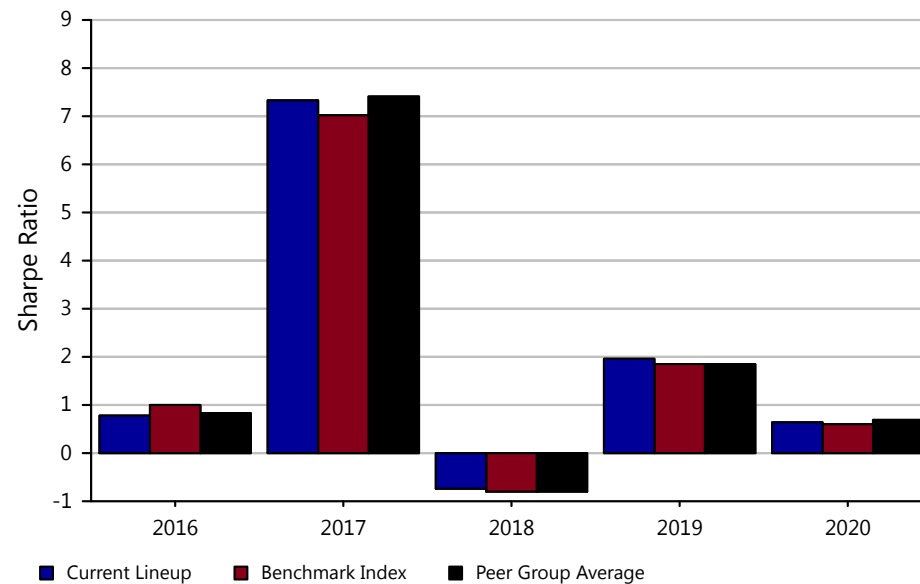
	2016	2017	2018	2019	2020
Current Lineup	-2.18	1.25	0.64	1.30	1.15
Peer Group Average	-1.63	1.63	-0.01	0.09	2.15

For source information, please see the "Important Disclosures" section of this report.

Annualized Sharpe Ratio



Calendar Year Sharpe Ratio



Trailing Sharpe Ratio

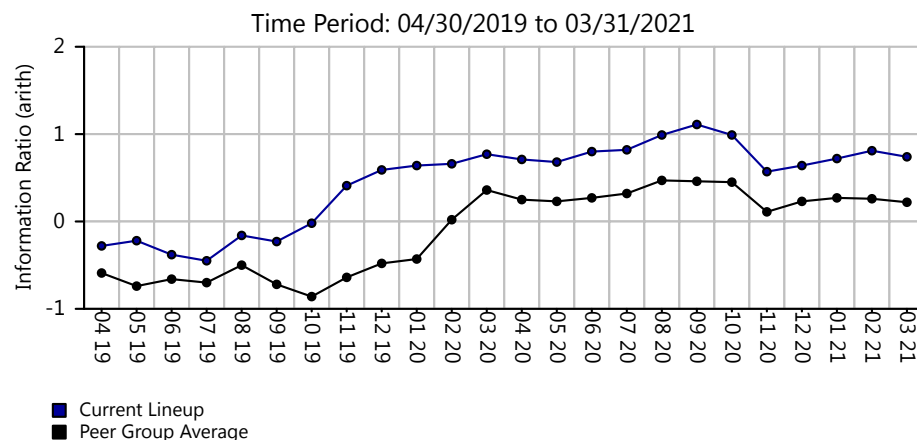
	1 Year	3 Years	5 Years	10 Years
Current Lineup	2.94	0.69	0.86	0.73
Benchmark Index	2.87	0.63	0.85	0.70
Peer Group Average	2.99	0.67	0.88	0.73

Calendar Year Sharpe Ratio

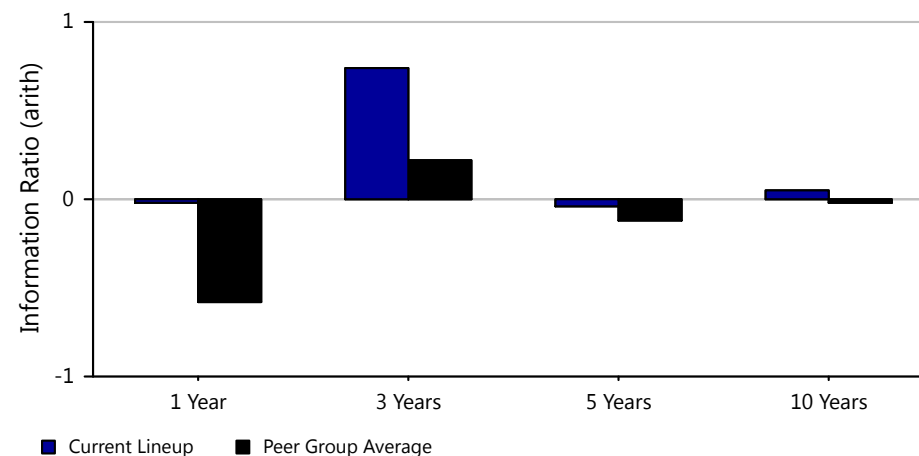
	2016	2017	2018	2019	2020
Current Lineup	0.78	7.33	-0.74	1.96	0.64
Benchmark Index	1.00	7.02	-0.80	1.85	0.60
Peer Group Average	0.83	7.41	-0.80	1.85	0.69

For source information, please see the "Important Disclosures" section of this report.

Rolling Information Ratio(Trailing 3 Year)



Annualized Information Ratios



Rolling Information Ratio (Rolling - 3 Year)

	YTD	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.76	0.80	0.18	0.19	-166.62
Peer Group Average	0.25	0.29	-0.33	-0.18	-166.78

Calendar Year Information Ratio

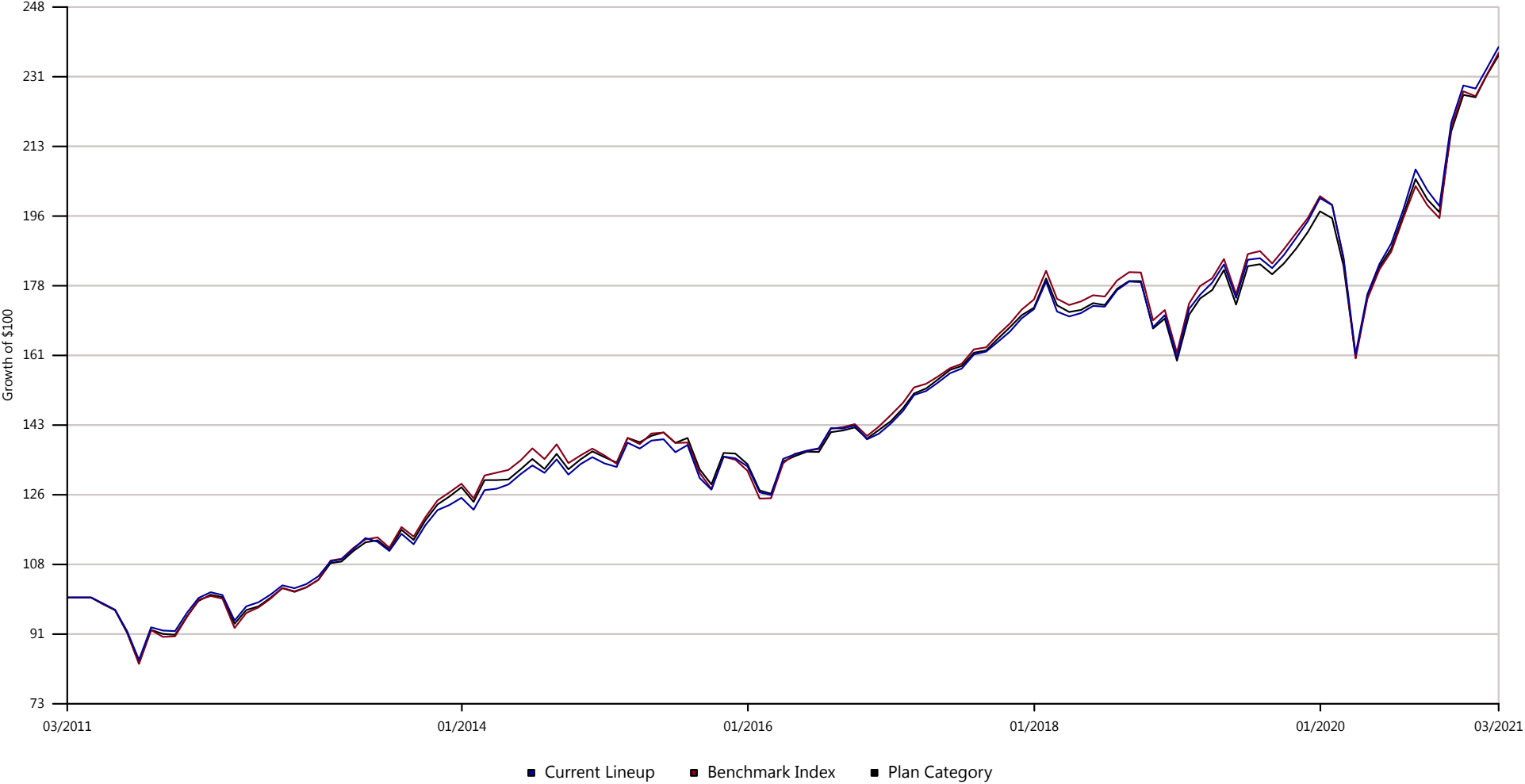
	2016	2017	2018	2019	2020
Current Lineup	-1.81	0.14	0.94	0.62	0.60
Peer Group Average	-1.90	-0.24	-0.05	-1.03	0.87

Trailing Information Ratio

	1 Year	3 Years	5 Years	10 Years
Current Lineup	-0.02	0.74	-0.04	0.05
Peer Group Average	-0.58	0.22	-0.12	-0.02

For source information, please see the "Important Disclosures" section of this report.

Time period : March 2011 - March 2021



	1 YR	3 YR	5 YR	10 YR
Current Lineup	47.86%	39.64%	76.63%	138.04%
Benchmark Index	47.89%	36.46%	76.96%	136.53%
Plan Category	47.02%	37.49%	75.93%	135.91%

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance. For source information, please see the "Important Disclosures" section of this report.

Total Plan Assets	Weighted Investment Cost	Weighted Investment Expense
\$10,974.22	\$9.88	0.09%

Investment	#of Participants	2021-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Stable Value					
Standard Stable Asset Fund A - XSAFA	0	\$0.00	0.00%	0.10%	-
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm - VBTIX	0	\$0.00	0.00%	0.05%	-
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	0	\$0.00	0.00%	0.74%	-
Allocation--50% to 70% Equity					
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	0	\$0.00	0.00%	0.71%	-
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y - PAGYX	0	\$0.00	0.00%	0.80%	-
Target-Date Retirement					
BlackRock LifePath® Index Retire K - LIRKX	0	\$0.00	0.00%	0.09%	-
Target-Date 2025					
BlackRock LifePath® Index 2025 K - LIBKX	0	\$0.00	0.00%	0.09%	-
Target-Date 2030					
BlackRock LifePath® Index 2030 K - LINKX	0	\$0.00	0.00%	0.09%	-

Investment	#of Participants	2021-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Target-Date 2035					
BlackRock LifePath® Index 2035 K - LIJKX	0	\$0.00	0.00%	0.09%	-
Target-Date 2040					
BlackRock LifePath® Index 2040 K - LIKKX	1	\$10,974.22	100.00%	0.09%	\$9.88
Target-Date 2045					
BlackRock LifePath® Index 2045 K - LIHKX	0	\$0.00	0.00%	0.09%	-
Target-Date 2050					
BlackRock LifePath® Index 2050 K - LIPKX	0	\$0.00	0.00%	0.09%	-
Target-Date 2055					
BlackRock LifePath® Index 2055 K - LIVKX	0	\$0.00	0.00%	0.09%	-
Target-Date 2060+					
BlackRock LifePath® Index 2060 K - LIZKX	0	\$0.00	0.00%	0.09%	-
Large Value					
MFS Value R6 - MEIKX	0	\$0.00	0.00%	0.47%	-
Large Blend					
iShares S&P 500 Index K - WFSPX	0	\$0.00	0.00%	0.03%	-
Large Growth					
TIAA-CREF Large-Cap Growth Inst - TILGX	0	\$0.00	0.00%	0.41%	-
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst - WFMIX	0	\$0.00	0.00%	0.81%	-

Investment	#of Participants	2021-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral - VIMAX	0	\$0.00	0.00%	0.05%	-
Mid-Cap Growth					
▲ MassMutual Select Mid Cap Growth I - MEFZX	0	\$0.00	0.00%	0.71%	-
Small Value					
DFA US Small Cap Value I - DFSVX	0	\$0.00	0.00%	0.39%	-
Small Growth					
▲ Janus Henderson Triton T - JATTX	0	\$0.00	0.00%	0.91%	-
Foreign Large Blend					
Hartford International Opportunities R6 - IHOVX	0	\$0.00	0.00%	0.71%	-
Diversified Emerging Mkts					
American Funds New World R6 - RNWGX	0	\$0.00	0.00%	0.59%	-
Real Estate					
Principal Real Estate Securities Inst - PIREX	0	\$0.00	0.00%	0.91%	-

Review :  Watch :  Addition : 

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.
For source information, please see the "Important Disclosures" section of this report.

INVESTMENT REVIEW - 100 POINT

CAPK 457(b) Plan

For Period Ending 03/31/2021

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
Intermediate Core Bond											
Vanguard Total Bond Market Index Adm - VBTIX	92	0	\$0.00	0.00%	100	100	100	100	88	78	70
Allocation--30% to 50% Equity											
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	70	0	\$0.00	0.00%	77	84	87	96	64	76	82
Allocation--50% to 70% Equity											
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	68	0	\$0.00	0.00%	69	71	76	77	69	72	79
Allocation--70% to 85% Equity											
Putnam Dynamic Asset Allocation Gr Y - PAGYX	75	0	\$0.00	0.00%	77	82	82	82	72	82	88
Target-Date Retirement											
BlackRock LifePath® Index Retire K - LIRKX	90	0	\$0.00	0.00%	90	92	92	93	92	92	92
Target-Date 2025											
BlackRock LifePath® Index 2025 K - LIBKX	82	0	\$0.00	0.00%	84	91	96	98	94	86	90
Target-Date 2030											
BlackRock LifePath® Index 2030 K - LINKX	78	0	\$0.00	0.00%	79	88	90	95	90	88	88
Target-Date 2035											
BlackRock LifePath® Index 2035 K - LIJKX	79	0	\$0.00	0.00%	81	88	88	95	95	88	90
Target-Date 2040											
BlackRock LifePath® Index 2040 K - LIKKX	82	1	\$10,974.22	100.00%	80	84	86	88	98	93	93
Target-Date 2045											
BlackRock LifePath® Index 2045 K - LIHKX	81	0	\$0.00	0.00%	78	82	84	84	98	96	93
Target-Date 2050											
BlackRock LifePath® Index 2050 K - LIPKX	81	0	\$0.00	0.00%	80	82	84	81	98	96	93

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
Target-Date 2055											
BlackRock LifePath® Index 2055 K - LIVKX	81	0	\$0.00	0.00%	80	82	84	81	98	95	93
Target-Date 2060+											
BlackRock LifePath® Index 2060 K - LIZKX	79	0	\$0.00	0.00%	81	81	81	81	92	86	76
Large Value											
MFS Value R6 - MEIKX	85	0	\$0.00	0.00%	90	96	93	100	94	93	91
Large Blend											
iShares S&P 500 Index K - WFSPX	100	0	\$0.00	0.00%	100	90	90	70	100	100	100
Large Growth											
TIAA-CREF Large-Cap Growth Inst - TILGX	98	0	\$0.00	0.00%	88	86	87	93	84	85	92
Mid-Cap Value											
Wells Fargo Special Mid Cap Value Inst - WFMIX	81	0	\$0.00	0.00%	89	89	90	94	96	96	92
Mid-Cap Blend											
Vanguard Mid Cap Index Admiral - VIMAX	100	0	\$0.00	0.00%	100	100	100	100	100	100	100
Mid-Cap Growth											
⚠ MassMutual Select Mid Cap Growth I - MEFZX	68	0	\$0.00	0.00%	68	70	74	76	90	95	91
Small Value											
DFA US Small Cap Value I - DFSVX	80	0	\$0.00	0.00%	70	68	68	66	67	65	69
Small Growth											
⚠ Janus Henderson Triton T - JATTX	66	0	\$0.00	0.00%	72	75	75	78	94	96	92
Foreign Large Blend											
Hartford International Opportunities R6 - IHOVX	88	0	\$0.00	0.00%	96	96	96	80	77	74	80



Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
Diversified Emerging Mkts											
American Funds New World R6 - RNWGX	95	0	\$0.00	0.00%	96	95	96	98	96	96	96
Real Estate											
Principal Real Estate Securities Inst - PIREX	88	0	\$0.00	0.00%	95	96	94	94	94	96	96

Review : Watch : Addition :

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.
For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Allocation--30% to 50% Equity												
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	70	16.19% (95)	6.40% (68)	6.16% (75)	0.73 (32)	0.89 (29)	-0.79 (68)	-0.72 (80)	18.83 (5)	0.74% (33)	3.19 (10)	0.99 (27)
DJ US Moderately Conservative TR USD		24.37%	8.65%	7.81%	0.82	0.94	-	-	-	-	-	-
Morningstar Allocation--30% to 50% Equity		26.13%	7.17%	7.02%	0.63	0.77	-0.54	-0.33	9.19	1.02%	7.55	0.91
Allocation--50% to 70% Equity												
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	68	33.68% (63)	9.01% (65)	9.49% (57)	0.64 (62)	0.85 (54)	-0.87 (74)	-0.52 (63)	18.83 (11)	0.71% (28)	5.01 (32)	0.94 (61)
DJ US Moderate TR USD		38.28%	11.03%	10.55%	0.76	0.91	-	-	-	-	-	-
Morningstar Allocation--50% to 70% Equity		36.90%	9.72%	9.70%	0.68	0.84	-0.41	-0.29	10.31	1.06%	6.41	0.97
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	75	46.53% (50)	10.16% (56)	11.52% (33)	0.60 (54)	0.82 (38)	-0.31 (58)	-0.12 (34)	18.83 (9)	0.80% (30)	6.09 (26)	0.96 (49)
DJ Moderately Aggressive TR USD		48.91%	10.82%	11.75%	0.63	0.84	-	-	-	-	-	-
Morningstar Allocation--70% to 85% Equity		46.54%	10.01%	10.61%	0.59	0.77	-0.20	-0.32	10.60	1.07%	8.86	0.95
Large Value												
MFS Value R6 - MEIKX	85	48.27% (75)	11.04% (41)	11.84% (43)	0.58 (34)	0.74 (29)	0.02 (41)	0.03 (43)	14.83 (26)	0.47% (14)	2.87 (8)	1.04 (32)
Russell 1000 Value TR USD		56.09%	10.96%	11.74%	0.54	0.70	-	-	-	-	-	-
Morningstar Large Value		56.98%	10.46%	11.43%	0.52	0.67	-0.12	-0.09	10.16	0.94%	12.22	1.01
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	98	68.09% (25)	23.14% (21)	21.83% (18)	1.10 (21)	1.24 (18)	0.12 (20)	0.25 (17)	7.00 (65)	0.41% (8)	5.28 (16)	1.05 (25)
Russell 1000 Growth TR USD		62.74%	22.80%	21.05%	1.08	1.21	-	-	-	-	-	-
Morningstar Large Growth		63.61%	20.45%	19.42%	0.96	1.10	-0.59	-0.48	10.86	1.01%	11.42	0.99

INVESTMENT SCORECARD | CRITERIA DATA

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Mid-Cap Value												
Wells Fargo Special Mid Cap Value Inst - WFMIX	81	68.20% (77)	11.59% (26)	12.07% (32)	0.53 (21)	0.66 (18)	0.28 (20)	0.16 (29)	12.16 (34)	0.81% (31)	19.09 (85)	1.05 (12)
Russell Mid Cap Value TR USD		73.76%	10.70%	11.60%	0.49	0.62	-	-	-	-	-	-
Morningstar Mid-Cap Value		78.46%	9.99%	11.14%	0.46	0.58	-0.17	-0.13	10.50	1.03%	13.26	0.98
Mid-Cap Growth												
▲ MassMutual Select Mid Cap Growth I - MEFZX	68	68.31% (70)	17.05% (72)	17.19% (66)	0.79 (65)	0.96 (58)	-0.63 (79)	-0.38 (73)	20.83 (11)	0.71% (14)	9.81 (38)	1.00 (53)
Russell Mid Cap Growth TR USD		68.61%	19.41%	18.39%	0.86	0.99	-	-	-	-	-	-
Morningstar Mid-Cap Growth		81.95%	20.29%	19.16%	0.84	0.97	-0.08	-0.06	11.27	1.12%	13.18	1.04
Small Value												
DFA US Small Cap Value I - DFSVX	80	112.09% (25)	9.91% (46)	11.79% (43)	0.42 (50)	0.53 (56)	-0.37 (51)	-0.46 (57)	9.08 (52)	0.39% (7)	0.39 (12)	0.92 (62)
Russell 2000 Value TR USD		97.05%	11.57%	13.56%	0.49	0.63	-	-	-	-	-	-
Morningstar Small Value		100.66%	9.93%	11.66%	0.43	0.55	-0.34	-0.40	10.38	1.17%	11.20	0.95
Small Growth												
▲ Janus Henderson Triton T - JATTX	66	78.74% (83)	14.40% (86)	17.15% (73)	0.61 (86)	0.84 (71)	-0.50 (87)	-0.29 (74)	7.83 (62)	0.91% (23)	11.31 (44)	1.03 (67)
Russell 2000 Growth TR USD		90.20%	17.16%	18.61%	0.69	0.87	-	-	-	-	-	-
Morningstar Small Growth		95.97%	20.49%	20.43%	0.79	0.95	0.38	0.23	11.82	1.21%	13.64	1.13
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	88	56.14% (15)	7.70% (20)	10.01% (22)	0.41 (21)	0.62 (28)	0.26 (28)	0.22 (34)	14.25 (12)	0.71% (32)	6.44 (28)	1.06 (29)
MSCI EAFE NR USD		44.57%	6.02%	8.85%	0.33	0.57	-	-	-	-	-	-
Morningstar Foreign Large Blend		48.06%	5.97%	8.83%	0.33	0.56	0.01	0.01	7.60	0.93%	8.89	1.02

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	95	62.16% (48)	11.99% (8)	14.53% (18)	0.63 (6)	0.91 (6)	0.84 (10)	0.41 (19)	21.75 (3)	0.59% (11)	14.73 (69)	1.25 (3)
MSCI EM NR USD		58.39%	6.48%	12.07%	0.34	0.70	-	-	-	-	-	-
Morningstar Diversified Emerging Mkts		62.33%	6.09%	11.52%	0.32	0.65	-0.06	-0.09	7.91	1.22%	11.98	1.00
Real Estate												
Principal Real Estate Securities Inst - PIREX	88	33.97% (68)	11.04% (26)	7.34% (21)	0.60 (23)	0.47 (18)	0.73 (7)	0.84 (3)	20.25 (10)	0.91% (43)	15.74 (56)	1.23 (6)
FTSE Nareit All Equity REITs TR USD		34.24%	10.78%	7.19%	0.58	0.45	-	-	-	-	-	-
Morningstar Real Estate		39.76%	9.47%	5.92%	0.52	0.37	-0.26	-0.42	11.55	1.10%	15.57	0.96

Review : Watch : Addition :

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Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Intermediate Core Bond									
Vanguard Total Bond Market Index Adm - VBTIX	92	0.30% (11)	0.29% (6)	0.27% (6)	0.05% (7)	\$302,766,965,852	0.59% (78)	4.68% (40)	3.12% (50)
BBgBarc US Agg Float Adj TR USD		-	-	-	-	-	0.71%	4.69%	3.14%
Morningstar Intermediate Core Bond		1.13%	1.37%	1.16%	0.60%	-	-	-	-
Large Blend									
iShares S&P 500 Index K - WFSPX	100	0.02% (3)	0.05% (5)	0.04% (4)	0.03% (3)	\$28,034,297,588	56.27% (54)	16.80% (24)	16.30% (20)
S&P 500 TR USD		-	-	-	-	-	56.35%	16.78%	16.29%
Morningstar Large Blend		4.24%	3.63%	3.20%	0.84%	-	-	-	-
Mid-Cap Blend									
Vanguard Mid Cap Index Admiral - VIMAX	100	0.03% (2)	0.03% (2)	0.03% (2)	0.05% (5)	\$140,430,700,672	70.67% (60)	14.70% (20)	14.65% (23)
CRSP US Mid Cap TR USD		-	-	-	-	-	70.66%	14.67%	14.62%
Morningstar Mid-Cap Blend		6.62%	5.87%	5.40%	0.94%	-	-	-	-

Review :  Watch :  Addition : 

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Target Date Funds

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date Retirement												
BlackRock LifePath® Index Retire K - LIRKX	90	22.00% (18)	8.39% (5)	7.64% (8)	8.30 (71)	0.86 (32)	0.99 (28)	0.86 (1)	0.85 (3)	9.83 (42)	0.09% (2)	1.03 (52)
Morningstar Lifetime Mod Incm TR USD		20.75%	7.41%	6.76%	-	0.81	0.94	-	-	-	-	-
Morningstar Target-Date Retirement		17.67%	6.59%	6.12%	7.37	0.77	0.91	-0.31	-0.29	9.00	0.71%	1.07
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	82	28.42% (72)	9.24% (46)	9.15% (61)	11.45 (16)	0.76 (17)	0.95 (32)	-0.14 (50)	-0.37 (70)	9.83 (28)	0.09% (2)	1.00 (28)
Morningstar Lifetime Mod 2025 TR USD		29.78%	9.41%	9.53%	-	0.74	0.94	-	-	-	-	-
Morningstar Target-Date 2025		30.22%	8.84%	9.18%	12.71	0.69	0.90	-0.23	-0.13	7.84	0.70%	0.97
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	78	35.04% (63)	10.17% (42)	10.20% (59)	14.27 (31)	0.73 (23)	0.91 (44)	0.17 (36)	-0.33 (69)	9.83 (27)	0.09% (2)	0.99 (44)
Morningstar Lifetime Mod 2030 TR USD		35.26%	9.99%	10.51%	-	0.69	0.91	-	-	-	-	-
Morningstar Target-Date 2030		35.96%	9.73%	10.29%	14.68	0.68	0.89	-0.09	-0.12	7.91	0.71%	0.98
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	79	41.60% (62)	11.04% (33)	11.19% (52)	17.01 (45)	0.71 (28)	0.88 (48)	0.47 (26)	-0.24 (61)	9.83 (26)	0.09% (2)	1.00 (45)
Morningstar Lifetime Mod 2035 TR USD		41.93%	10.52%	11.44%	-	0.65	0.88	-	-	-	-	-
Morningstar Target-Date 2035		42.17%	10.58%	11.30%	16.97	0.67	0.88	0.08	-0.07	7.76	0.72%	1.00
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	82	47.86% (47)	11.77% (31)	12.05% (46)	19.56 (70)	0.69 (37)	0.86 (54)	0.74 (20)	-0.04 (46)	9.83 (26)	0.09% (2)	1.01 (57)
Morningstar Lifetime Mod 2040 TR USD		47.89%	10.92%	12.09%	-	0.63	0.85	-	-	-	-	-

INVESTMENT SCORECARD | CRITERIA DATA

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Morningstar Target-Date 2040		47.12%	11.15%	11.94%	18.67	0.66	0.87	0.19	-0.05	7.91	0.73%	1.02
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	81	52.89% (37)	12.39% (22)	12.71% (38)	21.27 (79)	0.68 (36)	0.85 (54)	1.11 (8)	0.27 (33)	9.83 (26)	0.09% (2)	1.01 (57)
Morningstar Lifetime Mod 2045 TR USD		51.57%	11.11%	12.40%	-	0.61	0.83	-	-	-	-	-
Morningstar Target-Date 2045		50.64%	11.57%	12.43%	19.94	0.65	0.86	0.30	0.04	7.73	0.73%	1.02
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	81	55.34% (29)	12.68% (22)	12.97% (34)	22.00 (89)	0.68 (36)	0.84 (52)	1.25 (1)	0.42 (27)	9.83 (26)	0.09% (2)	1.01 (60)
Morningstar Lifetime Mod 2050 TR USD		52.97%	11.13%	12.46%	-	0.61	0.83	-	-	-	-	-
Morningstar Target-Date 2050		52.03%	11.71%	12.54%	20.37	0.66	0.85	0.32	0.06	7.62	0.74%	1.02
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	81	55.52% (33)	12.73% (22)	12.99% (33)	22.08 (80)	0.68 (32)	0.84 (55)	1.32 (1)	0.44 (30)	9.83 (18)	0.09% (2)	1.01 (58)
Morningstar Lifetime Mod 2055 TR USD		53.35%	11.06%	12.45%	-	0.60	0.82	-	-	-	-	-
Morningstar Target-Date 2055		52.87%	11.80%	12.69%	20.58	0.65	0.86	0.40	0.14	6.73	0.73%	1.03
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	79	55.54% (43)	12.74% (22)	13.00% (43)	22.07 (85)	0.68 (34)	0.84 (64)	1.32 (1)	0.47 (34)	5.08 (26)	0.09% (3)	1.01 (65)
Morningstar Lifetime Mod 2060 TR USD		53.51%	10.98%	12.41%	-	0.59	0.82	-	-	-	-	-



Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Morningstar Target-Date 2060+		53.68%	11.88%	12.79%	20.40	0.66	0.86	0.49	0.24	3.11	0.73%	1.04

Review : Watch : Addition :

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INVESTMENT SCORECARD | CRITERIA SCORING

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Allocation--30% to 50% Equity												
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	70	2.4	4.8	6	6.4	8	4.8	4	10	8	10	6
Allocation--50% to 70% Equity												
▲ Putnam Dynamic Asset Allocation Bal Y - PABYX	68	3.6	4.8	6	4.8	6	4.8	6	10	8	8	6
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	75	4.8	4.8	8	4.8	8	4.8	8	10	8	8	6
Large Value												
MFS Value R6 - MEIKX	85	3.6	6.4	8	6.4	8	6.4	8	10	10	10	8
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	98	6	8	10	8	10	8	10	10	10	10	8
Mid-Cap Value												
Wells Fargo Special Mid Cap Value Inst - WFMIX	81	2.4	6.4	8	8	10	8	8	10	8	4	8
Mid-Cap Growth												
▲ MassMutual Select Mid Cap Growth I - MEFZX	68	3.6	4.8	6	4.8	6	3.2	6	10	10	8	6
Small Value												
DFA US Small Cap Value I - DFSVX	80	6	6.4	8	6.4	6	4.8	6	10	10	10	6
Small Growth												
▲ Janus Henderson Triton T - JATTX	66	2.4	3.2	6	3.2	6	3.2	6	10	10	8	8
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	88	6	8	10	8	8	6.4	8	10	8	8	8

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	95	4.8	8	10	8	10	8	10	10	10	6	10
Real Estate												
Principal Real Estate Securities Inst - PIREX	88	3.6	6.4	10	8	10	6.4	10	10	8	6	10

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Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Intermediate Core Bond									
Vanguard Total Bond Market Index Adm - VBTIX	92	0	10	12	30	10	8	10	12
Large Blend									
iShares S&P 500 Index K - WFSFX	100	8	10	12	30	10	8	10	12
Mid-Cap Blend									
Vanguard Mid Cap Index Admiral - VIMAX	100	8	10	12	30	10	8	10	12

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Target Date Funds

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date Retirement												
BlackRock LifePath® Index Retire K - LIRKX	90	6	8	10	6	6.4	8	8	10	10	10	8
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	82	3.6	6.4	6	10	8	8	6.4	6	10	10	8
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	78	3.6	6.4	6	8	8	8	6.4	6	10	10	6
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	79	3.6	6.4	6	8	6.4	8	6.4	6	10	10	8
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	82	4.8	6.4	8	6	6.4	6	8	8	10	10	8
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	81	4.8	8	8	4	6.4	6	8	8	10	10	8
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	81	4.8	8	8	4	6.4	6	8	8	10	10	8
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	81	4.8	8	8	4	6.4	6	8	8	10	10	8

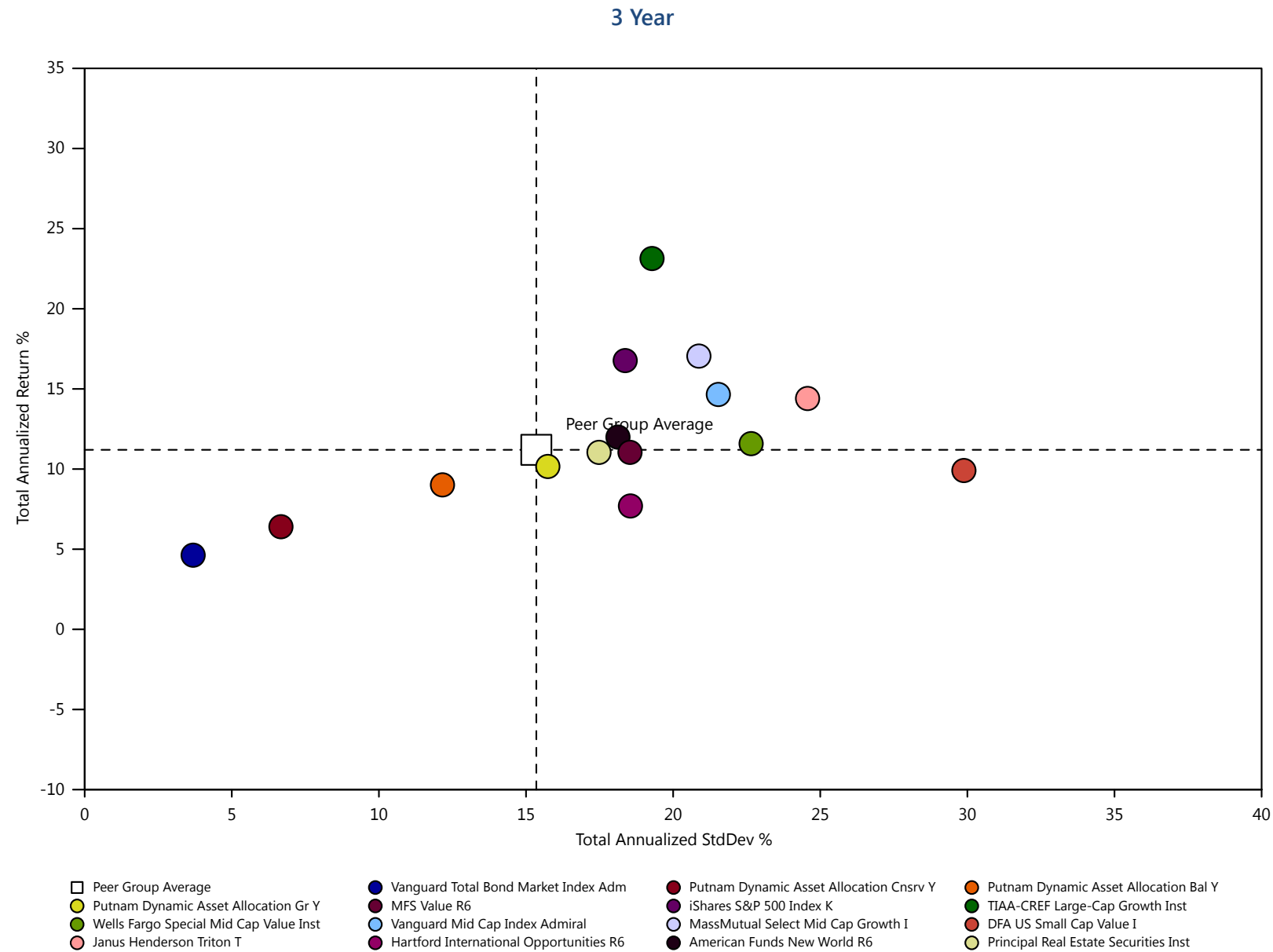


Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	79	4.8	8	8	4	6.4	6	8	8	8	10	8

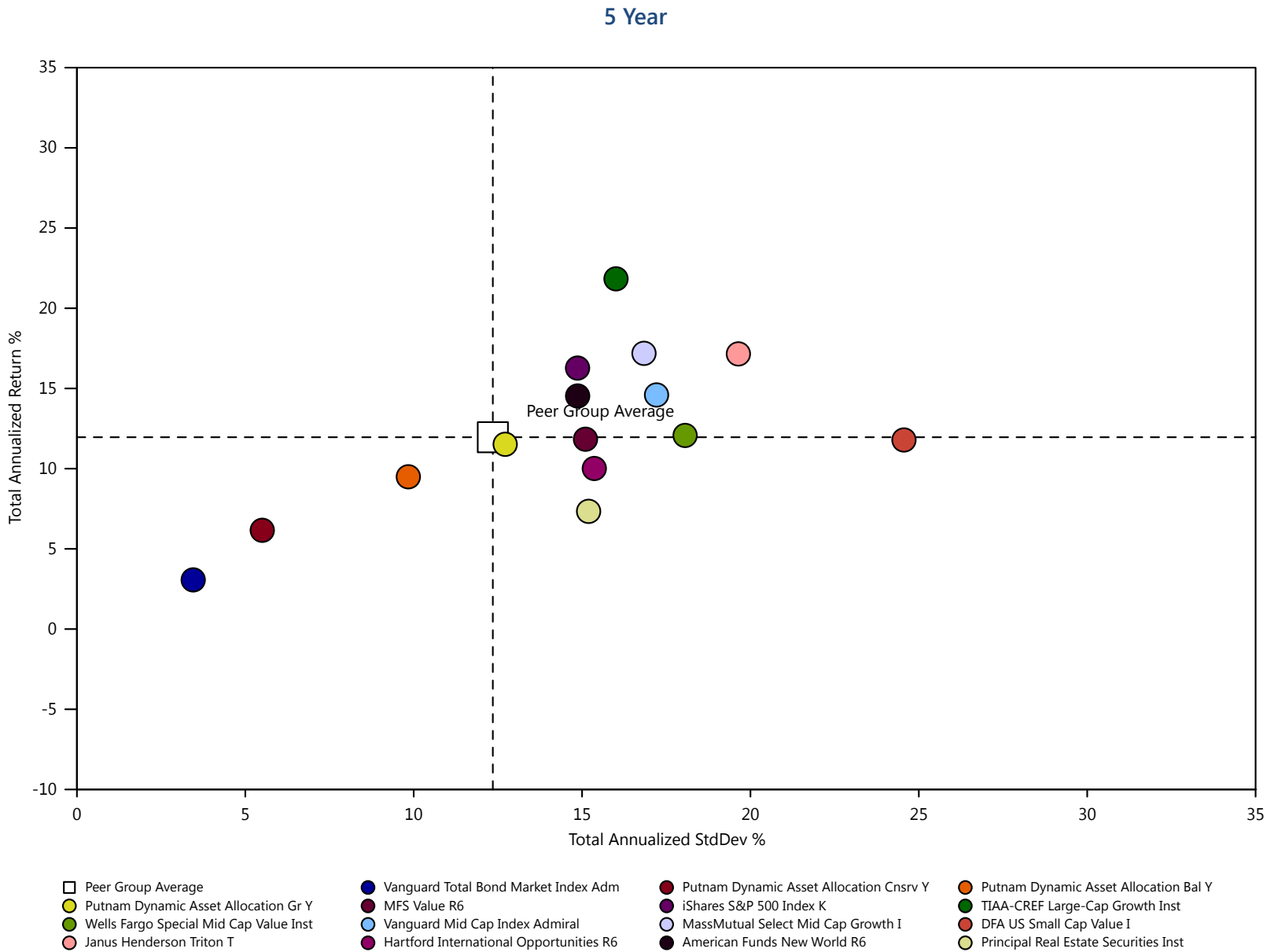
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INVESTMENT SCORECARD | INVESTMENT PERFORMANCE

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Stable Value													
Standard Stable Asset Fund A	-	-	-	-	-	-	-	-	-	-	-	-	-
USTREAS T-Bill Sec Mkt 3 Mon	0.01%	0.01%	0.10%	1.36%	1.13%	-	-	-	0.37%	2.11%	1.98%	0.94%	0.32%
Morningstar US SA Stable Value	0.36%	0.36%	1.65%	1.94%	1.80%	1.73%	-	-	1.80%	2.17%	1.92%	1.62%	1.51%
Intermediate Core Bond													
Vanguard Total Bond Market Index Adm	(3.61%)	(3.61%)	0.54%	4.63%	3.07%	3.39%	4.22%	12/11/1986	7.72%	8.71%	(0.03%)	3.56%	2.60%
BBgBarc US Agg Float Adj TR USD	(3.56%)	(3.56%)	0.71%	4.69%	3.14%	3.47%	-	-	7.75%	8.87%	(0.08%)	3.63%	2.75%
Morningstar Intermediate Core Bond	(2.95%)	(2.95%)	2.78%	4.57%	3.11%	3.33%	-	-	7.54%	8.27%	(0.32%)	3.37%	2.66%
Allocation--30% to 50% Equity													
Putnam Dynamic Asset Allocation Cnsrv Y	(0.11%)	(0.11%)	16.19%	6.40%	6.16%	5.98%	6.35%	02/07/1994	10.36%	12.02%	(4.55%)	10.04%	4.84%
DJ US Moderately Conservative TR USD	1.58%	1.58%	24.37%	8.65%	7.81%	7.36%	-	-	10.56%	16.07%	(2.26%)	9.55%	6.96%
Morningstar Allocation--30% to 50% Equity	1.85%	1.85%	26.13%	7.17%	7.02%	5.87%	-	-	9.00%	15.29%	(4.78%)	10.15%	6.99%
Allocation--50% to 70% Equity													
▲ Putnam Dynamic Asset Allocation Bal Y	3.03%	3.03%	33.68%	9.01%	9.49%	8.49%	7.83%	02/07/1994	12.67%	17.63%	(6.95%)	15.44%	6.99%
DJ US Moderate TR USD	3.90%	3.90%	38.28%	11.03%	10.55%	9.30%	-	-	13.03%	20.80%	(3.92%)	13.12%	9.26%
Morningstar Allocation--50% to 70% Equity	4.21%	4.21%	36.90%	9.72%	9.70%	7.99%	-	-	11.69%	19.14%	(5.61%)	14.04%	7.55%
Allocation--70% to 85% Equity													
Putnam Dynamic Asset Allocation Gr Y	4.71%	4.71%	46.53%	10.16%	11.52%	9.60%	8.67%	02/08/1994	14.67%	21.05%	(9.41%)	20.08%	8.14%
DJ Moderately Aggressive TR USD	4.67%	4.67%	48.91%	10.82%	11.75%	8.97%	-	-	14.14%	22.84%	(7.33%)	19.08%	9.31%

INVESTMENT SCORECARD | INVESTMENT PERFORMANCE



Investment Name	Last Qtr YTD		Annualized Returns						Calendar Year Returns					
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016	
Morningstar Allocation--70% to 85% Equity	5.17%	5.17%	46.54%	10.01%	10.61%	8.38%	-	-		11.83%	21.87%	(7.61%)	16.51%	8.68%
Target-Date Retirement														
BlackRock LifePath® Index Retire K	0.46%	0.46%	22.00%	8.39%	7.64%	-	6.29%	05/31/2011		12.22%	15.90%	(3.50%)	10.75%	5.82%
Morningstar Lifetime Mod Incm TR USD	0.82%	0.82%	20.75%	7.41%	6.76%	-	-	-		10.56%	13.27%	(2.20%)	8.55%	5.98%
Morningstar Target-Date Retirement	0.28%	0.28%	17.67%	6.59%	6.12%	4.84%	-	-		9.27%	12.71%	(2.90%)	8.46%	5.04%
Target-Date 2025														
BlackRock LifePath® Index 2025 K	1.37%	1.37%	28.42%	9.24%	9.15%	-	7.44%	05/31/2011		12.42%	18.98%	(4.78%)	14.43%	6.87%
Morningstar Lifetime Mod 2025 TR USD	0.64%	0.64%	29.78%	9.41%	9.53%	-	-	-		13.67%	19.36%	(4.90%)	14.54%	8.39%
Morningstar Target-Date 2025	1.86%	1.86%	30.22%	8.84%	9.18%	7.41%	-	-		11.99%	18.45%	(5.26%)	14.67%	6.98%
Target-Date 2030														
BlackRock LifePath® Index 2030 K	2.41%	2.41%	35.04%	10.17%	10.20%	-	8.09%	05/31/2011		13.05%	21.08%	(5.56%)	16.36%	7.29%
Morningstar Lifetime Mod 2030 TR USD	1.62%	1.62%	35.26%	9.99%	10.51%	-	-	-		13.69%	21.24%	(5.82%)	16.59%	9.26%
Morningstar Target-Date 2030	2.64%	2.64%	35.96%	9.73%	10.29%	8.06%	-	-		13.22%	20.41%	(6.15%)	16.73%	7.46%
Target-Date 2035														
BlackRock LifePath® Index 2035 K	3.34%	3.34%	41.60%	11.04%	11.19%	-	8.68%	05/31/2011		13.72%	23.08%	(6.36%)	18.29%	7.74%
Morningstar Lifetime Mod 2035 TR USD	3.00%	3.00%	41.93%	10.52%	11.44%	-	-	-		13.38%	23.04%	(6.82%)	18.52%	10.07%
Morningstar Target-Date 2035	3.55%	3.55%	42.17%	10.58%	11.30%	8.68%	-	-		14.21%	22.28%	(7.01%)	18.46%	7.82%
Target-Date 2040														
BlackRock LifePath® Index 2040 K	4.23%	4.23%	47.86%	11.77%	12.05%	-	9.22%	05/31/2011		14.10%	25.01%	(7.08%)	19.95%	8.10%

INVESTMENT SCORECARD | INVESTMENT PERFORMANCE

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Morningstar Lifetime Mod 2040 TR USD	4.24%	4.24%	47.89%	10.92%	12.09%	-	-	-	13.09%	24.35%	(7.65%)	19.87%	10.61%
Morningstar Target-Date 2040	4.37%	4.37%	47.12%	11.15%	11.94%	9.10%	-	-	14.81%	23.49%	(7.63%)	19.65%	8.07%
Target-Date 2045													
BlackRock LifePath® Index 2045 K	5.00%	5.00%	52.89%	12.39%	12.71%	-	9.63%	05/31/2011	14.64%	26.25%	(7.50%)	21.07%	8.28%
Morningstar Lifetime Mod 2045 TR USD	4.99%	4.99%	51.57%	11.11%	12.40%	-	-	-	12.95%	24.97%	(8.17%)	20.53%	10.84%
Morningstar Target-Date 2045	4.87%	4.87%	50.64%	11.57%	12.43%	9.31%	-	-	15.27%	24.51%	(8.09%)	20.42%	8.22%
Target-Date 2050													
BlackRock LifePath® Index 2050 K	5.32%	5.32%	55.34%	12.68%	12.97%	-	9.86%	05/31/2011	15.04%	26.77%	(7.82%)	21.43%	8.41%
Morningstar Lifetime Mod 2050 TR USD	5.26%	5.26%	52.97%	11.13%	12.46%	-	-	-	12.91%	25.09%	(8.41%)	20.78%	10.89%
Morningstar Target-Date 2050	5.10%	5.10%	52.03%	11.71%	12.54%	9.42%	-	-	15.42%	24.75%	(8.29%)	20.71%	8.29%
Target-Date 2055													
BlackRock LifePath® Index 2055 K	5.36%	5.36%	55.52%	12.73%	12.99%	-	9.99%	05/31/2011	15.02%	26.89%	(7.85%)	21.51%	8.38%
Morningstar Lifetime Mod 2055 TR USD	5.29%	5.29%	53.35%	11.06%	12.45%	-	-	-	12.91%	25.05%	(8.57%)	20.95%	10.90%
Morningstar Target-Date 2055	5.18%	5.18%	52.87%	11.80%	12.69%	9.49%	-	-	15.58%	25.04%	(8.38%)	21.00%	8.20%
Target-Date 2060+													
BlackRock LifePath® Index 2060 K	5.34%	5.34%	55.54%	12.74%	13.00%	-	14.50%	02/29/2016	15.06%	26.92%	(7.84%)	21.51%	-
Morningstar Lifetime Mod 2060 TR USD	5.27%	5.27%	53.51%	10.98%	12.41%	-	-	-	12.89%	24.96%	(8.69%)	21.06%	10.88%
Morningstar Target-Date 2060+	5.30%	5.30%	53.68%	11.88%	12.79%	-	-	-	15.60%	25.21%	(8.46%)	21.14%	8.19%

INVESTMENT SCORECARD | INVESTMENT PERFORMANCE



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Large Value													
MFS Value R6	8.69%	8.69%	48.27%	11.04%	11.84%	11.40%	8.78%	01/02/1996	4.03%	30.18%	(9.78%)	17.86%	14.25%
Russell 1000 Value TR USD	11.26%	11.26%	56.09%	10.96%	11.74%	10.99%	-	-	2.80%	26.54%	(8.27%)	13.66%	17.34%
Morningstar Large Value	11.44%	11.44%	56.98%	10.46%	11.43%	10.32%	-	-	3.11%	25.21%	(8.47%)	16.32%	15.09%
Large Blend													
iShares S&P 500 Index K	6.16%	6.16%	56.24%	16.77%	16.27%	13.85%	10.18%	07/30/1993	18.43%	31.43%	(4.38%)	21.77%	11.92%
S&P 500 TR USD	6.17%	6.17%	56.35%	16.78%	16.29%	13.91%	-	-	18.40%	31.49%	(4.38%)	21.83%	11.96%
Morningstar Large Blend	6.73%	6.73%	56.80%	14.87%	14.79%	12.40%	-	-	15.94%	29.35%	(6.02%)	20.80%	10.80%
Large Growth													
TIAA-CREF Large-Cap Growth Inst	2.73%	2.73%	68.09%	23.14%	21.83%	17.16%	12.48%	03/31/2006	44.24%	30.71%	0.04%	34.51%	(0.85%)
Russell 1000 Growth TR USD	0.94%	0.94%	62.74%	22.80%	21.05%	16.63%	-	-	38.49%	36.39%	(1.51%)	30.21%	7.08%
Morningstar Large Growth	2.23%	2.23%	63.61%	20.45%	19.42%	14.72%	-	-	36.03%	32.21%	(1.87%)	27.81%	3.71%
Mid-Cap Value													
Wells Fargo Special Mid Cap Value Inst	11.16%	11.16%	68.20%	11.59%	12.07%	11.79%	12.09%	04/08/2005	3.28%	35.53%	(13.10%)	11.16%	21.59%
Russell Mid Cap Value TR USD	13.05%	13.05%	73.76%	10.70%	11.60%	11.05%	-	-	4.96%	27.06%	(12.29%)	13.34%	20.00%
Morningstar Mid-Cap Value	15.73%	15.73%	78.46%	9.99%	11.14%	10.05%	-	-	2.80%	26.04%	(13.05%)	14.08%	18.79%
Mid-Cap Blend													
Vanguard Mid Cap Index Admiral	7.18%	7.18%	70.62%	14.65%	14.60%	12.29%	10.66%	05/21/1998	18.24%	31.03%	(9.23%)	19.25%	11.22%
CRSP US Mid Cap TR USD	7.18%	7.18%	70.66%	14.67%	14.62%	12.48%	-	-	18.24%	31.09%	(9.22%)	19.30%	11.25%

INVESTMENT SCORECARD | INVESTMENT PERFORMANCE

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Morningstar Mid-Cap Blend	10.93%	10.93%	74.76%	12.39%	13.04%	10.72%	-	-	12.66%	26.57%	(10.52%)	16.33%	15.08%
Mid-Cap Growth													
▲ MassMutual Select Mid Cap Growth I	2.69%	2.69%	68.31%	17.05%	17.19%	14.05%	15.14%	05/31/2000	26.20%	32.22%	(3.10%)	24.66%	6.19%
Russell Mid Cap Growth TR USD	(0.57%)	(0.57%)	68.61%	19.41%	18.39%	14.11%	-	-	35.59%	35.47%	(4.75%)	25.27%	7.33%
Morningstar Mid-Cap Growth	3.96%	3.96%	81.95%	20.29%	19.16%	13.38%	-	-	39.76%	32.68%	(5.70%)	24.88%	6.71%
Small Value													
DFA US Small Cap Value I	26.50%	26.50%	112.09%	9.91%	11.79%	9.62%	11.57%	03/02/1993	2.23%	18.12%	(15.13%)	7.21%	28.26%
Russell 2000 Value TR USD	21.17%	21.17%	97.05%	11.57%	13.56%	10.06%	-	-	4.63%	22.39%	(12.86%)	7.84%	31.74%
Morningstar Small Value	21.49%	21.49%	100.66%	9.93%	11.66%	9.18%	-	-	3.89%	21.77%	(15.21%)	9.16%	25.83%
Small Growth													
▲ Janus Henderson Triton T	0.47%	0.47%	78.74%	14.40%	17.15%	13.78%	13.50%	02/25/2005	28.33%	28.30%	(5.26%)	26.90%	10.42%
Russell 2000 Growth TR USD	4.88%	4.88%	90.20%	17.16%	18.61%	13.02%	-	-	34.63%	28.48%	(9.31%)	22.17%	11.32%
Morningstar Small Growth	6.93%	6.93%	95.97%	20.49%	20.43%	13.41%	-	-	38.92%	28.40%	(4.90%)	22.38%	11.51%
Foreign Large Blend													
Hartford International Opportunities R6	0.92%	0.92%	56.14%	7.70%	10.01%	6.57%	7.21%	07/22/1996	20.75%	26.15%	(18.61%)	24.77%	1.15%
MSCI EAFE NR USD	3.48%	3.48%	44.57%	6.02%	8.85%	5.52%	-	-	7.82%	22.01%	(13.79%)	25.03%	1.00%
Morningstar Foreign Large Blend	3.71%	3.71%	48.06%	5.97%	8.83%	5.43%	-	-	9.50%	21.91%	(14.46%)	25.44%	1.57%
Diversified Emerging Mkts													
American Funds New World R6	0.81%	0.81%	62.16%	11.99%	14.53%	7.41%	9.78%	06/17/1999	25.30%	28.03%	(11.97%)	33.06%	4.31%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
MSCI EM NR USD	2.29%	2.29%	58.39%	6.48%	12.07%	3.65%	-	-	18.31%	18.44%	(14.58%)	37.28%	11.19%
Morningstar Diversified Emerging Mkts	3.15%	3.15%	62.33%	6.09%	11.52%	3.82%	-	-	17.88%	19.90%	(16.11%)	35.36%	9.16%
Real Estate													
Principal Real Estate Securities Inst	6.98%	6.98%	33.97%	11.04%	7.34%	9.97%	11.47%	12/06/2000	(3.23%)	31.13%	(4.31%)	9.03%	5.93%
FTSE Nareit All Equity REITs TR USD	8.32%	8.32%	34.24%	10.78%	7.19%	9.35%	-	-	(5.12%)	28.66%	(4.04%)	8.67%	8.63%
Morningstar Real Estate	8.21%	8.21%	39.76%	9.47%	5.92%	8.25%	-	-	(4.73%)	27.45%	(5.86%)	7.07%	7.65%

Review :  Watch :  Addition : 

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.

INVESTMENT FACT SHEETS - 100 POINT

CAPK 457(b) Plan

For Period Ending 03/31/2021

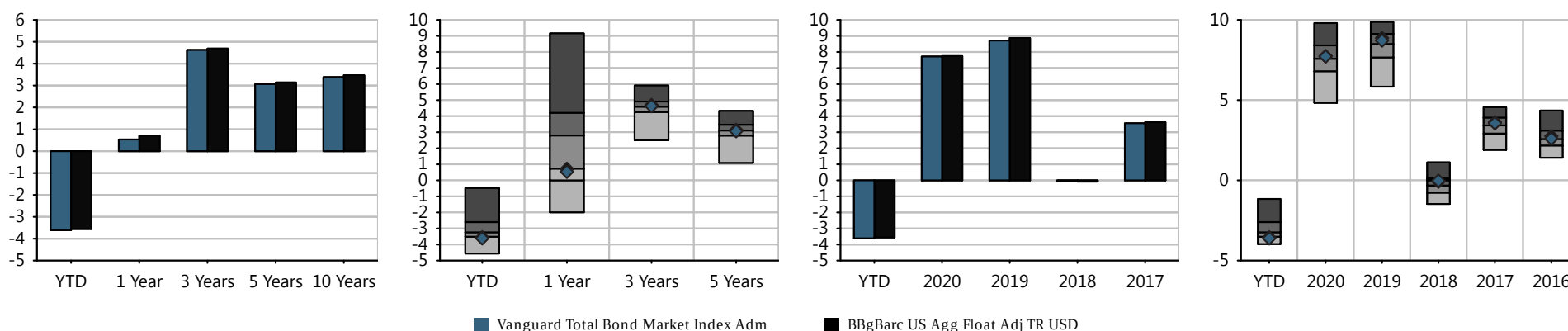
VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
92 Passing	Criteria Scoring	0.30%	0.29%	0.27%	0.05%	\$302,766,965,852	0.59%	4.68%	3.12%
	Peer Group Scoring	1.13%	1.37%	1.16%	0.60%	-	-	-	-
	Criteria Peer Ranking	11	6	6	7	-	78	40	50

Investment Strategy

The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
Vanguard Total Bond Market Index Adm	(3.61%)	(3.61%)	0.54%	4.63%	3.07%	3.39%	4.22%	12/11/1986	7.72%	8.71%	(0.03%)	3.56%	2.60%
BBgBarc US Agg Float Adj TR USD	(3.56%)	(3.56%)	0.71%	4.69%	3.14%	3.47%	-	-	7.75%	8.87%	(0.08%)	3.63%	2.75%
Morningstar Intermediate Core Bond	(2.95%)	(2.95%)	2.78%	4.57%	3.11%	3.33%	-	-	7.54%	8.27%	(0.32%)	3.37%	2.66%

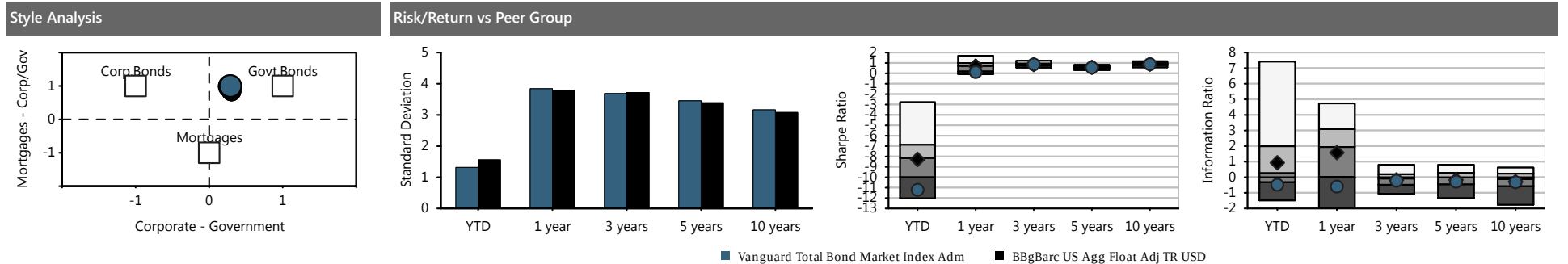
Morningstar Rating: ***

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

Asset Allocation		Maturity Distribution		Regional Distribution		Sector Distribution		Credit Quality		
- Cash (0.17%) - Domestic Stock (0.00%) - Foreign Stock (0.00%) - Domestic Bond (91.21%) - Foreign Bond (7.79%) - Preferred Stocks (0.00%) - Convertible Bond (0.84%) - Other (0.00%)		Fund	United States	92.18	Fund	Index		Fund	Index	
	Less than 1 Yr	0.43	Supranational	1.59	Government	46.17	-	AAA	68.39	-
	1 to 3 Yrs	20.23	United Kingdom	1.06	Corporate	29.07	-	AA	3.25	-
	3 to 5 Yrs	16.53	Canada	0.97	Securitized	23.87	-	A	12.56	-
	5 to 7 Yrs	10.89	Japan	0.68	Municipal	-	-	BBB	15.79	-
	7 to 10 Yrs	10.51	Germany	0.47	Cash & Equivalents	0.17	-	BB	0.00	-
	10 Yrs or more	41.40	Netherlands	0.41	Other	0.72	-	B	0.00	-
			Mexico	0.36				Below B	0.01	-
			Belgium	0.31				Not Rated	0.00	-
			Colombia	0.20						



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance																																																																			
Ticker	VBTLX	Expense Ratio	0.05	Federal National Mortga...	0.84	Time Period: 01/31/2016 - 03/31/2021 <table border="1"><caption>Growth of \$100</caption><thead><tr><th>Date</th><th>Vanguard Total Bond Market Index Adm</th><th>BBgBarc US Agg Float Adj TR USD</th></tr></thead><tbody><tr><td>03/16</td><td>98.5</td><td>98.5</td></tr><tr><td>06/16</td><td>102.5</td><td>102.5</td></tr><tr><td>09/16</td><td>101.5</td><td>101.5</td></tr><tr><td>12/16</td><td>102.5</td><td>102.5</td></tr><tr><td>03/17</td><td>103.5</td><td>103.5</td></tr><tr><td>06/17</td><td>104.5</td><td>104.5</td></tr><tr><td>09/17</td><td>103.5</td><td>103.5</td></tr><tr><td>12/17</td><td>104.5</td><td>104.5</td></tr><tr><td>03/18</td><td>103.5</td><td>103.5</td></tr><tr><td>06/18</td><td>104.5</td><td>104.5</td></tr><tr><td>09/18</td><td>103.5</td><td>103.5</td></tr><tr><td>12/18</td><td>104.5</td><td>104.5</td></tr><tr><td>03/19</td><td>103.5</td><td>103.5</td></tr><tr><td>06/19</td><td>104.5</td><td>104.5</td></tr><tr><td>09/19</td><td>103.5</td><td>103.5</td></tr><tr><td>12/19</td><td>104.5</td><td>104.5</td></tr><tr><td>03/20</td><td>103.5</td><td>103.5</td></tr><tr><td>06/20</td><td>104.5</td><td>104.5</td></tr><tr><td>09/20</td><td>103.5</td><td>103.5</td></tr><tr><td>12/20</td><td>104.5</td><td>104.5</td></tr><tr><td>03/21</td><td>115.0</td><td>110.0</td></tr></tbody></table>		Date	Vanguard Total Bond Market Index Adm	BBgBarc US Agg Float Adj TR USD	03/16	98.5	98.5	06/16	102.5	102.5	09/16	101.5	101.5	12/16	102.5	102.5	03/17	103.5	103.5	06/17	104.5	104.5	09/17	103.5	103.5	12/17	104.5	104.5	03/18	103.5	103.5	06/18	104.5	104.5	09/18	103.5	103.5	12/18	104.5	104.5	03/19	103.5	103.5	06/19	104.5	104.5	09/19	103.5	103.5	12/19	104.5	104.5	03/20	103.5	103.5	06/20	104.5	104.5	09/20	103.5	103.5	12/20	104.5	104.5	03/21	115.0	110.0
Date	Vanguard Total Bond Market Index Adm	BBgBarc US Agg Float Adj TR USD																																																																							
03/16	98.5	98.5																																																																							
06/16	102.5	102.5																																																																							
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12/20	104.5	104.5																																																																							
03/21	115.0	110.0																																																																							
Category	Intermediate Core Bond	Gross Expense Ratio	0.05	United States Treasury ...	0.71																																																																				
Net Assets(This Class \$mn)	302,767 m	Prospectus Net Expense Ratio	0.05	United States Treasury ...	0.54																																																																				
Net Assets(All Classes \$mn)	-	Prospectus Gross Expense Ratio	0.05	Federal National Mortga...	0.52																																																																				
Manager	Joshua Barrickman	Actual 12b1	0.00	United States Treasury ...	0.47																																																																				
Manager Tenure	8.09	Management Fee	0.04	United States Treasury ...	0.41																																																																				
Fund Inception	Dec 11,1986			United States Treasury ...	0.41																																																																				
Avg Maturity	8.50			United States Treasury ...	0.40																																																																				
Avg Duration	6.60			United States Treasury ...	0.39																																																																				
				United States Treasury ...	0.39																																																																				

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

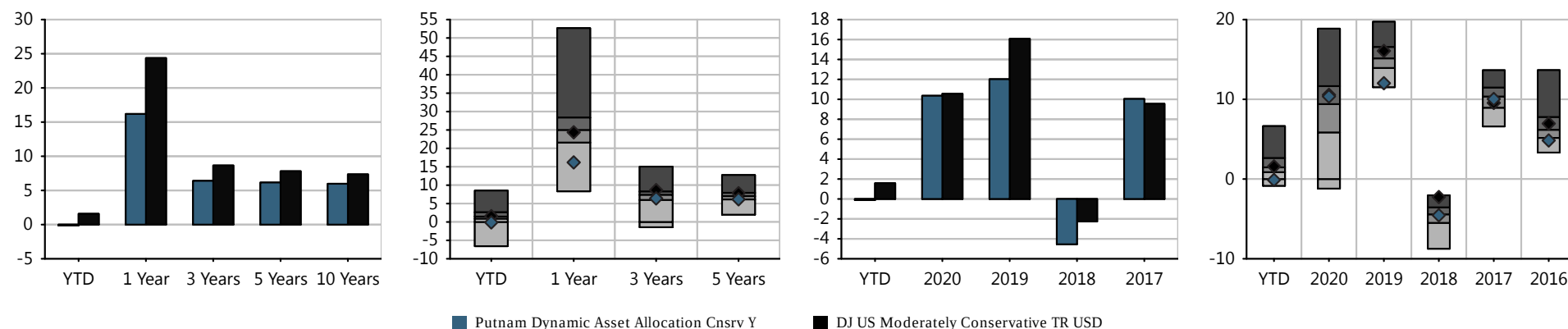
PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
70 Passing	Criteria Scoring	16.19%	6.40%	6.16%	0.73	0.89	-0.79	-0.72	18.83	0.74%	3.19	0.99
	Peer Group Scoring	26.13%	7.17%	7.02%	0.63	0.77	-0.54	-0.33	9.19	1.02%	7.55	0.91
	Criteria Peer Ranking	95	68	75	32	29	68	80	5	33	10	27

Investment Strategy

The investment seeks total return consistent with preservation of capital. The fund allocates 15% to 45% of its assets in equities and 55% to 85% in fixed income securities. It invests mainly in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments. The fund also invests, to a lesser extent, in equity securities (growth or value stocks or both) of U.S. and foreign companies of any size.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Putnam Dynamic Asset Allocation Cnsv Y	(0.11%)	(0.11%)	16.19%	6.40%	6.16%	5.98%	6.35%	02/07/1994	10.36%	12.02%	(4.55%)	10.04%	4.84%
DJ US Moderately Conservative TR USD	1.58%	1.58%	24.37%	8.65%	7.81%	7.36%	-	-	10.56%	16.07%	(2.26%)	9.55%	6.96%
Morningstar Allocation--30% to 50% Equity	1.85%	1.85%	26.13%	7.17%	7.02%	5.87%	-	-	9.00%	15.29%	(4.78%)	10.15%	6.99%

Morningstar Rating: ***

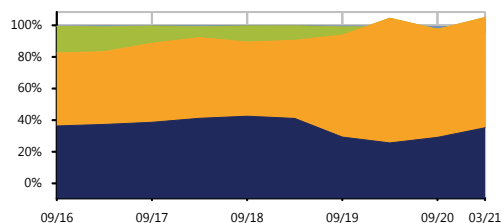
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

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PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

Portfolio Composition

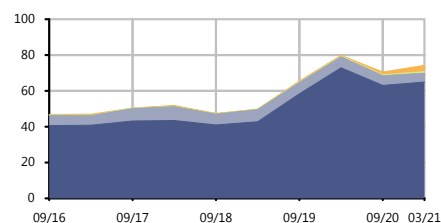
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

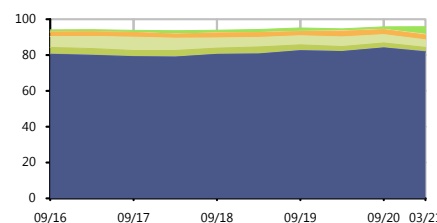
Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

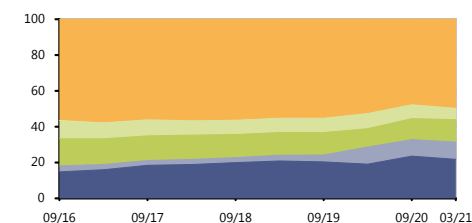
Time Period: 04/30/2016 - 03/31/2021



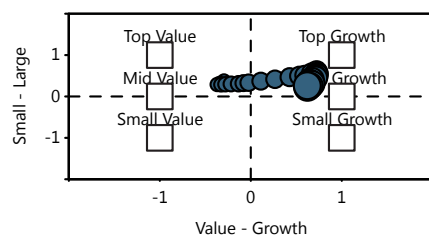
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Communication Services
■ Asia % ■ Consumer Cyclical
■ Consumer Defensive ■ Other

Sector Distribution

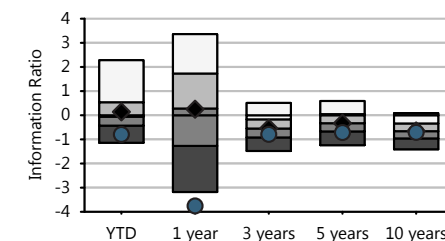
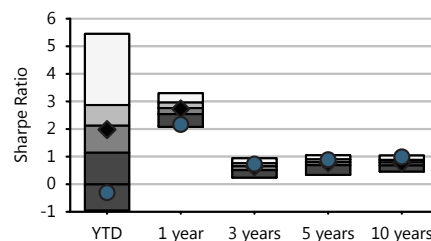
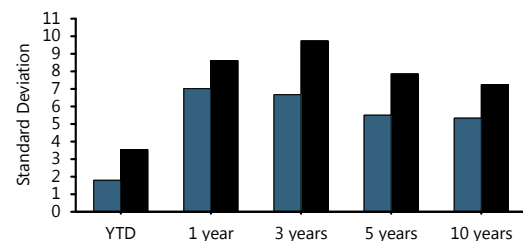
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



■ Putnam Dynamic Asset Allocation Cnsrv Y ■ DJ US Moderately Conservative TR USD

Fund Basics

Ticker	PACYX
Category	Allocation--30% to 50% Equity
Net Assets(This Class \$mn)	1,086 m
Net Assets(All Classes \$mn)	0 m
Manager	Robert Schoen
Manager Tenure	18.83
Fund Inception	Feb 07,1994

Fee And Expenses

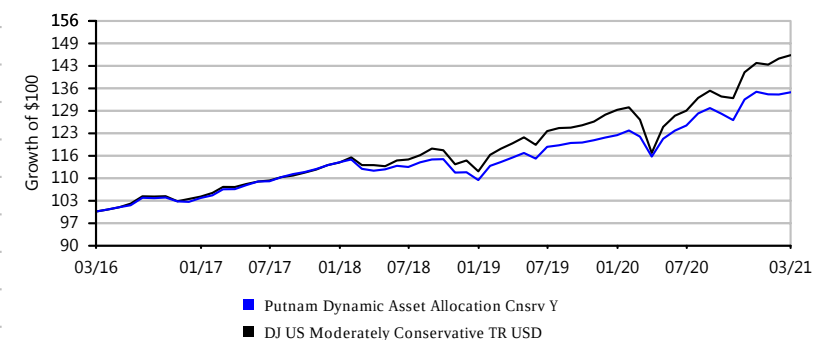
Expense Ratio	0.73
Gross Expense Ratio	0.73
Prospectus Net Expense Ratio	0.74
Prospectus Gross Expense Ratio	0.74
Actual 12b1	0.00
Management Fee	0.52

Top 10 Holdings (%)

E-mini S&P 500 Future M...	-16.73
5 Year Treasury Note Fu...	7.34
Ultra US Treasury Bond ...	3.93
10 Year Treasury Note F...	3.89
MSCI EAFE Index Future ...	-3.09
E-mini Russell 2000 Ind...	3.02
Federal National Mortga...	2.54
Gsglpwds P Us0001m R 12...	-2.47
Gsglpwdl R Us0001m P 12...	2.44
Federal National Mortga...	2.40

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

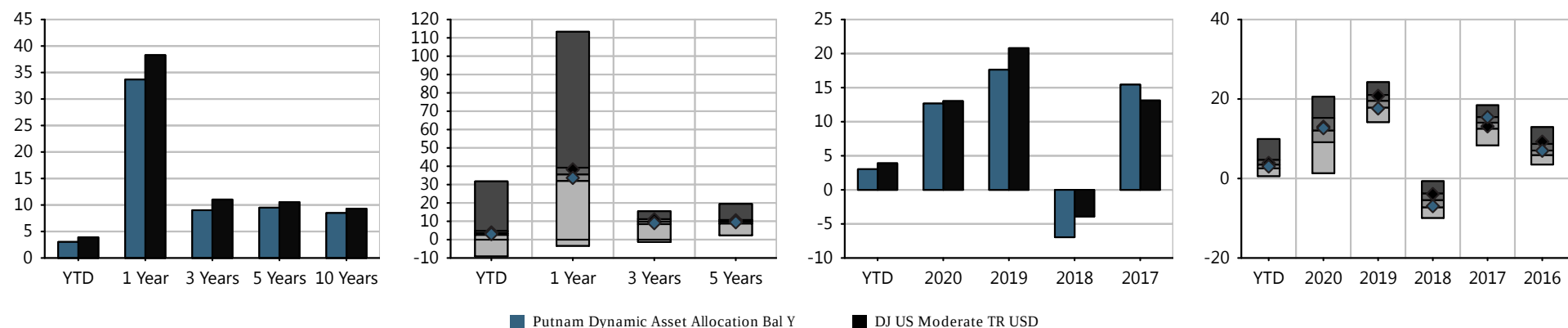
PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
68 Watch	Criteria Scoring	33.68%	9.01%	9.49%	0.64	0.85	-0.87	-0.52	18.83	0.71%	5.01	0.94
	Peer Group Scoring	36.90%	9.72%	9.70%	0.68	0.84	-0.41	-0.29	10.31	1.06%	6.41	0.97
	Criteria Peer Ranking	63	65	57	62	54	74	63	11	28	32	61

Investment Strategy

The investment seeks total return. The fund allocates 45% to 75% of its assets in equities and 25% to 55% in fixed income securities. It invests mainly in equity securities (growth or value stocks or both) of both U.S. and foreign companies of any size. The fund also invests in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments (such as mortgage-backed investments).

Manager Vs Benchmark Performance



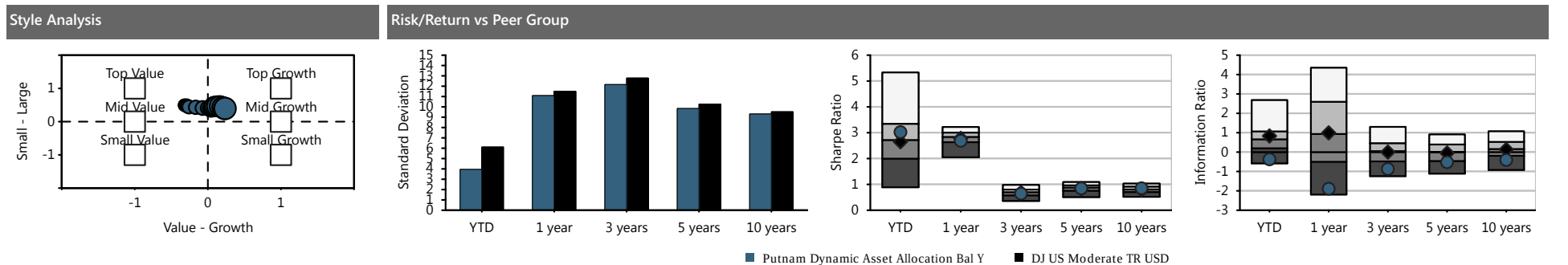
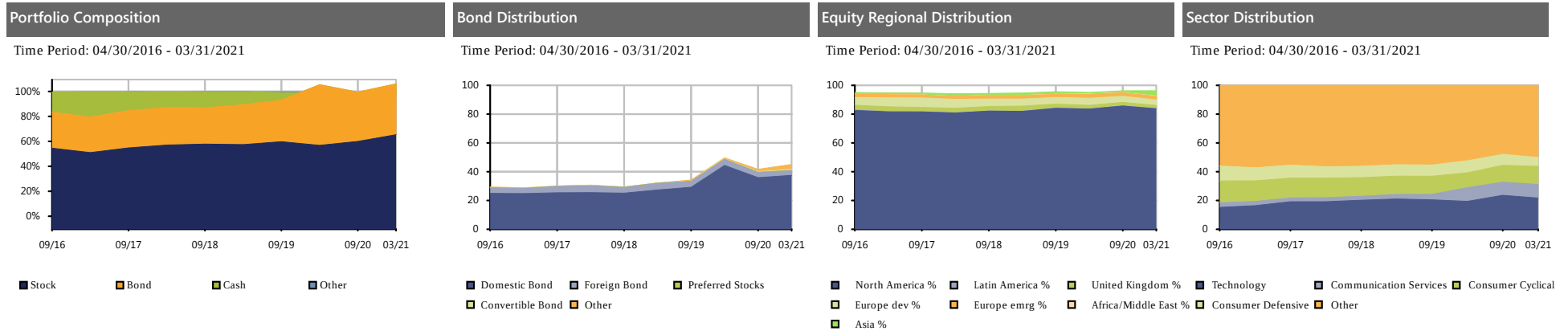
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ Putnam Dynamic Asset Allocation Bal Y	3.03%	3.03%	33.68%	9.01%	9.49%	8.49%	7.83%	02/07/1994	12.67%	17.63%	(6.95%)	15.44%	6.99%
DJ US Moderate TR USD	3.90%	3.90%	38.28%	11.03%	10.55%	9.30%	-	-	13.03%	20.80%	(3.92%)	13.12%	9.26%
Morningstar Allocation--50% to 70% Equity	4.21%	4.21%	36.90%	9.72%	9.70%	7.99%	-	-	11.69%	19.14%	(5.61%)	14.04%	7.55%

Morningstar Rating: ***

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PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	PABYX	Expense Ratio	0.71	E-mini S&P 500 Future M...	-8.57	Time Period: 01/31/2016 - 03/31/2021 ■ Putnam Dynamic Asset Allocation Bal Y ■ DJ US Moderate TR USD	
Category	Allocation--50% to 70% Equity	Gross Expense Ratio	0.71	E-mini Russell 2000 Ind...	5.45		
Net Assets(This Class \$mn)	2,671 m	Prospectus Net Expense Ratio	0.71	Gsglpwds P Us0001m R 12...	-4.42		
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.71	Gsglpwdl R Us0001m P 12...	4.36		
Manager	Robert Schoen	Actual 12b1	0.00	5 Year Treasury Note Fu...	4.07		
Manager Tenure	18.83	Management Fee	0.52	Apple Inc	3.02		
Fund Inception	Feb 07,1994			Microsoft Corp	2.57		
				Amazon.com Inc	2.37		
				Ru10vatr R Us0001m P 02...	2.18		
				Ultra US Treasury Bond ...	2.14		

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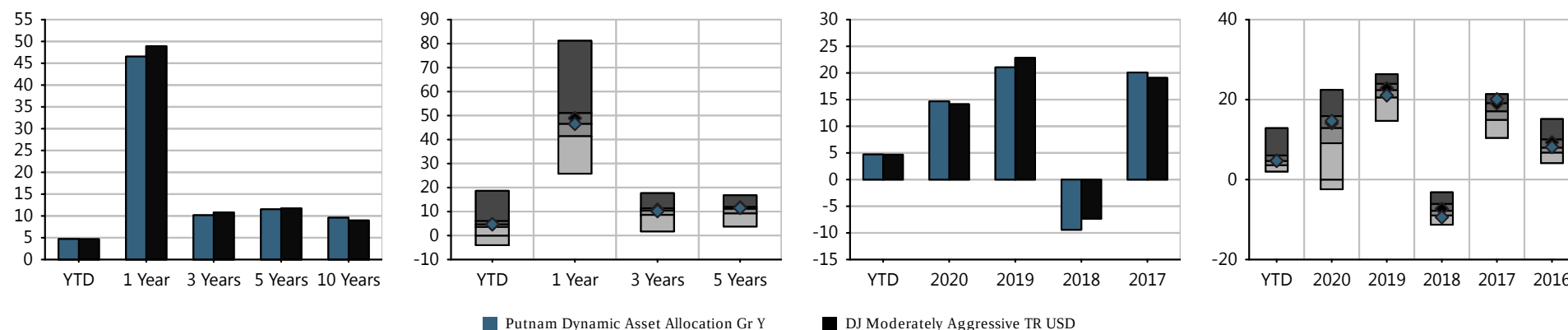
PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
75 Passing	Criteria Scoring	46.53%	10.16%	11.52%	0.60	0.82	-0.31	-0.12	18.83	0.80%	6.09	0.96
	Peer Group Scoring	46.54%	10.01%	10.61%	0.59	0.77	-0.20	-0.32	10.60	1.07%	8.86	0.95
	Criteria Peer Ranking	50	56	33	54	38	58	34	9	30	26	49

Investment Strategy

The investment seeks capital appreciation. The fund allocates 65% to 95% of its assets in equities and 5% to 35% in fixed income securities. It invests mainly in equity securities (growth or value stocks or both) of both U.S. and foreign companies of any size. The fund also invests, to a lesser extent, in fixed-income investments, including U.S. and foreign government obligations, corporate obligations and securitized debt instruments (such as mortgage-backed investments).

Manager Vs Benchmark Performance



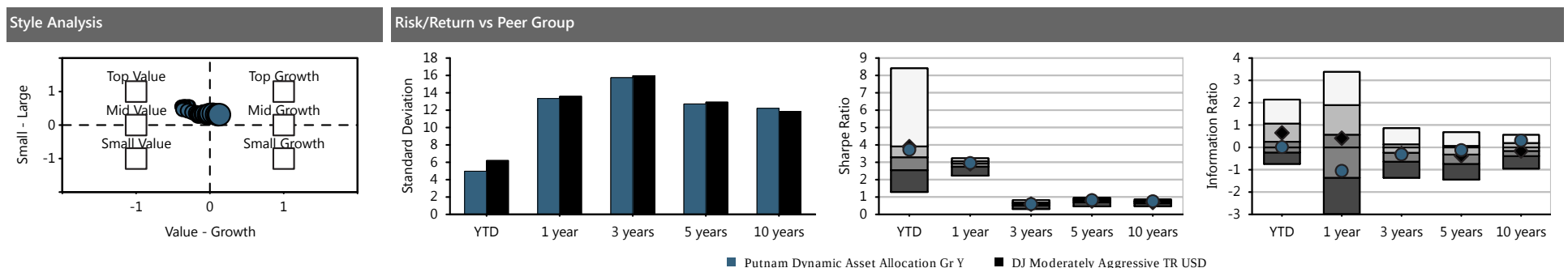
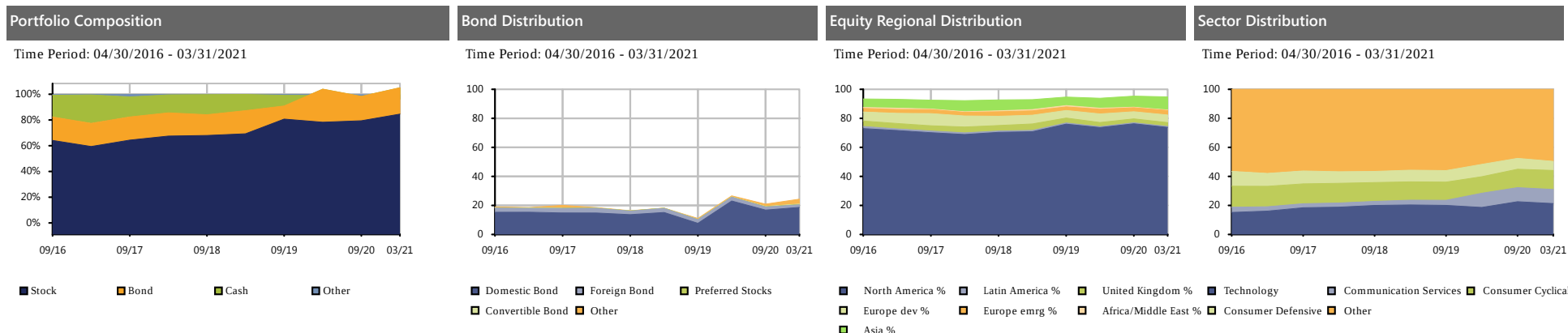
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Putnam Dynamic Asset Allocation Gr Y	4.71%	4.71%	46.53%	10.16%	11.52%	9.60%	8.67%	02/08/1994	14.67%	21.05%	(9.41%)	20.08%	8.14%
DJ Moderately Aggressive TR USD	4.67%	4.67%	48.91%	10.82%	11.75%	8.97%	-	-	14.14%	22.84%	(7.33%)	19.08%	9.31%
Morningstar Allocation--70% to 85% Equity	5.17%	5.17%	46.54%	10.01%	10.61%	8.38%	-	-	11.83%	21.87%	(7.61%)	16.51%	8.68%

Morningstar Rating: ****

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PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET



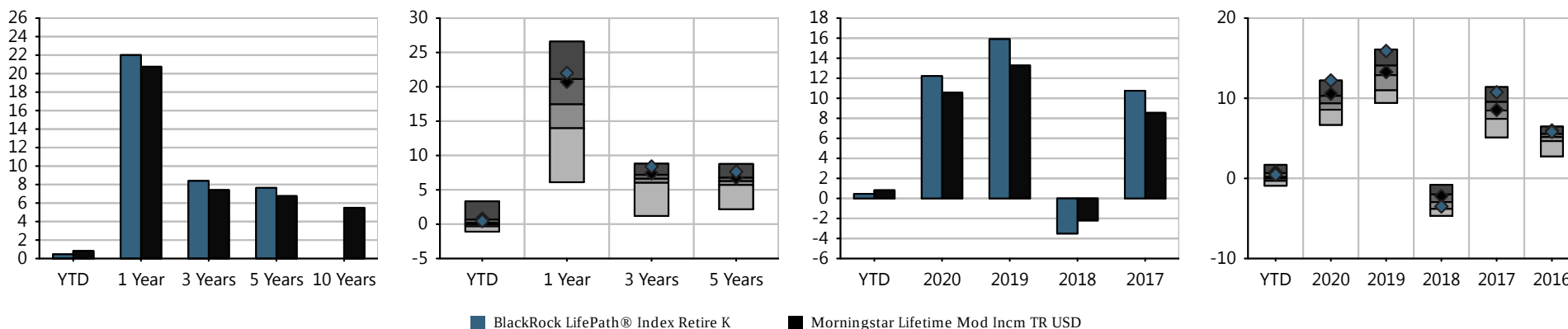
Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	PAGYX	Expense Ratio	0.80	E-mini Russell 2000 Ind...	6.21	Time Period: 01/31/2016 - 03/31/2021	
Category	Allocation--70% to 85% Equity	Gross Expense Ratio	0.80	Gsglpwds P Us0001m R 12...	-4.19		
Net Assets(This Class \$mn)	2,977 m	Prospectus Net Expense Ratio	0.80	Gsglpwdl R Us0001m P 12...	4.14	Growth of \$100 03/16 01/17 07/17 01/18 07/18 01/19 07/19 01/20 07/20 03/21 ■ Putnam Dynamic Asset Allocation Gr Y ■ DJ Moderately Aggressive TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.80	Apple Inc	2.87		
Manager	Robert Schoen	Actual 12b1	0.00	Microsoft Corp	2.41	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Manager Tenure	18.83	Management Fee	0.59	Amazon.com Inc	2.22		
Fund Inception	Feb 08,1994			Ru10vatr R Us0001m P 02...	2.17		
				5 Year Treasury Note Fu...	1.61		
				MSCI EAFE Index Future ...	1.58		
				E-mini S&P 500 Future M...	1.58		

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
90 Passing	Criteria Scoring	22.00%	8.39%	7.64%	8.30	0.86	0.99	0.86	0.85	9.83	0.09%	1.03
	Peer Group Scoring	17.67%	6.59%	6.12%	7.37	0.77	0.91	-0.31	-0.29	9.00	0.71%	1.07
	Criteria Peer Ranking	18	5	8	71	32	28	1	3	42	2	52

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index Retirement Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
BlackRock LifePath® Index Retire K	0.46%	0.46%	22.00%	8.39%	7.64%	-	6.29%	05/31/2011	12.22%	15.90%	(3.50%)	10.75%	5.82%
Morningstar Lifetime Mod Incm TR USD	0.82%	0.82%	20.75%	7.41%	6.76%	-	-	-	10.56%	13.27%	(2.20%)	8.55%	5.98%
Morningstar Target-Date Retirement	0.28%	0.28%	17.67%	6.59%	6.12%	4.84%	-	-	9.27%	12.71%	(2.90%)	8.46%	5.04%

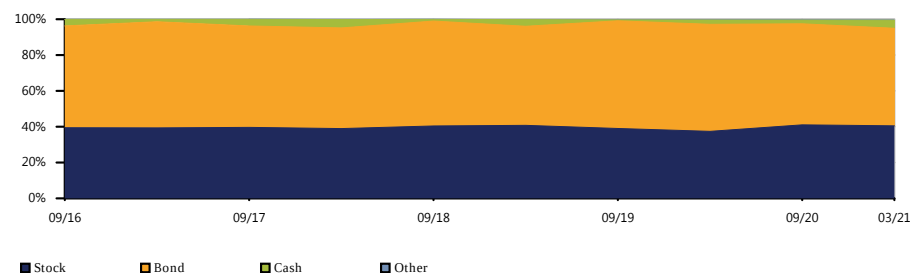
Morningstar Rating: *****

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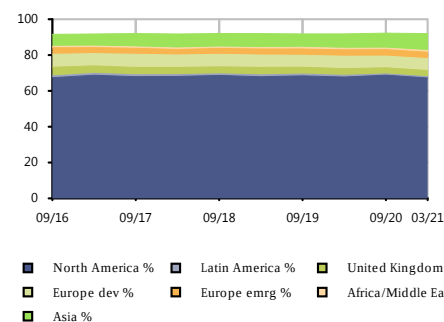
Historical Glidepath

Time Period: 04/30/2016 - 03/31/2021



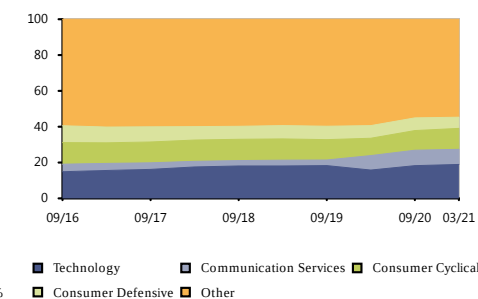
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021



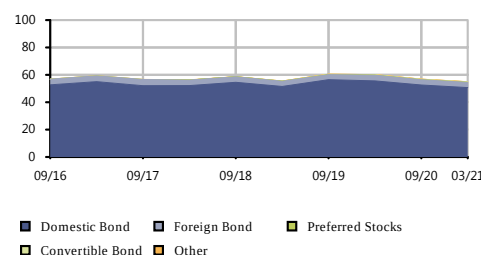
Sector Distribution

Time Period: 04/30/2016 - 03/31/2021

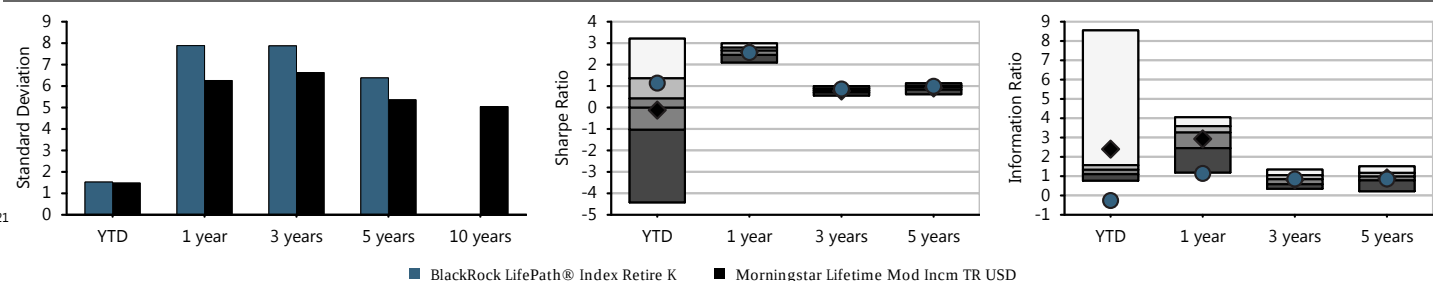


Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



Risk/Return vs Peer Group



Fund Basics

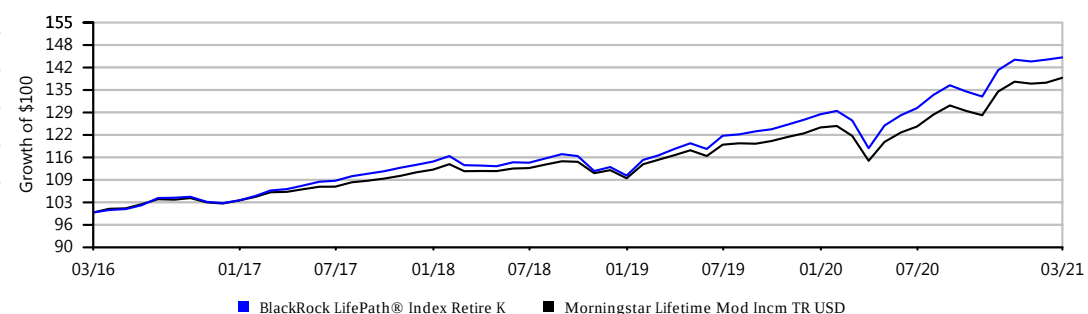
Ticker	LIRKX
Category	Target-Date Retirement
Net Assets(This Class \$mn)	8,722 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.06
Gross Expense Ratio	0.12
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.14
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



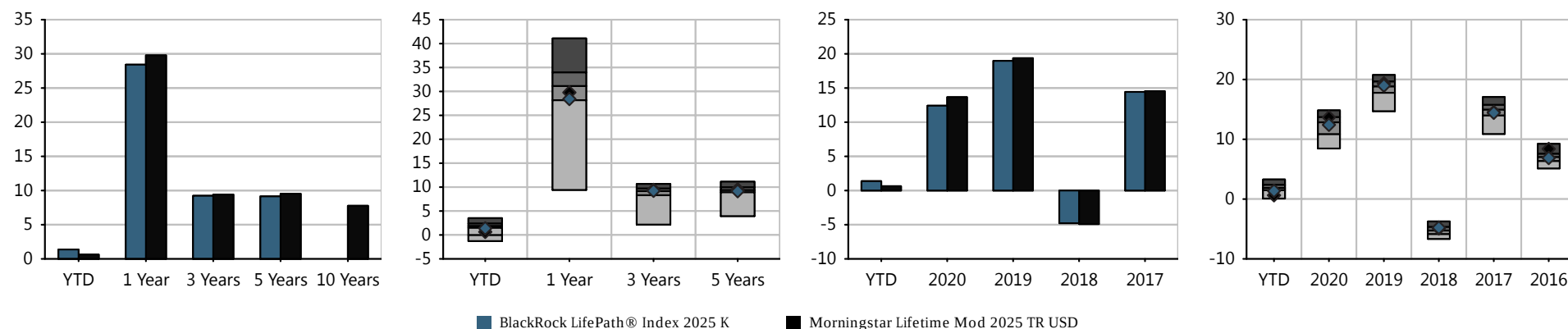
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IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
82 Passing	Criteria Scoring	28.42%	9.24%	9.15%	11.45	0.76	0.95	-0.14	-0.37	9.83	0.09%	1.00
	Peer Group Scoring	30.22%	8.84%	9.18%	12.71	0.69	0.90	-0.23	-0.13	7.84	0.70%	0.97
	Criteria Peer Ranking	72	46	61	16	17	32	50	70	28	2	28

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2025 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2025 K	1.37%	1.37%	28.42%	9.24%	9.15%	-	7.44%	05/31/2011	12.42%	18.98%	(4.78%)	14.43%	6.87%
Morningstar Lifetime Mod 2025 TR USD	0.64%	0.64%	29.78%	9.41%	9.53%	-	-	-	13.67%	19.36%	(4.90%)	14.54%	8.39%
Morningstar Target-Date 2025	1.86%	1.86%	30.22%	8.84%	9.18%	7.41%	-	-	11.99%	18.45%	(5.26%)	14.67%	6.98%

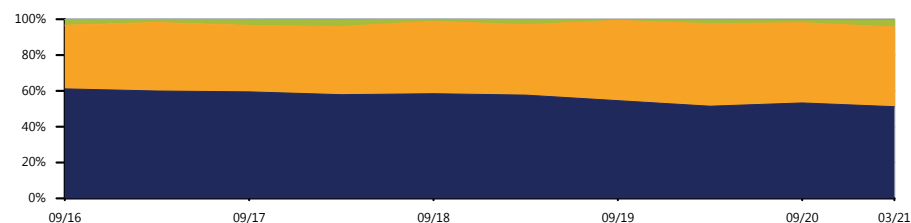
Morningstar Rating: ***

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Historical Glidepath

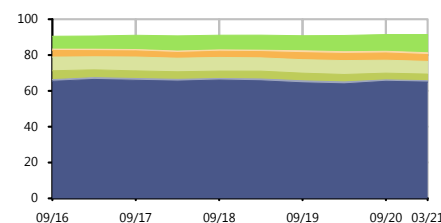
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

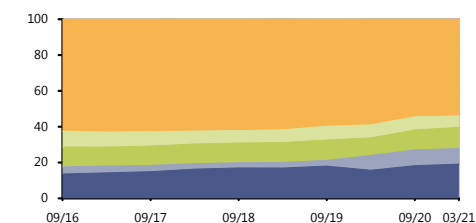
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom % ■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Asia %

Sector Distribution

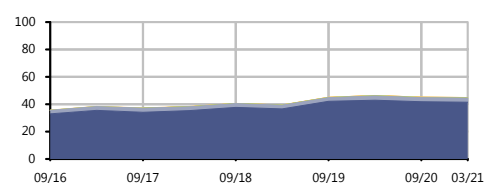
Time Period: 04/30/2016 - 03/31/2021



■ Technology ■ Communication Services ■ Consumer Cyclical ■ Consumer Defensive ■ Other

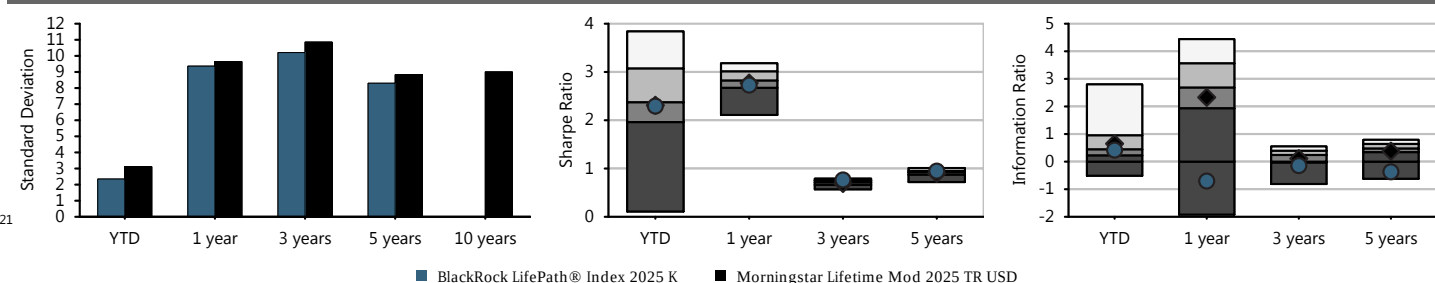
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks ■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

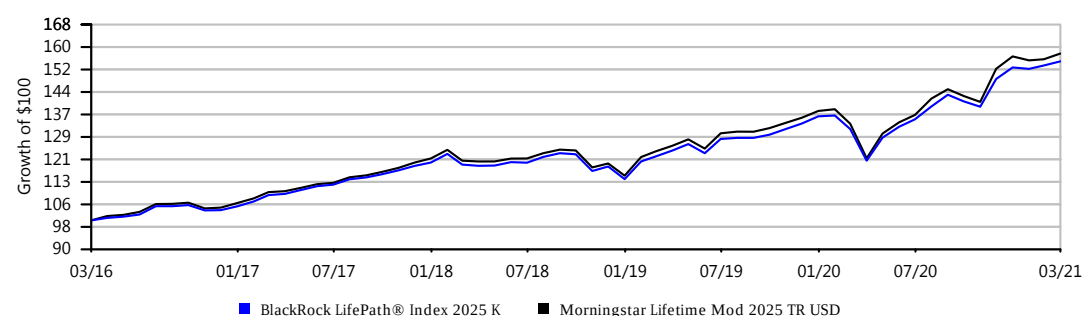
Ticker	LIBKX
Category	Target-Date 2025
Net Assets(This Class \$mn)	6,184 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.12
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.15
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



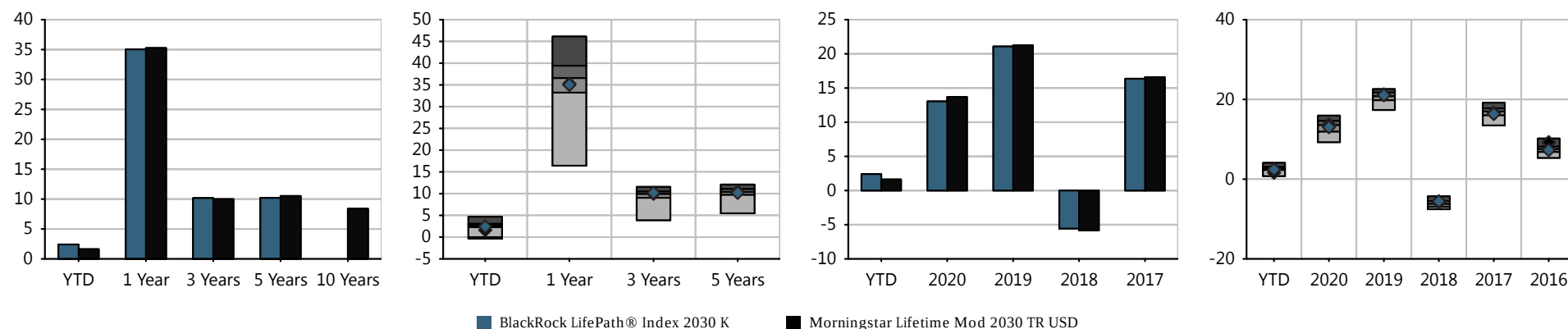
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
78 Passing	Criteria Scoring	35.04%	10.17%	10.20%	14.27	0.73	0.91	0.17	-0.33	9.83	0.09%	0.99
	Peer Group Scoring	35.96%	9.73%	10.29%	14.68	0.68	0.89	-0.09	-0.12	7.91	0.71%	0.98
	Criteria Peer Ranking	63	42	59	31	23	44	36	69	27	2	44

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2030 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2030 K	2.41%	2.41%	35.04%	10.17%	10.20%	-	8.09%	05/31/2011	13.05%	21.08%	(5.56%)	16.36%	7.29%
Morningstar Lifetime Mod 2030 TR USD	1.62%	1.62%	35.26%	9.99%	10.51%	-	-	-	13.69%	21.24%	(5.82%)	16.59%	9.26%
Morningstar Target-Date 2030	2.64%	2.64%	35.96%	9.73%	10.29%	8.06%	-	-	13.22%	20.41%	(6.15%)	16.73%	7.46%

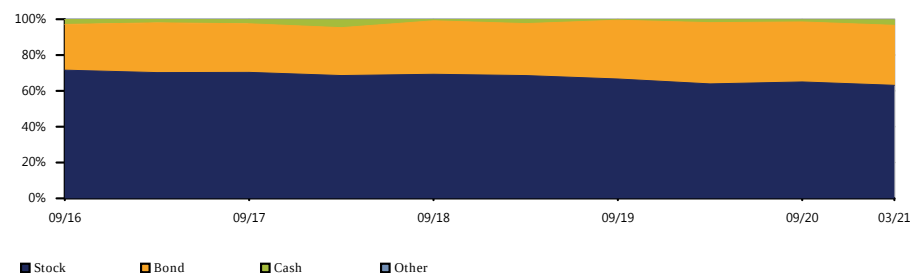
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

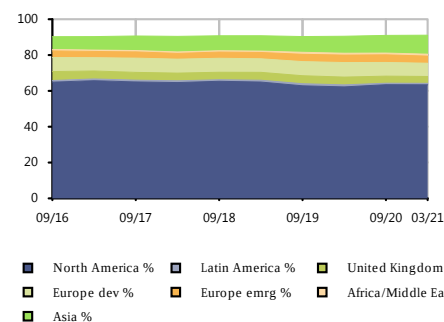
Historical Glidepath

Time Period: 04/30/2016 - 03/31/2021



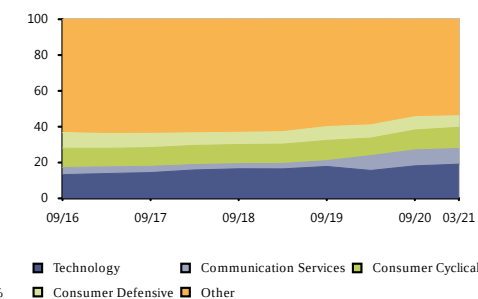
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021



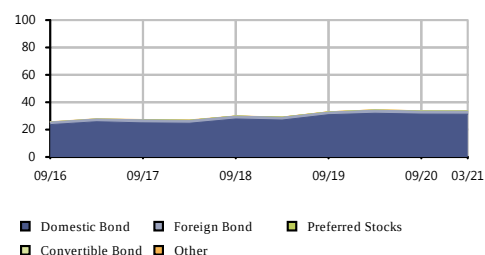
Sector Distribution

Time Period: 04/30/2016 - 03/31/2021

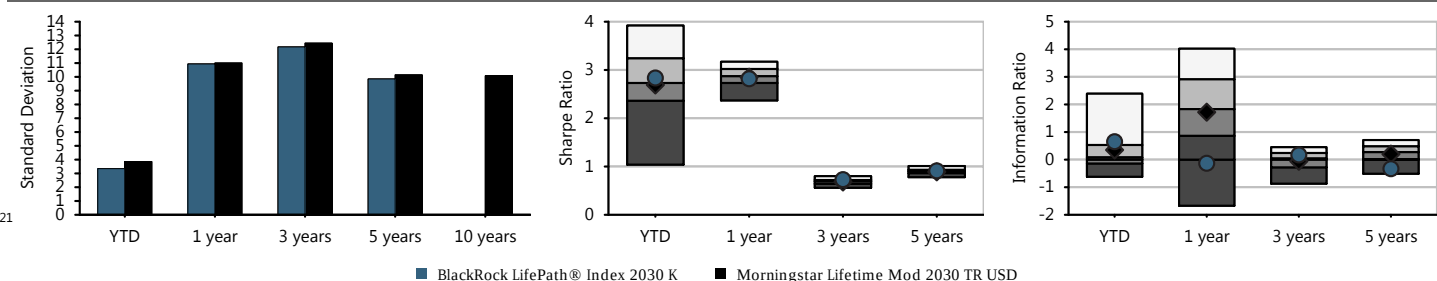


Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



Risk/Return vs Peer Group



Fund Basics

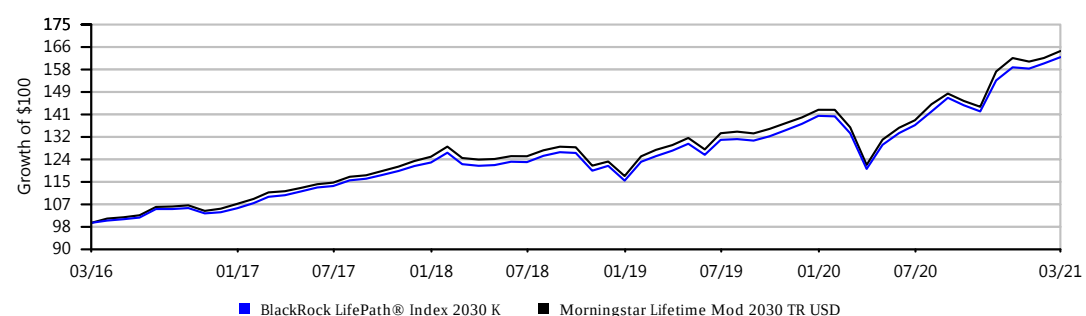
Ticker	LINKX
Category	Target-Date 2030
Net Assets(This Class \$mn)	9,967 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.15
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



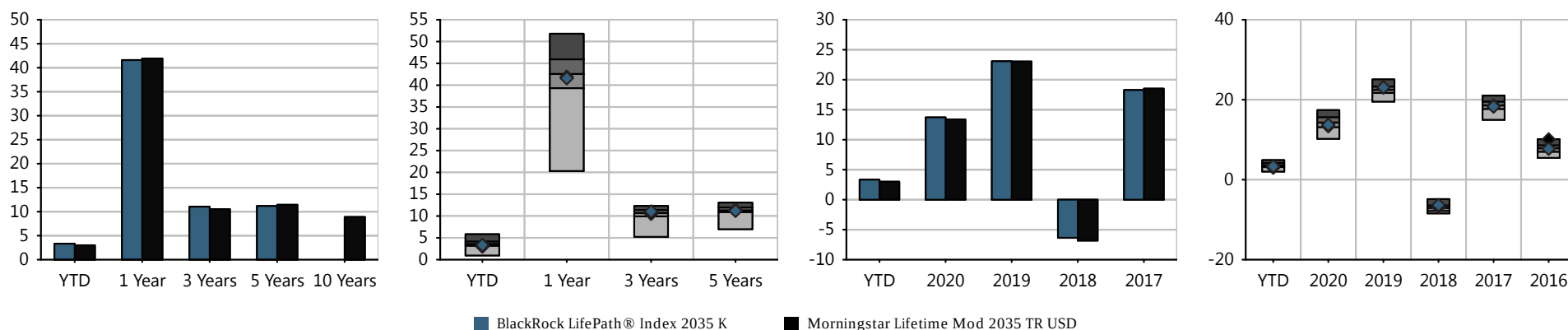
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
79 Passing	Criteria Scoring	41.60%	11.04%	11.19%	17.01	0.71	0.88	0.47	-0.24	9.83	0.09%	1.00
	Peer Group Scoring	42.17%	10.58%	11.30%	16.97	0.67	0.88	0.08	-0.07	7.76	0.72%	1.00
	Criteria Peer Ranking	62	33	52	45	28	48	26	61	26	2	45

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2035 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2035 K	3.34%	3.34%	41.60%	11.04%	11.19%	-	8.68%	05/31/2011	13.72%	23.08%	(6.36%)	18.29%	7.74%
Morningstar Lifetime Mod 2035 TR USD	3.00%	3.00%	41.93%	10.52%	11.44%	-	-	-	13.38%	23.04%	(6.82%)	18.52%	10.07%
Morningstar Target-Date 2035	3.55%	3.55%	42.17%	10.58%	11.30%	8.68%	-	-	14.21%	22.28%	(7.01%)	18.46%	7.82%

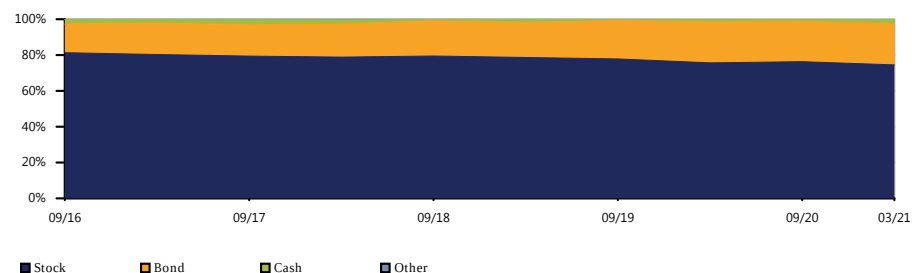
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

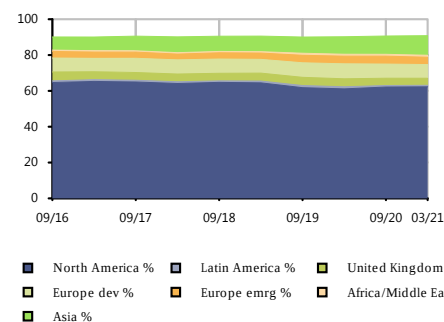
Historical Glidepath

Time Period: 04/30/2016 - 03/31/2021



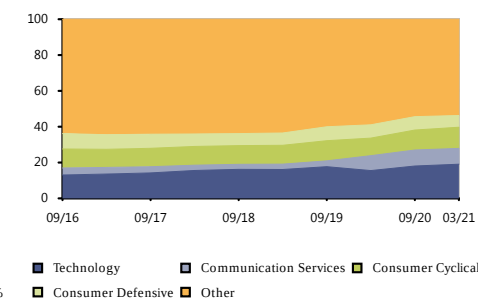
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021



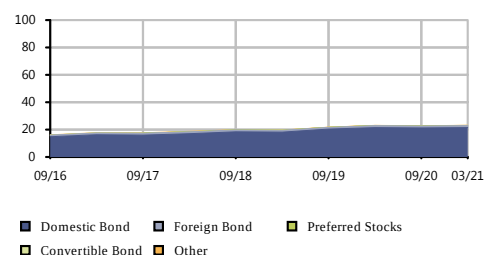
Sector Distribution

Time Period: 04/30/2016 - 03/31/2021

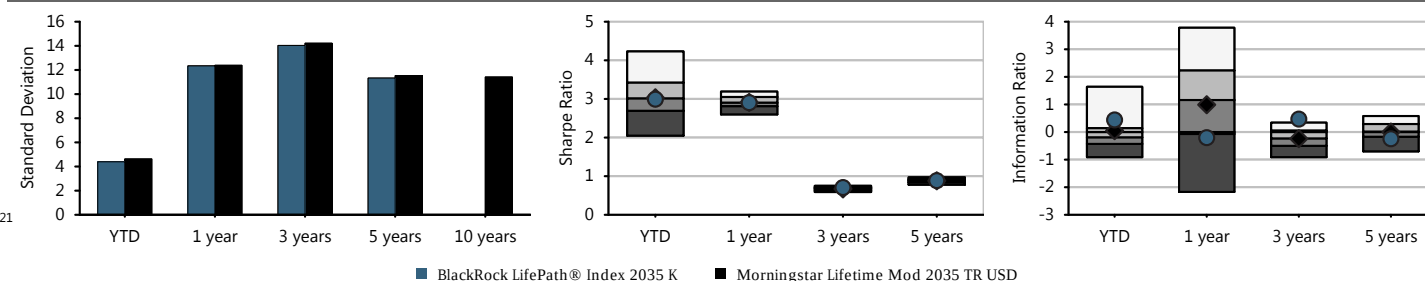


Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



Risk/Return vs Peer Group



Fund Basics

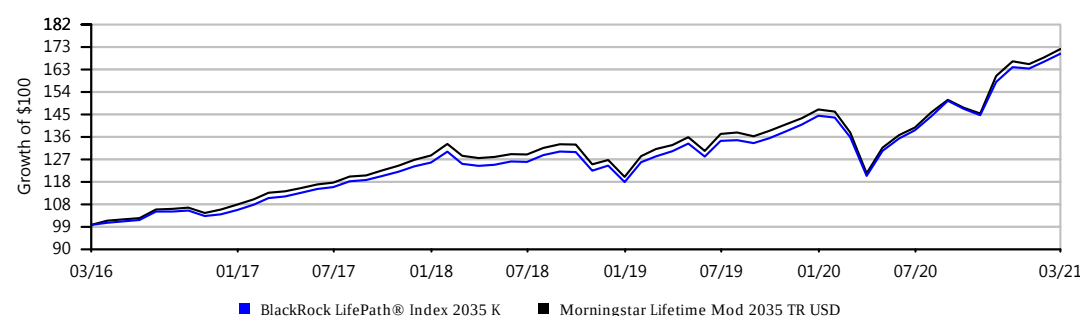
Ticker	LJKX
Category	Target-Date 2035
Net Assets(This Class \$mn)	5,991 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



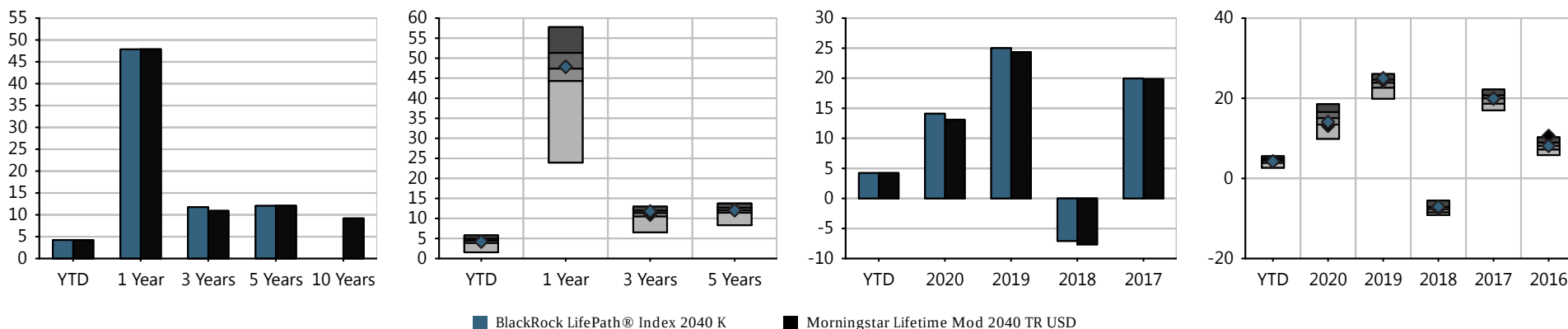
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IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
82 Passing	Criteria Scoring	47.86%	11.77%	12.05%	19.56	0.69	0.86	0.74	-0.04	9.83	0.09%	1.01
	Peer Group Scoring	47.12%	11.15%	11.94%	18.67	0.66	0.87	0.19	-0.05	7.91	0.73%	1.02
	Criteria Peer Ranking	47	31	46	70	37	54	20	46	26	2	57

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2040 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2040 K	4.23%	4.23%	47.86%	11.77%	12.05%	-	9.22%	05/31/2011	14.10%	25.01%	(7.08%)	19.95%	8.10%
Morningstar Lifetime Mod 2040 TR USD	4.24%	4.24%	47.89%	10.92%	12.09%	-	-	-	13.09%	24.35%	(7.65%)	19.87%	10.61%
Morningstar Target-Date 2040	4.37%	4.37%	47.12%	11.15%	11.94%	9.10%	-	-	14.81%	23.49%	(7.63%)	19.65%	8.07%

Morningstar Rating: ***

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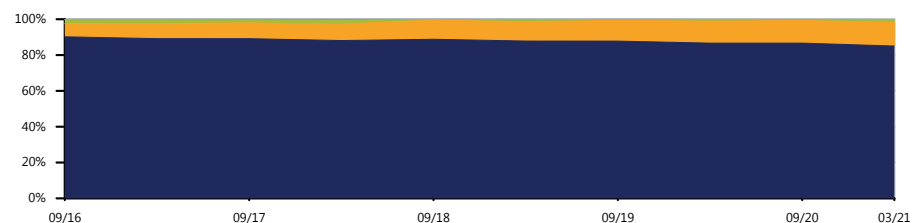
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

BLACKROCK LIFEPath® INDEX 2040 K | FUND FACT SHEET



Historical Glidepath

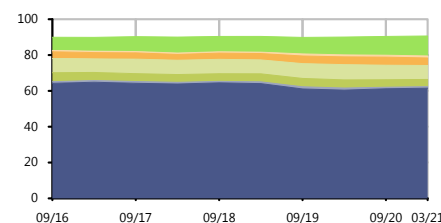
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

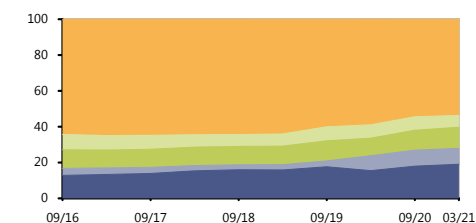
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom % ■ Technology ■ Communication Services ■ Consumer Cyclical
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Other
■ Asia %

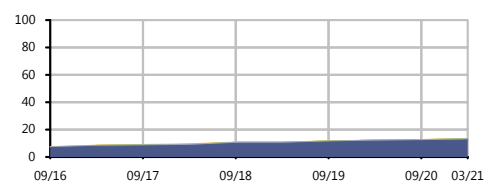
Sector Distribution

Time Period: 04/30/2016 - 03/31/2021



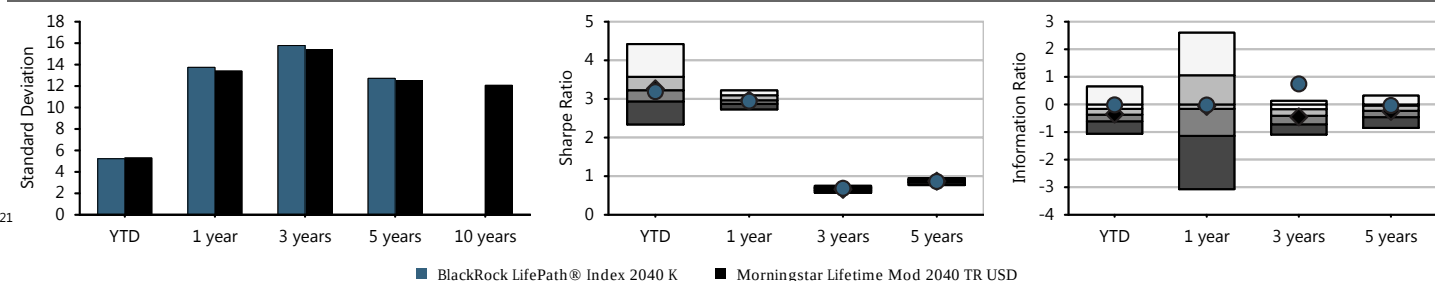
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

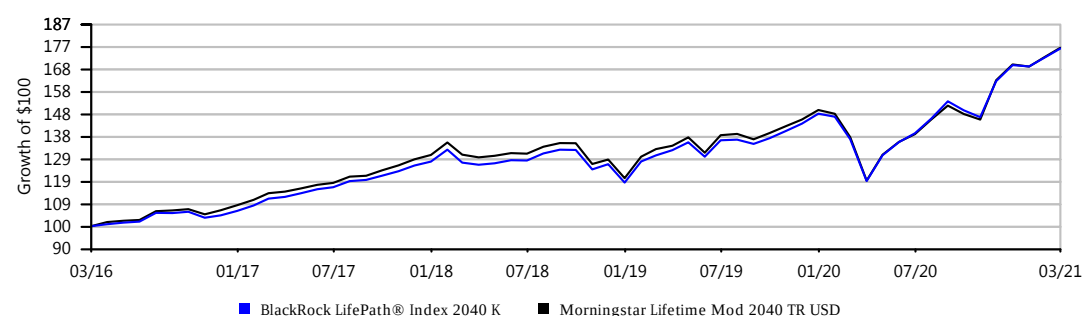
Ticker	LKXX
Category	Target-Date 2040
Net Assets(This Class \$mn)	8,352 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31, 2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



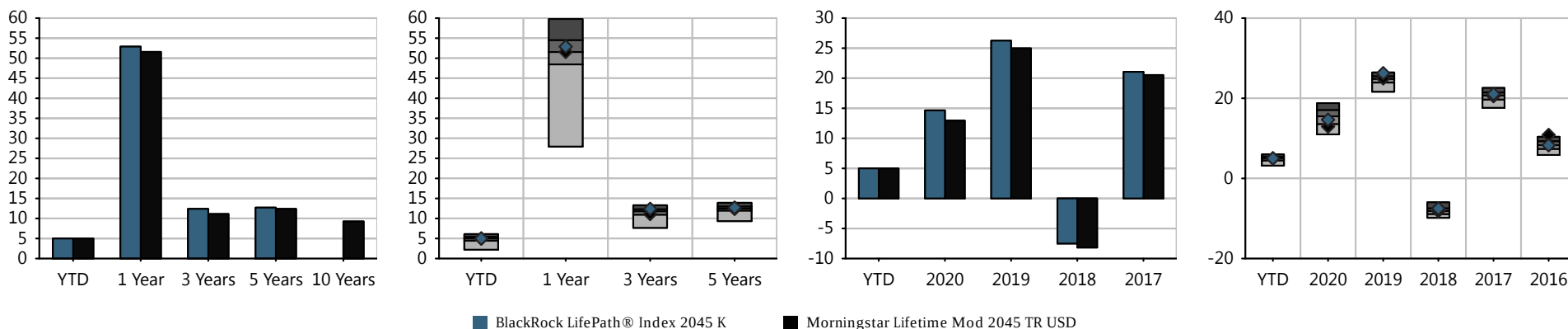
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IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	52.89%	12.39%	12.71%	21.27	0.68	0.85	1.11	0.27	9.83	0.09%	1.01
	Peer Group Scoring	50.64%	11.57%	12.43%	19.94	0.65	0.86	0.30	0.04	7.73	0.73%	1.02
	Criteria Peer Ranking	37	22	38	79	36	54	8	33	26	2	57

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2045 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2045 K	5.00%	5.00%	52.89%	12.39%	12.71%	-	9.63%	05/31/2011	14.64%	26.25%	(7.50%)	21.07%	8.28%
Morningstar Lifetime Mod 2045 TR USD	4.99%	4.99%	51.57%	11.11%	12.40%	-	-	-	12.95%	24.97%	(8.17%)	20.53%	10.84%
Morningstar Target-Date 2045	4.87%	4.87%	50.64%	11.57%	12.43%	9.31%	-	-	15.27%	24.51%	(8.09%)	20.42%	8.22%

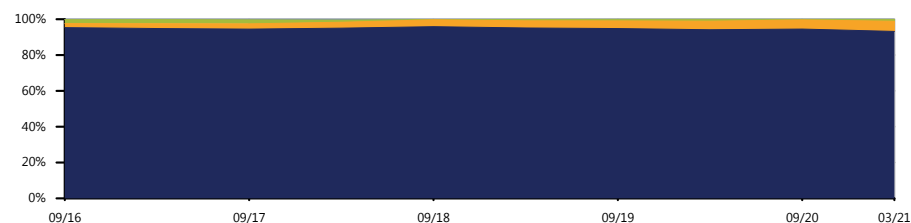
Morningstar Rating: ***

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Historical Glidepath

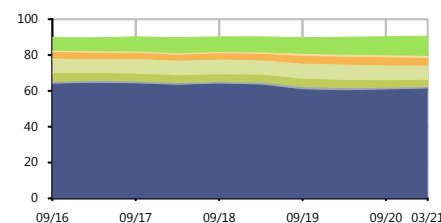
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

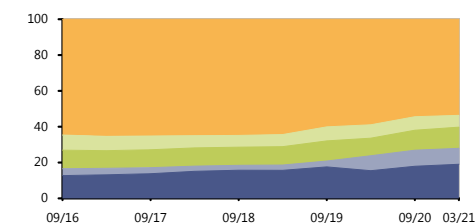
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom % ■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Asia %

Sector Distribution

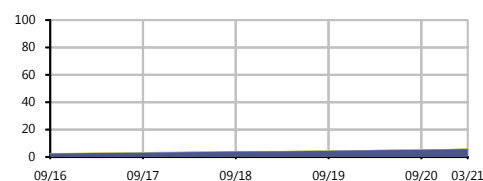
Time Period: 04/30/2016 - 03/31/2021



■ Technology ■ Communication Services ■ Consumer Cyclical ■ Consumer Defensive ■ Other

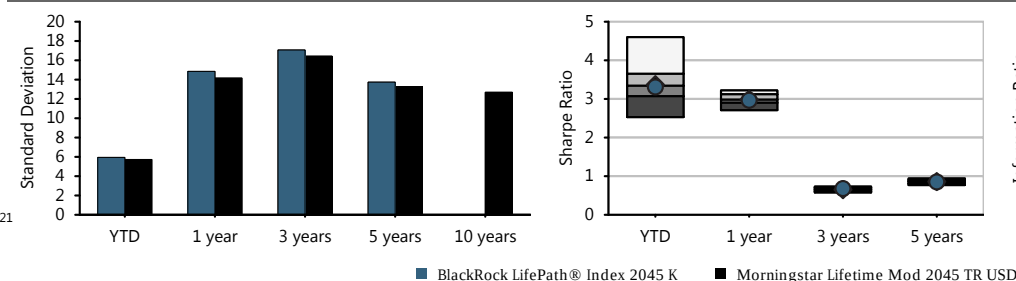
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks ■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

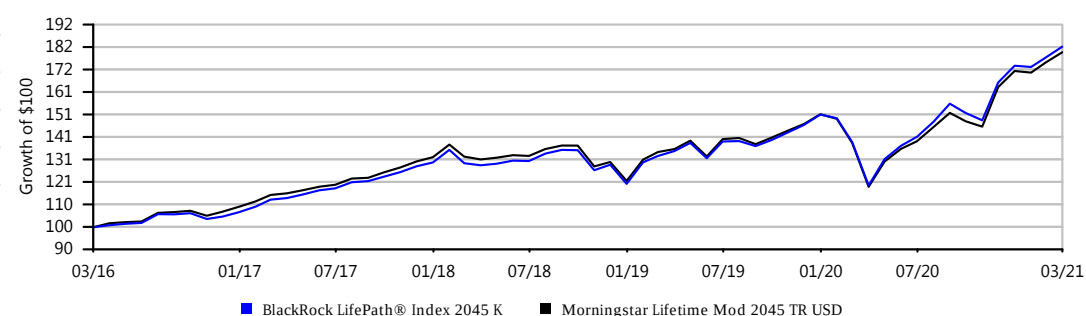
Ticker	LHKK
Category	Target-Date 2045
Net Assets(This Class \$mn)	4,643 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.05
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



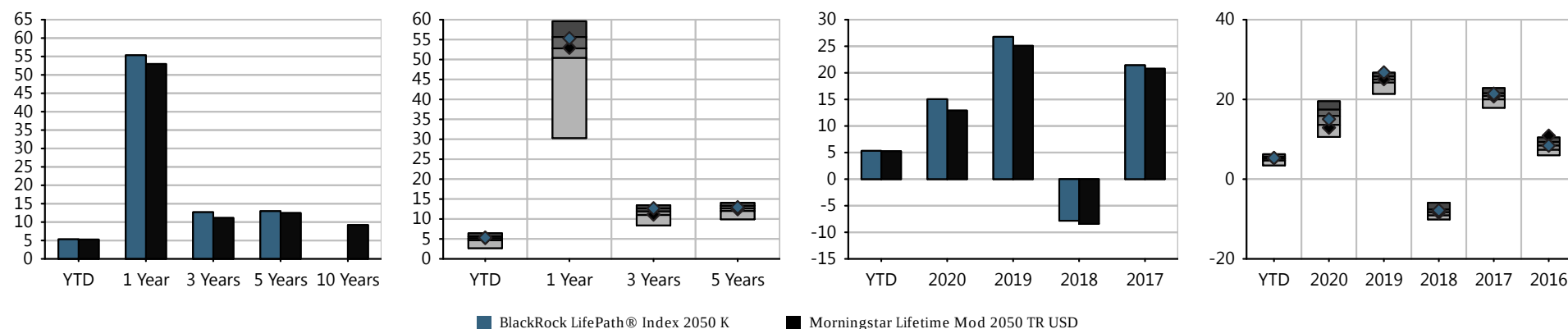
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	55.34%	12.68%	12.97%	22.00	0.68	0.84	1.25	0.42	9.83	0.09%	1.01
	Peer Group Scoring	52.03%	11.71%	12.54%	20.37	0.66	0.85	0.32	0.06	7.62	0.74%	1.02
	Criteria Peer Ranking	29	22	34	89	36	52	1	27	26	2	60

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2050 Fund Custom Benchmark.

Manager Vs Benchmark Performance

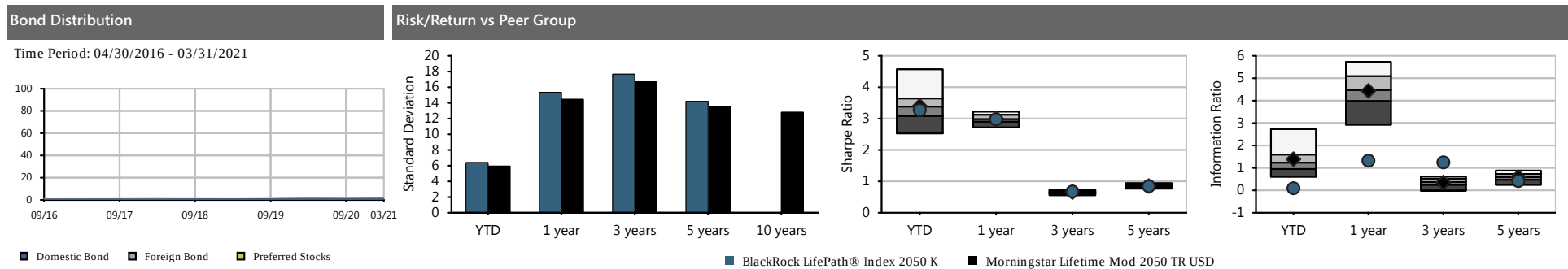
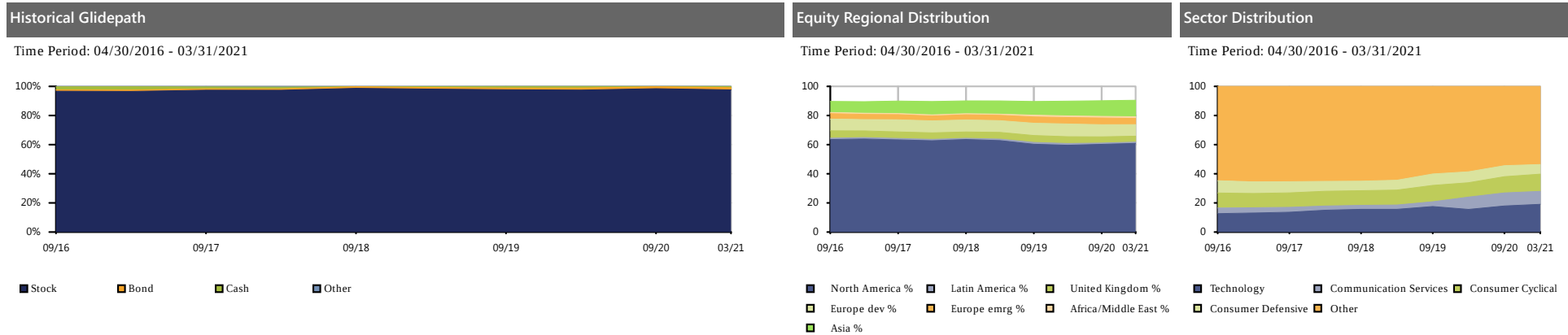


Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2050 K	5.32%	5.32%	55.34%	12.68%	12.97%	-	9.86%	05/31/2011	15.04%	26.77%	(7.82%)	21.43%	8.41%
Morningstar Lifetime Mod 2050 TR USD	5.26%	5.26%	52.97%	11.13%	12.46%	-	-	-	12.91%	25.09%	(8.41%)	20.78%	10.89%
Morningstar Target-Date 2050	5.10%	5.10%	52.03%	11.71%	12.54%	9.42%	-	-	15.42%	24.75%	(8.29%)	20.71%	8.29%

Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.



Fund Basics		Fee And Expenses		Cumulative Performance	
Ticker	LIPKX	Expense Ratio	0.05	Time Period: 01/31/2016 - 03/31/2021 ■ BlackRock LifePath® Index 2050 K ■ Morningstar Lifetime Mod 2050 TR USD	
Category	Target-Date 2050	Gross Expense Ratio	0.11		
Net Assets(This Class \$mn)	4,751 m	Prospectus Net Expense Ratio	0.09		
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.16		
Manager	Alan Mason	Actual 12b1	0.00		
Manager Tenure	9.83	Management Fee	0.05		
Fund Inception	May 31,2011				

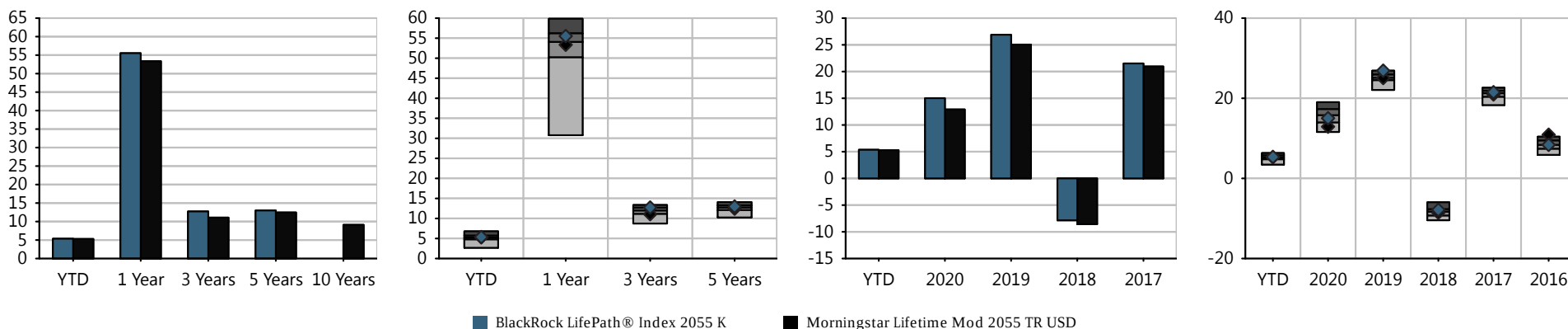
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	55.52%	12.73%	12.99%	22.08	0.68	0.84	1.32	0.44	9.83	0.09%	1.01
	Peer Group Scoring	52.87%	11.80%	12.69%	20.58	0.65	0.86	0.40	0.14	6.73	0.73%	1.03
	Criteria Peer Ranking	33	22	33	80	32	55	1	30	18	2	58

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2055 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2055 K	5.36%	5.36%	55.52%	12.73%	12.99%	-	9.99%	05/31/2011	15.02%	26.89%	(7.85%)	21.51%	8.38%
Morningstar Lifetime Mod 2055 TR USD	5.29%	5.29%	53.35%	11.06%	12.45%	-	-	-	12.91%	25.05%	(8.57%)	20.95%	10.90%
Morningstar Target-Date 2055	5.18%	5.18%	52.87%	11.80%	12.69%	9.49%	-	-	15.58%	25.04%	(8.38%)	21.00%	8.20%

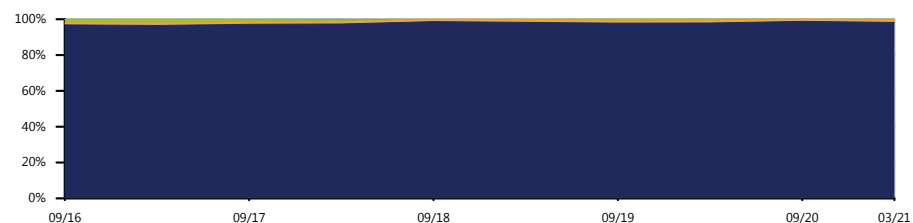
Morningstar Rating: ***

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Historical Glidepath

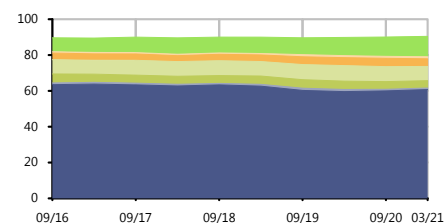
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Equity Regional Distribution

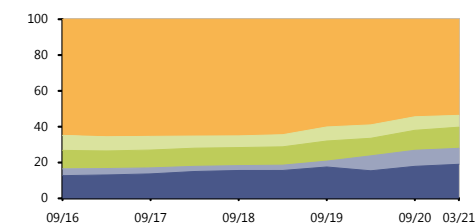
Time Period: 04/30/2016 - 03/31/2021



■ North America % ■ Latin America % ■ United Kingdom %
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East %
■ Asia %

Sector Distribution

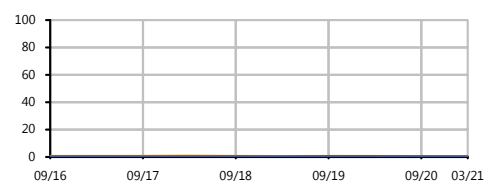
Time Period: 04/30/2016 - 03/31/2021



■ Technology ■ Communication Services ■ Consumer Cyclical
■ Consumer Defensive ■ Other

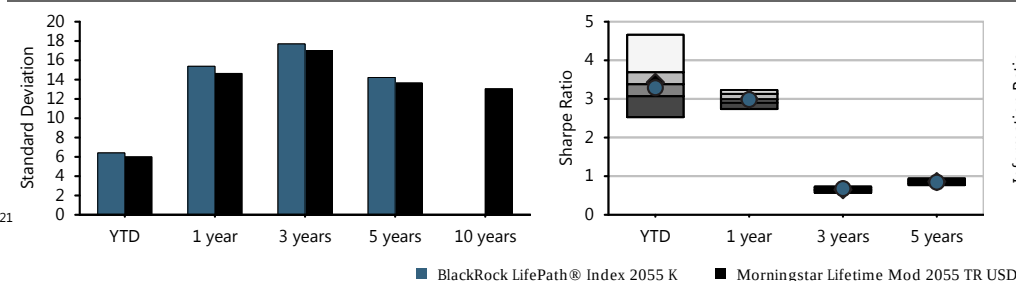
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Risk/Return vs Peer Group



Fund Basics

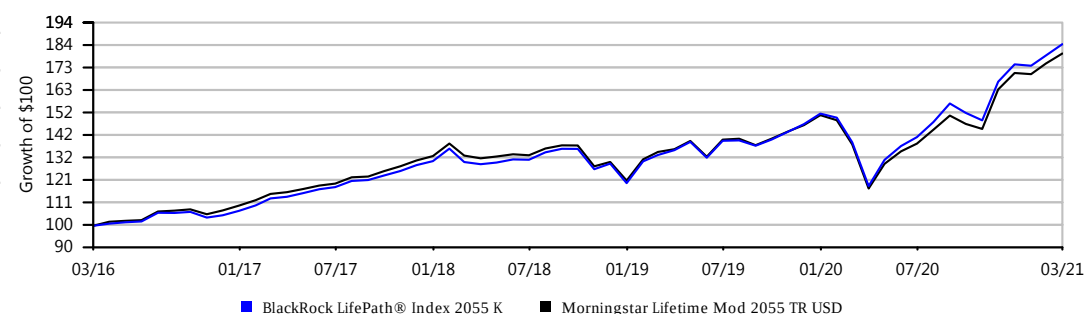
Ticker	LIVKX
Category	Target-Date 2055
Net Assets(This Class \$mn)	2,578 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	9.83
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.04
Gross Expense Ratio	0.11
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



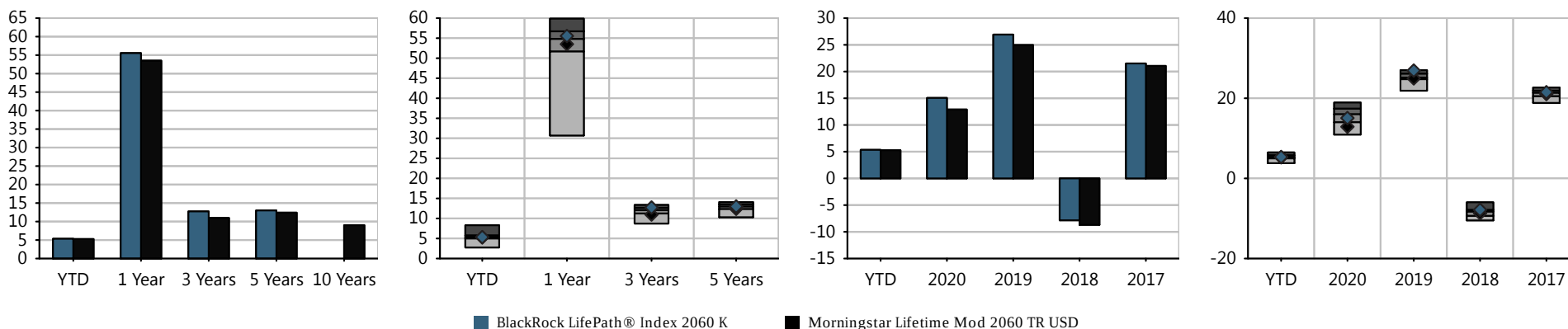
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
79 Passing	Criteria Scoring	55.54%	12.74%	13.00%	22.07	0.68	0.84	1.32	0.47	5.08	0.09%	1.01
	Peer Group Scoring	53.68%	11.88%	12.79%	20.40	0.66	0.86	0.49	0.24	3.11	0.73%	1.04
	Criteria Peer Ranking	43	22	43	85	34	64	1	34	26	3	65

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the 'underlying funds') in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2060 Fund Custom Benchmark.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
BlackRock LifePath® Index 2060 K	5.34%	5.34%	55.54%	12.74%	13.00%	-	14.50%	02/29/2016	15.06%	26.92%	(7.84%)	21.51%	-
Morningstar Lifetime Mod 2060 TR USD	5.27%	5.27%	53.51%	10.98%	12.41%	-	-	-	12.89%	24.96%	(8.69%)	21.06%	10.88%
Morningstar Target-Date 2060+	5.30%	5.30%	53.68%	11.88%	12.79%	-	-	-	15.60%	25.21%	(8.46%)	21.14%	8.19%

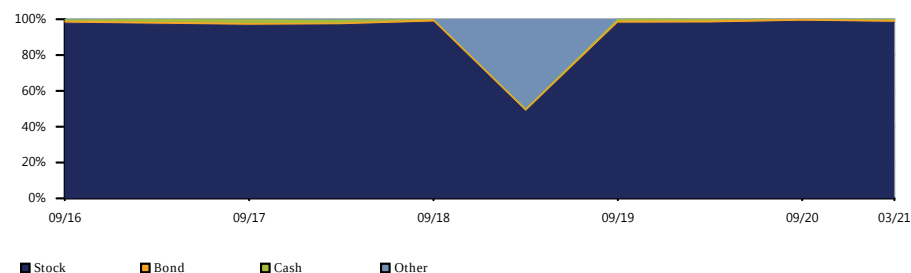
Morningstar Rating: ***

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

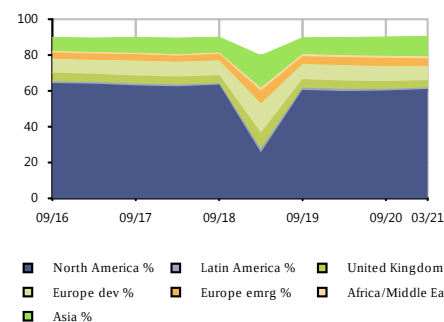
Historical Glidepath

Time Period: 04/30/2016 - 03/31/2021



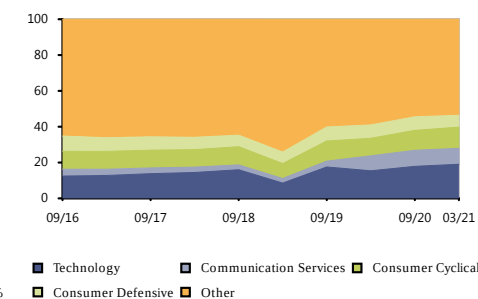
Equity Regional Distribution

Time Period: 04/30/2016 - 03/31/2021



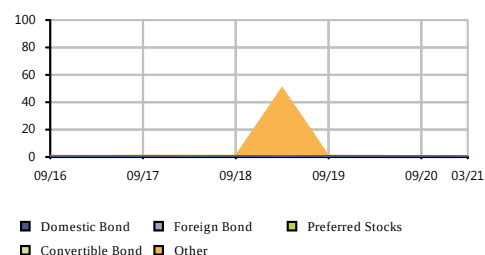
Sector Distribution

Time Period: 04/30/2016 - 03/31/2021

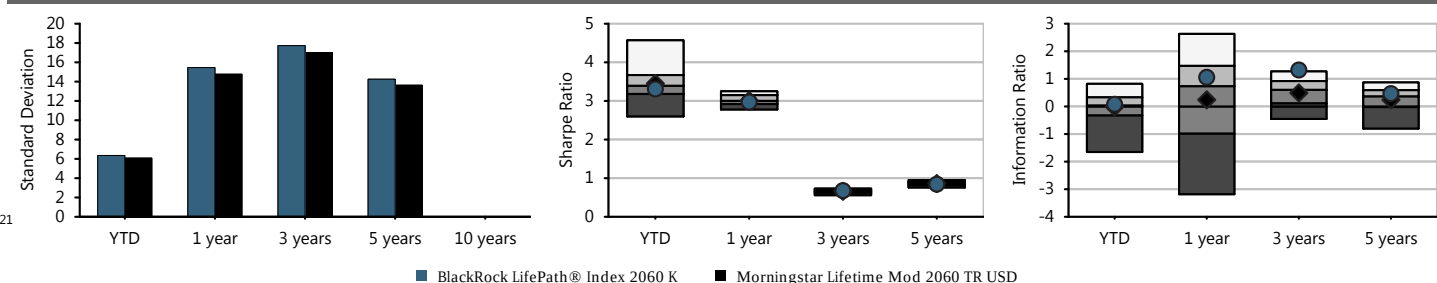


Bond Distribution

Time Period: 04/30/2016 - 03/31/2021



Risk/Return vs Peer Group



Fund Basics

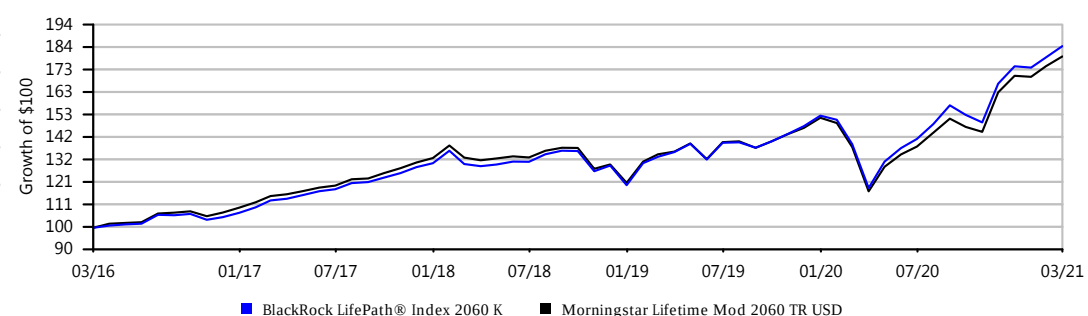
Ticker	LIZKX
Category	Target-Date 2060+
Net Assets(This Class \$mn)	954 m
Net Assets(All Classes \$mn)	0 m
Manager	Alan Mason
Manager Tenure	5.08
Fund Inception	Feb 29, 2016

Fee And Expenses

Expense Ratio	0.04
Gross Expense Ratio	0.13
Prospectus Net Expense Ratio	0.09
Prospectus Gross Expense Ratio	0.17
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 03/31/2016 - 03/31/2021



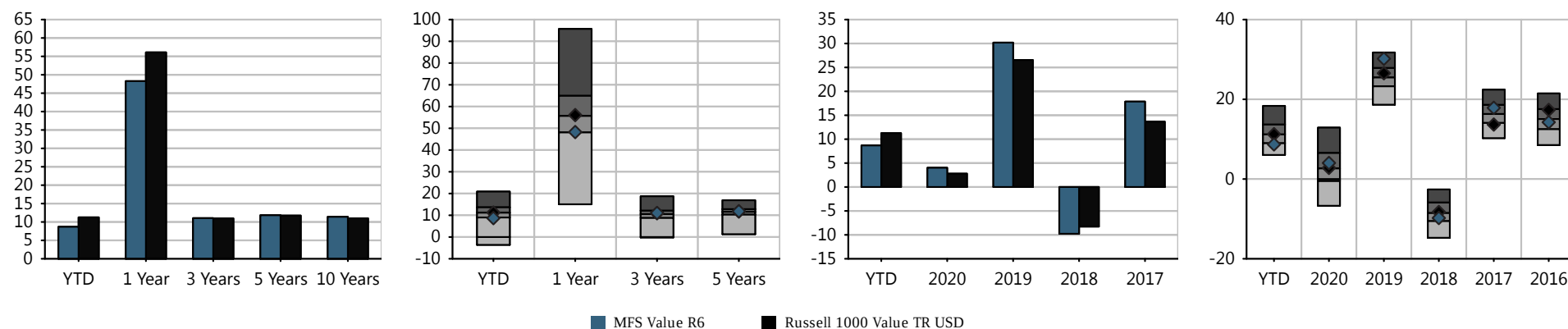
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
85 Passing	Criteria Scoring	48.27%	11.04%	11.84%	0.58	0.74	0.02	0.03	14.83	0.47%	2.87	1.04
	Peer Group Scoring	56.98%	10.46%	11.43%	0.52	0.67	-0.12	-0.09	10.16	0.94%	12.22	1.07
	Criteria Peer Ranking	75	41	43	34	29	41	43	26	14	8	32

Investment Strategy

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

Manager Vs Benchmark Performance

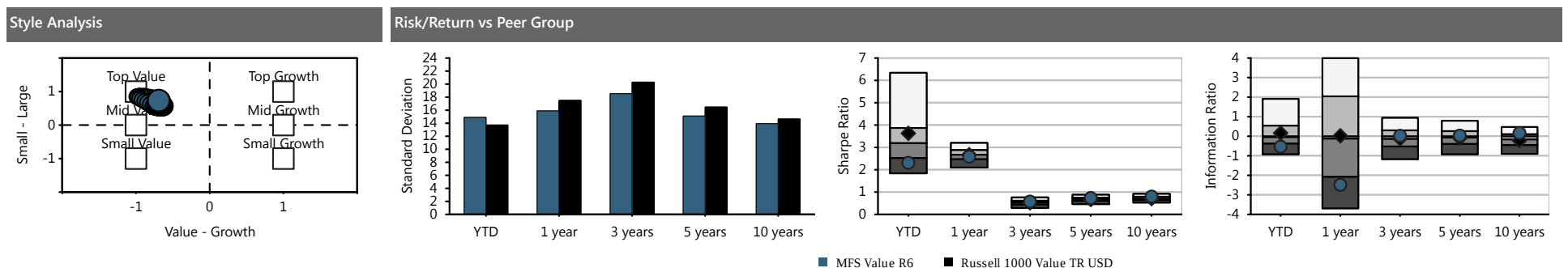
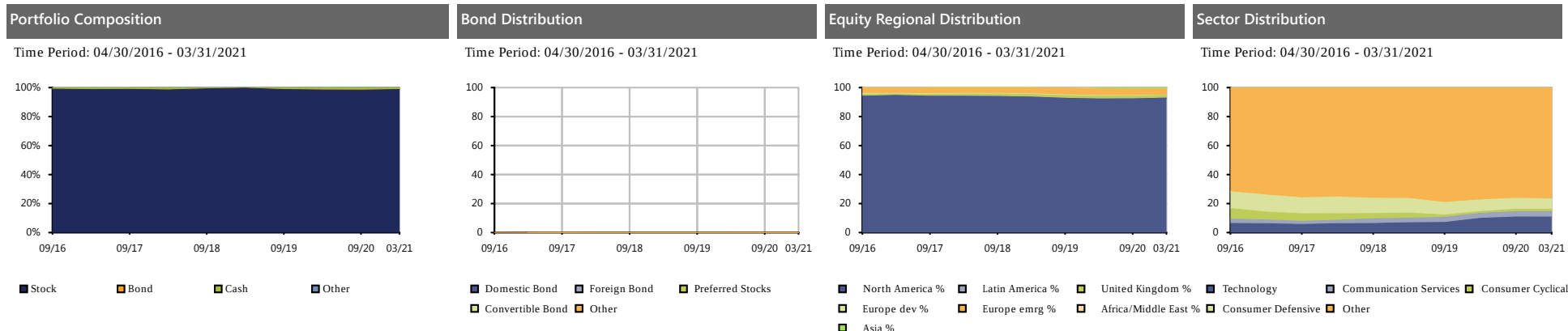


Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
MFS Value R6	8.69%	8.69%	48.27%	11.04%	11.84%	11.40%	8.78%	01/02/1996	4.03%	30.18%	(9.78%)	17.86%	14.25%
Russell 1000 Value TR USD	11.26%	11.26%	56.09%	10.96%	11.74%	10.99%	-	-	2.80%	26.54%	(8.27%)	13.66%	17.34%
Morningstar Large Value	11.44%	11.44%	56.98%	10.46%	11.43%	10.32%	-	-	3.11%	25.21%	(8.47%)	16.32%	15.09%

Morningstar Rating: ****

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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.



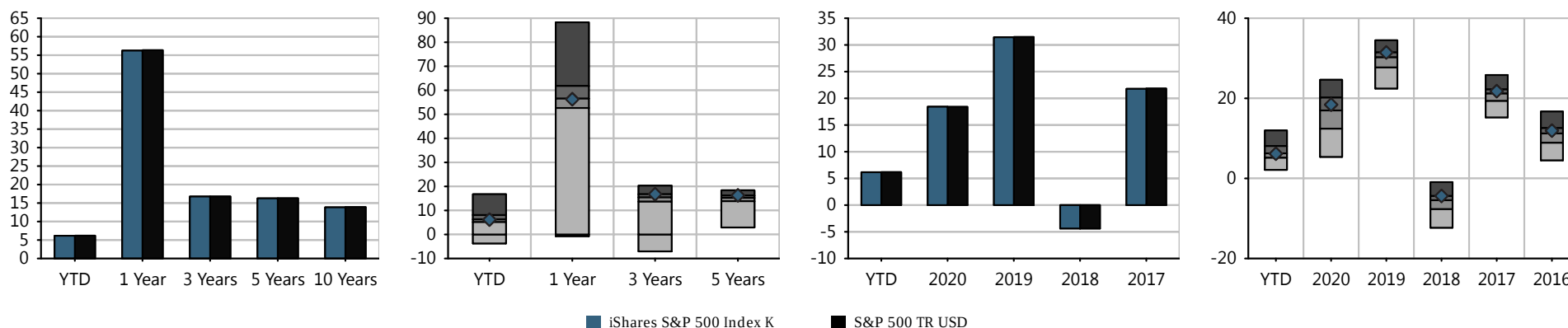
Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	MEIKX	Expense Ratio	0.46	JPMorgan Chase & Co	4.79	Time Period: 01/31/2016 - 03/31/2021	
Category	Large Value	Gross Expense Ratio	0.47	Johnson & Johnson	3.82		
Net Assets(This Class \$mn)	59,167 m	Prospectus Net Expense Ratio	0.47	Comcast Corp Class A	3.33	Growth of \$100 ■ MFS Value R6 ■ Russell 1000 Value TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.47	Medtronic PLC	2.86		
Manager	Nevin Chitkara	Actual 12b1	0.00	Honeywell International...	2.66	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Manager Tenure	14.83	Management Fee	0.46	Texas Instruments Inc	2.66		
Fund Inception	Jan 02,1996			Accenture PLC Class A	2.51		
				Aon PLC	2.45		
				Chubb Ltd	2.22		
				Cigna Corp	2.17		

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.02%	0.05%	0.04%	0.03%	\$28,034,297,588	56.27%	16.80%	16.30%
	Peer Group Scoring	4.24%	3.63%	3.20%	0.84%	-	-	-	-
	Criteria Peer Ranking	3	5	4	3	-	54	24	20

Investment Strategy

The investment seeks to provide investment results that correspond to the total return performance of publicly-traded common stocks in the aggregate, as represented by the Standard & Poor's 500® Index. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio of MIP, which has the same investment objective and strategies as the fund. At least 90% of the value of the fund's assets is invested in securities comprising the S&P 500 Index. The percentage of the fund's assets invested in a given stock is approximately the same as the percentage such stock represents in the S&P 500 Index.

Manager Vs Benchmark Performance

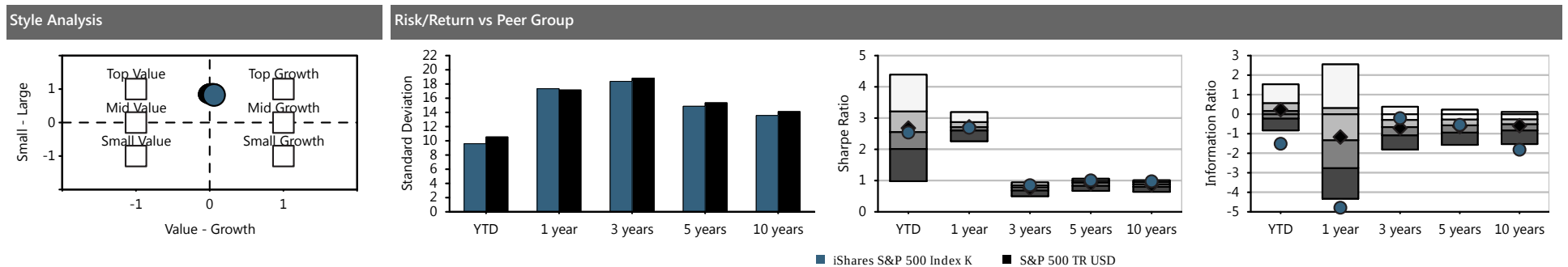
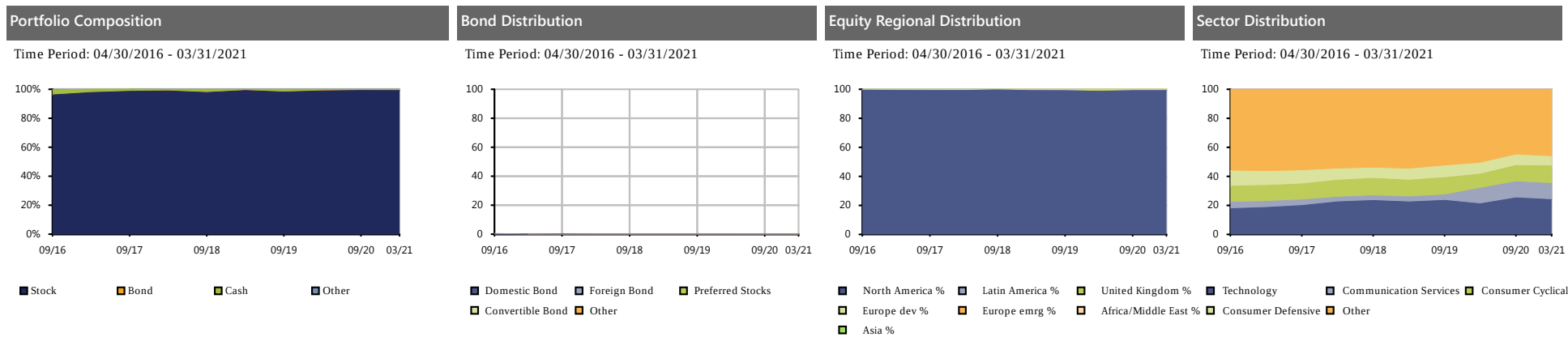


Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
iShares S&P 500 Index K	6.16%	6.16%	56.24%	16.77%	16.27%	13.85%	10.18%	07/30/1993	18.43%	31.43%	(4.38%)	21.77%	11.92%
S&P 500 TR USD	6.17%	6.17%	56.35%	16.78%	16.29%	13.91%	-	-	18.40%	31.49%	(4.38%)	21.83%	11.96%
Morningstar Large Blend	6.73%	6.73%	56.80%	14.87%	14.79%	12.40%	-	-	15.94%	29.35%	(6.02%)	20.80%	10.80%

Morningstar Rating: *****

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Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	WFSFX	Expense Ratio	0.03	Apple Inc	5.95	Time Period: 01/31/2016 - 03/31/2021	
Category	Large Blend	Gross Expense Ratio	0.03	Microsoft Corp	5.40		
Net Assets(This Class \$mn)	28,034 m	Prospectus Net Expense Ratio	0.03	Amazon.com Inc	4.05	■ iShares S&P 500 Index K ■ S&P 500 TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.03	Facebook Inc A	1.90		
Manager	Alan Mason	Actual 12b1	0.00	Alphabet Inc A	1.87	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Manager Tenure	7.09	Management Fee	0.01	Alphabet Inc Class C	1.82		
Fund Inception	Jul 30,1993			Tesla Inc	1.57		
				Berkshire Hathaway Inc ...	1.44		
				JPMorgan Chase & Co	1.38		
				Johnson & Johnson	1.28		

TIAA-CREF LARGE-CAP GROWTH INST | FUND FACT SHEET

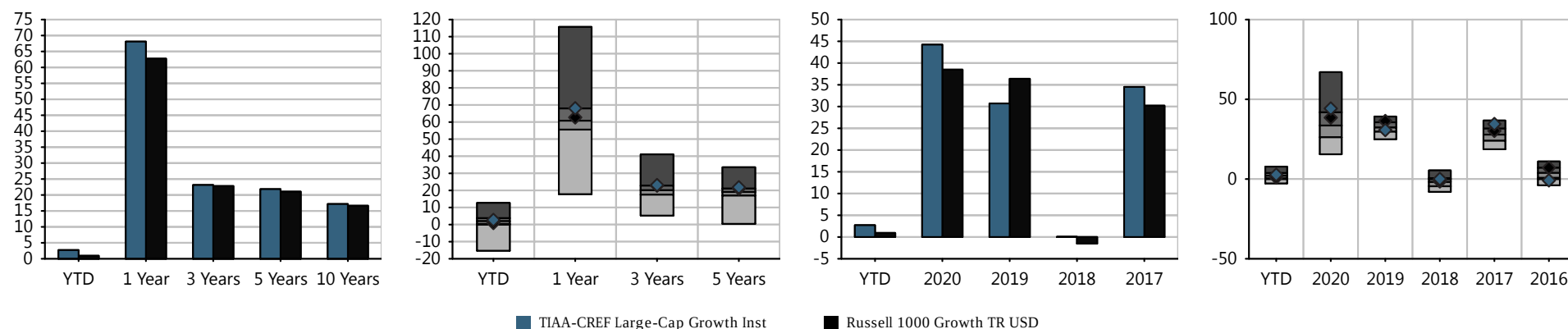


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
98 Passing	Criteria Scoring	68.09%	23.14%	21.83%	1.10	1.24	0.12	0.25	7.00	0.41%	5.28	1.05
	Peer Group Scoring	63.61%	20.45%	19.42%	0.96	1.10	-0.59	-0.48	10.86	1.01%	11.42	0.99
	Criteria Peer Ranking	25	21	18	21	18	20	17	65	8	16	25

Investment Strategy

The investment seeks a favorable long-term return, mainly through capital appreciation, primarily from equity securities. Under normal circumstances, the fund invests at least 80% of its assets in large-cap equity securities. It will invest primarily in large-cap equity securities that the fund's investment adviser believes present the opportunity for growth. The fund also seeks to invest in companies expected to benefit from prospective acquisitions, reorganizations, corporate restructurings or other special situations. It may invest up to 20% of its assets in foreign investments.

Manager Vs Benchmark Performance



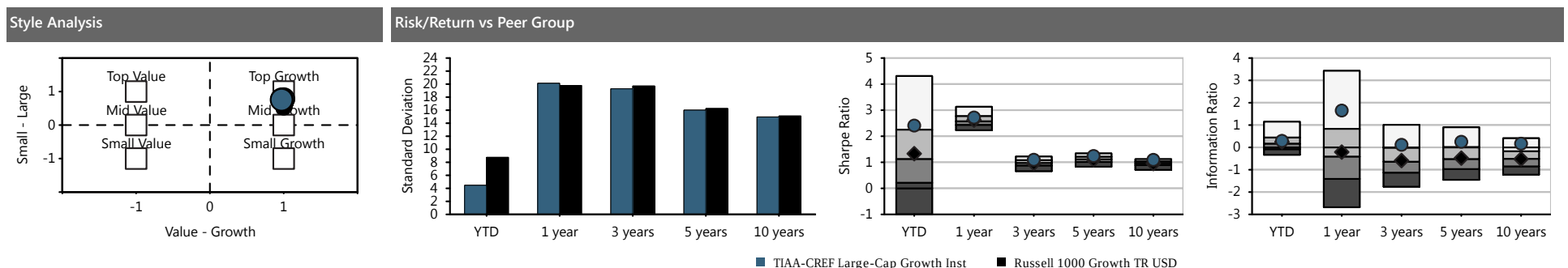
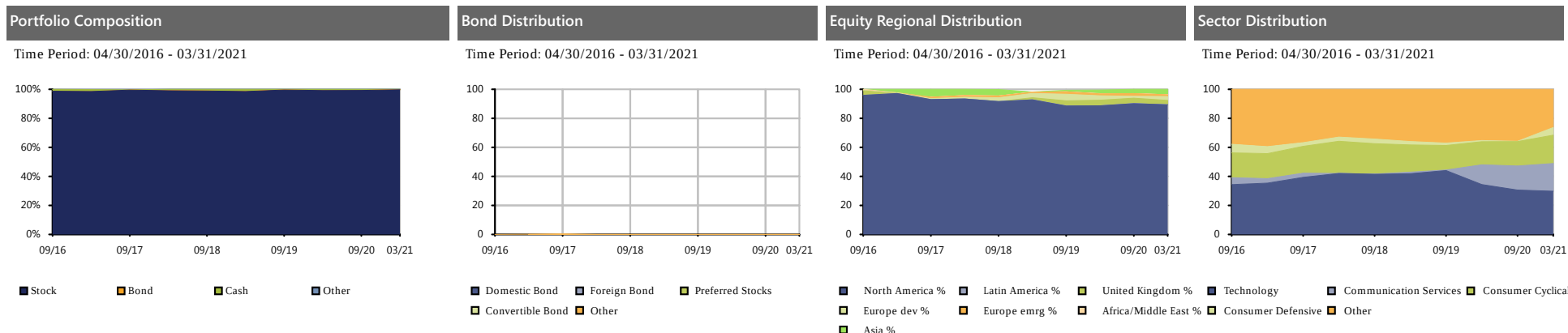
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
TIAA-CREF Large-Cap Growth Inst	2.73%	2.73%	68.09%	23.14%	21.83%	17.16%	12.48%	03/31/2006	44.24%	30.71%	0.04%	34.51%	(0.85%)
Russell 1000 Growth TR USD	0.94%	0.94%	62.74%	22.80%	21.05%	16.63%	-	-	38.49%	36.39%	(1.51%)	30.21%	7.08%
Morningstar Large Growth	2.23%	2.23%	63.61%	20.45%	19.42%	14.72%	-	-	36.03%	32.21%	(1.87%)	27.81%	3.71%

Morningstar Rating: *****

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

TIAA-CREF LARGE-CAP GROWTH INST | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	TILGX	Expense Ratio	0.40	Amazon.com Inc	7.92	Time Period: 01/31/2016 - 03/31/2021	
Category	Large Growth	Gross Expense Ratio	0.41	Microsoft Corp	6.01		
Net Assets(This Class \$mn)	6,616 m	Prospectus Net Expense Ratio	0.41	Alphabet Inc Class C	5.51	■ TIAA-CREF Large-Cap Growth Inst ■ Russell 1000 Growth TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.41	Apple Inc	4.68		
Manager	Terrence Kontos	Actual 12b1	0.00	Facebook Inc A	4.27		
Manager Tenure	7.00	Management Fee	0.39	PayPal Holdings Inc	4.21		
Fund Inception	Mar 31, 2006			Salesforce.com Inc	3.36		
				Visa Inc Class A	3.15		
				Costco Wholesale Corp	2.17		
				NVIDIA Corp	1.68		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

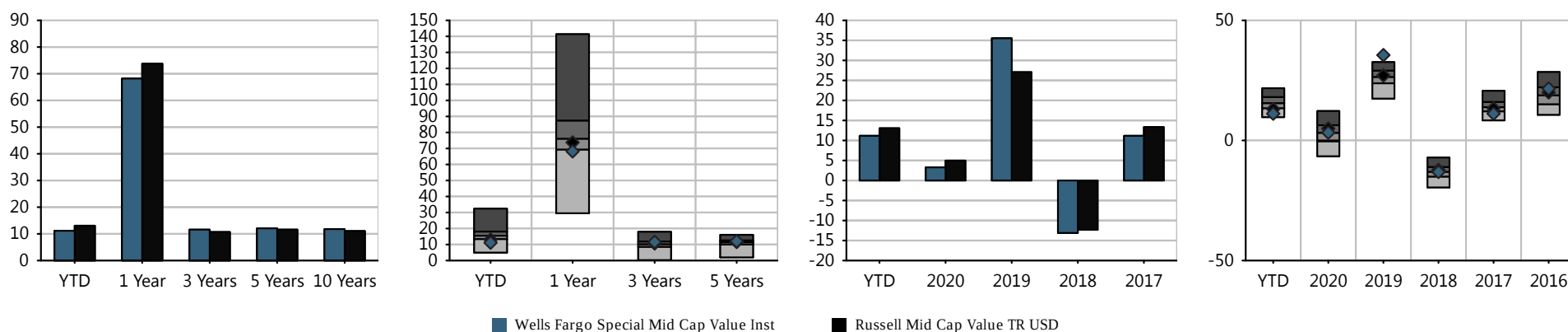


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	68.20%	11.59%	12.07%	0.53	0.66	0.28	0.16	12.16	0.81%	19.09	1.05
	Peer Group Scoring	78.46%	9.99%	11.14%	0.46	0.58	-0.17	-0.13	10.50	1.03%	13.26	0.98
	Criteria Peer Ranking	77	26	32	21	18	20	29	34	31	85	12

Investment Strategy

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in equity securities of medium-capitalization companies. It invests principally in equity securities of medium-capitalization companies, which the manager defines as securities of companies with market capitalizations within the range of the Russell Midcap® Index at the time of purchase.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Wells Fargo Special Mid Cap Value Inst	11.16%	11.16%	68.20%	11.59%	12.07%	11.79%	12.09%	04/08/2005	3.28%	35.53%	(13.10%)	11.16%	21.59%
Russell Mid Cap Value TR USD	13.05%	13.05%	73.76%	10.70%	11.60%	11.05%	-	-	4.96%	27.06%	(12.29%)	13.34%	20.00%
Morningstar Mid-Cap Value	15.73%	15.73%	78.46%	9.99%	11.14%	10.05%	-	-	2.80%	26.04%	(13.05%)	14.08%	18.79%

Morningstar Rating: *****

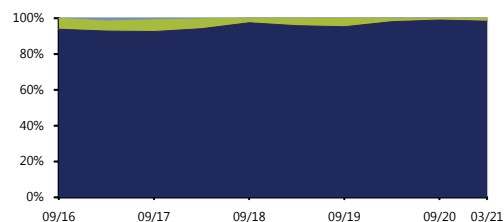
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WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

Portfolio Composition

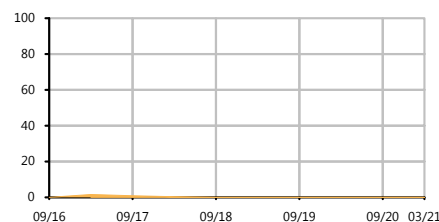
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

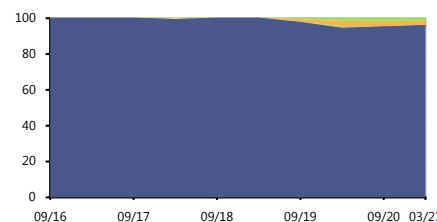
Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

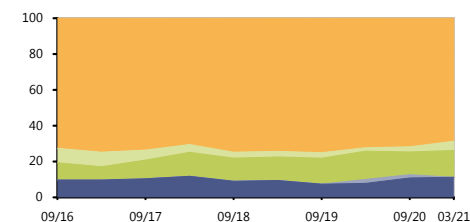
Time Period: 04/30/2016 - 03/31/2021



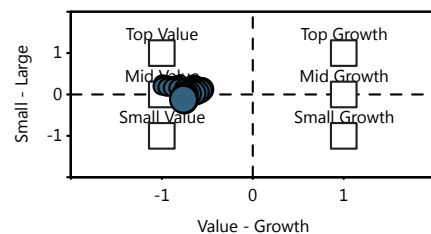
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Communication Services
■ Asia % ■ Consumer Cyclical
■ Consumer Defensive ■ Other

Sector Distribution

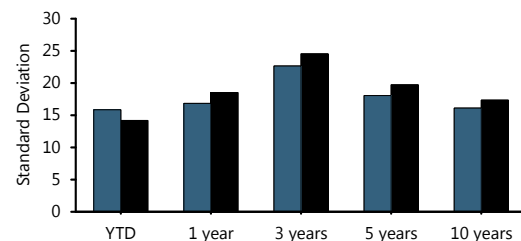
Time Period: 04/30/2016 - 03/31/2021



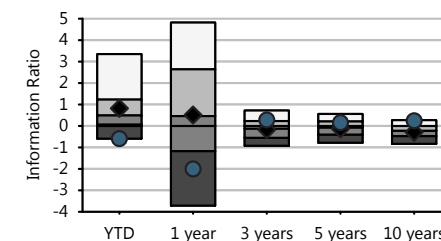
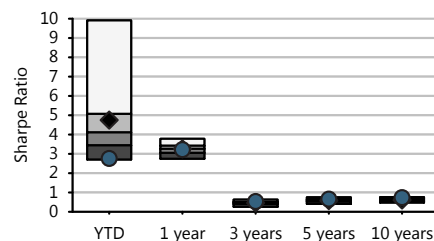
Style Analysis



Risk/Return vs Peer Group



■ Wells Fargo Special Mid Cap Value Inst ■ Russell Mid Cap Value TR USD



Fund Basics

Ticker	WFMIX
Category	Mid-Cap Value
Net Assets(This Class \$mn)	11,290 m
Net Assets(All Classes \$mn)	0 m
Manager	Bryant VanCronkhite
Manager Tenure	12.16
Fund Inception	Apr 08,2005

Fee And Expenses

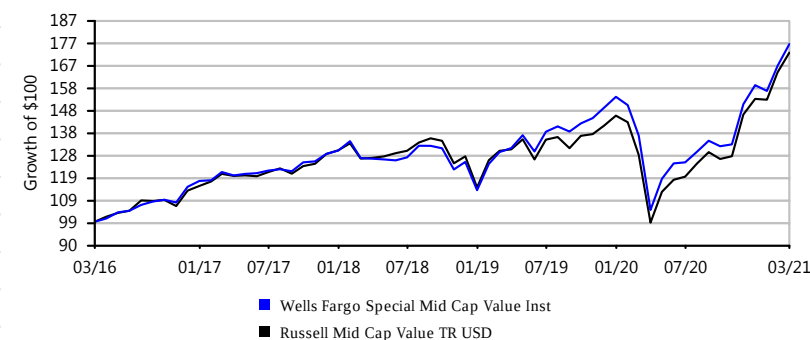
Expense Ratio	0.81
Gross Expense Ratio	0.81
Prospectus Net Expense Ratio	0.81
Prospectus Gross Expense Ratio	0.81
Actual 12b1	0.00
Management Fee	0.67

Top 10 Holdings (%)

CBRE Group Inc Class A	2.85
Amdocs Ltd	2.79
Carlisle Companies Inc	2.74
Arch Capital Group Ltd	2.67
Euronet Worldwide Inc	2.55
AerCap Holdings NV	2.38
Brown & Brown Inc	2.37
Alcon Inc	2.32
Reynolds Consumer Produ...	2.30
Republic Services Inc	2.28

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

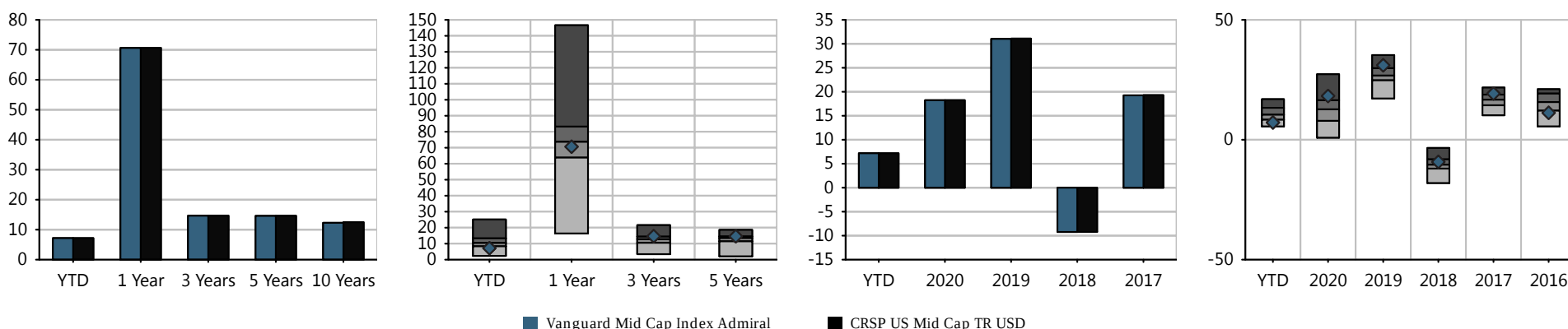
VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.03%	0.03%	0.03%	0.05%	\$140,430,700,672	70.67%	14.70%	14.65%
	Peer Group Scoring	6.62%	5.87%	5.40%	0.94%	-	-	-	-
	Criteria Peer Ranking	2	2	2	5	-	60	20	23

Investment Strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Manager Vs Benchmark Performance



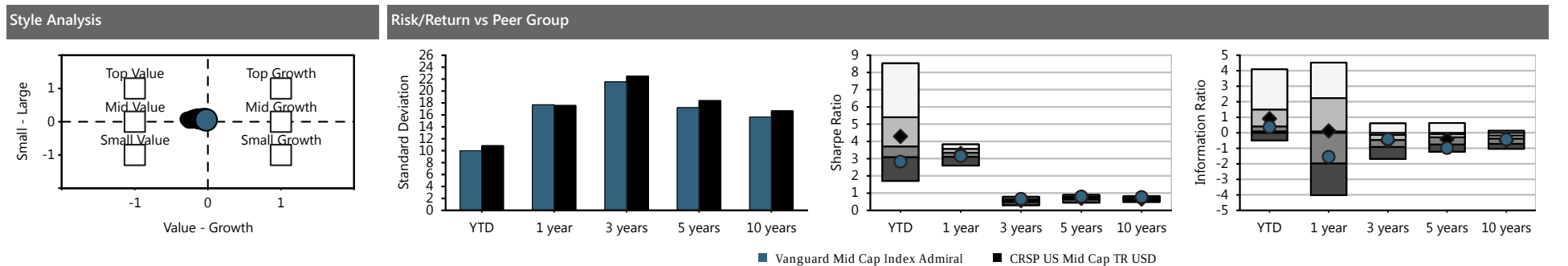
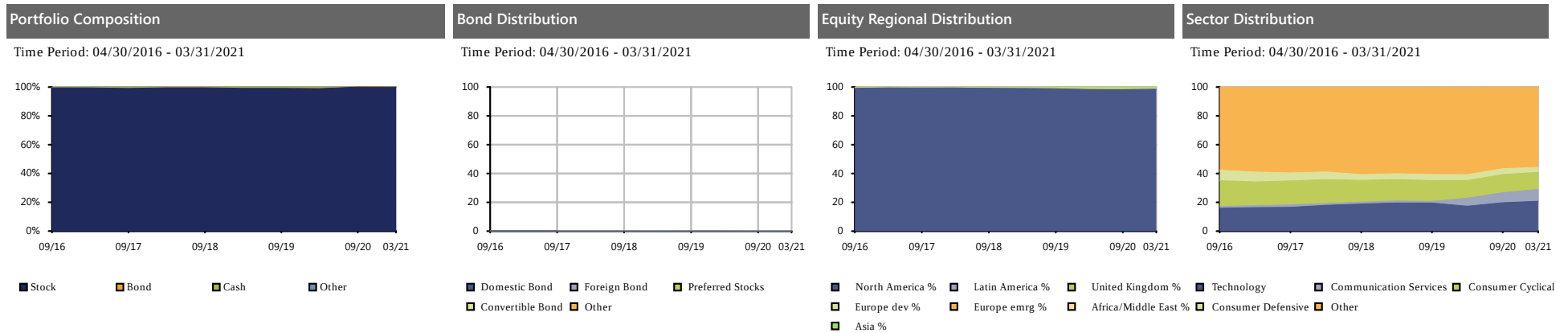
Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
Vanguard Mid Cap Index Admiral	7.18%	7.18%	70.62%	14.65%	14.60%	12.29%	10.66%	05/21/1998	18.24%	31.03%	(9.23%)	19.25%	11.22%
CRSP US Mid Cap TR USD	7.18%	7.18%	70.66%	14.67%	14.62%	12.48%	-	-	18.24%	31.09%	(9.22%)	19.30%	11.25%
Morningstar Mid-Cap Blend	10.93%	10.93%	74.76%	12.39%	13.04%	10.72%	-	-	12.66%	26.57%	(10.52%)	16.33%	15.08%

Morningstar Rating: *****

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VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	VIMAX	Expense Ratio	0.05	Twitter Inc	1.00	Time Period: 01/31/2016 - 03/31/2021	
Category	Mid-Cap Blend	Gross Expense Ratio	0.05	Freeport-McMoRan Inc	0.80		
Net Assets(This Class \$mn)	140,431 m	Prospectus Net Expense Ratio	0.05	KLA Corp	0.78	■ Vanguard Mid Cap Index Admiral ■ CRSP US Mid Cap TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.05	IDEXX Laboratories Inc	0.72		
Manager	Donald Butler	Actual 12b1	0.00	Pinterest Inc	0.67		
Manager Tenure	22.83	Management Fee	0.04	Aptiv PLC	0.66		
Fund Inception	May 21, 1998			Chipotle Mexican Grill Inc	0.66		
				Align Technology Inc	0.66		
				Roku Inc Class A	0.65		
				DocuSign Inc	0.65		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

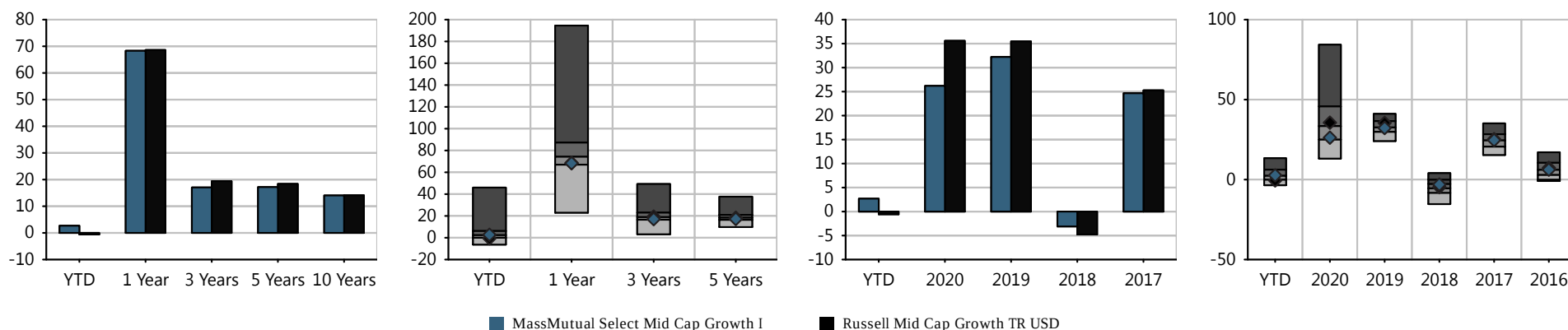
MASSMUTUAL SELECT MID CAP GROWTH I | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
68 Watch	Criteria Scoring	68.31%	17.05%	17.19%	0.79	0.96	-0.63	-0.38	20.83	0.71%	9.81	1.00
	Peer Group Scoring	81.95%	20.29%	19.16%	0.84	0.97	-0.08	-0.06	11.27	1.12%	13.18	1.04
	Criteria Peer Ranking	70	72	66	65	58	79	73	11	14	38	53

Investment Strategy

The investment seeks growth of capital over the long-term. The fund invests primarily in equity securities of mid-capitalization companies that the fund's subadvisers believe offer the potential for long-term growth. It invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in a broadly diversified portfolio of common stocks of mid-cap companies whose earnings the subadvisers expect to grow at a faster rate than the average company.

Manager Vs Benchmark Performance



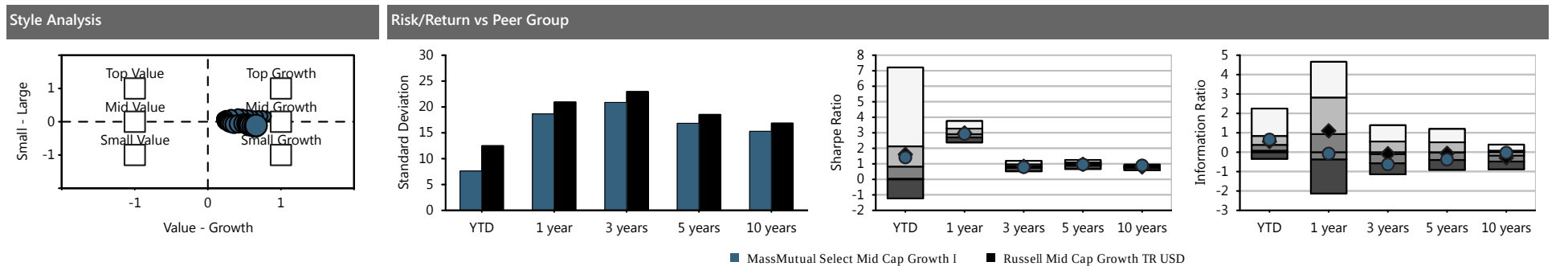
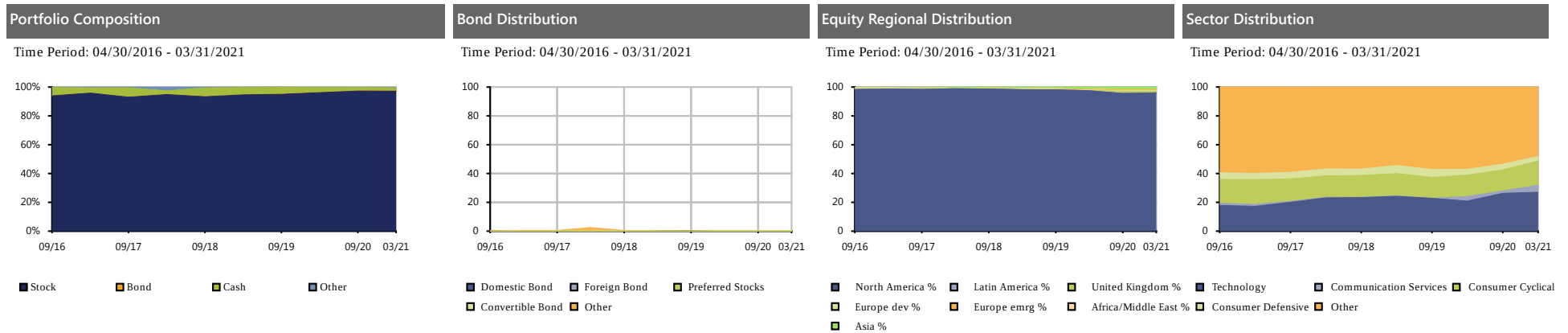
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ MassMutual Select Mid Cap Growth I	2.69%	2.69%	68.31%	17.05%	17.19%	14.05%	15.14%	05/31/2000	26.20%	32.22%	(3.10%)	24.66%	6.19%
Russell Mid Cap Growth TR USD	(0.57%)	(0.57%)	68.61%	19.41%	18.39%	14.11%	-	-	35.59%	35.47%	(4.75%)	25.27%	7.33%
Morningstar Mid-Cap Growth	3.96%	3.96%	81.95%	20.29%	19.16%	13.38%	-	-	39.76%	32.68%	(5.70%)	24.88%	6.71%

Morningstar Rating: ****

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MASSMUTUAL SELECT MID CAP GROWTH I | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	MEFZX	Expense Ratio	0.71	Ball Corp	2.19	Time Period: 01/31/2016 - 03/31/2021	
Category	Mid-Cap Growth	Gross Expense Ratio	0.71	Hologic Inc	2.08		
Net Assets(This Class \$mn)	9,598 m	Prospectus Net Expense Ratio	0.71	Teleflex Inc	1.97	■ MassMutual Select Mid Cap Growth I ■ Russell Mid Cap Growth TR USD	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.71	Microchip Technology Inc	1.97		
Manager	Brian Berghuis	Actual 12b1	0.00	Catalent Inc	1.63	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
Manager Tenure	20.83	Management Fee	0.68	Reserve Inv Fds	1.57		
Fund Inception	May 31,2000			Agilent Technologies Inc	1.55		
				Burlington Stores Inc	1.46		
				Marvell Technology Grou...	1.46		
				Match Group Inc	1.46		

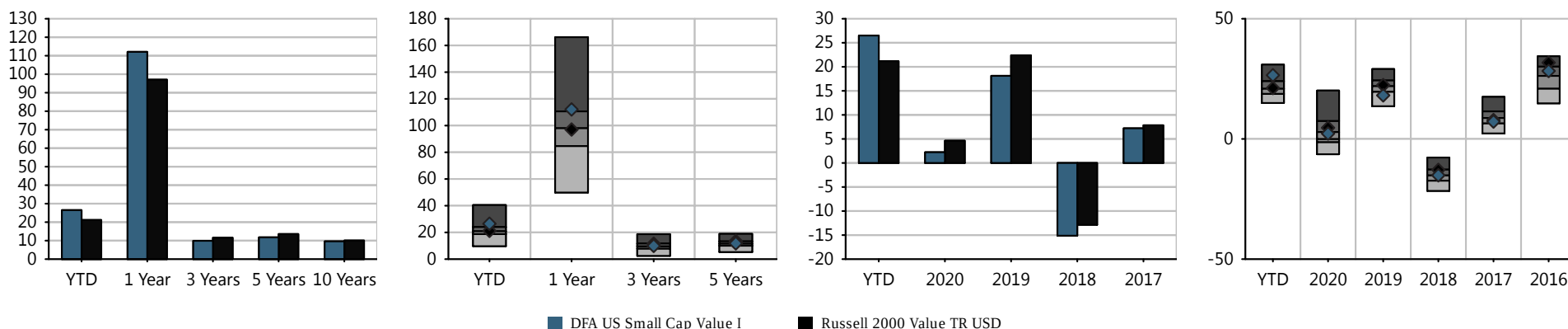
DFA US SMALL CAP VALUE I | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
80 Passing	Criteria Scoring	112.09%	9.91%	11.79%	0.42	0.53	-0.37	-0.46	9.08	0.39%	0.39	0.92
	Peer Group Scoring	100.66%	9.93%	11.66%	0.43	0.55	-0.34	-0.40	10.38	1.17%	11.20	0.95
	Criteria Peer Ranking	25	46	43	50	56	51	57	52	7	12	62

Investment Strategy

The investment seeks to achieve long-term capital appreciation. The fund normally will invest at least 80% of its net assets in securities of small cap U.S. companies. It may purchase or sell futures contracts and options on futures contracts for U.S. equity securities and indices, to increase or decrease equity market exposure based on actual or expected cash inflows to or outflows from the Portfolio.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5 Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
DFA US Small Cap Value I	26.50%	26.50%	112.09%	9.91%	11.79%	9.62%	11.57%	03/02/1993	2.23%	18.12%	(15.13%)	7.21%	28.26%
Russell 2000 Value TR USD	21.17%	21.17%	97.05%	11.57%	13.56%	10.06%	-	-	4.63%	22.39%	(12.86%)	7.84%	31.74%
Morningstar Small Value	21.49%	21.49%	100.66%	9.93%	11.66%	9.18%	-	-	3.89%	21.77%	(15.21%)	9.16%	25.83%

Morningstar Rating: ***

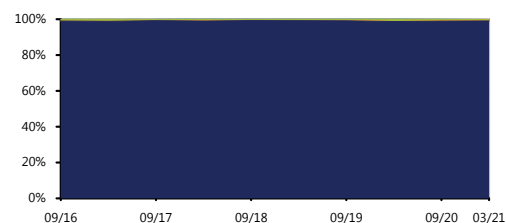
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DFA US SMALL CAP VALUE I | FUND FACT SHEET

Portfolio Composition

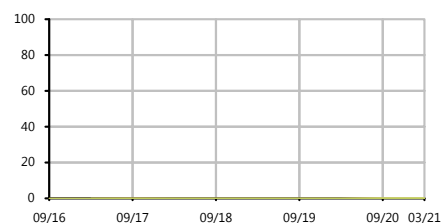
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

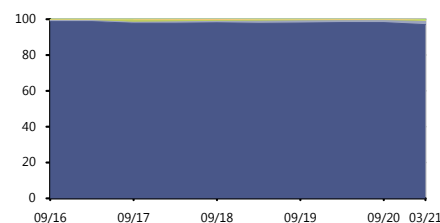
Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

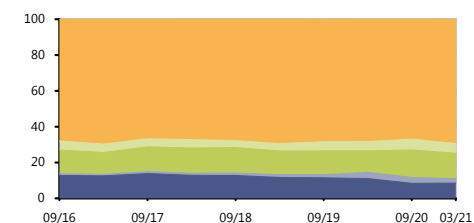
Time Period: 04/30/2016 - 03/31/2021



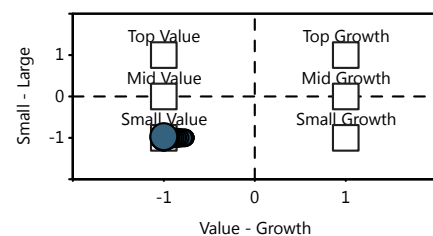
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Communication Services
■ Asia % ■ Consumer Cyclical
■ Consumer Defensive ■ Other

Sector Distribution

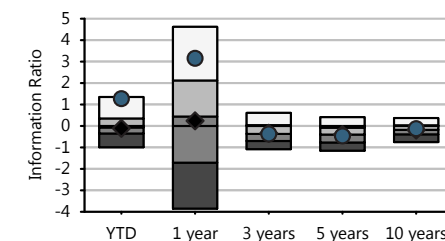
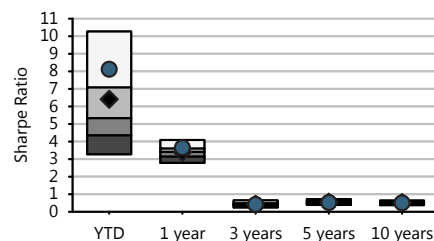
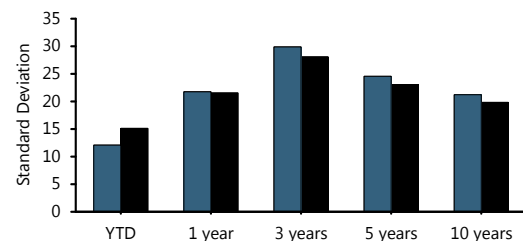
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



■ DFA US Small Cap Value I ■ Russell 2000 Value TR USD

Fund Basics

Ticker	DFSIX
Category	Small Value
Net Assets(This Class \$mn)	15,262 m
Net Assets(All Classes \$mn)	0 m
Manager	Jed Fogdall
Manager Tenure	9.08
Fund Inception	Mar 02,1993

Fee And Expenses

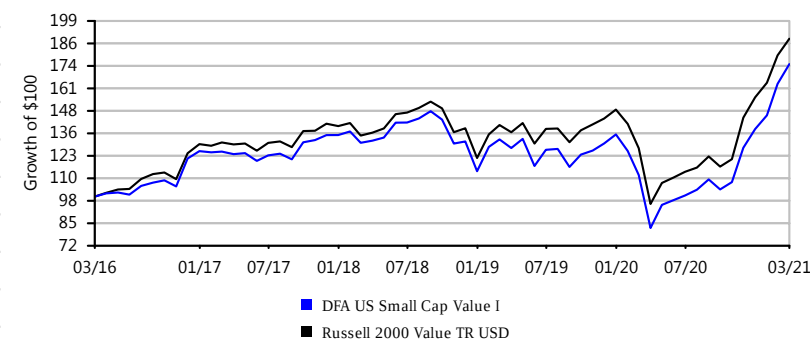
Expense Ratio	0.52
Gross Expense Ratio	0.52
Prospectus Net Expense Ratio	0.39
Prospectus Gross Expense Ratio	0.39
Actual 12b1	0.00
Management Fee	0.36

Top 10 Holdings (%)

Darling Ingredients Inc	1.24
Amkor Technology Inc	0.94
Regal Beloit Corp	0.87
Acadia Healthcare Co Inc	0.81
S+p500 Emini Fut Mar21 ...	0.80
Element Solutions Inc	0.77
AutoNation Inc	0.75
Bank OZK	0.75
Valley National Bancorp	0.69
Colfax Corp	0.68

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



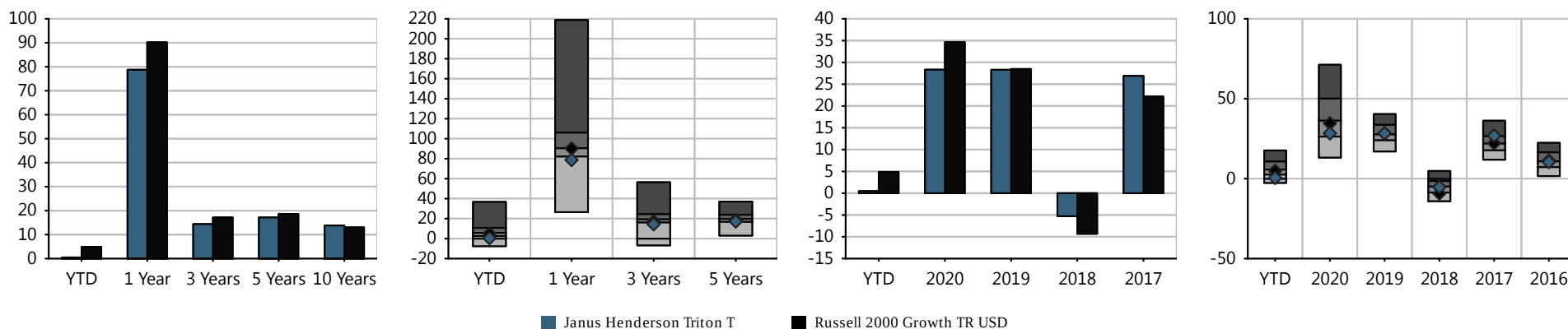
Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
66 Watch	Criteria Scoring	78.74%	14.40%	17.15%	0.61	0.84	-0.50	-0.29	7.83	0.91%	11.31	1.03
	Peer Group Scoring	95.97%	20.49%	20.43%	0.79	0.95	0.38	0.23	11.82	1.21%	13.64	1.13
	Criteria Peer Ranking	83	86	73	86	71	87	74	62	23	44	67

Investment Strategy

The investment seeks long-term growth of capital. The fund pursues its investment objective by investing at least 50% of its equity assets in small- and medium-sized companies. It may also invest in larger companies with strong growth potential. Small- and medium-sized companies are defined by the portfolio managers as those companies whose market capitalization falls within the range of companies in the Russell 2500® Growth Index at the time of initial purchase. The fund may also invest in foreign securities, which may include investments in emerging markets.

Manager Vs Benchmark Performance



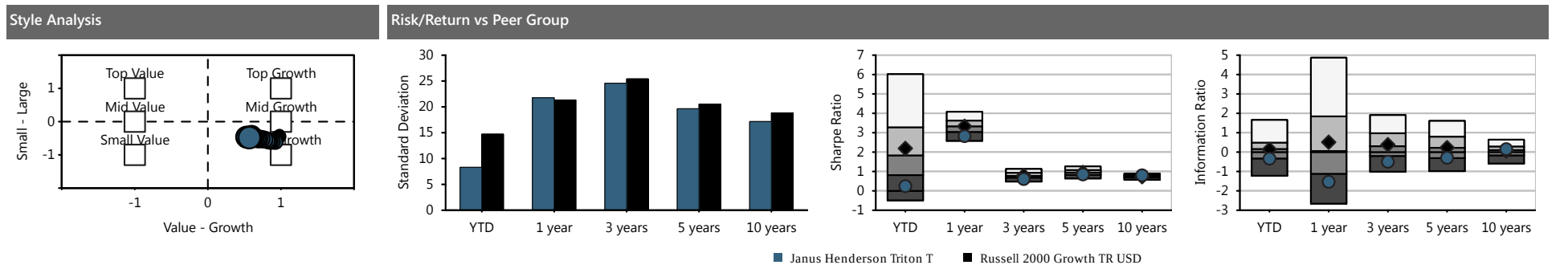
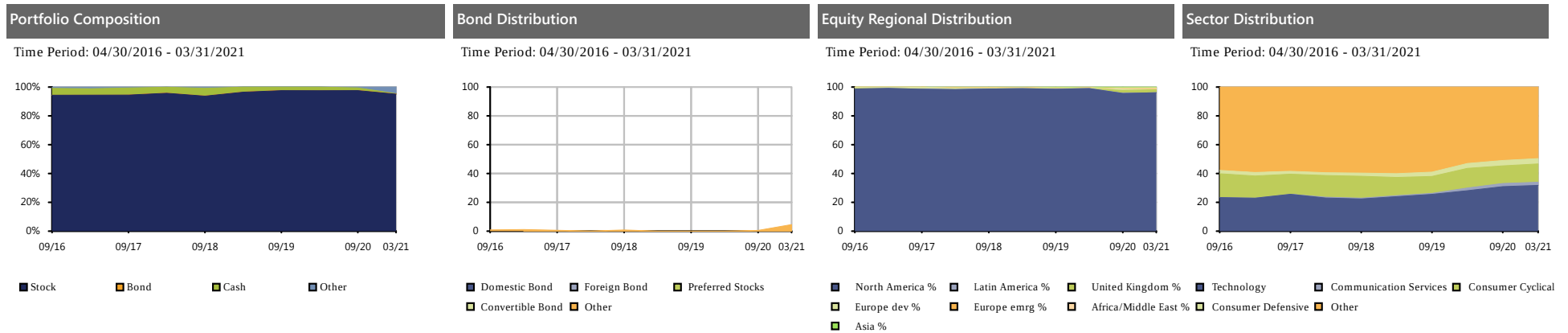
Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
▲ Janus Henderson Triton T	0.47%	0.47%	78.74%	14.40%	17.15%	13.78%	13.50%	02/25/2005	28.33%	28.30%	(5.26%)	26.90%	10.42%
Russell 2000 Growth TR USD	4.88%	4.88%	90.20%	17.16%	18.61%	13.02%	-	-	34.63%	28.48%	(9.31%)	22.17%	11.32%
Morningstar Small Growth	6.93%	6.93%	95.97%	20.49%	20.43%	13.41%	-	-	38.92%	28.40%	(4.90%)	22.38%	11.51%

Morningstar Rating: ***

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

JANUS HENDERSON TRITON T | FUND FACT SHEET



Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	JATTX	Expense Ratio	0.90	Kensington Cap Acquis-A...	4.19	Time Period: 01/31/2016 - 03/31/2021 ■ Janus Henderson Triton T ■ Russell 2000 Growth TR USD	
Category	Small Growth	Gross Expense Ratio	0.91	Crown Holdings Inc	2.86		
Net Assets(This Class \$mn)	12,854 m	Prospectus Net Expense Ratio	0.91	Catalent Inc	2.78		
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.91	SS&C Technologies Holdi...	2.17		
Manager	Jonathan Coleman	Actual 12b1	0.00	Zendesk Inc	1.83		
Manager Tenure	7.83	Management Fee	0.64	Terminix Global Holding...	1.73		
Fund Inception	Feb 25, 2005			Integra Lifesciences Ho...	1.70		
				Etsy Inc	1.64		
				Sensient Technologies Corp	1.61		
				Broadridge Financial So...	1.58		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

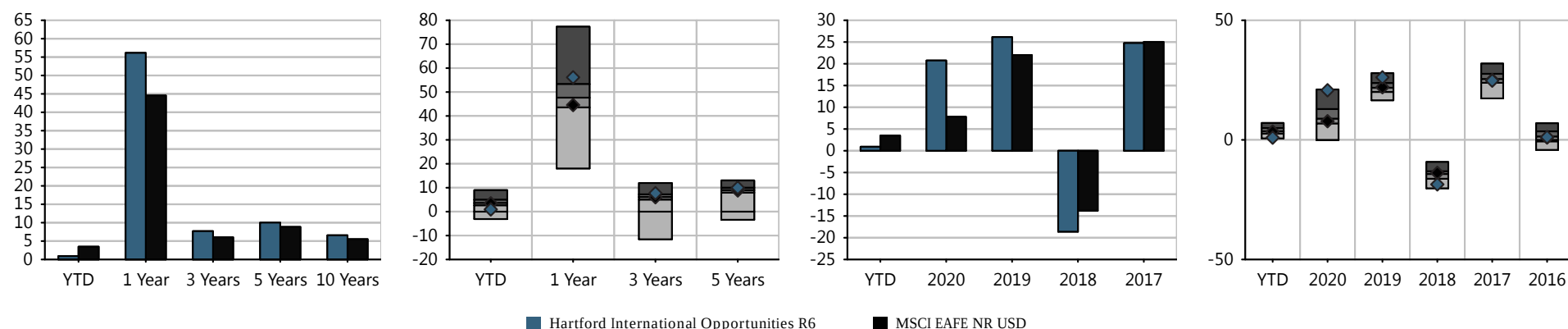


IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
88 Passing	Criteria Scoring	56.14%	7.70%	10.01%	0.41	0.62	0.26	0.22	14.25	0.71%	6.44	1.06
	Peer Group Scoring	48.06%	5.97%	8.83%	0.33	0.56	0.01	0.01	7.60	0.93%	8.89	1.02
	Criteria Peer Ranking	15	20	22	21	28	28	34	12	32	28	29

Investment Strategy

The investment seeks long-term growth of capital. The fund normally invests at least 65% of its net assets in equity securities, including non-dollar securities, of foreign issuers. It may invest in companies domiciled in emerging markets as a percentage of its net assets up to the greater of: (a) 25% or (b) the weight of emerging markets in the MSCI All Country World (ACWI) ex USA Index plus 10%.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns					Inception Date	Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD		2020	2019	2018	2017	2016
Hartford International Opportunities R6	0.92%	0.92%	56.14%	7.70%	10.01%	6.57%	7.21%	07/22/1996	20.75%	26.15%	(18.61%)	24.77%	1.15%
MSCI EAFE NR USD	3.48%	3.48%	44.57%	6.02%	8.85%	5.52%	-	-	7.82%	22.01%	(13.79%)	25.03%	1.00%
Morningstar Foreign Large Blend	3.71%	3.71%	48.06%	5.97%	8.83%	5.43%	-	-	9.50%	21.91%	(14.46%)	25.44%	1.57%

Morningstar Rating: ****

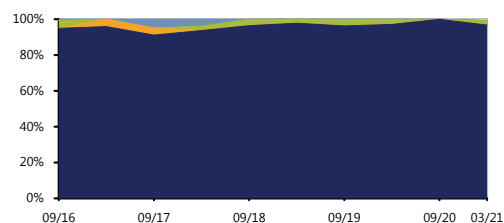
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report. For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

Portfolio Composition

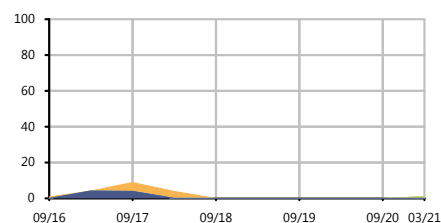
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

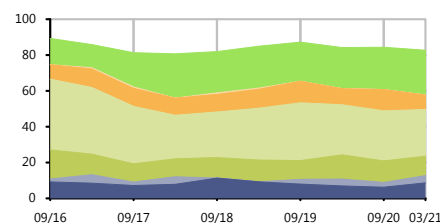
Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

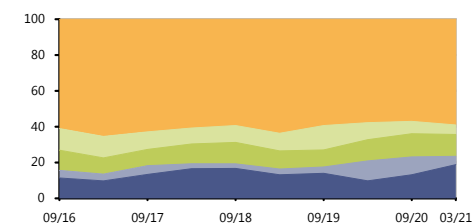
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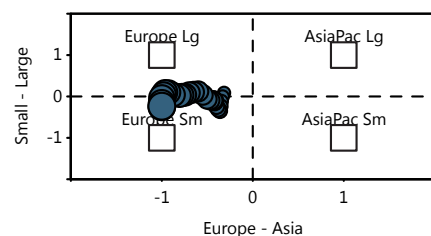
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Consumer Cyclical
■ Asia %

Sector Distribution

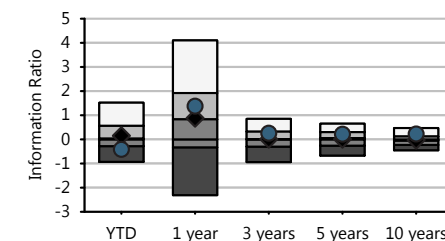
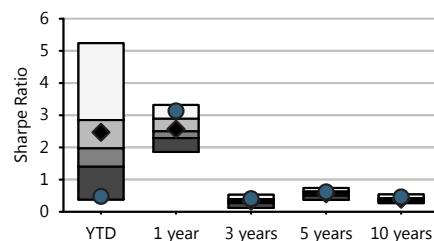
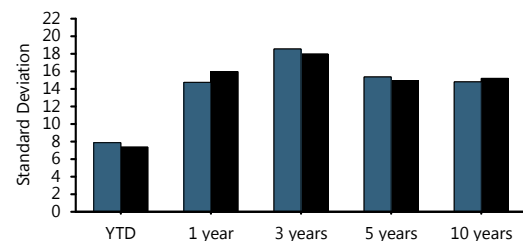
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



■ Hartford International Opportunities R6 ■ MSCI EAFE NR USD

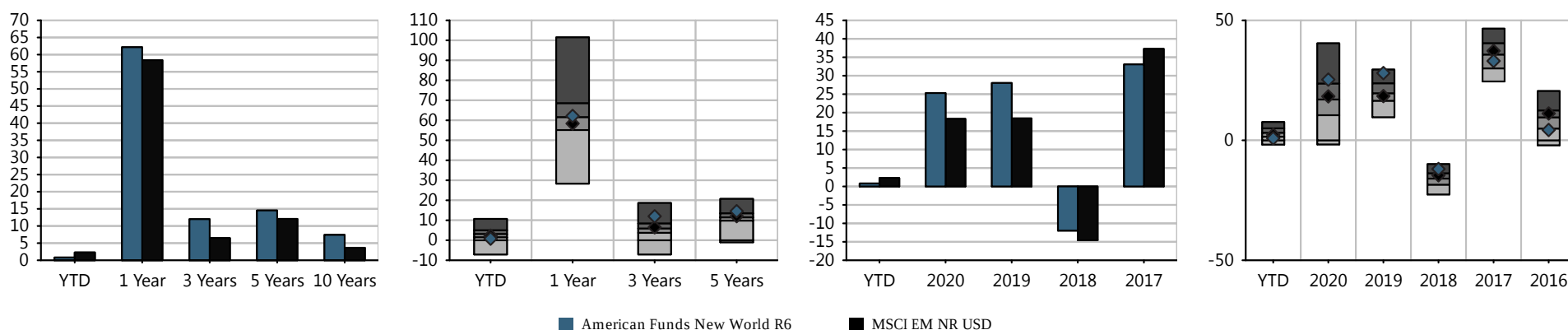
Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	IHOVX	Expense Ratio	0.70	Tencent Holdings Ltd	3.24	Time Period: 01/31/2016 - 03/31/2021	
Category	Foreign Large Blend	Gross Expense Ratio	0.70	Samsung Electronics Co Ltd	2.59		
Net Assets(This Class \$mn)	4,392 m	Prospectus Net Expense Ratio	0.71	Alibaba Group Holding L...	2.43	Growth of \$100	
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.71	Taiwan Semiconductor Ma...	2.20		
Manager	Nicolas Choumenkovitch	Actual 12b1	0.00	Anglo American PLC	2.11		
Manager Tenure	14.25	Management Fee	0.66	Suncor Energy Inc	2.06		
Fund Inception	Jul 22,1996			Rio Tinto PLC	1.94	■ Hartford International Opportunities R6 ■ MSCI EAFE NR USD	
				Canadian National Railw...	1.90		
				Sandvik AB	1.90	Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.	
				TE Connectivity Ltd	1.80		

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
95 Passing	Criteria Scoring	62.16%	11.99%	14.53%	0.63	0.91	0.84	0.41	21.75	0.59%	14.73	1.25
	Peer Group Scoring	62.33%	6.09%	11.52%	0.32	0.65	-0.06	-0.09	7.91	1.22%	11.98	1.00
	Criteria Peer Ranking	48	8	18	6	6	10	19	3	11	69	3

Investment Strategy

The investment seeks long-term capital appreciation. The fund invests primarily in common stocks of companies with significant exposure to countries with developing economies and/or markets. Under normal market conditions, the fund invests at least 35% of its assets in equity and debt securities of issuers primarily based in qualified countries that have developing economies and/or markets.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5 Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
American Funds New World R6	0.81%	0.81%	62.16%	11.99%	14.53%	7.41%	9.78%	06/17/1999	25.30%	28.03%	(11.97%)	33.06%	4.31%
MSCI EM NR USD	2.29%	2.29%	58.39%	6.48%	12.07%	3.65%	-	-	18.31%	18.44%	(14.58%)	37.28%	11.19%
Morningstar Diversified Emerging Mkts	3.15%	3.15%	62.33%	6.09%	11.52%	3.82%	-	-	17.88%	19.90%	(16.11%)	35.36%	9.16%

Morningstar Rating: *****

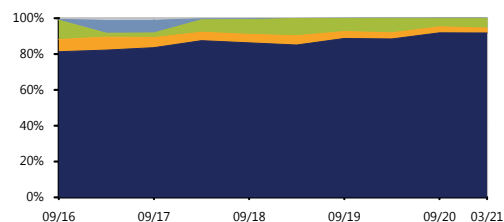
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Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

AMERICAN FUNDS NEW WORLD R6 | FUND FACT SHEET

Portfolio Composition

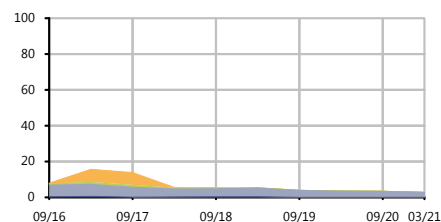
Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

Bond Distribution

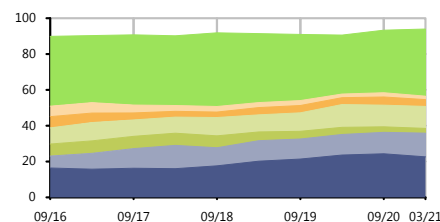
Time Period: 04/30/2016 - 03/31/2021



■ Domestic Bond ■ Foreign Bond ■ Preferred Stocks
■ Convertible Bond ■ Other

Equity Regional Distribution

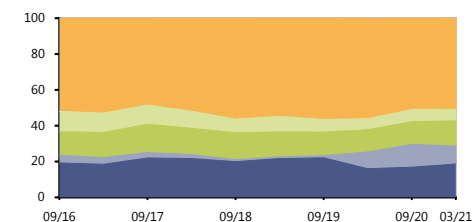
Time Period: 04/30/2016 - 03/31/2021



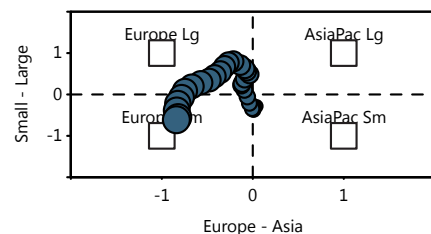
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Communication Services
■ Asia % ■ Consumer Cyclical
■ Consumer Defensive ■ Other

Sector Distribution

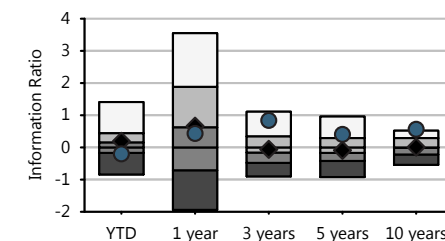
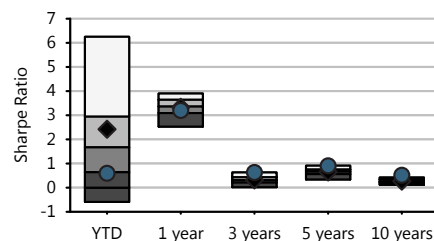
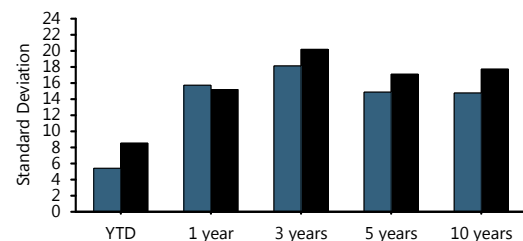
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



■ American Funds New World R6 ■ MSCI EM NR USD

Fund Basics		Fee And Expenses		Top 10 Holdings (%)		Cumulative Performance	
Ticker	RNWGX	Expense Ratio	0.59	Microsoft Corp	2.17	Time Period: 01/31/2016 - 03/31/2021	
Category	Diversified Emerging Mkts	Gross Expense Ratio	0.59	MercadoLibre Inc	2.11		
Net Assets(This Class \$mn)	56,797 m	Prospectus Net Expense Ratio	0.59	Reliance Industries Ltd	1.88		
Net Assets(All Classes \$mn)	0 m	Prospectus Gross Expense Ratio	0.59	Kweichow Moutai Co Ltd	1.85		
Manager	Robert Lovelace	Actual 12b1	0.00	Tencent Holdings Ltd	1.84		
Manager Tenure	21.75	Management Fee	0.52	Kotak Mahindra Bank Ltd	1.80		
Fund Inception	Jun 17,1999			Taiwan Semiconductor Ma...	1.77		
				PagSeguro Digital Ltd C...	1.55		
				StoneCo Ltd	1.42		
				Alibaba Group Holding L...	1.36		

Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

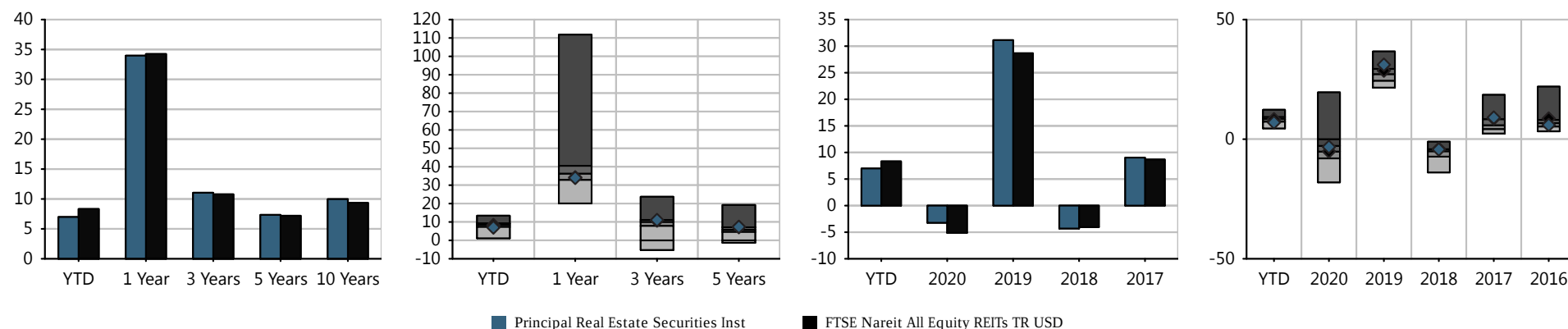
PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RB SA)	Up/Down Capture 5Yr
88 Passing	Criteria Scoring	33.97%	11.04%	7.34%	0.60	0.47	0.73	0.84	20.25	0.91%	15.74	1.23
	Peer Group Scoring	39.76%	9.47%	5.92%	0.52	0.37	-0.26	-0.42	11.55	1.10%	15.57	0.96
	Criteria Peer Ranking	68	26	21	23	18	7	3	10	43	56	6

Investment Strategy

The investment seeks to generate a total return. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies principally engaged in the real estate industry at the time of purchase. It invests in equity securities regardless of market capitalization (small, medium or large). The fund concentrates its investments (invest more than 25% of its net assets) in securities in the real estate industry. It is non-diversified.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2020	2019	2018	2017	2016
Principal Real Estate Securities Inst	6.98%	6.98%	33.97%	11.04%	7.34%	9.97%	11.47%	12/06/2000	(3.23%)	31.13%	(4.31%)	9.03%	5.93%
FTSE Nareit All Equity REITs TR USD	8.32%	8.32%	34.24%	10.78%	7.19%	9.35%	-	-	(5.12%)	28.66%	(4.04%)	8.67%	8.63%
Morningstar Real Estate	8.21%	8.21%	39.76%	9.47%	5.92%	8.25%	-	-	(4.73%)	27.45%	(5.86%)	7.07%	7.65%

Morningstar Rating: *****

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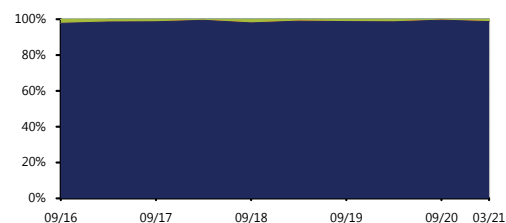
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other share classes may have a different performance ranking.

PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET



Portfolio Composition

Time Period: 04/30/2016 - 03/31/2021



■ Stock ■ Bond ■ Cash ■ Other

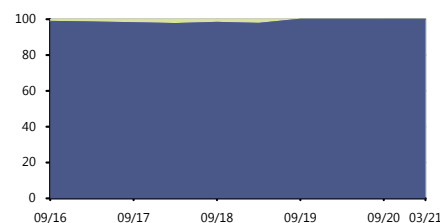
Bond Distribution

Time Period: 04/30/2016 - 03/31/2021

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Equity Regional Distribution

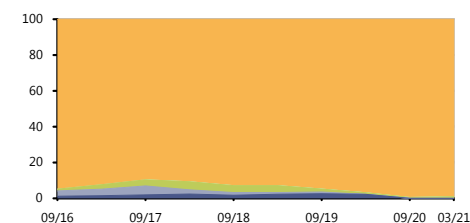
Time Period: 04/30/2016 - 03/31/2021



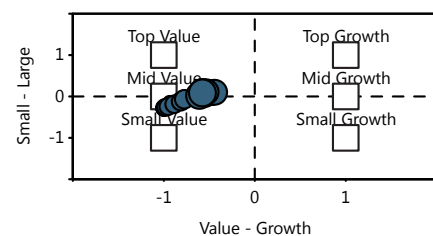
■ North America % ■ Latin America % ■ United Kingdom % ■ Technology ■ Communication Services ■ Consumer Cyclical
■ Europe dev % ■ Europe emrg % ■ Africa/Middle East % ■ Consumer Defensive ■ Other
■ Asia %

Sector Distribution

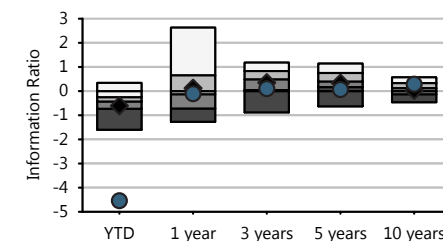
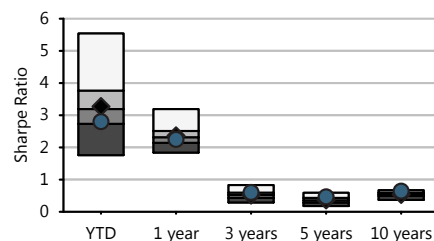
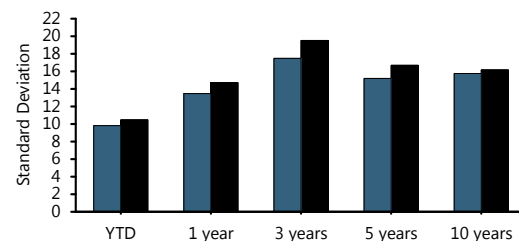
Time Period: 04/30/2016 - 03/31/2021



Style Analysis



Risk/Return vs Peer Group



■ Principal Real Estate Securities Inst ■ FTSE Nareit All Equity REITs TR USD

Fund Basics

Ticker	PIREX
Category	Real Estate
Net Assets(This Class \$mn)	5,533 m
Net Assets(All Classes \$mn)	0 m
Manager	Kelly Rush
Manager Tenure	20.25
Fund Inception	Dec 06,2000

Fee And Expenses

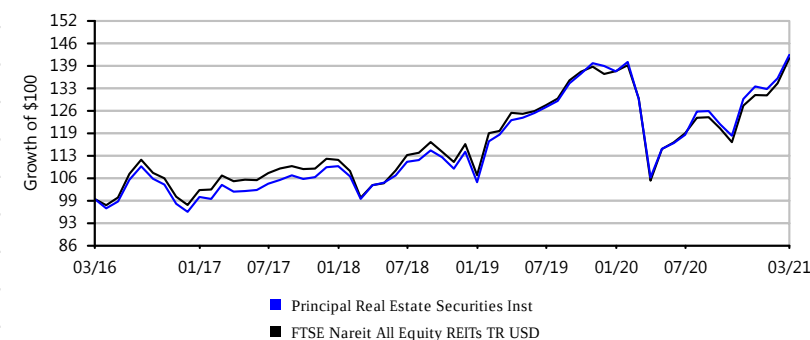
Expense Ratio	0.91
Gross Expense Ratio	0.00
Prospectus Net Expense Ratio	0.91
Prospectus Gross Expense Ratio	0.93
Actual 12b1	0.00
Management Fee	0.80

Top 10 Holdings (%)

Prologis Inc	8.73
Equinix Inc	7.05
Welltower Inc	5.82
AvalonBay Communities Inc	5.50
Invitation Homes Inc	5.36
Essex Property Trust Inc	4.51
American Homes 4 Rent C...	4.32
Sun Communities Inc	3.61
Alexandria Real Estate ...	3.48
Healthcare Trust of Ame...	3.08

Cumulative Performance

Time Period: 01/31/2016 - 03/31/2021



Growth of \$100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IMPORTANT DISCLOSURES

CAPK 457(b) Plan

For Period Ending 03/31/2021

IMPORTANT DISCLOSURES, SOURCE INFORMATION, & INDEX DEFINITIONS

FOR PLAN SPONSOR USE ONLY - Not for Use with Participants or the General Public.
Pensionmark Financial Group, LLC ("Pensionmark") is an investment adviser registered under the Investment Advisers Act of 1940. Pensionmark is affiliated through common ownership with Pensionmark Securities, LLC (member SIPC).

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. To obtain current month-end performance information, please call 888-201-5488.

The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. Investing in mutual funds involves risk, including possible loss of principal. All indices are unmanaged and cannot be invested into directly. Unmanaged index returns do not reflect fees, expenses, or sales charges. Index performance is not indicative of the performance of any investment.

Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. You can obtain a prospectus and summary prospectus from your financial representative. Read carefully before investing.

Risk Disclosures:

Bond Funds- An increase in interest rates may cause the price of bonds and bond mutual funds to decline.

Government Bond Funds- An investor can lose money when investing in government bond funds. Fund itself is not guaranteed and fund's performance will vary.

International/Emerging Markets Funds- International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

Real Estate Funds- Investing in real estate involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of the fund will be attained.

Small and Mid Cap Funds- The prices of small and mid-cap stocks are generally more volatile than large cap stocks.

Target Date Funds- The target date is the approximate date when investors plan to start withdrawing their money. The glidepath is how the asset allocation of the fund changes over time. The principal value of a target fund is not guaranteed at any time, including at the target date.

Morningstar Ratings:

For each fund with at least a three year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return measure that accounts for variations in a fund's monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive five stars, the next 22.5% receive four stars, the next 35% receive three stars, the next 22.5% receive two stars and the bottom 10% receive one star. The overall Morningstar Rating for a fund is derived from a weighted-average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Ratings metrics.

Source Information:

Executive Summary: Recommendations based on qualitative and/or quantitative investment methodology of Pensionmark Financial Group

Portfolio | Diversification: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Asset Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Holdings & Sector Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Region & Quality Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Returns : Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Beta/Standard Deviation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Alpha: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Sharpe Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Information Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Cumulative Performance: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Weighted Fee Analysis: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Investment Scorecard | Current & Historical Scoring

Investment Performance vs. Risk: Morningstar/Envestnet Retirement Solutions

Investment Scorecard | Investment Performance: Morningstar and Envestnet Retirement Solutions

Fund Fact Sheets: Morningstar, Envestnet Retirement Solutions, and Pensionmark Financial Group

Investment Scoring Methodology: Pensionmark Financial Group

Index Descriptions

Index Name	Index Description
Alerian MLP TR USD	The index measures the performance of energy segment US equity securities. It is a composite of the 50 most prominent energy Master Limited Partnerships ('MLPs'). The index is calculated using a float-adjusted, capitalization-weighted methodology.
Bloomberg Commodity TR USD	The index measures the performance of future contracts on physical commodities which traded on US exchanges and London Metal Exchange. The commodity weightings are based on production and liquidity, subject to weighting restrictions applied annually.
Bloomberg Sub Brent Crude TR USD	The index is a single commodity index composed of futures contracts on Brent crude. The index is part of the Bloomberg CITR family. It reflects the return on fully collateralized futures positions and is quoted in USD.
Bloomberg Sub WTI Crude Oil TR USD	The index is a single commodity subindex of the Bloomberg CI composed of futures contracts on crude oil. It reflects the return of underlying commodity futures price movements only and is quoted in USD.
BBgBarc US Treasury Bill 1-3 Mon TR USD	The index measures the performance of public obligations of the U.S. Treasury with maturities of 1-3 month, including securities roll up to the U.S. Aggregate, U.S. Universal, and Global Aggregate Indices.
BBgBarc Credit 1-5 Yr TR USD	The index measures the performance of the investment grade, US dollar denominated, fixed-rate, taxable corporate and government related bonds with maturity of 1-5 years. It is comprised of the US Corporate Index and a non-corporate component that includes foreign agencies, sovereigns, supranationals and local authorities.
BBgBarc Global Aggregate TR USD	The index measures the performance of global investment grade fixed-rate debt markets, including the U.S. Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment Grade 144A index-eligible securities.
BBgBarc Global High Yield TR USD	The index measures the performance of the global high-yield fixed income markets. It represents the union of the U.S. High-Yield, Pan-European High-Yield, U.S. Emerging Markets High-Yield, and Pan-European Emerging Market High-Yield Indices. The index is a component of the Multiverse Index, along with the Global Aggregate Index.
BBgBarc Municipal TR USD	This index measures the performance of the Bloomberg Barclays U.S. Municipal bond, which covers the USD-denominated Long-Term tax exempt bond market with four main sectors: state and local general obligation bonds, revenue bonds, insured bonds and prerefunded bonds.
BBgBarc US 1-5Y GovCredit FIAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 1-5 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US 5-10Y GovCredit FIAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 5-10 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US Agg Bond TR USD	The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.
BBgBarc US Credit 5-10 Yr TR USD	The index measures the performance of the US Corporate and a non-corporate component with maturities of 5-10 year that includes foreign agencies, sovereigns, supranationals and local authorities. It is a subset of the US Government/Credit Index and the US Aggregate Index.
BBgBarc US Govt/Credit Long TR USD	The index measures the performance of non-securitized component of the U.S. Aggregate Index with maturities of 10 years and greater, including Treasuries, government-related issues and corporates. It is a subset of the U.S. Aggregate Index.
BBgBarc US MBS TR USD	The index measures the performance of the agency mortgage-backed pass-through securities (both fixed-rate and hybrid ARM) issued by Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC).
BBgBarc US Treasury US TIPS TR USD	The index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).
CRSP US Large Cap Growth TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Large Cap Value TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Total Market TR USD	The index measures the performance of broad US securities that traded on NYSE, NYSE Market, NANASDAQ or ARCA. It captures nearly 100% of the US investable equity market with around 4000 constituents across mega, large, small and micro capitalizations.

Index Descriptions

Index Name	Index Description
CRSP US Mid Cap Growth TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Mid Cap TR USD	The index measures the performance of US companies that fall between the top 70%-85% of investable market capitalization. It includes securities traded on NYSE, NYSE Market, NASDAQ or ARCA.
CRSP US Mid Cap Value TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Small Cap Growth TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Small Cap TR USD	The index measures the performance of US companies that fall between the bottom 2%-15% of the investable market capitalization. There is no lower limit in market capitalization, other than what is specified by investability screens. It includes securities traded on NYSE, NYSE Market, NNASDADAQ or ARCA.
CRSP US Small Cap Value TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
DJ US Completion Total Stock Mkt TR USD	The index measures the performance of all US equity securities with readily available prices, excluding components of the S&P 500. It is float-adjusted market capitalisation weighted.
DJ US Total Stock Market TR USD	The index measures the performance of all US equity securities with readily available prices. It represents the top 95% of the US stock market based on market capitalisation. The index is float-adjusted market capitalisation weighted.
FTSE Developed ex North America NR USD	The index measures the performance of Large and Mid cap stocks providing coverage of Developed markets, excluding the US and Canada. It is derived from the FTSE Global Equity Index Series (GEIS). The index is market-capitalization weighted.
FTSE Emerging NR USD	The index measures the performance of Large, Mid and Small cap securities listed in Advanced Emerging and Secondary Emerging countries.
FTSE EPRA Nareit Global TR USD	The index measures the performance of listed real estate companies and REITs in both developed and emerging markets. It includes a range of regional and country indices, capped indices, Dividend+ indices, Global Sectors, Investment Focused and REITs and Non-REITs series.
FTSE EPRA Nareit United States TR USD	The index measures the performance of listed real estate companies and REITs in the United States.
FTSE Treasury Bill 3 Mon USD	The index measures the performance of the last three three-month Treasury bill month-end rates.
ICE BofAML US Corporate TR USD	The index tracks the performance of US dollar denominated investment grade rated corporate debt publically issued in the US domestic market. To qualify for inclusion in the index, securities must have an investment grade rating (based on an average of Moody's, S&P, and Fitch) and an investment grade rated country of risk (based on an average of Moody's, S&P, and Fitch foreign currency long term sovereign debt ratings).
ICE BofAML US HY Master II OAS USD	The index measures the performance of short-term US dollar denominated below investment grade corporate debt publicly issued in the US domestic market. Qualifying securities must have at least 18 months to final maturity at the time of issuance, at least one year remaining term to final maturity as of the rebalancing date, a fixed coupon schedule and a minimum amount outstanding of \$100 million. It is capitalization-weighted.
ICE USD Spot	The index is a measure of the value of the U.S. dollar relative to the value of a basket of currencies of the majority of the U.S.'s most significant trading partners. This index is similar to other trade-weighted indexes, which also use the exchange rates from the same major currencies.
LPX 50 TR USD	The index is designed to represent the global performance of the 50 most highly capitalised and liquid Listed Private Equity companies. The index is diversified across regions, private equity investment styles, financing styles and vintages.

Index Descriptions

Index Name	Index Description
MSCI ACWI Ex USA NR USD	The index measures the performance of the large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.
MSCI EAFE NR USD	The index measures the performance of the large and mid cap segments of developed markets, excluding the US & Canada equity securities. It is free float-adjusted market-capitalization weighted.
MSCI EAFE IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Developed Markets countries around the world, excluding the US and Canada. The index is free-adjusted market capitalization weighted.
MSCI EM IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Emerging Markets (EM) countries. It is free-adjusted market capitalization weighted.
MSCI EM NR USD	The index measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.
MSCI US REIT GR USD	The index measures the performance of the large, mid and small cap segments of the US equity securities. It is comprised of Equity REITs securities and based on the MSCI USA Investable Market Index, with the exception of Mortgage REIT and selected Specialized REITs. The index represents approximately most of the US REIT universe and securities are classified in the REIT sector according to the Global Industry Classification Standard. It is a free float market capitalization weighted index.
MSCI US Small Cap Growth GR USD	The index measures the performance of the growth small cap segments of US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World ex USA NR USD	The index measures the performance of the large and mid cap segments of world, excluding US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World NR USD	The index measures the performance of the large and mid cap segments of world equity securities. It is free float-adjusted market-capitalization weighted.
Russell 1000 Growth TR USD	The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 1000 TR USD	The index measures the performance of the large-cap segment of the US equity securities. It is a subset of the Russell 3000 index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership.
Russell 1000 Value TR USD	The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 TR USD	The index measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 Value TR USD	The index measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 3000 TR USD	The index measures the performance of the largest 3000 US companies representing approximately 98% of the investable US equity market. It is market-capitalization weighted.
Russell Mid Cap Growth TR USD	The index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell Mid Cap TR USD	The index measures the performance of the mid-cap segment of the US equity universe. It is a subset of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies.
Russell Mid Cap Value TR USD	The index measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.

Index Descriptions



Index Name	Index Description
S&P MidCap 400 TR	The index measures the performance of mid-sized US companies, reflecting the distinctive risk and return characteristics of this market segment. It comprises stocks in the middle capitalization range, covering approximately 7% of the of US equity market.
S&P 500 TR USD	The index measures the performance of 500 widely held stocks in US equity market. Standard and Poor's chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization-weighted.
S&P GSCI Gold Spot	The Index, a sub-index of the S&P GSCI, provides investors with a reliable and publicly available benchmark tracking the COMEX gold future. The index is designed to be tradable, readily accessible to market participants, and cost efficient to implement.
S&P SmallCap 600 TR USD	The index measures the performance of small cap segment of US equity market. It consists of 600 domestic stocks chosen for market size, liquidity, and industry group representation and covers approximately 3% of the domestic equities market.
S&P Target Date 2010 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2010, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2015 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2015, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2020 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2020, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2025 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2025, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2030 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2030, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2035 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2035, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2040 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2040, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2045 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. It has target retirement date of 2045, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2050 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2050, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2055 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2055, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2060+ TR USD	The S&P Target Date Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.
S&P Target Date Retirement Income TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

Benchmark: A standard against which the performance of a mutual fund can be measured.

Index: an imaginary portfolio of securities representing a particular market or a portion of it. Each index has its own calculation methodology and is usually expressed in terms of a change from a base value.

GLOSSARY

CAPK 457(b) Plan

For Period Ending 03/31/2021

-Equity, Fixed Income, and Target Date Investments are reviewed on 11 distinct criteria. Each criteria is scale-scored; the better an investment performs in a given criteria, the higher score the investment will receive.

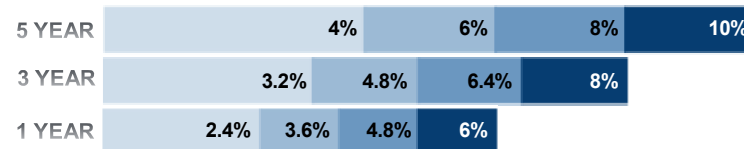
-Index investments are reviewed on 8 distinct criteria. Each criteria is scored on a binary pass/fail method.

-A fund that does not have at least a score of 70 will be identified as an investment on watch. Any Investment on watch for the current quarter and at least three of the previous seven quarters, or any investment with a score below 60 will be marked for review and potential replacement.

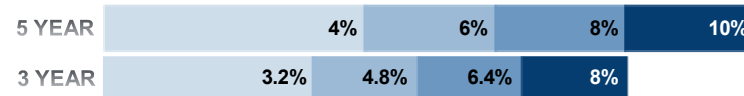
-Investments such as Stable Value and Money Market investments are not included on the quantitative IPS scoring methodology but are evaluated on a qualitative basis.

EQUITY/FIXED INCOME SCORING CRITERIA

RETURN



SHARPE RATIO & INFORMATION RATIO

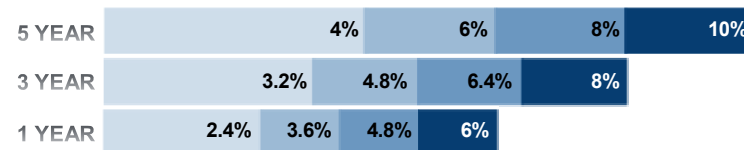


5 YEAR UP/DOWN MARKET CAPTURE, STYLE CONSISTENCY, MANAGER TENURE & EXPENSE RATIO

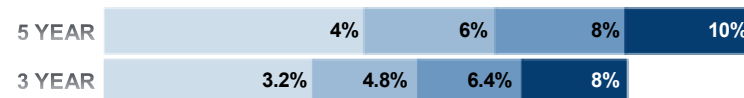


TARGET DATE SCORING CRITERIA

RETURN



SHARPE RATIO & INFORMATION RATIO



5 YEAR UP/DOWN MARKET CAPTURE, 5 YEAR MAX DRAWDOWN, MANAGER TENURE & EXPENSE RATIO



INDEX SCORING CRITERIA

TRACKING ERROR			EXPENSE RATIO	ASSETS IN PRODUCT	EXPENSE-ADJUSTED RETURN VS. BENCHMARK		
1 YEAR	3 YEAR	5 YEAR	QUARTER END	QUARTER END	1 YEAR	3 YEAR	5 YEAR
8%	10%	12%	30%	10%	8%	10%	12%

1, 3, & 5 Year Return	When selecting an investment, you want to know that it has demonstrated an ability to outperform relative to its peers. The higher the return an investment experiences in a given period compared to peers, the higher the value assigned to its score.
3 & 5 Year Sharpe Ratio	When selecting an investment, the Sharpe ratio is a way to compare the return of portfolios on a risk-adjusted basis rather than a less informative, pure return basis. The higher the Sharpe Ratio an investment experiences in a given period compared to peers, the higher the value assigned to its score.
3 & 5 Year Information Ratio	When selecting an investment, you want to know how its returns compare to the index and to the amount of risk it took to generate those returns. The higher the Information Ratio an investment experiences in a given period compared to peers, the higher the value assigned to its score.
5 Year Upside/Downside Capture	When selecting an investment, you want to know that it "captures" more than 100% of market returns in up markets and helps "cushion" the loss in down markets by capturing less than 100% of the fall. A ratio of greater than 1 implies that the investment captures more when the market is up than when it is down. The higher the ratio the higher the value assigned to its score.
Style Consistency (Equity & Fixed Income Only)	When selecting an investment, you want to know how consistency that fund's style (Value vs. Growth/Large vs. Mid vs. Small) is compared to its category. Investments with low scores are considered more consistent, while investments with high scores are considered less consistent. The lower the Style Consistency score compared to peers, the higher the value assigned to its score.
Manager Tenure	When selecting an investment, you want to know that the track record being reviewed is primarily one from the current management team. The longer a manager has managed the specific investment being evaluated the higher the value assigned to its score.
Expense Ratio	When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. The lower the Expense Ratio has compared to peers, the higher the value assigned to its score.
5 Year Max Drawdown (Target Date Only)	When selecting an investment, Max Drawdown is the maximum loss, from peak to trough, that a portfolio experiences in a given period and is a measurement of downside risk over that period. The lower the max drawdown a portfolio experiences, compared to peers, the higher the value assigned to its score.

1, 3, & 5 Year Return – Expense Adjusted	When selecting an index investment, you want to know that it has demonstrated an ability to perform in-line with the index it is meant to track. To pass, an investment must not underperform it's stated index by more than 20 basis point (-0.20%).
Expense Ratio	When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. If the Index fund is ranked in the top quartile (lowest 25% of expense ratios) of it's peer group, it passes this criteria.
1, 3, & 5 Year Tracking Error	When selecting a passive investment, the tracking error shows the investment's consistency compared to its benchmark over a given period of time. The lower the tracking error, the more consistent the passive investment is performing like its stated index. To pass, the tracking error must be in the lowest 10% of its peer group.
Assets Managed in Product	When selecting a passive investment, the assets managed in that product have an effect on trading costs. Since passive investments tend to have a far greater number of holdings and trading costs can hurt returns an investment with more assets are better able to efficiently trade securities without significantly hurting performance. To pass, a fund must have at least 500 million dollars managed within that product.

ALPHA

Measures risk-adjusted performance, factoring in the risk due to the specific manager rather than the overall market. A high value for alpha implies that the manager has performed better than would have been expected, given its beta (volatility). In contrast, a negative alpha indicates the manager has under performed, given the expectations established by beta.

WHY IT'S IMPORTANT

Alpha can be used to directly measure the value added or subtracted by a manager. Alpha depends on two factors: (1) the assumption that market risk, as measured by beta, is the only risk measure necessary, and (2) the strength of the linear relationship between the manager and the index, as it has been measured by R-Squared. In addition, a negative alpha can sometimes result from the additional expenses that are present in a manager's returns as compared to the benchmark index.

BETA

Shows the volatility of a manager as compared to the volatility of the benchmark; specifically, the performance the fund, or portfolio has experienced in a given period of time as the index moved 1% up or down. A beta above 1 is more volatile than the index, while a beta below 1 is less volatile.

WHY IT'S IMPORTANT

Beta can be used to show how sensitive a manager is to movements in the markets. It is important to note that a low beta for a manager does not necessarily imply that the manager has a low level of volatility. A low beta signifies only that the manager's market-related risk is low. (Standard deviation is a measure of a fund's absolute volatility.) R-Squared is a necessary statistic to factor into the equation because it reflects the percentage of a manager's movements that are explained by movements in its benchmark index, and thus whether it is an appropriate benchmark.

STANDARD DEVIATION

The statistical measurement of dispersion of returns spread around their historical average, or in other words, how widely a fund's or portfolio's returns varied over a certain period or time.

WHY IT'S IMPORTANT

Investors use the standard deviation of historical performance to try to predict the range of returns that are most likely for a given investment. When a fund or portfolio has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

SHARPE RATIO

A risk-adjusted measure developed by William F. Sharpe, calculated using standard deviation and excess return to determine reward per unit of risk -the higher the Sharpe ratio, the better the manager's historical risk-adjusted performance.

WHY IT'S IMPORTANT

Sharpe ratio is a measure of investment efficiency expressed as the amount of return earned per unit of associated risk. It can be used to compare two managers directly on how much excess return each manager achieved for a certain level of risk.

INFORMATION RATIO

Is determined by taking the annualized excess return over a benchmark and dividing it by the standard deviation of excess return (tracking error). This measure relates the magnitude and consistency with which an investment outperformed its benchmark. The higher the information ratio, the better.

WHY IT'S IMPORTANT

The information ratio is a risk-adjusted measure, which captures excess or active returns and relates them to excess or active risk. The information ratio is used as a way to compare more-and less-aggressive managers at the same time. A convenient way to think of the information ratio is a measure of how well one was rewarded for each incremental "unit" of risk. The information ratio can be a very valuable tool in evaluating a manager's ability to add incremental value relative to incremental risk. This tool is only valuable, however, when the benchmark is carefully chosen and appropriate.

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MEMORANDUM

To: Audit and Pension Committee

Tracy Webster

From: Tracy Webster, Chief Financial Officer

Date: April 15, 2021

Subject: *Agenda Item 4b: New SMARTMap Employee Advice and Financial Planning Benefit – Action Item*

The following proposal is being presented to the Audit and Pension Committee for approval. SMARTMap is a financial intelligence application that helps employees view and understand their financial data to better plan and make sound financial choices. SMARTMap focuses on improving the employees' financial health today by addressing issues with saving and spending and creating financial goals. This can include debt management, budgeting, financial planning, retirement savings, and more.

The application allows the employee to connect current financial accounts securely and safely to SMARTMap to see current issues and create budgetary plans that align with the goals set by the employee. CAPK's desire is to implement testing for all employees for 18 – 24 months. This is a free service to the employee, and costs approximately \$12,500 a year for the entire organization (\$1.12 per employee per month). The one-time implementation fee will be waived, and the funds will be allocated from Indirect. Employees who are no longer employed with CAPK during the use of the application may continue to utilize the service for a small minimal fee.

Recommendation:

Staff recommends that the Audit and Pension Committee approve the utilization of the SMARTMap application.

Attachment:

SMARTMap Presentation



SMARTMAP

EMPLOYEE ADVICE & FINANCIAL PLANNING

CAPK 403(b) & 401(a)
Retirement Plans

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Topics of Discussion

Where We Stand Today

What this means for you

Advice and Planning Program

Implementation Timeline

Pricing Models

Where we stand today

High Debt

55%

Of Americans spend more than their annual income.¹

Low Deferrals

6.2%

Was the average deferral rate in 2016 according to a record-keeper report.⁴

Low Savings

34%

Of adults have nothing saved for retirement.³

No budget

42%

Of Americans live paycheck to paycheck.²

1)FINRA Investor Education Foundation. FINRA Foundation Releases Nation's First State-by-State Financial Capability Survey. FINRA Foundation, 8 Dec. 2010. Web.

2)CareerBuilder. Number of Workers Living Paycheck to Paycheck at PreRecession Levels, Reveals New CareerBuilder Survey. CareerBuilder. 11 Aug. 2011. Web.

3) Harris Interactive. Number of Americans Reporting No Personal or Retirement Savings Rises. Harris Interactive. 2 Feb. 2011. Web.

4) Vanguard, 2017

What this means for Employers

Financially Stressed
Employees

Decreased Physical and
Mental Health

Lower Job Satisfaction and
Productivity

Absenteeism

59%

said they deal with
personal financial
matters during the
workday.

Turnover

70%

Of people leaving
their jobs state
financials as the
primary blame

Workplace Options & Public Policy Polling, 2015 Paychex - Employee Retention: What Makes Employees Stay or Leave, 2016. 2010 Federal Reserve Report. Prudential "Why Employers Should Care About the Cost of Delayed Retirement"

Cost to Employers

Financial stress can cost an average of **\$5,000**
a year per employee.

A one-year delay in retirement for an
individual can cost an employer **\$50,000**.

Comprehensive Education Solutions

We must focus holistically on improving their financial health **today** by tackling behavioral issues Americans have with saving and spending due to lack of clear financial goals.

Today, the majority of companies offer education and guidance on retirement savings....

...but a smaller percentage offers education on other important financial topics



Source: 2017 Hot Topics in Retirement and Financial Wellbeing, Aon Hewitt Study

What is SMARTMap?

SMARTMap delivers a much more robust offering to your employees, providing a full-range of planning and advice services that covers a much broader range of financial health than a typical Financial Wellness Program.

Services Comparison

	Pensionmark Wellness	Pensionmark Advice/Planning	Sample Recordkeeper
Website & Mobile Applications			
Plan Information	✓ Balance & Holding Data Only	✓ Balance & Holding Data Only	✓
Execute Plan Transactions	✗	✗	✓
External Account Aggregation	✓	✓	✗
Goals-Based Planning	✓	✓	✗
Retirement Gap Analysis	✓	✓	✓ Plan & Basic Outside Assets Only
Document Storage (Vault)	✓	✓	✗
Employer Branding	✓	✓	✗
Employee Support			
Toll-Free Help Center	✓	✓	✓
Plan Information and Features	✓	✓	✓
Interactive Screen Sharing	✓	✓	✗
Savings Rate Guidance	✓	✓	✓ Plan & Basic Outside Assets Only
Non-Plan Related Guidance on - Budgeting & Spending - Debt Management - Insurance Protection - College Education Funding - Emergency Funds	✓	✓	✗

Services Comparison

Behavioral Change

	Pensionmark Wellness	Pensionmark Advice/Planning	Sample Recordkeeper
Employee Support (continued)			
Investment Allocation Support	✓ Guidance	✓ Advice	✓ Advice (Plan Assets Only)
Roll-in and Distribution Support	✓ Education	✓ Education	✓ Advice
Detailed Financial Profiles Net Worth, Financial Priorities, Advanced Goal Planning (e.g. Wedding, Retirement Home, Family Support, Alimony, Note Payable, Qualified Medical Expense, Travel, Home Improvement, Celebration, Elder Care, New Car.), Income/Expenses & Taxes, Budgeting & Spending, Insurance Protection.	X	✓	X
Needs Analysis Reports Annuity income, Asset Protection, Disability, Education, Estate Planning, Financial Statements, and Insurance Needs.	X	✓	X
Scenario-Based Simulations This allows employees to “test” how changes in their goals, spending, retirement or savings habits can impact their overall financial planning strategies and allows employees to track and compare different financial planning scenarios against each other.	X	✓	X
Employee Financial Plan Report	X	✓	X
Annual Review and Reporting	X	✓	X

The Employee Planning Process



Get Organized!

YOUR PERSONAL FINANCIAL WEBSITE



A Guide to Getting Started

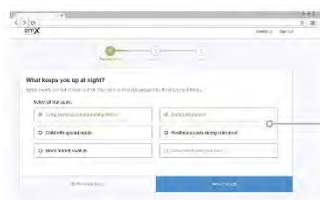
Manage your wealth *and* your well-being

Your Personal Financial Website helps you see your financial life beyond the numbers. And with our automated fact-finding questionnaire, you can get started with your Personal Financial Website on your own in just a few easy steps.

STEP 1

Register for your financial website

Click the link sent to your inbox to get started. Then, create your own secure user name and password.



STEP 2

Complete the series of introductory questions

Answer a few basic questions to help us understand your current finances and future goals.

STEP 3

Connect your financial accounts

From your Homepage, click on Organizer, then Accounts to start adding your financial institutions, like bank and credit accounts.



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STEP 4

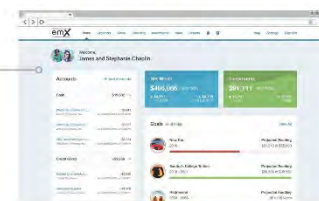
Personalize your website

Customize your website by adding photos of what your wealth represents—the people and things most important in your life.

STEP 5

See your finances come to life

Easily organize and track your financial goals with spending and budgeting tools, investment monitoring, and more.



Now you're ready to start managing your wealth with your personal financial website!

By combining our personal digital experience with the professional guidance only a trusted advisor can provide, we can work together to build and monitor a financial plan that fits your needs.

To reach a financial advocate, please call (888) 201-5488 or email info@pensionmark.com.

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Employee Financial Plan Report

- Financial Profile
- Observations
- Balance Sheet
- Income and Savings
- Liabilities and Expenses
- Asset Allocation Analysis
- Goals Analysis
- Education Analysis
- Retirement Analysis
- Scenario Comparisons

Goal Analysis

YOUR GOALS	Current Situation	Delay Retirement 2 Years	Compromise	Delay Retirement 1 Year Reduce Retirement Goal
Probability of Success 82% - 100% 70% - 81% 0% - 69%	58% Probability of Success	85% Probability of Success	86% Probability of Success	93% Probability of Success
LIFESTYLE				
Income	\$101,000	\$101,000	\$101,000	\$101,000
Expenses	\$111,436	\$84,450	\$111,436	\$84,450
Savings	\$16,550	\$16,550	\$16,550	\$16,550
RETIREMENT				
Retirement Ages	65/65	67/67	67/67	66/66
Living Expenses	\$85,000 / year	\$85,000 / year	\$80,000 / year	\$75,000 / year
BRIAN COLLEGE				
Year	100% 2018	100% 2018	100% 2018	100% 2018
School	New York University	James Madison University	New York University	James Madison University
Annual Cost	\$66,022	\$38,872	\$66,022	\$38,872
LEAVE TO HEIRS				
Amount	\$0	\$0	\$0	\$0

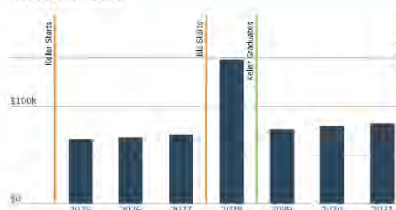
This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility called trial runs. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

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Education Analysis

All Education Goals



Details	Keller	Isla
Education Years	2025 - 2028	2028 - 2031
Annual Cost (Today's Value)	\$49,750	\$49,750
Annual Cost (Future Value)	\$66,736	\$74,505
Total Cost	\$282,292	\$315,161

Needs Summary



2.58%	Large Growth	23.00%
5.22%	Large Value	17.00%
3.02%	Mid Growth	5.00%
0.27%	Mid Value	5.00%
0.53%	Small Growth	3.00%
0.49%	Small Value	2.00%
1.14%	International	5.00%
0.01%	Inv. Grd Bnd	20.00%

Projections disclosed in this plan are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

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Financial Portal Userface

GOALS

Track progress towards funding goals and visualize how goals impact their long-term financial picture.

INVESTMENTS

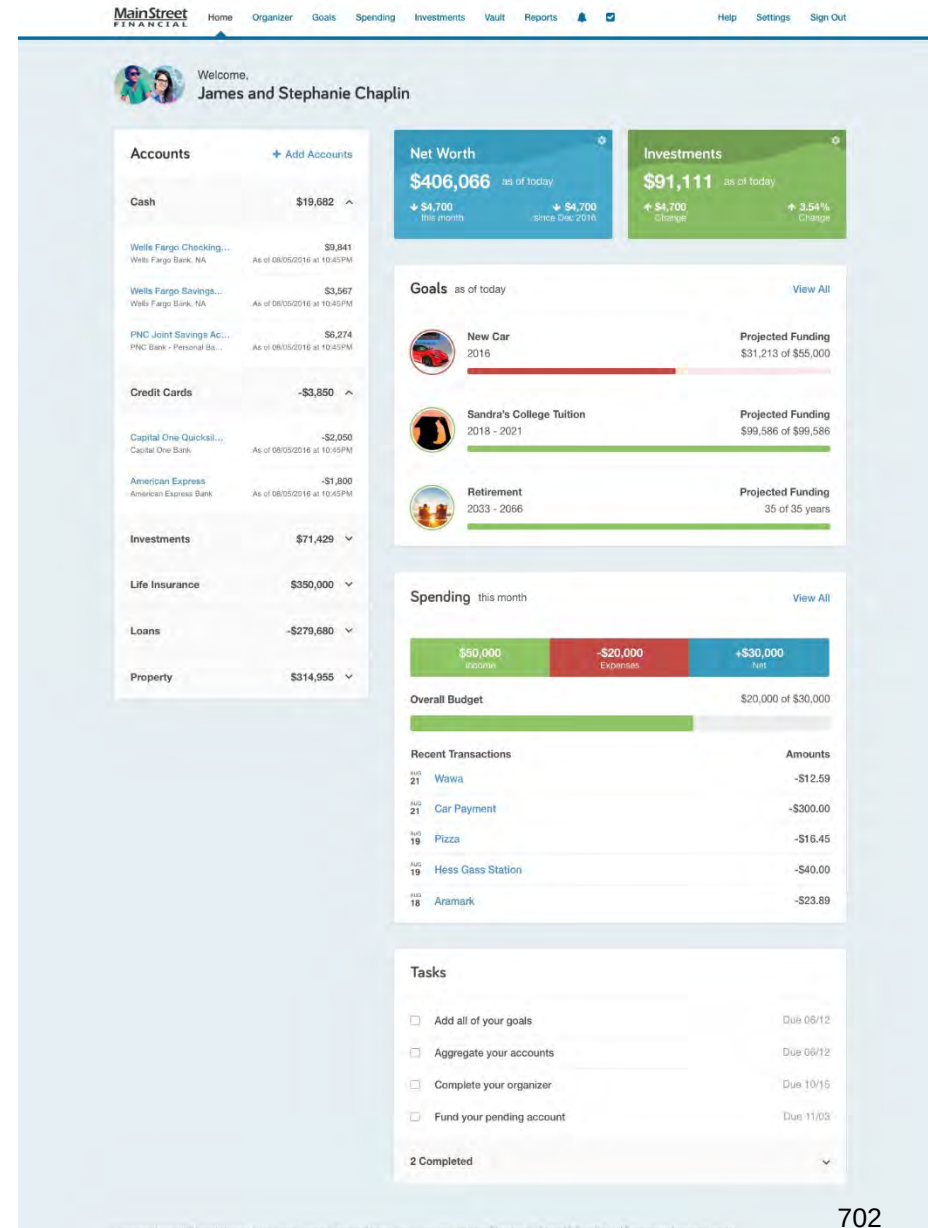
Monitor investment performance and asset allocation.

SPENDING

Track spending and establish a budget to manage expenses.

QUESTIONNAIRE

Answer questions to determine risk tolerance based on current financial situation and goals.

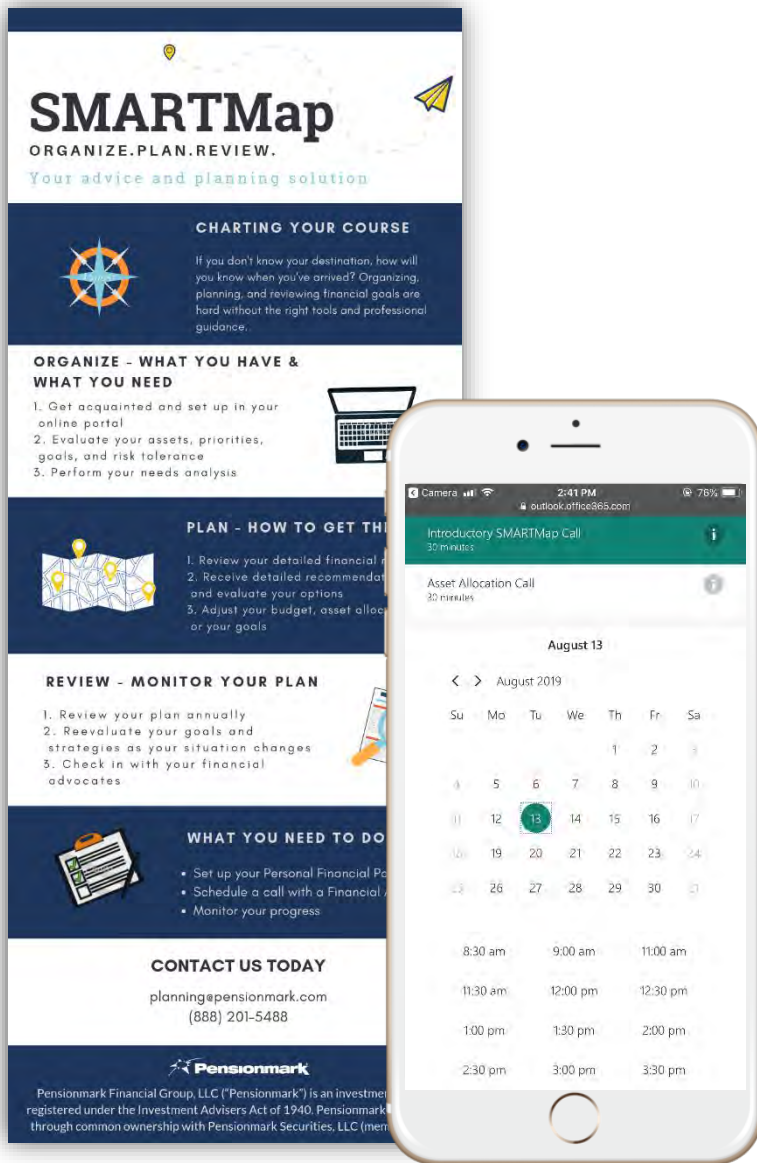


Engaging Participants

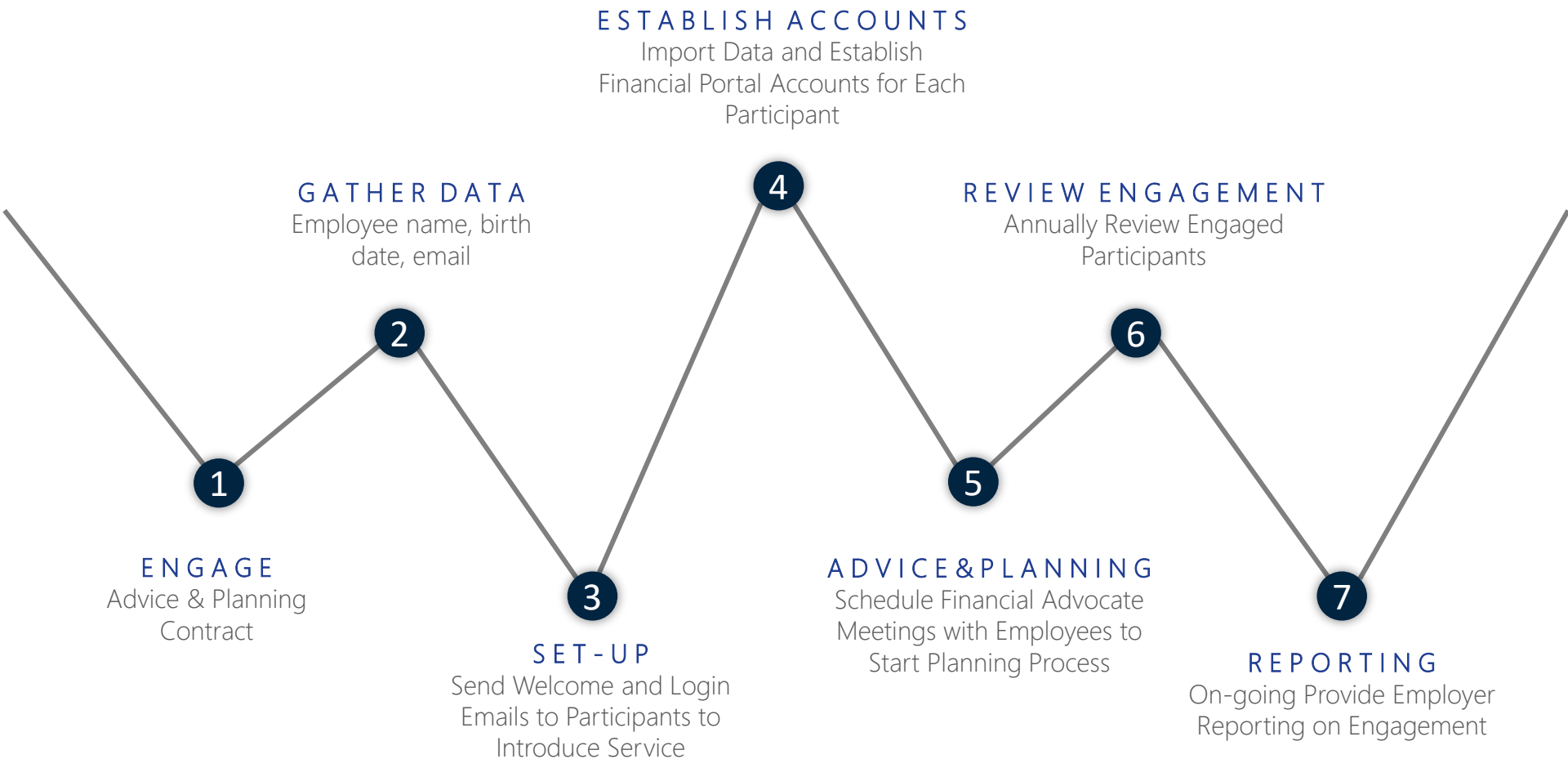
We focus on participant engagement through accessibility and ease of use

We've implemented:

- Webinars, brochures, and videos explain the program and the process
- A call scheduler using QR codes for easy booking with financial advocates
- Initial and ongoing re-engagement email campaigns throughout the planning process
- Mobile access to the Financial Portal tool



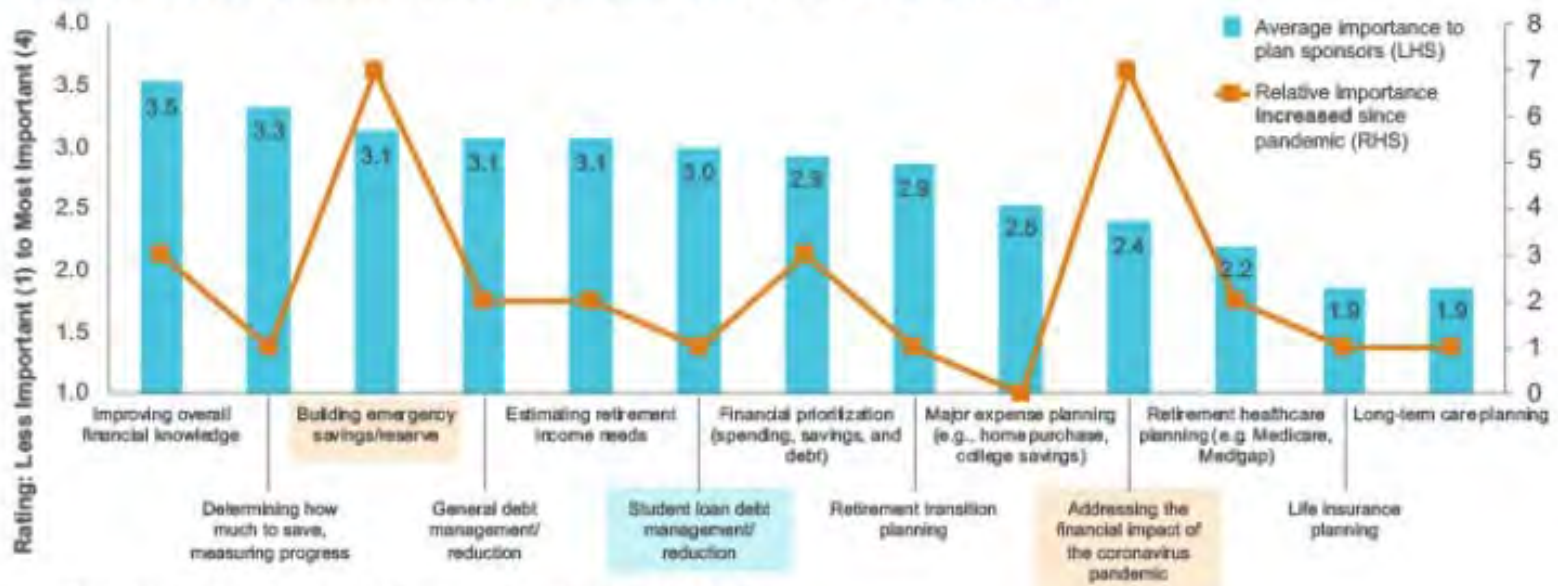
Implementation Timeline





CONSULTANT VIEWS

WHAT FINANCIAL WELLNESS TOPICS MATTER MOST TO PLAN SPONSORS?

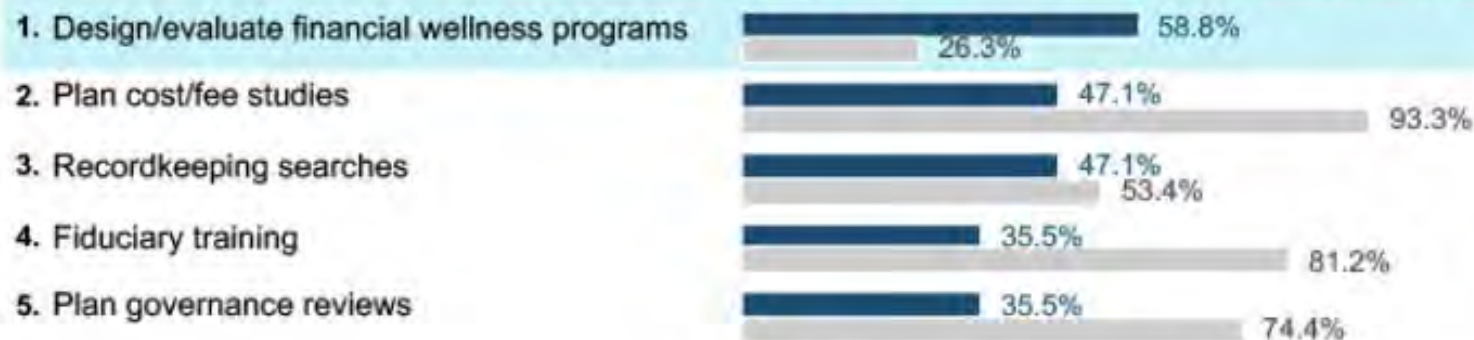


T. Rowe Price, Defined Contribution Consultant Study: November 2020 Pulse.



CONSULTANT VIEWS

WHICH DC NONINVESTMENT SERVICES DO YOU EXPECT TO GROW THE MOST? (TOP 5)



T. Rowe Price, 2020 Defined Contribution Consultant Study.

■ % expect to grow
■ % currently use



CONSULTANT VIEWS

WHAT OBJECTIVES MOTIVATE PLAN SPONSORS TO INVEST IN FINANCIAL WELLNESS PROGRAMS?

Rating: Most Motivation (4)
to No Motivation (1)

1. Reduce employee financial stress	3.6
2. Improve overall worker satisfaction and retention	3.6
3. Increase employee productivity	3.2
4. Improve workforce management for retirement	2.9
5. Differentiate from competitors	2.7
6. Reduce employee absenteeism	2.2

T. Rowe Price, 2020 Defined Contribution Consultant Study.



CONSULTANT VIEWS

WHAT THREE OBJECTIVES HAVE GENERALLY PROVEN MOST MEASURABLE/QUANTIFIABLE?

1. Improve overall worker satisfaction and retention	63%
2. Reduce employee financial stress	50%
3. Improve workforce management for retirement	44%
4. Increase employee productivity	38%
5. Reduce employee absenteeism	38%
6. Differentiate from competitors	31%

T. Rowe Price, 2020 Defined Contribution Consultant Study.

Pricing

Services	Fees
• 1x Implementation Fee	Waived
• Pensionmark SMARTMap	\$12,500 /yr

SMARTMap

- Personal Financial Portal
 - Website and Mobile Applications
- Employee Support
 - Toll Free Number
- Employee Financial Report
 - Financial Profile
 - Observations
 - Balance Sheet
 - Income and Savings
 - Liabilities and Expenses
 - Asset Allocation Analysis
 - Goals Analysis
 - Education Analysis
 - Retirement Analysis
 - Scenario Comparisons

*Based on 980 employees

THANK YOU!



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DAVID SCRIBNER
ACTING DIRECTOR

State of California-Health and Human Services Agency
DEPARTMENT OF COMMUNITY SERVICES AND DEVELOPMENT
2389 Gateway Oaks Drive, Suite 100, Sacramento, CA 95833
Telephone: (916) 576-7109 | Fax: (916) 263-1406
www.csd.ca.gov



GAVIN NEWSOM
GOVERNOR

February 26, 2021

Jeremy Tobias, Executive Director
Community Action Partnership of Kern
5005 Business Park North
Bakersfield, CA 93309

Dear Mr. Tobias:

Audit Transmittal Report (TR) 20-004 (FYE 2/28/20)

The Department of Community Services and Development (CSD) has performed a desk review of an audit report submitted to this office by the Community Action Partnership of Kern, or the auditor identified below. This review is conducted in accordance with the provisions of Office of Management and Budget (OMB) Title 2, Code of Federal Regulations (CFR), Part 200, "Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards," Subpart F, Section §200.500 et seq.

Auditor: Brown Armstrong, CPAs

Audit Period: 3/1/19 – 2/28/20

Contract Numbers: 17C-4010, 18F-5015, 18T-8012, 19B-5012, 19F-4015, 19T-9011, 19F-4417, 19F-4463, 20B-2012, and 20F-3015

Report Date: Nov. 19, 2020 **Date Received:** Nov. 30, 2020 **FAC Date:** Dec. 2, 2020

This desk review of the single audit report is to ensure that applicable standards have been met and to determine if there are outstanding matters that must be resolved before the audit is closed. Based on our review, we have the following comments and/or actions required:

CONTRACT NUMBERS: 18F-5015, 18T-8012, and 19F-4015

The terms of these contracts were covered in the audited period. Since there were no audit findings requiring corrective action, Audit Services Unit considers these contracts closed.

SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS (SEFA)

The SEFA does not breakdown the Low-Income Home Energy Assistance Program (LIHEAP) contracts by program component. The LIHEAP contract has two components; Weatherization and ECIP/HEAP/Assurance 16. The expenditures related to these two separate programs need to be identified individually on the SEFA in the next single audit.

CONTRACT NUMBERS: 17C-4010, 19T-9011, 19B-5012, 19F-4417, 19F-4463, 20B-2012, and 20F-3015

The terms of these contracts extend beyond the audit reporting period. Please ensure these contracts are included in the next Single Agency-Wide Audit; and revenues and expenditures are identified by contract numbers, components, and Federal Catalog numbers for the Federal Funding.

Our review did not disclose any other findings requiring corrective actions that have not already been addressed. Therefore, the audit has been closed. If the agency has any questions or requires additional information, please reference the subject TR number. I may be contacted at (916) 576-5298 or Jeffry.Takili@csd.ca.gov.

Thank you for your dedication and commitment to serve low-income individuals and families throughout the state. I look forward to working in partnership with you to develop innovative and effective programs as well as strengthen our capacity to, not only improve the lives of those living in poverty, but to reduce poverty in California.

Sincerely,



JEFFRY TAKILI
CSD Management Auditor
Audit Services Unit

c: Curtis Floyd, Chairman of the Board
Brown Armstrong, CPAs



SANDRA SHEWRY, MPH, MSW
Acting Director

State of California—Health and Human Services Agency
California Department of Public Health



GAVIN NEWSOM
Governor

December 23, 2020

Ms. Kathlyn Lujan, RD
WIC Program Manager
Community Action Partnership of Kern
5005 Business Park N.
Bakersfield, CA 93309

Dear Ms. Lujan,

The California Department of Public Health Women, Infants, and Children Division (CDPH/WIC) completed a biennial program monitoring review of your agency on December 10, 2020. Circumstances related to the COVID-19 pandemic prevented us from completing this review in person. In accordance with a waiver received from USDA, we were able to complete our review using a virtual process. We appreciate your flexibility in adapting to this new process and your ability to submit numerous documents electronically.

This letter provides the results of the review completed by Trish Kearney, your agency's Nutrition Consultant.

Areas for Required Action

The program monitoring review revealed one area that requires corrective action:

An Annual Public Outreach Announcement (APOA) was not completed as required by WPPM 700-08. As part of the program monitoring review, the LA is asked to submit their most recent completed APOA. As the APOA for the 2020 calendar year is pending, verification for the preceding year was required. CDPH/WIC received no verification that an approved APOA was completed in 2019.



CDPH Women, Infants and Children (WIC) Division
3901 Lennane Drive MS 8600 Sacramento, CA 95834
P.O. Box 997375 MS 8600 Sacramento, CA 95899-7375
(916) 928-8500 [Division Website](http://www.wicworks.ca.gov) (www.wicworks.ca.gov)



Corrective Action Plan

Your corrective action plan (CAP) addressing the area for required action is **due within 60 days** of the date on this letter. In order to comply with federal regulations, we are unable to grant extensions to the CAP deadline.

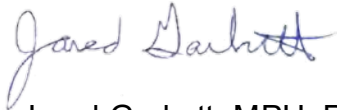
Please organize your CAP as follows:

- Title the correspondence "Program Monitoring Corrective Action Plan"
- Address the CAP to your Nutrition Consultant
- List the finding and then provide your response
- Include a plan of action that identifies the actions and time frames necessary to resolve the Areas for Required Action
- Include the quality improvement efforts you have planned and the procedures to ensure that the finding is resolved

For additional details on completing your CAP, you may access the document, *Guidance for Writing Your Corrective Action Plan*, at the CDPH/WIC Local Agency SharePoint site on the Program Monitoring page.

If you need technical assistance or have any questions about the virtual program monitoring review process, please contact your Nutrition Consultant.

Sincerely,



Jared Garbutt, MPH, RD, Chief
Bay and Central Section, Local Services Branch
Women, Infants, and Children (WIC) Division
California Department of Public Health

Attached: Program Monitoring Review Summary Table

cc: Mr. Jeremy Tobias
Chief Executive Officer
Community Action Partnership of Kern
jtobias@capk.org

Program Monitoring Review Summary Table	
Number of Required Actions	One
Repeat Required Actions	None
Site Reviewed	Onsite Checklist for Site #004 completed by agency staff and submitted for review.
Program Monitoring Reviewer	Trish Kearney
LA Staff at Exit Meeting	Kathlyn Lujan, Carmen Segovia, Priya Khullar, Ruth Bliss, Lorna Speight, Meghan Whitaker, Traco Matthews
CAP Due Date	February 22, 2021
Areas of Program Review	Our program monitoring review included health and nutrition services; breastfeeding and customer services; civil rights; staff training and support; referrals, health linkages, integration and outreach; program integrity practices; WIC Card security; participant certification; program administration; and the Farmers' Market Nutrition Program. Fiscal management review items such as travel and per diem reimbursement rates and employee time studies, are completed by the Office of the State Controller and addressed under a separate letter.

BOARD OF DIRECTORS

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Law Offices of Curtis Floyd

Fred Plane, Vice Chair
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District Representative

Nila Hogan, Secretary
Head Start Policy Council
Representative

Janea Benton, Treasurer
32nd State Assembly District
Representative

Jimmie D. Childress
Retired Teacher / Contractor

Jose Gurrola
14th State Senate District
Representative

Craig Henderson
The Henderson Group

Michelle Jara-Rangel
Owens Valley Career
Development Center

Maritza Jimenez
South Kern County
Representative

Mike Maggard
Kern County Board of
Supervisors Representative

Pastor Jonathan Mullings
Truth Tabernacle

Yolanda Ochoa
East Kern County
Representative

Marian Panos
City of Bakersfield
Mayor's Office Representative

Guadalupe Perez
Greater Bakersfield
Representative

Ana Vigil
North Kern County
Representative

Chief Executive Officer
Jeremy T. Tobias

APPROVED

By Trish Kearney at 9:43 am, Feb 09, 2021

Program Monitoring Corrective Action Plan Trish Kearney, Nutrition Consultant Community Action Partnership of Kern February 1, 2021

Finding	Corrective action	Completion date	Monitoring
An Annual Public Outreach Announcement (APOA) was not completed as required by WPPM 700-08. As part of the program monitoring review, the LA is asked to submit their most recent completed APOA. As the APOA for the 2020 calendar year is pending, verification for the preceding year was required. CDPH/WIC received no verification that an approved APOA was completed in 2019.	1. The Outreach Coordinator will submit APOA information for 2021 for approval to CDPH/WIC.	3/1/21	Monitoring will be achieved through monthly meetings with the Program Manager and the Outreach Coordinator.
	2. Upon approval of the 2021 APOA the Outreach Coordinator will publish the information in various forms of media.	4/21/21	
	3. The Outreach Coordinator shall make a copy of the APOA for 2021 and keep in an Outreach materials file.	4/21/21	Outreach materials file to be shared with the WIC Program Manager.



DATE	April 21, 2021
TIME	12:00 pm
LOCATION	Teams Meeting / 5005 Business Park North Bakersfield, CA 93309
TEAMS LINK	Click here to join the meeting
PHONE NUMBER	(213) 204-2374 / ID: 411 437 350#

Budget & Finance Committee Minutes

Per Governor's Executive Order N-25-20, Meeting to be held via Tele-Conference. Members of the public may join the tele-conference or listen to the call from the CAPK office at 5005 Business Park North, Bakersfield, CA 93309

1. Call to Order

Committee Chair Janea Benton called the meeting to order at 12:01 pm via Tele-Conference with opportunity for the public to join at the Community Action Partnership of Kern Administrative Building, located at 5005 Business Park North, Bakersfield, CA.

2. Roll Call

Roll call was taken with a quorum present.

Present: Janea Benton, Jonathan Mullings (joined at 12:08 pm), Guadalupe Perez, Fred Plane, Ana Vigil (joined at 12:03 pm)

Absent: None

Others present: Jeremy Tobias, Chief Executive Officer; Traco Matthews, Chief Program Officer; Tracy Webster, Chief Financial Officer; Lorraine Casillas, Director of Finance; Emilio Wagner, Director of Operations; Yolanda Gonzales, Director of Head Start/State Child Development; Freddy Hernandez, Director of Youth & Community Services; Lisa McGranahan, Director of Human Resources; Pritika Ram, Director of Administration; Carmen Segovia, Director of Health & Nutrition; Sheila Shegos, Director of Community Development; and other CAPK staff.

3. Public Comments

No one addressed the Committee.

4. New Business

- a. Head Start / Early Head Start Budget to Actual Reports for January, February, and March 2021 – Heather McCarley, Finance Manager – **Info Item**

Heather McCarley presented the above informational reports to the Committee.

Janea Benton questioned if the new budget year is a true reflection of CAPK's normal trend or more on trend with a COVID year. Heather McCarley responded that in her assessment with all the adjustments CAPK is on trend to what is normally reflected in a non-COVID year.

- b. Contract Agreement for Continued Funding of Positive Youth Development Mentor Program and Medi-Cal Health Enrollment Navigator Project Services – Lois Hannible, Program Manager – **Action Item**

Freddy Hernandez presented the above item to the Committee for approval on behalf of Lois Hannible, Program Manager.

Janea Benton inquired if the \$70,000 is sufficient to cover all activities. Freddy responded that the funds are for the mentoring program to cover the costs of one staff member. Lois Hannible added that volunteers are utilized at no cost to the organization.

Janea Benton questioned if other activity expenses are covered with other funding. Lois Hannible responded that those activities are provide at no cost due to the partnerships with local community organizations.

Motion was made and seconded to approve staff's recommendation. Carried by unanimous vote (Plane/Mullings).

- c. CSD 2021 CSBG Discretionary #21F-4416 Contract for Services Community Development Financial Institution (CDFI) and Community Development Corporation (CDC) Feasibility Study – Pritika Ram, Director of Administration – **Action Item**

Pritika Ram presented the above action item to the Committee for approval.

Motion was made and seconded to approve staff's recommendation. Carried by unanimous vote (Mullings/Plane).

- d. Goodwill Sacramento, California Statewide 211 COVID-19 Call Center Response – Traco Matthews, Chief Program Officer – **Action Item**

Traco Matthews presented the above item to the Committee for approval.

Janea Benton commented on the good work that 2-1-1 has performed in the last year.

Motion was made and seconded to approve staff's recommendation. Carried by unanimous vote (Vigil/Perez).

- e. Kern County Library Services Bookmobile Contract for Services – Pritika Ram, Director of Administration - **Action Item**

Pritika Ram presented the above item for Committee approval.

Janea Benton questioned what division will execute the contract. Pritika Ram responded that the community outreach department under the executive division will execute the contract.

Motion was made and seconded to approve staff's recommendation. Carried by unanimous vote (Vigil/Mullings).

- f. CAPK Facility Options – Emilio Wagner, Director of Operations – **Info Item**

Jeremy Tobias introduced the facility proposal and purpose. The plan is to develop a new administration site to consolidate departments and multiple locations into one building and to develop opportunities to build long-term equity for the agency. We want to review this item and generate discussion and questions to help improve the presentation to the Board of Directors in April.

Emilio Wagner presented the above informational item in a PowerPoint format.

Ana Vigil inquired if both options provide adequate public transportation to our clients. Emilio responded that we would ensure that access to public transportation services is available at either location.

Fred Plane recommended including information on any federal restrictions on the purchase of the building. Fred also recommended including information on a possible down payment. Lastly, Fred recommended developing an ad hoc committee to work with staff on the facility proposal and action items.

Tracy Webster responded to Fred's inquiry regarding federal restrictions and commented on the use of depreciation on the building. CAPK is only allowed to charge depreciation to programs.

Janea Benton recommended including what we forecast our growth to be and to correlate that with the best option to fit us long-term. Janea also recommended discussing how both options fit into our current telecommute policy and how this would impact our space needs based on remote work. Janea also recommended including the time between transitions, from sale to purchase to a move. Finally, Janea asked Emilio Wagner, Director of Operations, to comment on his recommendation. Emilio responded that while his preference is to build, the more cost effective approach is to purchase an existing building and renovate.

g. March 2021 Financial Statements – Tracy Webster, Chief Financial Officer – ***Action Item***

Tracy Webster presented the March 2021 financial statements to the Committee.

Janea Benton requested that descriptions be added to all future credit card statements.

Motion was made and seconded to approve the March 2021 Financial Statements. Carried by a vote of 4 in favor and 1 abstention (Plane/Vigil).

5. Committee Member Comments

- Fred Plane: Continue to the good work.
- Anan Vigil: Thank you and continue the good work.
- Janea Benton: Thank you for all the good work.

6. Next Scheduled Meeting

Budget & Finance Committee
12:00 pm
Wednesday, May 19, 2021
5005 Business Park North
Bakersfield, CA 93309

7. Adjournment

The meeting was adjourned at 1:04 pm.



MEMORANDUM

To: Budget & Finance Committee
From: *Heather McCarley*
Heather McCarley, Finance Manager
Date: April 21, 2021
Subject: *Head Start - Kern*
Budget to Actual Report for the period ended February 28, 2021 – **Info Item**

The Office of Head Start has awarded CAPK the full amount of its Head Start and Early Head Start grant for a five-year budget period, the second-year budget period is March 1, 2020 through February 28, 2021.

The following are highlights of the Kern Head Start Budget to Actual Report for the period of March 1, 2020 through February 28, 2021. Twelve months (100.0%) of the 12-month budget period have elapsed.

Base Funds

Overall expenditures are at 96% of the budget, which is on trend with expenditures at this point in the prior budget period. The budget revisions that were brought to the Board and the Policy Council have been approved. The request to carryover the unexpended funding into the next budget will be submitted once we have finalized numbers for the end of the current budget period.

Training & Technical Assistance Funds

Overall expenditures are at 75% of the budget.

Carryover Funds

Overall expenditures are at 9% of the budget. Carryover projects will be carried over into the next budget period.

COVID Cares Funds

Overall expenditures are at 37% of the budget. The unexpended funds will be carried over into the new budget period.

Non-Federal Share (Head Start and Early Head Start combined)

Non-Federal share is at 112% of the budget.

Community Action Partnership of Kern

Head Start - Kern

Budget to Actual Report

Budget Period: March 1, 2020 - February 28, 2021

Report Period: March 1, 2020 - February 28, 2021

Month 12 of 12 (100.0%)

Prepared 4/15/2021

BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	9,818,776	8,793,459	1,025,317	90%	10%
FRINGE BENEFITS	3,060,914	2,699,914	361,000	88%	12%
TRAVEL	0	0	0		
EQUIPMENT	0	0	0		
SUPPLIES	544,252	578,439	(34,187)	106%	-6%
CONTRACTUAL	110,999	99,827	11,172	90%	10%
CONSTRUCTION	0	0	0		
OTHER	2,688,652	3,285,003	(596,351)	122%	-22%
INDIRECT	1,561,956	1,545,664	16,292	99%	1%
TOTAL BASE FUNDING	17,785,549	17,002,306	783,243	96%	4%

TRAINING & TECHNICAL ASSISTANCE

TRAVEL	45,136	2,035	43,101	5%	95%
SUPPLIES	23,986	12,132	11,854	51%	49%
CONTRACTUAL	10,005	4,125	5,880	41%	59%
OTHER	82,315	102,210	(19,895)	124%	-24%
INDIRECT	16,144	12,050	4,094	75%	25%
TOTAL TRAINING & TECHNICAL ASSISTANCE	177,586	132,552	45,034	75%	25%

CARRYOVER

CONSTRUCTION	1,874,586	131,938	1,742,648	7%	93%
OTHER	0	36,514			
INDIRECT	0	3,645	(3,645)		
TOTAL CARRYOVER	1,874,586	172,097	1,739,003	9%	91%

COVID CARES

SUPPLIES	631,304	335,695	295,609		
OTHER	420,869	30,368	390,501		
INDIRECT	105,217	58,483	46,734		
TOTAL COVID CARES	1,157,390	424,546	732,844	37%	63%

GRAND TOTAL HS FEDERAL FUNDS	20,995,111	17,731,500	3,300,125	84%	16%
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HEAD START and EARLY HEAD START KERN NON-FEDERAL SHARE

SOURCE	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
IN-KIND	1,567,638	1,347,415	220,223	86%	14%
CALIF DEPT OF ED	5,130,608	6,122,857	(992,249)	119%	-19%
TOTAL NON-FEDERAL	6,698,246	7,470,272	(772,026)	112%	-12%

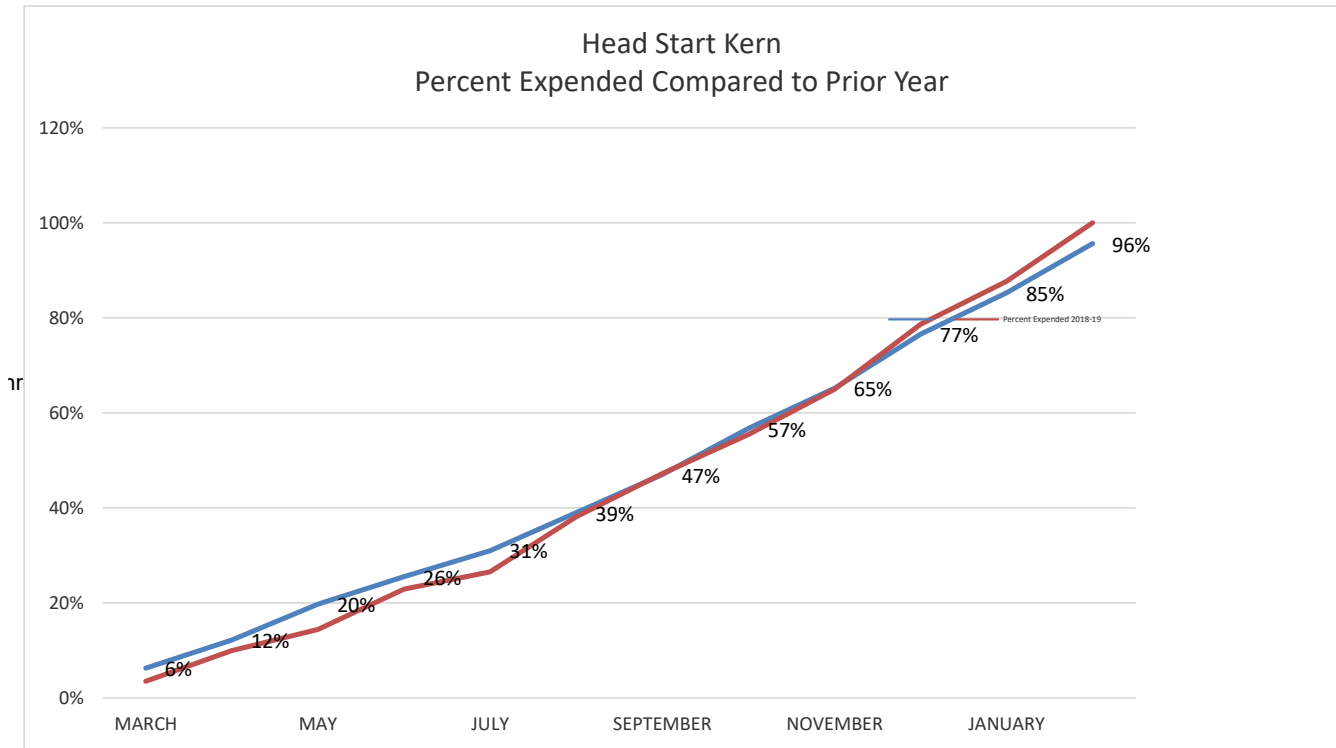
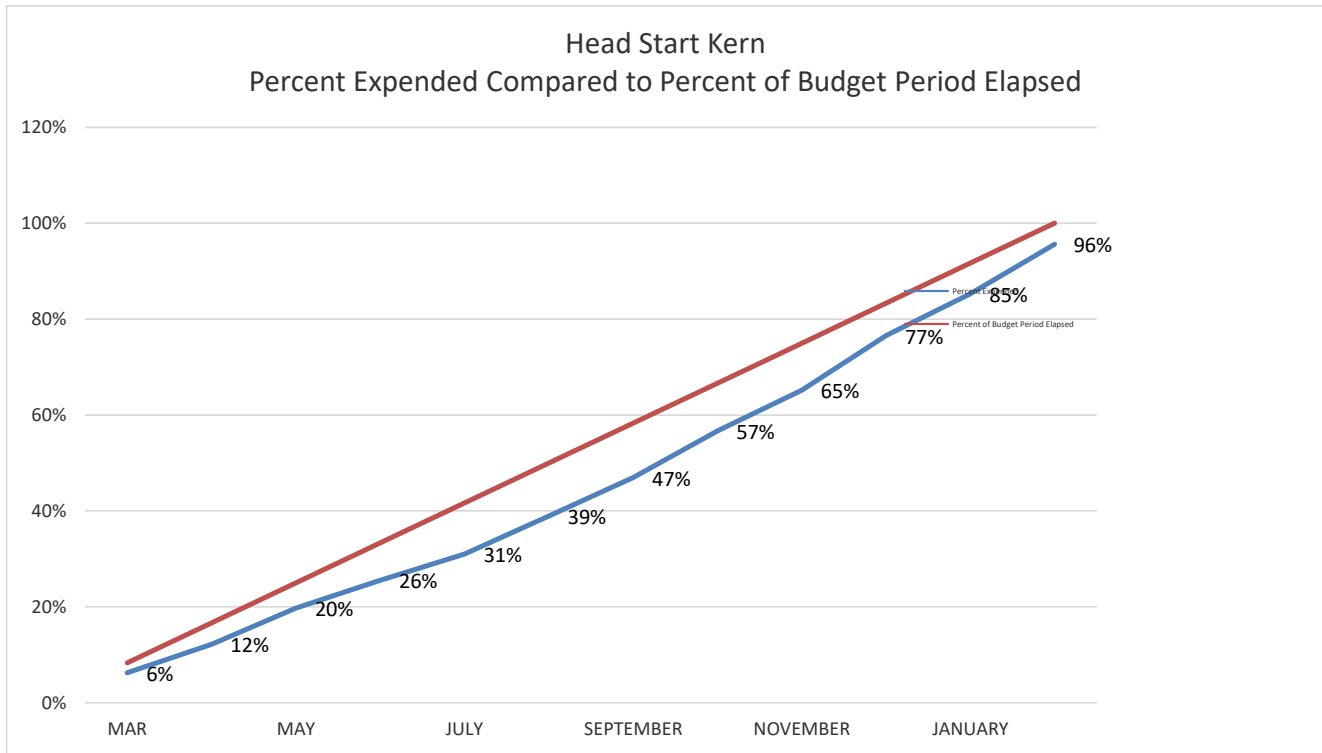
Budget reflects Notice of Award #09CH011132-02-02

Actual expenditures include posted expenditures and estimated adjustments through 2/28/2021

Administrative Cost for HS and EHS Kern 7.3%

Agency-Wide Credit Card Report

	CURRENT	1 TO 30	31 TO 60	61 TO 90	TOTAL	STATEMENT DATE
Wells Fargo	10,107				10,107	3/2/2021
Lowe's	-				0	1/25/2021
Smart & Final	-				0	2/1/2021
Save Mart	-				0	2/2/2021
Chevron & Texaco Business Card	5,424				5,424	3/6/2021
Home Depot	7,739				7,739	3/5/2021
	23,269	0	0	0	23,270	





MEMORANDUM

To: Budget & Finance Committee

Heather McCarley

From: Heather McCarley, Finance Manager

Date: April 21, 2021

Subject: *Early Head Start - Kern*

Budget to Actual Report for the period ended February 28, 2021 – **Info Item**

The Office of Head Start has awarded CAPK the full amount of its Head Start and Early Head Start grant for a five-year budget period. The second-year budget period is March 1, 2020 through February 28, 2021.

The following are highlights of the Kern Early Head Start Budget to Actual Report for the period of March 1, 2020 through February 28, 2021. Twelve months (100.0%) of the 12-month budget period have elapsed.

Base Funds

Overall expenditures are at 86% of the budget. The budget revisions that were brought to the Board and the Policy Council have been approved. The request to carryover the unexpended funding into the next budget will be submitted once we have finalized numbers for the end of the current budget period.

Training & Technical Assistance Funds

Overall expenditures are at 73% of the budget.

Carryover Funds

Overall expenditures are at 5% of the budget. The Carryover projects will be carried forward into the new budget period, as well.

COVID Cares Funds

Overall expenditures are at 50% of the budget. The unexpended funds will be carried over into the new budget period.

Community Action Partnership of Kern
Early Head Start - Kern
Budget to Actual Report
Budget Period: March 1, 2020 - February 28, 2021
Report Period: March 1, 2020 - February 28, 2021
 Month 12 of 12 (100.0%)

Prepared 4/15/2021

BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	4,462,290	4,462,486	(196)	100%	0%
FRINGE BENEFITS	1,659,459	1,256,541	402,918	76%	24%
TRAVEL	0	0	0		
EQUIPMENT	0	0	0		
SUPPLIES	390,472	302,403	88,069	77%	23%
CONTRACTUAL	37,099	28,277	8,822	76%	24%
CONSTRUCTION	610,998	0	610,998		
OTHER	953,456	949,268	4,188	100%	0%
INDIRECT	799,530	699,898	99,632	88%	12%
TOTAL BASE FUNDING	8,913,304	7,698,873	1,214,431	86%	14%

TRAINING & TECHNICAL ASSISTANCE

TRAVEL	36,140	843	35,297	2%	98%
SUPPLIES	6,807	4,443	2,364	65%	35%
CONTRACTUAL	7,169	5,918	1,251	83%	17%
OTHER	103,144	100,511	2,633	97%	3%
INDIRECT	15,326	11,171	4,155	73%	27%
TOTAL TRAINING & TECHNICAL ASSISTANCE	168,586	122,886	45,700	73%	27%

CARRYOVER

CONSTRUCTION	3,178,199	116,393	3,061,806	4%	96%
OTHER	0	26,441	(26,441)		
INDIRECT	0	2,641	(2,641)		
TOTAL CARRYOVER	3,178,199	145,475	3,032,724	5%	95%

COVID CARES

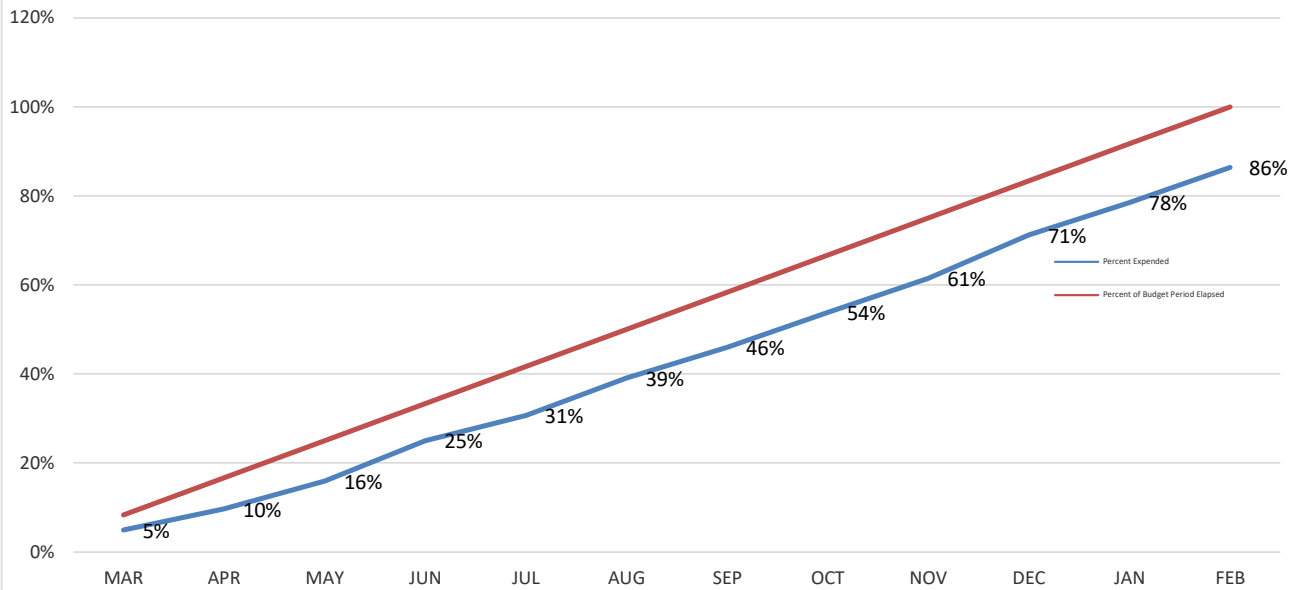
SUPPLIES	213,789	144,122	69,667	67%	33%
OTHER	142,527	24,758	117,769	17%	83%
INDIRECT	35,632	26,320	9,312		
TOTAL COVID CARES	391,948	195,201	196,747	50%	50%

GRAND TOTAL EHS FEDERAL FUNDS	12,652,037	8,162,435	4,489,602	65%	35%
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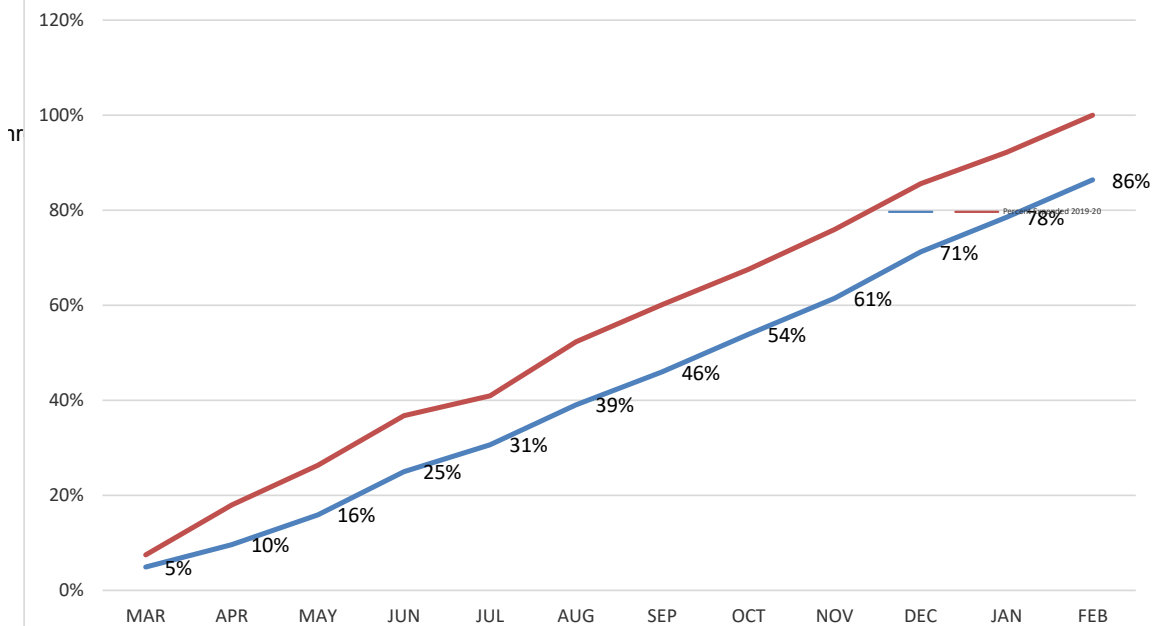
Budget reflects Notice of Award #09CH011132-02-02

Actual expenditures include posted expenditures and estimated adjustments through 2/28/2021

Early Head Start Kern
Percent Expended Compared to Percent of Budget Period Elapsed

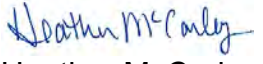


Early Head Start Kern
Percent Expended Compared to Prior Year





MEMORANDUM

To: Budget & Finance Committee of the Policy Council
From: 
Heather McCarley, Finance Manager
Date: April 21, 2021
Subject: *Early Head Start - Kern*
Budget to Actual Report for the period ended March 31, 2021 – **Info Item**

The Office of Head Start has awarded CAPK the full amount of its Head Start and Early Head Start grant for a five-year budget period. The third-year budget period is March 1, 2021 through February 28, 2022.

The following are highlights of the Kern Early Head Start Budget to Actual Report for the period of March 1, 2021 through March 31, 2021. One month (8.33%) of the 12-month budget period has elapsed.

Base Funds

Overall expenditures are at 4% of the budget.

Training & Technical Assistance Funds

Overall expenditures are at 2% of the budget.

Carryover Funds

The Carryover projects will be carried forward into the new budget period, as well, but will not be reflected until we are able to submit the for the finalized amounts to carryforward from the 2020-21 budget period.

COVID Cares Funds

The remaining COVID funding will be carried into the current budget period. Of the remaining balance, overall expenditures are at 28% of the budget. We anticipate additional COVID funding for the 2021-22 budget period, as well.

Community Action Partnership of Kern
Head Start - Kern
Budget to Actual Report
Budget Period: March 1, 2021 - February 28, 2022
Report Period: March 1, 2021 - March 31, 2021
 Month 1 of 12 (8.33%)

Prepared 4/15/2021

BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	9,880,481	479,672	9,400,809	5%	95%
FRINGE BENEFITS	2,712,187	158,373	2,553,814	6%	94%
TRAVEL	0	0	0		
EQUIPMENT	0	0	0		
SUPPLIES	733,439	15,793	717,646	2%	98%
CONTRACTUAL	148,506	4,473	144,033	3%	97%
CONSTRUCTION	0	0	0		
OTHER	2,748,825	203,657	2,545,168	7%	93%
INDIRECT	1,562,111	86,119	1,475,992	6%	94%
TOTAL BASE FUNDING	17,785,549	948,087	16,837,462	5%	95%

TRAINING & TECHNICAL ASSISTANCE

TRAVEL	41,904	0	41,904	0%	100%
SUPPLIES	23,986	0	23,986	0%	100%
CONTRACTUAL	22,800	1,031	21,769	5%	95%
OTHER	72,752	5,885	66,867	8%	92%
INDIRECT	16,144	692	15,452	4%	96%
TOTAL TRAINING & TECHNICAL ASSISTANCE	177,586	7,608	169,978	4%	96%

COVID CARES

PERSONNEL		22,792	(22,792)		
FRINGE BENEFITS		43,544	(43,544)		
SUPPLIES	296,176	3,115	293,061		
OTHER	395,574	52,442	343,132		
INDIRECT	48,087	12,170	35,917		
TOTAL COVID CARES	739,836	67,727	672,109	9%	91%

GRAND TOTAL HS FEDERAL FUNDS	18,702,971	1,025,353	17,677,618	5%	95%
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HEAD START and EARLY HEAD START KERN NON-FEDERAL SHARE

SOURCE	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
IN-KIND	1,567,638	0	1,567,638	0%	100%
CALIF DEPT OF ED	5,193,619	623,628	4,569,991	12%	88%
TOTAL NON-FEDERAL	6,761,257	623,628	6,137,629	9%	91%

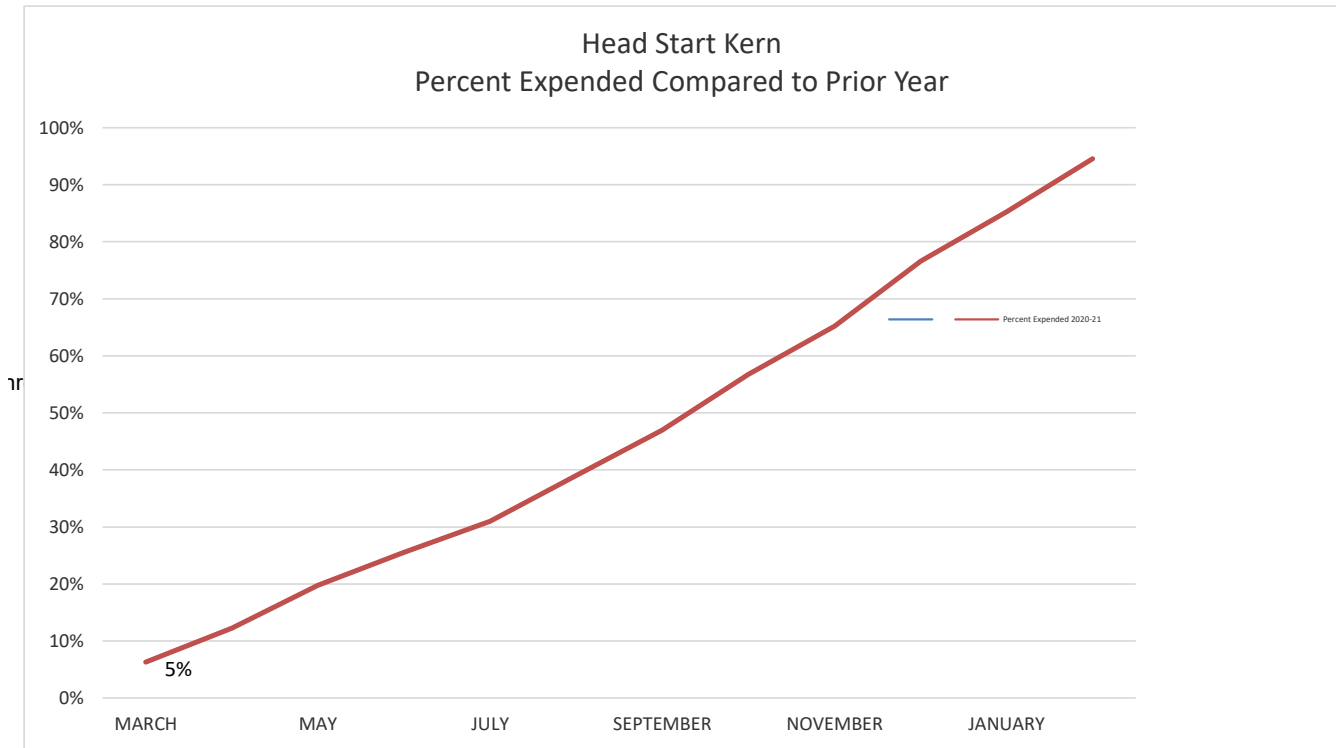
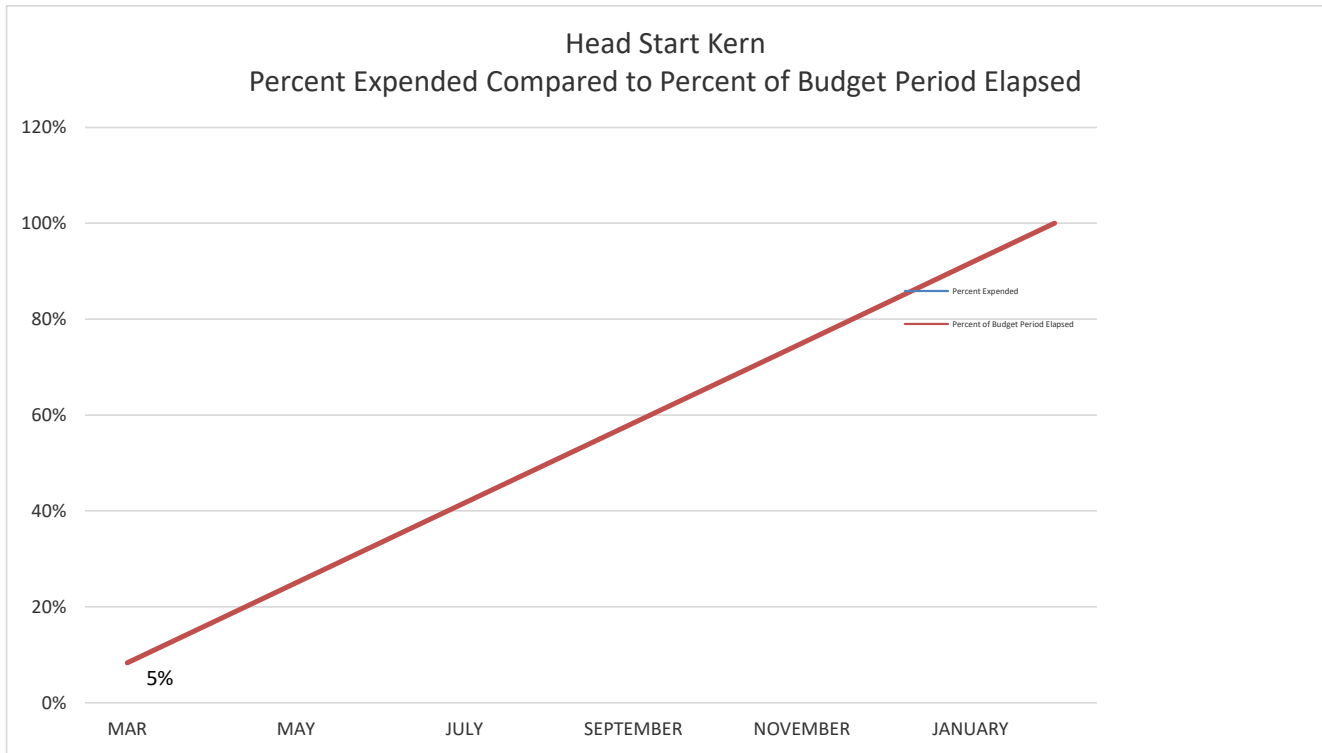
Budget reflects Notice of Award #09CH011132-02-02

Actual expenditures include posted expenditures and estimated adjustments through 3/31/2021

Administrative Cost for HS and EHS Kern 7.2%

Agency-Wide Credit Card Report

	CURRENT	1 TO 30	31 TO 60	61 TO 90	TOTAL	STATEMENT DATE
Wells Fargo	10,745				10,745	4/1/2021
Lowe's	3,500.58				3,501	4/12/2021
Smart & Final	234.01				234	4/1/2021
Save Mart	42.39				42	3/16/2021
Chevron & Texaco Business Card	6,925				6,925	4/8/2021
Home Depot	4,265				4,265	4/5/2021
	25,712	0	0	0	25,712	





MEMORANDUM

To: Budget & Finance Committee
From: *Heather McCarley*
Heather McCarley, Finance Manager
Date: April 21, 2021
Subject: *Head Start - Kern*
Budget to Actual Report for the period ended March 31, 2021 – **Info Item**

The Office of Head Start has awarded CAPK the full amount of its Head Start and Early Head Start grant for a five-year budget period, the third-year budget period is March 1, 2021 through February 28, 2022.

The following are highlights of the Kern Head Start Budget to Actual Report for the period of March 1, 2021 through March 31, 2021. One month (8.33%) of the 12-month budget period has elapsed.

Base Funds

Overall expenditures are at 5% of the budget, which is on trend with expenditures at this point in the prior budget period.

Training & Technical Assistance Funds

Overall expenditures are at 4% of the budget.

Carryover Funds

The Carryover projects will be carried forward into the new budget period, as well, but will not be reflected until we are able to submit the for the finalized amounts to carryforward from the 2020-21 budget period.

COVID Cares Funds

The remaining COVID funding will be carried into the current budget period. Of the remaining balance, overall expenditures are at 9% of the budget. We anticipate additional COVID funding for the 2021-22 budget period, as well.

Non-Federal Share (Head Start and Early Head Start combined)

Non-Federal share is at 9% of the budget.

Community Action Partnership of Kern
Early Head Start - Kern
Budget to Actual Report
Budget Period: March 1, 2021 - February 28, 2022
Report Period: March 1, 2021 - March 31, 2021
 Month 1 of 12 (8.33%)

Prepared 4/15/2021

BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	4,960,779	218,270	4,742,509	4%	96%
FRINGE BENEFITS	1,713,661	77,659	1,636,002	5%	95%
TRAVEL	0	0	0		
EQUIPMENT	0	0	0		
SUPPLIES	483,444	5,448	477,996	1%	99%
CONTRACTUAL	36,432	1,486	34,946	4%	96%
CONSTRUCTION	0	0	0		
OTHER	920,158	37,866	882,292	4%	96%
INDIRECT	798,830	34,073	764,757	4%	96%
TOTAL BASE FUNDING	8,913,304	374,802	8,538,502	4%	96%

TRAINING & TECHNICAL ASSISTANCE

TRAVEL	32,253	0	32,253	0%	100%
SUPPLIES	6,807	0	6,807	0%	100%
CONTRACTUAL	11,412	344	11,068	3%	97%
OTHER	102,788	2,637	100,151	3%	97%
INDIRECT	15,326	298	15,028	2%	98%
TOTAL TRAINING & TECHNICAL ASSISTANCE	168,586	3,279	165,307	2%	98%

COVID CARES

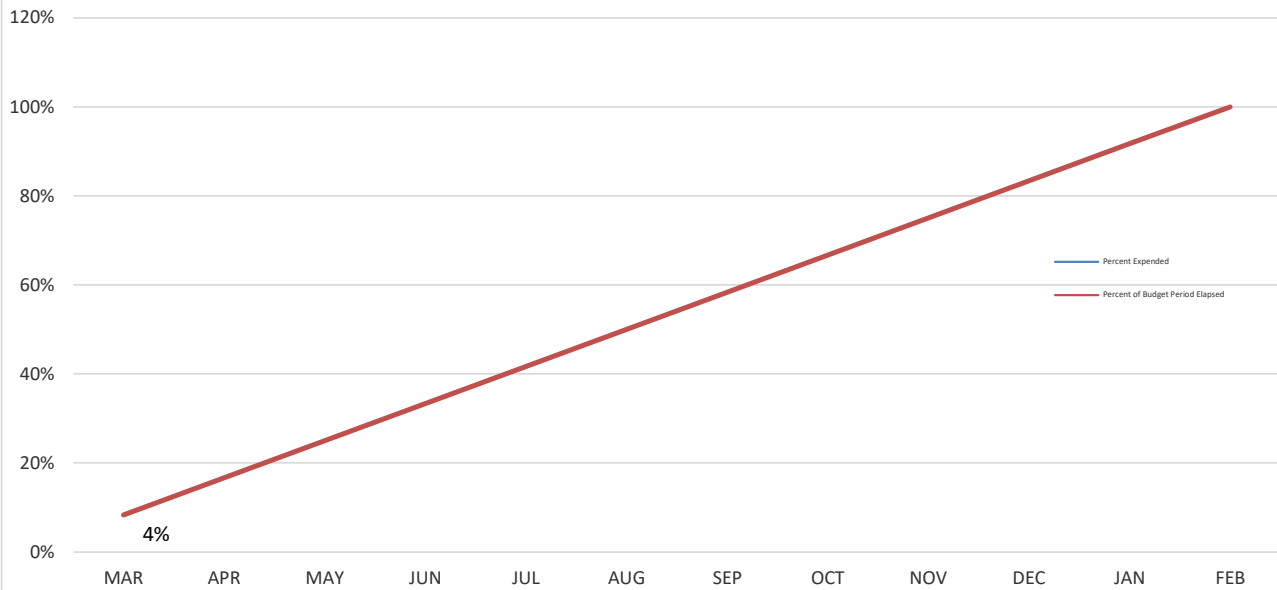
PERSONNEL		9,584	(9,584)		
FRINGE BENEFITS		24,582	(24,582)		
SUPPLIES	69,647	1,002	68,645	1%	99%
OTHER	123,027	17,481	105,547	14%	86%
INDIRECT	10,491	5,239	5,252		
TOTAL COVID CARES	203,165	57,888	145,277	28%	72%

GRAND TOTAL EHS FEDERAL FUNDS	9,285,055	437,198	8,847,857	5%	95%
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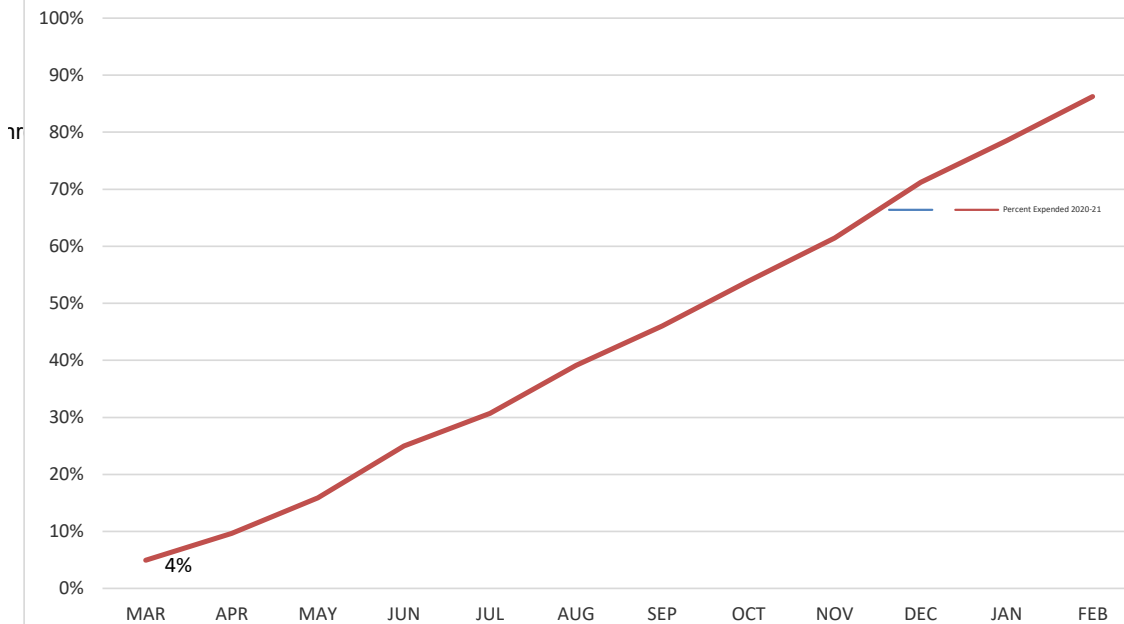
Budget reflects Notice of Award #09CH011132-02-02

Actual expenditures include posted expenditures and estimated adjustments through 3/31/2021

Early Head Start Kern
Percent Expended Compared to Percent of Budget Period Elapsed



Early Head Start Kern
Percent Expended Compared to Prior Year





MEMORANDUM

To: Budget & Finance Committee

Heather McCarley

From: Heather McCarley, Finance Manager

Date: April 21, 2021

Subject: *Early Head Start – San Joaquin*

Budget to Actual Report for the period ended January 31, 2021 – **Info Item**

The following are highlights of the San Joaquin Early Head Start Budget to Actual Report for the period of February 1, 2020 through January 31, 2021. Twelve months (100.0%) of the 12-month budget period have elapsed.

Base Funds

Overall expenditures are at 91% of the budget, which is slightly less than where we were compared to last year at this time. The budget revisions that were brought to the Board and the Policy Council have been approved. The request to carryover the unexpended funding into the next budget will be submitted once we have finalized numbers for the end of the current budget period.

Training & Technical Assistance Funds

Overall expenditures are at 86% of the budget. The combined personnel and fringe benefit expenses are at 124% of this budget.

COVID Cares Funds

Overall expenditures are at 61% of the budget. The unexpended funds will be carried over into the new budget period.

Non-Federal Share

Non-Federal share is at 86% of the budget.

**Community Action Partnership of Kern
Early Head Start - San Joaquin County
Budget to Actual Report**

Budget Period: February 1, 2020 - January 31, 2021

Report Period: February 1, 2020 - January 31, 2021

Month 12 of 12 (100.0%)

Prepared 4/15/2021

BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	3,173,727	2,987,024	186,703	94%	6%
FRINGE BENEFITS	959,615	758,078	201,537	79%	21%
TRAVEL	0	1,916	(1,916)	0%	0%
SUPPLIES	125,025	191,868	(66,843)	153%	-53%
CONTRACTUAL	10,600	13,807	(3,207)	130%	-30%
OTHER	741,956	634,299	107,657	85%	15%
INDIRECT	478,171	435,344	42,827	91%	9%
TOTAL	5,489,094	5,022,336	466,758	91%	9%

TRAINING & TECHNICAL ASSISTANCE FUNDS

PERSONNEL	21,912	32,895	(10,983)	150%	-50%
FRINGE BENEFITS	13,758	13,536	222	98%	2%
TRAVEL	18,226	0	18,226	0%	100%
SUPPLIES	6,815	603	6,212	9%	91%
CONTRACTUAL	3,845	0	3,845	0%	100%
OTHER	43,785	46,054	(2,269)	105%	-5%
INDIRECT	10,834	9,305	1,529	86%	14%
TOTAL	119,175	102,393	16,782	86%	14%

COVID CARES

PERSONNEL		37,181	(37,181)	0%	0%
FRINGE BENEFITS		4,608	(4,608)	0%	0%
SUPPLIES	187,546	108,266	79,280	58%	42%
OTHER	62,515	3,731	58,784	6%	94%
INDIRECT	25,006	14,484	10,522	58%	42%
TOTAL	275,067	168,270	148,586	61%	39%

GRAND TOTAL EHS FEDERAL FUNDS	5,883,336	5,292,999	632,126	90%	10%
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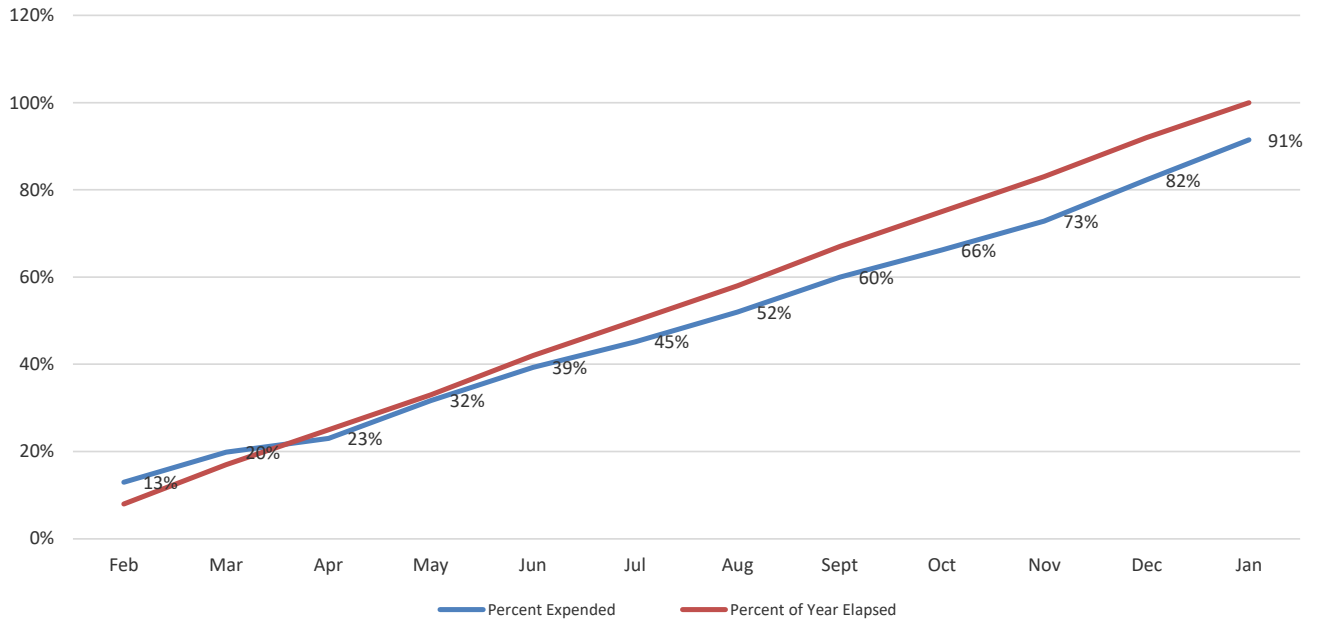
NON-FEDERAL SHARE	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
IN-KIND	1,347,082	1,153,646	193,436	86%	14%
TOTAL NON-FEDERAL FUNDS	1,347,082	1,153,646	193,436	86%	14%

Centralized Administrative Cost	6.9%
Program Administrative Cost	3.5%
Total Administrative Cost	10.5%

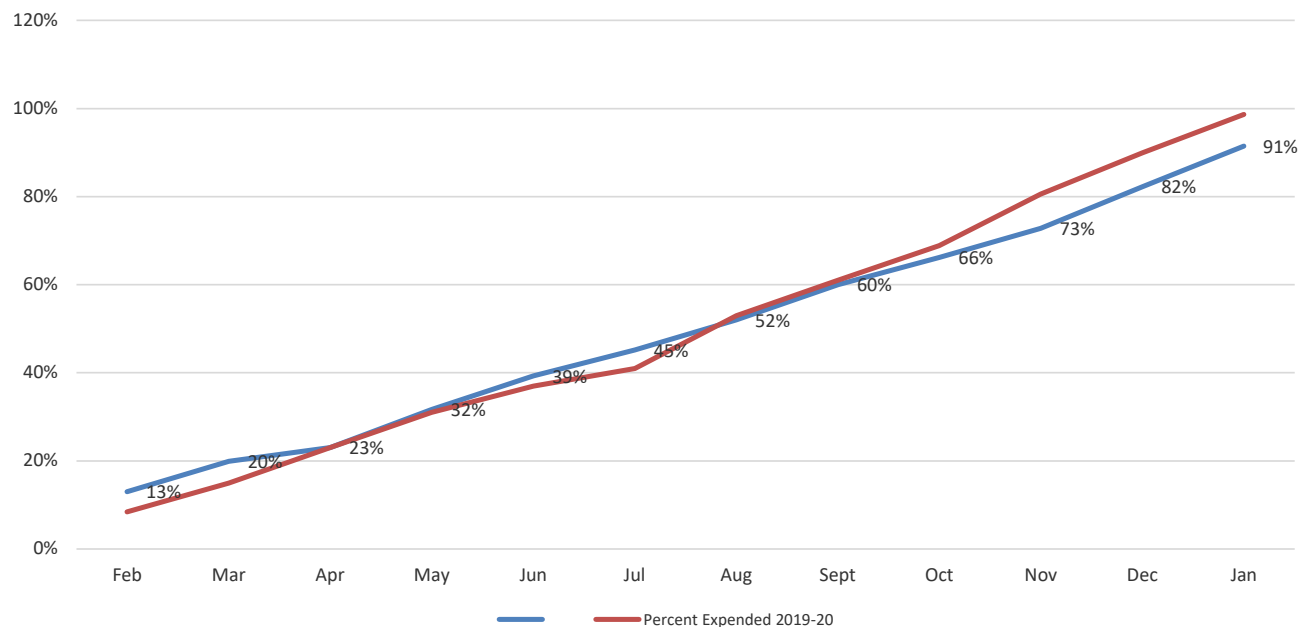
Budget reflects Notice of Award #09CH011406-01-02

Actual expenditures include posted expenditures and estimated adjustments through 1/31/2021

Early Head Start San Joaquin
Percent Expended Compared to Percent of Year Elapsed



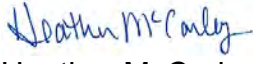
Early Head Start San Joaquin
Percent Expended Compared to Prior Year





MEMORANDUM

To: Budget & Finance Committee

From: 
Heather McCarley, Finance Manager

Date: April 21, 2021

Subject: *Early Head Start – San Joaquin*
Budget to Actual Report for the period ended March 31, 2021 – **Info Item**

The following are highlights of the San Joaquin Early Head Start Budget to Actual Report for the period of February 1, 2021 through March 31, 2021. Two months (16.67%) of the 12-month budget period has elapsed.

Base Funds

Overall expenditures are at 10% of the budget, which is on trend with where we were compared to last year at this time.

Training & Technical Assistance Funds

Overall expenditures are at 10% of the budget. The combined personnel and fringe benefit expenses are at 15% of this budget.

COVID Cares Funds

The remaining COVID funding will be carried over into the current budget period. Of the remaining balance overall expenditures are at 39% of the budget. We anticipate additional COVID funding for this budget period.

Non-Federal Share

Non-Federal share is at 12% of the budget.

**Community Action Partnership of Kern
Early Head Start - San Joaquin County
Budget to Actual Report**

Budget Period: February 1, 2021 - January 31, 2022

Report Period: February 1, 2021 - March 31, 2021

Month 2 of 12 (16.67%)

Prepared 4/15/2021

BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	3,190,290	325,986	2,864,304	10%	90%
FRINGE BENEFITS	901,803	98,641	803,162	11%	89%
TRAVEL	0	3,431	(3,431)	0%	0%
EQUIPMENT	45,000	0	45,000		
SUPPLIES	130,220	5,958	124,262	5%	95%
CONTRACTUAL	9,500	1,729	7,771	18%	82%
OTHER	720,292	73,563	646,729	10%	90%
INDIRECT	491,989	61,590	430,399	13%	87%
TOTAL	5,489,094	570,898	4,918,196	10%	90%

TRAINING & TECHNICAL ASSISTANCE FUNDS

PERSONNEL	49,670	6,906	42,764	14%	86%
FRINGE BENEFITS	21,950	3,677	18,273	17%	83%
TRAVEL	3,260	0	3,260	0%	100%
SUPPLIES	6,815	0	6,815	0%	100%
CONTRACTUAL	7,345	0	7,345	0%	100%
OTHER	19,301	435	18,866	2%	98%
INDIRECT	10,834	1,076	9,758	10%	90%
TOTAL	119,175	12,094	107,081	10%	90%

COVID CARES - Carried over from 2020-21

PERSONNEL		9,398	(9,398)	0%	0%
FRINGE BENEFITS		1,810	(1,810)	0%	0%
SUPPLIES	72,943	330	72,613	0%	100%
OTHER	24,314	26,450	(2,136)	109%	-9%
INDIRECT	9,726	3,799	5,927	39%	61%
TOTAL	106,983	41,787	65,196	39%	61%

GRAND TOTAL EHS FEDERAL FUNDS	5,715,252	624,779	5,090,474	11%	89%
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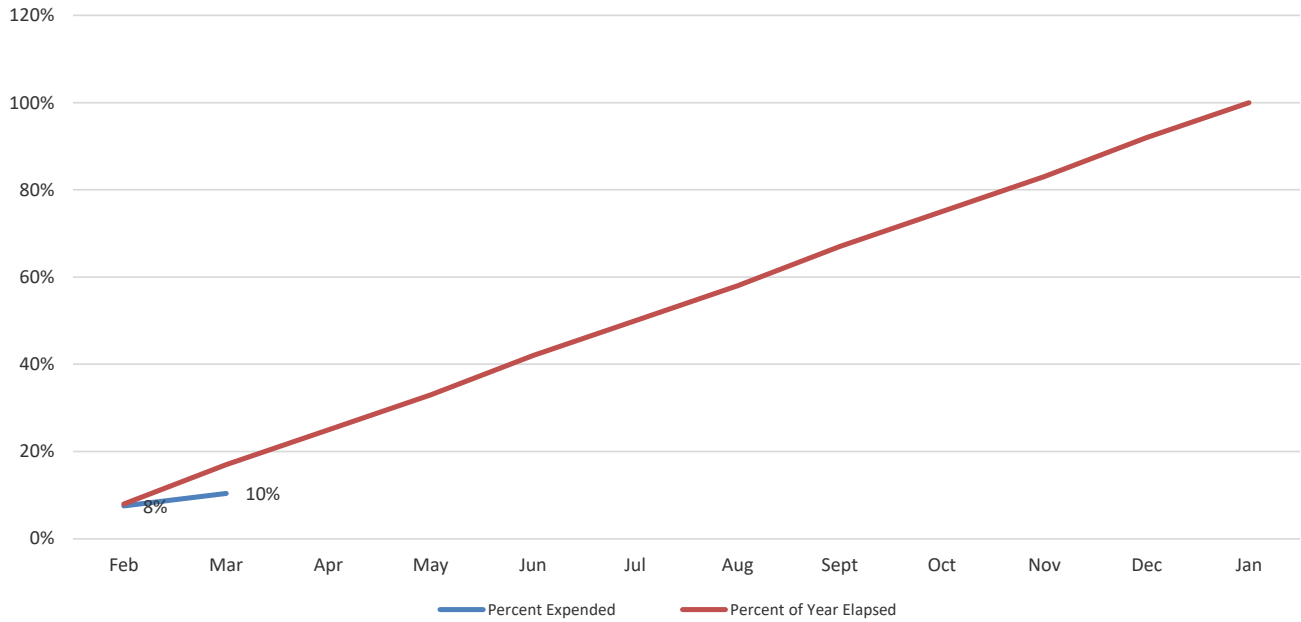
NON-FEDERAL SHARE	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
IN-KIND	1,347,082	156,482	1,190,600	12%	88%
TOTAL NON-FEDERAL FUNDS	1,347,082	156,482	1,190,600	12%	88%

Centralized Administrative Cost	8.0%
Program Administrative Cost	3.2%
Total Administrative Cost	11.3%

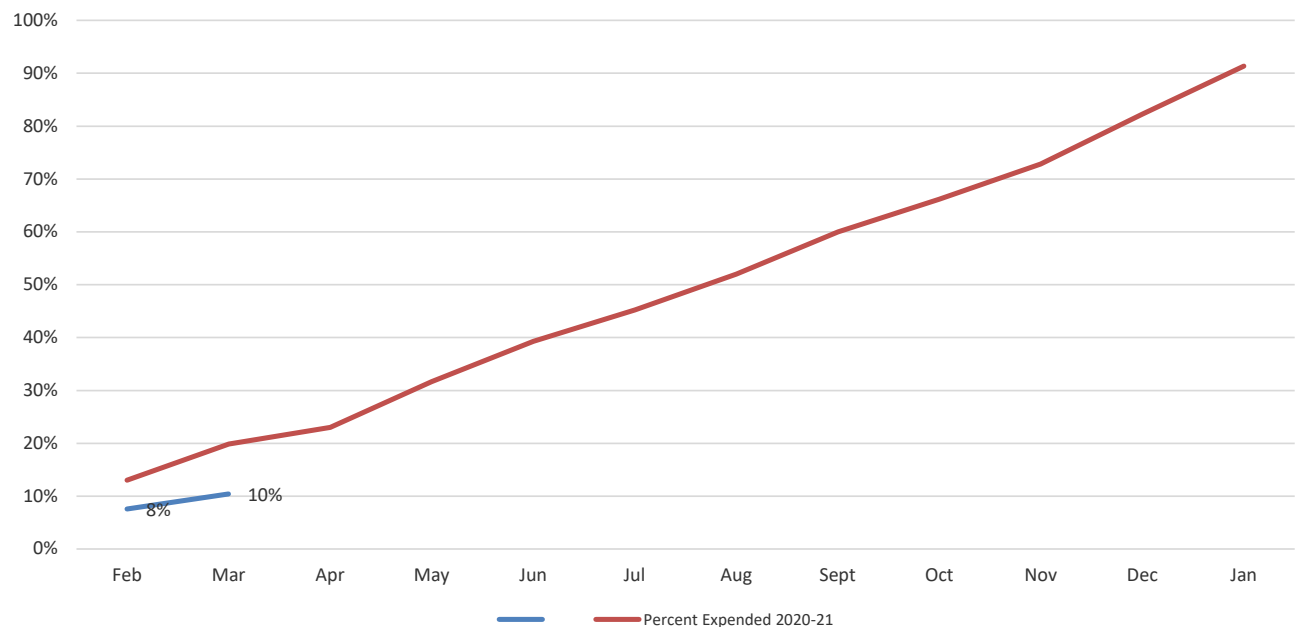
Budget reflects Notice of Award #09CH011406-02-00

Actual expenditures include posted expenditures and estimated adjustments through 3/31/2021

Early Head Start San Joaquin
Percent Expended Compared to Percent of Year Elapsed



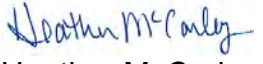
Early Head Start San Joaquin
Percent Expended Compared to Prior Year





MEMORANDUM

To: Budget & Finance Committee

From: 
Heather McCarley, Finance Manager

Date: April 21, 2021

Subject: *Early Head Start Child Care Partnerships*
Budget to Actual Report for the period ended February 28, 2021 – **Info Item**

The following are highlights of the Early Head Start Child Care Partnership Budget to Actual Report for the period of March 1, 2020 through February 28, 2021. Twelve months (100.0%) of the 12-month budget period have elapsed.

Base Funds

Overall expenditures are at 55% of the budget. The request to carryover the unexpended funding into the next budget will be submitted once we have finalized numbers for the end of the current budget period.

Training & Technical Assistance Funds

Overall expenditures are at 14% of the budget.

Carryover Funds

Overall expenditures are at 2% of the budget. The Carryover projects will be carried forward into the new budget period, as well.

COVID Cares Funds

Overall expenditures are at 8% of the budget. The unexpended funds will be carried over into the new budget period.

Non-Federal Share

Non-Federal share is at 21% of the budget.

Community Action Partnership of Kern
Early Head Start Child Care Partnerships + Expansion
Budget to Actual Report

Budget Period: March 1, 2020 - February 28, 2021

Report Period: March 1, 2020 - February 28, 2021

Month 12 of 12 (100.0%)

Prepared 4/15/2021

BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	761,292	415,049	346,243	55%	45%
FRINGE BENEFITS	222,791	82,189	140,602	37%	63%
SUPPLIES	28,175	54,884	(26,709)	195%	-95%
CONTRACTUAL	1,030,071	496,868	533,203	48%	52%
OTHER	143,707	152,766	(9,059)	106%	-6%
INDIRECT	212,371	114,352	98,019	54%	46%
TOTAL BASE FUNDING	2,398,407	1,316,108	1,082,299	55%	45%

TRAINING & TECHNICAL ASSISTANCE

TRAVEL	5,294	0	5,294	0%	100%
SUPPLIES	16,391	481	15,910	3%	97%
OTHER	29,393	3,725	25,668	13%	87%
INDIRECT	5,107	695	4,412	14%	86%
TOTAL TRAINING & TECHNICAL ASSISTANCE	56,185	7,651	48,534	14%	86%

CARRYOVER

SUPPLIES	229,928	29,778	200,150	13%	87%
CONSTRUCTION	566,959	0	566,959	0%	100%
OTHER	565,121	0	565,121	0%	100%
INDIRECT	136,201	2,977	133,224	2%	98%
TOTAL CARRYOVER	1,498,209	32,755	1,465,454	2%	98%

COVID CARES

SUPPLIES	91,077	7,927	83,150	9%	91%
OTHER	30,359	1,481	28,878	5%	95%
INDIRECT	12,143	1,732	10,411	14%	86%
TOTAL COVID	133,579	11,140	122,439	8%	92%

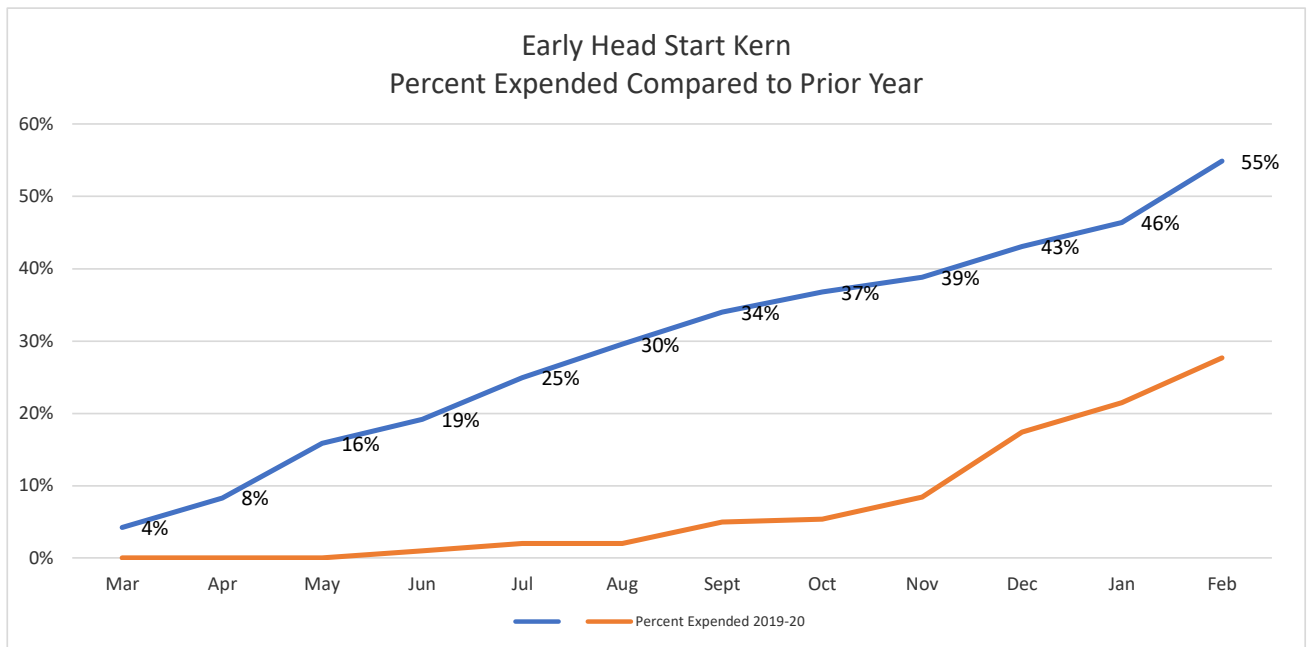
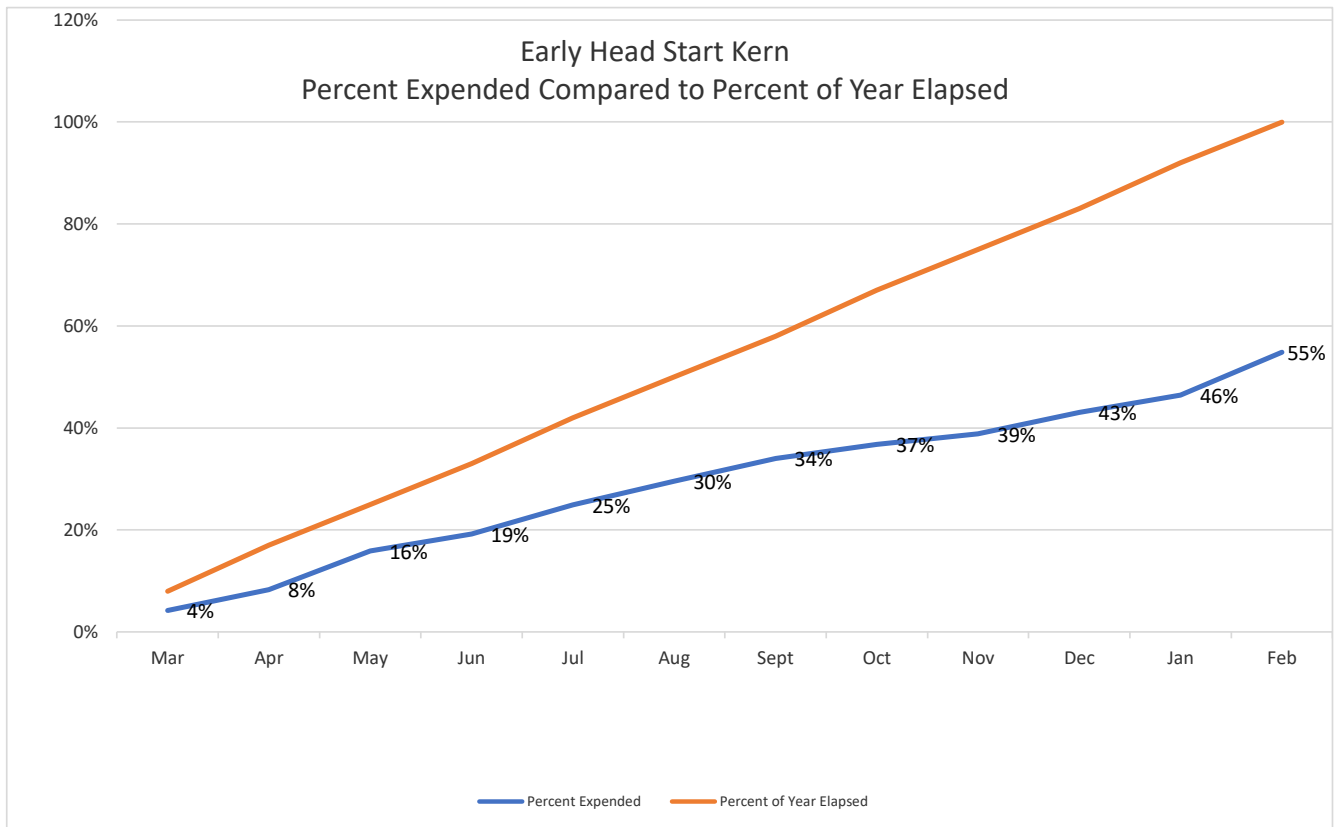
GRAND TOTAL EHS FEDERAL FUNDS	4,086,380	1,367,654	2,718,726	33%	67%
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NON-FEDERAL SHARE

SOURCE	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
IN-KIND	588,256	124,756	463,500	21%	79%
TOTAL NON-FEDERAL	588,256	124,756	463,500	21%	79%

Budget reflects Notice of Award #09HP000163-02-02

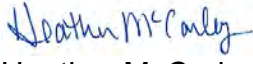
Actual expenditures include posted expenditures and estimated adjustments through 2/28/2021





MEMORANDUM

To: Budget & Finance Committee

From: 
Heather McCarley, Finance Manager

Date: April 21, 2021

Subject: *Early Head Start Child Care Partnerships*
Budget to Actual Report for the period ended March 31, 2021 – **Info Item**

The following are highlights of the Early Head Start Child Care Partnership Budget to Actual Report for the period of March 1, 2021 through March 31, 2021. One month (8.33%) of the 12-month budget period has elapsed.

Base Funds

Overall expenditures are at 5% of the budget.

Training & Technical Assistance Funds

Overall expenditures are at 0% of the budget.

Carryover Funds

The Carryover projects will be carried forward into the new budget period, as well, but will not be reflected until we are able to submit the for the finalized amounts to carryforward from the 2020-21 budget period.

COVID Cares Funds

The remaining COVID funding will be carried into the current budget period. Of the remaining balance, overall expenditures are at 7% of the budget.

Non-Federal Share

Non-Federal share is at 0% of the budget.

**Community Action Partnership of Kern
Early Head Start Child Care Partnerships + Expansion
Budget to Actual Report**

Budget Period: March 1, 2021 - February 28, 2022

Report Period: March 1, 2021 - March 31, 2021

Month 1 of 12 (8.33%)

Prepared 4/15/2021

BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	658,760	26,040	632,720	4%	96%
FRINGE BENEFITS	179,894	6,621	173,273	4%	96%
SUPPLIES	37,083	206	36,877	1%	99%
CONTRACTUAL	1,078,826	20,192	1,058,634	2%	98%
OTHER	231,300	51,668	179,632	22%	78%
INDIRECT	212,544	9,133	203,411	4%	96%
TOTAL BASE FUNDING	2,398,407	113,859	2,284,548	5%	95%

TRAINING & TECHNICAL ASSISTANCE

TRAVEL	5,294	0	5,294	0%	100%
SUPPLIES	16,391	0	16,391	0%	100%
OTHER	29,393	142	29,251	0%	100%
INDIRECT	5,107	0	5,107	0%	100%
TOTAL TRAINING & TECHNICAL ASSISTANCE	56,185	142	56,043	0%	100%

COVID CARES

PERSONNEL	0	901	(901)		
FRINGE BENEFITS	0	156	(156)		
SUPPLIES	83,337	6,878	76,459	8%	92%
OTHER	28,902	0	28,902	0%	100%
INDIRECT	10,441	115	10,325	1%	99%
TOTAL COVID	122,680	8,049	115,687	7%	93%

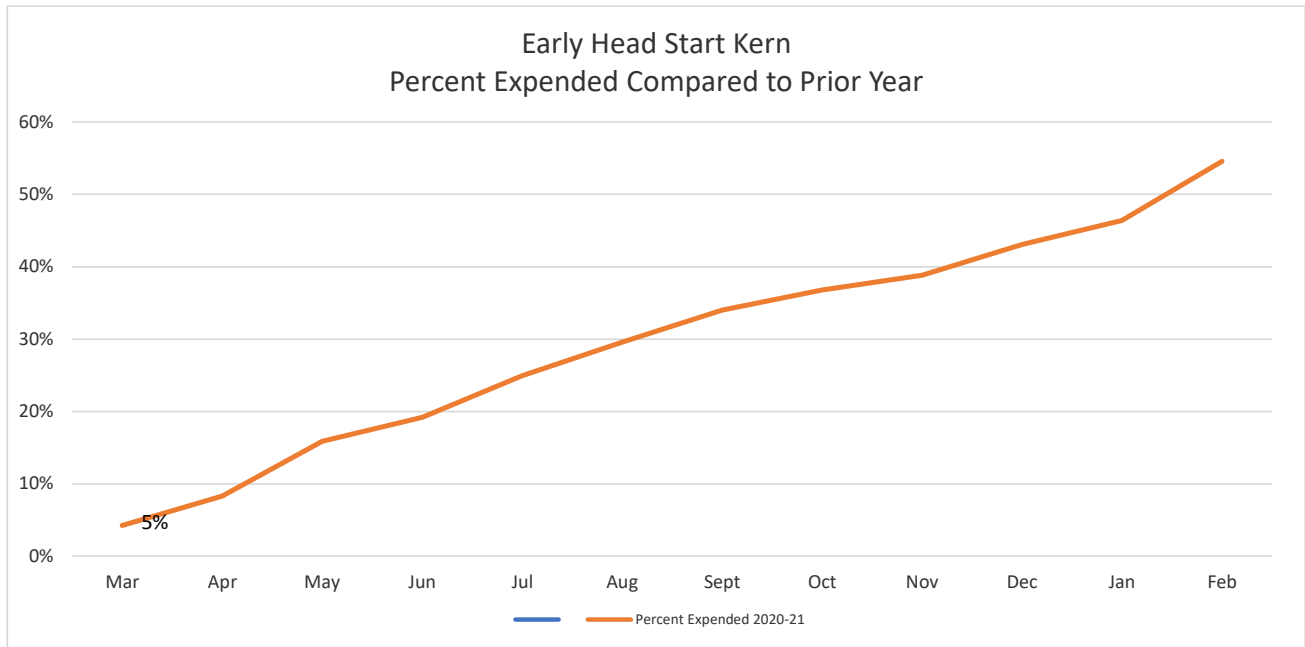
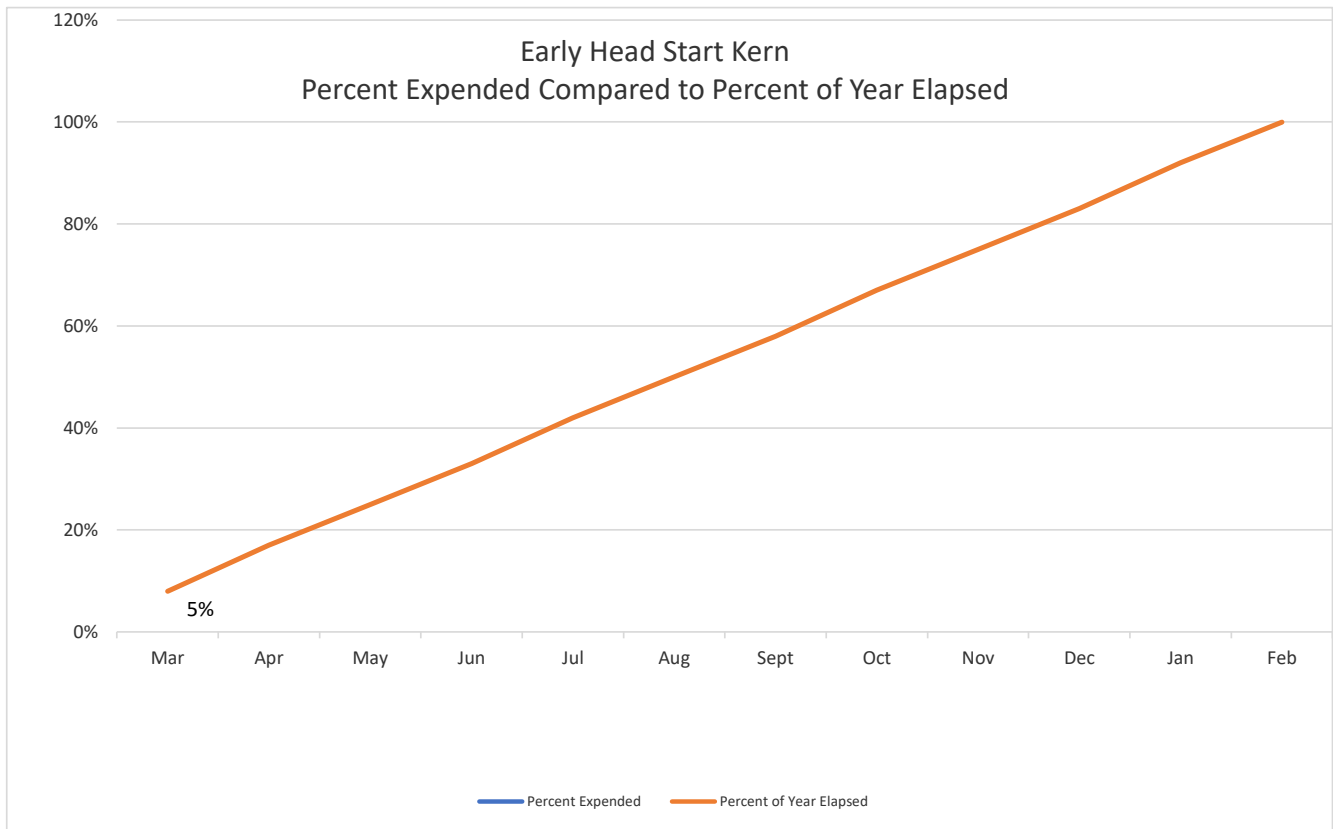
GRAND TOTAL EHS FEDERAL FUNDS	4,075,481	122,051	3,954,486	3%	97%
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NON-FEDERAL SHARE

SOURCE	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
IN-KIND	588,256		588,256	0%	100%
TOTAL NON-FEDERAL	588,256	0	588,256	0%	100%

Budget reflects Notice of Award #09HP000163-02-02

Actual expenditures include posted expenditures and estimated adjustments through 3/31/2021





MEMORANDUM

To: Budget and Finance Committee
Lois Hannible

From: Lois Hannible, Program Manager

Date: April 21, 2021

Subject: *Agenda Item 4b*: Contract Agreement for Continued Funding of Positive Youth Development Mentor Program and Medi-Cal Health Enrollment Navigator Project Services – **Action Item**

In August of 2019, CAPK Friendship House Community Center (FHCC) was awarded a Positive Youth Development Mentor Services grant by the County of Kern (County), to provide mentoring services to community youth. In March of 2020, the contract agreement was amended to include CAPK's participation in the County's Medi-Cal Health Enrollment Navigator Project, which is administered in partnership between the CAPK Friendship House and CAPK 211 program.

The County and CAPK are currently in the process of renegotiating the contract agreement for the Positive Youth Development Mentor Services/Medi-Cal Health Enrollment Navigator Project for FY 2021/2022, which will now include the partnership of the CAPK Coordinated Entry System (CES) program, in addition to that of the FHCC and 211 programs.

The general scope of work for the Positive Youth Development Mentor Services program is to be provided by the FHCC, and consists of providing one-on-one and group mentoring services, outreach, afterschool, Learning Pod, and summer program services to community youth. The general scope of work for the Medi-Cal Health Enrollment Navigator Project is to be facilitated by the FHCC, 211, and CES, and consists of providing Medi-Cal outreach, education, enrollment, navigation, and renewal assistance for individuals in the community.

The contract dates for the Positive Youth Development Mentor Services project are July 1, 2021-June 30, 2022, for a contract amount of \$70,000. The Contract dates for the Medi-Cal Health Enrollment Navigator project are July 1, 2021 - March 31, 2022, for a contract amount of \$415,633. The grand total for the contract agreement is \$485,633.

Recommendation:

Staff recommends the Budget and Finance Committee to approve the Positive Youth Development Mentor Services/Medi-Cal Health Enrollment Navigator Project contract agreement and authorize the Chief Executive Officer to execute the contract.

Attachments:

- *Resolution #2021-04*
- *Agreement for Positive Youth Development Services (contract services/information for the Positive Youth Develop Mentor Services & Medi-Cal Health Enrollment Navigator Project are included in the attached agreement).*



RESOLUTION # 2021-04

Resolution of the Board of Directors of Community Action Partnership of Kern Approving the Contract Agreement for Continued Funding of the Positive Youth Development Mentor Program and Medi-Cal Health Enrollment Navigator Project Services

The Board of Directors of Community Action Partnership of Kern located at 5005 Business Park North, Bakersfield, CA 93309, met on April 28, 2021, in Bakersfield, California at a scheduled Board of Directors meeting and resolved as follows:

WHEREAS, Community Action Partnership of Kern (CAPK) is a private, non-profit 501(c)(3) corporation established as a result of the Economic Opportunity Act of 1964, and is the federally designated community action agency serving the low-income, elderly and disadvantaged residents of Kern County; and

WHEREAS, CAPK is charged with the responsibility of continuing the battle to alleviate poverty in Kern County by developing and implementing creative and innovative programs, and has adopted the philosophical position of “Helping People, Changing Lives” in its quest to assist people in need, and families with minimal or no resources; and

WHEREAS, the CAPK Friendship House Community Center, 211, and CES programs have requested approval of the renewal contract agreement for the Positive Youth Development Mentor Program and Medi-Cal Health Enrollment Navigator Project Services; and

WHEREAS, the County of Kern requires that an authorized signatory be named for the CAPK Positive Youth Development Services contract agreement; and

WHEREAS, the CAPK Board of Directors has determined that there is a need for anti-poverty programs and is willing to approve the Positive Youth Development Services contract agreement; and

NOW, THEREFORE, be it resolved that the CAPK Board of Directors hereby authorizes the Chief Executive Officer to act on behalf of the Board as CAPK’s representative signatory with regard to the Positive Youth Development Services contract agreement for the CAPK Friendship House, 211, and CES programs, and all amendments within the term of the contract agreement.

APPROVED by a majority vote of the Board of Directors of Community Action Partnership of Kern, this 28th day of April 2021.

Curtis E. Floyd, Chair
CAPK Board of Directors

Date

**AGREEMENT
FOR
POSITIVE YOUTH DEVELOPMENT SERVICES**
Independent Contractor
(COUNTY – Community Action Partnership of Kern)

THIS AGREEMENT ("**Agreement**") is made and entered into on _____ ("**Execution Date**"), by and between the COUNTY OF KERN, a political subdivision of the State of California ("**County**"), as represented by the Department of Human Services ("**Department**"), and Community Action Partnership of Kern (CAPK) ("**Contractor**"), whose principal place of business is at 5005 Business Park North, Bakersfield, CA 93309. County/Department and Contractor are referred to individually as a "**Party**" and collectively as the "**Parties**".

WHEREAS:

- a. Government Code Sections 31000 and 53060 permit the County Board of Supervisors to contract for the furnishing of special services with individuals specially trained, experienced, and competent to perform those services; and
- b. The Department is responsible for administering public assistance programs and assisting participants to transition to self-sufficiency; and
- c. Department desires to engage Contractor to provide Mentoring, Community Outreach and After School Programs for youth and Contractor, by reason of Contractor's qualifications and experience, has offered to provide the required services on the terms set forth in this Agreement.

NOW, THEREFORE, IT IS AGREED between the Parties as follows:

1. **TERM**

This Agreement shall commence July 1, 2021 and shall remain in effect until June 30, 2022, unless sooner terminated as provided for in this Agreement.

2. **RESPONSIBILITIES OF CONTRACTOR**

Contractor shall assume responsibility for providing the following services:

- A. Contractor shall provide Mentor, Outreach, Afterschool, Learning Pod, and Summer programs to at least 100 youth ages of six to eighteen years.
- B. Services will be provided in disadvantaged areas, which can include but not be limited to:
 - Friendship House Community Center in southeast Bakersfield.
 - The Shafter Youth Center
- C. One-on-One, Group Mentoring and related services.



- 1) Contractor shall match children/youth with trained, caring and qualified adult role models from schools, colleges, businesses and the community within the identified area.
- 2) Contractor shall commit its program staff and mentors to provide mentoring and outreach services for its school based and community based mentoring program. Activities include: School assemblies, community-based and after school mentoring, homework assistance, transition to middle and high school help, job preparation for older youth, extra-curricular and sport activities, education field trips, crafts, reading, music, games and activities to encourage interpersonal skill building and positive socialization skills. The mentoring services shall include at least one of the evidenced based interventions listed below.
 - One-One Mentoring Services
 - Group Mentoring
 - Individual Mentoring
 - Afterschool, Summer, Learning Pod, and Academic Tutoring
 - Case Management and Referrals
 - Cognitive Behavioral Intervention Groups
 - Enrichment Activities
 - Pre-employment/vocational training
 - Family Engagement Activities; and
- 3) Contractor shall provide four Group Mentoring Cohorts or Aggression Replacement Training (ART) sessions (12 weeks each). Contractor shall host sessions in Bakersfield at the Friendship House Community Center (FHCC) and/or community locations that are most convenient for the target population.
- 4) Contractor will provide at least three community outreach events to enroll youth for mentoring and after school programs.
- 5) Contractor shall maintain a sufficient ratio of mentors, professional and non-professional administrative staff to provide youth development program services to at **least 100 youth living** in disadvantaged areas of Kern County including but not limited to the city of Shafter and southeast Bakersfield.
- 6) Youth will be identified and referred by Department, schools, families, community organizations, etc.
- 7) Contractor shall disseminate program information, parental consent forms, and parental consent to release forms to students at designated schools and at outreach events.
- 8) Parent(s) or Guardian provide informed permission for their child to participate and agree in writing to a one-year minimum commitment for the mentoring relationship.



- 9) Parent/Guardian and mentee's signed agreement is for the mentee to participate in one-on-one meetings with their mentor once a week for one hour for a total of four or more hours per month.
 - 10) Contractor's staff will additionally engage participants via school, phone, home visit, email or social media to ensure effective and consistent communication.
 - 11) Contractor shall provide On-Call mentoring for clients being served when needed.
 - 12) Contractor shall provide resources and/or referrals to the families of participating mentees.
- D. Contractor shall ensure that all mentors, volunteers and staff, prior to being authorized to work with children/youth, are checked against the Megan's Law Database that lists registered sex offenders in California.
- E. Contractor shall ensure that staff assigned to provide mentoring services must pass a DOJ, FBI and Child Abuse Central Index clearance background check.
- F. Contractor's staff will complete and sign a Consent and Release form for "Live Scanning" and background check to be completed through the California State Department of Justice ("DOJ"). Contractor shall pay for such background investigations for mentors performing services under this Agreement.
- G. Contractor shall accept as youth mentors only those individuals whose background investigation report from the California State Department of Justice ("DOJ") contains a response of "NO RECORD".
- H. Contractor shall provide Department with a list of individuals with DOJ clearance monthly. The list shall be submitted with the monthly invoice to the Department.
- I. No mentee shall be placed with a mentor that has not cleared background investigation per sections 2.C, D, E, F.
- J. Contractor shall provide training, orientation and oversight of volunteer mentors and staff which shall include confidentiality training.
- K. Contractor shall maintain an office located in the metropolitan Bakersfield area with close proximity to public transportation. The office will provide space for group and private mentoring, tutoring sessions, workshops, adequate reception area, etc.
- L. Contractor shall maintain a sufficient ratio of professional, non-professional and administrative staff to meet service needs.
- M. Contractor shall maintain a "safe place" environment to encourage participants to share concerns, needs and insecurities without fear of being judged or rejected.
- N. Contractor shall provide bi-lingual services (English and Spanish) which includes verbal and written communication.
- O. All services shall be provided to participants free of charge or obligation.



P. To ensure the prevention of potential COVID-19 to youth, Contractor agrees to implement safety measures, policies and protocol as recommended by the Centers for Disease Control and Prevention.

Q. Surveys

1) Contractor shall secure a mentoring services evaluation survey regarding the mentoring relationship experience from each mentee. Surveys shall be secured as follows:

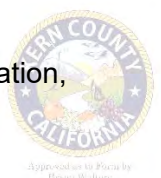
- A pre-mentoring survey when a mentee is matched with a mentor.
- A post-mentoring survey at the conclusion of mentor services.
- Survey shall be in a format agreed upon by the Contractor and Department.

R. Reporting Responsibilities

- 1) Contractor shall provide Department with Contractor's Mentor recruitment procedure within 30 days of the execution of this Agreement.
- 2) Contractor shall provide Department with a list of mentors that have cleared background investigation as described in Sections 2.C, D, E, F, with the monthly invoice.
- 3) Contractor shall, upon request, provide Department with reports describing success stories of mentee participants. Reports are due within two weeks of Department's request.
- 4) Contractor shall provide Department, monthly, with a contact list including name, telephone number and assignment for each staff member providing service to the contract with monthly invoice.
- 5) Contractor shall provide Department with monthly Mentoring Reports for mentees by the 25th calendar day of the month following the month in which services were rendered, in a format agreed upon by both Contractor and Department. Mentoring reports can be included with the monthly invoice.
- 6) Contractor shall provide Department with monthly "No Shows", "Decline" and "Non Participation" Reports by the 25th calendar day of the month following the month in which services were rendered, in a format agreed upon by both Contractor and Department. Mentoring reports can be included with the monthly invoice.
- 7) Contractor shall provide Department with a final project report no later than 60 days from the termination or expiration of this Agreement. Report shall provide detailed tracking of mentee outcomes.

S. Medi-Cal Health Enrollment Navigator Project Services

The Contractor shall provide Medi-Cal Navigator Services Outreach, Education,



Enrollment, Navigation, and Renewal assistance activities through March 31, 2022 for the State Medi-Cal program for individuals in the community. Contractor agrees to perform the agreed upon and authorized Work Plan activities, as presented in **Exhibit "A"** for the purpose of the performing the Medi-Cal Health Enrollment Navigator Project and will meet the agreed upon target impact goals. Contractor also agrees to the following:

- 1) Contractor shall attend meetings and trainings as set by the Department for the Medi-Cal Health Enrollment Navigator Project.
- 2) Contractor shall provide Medi-Cal Navigator reports and invoicing consistent with the requirements listed above. Contractor shall use specific forms and systems as specified by the Department for tracking and reporting Medi-Cal Health Enrollment Navigator Project outcomes.

3. PERFORMANCE MEASURES

- A. A minimum of 100 youth will receive comprehensive mentoring services as a part of this Agreement.
- B. 100% of participants who sign a one-on-one mentoring agreement shall be assigned a Mentor/Mentee match within five business days of signing agreement.
- C. A minimum of 50% of mentees who sign a one-on-one mentoring agreement shall complete their individual Mentoring Plan.
- D. A minimum of 75% of overall results on mentoring satisfaction surveys shall be rated average or above.
- E. A minimum of 60% of participants will exhibit an academic improvement in school.
- F. A minimum of 60% of participants will demonstrate improved relationship at home and in school.
- G. 100% of participants will be served using evidence-based best practices.
- J. 100% of students will have a Mentoring Service Plan (designated around cognitive behavioral needs) and will be reviewed every 30 days.

4. TRACKING OF REFERRAL

- A. All mentoring referrals shall be recorded in the Contractor's database within five business days of receipt of referral.
- B. All mentor/mentee contact, visits, interactions shall be recorded in Contractor's database within five business days of receipt of mentoring contact, visit, and interaction reports
- C. No shows and non-participation shall be recorded in the Contractor's database within five business days of discovery.



- D. Documentation of referred mentees that do not elect to participate in mentoring will be noted "declined" on the monthly report.

5. RESPONSIBILITIES OF THE COUNTY

- A. Department shall disseminate information pertaining to the Comprehensive Youth Mentoring Services program to its staff in the form of informational emails and promotional information provided by Contractor.
- B. Department will refer identified youth to Contractor for services as needed.
- C. Department will provide a designated contact for the Contractor. Designated contact will coordinate referrals to the Contractor and be the Contractor's primary contact for services issues.

6. COMPENSATION

County shall reimburse Contractor in an aggregate sum not to exceed \$485,633 over the term of this Agreement as follows:

- A. \$70,000 for Fiscal Year 2021-22, for Positive Youth Development Services, as set forth in **Exhibit "B"**, Positive Youth Development Services.
- B. \$415,633 for the period of July 1, 2021 through March 31, 2022 , Fiscal Year 2021-22, for Medi-Cal Health Enrollment Navigator Project Services, as set forth in **Exhibit "B-1"**, Medi-Cal Health Enrollment Navigator Project Services Budget.

No funds paid to Contractor through this Agreement shall be utilized to compensate employees of Contractor for overtime or compensatory time off, except to the extent that Contractor is required to pay for overtime or compensatory time off pursuant to the Fair Labor Standards Act of 1938, 29 USC Section 201 et seq., or applicable State law.

7. REIMBURSEMENT POLICY AND BILLING REQUIREMENTS

Contractor shall submit monthly to Department an invoice for reimbursement of allowable expenditures for the previous month. Costs claimed under this Agreement are subject to the following federal publications (current publications are available online and can be found at www.whitehouse.gov/omb/circulars/):

- Uniform Guidance: 2 CFR 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements

- A. All invoices shall be submitted in a form approved by Department and shall include:
- 1) A monthly total and itemization of all costs by budget line item, arranged in the same order as the approved budget. Supporting documentation, including payroll reports, must be provided for each item for which reimbursement is requested.



- 2) Itemization of all travel expenses incurred. Reimbursement for travel and other related costs shall not exceed County's rates which are in effect at the time the expense(s) is/are incurred.
- 3) Copies of invoices submitted to Contractor from subcontractors.
- 4) Invoices shall be sent to the following attention:

Fiscal Support Supervisor
Accounts Payable Unit
Kern County Department of Human Services
PO Box 511
Bakersfield, CA 93302

Contractor shall adjust from its billings to Department all charges not fully reimbursable under the applicable cost principles and the terms of this Agreement. Contractor accepts fiscal responsibility for any future audit findings resulting from Contractor's billings under this Agreement. Contractor shall refund County for all costs related to this Agreement which are disallowed by the California Department of Social Services ("CDSS") as a result of audit findings or insufficient funds available from the State.

Contractor shall comply with all audit exceptions by appropriate federal, State and County audit agencies as prescribed by the auditing agency, and provide all required audit documentation to Department pertaining to the services required by this Agreement.

Invoices shall be sent to Department's Accounts Payable Unit for processing by the 25th calendar day of the month following the month in which services were rendered. Payment will be made to Contractor within 30 days of receipt and approval of each complete invoice by Department.

- B. Department reserves the right to withhold payment if Contractor falls behind schedule or submits substandard work.
- C. Final invoices must be received by Department no later than 45 days following termination of this Agreement.
- D. Budget funds are restricted for use within the budget fiscal year. Administrative shifts of funds among budget categories or the addition of a budget category cannot be approved without prior submission of a revised budget by Contractor and prior written approval by Department.

8. REPRESENTATIONS

Contractor makes the following representations which are agreed to be material to and form a part of the inducement for this Agreement:

- A. Contractor has the expertise, support staff, and facilities necessary to provide the services described in this Agreement; and



- B. Contractor does not have any actual or potential interests adverse to County, nor does Contractor represent a person or firm with an interest adverse to County with reference to the subject of this Agreement; and
- C. Contractor shall diligently provide all required services in a timely and professional manner in accordance with the terms and conditions stated in this Agreement.

9. ASSIGNMENT

Contractor shall not assign or transfer this Agreement or its obligations hereunder, or any part thereof. Contractor shall not assign any monies due or which become due to Contractor under this Agreement without the prior written approval of County.

10. NEGATION OF PARTNERSHIP

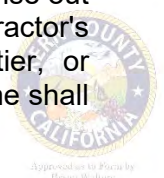
In the performance of the services under this Agreement, Contractor shall be, and acknowledges that Contractor is in fact and law, an independent contractor and not an agent or employee of County. Contractor has and retains the right to exercise full supervision and control over the manner and methods of providing services to County under this Agreement. Contractor retains full supervision and control over the employment, direction, compensation and discharge of all persons assisting Contractor in the provision of services under this Agreement. With respect to Contractor's employees, if any, Contractor shall be solely responsible for payment of wages, benefits and other compensation, compliance with all occupational safety, welfare and civil rights laws, tax withholding and payment of employment taxes whether federal, State or local, and compliance with any and all other laws regulating employment.

11. IMMIGRATION REFORM AND CONTROL ACT

Contractor acknowledges that Contractor, and all subcontractors hired by Contractor to perform services under this Agreement, are aware of and understand the Immigration Reform and Control Act ("IRCA"). Contractor is and shall remain in compliance with IRCA and shall ensure that any subcontractors hired by Contractor to perform services under this Agreement are in compliance with IRCA. In addition, Contractor agrees to indemnify, defend and hold harmless the County, its agents, officers and employees, from any liability, damages or causes of action arising out of or relating to any claims that Contractor's employees, or the employees of any subcontractor hired by Contractor, are not authorized to work in the United States for Contractor or its subcontractor and/or any other claims based upon alleged IRCA violations committed by Contractor or Contractor's subcontractors.

12. INDEMNIFICATION

Contractor agrees to indemnify, defend and hold harmless County and County's agents, Board members, elected and appointed officials and officers, employees, volunteers, and authorized representatives from any and all losses, liabilities, charges, damages, claims, liens, causes of action, awards, judgments, costs, and expenses (including, but not limited to, reasonable attorneys' fees of County Counsel and counsel retained by County, expert fees, costs of staff time and investigation costs) of whatever kind or nature, which arise out of or are in any way connected with any act or omission of Contractor or Contractor's officers, agents, employees, independent contractors, subcontractors of any tier, or authorized representatives. Without limiting the generality of the foregoing, the same shall



include bodily and personal injury or death to any person or persons; damage to any property, regardless of where located, including the property of County; and any workers' compensation claim or suit arising from or connected with any services performed pursuant to this Agreement on behalf of Contractor by any person or entity.

13. INSURANCE

Contractor, in order to protect County and its board members, officials, agents, officers, and employees against all claims and liability for death, injury, loss, and damage as a result of Contractor's actions in connection with the performance of Contractor's obligations, as required in this Agreement, shall secure and maintain insurance as described below. Contractor shall not perform any work under this Agreement until Contractor has obtained all insurance required under this section and the required certificates of insurance and all required endorsements have been filed with the County's authorized insurance representative. Receipt of evidence of insurance that does not comply with all applicable insurance requirements shall not constitute a waiver of the insurance requirements set forth herein. The required documents must be signed by the authorized representative of the insurance company shown on the certificate. Upon request, Contractor shall supply proof that such person is an authorized representative thereof, and is authorized to bind the named underwriter(s) and their company to the coverage, limits, and termination provisions shown thereon. The Contractor shall promptly deliver the County's authorized insurance representative a certificate of insurance, and all required endorsements, with respect to each renewal policy, as necessary to demonstrate the maintenance of the required insurance coverage for the term specified herein. Such certificates and endorsements shall be delivered to the County's authorized representative prior to the expiration date of any policy and bear a notation evidencing payment of the premium thereof if so requested. Contractor shall immediately pay any deductibles and self-insured retentions under all required insurance policies upon the submission of any claim by Contractor or County as an additional insured.

- A. **Workers' Compensation and Employers Liability Insurance Requirement.** In the event Contractor has employees who may perform any services pursuant to this Agreement, Contractor shall submit written proof that Contractor is insured against liability for workers' compensation in accordance with the provisions of Section 3700 of the California Labor Code.

Contractor shall require any sub-contractors to provide workers' compensation for all of the subcontractors' employees, unless the sub-contractors' employees are covered by the insurance afforded by Contractor. If any class of employees engaged in work or services performed under this Agreement is not covered by California Labor Code section 3700, Contractor shall provide and/or require each sub-contractor to provide adequate insurance for the coverage of employees not otherwise covered.

Contractor shall also maintain employer's liability insurance with limits of \$1,000,000 for bodily injury or disease.

- B. **Liability Insurance Requirements:**

- 1) Contractor shall maintain in full force and effect, at all times during the term of this Agreement, the following insurance:



- a) Commercial General Liability Insurance including, but not limited to, Contractual Liability Insurance (specifically concerning the indemnity provisions of this Agreement with the County), Products-Completed Operations Hazard, Personal Injury (including bodily injury and death), and Property Damage for liability arising out of Contractor's performance of work under this Agreement. The Commercial General Liability insurance shall contain no exclusions or limitation for independent contractors working on the behalf of the named insured. Contractor shall maintain the Products-Completed Operations Hazard coverage for the longest period allowed by law following termination of this Agreement. The amount of said insurance coverage required by this Agreement shall be the policy limits, which shall be at least \$1,000,000 each occurrence and \$2,000,000 aggregate.
 - b) Automobile Liability Insurance against claims of Personal Injury (including bodily injury and death) and Property Damage covering any vehicle and/or all owned, leased, hired and non-owned vehicles used in the performance of services pursuant to this Agreement with coverage equal to the policy limits, which shall be at least \$1,000,000 each occurrence.
 - c) Professional Liability (Errors and Omissions) Insurance, for liability arising out of, or in connection with, the performance of all required services under this Agreement, with coverage equal to the policy limits, which shall not be less than \$1,000,000 per occurrence and \$2,000,000 aggregate.
- 2) The Commercial General Liability and Automobile liability Insurance required in this sub-paragraph B. shall include an endorsement naming the County and County's board members, officials, officers, agents and employees as additional insureds for liability arising out of this Agreement and any operations related thereto. Said endorsement shall be provided using one of the following three options: (i) on ISO form CG 20 10 11 85; or (ii) on ISO form CG 20 37 10 01 plus either ISO form CG 20 10 10 01 or CG 20 33 10 01; or (iii) on such other forms which provide coverage at least equal to or better than form CG 20 10 11 85.
 - 3) Any self-insured retentions in excess of \$100,000 must be declared on the Certificate of Insurance or other documentation provided to County and must be approved by the County Risk Manager.
 - 4) If any of the insurance coverages required under this Agreement is written on a claims-made basis, Contractor, at Contractor's option, shall either (i) maintain said coverage for at least three years following the termination of this Agreement with coverage extending back to the effective date of this Agreement; (ii) purchase an extended reporting period of not less than three years following the termination of this Agreement; or (iii) acquire a full prior acts provision on any renewal or replacement policy.
- C. All insurance afforded by Contractor pursuant to this Agreement shall be primary to and not contributing to all insurance or self-insurance maintained by**

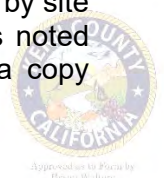


the County. An endorsement shall be provided on all policies, except professional liability/errors and omissions, which shall waive any right of recovery (waiver of subrogation) against the County.

- D. All insurance shall be issued by a company or companies admitted to do business in California and listed in the current "Best's Key Rating Guide" publication with a minimum rating of A-; VII. Any exception to these requirements must be approved by the County Risk Manager.
- E. If Contractor is, or becomes during the term of this Agreement, self-insured or a member of a self-insurance pool, Contractor shall provide coverage equivalent to the insurance coverages and endorsements required above. The County will not accept such coverage unless the County determines, in its sole discretion and by written acceptance, that the coverage proposed to be provided by Contractor is equivalent to the above-required coverages.
- F. Insurance coverages in the minimum amounts set forth herein shall not be construed to relieve Contractor for any liability, whether within, outside, or in excess of such coverage, and regardless of solvency or insolvency of the insurer that issues the coverage; nor shall it preclude the County from taking such other actions as are available to it under any other provision of this Agreement or otherwise in law.
- G. Failure by Contractor to maintain all such insurance in effect at all times required by this Agreement shall be a material breach of this Agreement by Contractor. County, at its sole option, may terminate this Agreement and obtain damages from Contractor resulting from said breach. Alternatively, County may purchase such required insurance coverage, and without further notice to Contractor, County shall deduct from sums due to Contractor any premiums and associated costs advanced or paid by County for such insurance. If the balance of monies obligated to Contractor pursuant to this Agreement are insufficient to reimburse County for the premiums and any associated costs, Contractor agrees to reimburse County for the premiums and pay for all costs associated with the purchase of said insurance. Any failure by County to take this alternative action shall not relieve Contractor of its obligation to obtain and maintain the insurance coverages required by this Agreement.
- H. Cancellation of Insurance -- The above stated insurance coverages required to be maintained by Contractor shall be maintained until the completion of all of Contractor's obligations under this Agreement except as otherwise indicated herein. Each insurance policy supplied by the Contractor shall not be suspended, voided, cancelled or reduced in coverage or in limits except after 10 days written notice by Contractor in the case of non-payment of premiums, or 30 days written notice in all other cases. This notice requirement does not waive the insurance requirements stated herein. Contractor shall immediately obtain replacement coverage for any insurance policy that is terminated, canceled, non-renewed, or whose policy limits have been exhausted or upon insolvency of the insurer that issued the policy.

14. EVALUATION

Services to be provided by Contractor shall be evaluated by Department on a continuing basis. Evaluation may be accomplished by written or verbal communication and/or by site visits to view fiscal and/or program processes and information. Any deficiencies noted during an evaluation shall be stated and placed in detailed written form, with a copy



submitted to Contractor. Contractor shall respond in writing to the deficiencies statement within 20 days from the date of receipt. A plan to remedy these deficiencies, where applicable, shall be implemented within 60 days from the date of the deficiencies statement. Failure to remedy the stated deficiencies may result in termination of the Agreement by County.

Deficiencies that may be subject to non-payment of future invoices by County shall include:

- A. Failure to notify Department and receive prior written approval for any changes to Program delivery within 15 days of change for:
 - 1) Change in assigned program staff.
 - 2) Change in program or service hours and days.
 - 3) Change in program or service locations and access for participants.
- B. Failure to notify Department for written approval prior to any changes to delivery of program services. As designated in the contract.
- C. Failure to request, in writing, and receive written pre-approval from County for changes to, or the addition of line items in, the approved budget.
- D. Failure to provide written assurance of required civil rights training as detailed in **Section 34**, below.
- E. Failure to adhere to the performance and fiscal requirements and standards required under this Agreement.

15. CONTRACT DISPUTE

Should a dispute arise between Contractor and County relating to performance under this Agreement, Contractor will, prior to exercising any other remedy which may be available, provide County with written notice of the particulars of the dispute within 30 calendar days of the dispute. County will meet with Contractor, review the factors in the dispute, and recommend a means of resolving the dispute before a written response is given to Contractor. County will provide a written response to Contractor within 30 days of receipt of Contractor's written notice.

16. TERMINATION

Either Party may terminate this Agreement, with or without cause, upon 30 calendar days prior written notice to the other Party. In the event this Agreement is terminated by either Contractor or County, and if so requested by County, Contractor shall submit to County all files, memoranda, documents, correspondence and other items generated in the course of performing this Agreement, within 30 calendar days after the effective date of termination. In the event of termination of this Agreement for any reason, County shall have no further obligation to pay for any services rendered or expenses incurred by Contractor after the effective date of the termination, and Contractor shall be entitled to receive compensation for services satisfactorily rendered, calculated on a prorated basis up to the effective date of termination.



17. NON-APPROPRIATION

County reserves the right to terminate this Agreement in the event insufficient funds are appropriated or budgeted for this Agreement in any fiscal year. Upon such termination, County will be released from any further financial obligation to Contractor, except for services performed prior to the date of termination or any liability due to any default existing. Monthly rental payments are to be made in advance on, or before, the last day of the preceding month. In accordance with Article XVI, Section 18 of the California Constitution, this Agreement creates no immediate indebtedness for the aggregate monthly rental payments but rather confines the liability of County to each month's rental payment as it falls due. Further, each month's rental payment shall only be in consideration for the right to possess and use the equipment for the subsequent month.

18. NOTICES

Notices to be given by one Party to the other under this Agreement shall be given in writing by personal delivery, by certified mail, return receipt requested, or express delivery service at the addresses specified below. Notices delivered personally shall be deemed received upon receipt; mailed or expressed notices shall be deemed received four days after deposit. A Party may change the address to which notice is to be given by giving notice as provided above.

Notice to County shall be addressed as follows:

Director
Kern County Department of Human Services
P.O. Box 511
Bakersfield, CA 93302

Notice to Contractor shall be addressed as follows:

Community Action Partnership of Kern
Jeremy T. Tobias, CEO
5005 Business Park North
Bakersfield, CA. 93309

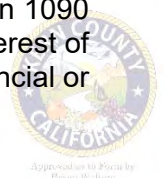
Nothing in this Agreement shall be construed to prevent or render ineffective delivery of notices required or permitted under this Agreement by personal service.

19. OWNERSHIP OF DOCUMENTS

All reports, documents, and other items generated or gathered in the course of providing services to County under this Agreement are and shall remain the property of County, and if so requested by County, shall be returned to County upon full completion of all services by Contractor or termination of this Agreement, whichever first occurs.

20. CONFLICT OF INTEREST

The Parties to this Agreement have read and are aware of the provisions of Section 1090 et seq. and Section 87100 et seq. of the Government Code relating to conflict of interest of public officers and employees. Contractor agrees that they are unaware of any financial or



economic interest of any public officer or employee of County relating to this Agreement. It is further understood and agreed that if such a financial interest does exist at the inception of this Agreement, County may immediately terminate this Agreement by giving written notice thereof. Contractor shall comply with the requirements of Government Code Section 87100 et seq. during the term of this Agreement.

21. SOLE AGREEMENT

This document, including all attachments hereto, contains the entire agreement between the Parties relating to the services, rights, obligations, and covenants contained herein and assumed by the Parties respectively. No inducements, representations, or promises have been made, other than those recited in this Agreement. No oral promise, modification, change, or inducement shall be effective or given any force or effect.

22. AUTHORITY TO BIND COUNTY

It is understood that Contractor, in Contractor's performance of any and all duties under this Agreement, has no authority to bind County to any agreements or undertakings.

23. MODIFICATION OF AGREEMENT

This Agreement may be modified in writing only, signed by the parties in interest at the time of the modification.

24. NON-WAIVER

No covenant or condition of this Agreement can be waived except by the written consent of County. Forbearance or indulgence by County in any regard whatsoever shall not constitute a waiver of the covenant or condition to be performed by Contractor. County shall be entitled to invoke any remedy available to County under this Agreement or by law or in equity despite said forbearance or indulgence.

25. CHOICE OF LAW/VENUE

The Parties hereto agree that the provisions of this Agreement will be construed pursuant to the laws of the State of California. This Agreement has been entered into and is to be performed in the County of Kern. Accordingly, the Parties agree that the venue of any action relating to this Agreement shall be in the County of Kern.

26. CONFIDENTIALITY

No Party to this Agreement shall, without the written consent of the other Party, communicate confidential information, designated in writing or identified in this Agreement as such, to any third party and shall protect such information from inadvertent disclosure to any third party in the same manner that they protect their own confidential information, unless such disclosure is required in response to a validly issued subpoena or other process of law. Upon completion of this Agreement, the provisions of this paragraph shall continue to survive.

- A. During the term of this Agreement, Parties may receive or create certain confidential health or medical information ("Protected Health Information" or "PHI"). This PHI is subject to protection under State and federal law, including the Health Insurance



Portability and Accountability Act of 1996, Public Law 104-191 (“**HIPAA**”), the Health Information Technology for Economic and Clinical Health Act, Public Law 111-005 (“**the HITECH Act**”), and regulations promulgated thereunder by the U.S. Department of Health and Human Services (“**HIPAA Regulations**”) and other applicable laws. The Parties represent that the Parties have in place policies and procedures that will adequately safeguard any PHI the Parties receive or create, and the Parties specifically agree, on behalf of themselves, the Parties' subcontractors and agents, to safeguard and protect the confidentiality of PHI consistent with applicable law, including currently effective provisions of HIPAA, the HITECH Act, and the HIPAA Regulations.

- B. For purposes of this section, PHI means any information, whether oral or recorded in any form or medium: (a) that relates to the past, present or future physical or mental health or condition of an individual; the provision of health care to an individual; or the past, present or future payment for the provision of health care to an individual, and (b) that identifies the individual or with respect to which there is a reasonable basis to believe the information can be used to identify the individual.
- C. The Parties acknowledge that State and federal laws relating to electronic data security and privacy are rapidly evolving and that amendment of this Agreement may be required to provide for procedures to ensure compliance with such developments. The Parties hereto specifically agree to take such action as is necessary to implement the requirements of HIPAA, the HITECH Act, and HIPAA Regulations and other applicable laws relating to the security or confidentiality of PHI. The Parties understand and agree that the Parties must provide, when requested, written evidence that the Parties are in compliance with the HITECH Act, and applicable HIPAA Regulations.
- D. Notwithstanding any other provision of this Agreement, the Parties may terminate this Agreement upon twenty (20) days' notice in the event: (a) the Parties do not promptly provide written evidence of compliance with the HITECH Act, and applicable HIPAA Regulations, or (b) the Parties become aware that the Parties or any of the Parties' subcontractors or agents discloses PHI in a manner that is not authorized by the Parties or by applicable law.
- E. During the term of this Agreement, the contractor agrees to abide by the Information Exchange Agreement between the Social Security Administration (“**SSA**”) and the California Department of Health Care Services “**DHCS**”), the Computer Matching and Privacy Protection Act Agreement between the Social Security Administration and the Health and Human Services Agency of California, the Electronic Information Exchange Security Requirement and Procedures for State and Local Agencies Exchanging Electronic Information with the Social Security Administration-Technical Systems Security Requirements (“**TSSR**”), and the Computer Matching Agreement between the Department of Homeland Security United States Citizenship and Immigration Services and the California Department of Health Care Services. **These documents contain sensitive material and the Contractor agrees not to post these documents in a public viewing area including any public Internet site.** Contractor agrees to abide by all relevant requirements in the National Institute of Standards and Technology (“**NIST**”) Special Publications (“**SP**”) 800-122 and 800-53 (<https://www.nist.gov/>), and the Memorandums of Understanding that the County has with DHCS and CDSS regarding all Personally Identifiable Information (“**PII**”).

CONTRACTOR RESPONSIBILITIES



- 1) Contractor will provide a list of all employees who will have access to SSA data to the County prior to County giving Contractor access to such data. See **Exhibit "C"**.
- 2) Contractor and their staff will be required to complete an initial and annual confidentiality training. Each staff member, who handles SSA information, will sign a non-disclosure agreement stating they are aware of the requirements to maintain the confidentiality and non-disclosure of any SSA related information that is used by them to complete their daily duties and any sanctions and penalties that can follow any wrongful disclosure of PII/PHI information will be the responsibility of the Contractor. Contractor will maintain the non-disclosure statements for their employees for the required five years as stated in the TSSR and NIST guidelines. Additionally, if requested, Contractor will provide proof of such training to the Department as required by the MOUs.
- 3) Contractor agrees to allow the County to complete periodic onsite reviews of their facility to ensure that the following steps meet SSA's requirements:
 - a) Safeguards for sensitive information;
 - b) Technological safeguards on computer(s) that have access to SSA-provided information;
 - c) Security controls and measures to prevent, detect, and resolve unauthorized access to, use of, and re-disclosure of SSA-provided information, and;
 - d) Continuous monitoring of the Contractor's or agent's network and infrastructure and assets.
 - e) Compliance with all applicable TSSR and NIST guidelines.
- 4) Contractor will maintain records of all PII and PHI exchanges under this contract for a period of five years and will provide such records upon request to the County for evidentiary purposes.
- 5) Contractor agrees no PII or PHI record will be stored outside the Contractor's information system without approval by County. Contractor will physically control and securely store information system media, both paper and digital, based on the highest Federal Information Processing Standard ("**FIPS**") 199 security category of the information recorded on the media. Contractor will restrict the pickup, receipt, transfer, and delivery of such media to authorized personnel.
- 6) Contractor is required to encrypt any PHI/PII information prior to transmission to the County as outlined in the TSSR and NIST guidelines. If encryption is not available, Contractor will work with County on alternate methods to receive any PII/PHI documents.
- 7) Contractor is required to report any breach or loss of PII/PHI within 24 hours to the appropriate County Security Officers. See **Exhibit "C"**.



- 8) Contractor will institute a destruction policy for the handling of all PII/PHI information including shredding, burning, and pulverizing of records to avoid any accidental disclosure of such information along with purging and sanitizing digital media using approved equipment, techniques, and procedures. Contractor will track, document, and verify media sanitization actions.
- 9) Contractor and their employees who wrongfully disclose PII/PHI information are subject to criminal and civil sanctions including but not limited to suspension of all access to PII information provided by the County, jail time, and court actions by the person(s) whose information was disclosed.

COUNTY RESPONSIBILITIES

- 1) County will provide Contractor with training materials which the Contractor will use to assist in completing their initial and annual training. See **Exhibit "C"** for access instructions.
- 2) County will provide Contractor access to the TSSR guidelines and the Memorandums of Understanding with DHCS and CDSS to assist them in meeting the requirements for maintaining confidentiality of all PII/PHI records. See **Exhibit "C"** for access instructions.
- 3) County will maintain records of all Contractor's and employees who handle PII/PHI as part of their daily duties and will only give access to SSA provided information as outlined in this Agreement.
- 4) If necessary, County will request records for evidentiary purposes when needed from the Contractor.
- 5) County agrees to provide a copy of their Breach Reporting Incident Policy to the Contractor along with contact names and telephone numbers for all County Privacy Officers.

27. BUSINESS ASSOCIATE ADDENDUM

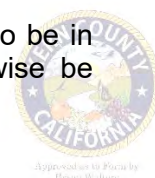
Each Party agrees to execute the Business Associate Addendum attached hereto as **Exhibit "D"**, which covers obligations under HIPAA and HITECH, so that County may comply with its obligations under the HIPAA laws and Regulations.

28. ENFORCEMENT OF REMEDIES

No right or remedy herein conferred on or reserved to County is exclusive of any other right or remedy herein or by law or equity provided or permitted, but each shall be cumulative of every other right or remedy given hereunder or now or hereafter existing by law or in equity or by statute or otherwise, and may be enforced concurrently or from time to time.

29. SEVERABILITY

Should any part, term, portion, or provision of this Agreement be decided finally to be in conflict with any law of the United States or the State of California, or otherwise be



unenforceable or ineffectual, the validity of the remaining parts, terms, such portions, or provisions shall be deemed severable and shall not be affected thereby, provided remaining portions or provisions can be construed in substance to constitute the agreement which the Parties intended to enter into in the first instance.

30. COMPLIANCE WITH LAW

Contractor shall observe and comply with all applicable County, State and federal laws, ordinances, rules, and regulations now in effect or hereafter enacted, each of which are hereby made a part hereof and incorporated herein by reference.

31. CAPTIONS AND INTERPRETATION

Paragraph headings in this Agreement are used solely for convenience, and shall be wholly disregarded in the construction of this Agreement.

No provision of this Agreement shall be interpreted for or against a Party because that Party or its legal representative drafted such provision, and this Agreement shall be construed as if jointly prepared by the Parties.

32. TIME OF ESSENCE

Time is hereby expressly declared to be of the essence of this Agreement and of each and every provision hereof, and each such provision is hereby made and declared to be a material, necessary and essential part of this Agreement.

33. COUNTERPARTS

This Agreement may be executed simultaneously in any number of counterparts, each of which shall be deemed an original but all of which together shall constitute one and the same instrument.

34. NONDISCRIMINATION

Neither Contractor, nor any officer, agent, employee, servant or subcontractor of Contractor, shall discriminate in the treatment or employment of any individual or groups of individuals on the grounds of age, sex, color, disability, national origin, race, marital status, sexual orientation, religion, political affiliation, or any other classification protected by law, either directly, indirectly or through contractual or other arrangements as described in CDSS Manual of Policies and Procedures, Chapter 21. Contractor will further adhere to all mandated requirements as described in the CDSS Manual of Policies and Procedures, Chapter 21.

Contractor understands and acknowledges that its assurance is given in consideration of and for the purpose of receiving compensation for service as provided in this Agreement, which compensation is funded through federal and State assistance. In the event County is subject to any fiscal sanction or other legal remedies as a result of Contractor's failure to comply with the requirements of this section, Contractor shall indemnify and hold harmless County from any such fiscal sanction or other legal remedy imposed against County as provided in the indemnification provisions of this Agreement. Contractor shall participate in and pay County's costs incurred in County's defense in any judicial or administrative hearing or process to determine where a violation of this section has occurred.



Contractor acknowledges that the County, as a recipient of such funding, is obligated to comply with State and federal requirements regarding nondiscrimination, as evidenced by form CR-50, Assurance of Compliance, (**Exhibit "E"**). By signing this Agreement, Contractor, as a recipient of such funding through the County, shall be equally bound to comply with each and every requirement set forth therein.

35. AUDIT, INSPECTION, AND RETENTION OF RECORDS

Contractor agrees to maintain and make available to County accurate books and records relative to all its activities under this Agreement. Contractor shall permit County to audit, examine and make excerpts and transcripts from such records, and to conduct audits or reviews of all invoices, materials, records of personnel, or other data related to all other matters covered by this Agreement. Contractor shall maintain such data and records in an accessible location and condition for a period of not less than five years from the date of final payment under this Agreement, or until after the conclusion of any fiscal audit, whichever occurs last. The State of California and/or any federal agency having an interest in the subject of this Agreement shall have the same rights conferred upon County herein.

36. NON-COLLUSION COVENANT

Contractor represents and agrees that it has in no way entered into any contingent fee arrangement with any firm or person concerning the obtaining of this Agreement with County. Contractor has received from County no incentive or special payments or considerations related to the provision of services under this Agreement.

37. NO THIRD PARTY BENEFICIARIES

It is expressly understood and agreed that the enforcement of these terms and conditions and all rights of action relating to such enforcement shall be strictly reserved to County and Contractor. Nothing contained in this Agreement shall give or allow any claim or right of action whatsoever by any other third person. It is the express intention of County and Contractor that any such person or entity, other than County or Contractor, receiving services or benefits under this Agreement shall be deemed an incidental beneficiary only.

38. SIGNATURE AUTHORITY

Each Party represents that they have full power and authority to enter into and perform this Agreement, and the person signing this Agreement on behalf of each Party has been properly authorized and empowered to enter into this Agreement.

39. EXHIBITS

Each Exhibit attached to this Agreement is incorporated into this Agreement by reference.



[Remainder of this page is intentionally left blank.]



The Parties have executed this Agreement on the Execution Date.

COUNTY OF KERN

Dated: _____

By _____
Chairman, Board of Supervisors
"County"

Community Action Partnership of Kern

Dated: _____

By _____
Jeremy T. Tobias, CEO

APPROVED AS TO CONTENT:
Kern County Department of Human Services

Dated: _____

By _____
Dena Murphy, Director

APPROVED AS TO FORM:
Office of the County Counsel

Dated: _____

By _____
Bryan Walters, Deputy County Counsel





KERN COUNTY
DEPARTMENT OF HUMAN SERVICES (DHS)
NAVIGATORS PROJECT WORK PLAN
 Community Action Partnership of Kern



Activity 2 – Navigation Activities

Activity 2: Identify major Navigators Project's outreach and enrollment activities objectives, milestones, strategies, and activities. Identify target population groups¹, completion dates and how many individuals from each group you intend to enroll.

OBJECTIVE Use the objectives indicated in the "Navigators Project Goals and Objectives" form to outline each partner's responsibility.	MILESTONE Detail of milestone in objective's strategic plan	STRATEGIES AND ACTIVITIES What strategies/activities will be used to achieve these goals and objectives?	TARGET POPULATIONS See below ²	COMPLETION DATE	RESPONSIBILITY List organization responsible, and staff position responsible.	GOALS VS. ACTUALS Indicate the number of individuals or increase by percentage each objective plans to reach. (i.e. Increase the number of Medi-Cal eligible clients targeted by O&E efforts by X).
		1. Due to COVID booth based outreach is not possible. As a result, CAPK will provide outreach through social media platforms such as Instagram, Facebook & Twitter; also chat websites such as Zoom, Skype, Microsoft Teams, Podcasts, video promos. Outreach will also include mailings, flier distributions, radio coverage, live streaming, and program advertisement.	Persons who are low-wage workers and their families or dependents/ Persons who are homeless/ Young people of color/ Aged persons/ Immigrants and families of mixed immigration status/ Uninsured children and youth formerly enrolled in Medi-Cal.	March 2022	Community Action Partnership of Kern (CAPK) Program Educator	The number of people anticipated to be impacted through outreach activities are 3,000.

¹ Priority target populations are: Persons with mental health disorder needs; Persons with substance use disorder needs; Persons with other disabilities; Aged persons; Homeless persons; Young people of color; Persons in jails, prison, parole probation or post release community supervision; Immigrants and families of mixed immigration status; Persons with limited English proficiency; Low wage workers and their families; Uninsured children and youth formerly enrolled in Medi-Cal.

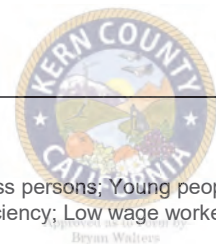


Exhibit A



**KERN COUNTY
DEPARTMENT OF HUMAN SERVICES (DHS)
NAVIGATORS PROJECT WORK PLAN**

Community Action Partnership of Kern



		2. Medi-Cal outreach and enrollment services will be provided at the CAPK Food Bank commodity distributions, senior food giveaways, and at CAPK WIC sites located throughout Kern County.	Person who are low wage workers and their families or dependents/ Persons who are homeless/ Young people of color/ Aged persons/ Immigrants and families of mixed immigration status/ Uninsured children and youth formerly enrolled in Medi-Cal	March 2022	Community Action Partnership of Kern (CAPK) Program Educator	The number of people anticipated to be impacted through outreach activities are 15,000
		3. The parents of youth enrolled in the CAPK Friendship House & Shafter Youth Center After School programs and CAPK Head Start programs will be contacted to provide information and assistance regarding Medi-Cal Health Care coverage/benefits.	Person who are low wage workers and their families or dependents/ Persons who are homeless/ Young people of color/ Aged persons/ Immigrants and families of mixed immigration status/ Uninsured children and youth formerly enrolled in Medi-Cal.	March 2022	Community Action Partnership of Kern (CAPK) Program Educator	The number of people anticipated to be impacted through outreach activities are 300
		4. CAPK/CES Navigators will do follow-up calls to the target population -- after the initial contact is made through 211. (Three attempts to reach each	Persons who are low-wage workers and their families or dependents/ Persons who are homeless / Young people of color/ Aged Persons/	March 2022	CAPK CES Navigators	Individuals served will be based on 211 call volumes for the project, with up to 3 call-backs and follow-up enrollment appointments and/or education.

Approved on to Form by
Bryan Walters

Exhibit A



**KERN COUNTY
DEPARTMENT OF HUMAN SERVICES (DHS)
NAVIGATORS PROJECT WORK PLAN**

Community Action Partnership of Kern



		caller/individual by phone will be made).	Immigrants and families of mixed immigration status/Uninsured children and youth formerly enrolled in Medi-Cal.			
		5. CAPK/CES Navigators will follow 211 project protocol, asking a series of demographic questions to determine Medi-Cal eligibility, where callers will be offered an onsite appointment for Medi-Cal enrollment via C4Yourself website.	Persons who are low-wage workers and their families or dependents/ Persons who are homeless / Young people of color/ Aged Persons/ Immigrants and families of mixed immigration status/Uninsured children and youth formerly enrolled in Medi-Cal.	March 2022	CAPK CES Navigators	Individuals served will be based on 211 call volumes for the project, with up to 3 call-backs and follow-up enrollment appointments and/or education.
		6. Medi-Cal education will be offered by CES Navigators -- following 211 call/campaign information.	Persons who are low-wage workers and their families or dependents/ Persons who are homeless / Young people of color/ Aged Persons/ Immigrants and families of mixed immigration status/Uninsured children and youth formerly enrolled in Medi-Cal.	March 2022	CAPK CES Navigators	Individuals served will be based on 211 call volumes for the project, with up to 3 call-backs and follow-up enrollment appointments and/or education.  Approved on to Form by Debra Walters



**KERN COUNTY
DEPARTMENT OF HUMAN SERVICES (DHS)
NAVIGATORS PROJECT WORK PLAN**

Community Action Partnership of Kern



		7. CES Navigators will offer added assistance to 211 in screening callers for Medi-Cal eligibility, as needed.	Persons who are low-wage workers and their families or dependents/ Persons who are homeless / Young people of color/ Aged Persons/ Immigrants and families of mixed immigration status/Uninsured children and youth formerly enrolled in Medi-Cal.	March 2022	CAPK CES Navigators	Individuals served will be based on 211 call volumes for the project, with up to 3 call-backs and follow-up enrollment appointments and/or education.
		8. CES Navigators will offer onsite/in-person and/or phone appointment's for Medi-Cal enrollments and will assist in completing enrollments using C4Yourself.	Persons who are low-wage workers and their families or dependents/ Persons who are homeless / Young people of color/ Aged Persons/ Immigrants and families of mixed immigration status/Uninsured children and youth formerly enrolled in Medi-Cal.	March 2022	CAPK CES Navigators	Individuals served will be based on 211 call volumes for the project, with up to 3 call-backs and follow-up enrollment appointments and/or education.
			Persons who are low-wage workers and their families or dependents/ Persons who are homeless / Young people of color/ Aged Persons/	March 2022	CAPK CES Navigators	Individuals served will be based on 211 call volumes for the project, with up to 3 call-backs and follow-up Medi-Cal enrollment appointments and/or education.



Exhibit A
KERN COUNTY
DEPARTMENT OF HUMAN SERVICES (DHS)
NAVIGATORS PROJECT WORK PLAN
Community Action Partnership of Kern



			Immigrants and families of mixed immigration status/Uninsured children and youth formerly enrolled in Medi-Cal			
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Approved as to Form by
Bryan Walters



Exhibit A

KERN COUNTY
DEPARTMENT OF HUMAN SERVICES (DHS)
NAVIGATORS PROJECT WORK PLAN
 Community Action Partnership of Kern



Activity 3 – Retention

Activity 3: Identify major Navigators Project's retention objectives, milestones, strategies, and activities. Identify target population groups², completions dates, and how many individuals from each group you intend to enroll.

OBJECTIVE Use the objectives indicated in the "Navigators Project Goals and Objectives" form to outline each partner's responsibility.	MILESTONE Detail of milestone in objective's strategic plan	STRATEGIES AND ACTIVITIES What strategies/activities will be used to achieve these goals and objectives?	TARGET POPULATIONS See below ³	COMPLETION DATE	RESPONSIBLE ENTITY and LOCATION List responsible organization and location.	GOALS VS. ACTUALS Indicate the number of individuals or increase by percentage each objective plans to reach. (i.e. Increase the number of Medi-Cal eligible clients targeted by O&E efforts by X).
		1. CAPK will contact current Medi-Cal clients in Kern County to offer information and assistance regarding continued coverage for Medi-Cal	Person who are low-wage workers and their families or dependents/ Persons who are homeless/ Young people of color/ Aged persons/ Immigrants and families of mixed immigration status/ Uninsured children and youth formally enrolled in Medi-Cal	March 2022	Community Action Partnership of Kern (CAPK) Program Educator	The number of people anticipated to be impacted through outreach activities are 200
		2. CES Navigators will provide call follow-up/s, screening, Medi-Cal education and enrollments.	Persons who are low-wage workers and their families or dependents/ Persons who are homeless / Young people of color/ Aged Persons/	March 2022	CES Navigators	Individuals served will be based on 211 call volumes for the project, with up to 3 call-backs and follow-up Medi-Cal enrollment appointments and/or education.

² Priority target populations are: Persons with mental health disorder needs; Persons with substance use disorder needs; Persons with other disabilities; Aged persons; Homeless persons; Young people of color; Persons in jails, prison, parole probation or post release community supervision; Immigrants and families of mixed immigration status; Persons with limited English proficiency; Low wage workers and their families; Uninsured children and youth formerly enrolled in Medi-Cal

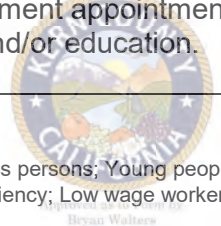




Exhibit A

KERN COUNTY
DEPARTMENT OF HUMAN SERVICES (DHS)
NAVIGATORS PROJECT WORK PLAN
Community Action Partnership of Kern



			Immigrants and families of mixed immigration status/Uninsured children and youth formerly enrolled in Medi-Cal.			
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Approved as to Form by
Bryan Walters



Exhibit A

KERN COUNTY
DEPARTMENT OF HUMAN SERVICES (DHS)
NAVIGATORS PROJECT WORK PLAN
 Community Action Partnership of Kern



Activity 4 – Tracking and Reporting

Activity 4: Identify major Navigators tracking and reporting measures. Identify target population groups³. Identify the initial and final reporting measures and % change of each measure. Please include data source.

TRACKING and REPORTING MEASURE Include a description of each measure, and assumptions	LOCATION	TARGET POPULATION See below ⁴	INITIAL	FINAL	% CHANGE	REPORTING PERIOD	COMPLETION DATE Date reported to DHCS	RESPONSIBLE ENTITY List responsible organization
1. CES Navigators will track/report follow-up calls and attempts, Medi-Cal enrollments and/or education, non-response and closed cases -- using CRM, HMIS, Icarol and other project tools, as required and necessary.	CAPK 300 19 th Street	Persons who are low-wage workers and their families or dependents/ Persons who are homeless / Young people of color/ Aged Persons/ Immigrants and families of mixed immigration status/Uninsured children and youth formerly enrolled in Medi-Cal.						

³ Priority target populations are: Persons with mental health disorder needs; Persons with substance use disorder needs; Persons with other disabilities; Aged persons; Homeless persons; Young people of color; Persons in jails, prison, parole probation or post release community supervision; Immigrants and families of mixed immigration status; Persons with limited English proficiency; Low wage workers and their families; Uninsured children and youth formerly enrolled in Medi-Cal

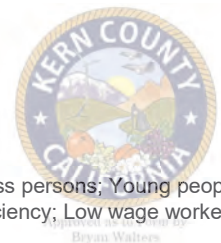


Exhibit B

Community Action Partnership of Kern (CAPK)		
Positive Youth Mentor Program		
Mentor Program Budget		
Description		FY 7/1/21-6/30/2022 Budget
Salaries		
Program Educator, 1 FTE		39,811
Program Manager FHCC .10 FTE		5,246
Estimated Increase (COLA, Merit) @ 1.7%		766
Benefits @25%		11,264
Total Personnel	Total	57,087
Program Expenses		
Mileage		412
Mentor Background Checks		1,000
Program Supplies		100
Communications (cell phone)		0
Outreach		0
Food		200
Staff Development		0
Incentives		455
Emergency Items		0
Space Costs (12 months x 348.54)		4,182
Other/Hiring Costs		200
Total Program Expenses		6,549
Total Direct Costs		63,636
Total Indirect Costs @10%		6,364
Grand Total		70,000

Exhibit B-1

Community Action Partnership of Kern (CAPK)					
Medi-Cal Health Navigator Project					
Description		FY 7/1/21-3/31/22	FY 7/1/21-3/31/22	FY 7/1/21-3/31/22	FY 7/1/21-3/31/22
		CAPK FHCC Budget	CAPK 211 Budget	CAPK CES Budget	Total Budget FHCC, 211, CES
Salaries					
Program Manager, FHCC 0.10 FTE		5,683			5,683
Program Educator 1 FTE		40,685			40,685
Program Educator .50 FTE		20,342			20,342
2-1-1- Program Specialist 1 FTE			40,106		40,106
2-1-1 Information & Referral Specialist 2 FTE			62,130		62,130
CES Navigator 2 FTE				74,880	74,880
Estimated Increase (COLA, Merit) @ 3%		2,001	3,067	2,246	7,314
Benefits @ 25%		16,678	25,559		42,237
Benefits @ 23%				17,149	17,149
Total Personnel	Total	85,389	130,862	94,275	310,526
Direct Costs					
Communications		1,075	3,000	1,800	5,875
Supplies/Office Expenses		2,902		2,600	5,502
Computer & Peripheral Supplies				4,000	4,000
Computer Software				2,500	2,500
Mileage/Travel		6,960			6,960
Postage		2,000		2,000	4,000
Training					
Outreach		6,804		5,000	11,804
Printing Costs		9,500			9,500
Space Costs (211 130sqft@\$1.51 SF x 12 months) (FHCC 12 months x \$348.54 monthly usage fee) (CES 130SF x \$1.51SF/month x 12 months)		4,182	2,356	4,710	11,248
Misc Expense				4,333	4,333
Other/Hiring Costs		500	500	600	1,600
Total Direct Costs		33,923	5,856	27,543	67,322
Indirect Cost @ 10%		11,931	13,672	12,182	37,785
Grand Total		131,243	150,390	134,000	415,633

Exhibit "C"

The Department of Human Services (DHS) entered into a Memorandum of Understanding with the California Department of Healthcare Services (DHCS), effective September 2, 2016, and with the California Department of Social Services (CDSS), effective May 18, 2017, regarding the protection of Personally Identifiable Information (PII) that we share with our Contractors. The definition of PII covered by these MOUs refers to "specific information about an individual used to trace that individual's identity. Information such as his/her name, Social Security number (SSN), date and place of birth, mother's maiden name or biometric records, alone, or when combined with other personal of identifying information is linkable or linked to a specific individual's medical, educational, financial, and employment information."

DHS' agreements with these entities require DHS to provide a copy or access to both MOUs as well as the Technical System Security Requirements (TSSRs) and the National Institute of Standards and Technology (NIST) to each Contractor. DHS is required to inform Contractors of the specific information that applies to those who receive and send PII information and will provide training materials to assist the Contractors in initial and annual training requirements. Information to obtain copies of the confidential MOUs and security documents, as well as training materials, via secure file transfer, will be provided upon request by contacting BAAContracts@kerndhs.com. **You may not post any of the MOUs or the TSSR/NIST documents in a public place as specified by the Social Security Administration.**

Below are highlights of requirements outlined in the Agreement. This is not a comprehensive list, so please ensure you are familiar with responsibilities outlined in the Agreement relating to PII.

- All Contractors must provide the Department of Human Services with a list of their employees who will have access to PII information exchanged under its Agreement. Please send listing to BAAContracts@kerndhs.com.
- If there is a data breach of your technical system or any loss of PII information by you or your staff, this must be immediately reported to the Department of Human Services Security Officers. You must work with the Department's Security Officers to determine if the breach is reportable to the State and provide evidence and a report of how the loss occurred, if requested.
- It is important to note that any PII violation carries civil and criminal sanctions for Contractors as well as employees if the SSA information is used in a manner or purpose not authorized under your Agreement with the County. Additionally, violations may result in a suspension of all SSA related documents being provided to the Contractor.

The Department of Human Services is committed to protecting all PII information that is shared with Contractors and trust Contractors share in this commitment.

Department of Human Services Security Officers:

- Technology Services Manager (661-334-3343) BAAContracts@kerndhs.com
- Senior Human Resources Manager (661-633-7373) BAAContracts@kerndhs.com



EXHIBIT "D"

BUSINESS ASSOCIATE ADDENDUM

This Business Associate Addendum ("Addendum") supplements and is made a part of the contract ("Contract") by and between County of Kern, by and through the Department of Human Services ("CE") and Community Action Partnership of Kern ("BA").

RECITALS

- A. CE wishes to disclose certain information, some of which may constitute Protected Health Information ("PHI") (defined below), to BA pursuant to the terms of the Contract.
- B. CE and BA intend to protect the privacy and provide for the security of PHI disclosed to BA pursuant to the Contract in compliance with the Health Insurance Portability and Accountability Act of 1996, Public Law 104-191 ("HIPAA"), the Health Information Technology for Economic and Clinical Health Act, Public Law 111-005 ("the HITECH Act"), and regulations promulgated thereunder by the U.S. Department of Health and Human Services (the "HIPAA Regulations") and other applicable laws.
- C. As part of the HIPAA Regulations, the Privacy Rule and the Security Rule (defined below) require CE to enter into a contract containing specific requirements with BA prior to the disclosure of PHI, as set forth in, but not limited to, Title 45, Sections 164.314(a), 164.502(e) and 164.504(e) of the Code of Federal Regulations ("C.F.R.") and contained in this Addendum.

In consideration of the mutual promises below and the exchange of information pursuant to this Addendum, the parties agree as follows:

1. **Definitions**

Catch-all definition:

The following terms used in this Agreement shall have the same meaning as those terms in the HIPAA Rules: Breach, Data Aggregation, Designated Record Set, Disclosure, Health Care Operations, Individual, Minimum Necessary, Notice of Privacy Practices, Protected Health Information, Required by Law, Secretary, Security Incident, Subcontractor, Unsecured Protected Health Information, and Use.

Specific definitions:

- (a) Business Associate. "Business Associate" shall generally have the same meaning as the term "business associate" at 45 CFR 160.103, and in reference to the party to this agreement, shall mean the name of the Business Associate listed above.



EXHIBIT "D"

- (b) Covered Entity. "Covered Entity" or "CE" shall generally have the same meaning as the term "covered entity" at 45 CFR 160.103, and in reference to the party to this agreement, shall mean the Kern County Department of Human Services.
- (c) HIPAA Rules. "HIPAA Rules" shall mean the Privacy, Security, Breach Notification, and Enforcement Rules at 45 CFR Part 160 and Part 164.
- (d) **Electronic Health Record** shall have the meaning given to such term in the HITECH Act, including, but not limited to, 42 U.S.C. Section 17921.
- (e) **Privacy Rule** shall I mean the HIPAA Regulation that is codified at 45 C.F.R. Parts 160 and 164 (Subparts A and E).

2. **Obligations and Activities of Business Associate**

Business Associate agrees to:

- (a) Not use or disclose protected health information other than as permitted or required by the Agreement or as required by law;
- (b) Use appropriate safeguards, and comply with Subpart C of 45 CFR Part 164 with respect to electronic protected health information, to prevent use or disclosure of protected health information other than as provided for by the Agreement;
- (c) Report to covered entity any use or disclosure of protected health information not provided for by the Agreement of which it becomes aware, including breaches of unsecured protected health information as required at 45 CFR 164.410, and any security incident of which it becomes aware;
- (d) In accordance with 45 CFR 164.502(e)(1)(ii) and 164.308(b)(2), if applicable, ensure that any subcontractors that create, receive, maintain, or transmit protected health information on behalf of the business associate agree to the same restrictions, conditions, and requirements that apply to the business associate with respect to such information;
- (e) Make available protected health information in a designated record set to the "covered entity" as necessary to satisfy covered entity's obligations under 45 CFR 164.524;
- (f) Make any amendment(s) to protected health information in a designated record set as directed or agreed to by the covered entity pursuant to 45 CFR 164.526, or take other measures as necessary to satisfy covered entity's obligations under 45 CFR 164.526;



EXHIBIT "D"

- (g) Maintain and make available the information required to provide an accounting of disclosures to the "covered entity" as necessary to satisfy covered entity's obligations under 45 CFR 164.528;
- (h) To the extent the business associate is to carry out one or more of covered entity's obligation(s) under Subpart E of 45 CFR Part 164, comply with the requirements of Subpart E that apply to the covered entity in the performance of such obligation(s); and
- (i) Make its internal practices, books, and records available to the Secretary for purposes of determining compliance with the HIPAA Rules.

Permitted Uses and Disclosures by Business Associate

- (a) Business associate may only use or disclose protected health information as necessary to perform the services set forth in the attached Agreement
- (b) Business associate may use or disclose protected health information as required by law.
- (c) Business associate agrees to make uses and disclosures and requests for protected health information consistent with covered entity's minimum necessary policies and procedures.
- (d) Business associate may not use or disclose protected health information in a manner that would violate Subpart E of 45 CFR Part 164 if done by covered entity except for the specific uses and disclosures set forth below.
- (e) Business associate may use protected health information for the proper management and administration of the business associate or to carry out the legal responsibilities of the business associate.
- (f) Business associate may disclose protected health information for the proper management and administration of business associate or to carry out the legal responsibilities of the business associate, provided the disclosures are required by law, or business associate obtains reasonable assurances from the person to whom the information is disclosed that the information will remain confidential and used or further disclosed only as required by law or for the purposes for which it was disclosed to the person, and the person notifies business associate of any instances of which it is aware in which the confidentiality of the information has been breached.
- (g) Business associate may provide data aggregation services relating to the health care operations of the covered entity.

EXHIBIT "D"

Provisions for Covered Entity to Inform Business Associate of Privacy Practices and Restrictions

- (a) Covered entity shall notify business associate of any limitation(s) in the notice of privacy practices of covered entity under 45 CFR 164.520, to the extent that such limitation may affect business associate's use or disclosure of protected health information.
- (b) Covered entity shall notify business associate of any changes in, or revocation of, the permission by an individual to use or disclose his or her protected health information, to the extent that such changes may affect business associate's use or disclosure of protected health information.
- (c) Covered entity shall notify business associate of any restriction on the use or disclosure of protected health information that covered entity has agreed to or is required to abide by under 45 CFR 164.522, to the extent that such restriction may affect business associate's use or disclosure of protected health information.
- (d) **Reporting of Improper Access, Use or Disclosure.** BA shall report to CE in writing of any access, use or disclosure of Protected Information not permitted by the Contract and Addendum, and any Breach of Unsecured PHI of which it becomes aware without unreasonable delay and in no case later than 10 calendar days after discovery [42 U.S.C. Section 17921; 45 C.F.R. Section 164.504(e)(2)(ii)(C); 45 C.F.R. Section 164.308(b)].
- (e) **Business Associate's Agents.** BA shall ensure that any agents, including subcontractors, to whom it provides Protected Information, agree in writing to the same restrictions and conditions that apply to BA with respect to such PHI and implement the safeguards required by paragraph (c) above with respect to Electronic PHI [45 C.F.R. § 164.504(e)(2)(ii)(D); 45 C.F.R. § 164.308(b)]. BA shall implement and maintain sanctions against agents and subcontractors that violate such restrictions and conditions and shall mitigate the effects of any such violation (see 45 C.F.R. §§ 164.530(f) and 164.530(e)(1)).
- (f) **Amendment of PHI.** If applicable within ten (10) days of receipt of a request from CE for an amendment of Protected Information or a record about an individual contained in a Designated Record Set, BA or its agents or subcontractors shall make such Protected Information available to CE for amendment and incorporate any such amendment to enable CE to fulfill its obligations under the Privacy Rule, including, but not limited to, 45 C.F.R. Section 164.526. If any individual requests an amendment of Protected Information directly from BA or its agents or subcontractors. BA must notify CE in writing within five (5) days of the request. Any approval or denial of amendment of Protected Information maintained by BA or its



EXHIBIT "D"

agents or subcontractors shall be the responsibility of CE [45 C.F.R. Section 164.504(e)(2)(ii)(F)].

- (g) **Accounting Rights.** Within ten (10) days of notice by CE of a request for an accounting of disclosures of Protected Information BA and its agents or subcontractors shall make available to CE the information required to provide an accounting of disclosures to enable CE to fulfill its obligations under the Privacy Rule, including, but not limited to, 45 C.F.R. Section 164.528, and the HITECH Act, including but not limited to 42 U.S.C. Section 17935(c), as determined by CE. BA agrees to implement a process that allows for an accounting to be collected and maintained by BA and its agents or subcontractors for at least six (6) years prior to the request. However, accounting of disclosures from an Electronic Health Record for treatment, payment or health care operations purposes are required to be collected and maintained for only three (3) years prior to the request, and only to the extent that BA maintains an electronic health record and is subject to this requirement. At a minimum, the information collected and maintained shall include: (i) the date of disclosure; (ii) the name of the entity or person who received Protected Information and, if known, the address of the entity or person; (iii) a brief description of Protected Information disclosed; and (iv) a brief statement of purpose of the disclosure that reasonably informs the individual of the basis for the disclosure, or a copy of the individual's authorization, or a copy of the written request for disclosure. In the event that the request for an accounting is delivered directly to BA or its agents or subcontractors, BA shall within five (5) days of a request forward it to CE in writing. It shall be CE's responsibility to prepare and deliver any such accounting requested. BA shall not disclose any Protected Information except as set forth in Sections 2.b. of this Addendum [45 C.F.R. Sections 164.504(e)(2)(ii)(G) and 165.528]. The provisions of this subparagraph shall survive the termination of this Agreement.
- (h) **Governmental Access to Records.** BA shall make its internal practices, books and records relating to the use and disclosure of Protected Information available to CE and to the Secretary of the U.S. Department of Health and Human Services (the "Secretary") for purposes of determining BA's compliance with the Privacy Rule [45 C.F.R. Section 164.504(e)(2)(ii)(H)]. BA shall provide to CE a copy of any Protected Information that BA provides to the Secretary concurrently with providing such Protected Information to the Secretary.
- (i) **Data Ownership.** BA acknowledges that BA has no ownership rights with respect to the Protected Information.
- (j) **Notification of Breach.** During the term of the Contract, BA shall notify CE within twenty-four (24) hours of any suspected or actual breach of



EXHIBIT "D"

security, intrusion or unauthorized use or disclosure of PHI of which BA becomes aware and/or any actual or suspected use or disclosure of data in violation of any applicable federal or state laws or regulations. BA shall take (i) prompt corrective action to cure any such deficiencies and (ii) any action pertaining to such unauthorized disclosure required by applicable federal and state laws and regulations.

- (k) **Breach Pattern or Practice by Covered Entity.** Pursuant to 42 U.S.C. Section 17934(b), if the BA knows of a pattern of activity or practice of the CE that constitutes a material breach or violation of the CE's obligations under the Contract or Addendum or other arrangement, the BA must take reasonable steps to cure the breach or end the violation. If the steps are unsuccessful, the BA must terminate the Contract or other arrangement if feasible, or if termination is not feasible, report the problem to the Secretary of DHHS. BA shall provide written notice to CE of any pattern of activity or practice of the CE that BA believes constitutes a material breach or violation of the CE's obligations under the Contract or Addendum or other arrangement within five (5) days of discovery and shall meet with CE to discuss and shall attempt to resolve the problem as one of the reasonable steps to cure the breach or end the violation.
- (l) **Audits, Inspection and Enforcement.** Within ten (10) days of a written request by CE, BA and its agents or subcontractors shall allow CE to conduct a reasonable inspection of the facilities, systems, books, records, agreements, policies and procedures relating to the use or disclosure of Protected Information pursuant to this Addendum for the purpose of determining whether BA has complied with this Addendum; provided, however, that (i) BA and CE shall mutually agree in advance upon the scope, timing and location of such an inspection. (ii) CE shall protect the confidentiality of all confidential and proprietary information of BA to which CE has access during the course of such inspection; and (iii) CE shall execute a nondisclosure agreement, upon terms mutually agreed upon by the parties. If requested by BA. The fact that CE inspects, or fails to inspect, or has the right to inspect, BA's facilities, systems, books, records, agreements, policies and procedures does not relieve BA of its responsibility to comply with this Addendum, nor does CE's (i) failure to detect or (ii) detection, but failure to notify BA or require BA's remediation of any unsatisfactory practices, constitute acceptance of such practice or a waiver of County's enforcement rights under the Contract or Addendum, BA shall notify CE within ten (10) days of learning that BA has become the subject of an audit, compliance review, or complaint investigation by the Office for Civil Rights.

EXHIBIT "D"

3. **Termination**

- (a) **Material Breach.** A breach by BA of any provision of this Addendum, as determined by CE, shall constitute a material breach of the Contract and shall provide grounds for immediate termination of the Contract, any provision in the Contract to the contrary notwithstanding. [45 C.F.R. Section 164.504(e)(2)(iii)].
- (b) **Judicial or Administrative Proceedings.** CE may terminate the Contract, effective immediately, if (i) BA is named as a defendant in a criminal proceeding for a violation of HIPAA, the HITECH Act, the HIPAA Regulations or other security or privacy laws or (ii) a finding or stipulation that the BA has violated any standard or requirement of HIPAA, the HITECH Act, the HIPAA Regulations or other security or privacy laws is made in any administrative or civil proceeding in which the party has been joined.
- (c) Obligations of Business Associate Upon Termination.

Upon termination of this Agreement for any reason, business associate, with respect to protected health information received from covered entity, or created, maintained, or received by business associate on behalf of covered entity, shall:

- 1. Retain only that protected health information which is necessary for business associate to continue its proper management and administration or to carry out its legal responsibilities;
- 2. Return to covered entity the remaining protected health information that the business associate still maintains in any form;
- 3. Continue to use appropriate safeguards and comply with Subpart C of 45 CFR Part 164 with respect to electronic protected health information to prevent use or disclosure of the protected health information, other than as provided for in this Section, for as long as business associate retains the protected health information;
- 4. Not use or disclose the protected health information retained by business associate other than for the purposes for which such protected health information was retained and subject to the same conditions set out in this Agreement above which applied prior to termination; and
- 5. Return to covered entity or, if agreed to by covered entity, destroy the protected health information retained by business associate when it is no longer needed by business associate for its proper management and administration or to carry out its legal responsibilities.

EXHIBIT "D"

4. **Indemnification**

BA agrees to indemnify, defend and hold harmless CE and CE's agents, board members, elected and appointed officials and officers, employees, volunteers and authorized representatives from any and all losses, liabilities, charges, damages, claims, liens, causes of action, awards, judgments, costs, and expenses (including, but not limited to, reasonable attorneys' fees of County Counsel and counsel retained by CE, expert fees, costs of staff time, and investigation costs) of whatever kind or nature, which arise out of or are in any way connected with any negligent act or omission of BA or BA's officers, agents, employees, independent BAs, sub-contractor of any tier, or authorized representatives. Without limiting the generality of the foregoing, the same shall include injury or death to any person or persons; damage to any property, regardless of where located, including the property of CE; and any workers' compensation claim or suit arising from or connected with any services performed pursuant to this Agreement on behalf of BA by any person or entity.

5. **Disclaimer**

CE makes no warranty or representation that compliance by BA with this Addendum, HIPAA, the HITECH Act, or the HIPAA Regulations will be adequate or satisfactory for BA's own purposes. BA is solely responsible for all decisions made by BA regarding the safeguarding of PHI.

6. **Certification**

To the extent that CE determines that such examination is necessary to comply with CE's legal obligations pursuant to HIPAA relating to certification of its security practices, CE or its authorized agents or contractors, may, at CE's expense, examine BA's facilities, systems, procedures and records as may be necessary for such agents or contractors to certify to CE the extent to which BA's security safeguards comply with HIPAA, the HITECH Act, the HIPAA Regulations or this Addendum.

7. **Amendment**

a. **Amendment to Comply with Law.** The parties acknowledge that state and federal laws relating to data security and privacy are rapidly evolving and that amendment of the Contract or Addendum may be required to provide for procedures to ensure compliance with such developments. The parties specifically agree to take such action as is necessary to implement the standards and requirements of HIPAA, the HITECH Act, the Privacy Rule, the Security Rule and other applicable laws relating to the security or confidentiality of PHI. The parties understand and agree that CE must receive satisfactory written assurance from BA that BA will adequately safeguard all Protected Information. Upon the request of either party, the other party agrees to promptly enter into negotiations concerning

EXHIBIT "D"

the terms of an amendment to this Addendum embodying written assurances consistent with the standards and requirements of HIPAA, the HITECH Act, the Privacy Rule, the Security Rule or other applicable laws. CE may terminate the Contract upon thirty (30) days written notice in the event (i) BA does not promptly enter into negotiations to amend the Contract or Addendum when requested by CE pursuant to this Section or (ii) BA does not enter into an amendment to the Contract or Addendum providing assurances regarding the safeguarding of PHI that CE, in its sole discretion, deems sufficient to satisfy the standards and requirements of applicable laws.

8. Assistance in Litigation or Administrative Proceedings

BA shall make itself, and any subcontractors, employees or agents assisting BA in the performance of its obligations under the Contract or Addendum, available to CE, at no cost to County, to testify as witnesses, or otherwise, in the event of litigation or administrative proceedings being commenced against County, its directors, officers or employees based upon a claimed violation of HIPAA, the HITECH Act, The Privacy Rule, the Security Rule, or other laws relating to security and privacy, except where BA or its subcontractor, employee or agent is a named adverse party.

9. No Third-Party Beneficiaries

Nothing express or implied in the Contract or Addendum is intended to confer, nor shall anything herein confer, upon any person other than County, BA and their respective successors or assigns, any rights, remedies, obligations or liabilities whatsoever.

10. Effect on Contract

Except as specifically required to implement the purposes of this Addendum, or to the extent inconsistent with this Addendum, all other terms of the Contract shall remain in force and effect.

11. Interpretation

The provisions of this Addendum shall prevail over any provisions in the Contract that may conflict or appear inconsistent with any provision in this Addendum. This Addendum and the Contract shall be interpreted as broadly as necessary to implement and comply with HIPAA, the HITECH Act, the Privacy Rule and the Security Rule. The parties agree that any ambiguity in this Addendum shall be resolved in favor of a meaning that complies and is consistent with HIPAA, the HITECH Act, the Privacy Rule and the Security Rule.

EXHIBIT "E"

**VENDOR ASSURANCE OF COMPLIANCE WITH
THE KERN COUNTY DEPARTMENT OF HUMAN SERVICES
NONDISCRIMINATION IN STATE AND FEDERALLY ASSISTED PROGRAMS**

Community Action Partnership of Kern (HEREINAFTER "CONTRACTOR")

CONTRACTOR HEREBY AGREES THAT it will comply with Title VI and VII of the Civil Rights Act of 1964 as amended; Section 504 of the Rehabilitation Act of 1973 as amended; the Age Discrimination Act of 1975 as amended; the Food Stamp Act of 1977, as amended and in particular section 272.6; Title II of the Americans with Disabilities Act of 1990; California Civil Code Section 51 et seq., as amended; California Government Code section 11135-11139.5, as amended; California Government Code section 12940 (c), (h) (1), (i), and (j); California Government Code section 4450; Title 22, California Code of Regulations section 98000 – 98413; Title 24 of the California Code of Regulations, Section 3105A(e); the Dymally-Alatorre Bilingual Services Act (California Government Code Section 7290-7299.8); Section 1808 of the Removal of Barriers to Interethnic Adoption Act of 1996; and other applicable federal and state laws, as well as their implementing regulations [including 45 Code of Federal Regulations (CFR) Parts 80, 84, and 91, 7 CFR Part 15, and 28 CFR Part 42], by ensuring that employment practices and the administration of public assistance and social services programs are nondiscriminatory, to the effect that no person shall because of ethnic group identification, age, sex, color, disability, medical condition, national origin, race, ancestry, marital status, religion, religious creed or political belief be excluded from participation in or be denied the benefits of, or be otherwise subject to discrimination under any program or activity receiving federal or state financial assistance; and HEREBY GIVE ASSURANCE THAT it will immediately take any measures necessary to effectuate this agreement.

THIS ASSURANCE is given in consideration of and for the purpose of obtaining any and all federal and state assistance; and THE VENDOR/RECIPIENT HEREBY GIVES ASSURANCE THAT administrative methods/procedures which have the effect of subjecting individuals to discrimination or defeating the objectives of the California Department of Social Services (CDSS) Manual of Policies and Procedures (MPP) Chapter 21, will be prohibited.

BY ACCEPTING THIS ASSURANCE, the vendor/recipient agrees to compile data, maintain records and submit reports as required, to permit effective enforcement of the aforementioned laws, rules and regulations and permit authorized CDSS and/or federal government personnel, during normal working hours, to review such records, books and accounts as needed to ascertain compliance. If there are any violations of this assurance, CDSS shall have the right to invoke fiscal sanctions or other legal remedies in accordance with Welfare and Institutions Code section 10605, or Government Code section 11135-11139.5, or any other laws, or the issue may be referred to the appropriate federal agency for further compliance action and enforcement of this assurance.

THIS ASSURANCE is binding on the vendor/recipient directly or through contract, license, or other provider services, as long as it receives federal or state assistance.





MEMORANDUM

To: Budget and Finance Committee

A handwritten signature in blue ink, appearing to read "Pritika Ram", is written over the "To:" line.

From: Pritika Ram, Director of Administration

Date: April 21, 2021

Subject: *Agenda Item 4c*: CSD 2021 CSBG Discretionary #21F-4416 Contract for Services Community Development Financial Institution (CDFI) and Community Development Corporation (CDC) Feasibility Study - **Action Item**

During the March 24, 2021 Budget and Finance Committee, staff provided a status on the award of a consultant to conduct a feasibility study for the Community Development Financial Institution (CDFI) and Community Development Corporation (CDC) plan. The consultant fees were initially planned to be paid using 2020 and 2021 Community Services Block Grant (CSBG) funding. However, on March 29th, staff received notification from the Department of Community Services and Development (CSD) for the 2021 CSBG Discretionary funding totaling \$28,250.00¹. Staff have made the decision to apply the discretionary funding towards the feasibility study.

The cost of the engagement is approximately \$63,000.00 and will be allocated among the following CSBG funding contracts:

Title	Amount	Term
2020 CSBG (carry-over)	\$25,000.00	01/01/2020 to 05/31/2021
2021 CSBG	\$12,318.00	01/01/2021 to 05/31/2022
2021 CSBG Discretionary	\$25,682.00	06/01/2021 to 05/31/2022
TOTAL	\$63,000.00	

Recommendation:

Staff recommends the Budget and Finance Committee approve, with Resolution, the use of funds for the Community Services & Development 2021 Community Services Block Grant (CSBG) Discretionary #21F-4416 contract towards the Community Development Financial Institution (CDFI) and Community Development Corporation (CDC) feasibility study.

Attachments:

CSD 2021 Discretionary CSBG Contract
Form 626 Discretionary Workplan
Form 627 Discretionary Budget Series
Resolution Number 2021-05

¹ 10% indirect rate applied, total amount towards CDFI/CDC study is \$25,682.



State of California-Health and Human Services Agency
DEPARTMENT OF COMMUNITY SERVICES AND DEVELOPMENT
2389 Gateway Oaks Drive, Suite 100, Sacramento, CA 95833
Telephone: (916) 576-7109 | Fax: (916) 263-1406
www.csd.ca.gov



Dear Executive Director:

The Department of Community Services and Development (CSD) is providing the attached planning allocation spreadsheet and assigned contract numbers for the 2021 Community Services Block Grant (CSBG) Discretionary contract, with a term date of June 1, 2021, through May 31, 2022. The allocation spreadsheet along with the assigned contract numbers are provided to assist your agency in obtaining the necessary board resolution prior to the June 1, 2021 contract start date. For reference, a sample Board Resolution is posted to CSD's [Local Agencies Portal](#), located under the "Forms" tab after selecting "CSBG".

The 2021 CSBG Discretionary Contract is scheduled to be released in early May 2021, with each agency receiving \$28,250. Discretionary funds may be used to target needs within the community and/or to increase agency capacity. Discretionary funds must be tracked separately and will require a separate budget and work plan.

Agencies are required to submit the 627 CSBG Discretionary Budget Series and 626 Discretionary Workplan for discretionary funding in the amount of \$28,250. The budget and work plan forms may be accessed through the CSD Local Agencies Portal.

To assist CSD in the execution of your Agency's contract prior to the effective start date of June 1, 2021, we request that all executed contract packets be completed and returned to CSD within 30 calendar days for private non-profit agencies and 45 calendar days for public agencies from the date of contract release.

CSD looks forward to a continued productive partnership so that, together, we can effectively administer our critical programs and services designed to strengthen the economic security of vulnerable Californians.

Sincerely,

A handwritten signature in blue ink, appearing to read 'David Scribner', with a long horizontal flourish extending to the right.

DAVID SCRIBNER
Acting Director

Attachments

**2021 CSBG Discretionary Contract
Planning Allocations**

Agency	Contract	Amount
Berkeley Community Action Agency	21F-4403	28,250
City of Oakland, Human Services Department	21F-4404	28,250
Amador-Tuolumne Community Action Agency	21F-4405	28,250
Community Action Agency of Butte County, Inc.	21F-4406	28,250
Calaveras-Mariposa Community Action Agency	21F-4407	28,250
Contra Costa Employment & Human Services Dept/CSB	21F-4408	28,250
Del Norte Senior Center, Inc.	21F-4409	28,250
El Dorado County Health and Human Services Agency	21F-4410	28,250
Fresno County Economic Opportunities Commission	21F-4411	28,250
Glenn County Health and Human Services Agency	21F-4412	28,250
Redwood Community Action Agency	21F-4413	28,250
Campesinos Unidos, Inc.	21F-4414	28,250
Inyo Mono Advocates for Community Action, Inc.	21F-4415	28,250
Community Action Partnership of Kern	21F-4416	28,250
Kings Community Action Organization, Inc.	21F-4417	28,250
North Coast Opportunities, Inc.	21F-4418	28,250
Plumas County Community Development Commission	21F-4419	28,250
Foothill Unity Center, Inc.	21F-4420	28,250
Long Beach Community Action Partnership	21F-4421	28,250
County of Los Angeles Dept. of Public Social Services	21F-4422	28,250
City of Los Angeles Housing + Community Investment Dept.	21F-4423	28,250
Community Action Partnership of Madera County, Inc.	21F-4424	28,250
Community Action Marin	21F-4425	28,250
Merced County Community Action Agency	21F-4426	28,250
Modoc-Siskiyou Community Action Agency	21F-4427	28,250
Monterey County Community Action Partnership	21F-4428	28,250
Community Action Napa Valley	21F-4429	28,250
Nevada County Dept. of Housing & Community Services	21F-4430	28,250
Community Action Partnership of Orange County	21F-4431	28,250
Project GO, Inc.	21F-4432	28,250
Community Action Partnership of Riverside County	21F-4433	28,250
Sacramento Employment and Training Agency	21F-4434	28,250
San Benito County H&HSA, CS & WD	21F-4435	28,250
Community Action Partnership of San Bernardino County	21F-4436	28,250
County of San Diego, H&HSA, CAP	21F-4437	28,250
Urban Services YMCA	21F-4438	28,250
San Joaquin County Dept. of Aging & Community Services	21F-4439	28,250
CAP of San Luis Obispo County, Inc.	21F-4440	28,250
San Mateo County Human Services Agency	21F-4441	28,250
Community Action Commission of Santa Barbara County	21F-4442	28,250
Sacred Heart Community Service	21F-4443	28,250
Community Action Board of Santa Cruz County, Inc.	21F-4444	28,250
Shasta County Community Action Agency	21F-4445	28,250

**2021 CSBG Discretionary Contract
Planning Allocations**

Agency	Contract	Amount
Community Action Partnership of Solano, JPA	21F-4446	28,250
Community Action Partnership of Sonoma County	21F-4447	28,250
Central Valley Opportunity Center, Inc.	21F-4448	28,250
Sutter County Community Action Agency	21F-4449	28,250
Tehama County Community Action Agency	21F-4450	28,250
Community Services & Employment Training, Inc.	21F-4451	28,250
Community Action of Ventura County, Inc.	21F-4452	28,250
County of Yolo Health and Human Services Agency	21F-4453	28,250
Yuba County Community Services Commission	21F-4454	28,250
Karuk Tribe	21F-4455	28,250
NCIDC, Inc.	21F-4456	28,250
Co of LA Workforce Dev, Aging & Com Srv	21F-4457	28,250
California Human Development Corporation	21F-4458	28,250
Proteus, Inc.	21F-4459	28,250
Center for Employment Training	21F-4460	28,250
TOTAL		1,638,500

Agency Name: Community Action Partnership of Kern	Agency/Project Representative: Pritika Ram, Director of Administration
Contract Number: 21F-4416	Contract Term: 06/01/2021-05/31/2022
Email: pram@capk.org	Telephone Number: (661) 336-5236 ext. 1142
Date: 04/21/2021	Signature:

Work Plan (Please use a separate CSD 626 Work Plan/Final Report template for each expected Problem/Need)

Problem/Need to be addressed:
Community Action Partnership of Kern (CAPK) will conduct a feasibility study through a hired consultant on a Community Development Financial Institution (CDFI) and Community Development Corporation (CDC) plan. The study intends to provide a comprehensive lens at the Kern County market, the area competition, and the operational requirements for CAPK. As well as a roadmap for establishing a CDFI and CDC that might originate home improvement, new market tax credits, small business, and energy efficiency loans, as well as bring services and community improvements to underdeveloped and underserved areas in Kern County. The discretionary funding will help support the expenses related to the feasibility study.
Projected Activities/Services to be performed:
Through the qualified consultant, FUND Consulting, a comprehensive needs assessment, including a market analysis in Kern County of current providers, services, and gaps in service will be conducted. This includes surveying partners, clients and community residents/businesses. The engagement will include a readiness assessment of CAPK's organizational capacity, and implementation plan.
Expected Outcome/Goal:
As a result of the market needs and organizational assessment, the consultant will create a framework on the next steps, which includes financial capitalization plan and prospect list with assessment of potential partners. This engagement will be an estimated 120- days to 5 months beginning in May 2021. Conducting a feasibility study is an important step to ensuring the Agency has the data and expertise to make an informed decision on starting a new service line(s), understanding its impact to clients, and aligning with our strategic plan.
Domain(s):
☐ Employment ☐ Education and Cognitive Development ☒ Income and Asset Building ☐ Housing ☐ Health and Social/Behavioral Development ☐ Civic Engagement and Community Involvement ☐ Other (please describe) _____

Final Report

Reporting Period _____

Activities/Services:
Actual Results:

CSBG DISCRETIONARY (Disc.) CONTRACT BUDGET SUMMARY

Contractor Name: Community Action Partnership of Kern	Contract Number: 21F-4416	Contract Amount: \$28,250
Prepared By: Tracy Webster, Chief Finance Officer	Contract Term: 06/01/2021-05/31/2022	Amendment #:
Telephone #: 661-336-5236 ext. 1137	Fax Number:	
Date: 4/21/2021	E-mail Address: twebster@capk.org	

SECTION 10: ADMINISTRATIVE COSTS

Line Item		CSBG Disc. Funds (rounded to the nearest dollar)
1	Salaries and Wages	
2	Fringe Benefits	
3	Operating Expenses	
4	Equipment	
5	Out-of-State Travel	
6	Contract/Consultant Services	
7	Other Costs	\$2,568
Subtotal Section 10: Administrative Costs (cannot exceed 12% of the total CSBG Disc. allocation in Section 40)		\$2,568

SECTION 20: PROGRAM COSTS

Line Item		CSBG Disc. Funds (rounded to the nearest dollar)
1	Salaries and Wages	
2	Fringe Benefits	
3	Operating Expenses	
4	Equipment	
5	Out-of-State Travel	
6	Subcontractor/Consultant Services	\$25,682
7	Other Costs	
Subtotal Section 20: Program Costs		\$25,682

SECTION 40: Total CSBG Disc. Budget Amount (Sum of Subtotal Sections 10 and 20)	\$28,250
SECTION 70: Enter "Other Agency Operating Funds used to Support CSBG Disc." (INFORMATION ONLY)	
SECTION 80: Agency Total CSBG Discretionary Operating Budget (Sum of Section 40 and 70) (INFORMATION ONLY)	\$28,250
SECTION 90: CSBG Funds Administrative Percent (Section 10 divided by Section 40)	9%

CSBG DISCRETIONARY (Disc.) BUDGET SUPPORT -- PERSONNEL COSTS

Contractor Name: Community Action Partnership of Kern	Contract Number: 21F-4416	Contract Amount: \$28,250
Prepared By: Tracy Webster, Chief Finance Officer	Contract Term: 06/01/2021-05/31/2022	Amendment #:
Telephone #: 661-336-5236 ext. 1137	Fax Number:	
Date: 4/21/2021	E-mail Address: twebster@capk.org	

Section 10 -- ADMINISTRATIVE COSTS -- SALARIES AND WAGES

<u>A</u> No. of Positions	<u>B</u> Position Title	<u>C</u> Total Salary for each position	<u>D</u> Percent (%) of CSBG Disc. time allocated for each position	<u>E</u> Number of CSBG Disc. months allocated for each position	<u>F</u> Total CSBG Disc. Funds budgeted for each position
Total (must match Section 10: Administrative Costs line item 1 on the CSD 627 Budget Summary form)					

SECTION 20 -- PROGRAM COSTS -- SALARIES AND WAGES

Total (must match Section 20: Program Costs line item 1 on the CSD 627 Budget Summary form)					

FRINGE BENEFITS

Enter description of Fringe Benefits. Please include the percentage of Salaries and Wages paid in Benefits. (Examples: FICA, SSI, Health Ins., Workers Comp. Etc.)	Percentage	Section 10 Administrative Costs List CSBG Disc. funds Budgeted Line 2	Section 20 Program Costs List CSBG Disc. funds Budgeted Line 2
TOTAL MUST MATCH THE AMOUNT ENTERED ON CSD 627 (BUDGET SUMMARY)			

CSBG DISCRETIONARY (Disc.) BUDGET SUPPORT -- NON PERSONNEL COSTS

Contractor Name:	Community Action Partnership of Kern	Contract Number:	21F-4416	Contract Amount:	\$28,250
Prepared By:	Tracy Webster, Chief Finance Officer	Contract Term:	06/01/2021-05/31/2022	Amendment #:	
Telephone #:	661-336-5236 ext. 1137	Fax Number:			
Date:	4/21/2021	E-mail Address:	twebster@capk.org		

Hit Alt & Enter at the same time to begin a new line or paragraph within the cell.

LIST EACH LINE ITEM Totals must match CSD 627 Budget Summary form Attach additional sheet(s) if necessary	CSBG Discretionary	
	Section 10 Administrative Costs	Section 20 Program Costs
List all Operating Expenses	3 sum should equal total on line item 3 of CSD 627 Budget Summary form	3 sum should equal total on line item 3 of CSD 627 Budget Summary form
List all Equipment Purchases	4 sum should equal total on line item 4 of CSD 627 Budget Summary form	4 sum should equal total on line item 4 of CSD 627 Budget Summary form
List all Out-of-State Travel: Name of conference; Specify location; Cost per trip	5 sum should equal total on line item 5 of CSD 627 Budget Summary form	5 sum should equal total on line item 5 of CSD 627 Budget Summary form
List all Contract/Consultant Services	6 sum should equal total on line item 6 of CSD 627 Budget Summary form	
List all Subcontractor/Consultant Services		6 sum should equal total on line item 6 of CSD 627 Budget Summary form
Consulting services to perform comprehensive needs assessment including market analysis for CDFI and CDC plan.		\$25,682
Other Costs - List each line item (i - iv): Any additional Other Costs (attach additional sheet if necessary):	Section 10 Administrative Costs	Section 20 Program Cost
i De Minimus Indirect 10%	\$2,568	
ii		
iii		
iv		
Total Other Costs (Sum of i, ii, iii, iv):	7 sum should equal total on line item 7 of CSD 627 Budget Summary form \$2,568	7 sum should equal total on line item 7 of CSD 627 Budget Summary form



RESOLUTION #2021-05

A Resolution of the Board of Directors of the Community Action Partnership of Kern Approving the submission of the Community Services & Development (CSD) 2021 Community Services Block Grant (CSBG) Discretionary Contract #21F-4416

The Board of Directors of Community Action Partnership of Kern located at 5005 Business Park North, Bakersfield, CA 93309, met on April 28, 2021, in Bakersfield, California at a scheduled Board meeting and resolved as follows:

WHEREAS, Community Action Partnership of Kern (CAPK) is a private, non-profit 501(c)(3) corporation established as a result of the Economic Opportunity Act of 1964, and is the federally designated community action agency serving the low-income, elderly and disadvantaged residents of Kern County; and

WHEREAS, CAPK is charged with the responsibility of continuing the battle to alleviate poverty in Kern County by developing and implementing creative and innovative programs, and has adopted the philosophical position of "Helping People, Changing Lives" in its quest to assist people in need, and families with minimal or no resources; and

WHEREAS, CAPK Board of Directors has determined that there is a need for anti-poverty programs to meet the needs of the low-income residents in the County of Kern; and

WHEREAS, the State of California Department of Community Services and Development has offered a 2021 Community Services Block Grant (CSBG) Discretionary contract to the Partnership; and

WHEREAS, the State of California Department of Community Services and Development requires that an authorized signatory be names for the 2021 CSBG Discretionary contract and the CAPK Board of Directors has designated Jeremy T. Tobias, Chief Executive Officer, as the official representative and signatory of CAPK; and

NOW, THEREFORE, be it resolved that the CAPK Board of Directors hereby authorizes the Chief Executive Officer, to execute contract #21F-4416 and any subsequent amendments throughout the term of the contract.

APPROVED by a majority vote of the Directors of the Community Action Partnership of Kern, this 28th day of April 2021.

Curtis E. Floyd, Chair
CAPK Board of Directors

Date



MEMORANDUM

To: Budget and Finance Committee

From: Traco Mathews, Chief Program Officer

Date: April 21, 2021

Subject: *Agenda Item 4d*: Goodwill Sacramento, California Statewide 211 COVID-19 Call Center Response – **Action Item**

Community Action Partnership of Kern's (CAPK) 2-1-1 Information and Referral Line has received notification for contract renewal through the Goodwill Industries of Sacramento Valley and Northern Nevada Inc. 2-1-1 Kern and 2-1-1 services statewide and nationwide, have played a vital role in COVID-19 call handling response linking callers to vital services. The 2-1-1 Kern Program has been awarded an additional \$90,680.59, for a term of 12 months beginning April 1, 2021 and expiring on March 31, 2022 to continue to provide COVID-19 call center response.

Through the hard work and dedication of 18 skilled and professional Information and Referral Specialists, from March 1, 2020 to March 31, 2021, CAPK's 2-1-1 Program answered 201,592 calls for individuals and families in need, including those impacted by the COVID-19 pandemic. The 2-1-1 Kern Program handles information and referrals calls for the counties of Kern, Kings, Stanislaus, and Tulare.

Through this funding opportunity and critical reporting measures, the 2-1-1 California Network has received statewide recognition and has had the ability to showcase the work performed both individually and as a network. In the past year, 2-1-1's across California responded to over 2.4 million calls, serving the most vulnerable, with needs ranging from COVID-19 testing and vaccines to financial insecurity.

Recommendation:

Staff recommends approval of the Community Action Partnership of Kern 2-1-1 Program and Goodwill Industries of Sacramento Valley and Northern Nevada Inc. contract and authorize the Chief Executive Officer to execute the contract on behalf of the Board of Directors.

Attachment:

Agreement for Community Action Partnership of Kern 2-1-1 Program and Goodwill Industries of Sacramento Valley and Northern Nevada Inc.-California Statewide COVID-19 Call Center Response.

**OPERATIONAL AGREEMENT BETWEEN
GOODWILL INDUSTRIES OF SACRAMENTO VALLEY & NORTHERN NEVADA, INC.
AND
COMMUNITY ACTION PARTNERSHIP OF KERN**

CALIFORNIA STATEWIDE 211 COVID-19 CALL CENTER RESPONSE

THIS AGREEMENT is entered into by and between Goodwill Industries of Sacramento Valley & Northern Nevada, Inc., hereafter referred to as Goodwill Sacramento, the Lead Agency for the California Statewide 211 COVID-19 Call Center Response Grant Award, with headquarters located at 8001 Folsom Blvd., Sacramento, CA 95826, and Community Action Partnership of Kern, with headquarters located at 5005 Business Park North, Bakersfield CA 93309, hereafter referred to as the Provider. The parties hereto mutually agree as follows:

ARTICLE 1: PROVIDER ENGAGEMENT

Provider agrees to perform all services as set forth in the California Statewide 211 COVID-19 Call Center Response Grant Award, hereafter referred to as Grant, approved by the California Department of Public Health (CDPH) for a grant period beginning on April 1, 2021 and ending on March 31, 2022. Provider understands and agrees that all services are to be performed solely by Provider and may not be subcontracted or assigned unless specifically noted in the grant award, or otherwise without prior written consent from Goodwill Sacramento, as authorized by CDPH. This Agreement does not vest any rights for Provider, or associated subcontractors, to create any obligation on behalf of Goodwill Sacramento. All subcontract agreements will contain a disclosure to this effect.

ARTICLE 2: PERFORMANCE PERIOD

This Agreement is effective as of April 1, 2021 and shall continue through March 31, 2022, hereafter referred to as the Performance Period. No costs incurred by Provider prior to or after the Performance Period, unless specifically approved in writing by Goodwill Sacramento will be reimbursed. Provider is solely responsible for any such expenses.

ARTICLE 3: STATEMENT OF WORK

For the Performance Period, Provider will provide services under a fixed pricing model which includes staffing and infrastructure to provide 24/7 call center support through its 2-1-1 contact center. Provider will be receiving calls directly from a statewide hotline, which will be routed a pre-determined DID provided by Provider. Provider will maintain a comprehensive database for services/programs related to COVID-19 and

will continue to update as new services/programs start and existing services/programs end. Provider will share data in real time about unmet needs and call volumes and provide weekly call data to 211 San Diego's informatics team. Provider will engage with Goodwill Sacramento on any outstanding concerns, and work to address those immediately. If Provider does not keep clear lines of communication open with Goodwill Sacramento, Goodwill Sacramento may withhold funding until Provider engages. Details for Provider's statement of work and approved budget are included in Appendix A.

ARTICLE 4: GRANT FUNDS

Goodwill Sacramento's performance and obligation to reimburse Provider under this Agreement is contingent upon Goodwill Sacramento's receipt of Grant funds from CDPH. Provider agrees not to commingle Grant funds with other personal or business accounts. This does not require physical segregation of deposits or the establishment of any eligibility requirements for funds which are provided to a Provider. However, Provider's accounting systems must ensure the Grant funds are not commingled with funds on either a program-by-program or project-by-project basis. Grant funds specifically budgeted and/or received for one project may not be used to support another. Where Provider's existing accounting system cannot comply with this requirement, Provider shall establish an additional accounting system to provide adequate Grant fund accountability for each project.

ARTICLE 5: REGISTRATION REQUIREMENTS

Prior to execution of this Agreement, Provider shall be registered electronically with the State of California. Provider agrees to comply with the applicable requirements regarding registration and compliance with the System for Award Management (SAM), and to acquire and provide a Data Universal Numbering System (DUNS) number. In the event Provider is approved to utilize subcontractors, Provider also agrees to applicable restrictions on subcontractors that do not acquire and provide a DUNS number.

ARTICLE 6: PROGRAM INCOME

Provider shall provide services to Clients, at no charge, throughout the Performance Period.

ARTICLE 7: CONTACTS

Provider's designated representatives for this Agreement are as follows.

CONTRACTS

Jeremy Tobias

PROGRAM

Traco Matthews

Provider agrees to notify Goodwill Sacramento in writing of any change in its designated representative for this Agreement within three (3) business days of said change.

ARTICLE 8: REPORTING AND INVOICING REQUIREMENTS

All required performance reports must be completed by Provider and submitted to Goodwill Sacramento and 211 San Diego to document the provision of the project deliverables. Provider agrees to maintain and timely submit such progress, fiscal, inventory, and other reports required by CDPH to Goodwill Sacramento. Processing of reimbursement of a monthly invoice is contingent upon timely receipt of performance reports, approval by Goodwill Sacramento of the level of service provided during the report period, and approval by Goodwill Sacramento of all performance reports due. Provider must submit weekly data reports to 211 San Diego by 11am each Monday.

Monthly invoices (utilizing the provided ECF) and all required supporting documentation must be submitted by Provider to Goodwill Sacramento no later than the 10th day of the month immediately following the month for which reimbursement is requested, unless otherwise approved by Goodwill Sacramento in writing. Provider shall maintain appropriate documentation of all costs represented on the invoice. Goodwill Sacramento may require any and all appropriate documentation of expenditures prior to approval of the invoice and may withhold submitting the invoice for reimbursement to CDPH if the documentation is not accurate and complete. Provider must submit its final invoice to Goodwill Sacramento no later than the last day of the month immediately following the cancellation, expiration, or termination of the Grant. Any reimbursement submissions to CDPH under the terms of the Agreement shall be withheld until all evaluation, financial and program reports due from Provider, and necessary adjustments thereto, have been reviewed and approved by Goodwill Sacramento.

Provider shall submit all invoices and reports to contracts@goodwillsacto.org.

Goodwill Sacramento agrees to distribute, via USPS, a check for expense reimbursement to the Provider for approved monthly Grant expenses, by the last business day of the month, following the month for which reimbursement is requested, assuming that Provider has met its deadline to provide its invoice and ECF to Goodwill by the 10th day as noted above.

Provider acknowledges that invoices must be submitted within 60 days of expenses being incurred. Invoices submitted after 60 days will not be paid.

ARTICLE 9: LIABILITY AND ACCOUNTABILITY

Provider agrees to provide continuous and adequate director, officer, and employee liability insurance coverage against any personal liability or accountability by reason of actions taken while acting within the scope of their authority during the existence of this Agreement and any amendment(s) thereof. Such coverage may be provided by a self-insurance program established and operating under the laws of the State of California.

ARTICLE 10: INDEPENDENT CONTRACTOR

Provider agrees that it is an independent contractor and not an officer, employee, agent, servant, or joint venture of Goodwill Sacramento. Neither the Provider nor its agents, employees, subcontractors or assignees shall represent to others that the Provider has the authority to bind Goodwill Sacramento. The Provider agrees to take such actions as may be necessary to ensure that each subcontractor of the Provider will be deemed an independent contractor and will not be considered or permitted to be an officer, employee, agent, servant, or joint venture. Goodwill Sacramento will not furnish support services (e.g., office space, office supplies, telephone service, and administrative support) to the Provider, or its subcontractor or assignee, unless specifically agreed to in writing by Goodwill Sacramento.

ARTICLE 11: DOCUMENTATION AND RECORD RETENTION

Provider shall maintain books, records, and documents (including electronic storage media) in accordance with generally accepted accounting procedures and practices which sufficiently and properly reflect all revenues and expenditures of Grant funds. Provider shall maintain a file for inspection by Goodwill Sacramento or its designee, that contains invoices for all fees or other compensation for services and expenses, in detail sufficient for a proper pre- and post-audit. This includes the nature of the services performed or expenses incurred, the identity of the person(s) who performed the services or incurred the expenses, the daily time and attendance records and the amount of time expended in performing the services, and if expenses were incurred, a detailed itemization of such expenses. All documentation, including audit working papers, shall be maintained at the office of Provider for a period of five (5) years from the termination date of this Agreement, or until any audit has been completed and any findings have been resolved, whichever is later.

Upon completion of the Agreement, Provider shall keep and maintain public records required to perform the services in the scope of this Agreement. If Provider keeps and maintains public records upon completion of the Agreement, Provider shall meet all applicable requirements for retaining public records. All public records stored electronically must be provided to Goodwill Sacramento, upon request of its Custodian of Public Records, in a format compatible with the information technology systems of Goodwill Sacramento.

ARTICLE 12: EQUIPMENT

Provider agrees to be responsible for the proper care and custody of all equipment purchased with Grant funds and agrees not to sell, transfer, encumber, or otherwise dispose of equipment acquired with

Grant funds without the written permission of Goodwill Sacramento, for a period of two (2) years from the termination date of this Agreement.

ARTICLE 13: MONITORING

By entering into this Agreement, Provider agrees to comply and cooperate with any monitoring procedures/processes and additional audits deemed necessary by Goodwill Sacramento in accordance with the Grant contract, including but not limited to on-site visits. Provider, by signing this Agreement, specifically authorizes Goodwill Sacramento to receive and review any record reasonably related to the purpose of this Grant as authorized in the Grant award and/or amendments thereto. Provider further agrees to comply and cooperate with any inspections, reviews, investigations, or audits deemed necessary by Goodwill Sacramento. Failure to provide access to documentation as requested by Goodwill Sacramento under the provisions of this Agreement shall result in either the termination of the Agreement or suspension of further reimbursements to the Provider until all requested documentation has been received and reviewed, and the costs are approved for reimbursement by Goodwill Sacramento. The Provider shall give authorized representatives of Goodwill Sacramento the right to access, receive, and examine all records, books, papers, case files, documents, goods and services related to the Grant. If the Provider fails to provide access to such materials, Goodwill Sacramento may terminate this Agreement and notify CDPH of the termination and cause(s). California statutes provide that certain records received by Goodwill Sacramento are exempt from public record requests, and any otherwise confidential record or report shall retain that status and will not be subject to public disclosure.

ARTICLE 14: PUBLIC ENTITY CRIME

Pursuant to California Statutes the following restrictions are placed on persons convicted of public entity crimes to transact business for the Grant: When a person or affiliate has been placed on the convicted vendor list following a conviction for a public entity crime, he/she may not submit a bid, proposal or reply on a contract to provide any goods or services to a public entity, may not submit a bid, proposal or reply on a contract with a public entity for the construction or repair of a public building or public work, may not submit bids, proposals or replies on leases of real property to a public entity, may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity, and may not transact business with any public entity in excess of the threshold amount provided by California Statutes. The Provider certifies that neither it nor any affiliate has been placed on such convicted vendor list and shall notify Goodwill Sacramento within five (5) days of its, or any of its affiliates, placement thereon.

ARTICLE 15: GRATUITIES

The Provider agrees that it will not offer or give any gift or any form of compensation or gratuity to any Goodwill Sacramento employee, or its officers, agents and subcontractors. In addition to any other remedies available to Goodwill Sacramento, any violation of this provision will result in referral of the Provider's name and description of the violation of this term to CDHP for the potential inclusion of the Provider's name on the suspended vendors list for an appropriate period. The Provider will ensure that its subcontractors, if any, comply with these provisions.

ARTICLE 16: INDEMNIFICATION AND ASSUMPTION OF LIABILITY

Provider agrees to assume all liability associated with providing services under the terms and conditions of this Agreement. This includes, but is not limited to, premises liability and any travel taken by any employee of Provider or any recipient of Provider's services. Provider shall be liable for and indemnify, defend, and hold Goodwill Sacramento and all of its officers, agents, subcontractors and employees harmless from all claims, suits, judgments, or damages, including attorney's fees and costs, arising out of any act or omission or neglect by Provider and its agents, employees and subcontractors during the performance or operation of this Agreement or any subsequent modifications or extensions thereof. Provider's evaluation or inability to evaluate its liability shall not excuse the Provider's duty to defend and to indemnify Goodwill Sacramento within seven (7) days after notice by Goodwill Sacramento. After the highest appeal taken is exhausted, only an adjudication or judgment specifically finding the Provider not liable shall excuse performance of this provision. Provider shall pay all costs and fees including attorney's fees related to these obligations and their enforcement by Goodwill Sacramento. Goodwill Sacramento's failure to notify Provider of a claim shall not release Provider from these duties. Provider shall not be liable for any claims, suits, judgments, or damages arising solely from the negligent acts of Goodwill Sacramento. This Agreement and the rights and obligations created by it are intended for the sole benefit of Goodwill Sacramento and Provider. No third party to this Agreement, including the Clients served by Provider, have any rights under this Agreement. No third party may rely upon this Agreement or the rights and representations created by it for any purpose.

ARTICLE 17: REMEDIES; INCLUDING TERMINATION OF AGREEMENT

Provider's failure to perform pursuant to the terms of this Agreement may result in non-payment, delay of payment, and/or termination as provided under this Agreement. Such non-compliance can result in any or all of the additional following actions; temporary withholding of payments, pending correction of all deficiencies by the Provider; and suspension of Grant funds up to and including termination of the

Agreement. This Agreement may be terminated by Goodwill Sacramento upon five (5) days written notice via certified U.S. mail, hand delivery, or email to the Provider's designated representative, to the physical or email address provided by Provider in this Agreement, upon cancellation, termination, and/or expiration of the Grant with CDPH. In the event this Agreement is terminated, the Provider shall deliver documentation of ownership or title, if appropriate for all supplies, equipment and property purchased with grant funds to Goodwill Sacramento, within thirty (30) days after termination of the Agreement. Any finished or unfinished documents, data, correspondence, reports and other products prepared by or for the Provider under this Agreement shall be made available to Goodwill Sacramento. In the event this Agreement is terminated due to the termination of the Grant, the Provider shall be reimbursed for satisfactorily performed and documented services provided prior to the effective date of termination.

ARTICLE 18: AMENDMENTS

Modification of any provision of this Agreement must be mutually agreed upon by all parties and requires a written and fully executed amendment to this Agreement.

ARTICLE 19: ACKNOWLEDGMENTS

All publications, advertising or written descriptions of the sponsorship of the program shall state: "This project was supported by the California Department of Public and 211 California".

ARTICLE 20: EMPLOYMENT

The employment of unauthorized aliens by the Provider is considered a violation of Section 274A(e) of the Immigration and Nationality Act. If the Provider knowingly employs unauthorized aliens, such violation shall be cause for unilateral cancellation of this Agreement. Any services performed by any such unauthorized aliens shall not be paid. The Provider shall utilize the U.S. Department of Homeland Security's E-Verify System to verify the employment eligibility of all persons hired during the Agreement term.

ARTICLE 21: ADMINISTRATION OF AGREEMENT

All approvals referenced in this Agreement must be obtained from Goodwill Sacramento's contract administrator: Richard Abrusci, President, richarda@goodwillsacto.org, or designee.

ARTICLE 22: CONTROLLING LAW AND VENUE

This Agreement shall be governed by the laws of the State of California. Any and all litigation arising under the Agreement shall be instituted in the appropriate court of general jurisdiction in Sacramento, California.

ARTICLE 23: 211 CALIFORNIA MEMBERSHIP

Prior to receiving reimbursement through this Agreement, Provider agrees to be current with its 211 California Membership Dues.

ARTICLE 24: AGREEMENT AS INCLUDING ENTIRE AGREEMENT

This instrument embodies the entire Agreement of the parties. There are no provisions, terms, conditions, or obligations other than those contained herein. This Agreement supersedes all previous communications, representations or Agreements on this same subject, verbal or written, between the parties. There are no representations or statements that are relied upon by the Provider that are not expressly set forth herein. Each of the parties executing this Agreement have full authority to do so and have received all lawfully necessary approvals to enter into this Agreement.

IN WITNESS WHEREOF, GOODWILL INDUSTRIES SACRAMENTO VALLEY & NORTHERN NEVADA and COMMUNITY ACTION PARTNERSHIP OF KERN have executed this agreement.

Provider Authorizing Official

Jeremy T. Tobias, Chief Executive Officer

Print Name

Date

FEIN# of Provider: 95-2402760

SAM Cage Code: 4BMH6

DUNS Number: 07-294-7617

Goodwill Sacramento Authorizing Official

Print Name

Date

Appendix A: Approved Budget and Statement of Work

Approved Budget

The approved budget for Provider for the California Statewide 211 COVID-19 Call Center Response Grant Award, pursuant to the Grant award contract with CDPH, is as follows. Any changes to the budget as noted below must be submitted to Goodwill Sacramento in writing for review and consideration prior to the expense being incurred and submitted for reimbursement.

- Kern: \$90,680.59

Total: \$90,680.59

Statement of Work: Provider agrees to:

1. Provide 24/7 call center services for calls routed from the MAXIMUS State COVID-19 hotline for each County Service area as noted above in the Approved Budget. Call center services will include provision of basic Information & Referral Services for the caller's local community.
2. Provide adequate staffing capacity for the influx of calls.
3. For call navigation, provider specialists will leverage a maintained community resource database indexed in alignment with the 211 LA County Taxonomy standard.
4. Provide a dedicated 10-digit Direct Inward Dial (DID) number for routing of call transfers from the MAXIMUS State COVID-19 hotline for each County service area.
5. Develop, deploy and maintain inbound Integrated Voice Response (IVR) scripting necessary to route inbound calls.
6. Provide primary and secondary agency contacts for ongoing program design, implementation and evaluation.
7. Participate in monthly and as needed project calls.
8. Provide daily call handling reporting including, but not limited to:
 - a. Call Impact – total number of calls reaching designated DID number(s)
 - b. Calls Answered – total number of calls through the designated DID number(s) answered by an agent
 - c. Calls Abandoned – total number of calls through the designated DID number(s) abandoned (dropped after queued)
 - d. Total calls Served through Automated Messaging (IVR) Only – total number calls through designated DID # that completed self-help (listened to messaging on IVR) and not queued (not routed to an agent)
 - e. De-identified data export of handled call needs met and unmet

- f. Top 5 Met Needs – top 5 needs met by referrals
- g. Top 5 Unmet Needs



MEMORANDUM

To: Budget and Finance Committee

From: Pritika Ram, Director of Administration

Date: April 21, 2021

Subject: *Agenda Item 4e*: Kern County Library Services Bookmobile Contract for Services - **Action Item**

During the January 13, 2021 PRE Committee meeting, staff presented the grant application to the Virginia and Alfred Harrel Foundation for a Bookmobile Support for Rural Literacy in partnership with the County of Kern – Library Services. The partnership is aimed to focus on diverse books and #ownvoices authors to promote diverse voices and to connect children with books where the characters might look and/or sound like them and where they might find their own customs and culture celebrated.

The contract term is from March 1, 2021 to December 17, 2021 in the amount of \$87,396.40. The funds are directed towards the use of the Kern County Library's Bookmobile and related maintenance, personnel of temporary staff through the County of Kern, book purchases and potential book reading/speaking engagements, collateral and outreach, and related items. As outlined in Attachment A of the contract, the partnership has identified four (4) service areas for the bookmobile routes: East Kern, South and East Bakersfield, North and West Kern and estimate to serve 2,500 to 3,500 individuals during the contract period.

Recommendation:

Staff recommend the Budget and Finance Committee to approve the attached agreement with the County of Kern Library Services for Bookmobile services and allow the Chief Executive Officer to execute the contract and items relating to this project.

Attachment:

Kern County Library Agreement – 2021 Bookmobile Services



Community Action Partnership of Kern
5005 Business Park North • Bakersfield, CA 93309
P: (661) 336-5236 F: (661) 864-1312

ACCOUNT CODE:

CONTRACT FOR SERVICES AGREEMENT

This Contract for Services Agreement (the "Agreement") is made and entered into as of this 1st day of March 2021 by and between The County of Kern, a political subdivision of the State of California, acting by and through its department, the Kern County Library ("Sub-Recipient") and Community Action Partnership of Kern ("CAPK"). In consideration of mutual promises and agreements of the parties as herein set forth, the parties agree as follows:

1. **DESCRIPTION OF SERVICES.** Sub-Recipient is to perform Bookmobile Services as per the Scope of Work contained in the proposals and supporting documentation found at the links below:

<https://www.capk.org/wp-content/uploads/2021/03/Literacy-Grant-Application.pdf>

<https://www.capk.org/wp-content/uploads/2021/03/CAPK-Literacy-Grant-Proposal-Bookmobile.pdf>

2. **LOCATION FOR SERVICES.** Various Locations in accordance with the Bookmobile Routes/Stops plan attached hereto as **Attachment A**. This plan is tentative and subject to revision based on mutual agreement of the Parties.
3. **PAYMENT FOR SERVICES.** Payment shall be made when CAPK has confirmed receipt of Sub-Recipient's monthly invoice detailing work billed for. Sub-Recipient will submit invoices that are not to exceed the total amount of \$87,396.40. Terms are Net 45 from the date the original invoice is received at CAPK's Finance Department.

Note: Sub-Recipient shall mail all invoices, with required detail, to: Community Action Partnership of Kern, Attn: Accounts Payable, 5005 Business Park North, Bakersfield, CA 93309.

4. **TERM.** The period of performance for this Agreement is March 1, 2021 through December 17, 2021. CAPK may discharge Sub-Recipient at any time by written notice effective when such notice is received by Sub-Recipient. Unless specifically agreed to between Sub-Recipient and CAPK, Sub-Recipient will provide no further services and incur no further costs on CAPK's behalf upon receipt of the notice.
5. **RELATIONSHIP OF PARTIES.** While engaged in carrying out and complying with terms and conditions of this Agreement, Sub-Recipient is an independent contractor and is not an officer or employee of CAPK.
6. **INSURANCE.** Sub-Recipient shall procure, furnish, and maintain at all times for the duration of this Agreement the types and limits of insurance specified in **Attachment B**, incorporated herein by reference, and will name CAPK as an additional insured.
7. **RESPONSIBILITIES.** Sub-Recipient shall perform the services provided for under this Agreement and shall keep CAPK informed of progress and developments and will respond within a reasonable time to CAPK's inquiries and communications. CAPK shall provide on a timely basis all information and documents necessary for Sub-Recipient's effective representation of CAPK's interests.
8. **CONFIDENTIALITY.** Sub-Recipient shall not at any time or in any manner, either directly or indirectly, use for its benefit, or divulge, disclose, or communicate in any manner any information that is proprietary to CAPK. Sub-Recipient will protect such information and treat it as strictly confidential. This provision shall continue to be effective even after the termination of this Agreement for a period of three (3) years.
9. **RELEASE OF PAPERS AND PROPERTY.** Upon termination of this Agreement, Sub-Recipient will return to CAPK all records, notes, documentation, and other items that were used, created or controlled by Sub-Recipient on behalf of CAPK during the term of this Agreement. In the event that CAPK requests that Sub-Recipient relinquish CAPK's original documents in its file, CAPK agrees to give Sub-Recipient at least five (5) working days written notice of CAPK's request in order to provide Sub-Recipient sufficient time to make a copy for Sub-Recipient's records.

10. NOTICES. Any notice or notices required or permitted to be given pursuant to this Agreement may be personally served on the other party by the party giving such notice, or may be served by Certified Mail, return receipt requested, to the address set forth below.

Sub-Recipient:

Kern County Library

ATTN: Andie Sullivan

Director of Libraries

701 Truxtun Avenue

Bakersfield, CA 93301

Phone: (661) 868-0799

Andie.sullivan@kernlibrary.org

CAPK:

Community Action Partnership of Kern

ATTN: Pritika Ram

Director of Administration

5005 Business Park North

Bakersfield, CA 93309

Phone: (661) 336-5236

pram@capk.org

11. INDEMNIFICATION. Sub-Recipient agrees to indemnify and hold harmless CAPK from all claims, losses, expenses, fees, including attorney fees, costs and judgments ("Claims") that may be asserted against Sub-Recipient while executing this Agreement. CAPK agrees to indemnify and hold harmless sub-recipient from all Claims that may be asserted against CAPK while executing this Agreement. Each party's indemnity obligation shall only extend to Claims resulting from its own acts and omissions, and those of its own agents.

12. HOLDING OVER: Any holdover after the expiration date of this Agreement shall be construed as a month-to-month agreement in accordance with the terms hereof as applicable until the Agreement has been renewed in accordance with Section 4 above, not to exceed 12 months.

13. ENTIRE AGREEMENT. This Agreement contains the entire agreement of the parties. No other agreement, statement or promise made on or before the effective date of this Agreement will be binding on the parties.

14. SEVERABILITY. If any provision of this Agreement is held in whole or in part to be unenforceable for any reason, the remainder of that provision will remain in full force and effect.

15. APPLICABLE LAW. The Laws of the State of California shall govern this Agreement.

16. ADDITIONAL TERMS AND CONDITIONS. Attachment B, attached hereto and incorporated herein, contains CAPK's Additional Terms and Conditions which are made a part of this Agreement.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date hereinabove first written.

SUB-RECIPIENT: THE KERN COUNTY LIBRARY (KCL)

Signature: 

Date: 4-13-21

Printed Name: Andie Sullivan

Title: Director of Libraries

CAPK: COMMUNITY ACTION PARTNERSHIP OF KERN

Signed by: _____

Date: _____

Printed Name: Jeremy T. Tobias

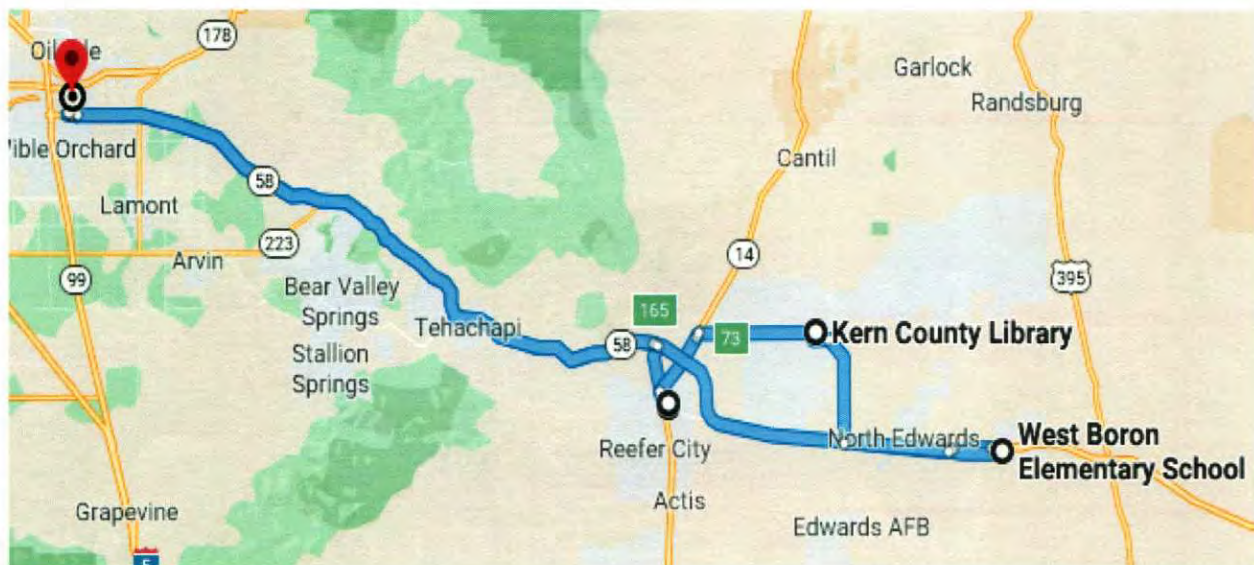
Title: Chief Executive Officer

Attachment A

Bookmobile Routes / Stops

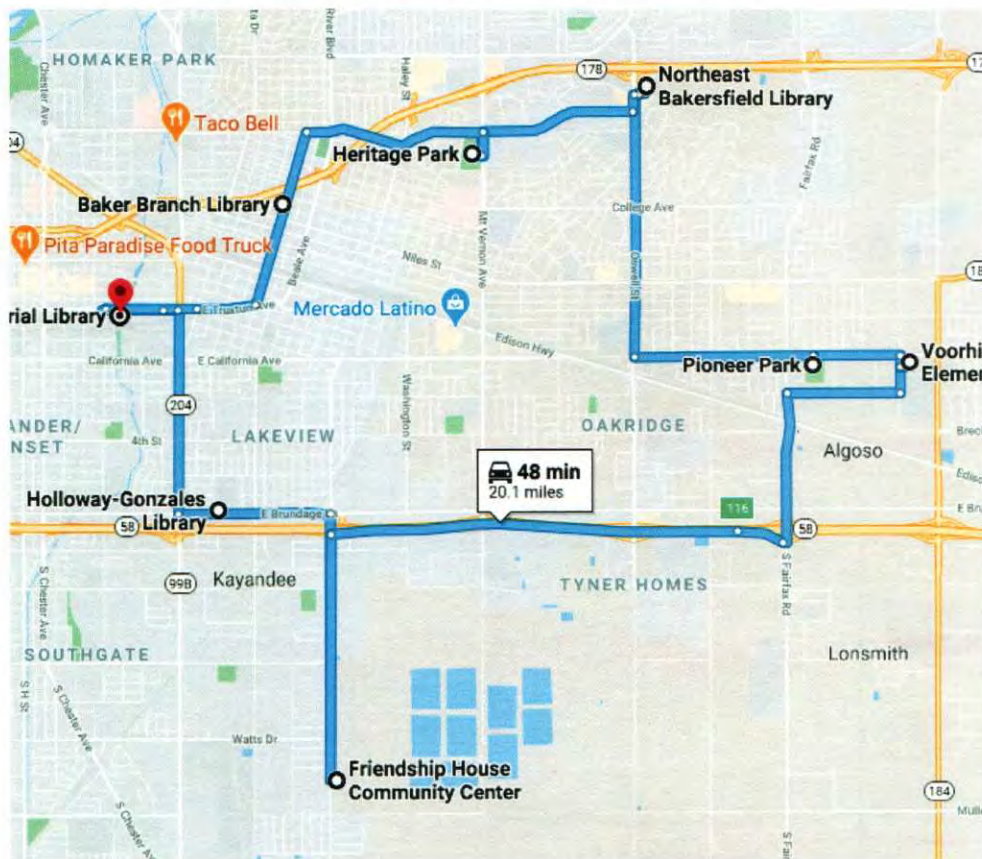
East Kern

- 1 hour prep time in the AM, pick up bookmobile, load bookmobile with holds and check in previously returned materials, do money reports
- 1 hour travel from Beale to Mojave
- 15 minute break
- 1 hour service **Mojave Public Library parking lot**
- 15 minutes travel to Mojave East Park
- 1 hour service **Mojave East Park**
- ½ hour travel to California City
- 1 hour service **California City Library parking lot**
- ½ hour lunch
- ½ hour travel to Boron
- 1 hour service **Boron Park**
- 15 minute break
- 1 ½ hour travel to Beale
- 45 minutes wrap up, unload bookmobile and park in the lot



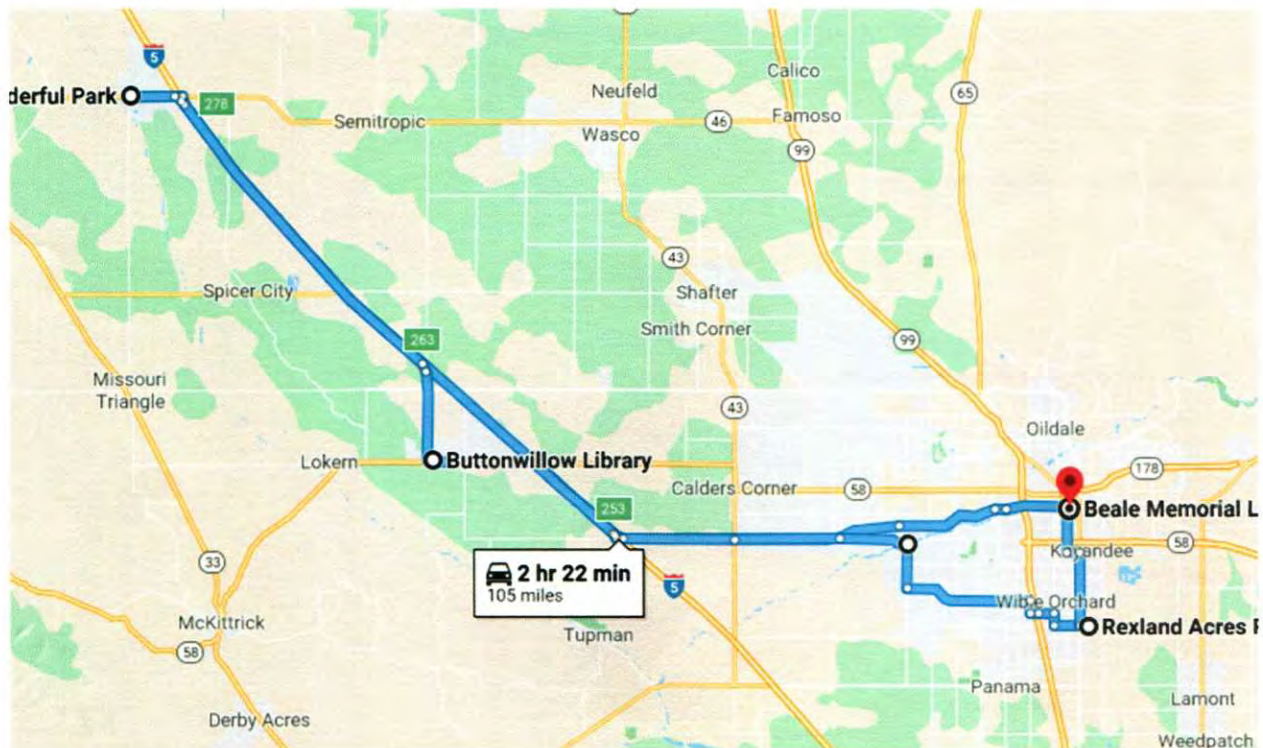
East Bakersfield

- 1 hour prep time in the AM, pick up bookmobile, load bookmobile with holds and check in previously returned materials, do money reports.
- 15 minutes travel from Beale to Holloway Gonzales
- 30 minutes service at **Holloway Gonzales Library** parking lot
- 15-minute break
- 15 minutes travel to Friendship House
- 1 hour service at **Friendship House**
- ½ hour lunch
- 15 minutes travel to Casa Loma Park
- 45 minutes service at **Casa Loma Park**
- 15 minutes travel to Pioneer Park
- 45 minutes service at **Pioneer Park**
- 15 minutes travel to Northeast Branch Library
- 1 hour service at the **Northeast Branch Library** Parking lot
- 15 minutes travel to Heritage Park
- 1 hour service at **Heritage park** Bernard & mt Vernon
- 15 minute break
- 15 minutes travel to **Baker Branch Library**
- 30 minutes service at Baker Library Parking Lot
- 15 minutes travel to Beale
- ½ hour wrap up, unload bookmobile and park in the lot



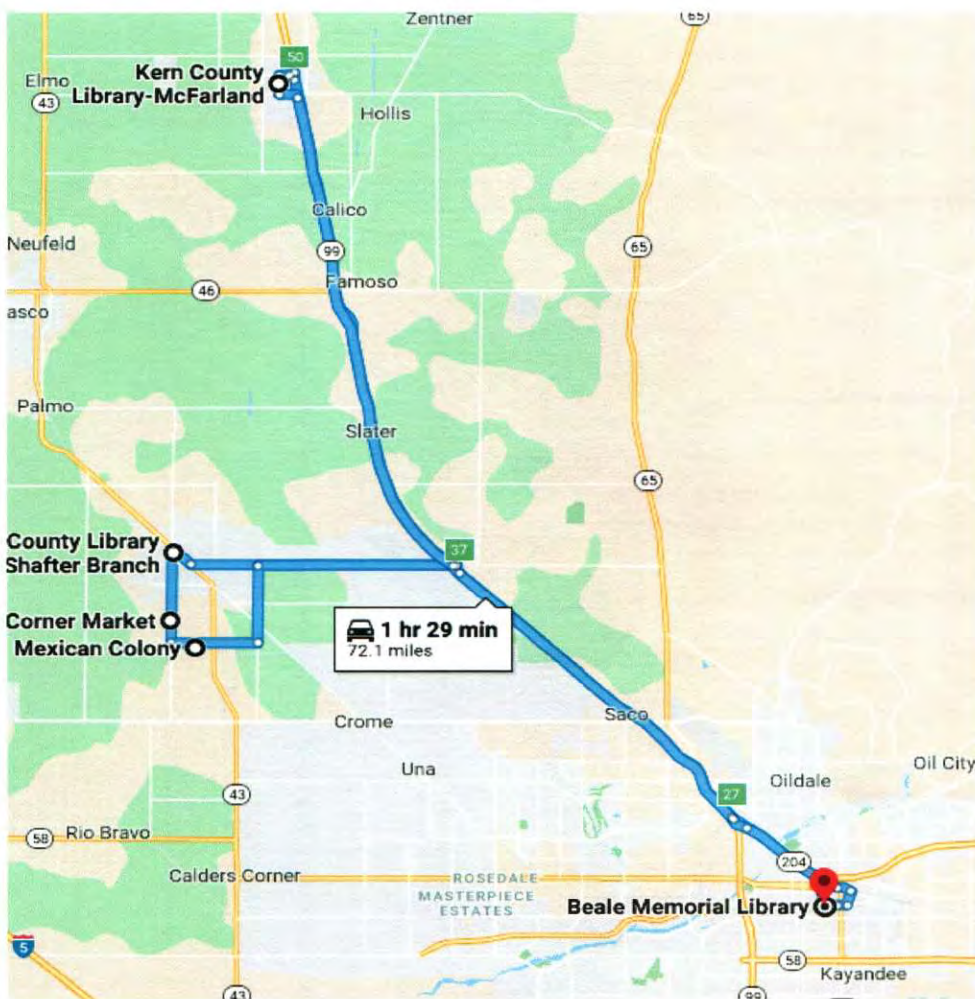
West Kern 1

- 1 hour prep time in the AM, pick up bookmobile, load bookmobile with holds and check in previously returned materials, do money reports
- 1 hour travel to Lost Hills
- 15 minute break
- 1 ½ hours service at **Lost Hills Park**
- ½ hour travel to Buttonwillow
- ½ hour lunch
- 1 service at **Buttonwillow Library** parking lot
- 15 minute break
- 45 minutes travel to Bakersfield
- 1 hour service to **Rexland Acres Park**
- 15 minutes travel to Wilson branch library
- 1 hour service at **Wilson Library**
- 15 minutes travel to Beale Memorial Library
- 1 hour 15 minutes wrap up, unload bookmobile and park in the lot



West Kern 2

- 1 hour prep time in the AM, pick up bookmobile, load bookmobile with holds and check in previously returned materials, do money reports
- ½ hour travel to Shafter
- 15 minute break
- 15 minutes travel
- 2 hour service in **Shafter Church of God (18473 Shafter Ave)**
- ½ hour lunch
- 15 minutes travel to La Colonia
- 2 hour service in **Shafter (30714 Martinez St.)**
- ½ hour travel to McFarland
- 15 minute break
- 1 ½ hour service at **McFarland Library** parking lot
- ½ hour travel to Beale
- ½ hour wrap up, unload bookmobile and park in the lot



Notes

1 bookmobile will be shared between the two associates with the second bookmobile in reserve as a backup in case of breakdowns.

Library Associate #1

Monday & Tuesday 8:00-6:30pm (10 hours + 30 minute lunch)

Friday 8:30-6:30 (9.5 hours + 30 minute lunch)

Library Associate #2

Wednesday & Thursday 8:00-6:30pm (10 hours + 30 minute lunch)

Friday 8:30-6:30 (9.5 hours + 30 minute lunch)

Tasks on route days:

- Pick up bookmobile from lot, prepare library holds, ready bookmobile for the day, check in returned materials from last stop
- collect crafts, book giveaways, storytime materials
- Check bookmobile generator & check for anything unusual in how the engine is running. Report any problems to the garage & regional supervisors & business office
- On routes to locations with a large children's population perform a story time with books, songs/fingerplays, possibly a take home craft
- Circulate library materials
- Conduct any giveaways
- Promote upcoming/ongoing events
- Keep bookmobile shelves tidy and organized & maintain collection
- Collect use and program statistics
- Hand out surveys for the grant
- Post on Bookmobile twitter account

Tasks on non-route day:

- Prepare crafts, giveaways, calendar of events
- Plan for storytimes
- Train on library procedures
- Enter statistics
- Prepare money reports
- Meet with regional supervisors to report on operations & ideas

Attachment B

Community Action Partnership of Kern Additional Terms and Conditions

1. **TAXES.** The Sub-Recipient is solely responsible to pay all taxes and comply with all Federal, State, and local laws, ordinances, rules, regulations, and lawful orders bearing on the performance of work.
2. **ASSIGNMENT OR SUBCONTRACTING.** The Sub-Recipient may not assign or transfer the Agreement, or any interest therein or claim thereunder, or subcontract any portion of the work thereunder, without the prior written approval of CAPK. If CAPK consents to such assignment or transfer, the terms and conditions of the Agreement shall be binding upon any assignee or transferee. Any transfer shall be considered an addendum to the Agreement and must be included as such.
3. **TERMINATION FOR CONVENIENCE.** Either party may terminate the Agreement at any time by giving written notice to the other party of such termination and specifying the effective date thereof. In that event, all finished or unfinished documents and other materials as described herein, at the option of CAPK, shall become its property. If the Agreement is terminated as provided herein, the Sub-Recipient shall be entitled to receive just and equitable compensation for any satisfactory work completed on such documents and other materials.
4. **CHANGES.** CAPK may from time to time, require changes in the scope of the services of the Sub-Recipient to be performed hereunder. Such changes, including any increase or decrease in the amount of the Sub-Recipient's compensation which are mutually agreed upon by and between CAPK and the Sub-Recipient, shall be effective when incorporated in written amendments to the Agreement. Amendments shall be valid only after approval by Sub-Recipient and CAPK's Director of Administration.
5. **CLAIMS.** All claims for money due or to become due to the Sub-Recipient from CAPK under the Agreement may not be assigned to a bank, trust company, or other financial institution without CAPK approval. Notice or requests of any such assignment or transfer shall be furnished promptly in writing to CAPK.
6. **NOTICE.** Any notice or notices required or permitted to be given pursuant to the Agreement may be personally served on the other party by the party giving such notice, or may be served by certified mail, return receipt requested.
7. **AFFIRMATIVE ACTION.** The Sub-Recipient agrees to abide by all State and Federal Affirmative Action policies and laws.
8. **EQUAL EMPLOYMENT OPPORTUNITY.** All hiring and other employment practices by the Sub-Recipient shall be non-discriminatory, based on merit and qualifications without regard to race, color, religion, national origin, ancestry, disability, medical condition, marital status, age or sex.
9. **SBE/MBE/WBE POLICY STATEMENT.** It is the policy of Community Action Partnership of Kern, consistent with Federal, State and local laws, to promote and encourage the development, participation, and continued expansion of Small Business Enterprises, Minority Business Enterprises and Women's Business Enterprises.
10. **CONFIDENTIALITY.** Subject to the California Public Records Act, Sub-Recipient shall use his or her best efforts to keep confidential any information obtained during the performance of the Agreement.
11. **RESPONSIBILITY.** If Sub-Recipient is part of a corporation, the individual or individuals who sign the Agreement on behalf of the corporation are jointly responsible for performance of the Agreement.
12. **CONFLICT OF INTEREST:** In accordance with California Public Contract Code 10410, no officer or employee of CAPK shall engage in any employment, activity, or enterprise from which the officer or employee receives compensation or has a financial interest in the Agreement, which may be in whole, or in part, sponsored or funded by a Local, State, or Federal agency. Also, no relative of an employee of CAPK may enter into or bid on an Agreement while said employee is still employed by CAPK. No relative of an employee of CAPK may bid on an

Agreement until 12 months after the date said employee of CAPK has left employment of CAPK, either voluntarily or involuntarily. It is contrary to CAPK policy for any CAPK employee to personally solicit, demand or receive any gratuity of any kind from a Sub-Recipient in connection with any decision affecting a CAPK purchase or Agreement for Goods or Services. Thus, if such a case were to occur, the Sub-Recipient may file a protest with CAPK as specified in the section titled "Protest by Sub-Recipient."

13. **DEBARMENT AND SUSPENSION CERTIFICATION:** Sub-Recipient, under penalty of perjury, certified that, except as noted below, he/she or any person associated therewith in the capacity of owner, partner, director, officer, manager:
- Is not currently under suspension, debarment, voluntary exclusion, or determination of ineligibility by any federal agency;
 - Has not been suspended, debarred, voluntarily excluded or determined ineligible by any federal agency within the past three (3) years;
 - Does not have a proposed debarment pending; and
 - Has not been indicted, convicted, or had a civil judgment rendered against it by a court of competent jurisdiction in any matter involving fraud or official misconduct within the past three (3) years.

If there are any exceptions to the Certifications above, insert the exceptions in the following space:

Exceptions will not necessarily result in denial of award but will be considered in determining Sub-Recipient responsibility. For any exception noted above, indicate below to whom it applies, initiating agency, and dates of action.

Note: Providing false information may result in criminal prosecution or administrative sanctions.

14. **WORKER'S COMPENSATION:** Labor Code Section 3700 provides:

"Every employer except the State and all political subdivisions or institutions thereof, shall secure the payment of compensation in one or more of the following ways:

"(a) By being insured against liability to pay compensation in one or to more than one of the insurers duly authorized to write compensation insurance in this State.

"(b) By securing from the Director of Industrial Relations a certificate of consent to self-insure, which may be given upon furnishing proof satisfactory to the Director of Industrial Relations of ability to self-insure and to pay any compensation that may become due to his employees."

Sub-Recipient is aware of the provisions of Section 3700 of the Labor Code which require every employer to be insured against liability for Worker's Compensation or to undertake self-insurance in accordance with the provisions of that Code, and Vendor will comply with those provisions before commencing the performance of the work of the Agreement.

(In accordance with Article 5 [commencing at Section 1860], Chapter 1, Part 7, Division 2 of the Labor Code, this certificate must be signed and filed with the awarding body prior to performing any work under the Agreement.)

15. **INSURANCE REQUIREMENTS:** Sub-Recipient shall procure, furnish, and maintain for the duration of the Agreement the following types and limits of insurance herein:
- Automobile Liability Insurance, providing coverage on an occurrence basis for bodily injury, including death, of one or more persons, property damage and personal injury, with limits of not less than One Million Dollars (\$1,000,000) per occurrence; and the policy shall:
 - Provide coverage for owned, non-owned and hired autos.
 - Contain an additional insured endorsement in favor of Community Action Partnership of Kern, its board, officers, agents, employees, and volunteers.
 - Broad Form Commercial General Liability Insurance, ISO form CG00 01 11 85 or 88 providing coverage on

an occurrence basis for bodily injury, including death, of one or more persons, property damage and personal injury, with limits of not less than One Million Dollars (\$1,000,000) per occurrence; and the policy shall:

- e. Provide Contractual Liability coverage for the terms of the Agreement.
- f. Workers' compensation insurance with statutory limits and employer's liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence; and the policy shall contain a waiver of subrogation endorsement in favor of Community Action Partnership of Kern, its board, officers, agents, employees, and volunteers.

All policies required of the Sub-Recipient shall be primary insurance as to Community Action Partnership of Kern, its board, officers, agents, employees and volunteers and any insurance or self-insurance maintained by Community Action Partnership of Kern, its board, officers, agents, employees, and designated volunteers shall be in excess of the Sub-Recipient's insurance and shall not contribute with it. Additional insured endorsement shall use ISO form CG20 10 11 85 (in no event with an edition date later than 1990).

All policies shall contain an endorsement providing Community Action Partnership of Kern with thirty (30) days written notice of cancellation or material change in policy language or terms. All policies shall provide that there shall be continuing liability thereon, notwithstanding any recovery on any policy.

The insurance required hereunder shall be maintained until all work required to be performed by the Agreement is satisfactorily completed.

County is self-insured and will maintain in effect its policy of self-insurance, with limits equal to or greater than those listed above during the term of this Agreement. CAPK acknowledges County's self-insurance and acknowledges such as sufficient for the purposes of this Agreement. Upon request, County shall furnish to CAPK its current statement of self-insurance.

Andie Sullivan
Signature

4-13-21
Date

Andie Sullivan, Director of Libraries

Print Name

Kern County Library

Company Name



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Facilities Discussion

April 21, 2021

PRESENTED BY:

EMILIO WAGNER, DIRECTOR OF OPERATIONS



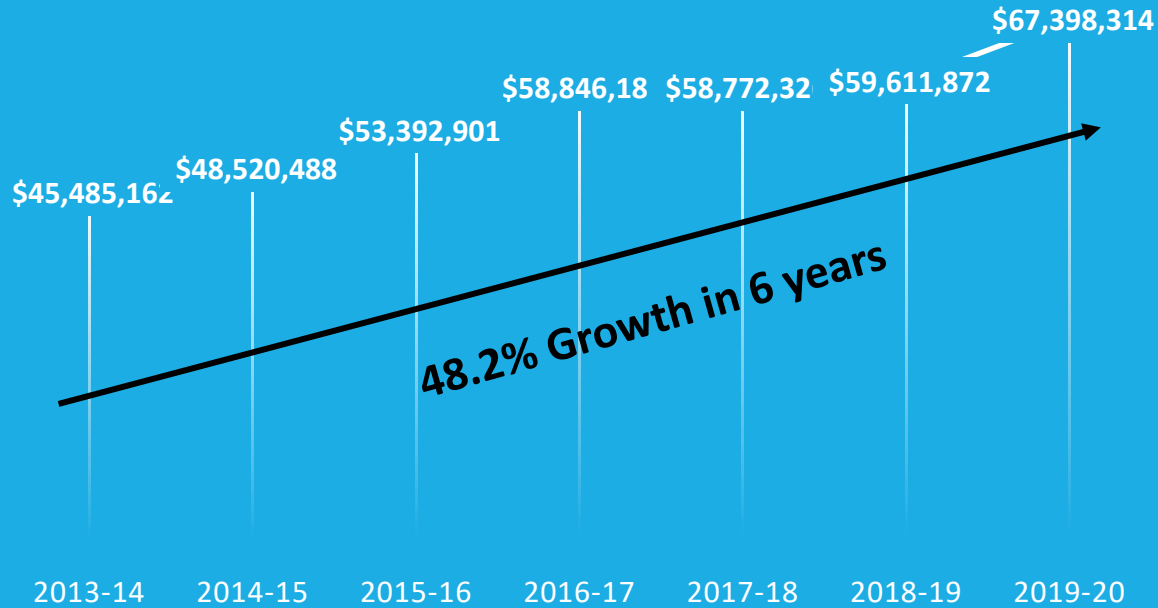
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CAPK – 930 AND GROWING

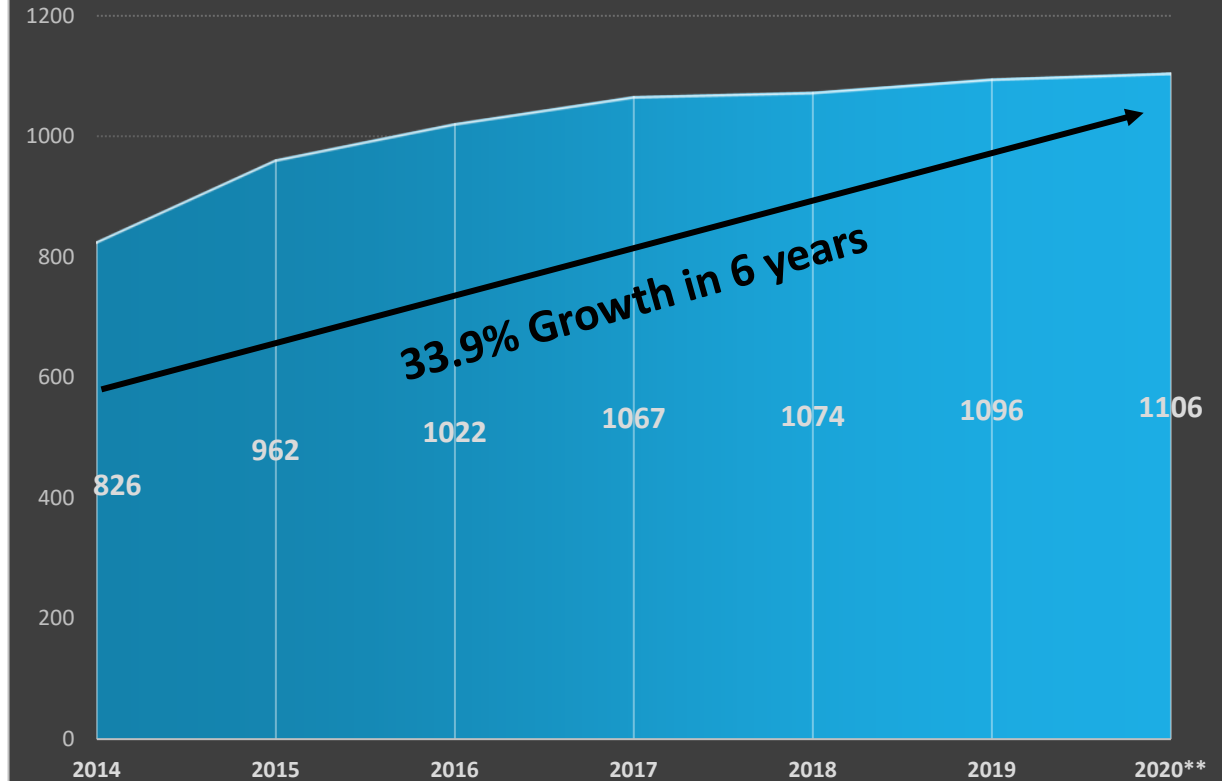
Rapid Growth of CAPK

CAPK REVENUE GROWTH

— CAPK Revenue Growth



Unduplicated Employees Paid 2014-2020



Current Cost of Owned and Leased Space

Building15	Annual Cost	Square feet	Annual Cost per square foot	Rent / Loan Debt Service
5005 Business Park North	\$ 82,840	21,471	\$ 3.85	Loan
300 19 th Street	\$115,500	14,490	\$ 7.97	Rent
500 E. California Ave (WIC)	\$ 39,438	5,200	\$ 7.58	Rent
5005 California Ave	\$103,976	5,891	\$17.65	Rent
2323 16 th Street (CD)	\$ 88,274	5,449	\$16.20	Rent
2323 16 th Street (Cal Fresh)	\$ 26,707	1,712	\$15.60	Rent
TOTAL	\$456,735	54,213		



What can \$456,735 annually buy?

Depends on the Interest Rate

\$456,735
per year

4.0% interest =
\$6,280,000

3.5% interest =
\$6,560,000

3.0% interest =
\$6,860,000



*Assumption 20 year financing term

Expanding Space Needs (Program Service Growth)

Homeless Services

Increasing 211 Needs

COVID Relief

Expanding Head Start Capacity

Home Visiting Program

Cal Fresh

Food Bank Expansion





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REALIGNING OUR GOALS TO MEET OUR NEEDS



Goal 1: Build Equity for CAPK

- BPN currently has a Notice of Federal Interest (NoFI) on file
- Long-term goal for agency is to build on-going equity
- Future purchase or construction should avoid use of NoFI and be acquired with agency funding or agency debt-service



Goal 2: Consolidate Programs and Admin for Continuity

Administrative staff located in the following sites:

- 5005 Business Park North
- 5055 California Ave
- 300 19th Street
- 2323 16th Street
- 500 E. California Ave

Consolidation of programs and administration ensures cohesiveness

Goal 3: Sell BPN and Expand Space

Current admin building does not meet needs

Existing admin space across multiple sites causes siloed approach to programming

PROCESS

1. Obtain approval from Region IX Head Start to sell building which includes intent for any proceeds from sale
2. Obtain appraisal for BPN
3. List the building for sale while simultaneously seeking new space





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SELLING BUILDING:
5005 BUSINESS PARK NORTH

Estimation of BPN Sale Price

Based on current market

Cost per square foot: \$116.44

Building size: 21,471

Estimated sale price: \$2,500,083

Remaining debt: \$144,970

Real estate agent fee estimation: \$175,006

Projected residual funds: \$2,180,107



Use of Residual BPN Funds

Step 1: Pay off Pete Parra
Facility = \$1,133,076



Step 2: Deferred Maintenance Projects
= \$1,047,031

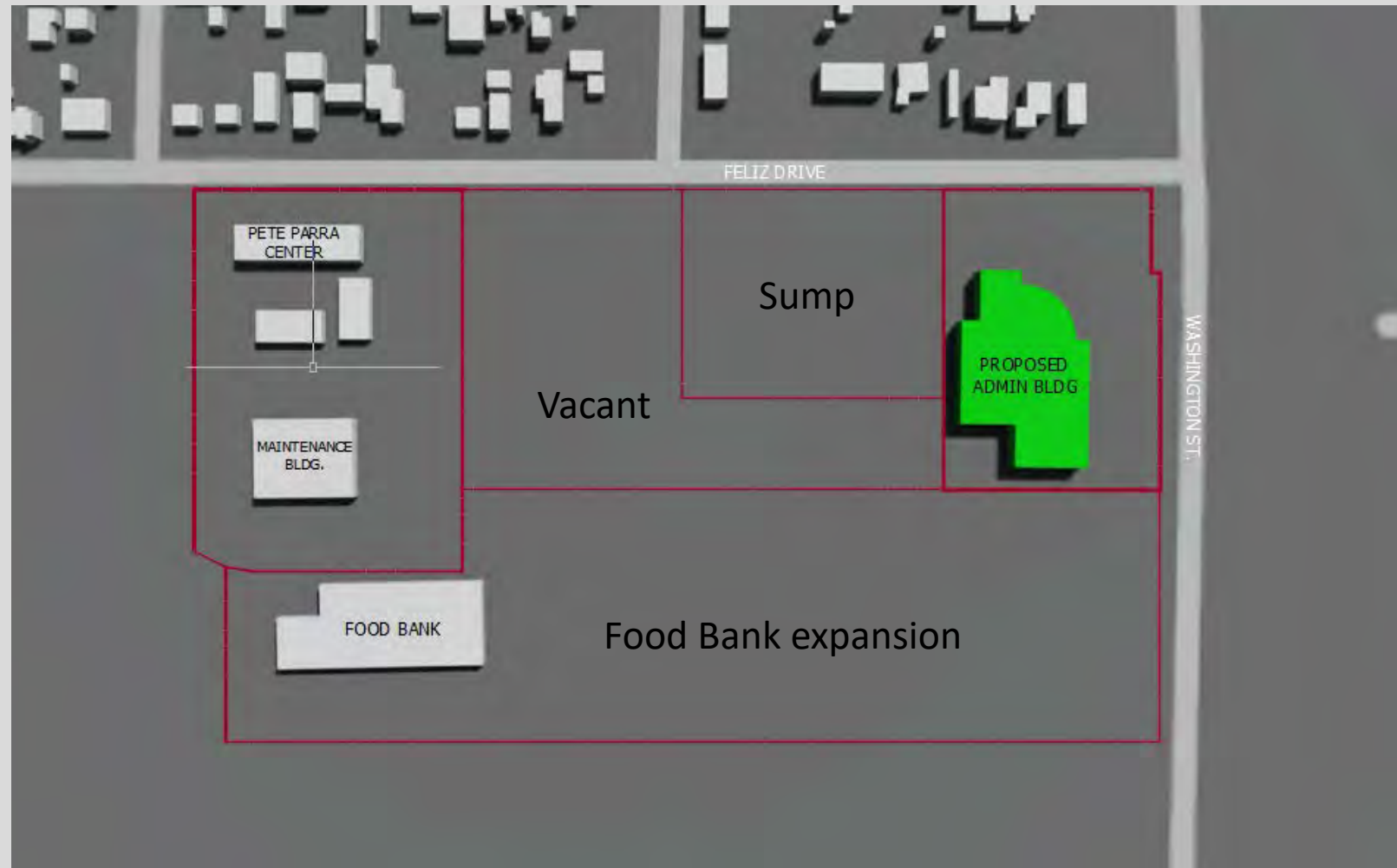




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CONSTRUCTION AS AN OPTION

Location of Existing Property



Estimation of Construction on Existing Land

\$300 per square foot for construction

+ Cost of land

60,000 square feet

\$18,000,000

\$99,827.57 per month at 3.0%

\$1,197,931 per year

(increase of \$741,196 per year)



Pros and Cons of Construction

BENEFITS

1. CAPK already owns the land
2. The land footprint is big enough to house all programs and needs
3. Build to suit immediate and future need
4. New building infrastructure would be designed to maximum energy efficiency

DISADVANTAGES

1. Land is not centrally located
2. Utility services would need to be extended
3. Street access would need to be modified with the City of Bakersfield
4. The timeline would take approximately 24-36 months
5. Competing timelines of other construction (Head Start 1303 and Food Bank expansion)
6. Cost prohibitive



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PURCHASING A BUILDING AS AN OPTION

Estimation of Building Purchase

Building that needs TLC

\$100 square foot to purchase

Projected improvements (\$50 square foot)

60,000 sq feet

\$9,000,000

\$49,913.78 per month at 3.0%

\$598,965 per year

(increase of \$142,230 per year)

Building Turn-key

\$300 square foot

60,000 square feet

\$18,000,000

\$99,827.57 per month at 3.0%

\$1,197,931 per year

(increase of \$741,196 per year)

Pros and Cons of Building Purchase

BENEFITS

1. Location, location, location
2. Timeline for occupancy would be less (12 months)
3. Potential neighborhood partners
4. Enhancing local community
5. Costs of improvement can be scaled down depending on immediate needs

DISADVANTAGES

1. Buyer beware – Even with due diligence, we would not know what we are completely buying until occupancy
2. Building with tenants would need to be displaced
3. Confined to building and adjoining space footprint for improvements/expansion

THIS WAY

THAT WAY

ANOTHER WAY



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CHOOSING A DIRECTION

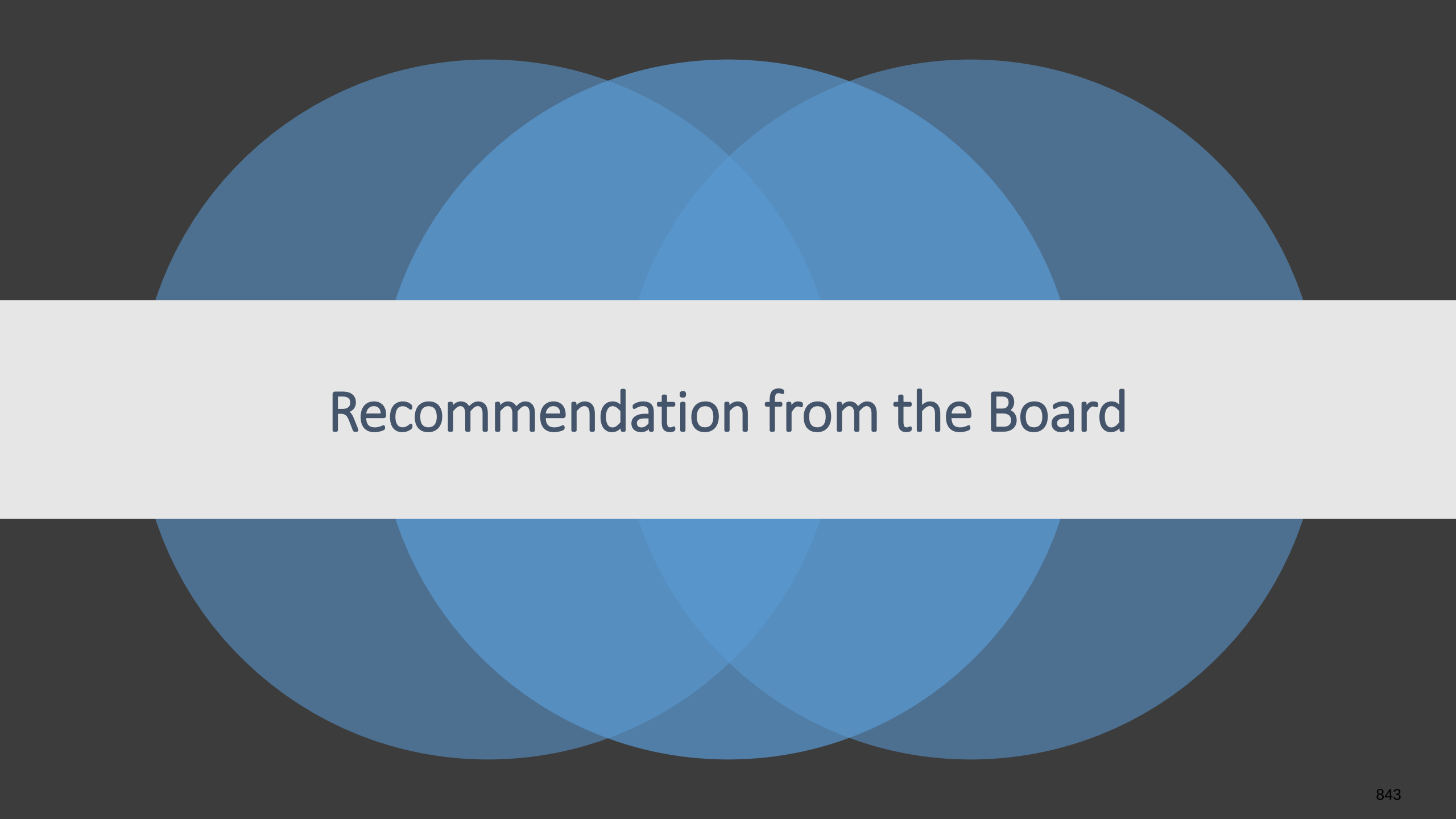
Proposed Direction from Board



- Proceed with construction plans



- Proceed with authority to complete contingent offer for purchase



Recommendation from the Board

Q & A



BUDGET AND FINANCE COMMITTEE

APRIL 21, 2021

FINANCIAL REPORT

TABLE OF CONTENTS

<u>SECTION</u>	<u>Pages (s)</u>
A. Schedule of Programs for the period March 1, 2021 through February 28, 2022	A1 - A6
B. Functional Classification by Fund	B1 - B3
C. Line of Credit Summary	C1
D. - Cash Summary as of March 31, 2021	D1
- Bank Reconciliations	D2 - D8
E. Wells Fargo Visa Summary and Statements	E1 - E22
F. Central Kitchen Budget to Actual March 31, 2021	F1
G. State Department of Education Contract - Earned Revenue	G1 - G2
H. Finance Division Monthly Report	H1
I. Financial Statements as of February 29, 2020	I1
J. Financial Statements as of March 31, 2021	J1
K. Agency-wide Budget to Actual as of March 31, 2021	K1 - K7
L. Indirect Fund Budget To Actual as of March 31, 2021	L1
M. Indirect Fund Budget To Actual as of February 28, 2021	M1

**COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2021 THROUGH FEBRUARY 28, 2022**

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
<u>UNRESTRICTED</u>						
GENERAL FUND			NOT APPLICABLE	03/01/21 - 02/28/22	501	NOT APPLICABLE
DISCRETIONARY FUND			NOT APPLICABLE	03/01/21 - 02/28/22	502	NOT APPLICABLE
FOOD BANK			NOT APPLICABLE	03/01/21 - 02/28/22	504	SHARED MAINTENANCE, MEMBERSHIP FEES, DONATIONS, ETC.
ENERGY			NOT APPLICABLE	03/01/21 - 02/28/22	524	NOT APPLICABLE
SHAFTER YOUTH CENTER			NOT APPLICABLE	03/01/21 - 02/28/22	527	DONATIONS, RENTAL INCOME
FRIENDSHIP HOUSE			NOT APPLICABLE	03/01/21 - 02/28/22	531	DONATIONS, RENTAL INCOME
211			NOT APPLICABLE	03/01/21 - 02/28/22	536	FEE FOR SERVICE
M STREET NAVIGATION CENTER			NOT APPLICABLE	03/01/21 - 02/28/22	541	DONATIONS
FUND RAISING			NOT APPLICABLE	03/01/21 - 02/28/22	595	DONATIONS
<u>RESTRICTED</u>						
EARLY HEAD START EXPANSION	2,454,592	93.600	09HP000163-03	03/01/21 - 02/28/22	107	U S DEPT OF HEALTH & HUMAN SERVICES
EARLY HEAD START EXPANSION - CARES ACT	133,579		09HP000163-02C3	03/01/20 - 02/28/21		
EARLY HEAD START/HEAD START	27,045,025	93.600	09CH011132-03	03/01/21 - 02/28/22	108/109	U S DEPT OF HEALTH & HUMAN SERVICES
EARLY HEAD START/HEAD START - CARES ACT	1,549,338		09CH011132-02C3	03/01/20 - 02/28/21		
EARLY HEAD START SAN JOAQUIN	5,608,269	93.600	09-CH011406-02	02/01/21 - 01/31/22	117	U S DEPT OF HEALTH & HUMAN SERVICES
EARLY HEAD START SAN JOAQUIN - CARES ACT	275,067		09-CH011406-01C3	02/01/20 - 01/31/21		
HUD - COORDINATED ENTRY SYSTEM	236,838	14.267	CA1799L9D041800	04/02/20 - 04/01/21	160	U S DEPT OF HOUSING AND URBAN DEVELOPMENT OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT
VITA	166,842	21.009	21VITAA0243	10/01/20 - 09/30/21	149	U S DEPT OF THE TREASURY - INTERNAL REVENUE SERVICE
CSBG (COMMUNITY SERVICES BLOCK GRANT)	1,535,543	93.569	20F - 3015	01/01/20 - 05/31/21	103	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF
	1,535,543		21F - 4015	01/01/21 - 05/31/22		DEPT OF COMMUNITY SERVICES AND DEVELOPMENT
CSBG CARES ACT	2,082,493	93.569	20F - 3654	03/27/20 - 05/31/22	104	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF COMMUNITY SERVICES AND DEVELOPMENT
COUNTY OF KERN HOUSING FOR THE HARVEST CARES	1,000,000	93.391		9/17/20 - 12/30/20	137	COUNTY OF KERN, CARES ACT, CORONAVIRUS RELIEF FUND

A1

**COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2021 THROUGH FEBRUARY 28, 2022**

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
CSBG CARES ACT DISCRETIONARY (YOUTH CENTER CARES)	40,370	93.569	20F - 3654	03/27/20 - 05/31/22	175/008	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF COMMUNITY SERVICES AND DEVELOPMENT
LIHEAP (LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM)	9,606,069 9,323,755	93.568 93.568	20B - 2012 21B - 5012	10/01/19 - 06/30/21 11/01/20 - 06/30/22	122-30 122-30	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF DEPT OF COMMUNITY SERVICES AND DEVELOPMENT
LIHEAP (LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM) CARES ACT	2,291,443	93.568	20U-2561	07/01/20 - 04/30/21	122-40	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF COMMUNITY SERVICES AND DEVELOPMENT
DOE	1,364,399 250,000	81.042 81.042	17C-4010 20C-6008	06/01/18 - 06/30/20 07/01/20 - 06/30/21	123-65 123-60	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF COMMUNITY SERVICES AND DEVELOPMENT
GENERAL CENTER CHILD CARE	600,085	93.575	CCTR - 0052	07/01/20 - 06/30/21	253	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
GENERAL CENTER CHILD CARE	275,855	93.596	CCTR - 0052	07/01/20 - 06/30/21	253	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
MIGRANT ALTERNATIVE PAYMENT	5,411,000 28,000	93.575	CMAP - 9000 CMAP - 0000	07/01/20 - 06/30/21 07/01/20 - 06/30/21	261	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
CALIFORNIA STATE PRESCHOOL PROGRAM	0	93.575	CSPP - 9121	07/01/20 - 06/30/21	258	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
CALIFORNIA STATE PRESCHOOL PROGRAM	0	93.596	CSPP - 9121	07/01/20 - 06/30/21	258	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
NEOPB CAL FRESH HEALTHY LIVING	1,735,694	10.561	19-10324	10/01/20 - 09/30/21	145	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA DEPT OF PUBLIC HEALTH, NUTRITION EDUCATION AND OBESITY PREVENTION BRANCH
UNITED WAY STANISLAUS 211 RENTAL ASSISTANCE	93,600	21.023		03/01/21 - 12/31/21	185	U.S. DEPT OF HEALTH & HUMAN SERVICES, COUNTY OF STANISLAUS, UNITED WAY OF STANISLAUS
211 HOSPITAL PREPAREDNESS PROGRAM - EMERGENCY RESPONSE & SURGE CAP	10,000	93.074	659 - 2017	PENDING	186	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF HEALTH SERVICES, COUNTY OF KERN, DEPT OF PUBLIC HEALTH
EFAP (EMERGENCY FOOD ASSISTANCE PROGRAM)	388,468	10.568/.569	15 - MOU - 00118	10/01/20 - 09/30/21	105/111	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA,

A2

**COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2021 THROUGH FEBRUARY 28, 2022**

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
EFAP CARES ACT	20,205	10.568/.569		10/01/20 - 09/30/21	105-094	DEPT OF SOCIAL SERVICES U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
EFAP FAMILIES FIRST CORONAVIRUS RESPONSE ACT (FFCRA)	113,134	10.568/.569		10/01/20 - 09/30/21	105-095	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
EFAP CORONAVIRUS RESPONSE AND RELIEF SUPPLEMENTAL APPROPRIATIONS ACT (CRRS)	288,169	10.568/.569		10/01/20 - 09/30/21	105-098	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
SNFMP (SENIOR FARMERS MARKET NUTRITION PROGRAM)	17,000	10.576		7/1/2020 - TBD	113	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
EF&S Phase 37	58,005	97.024		7/1/2020 - 3/31/2021	114	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
EF&S CARES Act	82,698	97.024		7/1/2020 - 3/31/2021	114-094	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
EF&S State Set Aside (SSA)	18,900	97.024		7/1/2020 - 3/31/2021	114-097	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
TRADE MITIGATION BONUS OFFERING	\$1,992.62 PER TRUCK LOAD	10.178		10/01/20 - 09/30/21	106	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
ESG CARES ACT HOMELESS SERVICES	3,800,000	14.231	752-2020	3/1/2020 - 9/30/2022	141	U S DEPT OF HOUSING AND URBAN DEVELOPMENT, COMMUNITY PLANNING AND DEVELOPMENT, EMERGENCY SHELTER GRANTS PROGRAM CARES, COUNTY OF KERN
CSFP (COMMODITY SUPPLEMENTAL FOOD PROGRAM)	386,389	10.565	MOU-20-6003	10/01/20 - 09/30/21	147	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
CHILD AND ADULT CARE FOOD PROGRAM (CACFP) - KERN & SAN JOAQUIN	BASED ON MEALS SERVED	10.558	15 - 1248 - OJ	10/01/20 - 09/30/21	112/139	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF EDUCATION
WIC (WOMEN, INFANTS & CHILDREN)	4,001,061	10.557	19 - 10139	10/01/20 - 09/30/21	115	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF PUBLIC HEALTH
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) AKA CALFRESH PROG	96,442	10.561	18 - 7012 - SUB - CAPK	10/01/20 - 09/30/21	164	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES, INFO LINE OF SAN DIEGO dba 211 SAN DIEGO
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) AKA CALFRESH PROG SSI	43,513	10.561		10/01/20 - 09/30/21	164-005	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES, INFO LINE OF SAN DIEGO dba 211 SAN DIEGO
QUALITY RATING AND IMPROVEMENT SYSTEM (QRIS) - SAN JOAQUIN	20,000	84.412	N/A	07/01/20 - 06/30/21	117-005	U.S. DEPT OF EDUCATION - STATE OF CALIFORNIA, DEPT OF EDUCATION - FIRST 5 CALIFORNIA, COUNTY OF SAN JOAQUIN, FIRST 5 SAN JOAQUIN, RACE TO THE TOP
SAN JOAQUIN COE GENERAL CHILD CARE (CCTR)	2,852,203		N/A	07/01/20 - 06/30/21	248	STATE OF CALIFORNIA, DEPT OF EDUCATION - SAN JOAQUIN COUNTY OFFICE OF EDUCATION, EARLY CHILDHOOD EDUCATION
CSPP QRIS BLOCK GRANT	17,990		N/A	07/01/20 - 06/30/21	258-005	STATE OF CALIFORNIA, DEPT OF EDUCATION - KERN COUNTY SUPERINTENDENT OF SCHOOLS, KERN EARLY STARS

A3

**COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2021 THROUGH FEBRUARY 28, 2022**

A4

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
MIGRANT ALTERNATIVE PAYMENT	4,173,683		CMA - 0000	07/01/20 - 06/30/21	261	STATE OF CALIFORNIA, DEPT OF EDUCATION
GENERAL CENTER CHILD CARE	2,659,082		CCTR - 0052	07/01/20 - 06/30/21	253	STATE OF CALIFORNIA, DEPT OF EDUCATION
CALIFORNIA STATE PRESCHOOL PROGRAM	4,367,697		CSPP-0126	07/01/20 - 06/30/21	258	STATE OF CALIFORNIA, DEPT OF EDUCATION
MIGRANT CHILD CARE	262,661		CMIG - 0004	07/01/20 - 06/30/21	250	STATE OF CALIFORNIA, DEPT OF EDUCATION
MIGRANT SPECIALIZED SERVICES	39,399		CMSS - 0004	07/01/20 - 06/30/21	252	STATE OF CALIFORNIA, DEPT OF EDUCATION
CAL EITC FREE TAX PREPARATION ASSISTANCE GRANT	348,000		19T - 9011	10/01/19 - 06/30/22	234	STATE OF CALIFORNIA, DEPT OF COMMUNITY SERVICES AND DEVELOPMENT
HOME VISIT INITIATIVE (COUNTY OF KERN)	3,460,624 4,227,141		N/A	07/01/20 - 06/30/21 07/01/21 - 06/30/22	270	STATE OF CALIFORNIA, DEPT OF HUMAN SERVICES, COUNTY OF KERN
POSITIVE YOUTH DEVELOPMENT SERVICES (COUNTY OF KERN)	70,000		509-2019	07/01/20 - 06/30/21	271	STATE OF CALIFORNIA, DEPT OF HUMAN SERVICES, COUNTY OF KERN
POSITIVE YOUTH DEVELOPMENT SERVICES (COUNTY OF KERN) - MEDI-CAL	328,862		509-2019	07/01/20 - 06/30/21	274	STATE OF CALIFORNIA, DEPT OF HUMAN SERVICES, COUNTY OF KERN
CALIFORNIA EMERGENCY SOLUTIONS AND HOUSING PROGRAM	57,000		18-CESH-12453	10/03/19 - 07/24/24	272	STATE OF CALIFORNIA, DEPT OF GENERAL SERVICES, UNITED WAY OF KERN
COUNTY OF KERN LOW BARRIER HOMELESS SHELTER OPERATIONAL	2,054,472		017-2020	07/01/20-06/30/21	275-000	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES, COUNTY OF KERN
BAKERSFIELD KERN REGIONAL HOMELESS COLLABORATIVE HOMELESS HOUSING ASSISTANCE AND PREVENTION (HHAP)	78,000		N/A	10/01/20 - 09/30/23	276	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES, BAKERSFIELD REGIONAL HOMELESS COLLABORATIVE
CITY OF BAKERSFIELD HOMELESS HOUSING ASSISTANCE AND PREVENTION	42,000		2020-213	10/01/20 - 09/30/22	278	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES, CITY OF BAKERSFIELD
FOOD BANK CAPACITY PROGRAM	363,636		SGRT-19-0012	06/01/20 - 06/30/22	215	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
TAX CHECK - OFF (FOOD BANK)	13,749		15 MOU - 00118	07/01/20 - 06/30/21	216-000	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES

**COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2021 THROUGH FEBRUARY 28, 2022**

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
STATE EMERGENCY FOOD ASSISTANCE (FOOD BANK) CAL FOOD	274,249		15 MOU - 00118	07/01/20 - 06/30/21	216-087	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
STATE EMERGENCY FOOD COVID-19 DISASTER BOXES (FOOD BANK)	10,667		N/A	07/01/20 - 06/30/21	216-093	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
DIFFERENTIAL RESPONSE SERVICES	219,006		N/A	07/01/20 - 06/30/21	280	OF KERN, SUPERINTENDENT OF SCHOOLS, CHILD AND FAMILY SERVICES AGENCY, NETWORK FOR CHILDREN
FIRST 5 KERN - HELPLINE 211	82,149 87,948		2020.2.05	07/01/20 - 06/30/21 07/01/21 - 06/30/22	288	KERN, FIRST 5 KERN
FIRST 5 KERN EAST KERN FAMILY RESOURCE CENTER	138,262 142,167		2020.2.06	07/01/20 - 06/30/21 07/01/21 - 06/30/22	281	STATE OF CALIFORNIA, FIRST 5 CALIFORNIA, COUNTY OF KERN, FIRST 5 KERN
FIRST 5 KERN - HELP ME GROW	156,092 163,032		2020.1.06	07/01/20 - 06/30/21 07/01/21 - 06/30/22	284	STATE OF CALIFORNIA, FIRST 5 CALIFORNIA, COUNTY OF KERN, FIRST 5 KERN
FIRST 5 KERN - RIDGECREST FAMILY RESOURCE CENTER	90,717 154,174		2020.2.18	01/01/21 - 06/30/21 07/01/21 - 06/30/22	286	STATE OF CALIFORNIA, FIRST 5 CALIFORNIA, COUNTY OF KERN, FIRST 5 KERN
SIERRA FOUNDATION - ASTHMA MITIGATION	500,000		N/A	08/01/20 - 05/15/23	290	STATE OF CALIFORNIA, DEPARTMENT OF HEALTH CARE SVCS. SIERRA FOUNDATION
COUNTY OF KERN HELPLINE 211	45,000		669-2019	07/01/20 - 06/30/21	389	COUNTY OF KERN
READY KERN	1,126		N/A	07/01/20 - 06/30/21	366	COUNTY OF KERN, FIRE DEPT - OFFICE OF EMERGENCY SERV
KAISER FOUNDATION - FOOD ASSISTANCE	95,000		N/A	TBD	419	KAISER FOUNDATION
FEEDING AMERICA SENIOR HUNGER	50,000		25618	11/01/20 - 01/31/22	422	FEEDING AMERICA SENIOR HUNGER, MULTI-PRIVATE DONORS
GOODWILL INDUSTRIES - CALIFORNIA STATEWIDE COVID-19 CALL CENTER RESPONSE	90,681 25,000		N/A	03/30/20 - 03/29/21	430	GOODWILL INDUSTRIES OF SACRAMENTO & NORTHERN NEVADA, INC.
211 ENERGY UPGRADE CA PROGRAM	30,000		N/A	11/01/20 - 09/30/21	432	COMMUNITY RESOURCE PROJECT, INC.
SVCF MIGRANT CHILDCARE ALTERNATIVE PAYMENT	250,000		N/A	08/01/20 - 07/31/21	451	SILICON VALLEY COMMUNITY FOUNDATION
SHAFTER YOUTH CENTER - COASTAL CLEAN-UP	4,000		N/A	05/28/20 - 08/31/21	527-261	CALIFORNIA COASTAL COMMISSION, WHALE TAIL FUND GRANT
FRIENDSHIP HOUSE - COASTAL CLEAN-UP	4,000		N/A	05/28/20 - 08/31/21	531-261	CALIFORNIA COASTAL COMMISSION, WHALE TAIL FUND
211 KINGS COUNTY	22,868		N/A	07/01/20 - 06/30/21	536-231	KINGS UNITED WAY

A5

**COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2021 THROUGH FEBRUARY 28, 2022**

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
211 TULARE COUNTY	63,017		N/A	07/01/20 - 06/30/21	536-232	UNITED WAY OF TULARE COUNTY
211 STANISLAUS COUNTY	70,019		N/A	07/01/20 - 06/30/21	536-234	UNITED WAY OF STANISLAUS COUNTY
SOUTHERN CA EDISON - 211 CUSTOMER RELATIONS MANAGEMENT (CRM) DEVELOPMENT PROGRAM	35,000		N/A	TBD	429	SOUTHERN CALIFORNIA EDISON
EAST KERN EMERGENCY CLOSET	PENDING		N/A	PENDING	501-005	FRIENDS OF MERCY FOUNDATION, SISTER PHYLLIS HUGHES ENDOWMENT FOR SPECIAL NEEDS
EAST KERN HEALTH LINK	PENDING		N/A	PENDING	454	DIGNITY HEALTH
FOOD BANK FREE FARMERS MARKET - WASCO	100,000		N/A	01/01/20 - 12/31/20	467	THE WONDERFUL COMPANY FOUNDATION
DAP (DISGORGEMENT ASSISTANCE PROGRAM)	346,238		20D - 1012	10/01/19 - 12/31/20	484	STATE OF CALIFORNIA, DEPARTMENT OF COMMUNITY SERVICES AND DEVELOPMENT, BARCLAY'S BANK SETTLEMENT WITH FETC
FARMWORKERS INITIATIVE	25,000		N/A	01/01/18 - TBD	456	BANK OF THE WEST

A6

COMMUNITY ACTION PARTNERSHIP OF KERN
FUNCTIONAL CLASSIFICATIONS BY FUND
FISCAL YEAR 2021/22

Abila Fund #	Fund Name	PROGRAM SERVICES				SUPPORT SERVICES	
		Education	Nutrition	Energy Conservation	Community Services	Discretionary/ Fund Raising	General & Admin
103	Community Services Block Grant (CSBG)	X	X		X		X
501	General Fund				X		X
800	GAAP Fund						X
910	Community Development Pool				X		
915	Operations Pool			X	X		X
920	Facilities Pool						X
925	Health & Nutrition Pool	X	X		X		
999	Indirect Fund						X
502	Discretionary Fund					X	
595	Fund Raising					X	
107	EHS Expansion	X					
108	Early Head Start	X					
109	Head Start	X					
110	Early Head Start Child Care Partnership	X					
117	Early Head Start San Joaquin	X					
117-005	EHS San Joaquin QRIS	X					
248	San Joaquin COE General Child Care (CCTR)	X					
250	Migrant Child Care	X					
252	Migrant Specialized	X					
253	General Child Care	X					
253-005	CCTR - QRIS	X					
258	California State Preschool (CSPP)	X					
258-005	CSPP QRIS	X					
260	Child Care Facilities	X					
261	Migrant Alternative Payment	X					
262/265	Child Development Reserve	X					
270	Home Visit Initiative	X					
451	SCVF Migrant Childcare Alternative Payment	X					
112	Child Care Food Program (CACFP)		X				
115	Women, Infants & Children		X				
145	NEOPB Cal Fresh		X				
139	CACFP - San Joaquin		X				
	Food Bank		X				
105	Emergency Food Assistance		X				
111	USDA Commodities		X				
114	Emergency Food & Shelter		X				
135	County of Kern CARES Food Delivery Program		X				
147	Commodity Supplemental Food Program		X				
175-032	CSBG Discretionary - Ridgecrest		X				
215	Food Bank Capacity Project		X				
216-000	Food Bank Tax Check-Off		X				
216-087	State Emergency Food Assistance		X				
413	Resnick Foundation		X				
485	Southern California Gas Company (Solar)		X				
461	CAFB Food Access for Farmworkers Initiative		X				
467	Wonderful Company Foundation		X				
504	Food Bank		X				

COMMUNITY ACTION PARTNERSHIP OF KERN
FUNCTIONAL CLASSIFICATIONS BY FUND
FISCAL YEAR 2021/22

Abila Fund #	Fund Name	PROGRAM SERVICES				SUPPORT SERVICES	
		Education	Nutrition	Energy Conservation	Community Services	Discretionary/ Fund Raising	General & Admin
	<u>Energy</u>						
122	Low Income Home Energy Assistance			X			
123	Dept of Energy Weatherization			X			
241	LIWP Solar PV Pilot			X			
245	LIWP Single Family			X			
484	DAP (Disgorgement Assistance Program)			X			
494	PG&E			X			
524	Energy			X			
	<u>VITA (Volunteer Income Tax Assistance)</u>						
149	Internal Revenue Service - VITA				X		
234	CalEITC				X		
	<u>Small Business Development</u>						
456	Bank of the West				X		
	<u>East Kern Family Resource Center</u>						
171	Economic Empowerment				X		
280	Differential Response				X		
281	First 5 East Kern Family Resource				X		
454	Dignity Health East Kern Health Link				X		
501-005	EKFRC: KHS Emergency Closet				X		
533	East Kern Family Resource Center				X		
	<u>Youth Services</u>						
120	Information & Education				X		
155	Americorps				X		
242	Youth Authority				X		
246	Realignment for Success				X		
271	Positive Youth Development Svcs				X		
274	Positive Youth Development Svcs-Medi-Cal				X		
335	Gang Prevention				X		
444	Starbucks Foundation				X		
448	Wells Fargo Foundation				X		
527	Shafter Youth Center				X		
527-068	SYC - Robotics/STEM				X		
527-260	SYC - KHS Make Bakersfield				X		
531	Friendship House Community Center				X		
531-068	FHCC - Robotics/STEM				X		
531-070	FHCC - Aggression Replacement Training				X		
531-260	FHCC - KHS Museum on the Move				X		
	<u>Census</u>						
273	County of Kern 2020 Census				X		
408	Sierra Foundation 2020 Census				X		
409	NALEO Education Foundation 2020 Census				X		
	<u>Homeless Services</u>						
275	County of Kern LBNC				X		
275-007	County of Kern LBNC - Start-up				X		

COMMUNITY ACTION PARTNERSHIP OF KERN
FUNCTIONAL CLASSIFICATIONS BY FUND
FISCAL YEAR 2021/22

Abila Fund #	Fund Name	PROGRAM SERVICES				SUPPORT SERVICES	
		Education	Nutrition	Energy Conservation	Community Services	Discretionary/ Fund Raising	General & Admin
	<u>2-1-1</u>						
160	HUD Coordinated Entry System				X		
164	Cal Fresh				X		
164-005	Cal Fresh (SSI)				X		
186	2-1-1 Hospital Preparedness Program				X		
272	United Way - CESH				X		
284	First 5 Kern Help Me Grow				X		
288	First 5 Kern 2-1-1				X		
366	ReadyKern				X		
389	County of Kern 2-1-1				X		
428	2-1-1 United Way				X		
428-240	United Way - Coordinate Entry System				X		
429	Southern CA Gas CRM Development Program				X		
430	Goodwill Industries - CA COVID-19 Call Ctr				X		
431	United Way - COVID-19 Comm Resp & Relief				X		
536-231	2-1-1: Kings County				X		
536-232	2-1-1: Tulare County				X		
536-233	2-1-1: Merced County				X		
536-234	2-1-1: Stanislaus County				X		
536-260	2-1-1: KHS Homeless Collaborative				X		

COMMUNITY ACTION PARTNERSHIP OF KERN
LINE OF CREDIT ADVANCES AND REPAYMENTS
 FISCAL YEAR 2021/22

Date	Advance Amount	Repayment Amount	No. of Days Borrowed	Interest Expense	Interest Rate
02/28/21	n/a				
03/31/21	n/a				

Note 1: Line of Credit agreement was entered into with Wells Fargo Bank as of January 15, 2021 for \$1.5 million during January , February, July, August 2021 and will increase to \$350,000 during March - June 2021, Sept - Dec 2021. This agreement will terminate on January 15, 2022.

A varied amount decrease to better manage the cash flow need during peak months.

Note 2: Interest expense is calculated at 3.75% above daily one month LIBOR.

LINE OF CREDIT COMMITMENT FEE (Based on the daily unused amount of the line of credit calculated quarterly)

Period	No. of Days in Period	Commitment Fee	Interest Rate
12/31/20 - 3/31/21	90 days	\$ 1,781.05	0.25%

Note 3: The interest expense and commitment fee are automatically deducted from CAPK's operating bank account at Wells Fargo Bank.

COMMUNITY ACTION PARTNERSHIP OF KERN OPERATING CASH SUMMARY AS OF MARCH 31, 2021	
PROGRAM (FUND)	CASH BALANCE
CHILD AND ADULT CARE FOOD PROGRAM	(104,852.49)
HEAD START/EARLY HEAD START	187,328.25
SUBTOTAL	82,475.76
CHILD DEVELOPMENT RESERVE No. 1	(0.30)
CHILD DEVELOPMENT RESERVE No. 2	0.00
GENERAL CHILD CARE	168,707.53
MIGRANT A/P	2,176,739.13
MIGRANT CHILD CARE	28,850.61
MIGRANT SPECIALIZED SERVICES	(15,639.60)
SAN JOAQUIN COE GENERAL CHILD CARE	(128,480.12)
STATE PRESCHOOL	431,093.15
SUBTOTAL	2,661,270.40
ANTHEM BLUE CROSS FOOD BANK	18,632.57
CAFB FOOD ACCESS FOR FARMWORKERS INITIATIVE	234,582.80
COMMODITY SUPPLEMENTAL FOOD PROGRAM	(98,893.15)
COUNTY OF KERN CARES ACT	(13,853.09)
EF&S	(99,703.15)
EFAP	(112,949.10)
FEEDING AMERICA SENIOR HUNGER	50,000.00
FOOD BANK	450,664.21
FOOD BANK EXPANSION	22,739.27
FOOD BANK CAPACITY PROGRAM	181,818.00
FOOD BANK - STATE	41,820.18
KAISER	95,000.00
SENIOR FARMERS MARKET NUTRITION PROGRAM	16,254.00
TRADE MITIGATION	22.00
WONDERFUL FOUNDATION	86,742.90
SUBTOTAL	872,877.44
ENERGY	(185,322.40)
DOE WAP	25,342.08
LIHEAP	(421,468.86)
PG&E	(15,720.99)
DAP (Disorgement Assistance Program)	(46,003.25)
TRANSFER NEGATIVE BALANCE	643,173.42
SUBTOTAL	0.00
CALIFORNIA ENDOWMENT	
CENTRAL VALLEY SMALL BUSINESS DEVELOPMENT	2,000.00
SUBTOTAL	2,000.00
211	503,455.28
211 ENERGY UPGRADE CA PROGRAM	4,275.62
211 HOSPITAL PREPAREDNESS PROGRAM	(10,493.56)
AMERICORPS - CALIFORNIA VOLUNTEERS	(84,543.39)
BKRHC HOMELESS HOUSING ASSISTANCE & PREVENTION	(4,805.26)
CAL FRESH	(29,482.03)
CALEITC	(12,730.91)
CAPK FOUNDATION	(34,935.28)
CITY OF BKFD HOMELESS HOUSING ASST & PREV (HHAP)	(8,606.95)
COST POOLS	(21,841.88)
COUNTY OF KERN HOUSING FOR THE HARVEST CARES	1,453.80
COUNTY OF KERN LOW BARRIER HOMELESS CENTER	36,786.68
CSBG	33,983.85
CSBG CARES ACT	(281,717.90)
CSBG DISCRETIONARY	(31,653.58)
DIFFERENTIAL RESPONSE	(24,588.49)
DIGNITY HEALTH	4,677.72
DISCRETIONARY FUND	1,992,624.32
ECONOMIC EMPOWERMENT	(9,410.59)
EAST KERN FAMILY RESOURCE CENTER	9,450.72
ESG CARES ACT HOMELESS SERVICES	(94,063.13)
FIRST 5 KERN 211	(18,194.63)
FIRST 5 KERN EAST KERN FAMILY RESOURCE CENTER	(32,037.45)
FIRST 5 HELP ME GROW	(11,134.48)
FIRST 5 RIDGECREST FAMILY RESOURCE CENTER	(733.80)
FRIENDSHIP HOUSE	5,698.03
FUNDRAISING	275,059.44
GAPP FUND	0.00
GENERAL FUND	(14,381.27)
GOODWILL IND-CA State 211 COVID-19 Call Cntr Response	109.88
HOME VISIT INITIATIVE (CO OF KERN)	(123,573.04)
HUD-COORDINATED ENTRY SYSTEM	(17,137.08)
INDIRECT FUND	541,766.16
IRS - VITA	(56,844.83)
M ST NAVIGATION CENTER	5,390.00
NALEO - 2020 CENSUS	7,109.58
NEOPB CAL FRESH HEALTHY LIVING	(175,853.19)
POSITIVE YOUTH DEV SVC	(4,346.63)
POSITIVE YOUTH M	(15,176.32)
SHAFTER YOUTH CENTER	29,928.94
SIERRA FOUNDATION - ASTHMA MITIGATION	187,100.47
SILICON VALLEY COM FOUND MIGRANT ALTERNATIVE PYMT	104,197.23
SO CA EDISON - 211 CUSTOMER RELATIONS	19,200.57
UNITED WAY 211	981.55
UNITED WAY CESH	(1,896.49)
VIRGINIA & ALFRED HARRELL LITERACY PROGRAM	87,396.40
WELLS FARGO FOUNDATION	46,981.80
WIC	(689,467.35)
LESS: ENERGY NEGATIVE BALANCE	(643,173.42)
ADD: LINE OF CREDIT	
SUBTOTAL	1,444,805.11
TOTAL OPERATING CASH	5,063,428.71

COMMUNITY ACTION PARTNERSHIP OF KERN
WELLS FARGO VISA SUMMARY
STATEMENTS DATED March 1, 2021 - March 31, 2021

Cardholder	Position	Amount Charged
CAPK	Accounts Payable	\$ -
Gloria Barbero	Administrator - EHS San Joaquin	-
Yolanda Gonzales	Director of Head Start/State Child Development Programs	469.00
Freddy Hernandez	Director of Youth and Community Services	4,832.61
Traco Matthews	Chief Program Officer	1,714.20
Lisa McGranahan	Director of Human Resoures	3,256.00
Jerry Meade	Assistant Director of Head Start/State Child Development Programs	3,627.00
Pritika Ram	Director of Administration	407.53
Carmen Segovia	Director of Health & Nutrition Services	612.93
Sheila Shegos	Director of Community Development	-
Jeremy Tobias	Chief Executive Officer	-
Emilio Wagner	Director of Operations	804.63
Tracy Webster	Chief Financial Officer	(4,979.22)
	Total	\$ 10,744.68



Statement Expenses

04/01/2021 08:42 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	AP, CAPK	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-7017	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	0.00 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	0.00 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

There are no results.

---End of Report---

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Statement Expenses

04/01/2021 08:43 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	BARBERO, GLORIA	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-7058	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	0.00 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	0.00 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

There are no results.

---End of Report---



Statement Expenses

 04/01/2021 08:44 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	GONZALES, YOLANDA	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-7009	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	469.00 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	469.00 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/03/2021	03/04/2021	National Head Start Asso 703-739-0875,VA		CAPK Pcard(CAPL Pcard)	No	469.00 USD / 469.00

Total Charges: 469.00 USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---



Statement Expenses

 04/01/2021 08:45 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	HERNANDEZ, FREDDY	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-8889	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	4,832.61 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	4,832.61 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Doordash Togos Sandwic www.doordash.,CA		CAPK Pcard(CAPL Pcard)	No	16.44 USD / 16.44
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/28/2021	03/01/2021	Doordash Slice Of Ital www.doordash.,CA		CAPK Pcard(CAPL Pcard)	No	48.42 USD / 48.42
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Domino's 7781 661-703-1709,CA		CAPK Pcard(CAPL Pcard)	No	25.41 USD / 25.41
4.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Snap Inc. Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	No	10.72 USD / 10.72
5.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Snap Inc. Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	No	10.46 USD / 10.46
6.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Snap Inc. Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	No	8.17 USD / 8.17
7.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Snap Inc. Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	No	11.02 USD / 11.02
8.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Snap Inc. Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	No	10.11 USD / 10.11
9.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/27/2021	03/01/2021	Snap Inc. Snap	E5	CAPK Pcard(CAPL Pcard)	No	11.03 USD / 11.03

			Snap Ads 650-9065368,CA		Pcard)		
10.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 11.00 USD / 11.00
11.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.30 USD / 10.30
12.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.50 USD / 10.50
13.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.75 USD / 10.75
14.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.04 USD / 10.04
15.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 11.38 USD / 11.38
16.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.83 USD / 10.83
17.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.48 USD / 10.48
18.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.68 USD / 10.68
19.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 11.62 USD / 11.62
20.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 11.25 USD / 11.25
21.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap	General Ledger Code E6	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 11.23 USD / 11.23

			Snap Ads 650-9065368,CA		Pcard)		
22.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.08 USD / 10.08
23.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 1.78 USD / 1.78
24.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 12.14 USD / 12.14
25.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 11.07 USD / 11.07
26.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.27 USD / 10.27
27.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.78 USD / 10.78
28.	Transaction Date 03/01/2021	Posting Date 03/01/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 11.05 USD / 11.05
29.	Transaction Date 03/01/2021	Posting Date 03/01/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 11.53 USD / 11.53
30.	Transaction Date 03/01/2021	Posting Date 03/01/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 11.51 USD / 11.51
31.	Transaction Date 03/01/2021	Posting Date 03/01/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.42 USD / 10.42
32.	Transaction Date 03/01/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 6.61 USD / 6.61
33.	Transaction Date 03/01/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap	General Ledger Code E7	Unit CAPK Pcard(CAPL	Receipt Submitted ‡ No	Amount / Original Currency 10.14 USD / 10.14

			Snap Ads 650-9065368,CA		Pcard)		
34.	Transaction Date 03/01/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 11.32 USD / 11.32
35.	Transaction Date 03/01/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.26 USD / 10.26
36.	Transaction Date 03/01/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.78 USD / 10.78
37.	Transaction Date 03/02/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.06 USD / 10.06
38.	Transaction Date 03/02/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 12.25 USD / 12.25
39.	Transaction Date 03/02/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.30 USD / 10.30
40.	Transaction Date 03/02/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.12 USD / 10.12
41.	Transaction Date 03/02/2021	Posting Date 03/03/2021	Merchant Doordash Panda Express Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 42.41 USD / 42.41
42.	Transaction Date 03/02/2021	Posting Date 03/03/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 5.68 USD / 5.68
43.	Transaction Date 03/02/2021	Posting Date 03/03/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 26.19 USD / 26.19
44.	Transaction Date 03/03/2021	Posting Date 03/03/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 25.38 USD / 25.38
45.	Transaction Date 03/03/2021	Posting Date 03/03/2021	Merchant Snap Inc Snap	General Ledger Code E8	Unit CAPK Pcard(CAPL	Receipt Submitted ‡ No	Amount / Original Currency 25.96 USD / 25.96

			Snap Ads 650-9065368,CA		Pcard)		
46.	Transaction Date 03/04/2021	Posting Date 03/04/2021	Merchant Doordash Tacos La Vill Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 27.26 USD / 27.26
47.	Transaction Date 03/03/2021	Posting Date 03/04/2021	Merchant Wipfli Llp 715-845-3111,WI	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 825.00 USD / 825.00
48.	Transaction Date 03/03/2021	Posting Date 03/04/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 10.96 USD / 10.96
49.	Transaction Date 03/04/2021	Posting Date 03/04/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 50.80 USD / 50.80
50.	Transaction Date 03/04/2021	Posting Date 03/05/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 40.67 USD / 40.67
51.	Transaction Date 03/07/2021	Posting Date 03/08/2021	Merchant Doordash Tacos La Vill Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 47.87 USD / 47.87
52.	Transaction Date 03/07/2021	Posting Date 03/08/2021	Merchant Doordash Mcdonalds Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 24.51 USD / 24.51
53.	Transaction Date 03/08/2021	Posting Date 03/08/2021	Merchant Doordash Brazilian Mus Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 18.16 USD / 18.16
54.	Transaction Date 03/05/2021	Posting Date 03/08/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 90.49 USD / 90.49
55.	Transaction Date 03/06/2021	Posting Date 03/08/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 93.65 USD / 93.65
56.	Transaction Date 03/07/2021	Posting Date 03/08/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 96.50 USD / 96.50
57.	Transaction Date 03/09/2021	Posting Date 03/09/2021	Merchant Doordash Tacos La Vill	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 18.17 USD / 18.17

Www.doordash.,CA

58.	Transaction Date 03/08/2021	Posting Date 03/09/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 92.50 USD / 92.50
59.	Transaction Date 03/10/2021	Posting Date 03/10/2021	Merchant Doordash Brazilian Mus Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 30.18 USD / 30.18
60.	Transaction Date 03/09/2021	Posting Date 03/10/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 87.87 USD / 87.87
61.	Transaction Date 03/10/2021	Posting Date 03/11/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 88.15 USD / 88.15
62.	Transaction Date 03/11/2021	Posting Date 03/12/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 89.28 USD / 89.28
63.	Transaction Date 03/12/2021	Posting Date 03/15/2021	Merchant Doordash Tacos La Vill Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 18.17 USD / 18.17
64.	Transaction Date 03/14/2021	Posting Date 03/15/2021	Merchant Doordash Popeyes Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 40.36 USD / 40.36
65.	Transaction Date 03/12/2021	Posting Date 03/15/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 86.42 USD / 86.42
66.	Transaction Date 03/16/2021	Posting Date 03/16/2021	Merchant Doordash El Taco Rojo Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 43.30 USD / 43.30
67.	Transaction Date 03/15/2021	Posting Date 03/16/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 9.69 USD / 9.69
68.	Transaction Date 03/16/2021	Posting Date 03/17/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 9.70 USD / 9.70
69.	Transaction Date 03/16/2021	Posting Date 03/17/2021	Merchant Snap Inc Snap Snap Ads	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 91.48 USD / 91.48

650-9065368,CA							
70.	Transaction Date 03/18/2021	Posting Date 03/18/2021	Merchant Doordash Too Fats Sand www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 36.23 USD / 36.23
71.	Transaction Date 03/18/2021	Posting Date 03/18/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 51.08 USD / 51.08
72.	Transaction Date 03/17/2021	Posting Date 03/18/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 53.70 USD / 53.70
73.	Transaction Date 03/18/2021	Posting Date 03/19/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 47.74 USD / 47.74
74.	Transaction Date 03/21/2021	Posting Date 03/22/2021	Merchant Doordash Birrieria Gua www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 59.96 USD / 59.96
75.	Transaction Date 03/19/2021	Posting Date 03/22/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 103.41 USD / 103.41
76.	Transaction Date 03/20/2021	Posting Date 03/22/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 105.49 USD / 105.49
77.	Transaction Date 03/21/2021	Posting Date 03/22/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 113.59 USD / 113.59
78.	Transaction Date 03/23/2021	Posting Date 03/23/2021	Merchant Doordash Tacos La Vill www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 18.17 USD / 18.17
79.	Transaction Date 03/22/2021	Posting Date 03/23/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 108.36 USD / 108.36
80.	Transaction Date 03/24/2021	Posting Date 03/24/2021	Merchant Doordash Chipotle www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 22.71 USD / 22.71
81.	Transaction Date 03/23/2021	Posting Date 03/24/2021	Merchant Snap Inc Snap Snap Ads	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 95.70 USD / 95.70

650-9065368,CA							
82.	Transaction Date 03/23/2021	Posting Date 03/24/2021	Merchant Py Natl Energy & Utility 202-5302210,DC	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 514.50 USD / 514.50
83.	Transaction Date 03/25/2021	Posting Date 03/25/2021	Merchant Doordash Panda Express www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 21.24 USD / 21.24
84.	Transaction Date 03/24/2021	Posting Date 03/25/2021	Merchant Snap Inc Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 94.51 USD / 94.51
85.	Transaction Date 03/26/2021	Posting Date 03/26/2021	Merchant Doordash Me-n-eds Pizz www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 55.17 USD / 55.17
86.	Transaction Date 03/25/2021	Posting Date 03/26/2021	Merchant Canva 03005-22455368 Httpscanva.co,DE	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 12.95 USD / 12.95
87.	Transaction Date 03/25/2021	Posting Date 03/26/2021	Merchant Snap Inc Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 92.35 USD / 92.35
88.	Transaction Date 03/27/2021	Posting Date 03/29/2021	Merchant Doordash Tacos La Vill www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 18.61 USD / 18.61
89.	Transaction Date 03/28/2021	Posting Date 03/29/2021	Merchant Doordash Brazilian Aca www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 68.79 USD / 68.79
90.	Transaction Date 03/26/2021	Posting Date 03/29/2021	Merchant Snap Inc Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 93.65 USD / 93.65
91.	Transaction Date 03/27/2021	Posting Date 03/29/2021	Merchant Snap Inc Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 99.78 USD / 99.78
92.	Transaction Date 03/28/2021	Posting Date 03/29/2021	Merchant Snap Inc Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 106.28 USD / 106.28
93.	Transaction Date 03/29/2021	Posting Date 03/30/2021	Merchant Snap Inc Snap Ads	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ No	Amount / Original Currency 101.54 USD / 101.54

650-9065368,CA

94.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/31/2021	03/31/2021	Doordash Tacos La Vill www.doordash.,CA		CAPK Pcard(CAPL Pcard)	No	18.14 USD / 18.14
95.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/30/2021	03/31/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	No	87.89 USD / 87.89

Total Charges: 4,832.61 USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---

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Statement Expenses

 04/01/2021 08:46 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	MATTHEWS, TRACO	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-3726	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	1,714.20 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	1,714.20 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Cal Chamber Of Commerce 800-331-8877,CA		CAPK Pcard(CAPL Pcard)	No	199.20 USD / 199.20
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/12/2021	03/15/2021	In Rotary Club Of Bakers 661-3250696,CA		CAPK Pcard(CAPL Pcard)	No	540.00 USD / 540.00
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/19/2021	03/22/2021	Wipfillp 715-843-7449,WI		CAPK Pcard(CAPL Pcard)	No	975.00 USD / 975.00

Total Charges: 1,714.20 USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---



Statement Expenses

 04/01/2021 08:47 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	MCGRANAHAN, LISA	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-9914	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	3,256.00 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	3,256.00 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/01/2021	03/02/2021	Eb Exit Interview Too 801-413-7200,CA		CAPK Pcard(CAPL Pcard)	No	298.00 USD / 298.00
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/01/2021	03/02/2021	Eb Exit Interview Too 801-413-7200,CA		CAPK Pcard(CAPL Pcard)	No	219.00 USD / 219.00
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/01/2021	03/02/2021	Eb Exit Interview Too 801-413-7200,CA		CAPK Pcard(CAPL Pcard)	No	219.00 USD / 219.00
4.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/02/2021	03/03/2021	Disability Management Em 800-789-3632,CA		CAPK Pcard(CAPL Pcard)	No	330.00 USD / 330.00
5.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/09/2021	03/10/2021	Societyforhumanresource 800-2837476,VA		CAPK Pcard(CAPL Pcard)	No	995.00 USD / 995.00
6.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/10/2021	03/12/2021	Societyforhumanresource 800-2837476,VA		CAPK Pcard(CAPL Pcard)	No	1,095.00 USD / 1,095.00
7.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/30/2021	03/31/2021	Shrm Certification 800-2837476,VA		CAPK Pcard(CAPL Pcard)	No	100.00 USD / 100.00

Total Charges: 3,256.00 USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---



Statement Expenses

 04/01/2021 08:49 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	MEADE, JERRY	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-5025	End Date:	03/31/2021
Status:	Cardholder Reviewed	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	3,627.00 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	3,627.00 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/01/2021	03/02/2021	Feldesman Tucker Leifer F 512-0800052,DC		CAPK Pcard(CAPL Pcard)	No	1,695.00 USD / 1,695.00
	Description		Professional Development Training for Federal Funding Academy for Program Manager				
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/01/2021	03/02/2021	Feldesman Tucker Leifer F 512-0800052,DC		CAPK Pcard(CAPL Pcard)	No	1,695.00 USD / 1,695.00
	Description		Professional Development Training for Federal Funding Academy for Program Administrator				
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/06/2021	03/08/2021	Pma Online 201-871-0427,NJ		CAPK Pcard(CAPL Pcard)	No	79.00 USD / 79.00
	Description		Professional Development Training for Grant Development for Administrative Analyst				
4.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/10/2021	03/10/2021	Pma Online 201-871-0427,NJ		CAPK Pcard(CAPL Pcard)	No	79.00 USD / 79.00
	Description		Professional Development Training for Grant Development for QA Administrator				
5.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/10/2021	03/10/2021	Pma Online 201-871-0427,NJ		CAPK Pcard(CAPL Pcard)	No	79.00 USD / 79.00
	Description		Professional Development Training for Grant Development for Director				

Total Charges: 3,627.00 USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---



Statement Expenses

 04/01/2021 08:49 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	RAM, PRITIKA	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-7074	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	407.53 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	407.53 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/12/2021	03/15/2021	Www.thingsremembered.com 866-9024438,OH		CAPK Pcard(CAPL Pcard)	No	133.14 USD / 133.14
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/21/2021	03/22/2021	Facebk 8aag72fut2 Fb.me/ads,CA		CAPK Pcard(CAPL Pcard)	No	125.00 USD / 125.00
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/30/2021	03/31/2021	Www.thingsremembered.com 866-9024438,OH		CAPK Pcard(CAPL Pcard)	No	149.39 USD / 149.39

Total Charges: 407.53 USD

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---End of Report---



Statement Expenses

 04/01/2021 08:50 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	SEGOVIA, CARMEN	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-7025	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	612.93 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	612.93 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/25/2021	03/01/2021	Domino's 7780 661-703-1709,CA		CAPK Pcard(CAPL Pcard)	No	108.28 USD / 108.28
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/01/2021	03/02/2021	Lassens Natural Foods-bk Bakersfield,CA		CAPK Pcard(CAPL Pcard)	No	181.91 USD / 181.91
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/02/2021	03/04/2021	Autozone #4009 Bakersfield,CA		CAPK Pcard(CAPL Pcard)	No	168.63 USD / 168.63
4.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/13/2021	03/15/2021	Facebk Ruqzgyj252 Fb.me/ads,CA		CAPK Pcard(CAPL Pcard)	No	25.00 USD / 25.00
5.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/16/2021	03/17/2021	Facebk Wmu28zs252 Fb.me/ads,CA		CAPK Pcard(CAPL Pcard)	No	11.01 USD / 11.01
6.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/17/2021	03/18/2021	Lassens Natural Foods-bk Bakersfield,CA		CAPK Pcard(CAPL Pcard)	No	58.10 USD / 58.10
7.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/18/2021	03/19/2021	Facebk Sxmmzye252 Fb.me/ads,CA		CAPK Pcard(CAPL Pcard)	No	25.00 USD / 25.00
8.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/23/2021	03/24/2021	Facebk Mxz63zw252 Fb.me/ads,CA		CAPK Pcard(CAPL Pcard)	No	35.00 USD / 35.00

Total Charges: 612.93 USD

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---End of Report---

E18



Statement Expenses04/01/2021 08:52 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	SHEGOS, SHEILA	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-0776	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	0.00 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	0.00 USD	Download Period:	04/11/2021 through 04/28/2021

Charges**There are no results.****---End of Report---**

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Statement Expenses04/01/2021 08:52 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	TOBIAS, JEREMY	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-7066	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	0.00 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	0.00 USD	Download Period:	04/11/2021 through 04/28/2021

Charges**There are no results.****---End of Report---**

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Statement Expenses

 04/01/2021 08:53 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	WAGNER, EMILIO	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-7041	End Date:	03/31/2021
Status:	Cardholder Reviewed	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	804.63 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	804.63 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Dnh Godaddy.com 480- 5058855,AZ		CAPK Pcard(CAPL Pcard)	Yes	149.98 USD / 149.98
	Description HS SSL Certificate Godaddy.com subdomain for new training service.						
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/19/2021	03/22/2021	Onestepgpscom 181-865- 9203,CA		CAPK Pcard(CAPL Pcard)	Yes	209.25 USD / 209.25
	Description Monthly subscription renewal order with OneStepGps.com 6667-524-000-147-000-000-3-1						
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/22/2021	03/23/2021	Mindbody, Inc. 805- 5462000,CA		CAPK Pcard(CAPL Pcard)	Yes	445.40 USD / 445.40
	Description Mindbody Premier Basic Monthly Charge and Subscriptions Fee for March 2021 service.						

Total Charges: 804.63 USD

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---End of Report---



Statement Expenses

 04/01/2021 08:54 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	WEBSTER, TRACY	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-6993	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	(4,979.22) USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	(4,979.22) USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/25/2021	03/02/2021	Shrm Housing 800-906-4213,TX		CAPK Pcard(CAPL Pcard)	No	(875.61) USD / (875.61)
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/25/2021	03/02/2021	Shrm Housing 800-906-4213,TX		CAPK Pcard(CAPL Pcard)	No	(875.61) USD / (875.61)
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/10/2021	03/12/2021	Societyforhumanresource 800-2837476,VA		CAPK Pcard(CAPL Pcard)	No	(1,550.00) USD / (1,550.00)
4.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/10/2021	03/12/2021	Societyforhumanresource 800-2837476,VA		CAPK Pcard(CAPL Pcard)	No	(1,975.00) USD / (1,975.00)
5.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/17/2021	03/18/2021	American Payroll Assoc 210-226-4600,TX		CAPK Pcard(CAPL Pcard)	No	297.00 USD / 297.00

Total Charges: (4,979.22) USD

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---End of Report---

COMMUNITY ACTION PARTNERSHIP OF KERN
CENTRAL KITCHEN - BUDGET TO ACTUAL
FOR THE PERIOD MARCH 1, 2021 TO FEBRUARY 28, 2022 (1 OF 12 MONTHS OR 8.33%)

Line Item	2021/22 Budget	3/1/21 - 2/28/22 Actual	% Expended	Available Budget
USDA Revenue (Note A)	1,272,351	103,436	8.1%	1,168,915
Head Start Subsidy	<u>623,738</u>	<u>30,839</u>	4.9%	<u>592,899</u>
Total Revenue	<u>1,896,089</u>	<u>134,274</u>	7.1%	<u>1,761,815</u>
Expenditures (Note B)				
Salaries	605,614	35,670	5.9%	569,944
Benefits	187,409	15,347	8.2%	172,062
Vehicle Gasoline, Repair/Maintenance	51,300	2,620	5.1%	48,680
Space Costs	94,700	2,736	2.9%	91,964
Supplies - Office & Food Service	86,000	7,384	8.6%	78,616
Equipment Repair/Maintenance & Lease	38,000	1,323	3.5%	36,677
Communication	13,000	1,516	11.7%	11,484
Risk Insurance	12,700	1,673	13.2%	11,027
Printing	1,000	-	0.0%	1,000
Hiring & Employee Costs	100	-	0.0%	100
First Aid	500	-	0.0%	500
Other Misc	-	-	-	-
Raw Food/Vended Meals	<u>586,803</u>	<u>53,005</u>	9.0%	<u>533,798</u>
Sub Total	1,677,126	121,274	7.2%	1,555,852
Adult Meals Prepared	51,251	1,571	3.1%	49,680
Indirect	<u>167,712</u>	<u>11,429</u>	6.8%	<u>156,283</u>
Total Expenditures	<u>1,896,089</u>	<u>134,274</u>	7.1%	<u>1,761,815</u>

0

	Prior Period	March 2021	Cumulative
Total Meals Prepared and Vended (Note C)	-	70,235	70,235
Total Meals Claimed	<u>-</u>	<u>44,836</u>	<u>44,836</u>
Difference	-	25,399	25,399
Percentage Claimed to Prepared/Vended		63.8%	63.8%

Note A: Source of USDA revenue is monthly report submitted to California Department of Education by Head Start/State Child Development Program Division. Revenue is reimbursement for meals claimed.

Note B: Expenditures are for meals prepared, including vended meals.

Note C: Total number of meals delivered to the centers and homebase excluding adult prepared and adult meals vended. The total represents the number of meals available to be served to center and homebase children.

COMMUNITY ACTION PARTNERSHIP OF KERN
STATE DEPARTMENT OF EDUCATION CONTRACT - MIGRANT ALTERNATIVE PAYMENT
FOR THE PERIOD 7/1/20 - 6/30/21 (8 OF 12 MONTHS = 66.67%)

Contract CMAP-9000	July 2020	Aug 2020	Sept 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021	Feb 2021	Mar 2021	Apr 2021	May 2021	June 2021	Total	%	% Earned to MRA
Provider Payments	\$ 431,498	\$ 519,622	\$ 587,970	\$ 548,956	\$ 552,571	\$ 542,057	\$ 536,657	\$ 567,824	\$ -				\$ 4,287,155		
Add: Family Fees	-	-	8,573	10,051	10,477	11,989	10,000	10,000	-	-	-	-	\$ 61,090		
Net Provider Payments	\$ 431,498	\$ 519,622	\$ 596,543	\$ 559,007	\$ 563,048	\$ 554,046	\$ 546,657	\$ 577,824	\$ -	\$ -	\$ -	\$ -	\$ 4,348,245	84.36%	
Maximum Reimbursable Amount (MRA) for Provider Payments													7,907,363		54.99%
Administration & Support Services Revenue															
Provider Payments	\$ 431,498	\$ 519,622	\$ 596,543	\$ 559,007	\$ 563,048	\$ 554,046	\$ 546,657	\$ 577,824	\$ -	\$ -	\$ -	\$ -	\$ 4,348,245		
Reimbursement Rate	x 21.2121%	x 21.2121%	x 21.2121%	x 21.2121%	x 21.2121%	x 21.2121%	x 21.2121%	x 21.2121%	x 21.2121%	x 21.2121%	x 21.2121%	x 21.2121%	x 21.2121%		
Revenue Earned	\$ 91,530	\$ 110,223	\$ 126,539	\$ 118,577	\$ 119,434	\$ 117,525	\$ 115,958	\$ 122,569	\$ -	\$ -	\$ -	\$ -	\$ 922,354		
Program Administration/Support Services Costs	65,934	71,199	62,745	59,765	58,628	85,290	58,008	127,863					589,432	11.44%	
Indirect (10% x MTDC) Costs	57,151	58,299	66,003	62,100	62,433	64,350	60,681	65,921					496,938	4.20%	
Transfer Indirect to CSBG	-	(42,232)	(12,105)			(225,908)							(280,246)		
Total Operating Costs	\$ 123,085	\$ 87,266	\$ 116,643	\$ 121,864	\$ 121,061	\$ (76,269)	\$ 118,689	\$ 193,784	\$ -	\$ -	\$ -	\$ -	\$ 806,124	15.64%	
Revenue Earned Over/(Under) Costs	\$ (31,555)	\$ 22,957	\$ 9,896	\$ (3,287)	\$ (1,627)	\$ 193,793	\$ (2,732)	\$ (71,216)	\$ -	\$ -	\$ -	\$ -	\$ 116,230		
TOTAL COSTS - NET OF FAMILY FEES	\$ 554,583	\$ 606,888	\$ 713,186	\$ 680,871	\$ 684,109	\$ 477,777	\$ 665,347	\$ 771,608	\$ -	\$ -	\$ -	\$ -	\$ 5,154,368	100.00%	

Note 1: Administration and Support Services revenue is earned based on the amount of provider payments incurred. Example:

Provider payments	4,348,245
Reimbursement Rate (17.5% / 82.5%)	x 21.2121%
Revenue Earned	<u>922,354</u>

Note 2: The maximum reimbursable amount per the 2020/21 State contract is as follows:

Provider Payments	7,907,363	82.50%
Administration	1,437,702	15.00%
Support Services	<u>239,617</u>	<u>2.50%</u>
Maximum Reimbursable Amount (MRA)	<u>9,584,682</u>	<u>100.00%</u>

COMMUNITY ACTION PARTNERSHIP OF KERN
STATE DEPARTMENT OF EDUCATION 2019/20 CONTRACTS - EARNED REVENUE
FOR THE PERIOD 7/1/20 - 6/30/21 (9 OF 12 MONTHS = 75.0%)

	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	TOTAL	% Earned to MRA
<u>GENERAL CHILD CARE (CCTR-0052)</u>														
Adjusted Days of Enrollment - Certified	2,921	2,982	2,982	4,174	3,418	5,326	4,536	4,246	5,869				36,454	
Reimbursement Rate per Child per Day	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	
Revenue Earned	\$ 144,717	\$ 147,753	\$ 147,728	\$ 206,780	\$ 169,309	\$ 263,850	\$ 224,713	\$ 210,326	\$ 290,750	\$ -	\$ -	\$ -	\$ 1,805,927	51.09%
Maximum Reimbursable Amount (MRA)													\$3,535,022	
<u>Flex Factor</u>														
Attendance Percentage (Attendance/Enrollment)	96.80%	99.43%	99.43%	97.42%	98.93%	98.97%	98.34%	99.45%	98.39%					99.04%
Five Percent Flexibility, Maximum = 100 Percent	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%					100.00%
<u>CALIFORNIA STATE PRESCHOOL (CSPP-0126)</u>														
Adjusted Days of Enrollment - Certified	1,174	1,581	3,220	5,396	4,615	5,977	6,813	6,520	7,936				43,231	
Reimbursement Rate per Child per Day	<u>X \$49.85</u>	<u>X \$49.85</u>	<u>X \$49.85</u>	<u>X \$49.85</u>	<u>X \$49.85</u>	<u>X \$49.85</u>	<u>X \$49.85</u>	<u>X \$49.85</u>	<u>X \$49.85</u>	<u>X \$49.85</u>	<u>X \$49.85</u>	<u>X \$49.85</u>	<u>X \$49.85</u>	
Revenue Earned	\$ 58,501	\$ 78,791	\$ 160,517	\$ 268,991	\$ 230,058	\$ 297,953	\$ 339,628	\$ 325,003	\$ 395,610	\$ -	\$ -	\$ -	\$ 2,155,051	49.34%
Maximum Reimbursable Amount (MRA)													\$4,367,697	
<u>Flex Factor</u>														
Attendance Percentage (Attendance/Enrollment)	97.90%	98.36%	98.18%	98.38%	97.03%	99.55%	99.31%	99.51%	98.92%					98.02%
Five Percent Flexibility, Maximum = 100 Percent	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%					100.00%
<u>MIGRANT CHILD CARE (CMIG-0004)</u>														
Adjusted Days of Enrollment - Certified	195	159	138	159	147	331	171	145	190				1,635	
Reimbursement Rate per Child per Day	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	<u>X \$49.54</u>	
Revenue Earned	\$ 9,664	\$ 7,886	\$ 6,837	\$ 7,868	\$ 7,276	\$ 16,398	\$ 8,471	\$ 7,191	\$ 9,413	\$ -	\$ -	\$ -	\$ 81,003	31.84%
Maximum Reimbursable Amount (MRA)													\$254,377	
<u>Flex Factor</u>														
Attendance Percentage (Attendance/Enrollment)	98.30%	100.00%	97.62%	100.00%	98.52%	100.00%	100.00%	100.00%	94.08%					99.54%
Five Percent Flexibility, Maximum = 100 Percent	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.08%					100.00%

Note 1: Source of adjusted days of enrollment for certified children is the monthly attendance report prepared by the Fiscal Dept. of the Head Start/State Child Development Division.

Note 2: Source of reimbursement rate per child per day and maximum reimbursable amount is per the 2020/21 State contracts.

Division/CFO: Tracy Webster, CFO
Program/Work Unit: Not Applicable

Month/Year: March-2021
Director of Finance: Lorraine Casillas

Services: Overall financial and accounting functions of the organization

Activities	March-2021		Year to Date 03/1/21 -3/31/21	
Description	Number	Amount	Number	Amount
Bank Deposits	14	1,608,044	14	1,608,044
Wire Deposits	11	193,952	11	193,952
Head Start/IRS Drawdowns	5	2,308,986	5	2,308,986
Vendor Checks Issued	635	1,889,475	635	1,889,475
Payroll Disbursed		2,950,293		2,950,293
Grant Reports Prepared	31		31	
Americorp Fed				
Americorp State				
CalFresh Outreach				
CalFresh SSI				
CALEITC				
CAL Food				
CESH				
City of Bakersfield Homeless Housing & Prevention				
County of Kern - 211				
CSBG 2020				
CSBG Cares				
CSBG Discretionary				
CSBG 2021				
DAP				
Differential Response				
Economic Empower				
EFAP FFCRA				
Energy Upgrade CA Program - 211				
Food Purchased Distribution Program				
Goodwill				
Homeless LBNC				
Home Visit Program				
Homeless Housing Assistance & Prevention				
HUD				
LIHEAP				
MCAP Fiscal Report & Caseload				
Postive Youth				
Postive Youth Medi-Cal				
Tax Check-Off				
VITA				
WIC				

Total Division Staffing 21 positions + 1 Temp

CFO	Accounting Technician (4)
Director of Finance	Benefits Specialist
Finance Manager	Benefits Technician
Payroll Manager	Fiscal Technician (2)
Accounting Manager	Payroll Specialists (3)
Accountant (3)	Administrative Assistant to CFO
Accounting Specialist	

Community Action of Partnership of Kern Agency Total

STATEMENT OF POSITION (UNAUDITED) AS OF FEBRUARY 28, 2021

ASSETS

Cash in Bank	6,789,237
Cash - Vacation Reserve	977,652
Petty Cash	-
Accounts Receivable	833,472
Travel Advance	-
Prepaid Expense	353,384
Inventory	1,454,836
Net Fixed Assets - Unrestricted	1,342,146
Net Fixed Assets - Restricted	<u>9,072,088</u>

Total Assets 20,822,815

LIABILITIES AND NET ASSETS

Accounts Payable	1,862,566
Accrued Expenses	785,137
Accrued Vacation	1,663,207
Line of Credit	-
Note Payable	1,473,224
Advance Payable	317,173
Deferred Revenue	<u>-</u>

Total Liabilities 6,101,307

Total Net Assets 14,721,508

Total Liabilities and Net Assets 20,822,815

STATEMENT OF OPERATIONS (UNAUDITED) FOR THE PERIOD MARCH 1, 2020 TO FEBRUARY 28, 2021

REVENUE

Grant Revenue	73,149,865
Donations	517,235
Other Revenue	6,872,262
In-Kind	<u>8,607,624</u>

Total Revenue 89,146,984

EXPENDITURES

Salaries	35,688,011
Benefits	9,938,505
Travel	275,986
Space Costs	6,511,193
Supplies	3,166,982
Consultant/Contract Services	3,145,178
Other Costs	3,213,425
Program Costs	11,374,675
Capital Expenditures	-
Indirect	6,403,843
In-Kind	<u>8,607,624</u>

Total Expenditures 88,325,421

Net Change in Assets 821,563

Net Assets, beginning 13,899,945

Net Assets, ending 14,721,508

Community Action of Partnership of Kern Agency Total

STATEMENT OF POSITION (UNAUDITED) AS OF MARCH 31, 2021

ASSETS

Cash in Bank	6,664,307
Cash - Vacation Reserve	977,652
Petty Cash	-
Accounts Receivable	36,393,016
Travel Advance	-
Prepaid Expense	817,981
Inventory	1,480,076
Net Fixed Assets - Unrestricted	1,315,156
Net Fixed Assets - Restricted	<u>9,072,088</u>

Total Assets 56,720,276

LIABILITIES AND NET ASSETS

Accounts Payable	321,419
Accrued Expenses	587
Accrued Vacation	976,929
Line of Credit	-
Note Payable	1,446,234
Advance Payable	314,176
Deferred Revenue	<u>38,920,398</u>

Total Liabilities 41,979,742

Total Net Assets 14,740,534

Total Liabilities and Net Assets 56,720,276

STATEMENT OF OPERATIONS (UNAUDITED) FOR THE PERIOD MARCH 1, 2021 TO MARCH 31, 2021

REVENUE

Grant Revenue	3,658,973
Donations	8,262
Other Revenue	412,425
In-Kind	<u>-</u>

Total Revenue 4,079,659

EXPENDITURES

Salaries	1,561,535
Benefits	757,385
Travel	11,914
Space Costs	374,916
Supplies	186,932
Consultant/Contract Services	139,466
Other Costs	234,131
Program Costs	339,841
Capital Expenditures	68,528
Indirect	385,987
In-Kind	<u>-</u>

Total Expenditures 4,060,634

Net Change in Assets 19,025

Net Assets, beginning 14,721,508

Net Assets, ending 14,740,534

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-21 TO 03-31-21 (8.33%)

	AGENCY TOTAL			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	38,371,062	1,711,444	36,659,618	4%
BENEFITS	11,195,354	709,272	10,486,082	6%
TRAVEL	723,003	11,457	711,546	2%
SPACE COST	8,679,577	349,073	8,330,504	4%
SUPPLIES	2,639,488	163,837	2,475,651	6%
EQUIPMENT	291,353	29,618	261,735	10%
CONSULTANT/CONTRACT SERVICES	4,224,507	61,371	4,163,136	1%
OTHER COSTS	2,571,193	179,311	2,391,882	7%
PROGRAM COSTS	11,336,024	308,222	11,027,802	3%
INDIRECT	7,399,241	333,870	7,065,371	5%
TOTAL	87,430,802	3,857,474	83,324,328	4%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-21 TO 03-31-21 (8.33%)

	EDUCATION			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	28,385,371	1,485,502	26,899,869	5%
BENEFITS	8,621,872	573,975	8,047,897	7%
TRAVEL	481,785	7,697	474,088	2%
SPACE COST	6,895,025	236,667	6,658,358	3%
SUPPLIES	1,650,819	129,202	1,521,617	8%
EQUIPMENT	249,000	-	-	0%
CONSULTANT/CONTRACT SERVICES	1,383,171	23,476	1,359,695	2%
OTHER COSTS	1,134,919	80,096	1,054,823	7%
PROGRAM COSTS	7,854,382	(6,625)	7,861,007	0%
INDIRECT	4,918,173	245,439	4,672,734	5%
TOTAL	61,574,517	2,775,429	58,550,088	5%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-21 TO 03-31-21 (8.33%)

	NUTRITION			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	3,972,150	106,626	3,865,524	3%
BENEFITS	1,132,141	60,432	1,071,709	5%
TRAVEL	98,318	2,365	95,953	2%
SPACE COST	698,065	52,487	645,578	8%
SUPPLIES	310,315	14,031	296,284	5%
EQUIPMENT	-	-	-	0%
CONSULTANT/CONTRACT SERVICES	594,403	2,371	592,032	0%
OTHER COSTS	392,841	32,836	360,005	8%
PROGRAM COSTS	1,451,836	305,058	1,146,778	21%
INDIRECT	728,776	51,015	677,761	7%
TOTAL	9,378,845	627,220	8,751,625	7%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-21 TO 03-31-21 (8.33%)

	ENERGY CONSERVATION			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	1,936,728	26,205	1,910,523	1%
BENEFITS	443,603	25,825	417,778	6%
TRAVEL	62,566	1,395	61,171	2%
SPACE COST	228,147	12,317	215,830	5%
SUPPLIES	95,424	4,508	90,916	5%
EQUIPMENT	8,603	-	8,603	0%
CONSULTANT/CONTRACT SERVICES	1,623,380	33,542	1,589,838	2%
OTHER COSTS	796,060	48,440	747,620	6%
PROGRAM COSTS	722,281	3,157	719,124	0%
INDIRECT	590,819	14,702	576,117	2%
TOTAL	6,507,611	170,090	6,337,521	3%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-21 TO 03-31-21 (8.33%)

	COMMUNITY SERVICES			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	2,790,922	73,315	2,717,607	3%
BENEFITS	643,907	27,445	616,462	4%
TRAVEL	33,264	-	33,264	0%
SPACE COST	687,660	40,336	647,324	6%
SUPPLIES	483,773	11,372	472,401	2%
EQUIPMENT	33,750	29,618	4,132	88%
CONSULTANT/CONTRACT SERVICES	275,443	436	275,007	0%
OTHER COSTS	153,543	15,515	138,028	10%
PROGRAM COSTS	1,276,858	6,632	1,270,226	1%
INDIRECT	618,583	17,180	601,403	3%
TOTAL	6,997,703	221,849	6,775,854	3%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-21 TO 03-31-21 (8.33%)

	CSBG			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	1,193,191	9,749	1,183,442	1%
BENEFITS	334,364	17,970	316,394	5%
TRAVEL	28,920	-	28,920	0%
SPACE COST	168,480	7,271	161,209	4%
SUPPLIES	80,157	4,724	75,433	6%
EQUIPMENT	-	-	-	0%
CONSULTANT/CONTRACT SERVICES	285,610	-	285,610	0%
OTHER COSTS	49,420	2,006	47,414	4%
PROGRAM COSTS	30,667	-	30,667	0%
INDIRECT	517,047	4,006	513,041	1%
TOTAL	2,687,856	45,727	2,642,129	2%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-21 TO 03-31-21 (8.33%)

	DISCRETIONARY & FUND RAISING			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	92,700	10,048	82,652	11%
BENEFITS	19,467	3,626	15,841	19%
TRAVEL	18,150	-	18,150	0%
SPACE COST	2,200	(5)	2,205	0%
SUPPLIES	19,000	-	19,000	0%
EQUIPMENT	-	-	-	0%
CONSULTANT/CONTRACT SERVICES	62,500	1,545	60,955	2%
OTHER COSTS	44,410	417	43,993	1%
PROGRAM COSTS	-	-	-	0%
INDIRECT	25,843	1,528	24,315	6%
TOTAL	284,270	17,160	267,110	6%

COMMUNITY ACTION PARTNERSHIP OF KERN
INDIRECT FUND - FY 2020/21
BUDGET TO ACTUAL - 3/1/20 TO 02/28/21 (12 OF 12 MONTHS = 100.0%)

	Budget	Actual	% Earned/ Expended	Available Balance
Revenue	\$ 7,642,243	\$ 6,353,215	83.1%	\$ 1,289,028
Expenditures				
Salaries	3,710,632	3,059,644	82.5%	650,988
Benefits @ 24.2% actual	<u>906,536</u>	<u>677,415</u>	<u>74.7%</u>	<u>229,121</u>
Total Personnel Costs	4,617,168	3,737,059	80.9%	880,109
Operating Costs				
Travel	56,750	14,968	26.4%	41,782
Space Costs	193,300	274,267	141.9%	(80,967)
Supplies	119,400	223,826	187.5%	(104,426)
Consultant/Contract	1,004,366	873,551	87.0%	130,815
Other Operating Costs	<u>298,600</u>	<u>377,662</u>	<u>126.5%</u>	<u>(79,062)</u>
Total Operating Costs	1,672,416	1,764,275	105.5%	(91,859)
Total Expenditures	<u>\$ 6,289,584</u>	<u>\$ 5,501,333</u>	<u>87.5%</u>	<u>\$ 788,251</u>
Excess Indirect Revenue	<u>\$ 1,352,659</u>	<u>\$ 851,881</u>		

RECAP BY SUPPORT DIVISION	Budget	Actual	% Expended	Available Balance
HR	\$ 917,844	\$ 819,953	89.3%	\$ 97,891
Operations	1,937,318	1,899,445	98.0%	37,873
Executive	1,145,335	759,274	66.3%	386,061
Community Development	354,917	331,837	93.5%	23,080
Finance	1,757,619	1,686,349	95.9%	71,270
Youth and Community Svcs	<u>176,551</u>	<u>4,475</u>	<u>2.5%</u>	<u>172,076</u>
	<u>\$ 6,289,584</u>	<u>\$ 5,501,333</u>	<u>87.5%</u>	<u>\$ 788,251</u>

Prepared Date: 04/09/2021

COMMUNITY ACTION PARTNERSHIP OF KERN
INDIRECT FUND - FY 2021/22
BUDGET TO ACTUAL - 03/1/21 TO 03/31/21 (1 OF 12 MONTHS = 8.33%)

	Budget	Actual	% Earned/ Expended	Available Balance
Revenue	\$ 7,399,241	\$ 386,792	5.2%	\$ 7,012,449
Expenditures				
Salaries	3,947,662	210,054	5.3%	3,737,608
Benefits @ 23.6% actual	<u>931,140</u>	<u>64,207</u>	<u>6.9%</u>	<u>866,933</u>
Total Personnel Costs	4,878,802	274,262	5.6%	4,604,540
Operating Costs				
Travel	65,350	457	0.7%	64,893
Space Costs	206,370	14,666	7.1%	191,704
Supplies	145,200	5,616	3.9%	139,584
Equipment	196,000	38,910	19.9%	157,090
Consultant/Contract	937,500	70,181	7.5%	867,319
Other Operating Costs	<u>352,250</u>	<u>41,551</u>	<u>11.8%</u>	<u>310,699</u>
Total Operating Costs	1,902,670	171,381	9.0%	1,731,289
Total Expenditures	<u>\$ 6,781,472</u>	<u>\$ 445,643</u>	<u>6.6%</u>	<u>\$ 6,335,829</u>
Excess Indirect Revenue	<u>\$ 617,769</u>	<u>\$ (58,851)</u>		

RECAP BY SUPPORT DIVISION	Budget	Actual	% Expended	Available Balance
HR	\$ 1,098,193	\$ 57,496	5.2%	\$ 1,040,697
Operations	2,324,790	156,215	6.7%	2,168,575
Executive	1,347,339	111,693	8.3%	1,235,646
Community Development	224,600	13,422	6.0%	211,178
Finance	1,786,550	106,818	6.0%	1,679,732
Youth and Community Svcs	<u>0</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>
	<u>\$ 6,781,472</u>	<u>\$ 445,643</u>	<u>6.6%</u>	<u>\$ 6,335,829</u>

Prepared Date: 04/08/2021



MEMORANDUM

To: Board of Directors

Tracy Webster

From: Tracy Webster, Chief Financial Officer

Date: April 28, 2020

Subject: *Agenda Item IV(dd): Revised Credit Card Statement Descriptions – **Action Item***

The attached March 2021 Wells Fargo Credit Card Statements have been revised at the request of the Board and Finance Committee. The revised credit card statements reflect changes made to the descriptions of the charge, providing more transparency and clarity on the use of the company-issued credit cards.

The lack of information was due to the timing of when the statements are generated and when staff reconciled the statements. After training has been conducted, staff is aware of the preferred timing of reconciling the statement and moving forward all future credit card statements will describe the charges.

Recommendation:

Staff recommends that the Board of Directors approved the amended credit card statement.

COMMUNITY ACTION PARTNERSHIP OF KERN
WELLS FARGO VISA SUMMARY
STATEMENTS DATED March 1, 2021 - March 31, 2021

Cardholder	Position	Amount Charged
CAPK	Accounts Payable	\$ -
Gloria Barbero	Administrator - EHS San Joaquin	-
Yolanda Gonzales	Director of Head Start/State Child Development Programs	469.00
Freddy Hernandez	Director of Youth and Community Services	4,832.61
Traco Matthews	Chief Program Officer	1,714.20
Lisa McGranahan	Director of Human Resoures	3,256.00
Jerry Meade	Assistant Director of Head Start/State Child Development Programs	3,627.00
Pritika Ram	Director of Administration	407.53
Carmen Segovia	Director of Health & Nutrition Services	612.93
Sheila Shegos	Director of Community Development	-
Jeremy Tobias	Chief Executive Officer	-
Emilio Wagner	Director of Operations	804.63
Tracy Webster	Chief Financial Officer	(4,979.22)
Total		\$ 10,744.68



Statement Expenses

04/01/2021 08:42 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	AP, CAPK	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-7017	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	0.00 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	0.00 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

There are no results.

---End of Report---

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Statement Expenses

04/01/2021 08:43 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	BARBERO, GLORIA	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-7058	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	0.00 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	0.00 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

There are no results.

---End of Report---

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Statement Expenses

 04/01/2021 08:44 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	GONZALES, YOLANDA	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-7009	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	469.00 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	469.00 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/03/2021	03/04/2021	National Head Start Asso 703-739-0875,VA		CAPK Pcard(CAPL Pcard)	No	469.00 USD / 469.00

Description: Program Training

Total Charges: 469.00 USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---



Statement Expenses

 04/22/2021 08:17 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	HERNANDEZ, FREDDY	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-8889	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	4,832.61 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	4,832.61 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Doordash Togos Sandwic Www.doordash.,CA		CAPK Pcard(CAPL Pcard)	Yes	16.44 USD / 16.44
	Description		Meals for VITA volunteers				
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/28/2021	03/01/2021	Doordash Slice Of Ital Www.doordash.,CA		CAPK Pcard(CAPL Pcard)	Yes	48.42 USD / 48.42
	Description		Meals for VITA volunteers				
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Domino's 7781 661-703-1709,CA		CAPK Pcard(CAPL Pcard)	Yes	25.41 USD / 25.41
	Description		Meals for VITA volunteers				
4.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Snap Inc. Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	10.72 USD / 10.72
	Description		Outreach per CalEITC grant				
5.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Snap Inc. Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	10.46 USD / 10.46
	Description		Outreach per CalEITC grant				
6.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Snap Inc. Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	8.17 USD / 8.17
	Description		Outreach per CalEITC grant				
7.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Snap Inc. Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	11.02 USD / 11.02
	Description		Outreach per CalEITC grant				

8.	Transaction Date 02/26/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.11 USD / 10.11
	Description	Outreach per CalEITC grant					
9.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 11.03 USD / 11.03
	Description	Outreach per CalEITC grant					
10.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 11.00 USD / 11.00
	Description	Outreach per CalEITC grant					
11.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.30 USD / 10.30
	Description	Outreach per CalEITC grant					
12.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.50 USD / 10.50
	Description	Outreach per CalEITC grant					
13.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.75 USD / 10.75
	Description	Outreach per CalEITC grant					
14.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.04 USD / 10.04
	Description	Outreach per CalEITC grant					
15.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 11.38 USD / 11.38
	Description	Outreach per CalEITC grant					
16.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.83 USD / 10.83
	Description	Outreach per CalEITC grant					
17.	Transaction Date 02/27/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.48 USD / 10.48
	Description	Outreach per CalEITC grant					

18.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.68 USD / 10.68
	Description	Outreach per CalEITC grant					
19.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 11.62 USD / 11.62
	Description	Outreach per CalEITC grant					
20.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 11.25 USD / 11.25
	Description	Outreach per CalEITC grant					
21.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 11.23 USD / 11.23
	Description	Outreach per CalEITC grant					
22.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.08 USD / 10.08
	Description	Outreach per CalEITC grant					
23.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 1.78 USD / 1.78
	Description	Outreach per CalEITC grant					
24.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 12.14 USD / 12.14
	Description	Outreach per CalEITC grant					
25.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 11.07 USD / 11.07
	Description	Outreach per CalEITC grant					
26.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.27 USD / 10.27
	Description	Outreach per CalEITC grant					
27.	Transaction Date 02/28/2021	Posting Date 03/01/2021	Merchant Snap Inc. Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.78 USD / 10.78
	Description	Outreach per CalEITC grant					

28.	Transaction Date 03/01/2021	Posting Date 03/01/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 11.05 USD / 11.05
	Description	Outreach per CalEITC grant					
29.	Transaction Date 03/01/2021	Posting Date 03/01/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 11.53 USD / 11.53
	Description	Outreach per CalEITC grant					
30.	Transaction Date 03/01/2021	Posting Date 03/01/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 11.51 USD / 11.51
	Description	Outreach per CalEITC grant					
31.	Transaction Date 03/01/2021	Posting Date 03/01/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.42 USD / 10.42
	Description	Outreach per CalEITC grant					
32.	Transaction Date 03/01/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 6.61 USD / 6.61
	Description	Outreach per CalEITC grant					
33.	Transaction Date 03/01/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.14 USD / 10.14
	Description	Outreach per CalEITC grant					
34.	Transaction Date 03/01/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 11.32 USD / 11.32
	Description	Outreach per CalEITC grant					
35.	Transaction Date 03/01/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.26 USD / 10.26
	Description	Outreach per CalEITC grant					
36.	Transaction Date 03/01/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.78 USD / 10.78
	Description	Outreach per CalEITC grant					
37.	Transaction Date 03/02/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.06 USD / 10.06
	Description	Outreach per CalEITC grant					

38.	Transaction Date 03/02/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 12.25 USD / 12.25
	Description	Outreach per CalEITC grant					
39.	Transaction Date 03/02/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.30 USD / 10.30
	Description	Outreach per CalEITC grant					
40.	Transaction Date 03/02/2021	Posting Date 03/02/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 10.12 USD / 10.12
	Description	Outreach per CalEITC grant					
41.	Transaction Date 03/02/2021	Posting Date 03/03/2021	Merchant Doordash Panda Express www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 42.41 USD / 42.41
	Description	Meals for VITA volunteers					
42.	Transaction Date 03/02/2021	Posting Date 03/03/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 5.68 USD / 5.68
	Description	Outreach per CalEITC grant					
43.	Transaction Date 03/02/2021	Posting Date 03/03/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 26.19 USD / 26.19
	Description	Outreach per CalEITC grant					
44.	Transaction Date 03/03/2021	Posting Date 03/03/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 25.38 USD / 25.38
	Description	Outreach per CalEITC grant					
45.	Transaction Date 03/03/2021	Posting Date 03/03/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 25.96 USD / 25.96
	Description	Outreach per CalEITC grant					
46.	Transaction Date 03/04/2021	Posting Date 03/04/2021	Merchant Doordash Tacos La Vill www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 27.26 USD / 27.26
	Description	Meals for VITA volunteers					
47.	Transaction Date 03/03/2021	Posting Date 03/04/2021	Merchant Wipfli Llp 715-845-3111,WI	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 825.00 USD / 825.00
48.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency

	03/03/2021	03/04/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	10.96 USD / 10.96
	Description	Outreach per CalEITC grant					
49.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/04/2021	03/04/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	50.80 USD / 50.80
	Description	Outreach per CalEITC grant					
50.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/04/2021	03/05/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	40.67 USD / 40.67
	Description	Outreach per CalEITC grant					
51.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/07/2021	03/08/2021	Doordash Tacos La Vill www.doordash.,CA		CAPK Pcard(CAPL Pcard)	Yes	47.87 USD / 47.87
	Description	Meals for VITA volunteers					
52.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/07/2021	03/08/2021	Doordash Mcdonalds www.doordash.,CA		CAPK Pcard(CAPL Pcard)	Yes	24.51 USD / 24.51
	Description	Meals for VITA volunteers					
53.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/08/2021	03/08/2021	Doordash Brazilian Mus www.doordash.,CA		CAPK Pcard(CAPL Pcard)	Yes	18.16 USD / 18.16
	Description	Meals for VITA volunteers					
54.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/05/2021	03/08/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	90.49 USD / 90.49
	Description	Outreach per CalEITC grant					
55.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/06/2021	03/08/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	93.65 USD / 93.65
	Description	Outreach per CalEITC grant					
56.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/07/2021	03/08/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	96.50 USD / 96.50
	Description	Outreach per CalEITC grant					
57.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/09/2021	03/09/2021	Doordash Tacos La Vill www.doordash.,CA		CAPK Pcard(CAPL Pcard)	Yes	18.17 USD / 18.17
	Description	Meals for VITA volunteers					
58.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency

	03/08/2021	03/09/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	92.50 USD / 92.50
	Description	Outreach per CalEITC grant					
59.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/10/2021	03/10/2021	Doordash Brazilian Mus Www.doordash.,CA		CAPK Pcard(CAPL Pcard)	Yes	30.18 USD / 30.18
	Description	Meals for VITA volunteers					
60.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/09/2021	03/10/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	87.87 USD / 87.87
	Description	Outreach per CalEITC grant					
61.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/10/2021	03/11/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	88.15 USD / 88.15
	Description	Outreach per CalEITC grant					
62.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/11/2021	03/12/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	89.28 USD / 89.28
	Description	Outreach per CalEITC grant					
63.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/12/2021	03/15/2021	Doordash Tacos La Vill Www.doordash.,CA		CAPK Pcard(CAPL Pcard)	Yes	18.17 USD / 18.17
	Description	Meals for VITA volunteers					
64.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/14/2021	03/15/2021	Doordash Popeyes Www.doordash.,CA		CAPK Pcard(CAPL Pcard)	Yes	40.36 USD / 40.36
	Description	Meals for VITA volunteers					
65.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/12/2021	03/15/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	86.42 USD / 86.42
	Description	Outreach per CalEITC grant					
66.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/16/2021	03/16/2021	Doordash El Taco Rojo Www.doordash.,CA		CAPK Pcard(CAPL Pcard)	Yes	43.30 USD / 43.30
	Description	Meals for VITA volunteers					
67.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/15/2021	03/16/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	9.69 USD / 9.69
	Description	Outreach per CalEITC grant					
68.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/16/2021	03/17/2021	Snap Inc Snap		CAPK Pcard(CAPL	Yes	9.70 USD / 9.70

	Snap Ads 650-9065368,CA			Pcard)			
	Description	Outreach per CalEITC grant					
69.	Transaction Date 03/16/2021	Posting Date 03/17/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 91.48 USD / 91.48
	Description	Outreach per CalEITC grant					
70.	Transaction Date 03/18/2021	Posting Date 03/18/2021	Merchant Doordash Too Fats Sand Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 36.23 USD / 36.23
	Description	Meals for VITA volunteers					
71.	Transaction Date 03/18/2021	Posting Date 03/18/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 51.08 USD / 51.08
	Description	Outreach per CalEITC grant					
72.	Transaction Date 03/17/2021	Posting Date 03/18/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 53.70 USD / 53.70
	Description	Outreach per CalEITC grant					
73.	Transaction Date 03/18/2021	Posting Date 03/19/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 47.74 USD / 47.74
	Description	Outreach per CalEITC grant					
74.	Transaction Date 03/21/2021	Posting Date 03/22/2021	Merchant Doordash Birrieria Gua Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 59.96 USD / 59.96
	Description	Meals for VITA volunteers					
75.	Transaction Date 03/19/2021	Posting Date 03/22/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 103.41 USD / 103.41
	Description	Outreach per CalEITC grant					
76.	Transaction Date 03/20/2021	Posting Date 03/22/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 105.49 USD / 105.49
	Description	Outreach per CalEITC grant					
77.	Transaction Date 03/21/2021	Posting Date 03/22/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 113.59 USD / 113.59
	Description	Outreach per CalEITC grant					
78.	Transaction Date 03/23/2021	Posting Date 03/23/2021	Merchant Doordash Tacos La	General Ledger Code	Unit CAPK Pcard(CAPL	Receipt Submitted ‡ Yes	Amount / Original Currency 18.17 USD / 18.17

Vill Www.doordash.,CA				Pcard)			
	Description	Meals for VITA volunteers					
79.	Transaction Date 03/22/2021	Posting Date 03/23/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 108.36 USD / 108.36
	Description	Outreach per CalEITC grant					
80.	Transaction Date 03/24/2021	Posting Date 03/24/2021	Merchant Doordash Chipotle Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 22.71 USD / 22.71
	Description	Meals for VITA volunteers					
81.	Transaction Date 03/23/2021	Posting Date 03/24/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 95.70 USD / 95.70
	Description	Outreach per CalEITC grant					
82.	Transaction Date 03/23/2021	Posting Date 03/24/2021	Merchant Py Natl Energy & Utility 202-5302210,DC	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 514.50 USD / 514.50
83.	Transaction Date 03/25/2021	Posting Date 03/25/2021	Merchant Doordash Panda Express Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 21.24 USD / 21.24
	Description	Meals for VITA volunteers					
84.	Transaction Date 03/24/2021	Posting Date 03/25/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 94.51 USD / 94.51
	Description	Outreach per CalEITC grant					
85.	Transaction Date 03/26/2021	Posting Date 03/26/2021	Merchant Doordash Me-n-eds Pizz Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 55.17 USD / 55.17
	Description	Meals for VITA volunteers					
86.	Transaction Date 03/25/2021	Posting Date 03/26/2021	Merchant Canva 03005- 22455368 Httpscanva.co,DE	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 12.95 USD / 12.95
	Description	Program software update					
87.	Transaction Date 03/25/2021	Posting Date 03/26/2021	Merchant Snap Inc Snap Snap Ads 650-9065368,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 92.35 USD / 92.35
	Description	Outreach per CalEITC grant					
88.	Transaction Date 03/27/2021	Posting Date 03/29/2021	Merchant Doordash Tacos La Vill Www.doordash.,CA	General Ledger Code	Unit CAPK Pcard(CAPL Pcard)	Receipt Submitted ‡ Yes	Amount / Original Currency 18.61 USD / 18.61

	Description	Meals for VITA volunteers					
89.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/28/2021	03/29/2021	Doordash Brazilian Aca www.doordash.,CA		CAPK Pcard(CAPL Pcard)	Yes	68.79 USD / 68.79
	Description	Meals for VITA volunteers					
90.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/26/2021	03/29/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	93.65 USD / 93.65
	Description	Outreach per CalEITC grant					
91.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/27/2021	03/29/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	99.78 USD / 99.78
	Description	Outreach per CalEITC grant					
92.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/28/2021	03/29/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	106.28 USD / 106.28
	Description	Outreach per CalEITC grant					
93.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/29/2021	03/30/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	101.54 USD / 101.54
	Description	Outreach per CalEITC grant					
94.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/31/2021	03/31/2021	Doordash Tacos La Vill www.doordash.,CA		CAPK Pcard(CAPL Pcard)	Yes	18.14 USD / 18.14
	Description	Meals for VITA volunteers					
95.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/30/2021	03/31/2021	Snap Inc Snap Snap Ads 650-9065368,CA		CAPK Pcard(CAPL Pcard)	Yes	87.89 USD / 87.89
	Description	Outreach per CalEITC grant					

Total Charges: 4,832.61 USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---



Statement Expenses

04/22/2021 08:19 AM PT

Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	MATTHEWS, TRACO	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-3726	End Date:	03/31/2021
Status:	Cardholder Reviewed	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	1,714.20 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	1,714.20 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Cal Chamber Of Commerce 800-331-8877,CA		CAPK Pcard(CAPL Pcard)	Yes	199.20 USD / 199.20
	Description		Cal Chamber HR Boot Camp for Kristen Rubio				
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/12/2021	03/15/2021	In Rotary Club Of Bakers 661-3250696,CA		CAPK Pcard(CAPL Pcard)	Yes	540.00 USD / 540.00
	Description		Downtown Rotary annual membership for Traco Matthews				
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/19/2021	03/22/2021	Wipflillp 715-843-7449,WI		CAPK Pcard(CAPL Pcard)	Yes	975.00 USD / 975.00
	Description		Wipfli Annual Conference registration for Traco Matthews				

Total Charges: 1,714.20 USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---



Statement Expenses

04/22/2021 08:19 AM PT

Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	MCGRANAHAN, LISA	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-9914	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	3,256.00 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	3,256.00 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/01/2021	03/02/2021	Eb Exit Interview Too 801-413-7200,CA		CAPK Pcard(CAPL Pcard)	Yes	298.00 USD / 298.00
	Description Registration Charge for Training Staff Member Dawn Bledsoe HR Administrator						
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/01/2021	03/02/2021	Eb Exit Interview Too 801-413-7200,CA		CAPK Pcard(CAPL Pcard)	Yes	219.00 USD / 219.00
	Description Registration Charge for Training Staff Member Erica Calistro Safety Supervisor						
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/01/2021	03/02/2021	Eb Exit Interview Too 801-413-7200,CA		CAPK Pcard(CAPL Pcard)	Yes	219.00 USD / 219.00
	Description Registration Charge for Training Staff Member Lisa McGranahan HR Director						
4.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/02/2021	03/03/2021	Disability Management Em 800-789-3632,CA		CAPK Pcard(CAPL Pcard)	Yes	330.00 USD / 330.00
	Description Charge for Employer Membership DMEC						
5.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/09/2021	03/10/2021	Societyforhumanresource 800-2837476,VA		CAPK Pcard(CAPL Pcard)	Yes	995.00 USD / 995.00
	Description Charge for Executive Membership SHRM						
6.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/10/2021	03/12/2021	Societyforhumanresource 800-2837476,VA		CAPK Pcard(CAPL Pcard)	Yes	1,095.00 USD / 1,095.00
	Description HR Staff Dawn Bledsoe attending SHRM Annual Conference 2021						
7.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/30/2021	03/31/2021	Shrm Certification 800-2837476,VA		CAPK Pcard(CAPL Pcard)	Yes	100.00 USD / 100.00
	Description SHRM Member Recertification Fee for HR Director Lisa McGranahan						

Total Charges: 3,256.00 USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---



Statement Expenses

 04/22/2021 08:21 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	MEADE, JERRY	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-5025	End Date:	03/31/2021
Status:	Cardholder Reviewed	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	3,627.00 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	3,627.00 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/01/2021	03/02/2021	Feldesman Tucker Leifer F 512-0800052,DC		CAPK Pcard(CAPL Pcard)	No	1,695.00 USD / 1,695.00
	Description Professional Development Training for Federal Funding Academy for Program Manager 6645-108/109-002-120-000-13-1-1 @ 25 percent/75 percent						
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/01/2021	03/02/2021	Feldesman Tucker Leifer F 512-0800052,DC		CAPK Pcard(CAPL Pcard)	No	1,695.00 USD / 1,695.00
	Description Professional Development Training for Federal Funding Academy for Program Administrator 6645-108/109-002-120-000-13-1-1 @ 25 percent/75 percent						
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/06/2021	03/08/2021	Pma Online 201-871-0427,NJ		CAPK Pcard(CAPL Pcard)	No	79.00 USD / 79.00
	Description Professional Development Training for Grant Development for Administrative Analyst 6645-108/109-002-120-000-13-1-1 @ 25 percent/75 percent						
4.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/10/2021	03/10/2021	Pma Online 201-871-0427,NJ		CAPK Pcard(CAPL Pcard)	No	79.00 USD / 79.00
	Description Professional Development Training for Grant Development for QA Administrator 6645-108/109-002-120-000-13-1-1 @ 25 percent/75 percent						
5.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/10/2021	03/10/2021	Pma Online 201-871-0427,NJ		CAPK Pcard(CAPL Pcard)	No	79.00 USD / 79.00
	Description Professional Development Training for Grant Development for Director 6645-108/109-002-120-000-13-1-1 @ 25 percent/75 percent						

Total Charges: 3,627.00 USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---



Statement Expenses

 04/22/2021 08:21 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	RAM, PRITIKA	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-7074	End Date:	03/31/2021
Status:	Cardholder Reviewed	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	407.53 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	407.53 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/12/2021	03/15/2021	Www.thingsremembered.com 866-9024438,OH		CAPK Pcard(CAPL Pcard)	No	133.14 USD / 133.14
	Description		Retirement gift for SJC Employee Amalia DeSanchez				
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/21/2021	03/22/2021	Facebk 8aag72fut2 Fb.me/ads,CA		CAPK Pcard(CAPL Pcard)	No	125.00 USD / 125.00
	Description		Facebook Ad				
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/30/2021	03/31/2021	Www.thingsremembered.com 866-9024438,OH		CAPK Pcard(CAPL Pcard)	No	149.39 USD / 149.39
	Description		Retirement gift for HR Employee Michael Lackman				

Total Charges: 407.53 USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---



Statement Expenses

04/01/2021 08:52 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	SHEGOS, SHEILA	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-0776	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	0.00 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	0.00 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

There are no results.

---End of Report---

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Statement Expenses04/01/2021 08:52 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	TOBIAS, JEREMY	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-7066	End Date:	03/31/2021
Status:	Open	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	0.00 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	0.00 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

There are no results.

---End of Report---

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Statement Expenses

 04/22/2021 08:23 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	WAGNER, EMILIO	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-7041	End Date:	03/31/2021
Status:	Cardholder Reviewed	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	804.63 USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	804.63 USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/26/2021	03/01/2021	Dnh Godaddy.com 480- 5058855,AZ		CAPK Pcard(CAPL Pcard)	Yes	149.98 USD / 149.98
	Description HS SSL Certificate Godaddy.com subdomain for new training service.						
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/19/2021	03/22/2021	Onestepgpscom 181-865- 9203,CA		CAPK Pcard(CAPL Pcard)	Yes	209.25 USD / 209.25
	Description Monthly subscription renewal order with OneStepGps.com 6667-524-000-147-000-000-3-1						
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/22/2021	03/23/2021	Mindbody, Inc. 805- 5462000,CA		CAPK Pcard(CAPL Pcard)	Yes	445.40 USD / 445.40
	Description Mindbody Premier Basic Monthly Charge and Subscriptions Fee for March 2021 service.						

Total Charges: 804.63 USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---



Statement Expenses

 04/22/2021 08:23 AM PT
 Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	WEBSTER, TRACY	Start Date:	03/01/2021
Card Number:	xxxx-xxxx-xxxx-6993	End Date:	03/31/2021
Status:	Cardholder Reviewed	Reminder Period:	04/01/2021 through 04/03/2021
Charges:	(4,979.22) USD	Grace Period:	04/04/2021 through 04/06/2021
Out-of-pocket:	0.00 USD	Approval Period:	04/07/2021 through 04/10/2021
Total Amount:	(4,979.22) USD	Download Period:	04/11/2021 through 04/28/2021

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/25/2021	03/02/2021	Shrm Housing 800-906-4213, TX		CAPK Pcard(CAPL Pcard)	No	(875.61) USD / (875.61)
	Description		Refund of SHRM20 conference fees for Mike Lackman				
2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/25/2021	03/02/2021	Shrm Housing 800-906-4213, TX		CAPK Pcard(CAPL Pcard)	No	(875.61) USD / (875.61)
	Description		Refund of SHRM20 conference fees for Mike Lackman minus the \$209 for membership dues				
3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/10/2021	03/12/2021	Societyforhumanresource 800-2837476, VA		CAPK Pcard(CAPL Pcard)	No	(1,550.00) USD / (1,550.00)
	Description		Refund of SHRM20 conference fees for Tracy Webster				
4.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/10/2021	03/12/2021	Societyforhumanresource 800-2837476, VA		CAPK Pcard(CAPL Pcard)	No	(1,975.00) USD / (1,975.00)
	Description		Refund of SHRM20 conference fees for Tracy Webster				
5.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/17/2021	03/18/2021	American Payroll Assoc 210-226-4600, TX		CAPK Pcard(CAPL Pcard)	No	297.00 USD / 297.00
	Description		APA membership for Adriana Arredondo				

Total Charges: (4,979.22) USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---



MEMORANDUM

To: Board of Directors

A handwritten signature in blue ink, appearing to read "Emilio G. Wagner".

From: Emilio G. Wagner, Director of Operations

Date: April 28, 2021

Subject: *Agenda Item V(a)*: Insurance Broker Contract – Emilio Wagner, Director of Operations – **Action Item**

On March 26th, 2018 Business Services released a Request for Proposal (RFP) to find a qualified insurance broker for health, property/casualty, and workers compensation insurance policies. As a result of the RFP and subsequent interviews, USI Insurance Services was selected. The contract term began November 1, 2018 and runs through February 28th, 2022. There is an option to renew for an additional 2 years.

Rather than renew for an additional two years, staff has elected to release an RFP to garner competition for the services which may afford other opportunities that are available. To ensure open and fair competition, the RFP will be released by May 31st and run for 4 weeks, with a selection of a broker to be presented at the August 25th, 2021 Board meeting. The schedule will provide ample time to review and conduct any interviews, as necessary.

Once a selection is made and if there is a change in broker staff will work closely with the broker to ensure a seamless transition of services.

Recommendation:

Staff recommends approval to proceed with the RFP on May 31, 2021 to solicit bids for a qualified insurance broker for health, property/casualty, and workers compensation insurance policies.



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Facilities Discussion

April 21, 2021

PRESENTED BY:

EMILIO WAGNER, DIRECTOR OF OPERATIONS



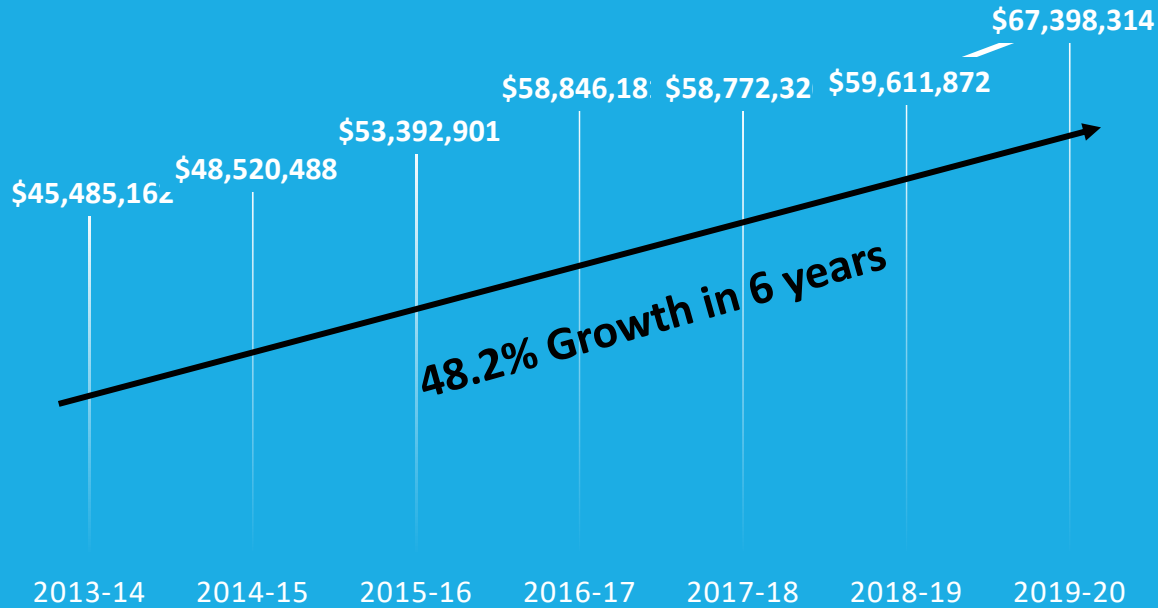
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CAPK – 930 AND GROWING

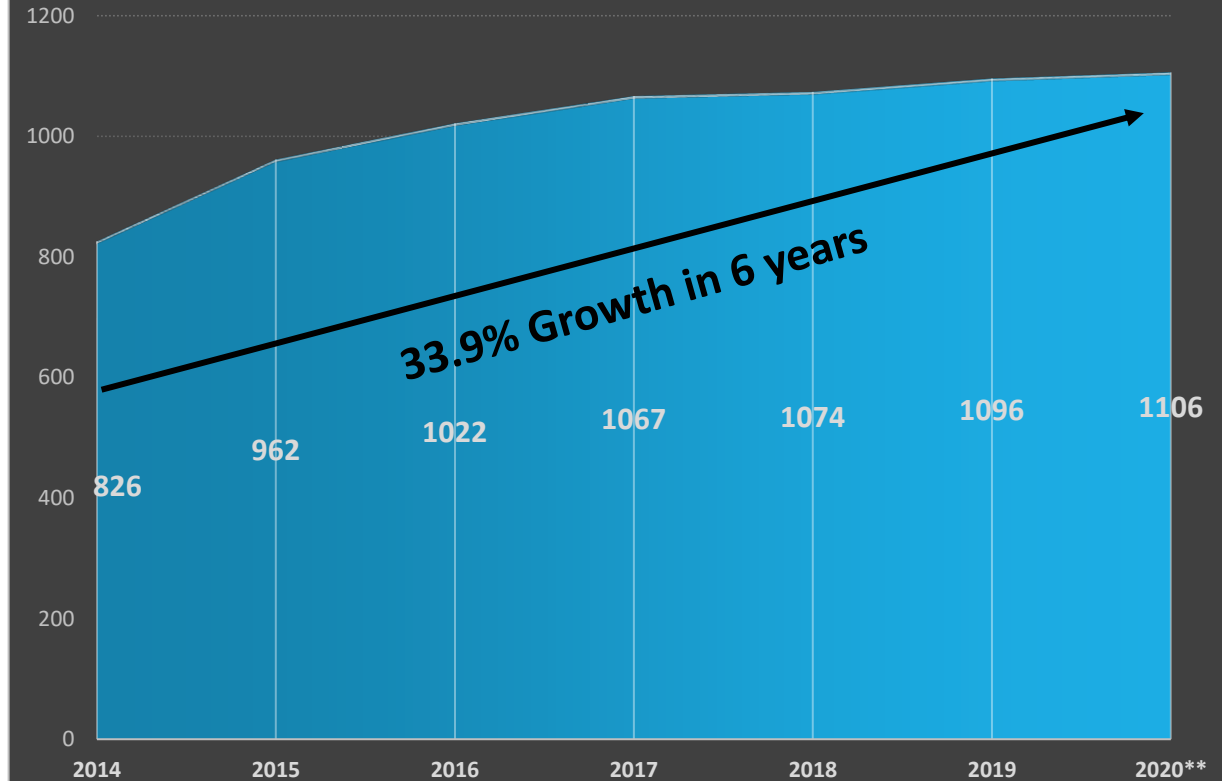
Rapid Growth of CAPK

CAPK REVENUE GROWTH

— CAPK Revenue Growth



Unduplicated Employees Paid 2014-2020



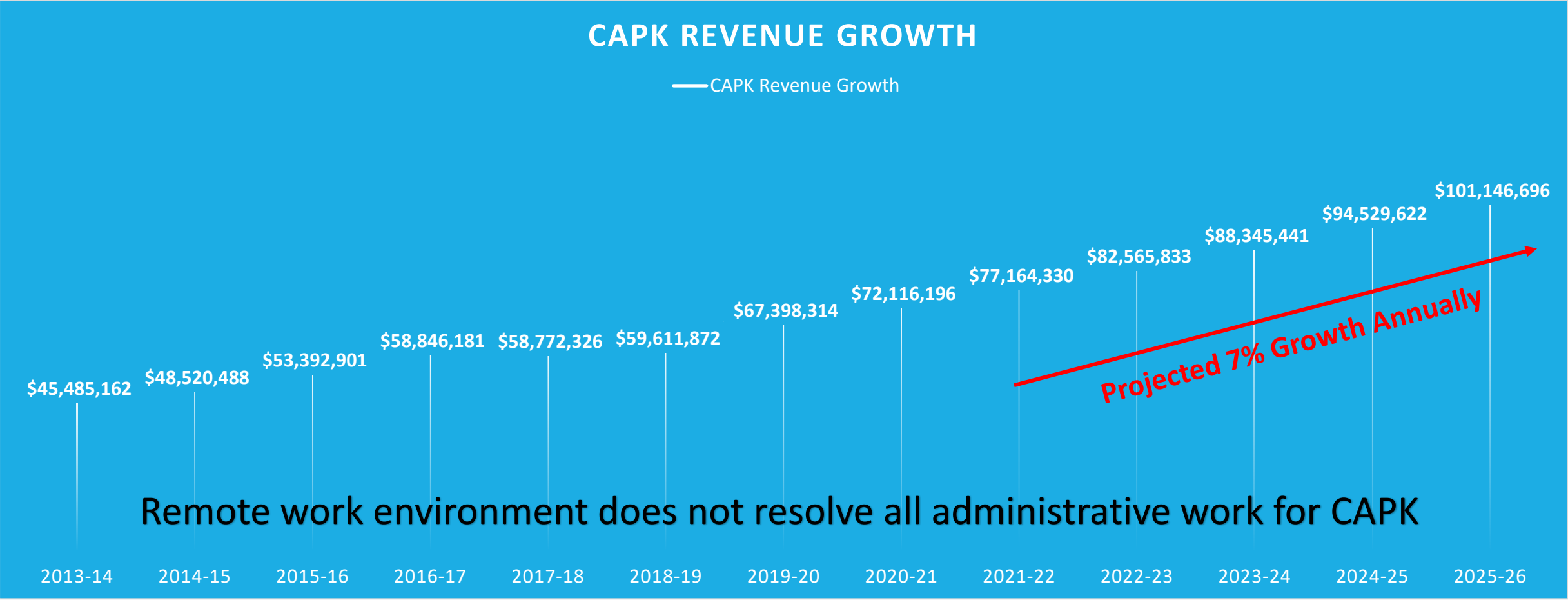
Current Cost of Owned and Leased Space

Building15	Annual Cost	Square feet	Annual Cost per square foot	Rent / Loan Debt Service
5005 Business Park North	\$ 82,840	21,471	\$ 3.85	Loan
300 19 th Street	\$115,500	14,490	\$ 7.97	Rent
500 E. California Ave (WIC)	\$ 39,438	5,200	\$ 7.58	Rent
5005 California Ave	\$103,976	5,891	\$17.65	Rent
2323 16 th Street (CD)	\$ 88,274	5,449	\$16.20	Rent
2323 16 th Street (Cal Fresh)	\$ 26,707	1,712	\$15.60	Rent
TOTAL	\$456,735	54,213		



What can \$456,735 annually buy?

Projected Growth of CAPK



Depends on the Interest Rate

\$456,735
per year

4.0% interest =
\$6,280,000

3.5% interest =
\$6,560,000

3.0% interest =
\$6,860,000



*Assumption 20-year financing term

Space Cost Allocation

OMB Uniform Guidance, Part 200.436 Depreciation

- Depreciation is the method for allocating the cost of fixed assets to periods benefitting from asset use. Non-federal entity may be compensated for use of its buildings, capital improvements, equipment and software projected capitalized in accordance with GAAP, provided they were used, needed in the non-Federal entity's activities and properly allocated to Federal awards. Such compensation must be made by computing depreciation.
- Computation of depreciation must be based on acquisition cost of assets involved. Acquisition cost will exclude:
 - Cost of land
 - Any asset acquired solely for the performance of a non-Federal award
- Other items:
 - Must depreciate based on useful life and based on pattern of consumption
 - Building must be treated as a single assets and utilize a single useful life methodology.
 - No depreciation may be assessed on assets that have outlived their useful lives.

Expanding Space Needs (Program Service Growth)

Homeless Services

Increasing 211 Needs

COVID Relief

Expanding Head Start Capacity

Home Visiting Program

Cal Fresh

Food Bank Expansion





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REALIGNING OUR GOALS TO MEET OUR NEEDS



Goal 1: Build Equity for CAPK

- BPN currently has a Notice of Federal Interest (NoFI) on file
- Long-term goal for agency is to build on-going equity
- Future purchase or construction should avoid use of NoFI and be acquired with agency funding or agency debt-service



Goal 2: Consolidate Programs and Admin for Continuity

Administrative staff located in the following sites:

- 5005 Business Park North
- 5055 California Ave
- 300 19th Street
- 2323 16th Street
- 500 E. California Ave

Consolidation of programs and administration ensures cohesiveness

Goal 3: Sell BPN and Expand Space

Current admin building does not meet needs

Existing admin space across multiple sites causes siloed approach to programming

PROCESS

1. Obtain approval from Region IX Head Start to sell building which includes intent for any proceeds from sale
2. Obtain appraisal for BPN
3. List the building for sale while simultaneously seeking new space





FOR SALE



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**SELLING BUILDING:
5005 BUSINESS PARK NORTH**

Estimation of BPN Sale Price

Based on current market

Cost per square foot: \$116.44

Building size: 21,471

Estimated sale price: \$2,500,083

Remaining debt: \$144,970

Real estate agent fee estimation: \$175,006

Projected residual funds: \$2,180,107

*Could include a lease-back while new property is obtained



Use of Residual BPN Funds

Step 1: Pay off Pete Parra
Facility = \$1,133,076



Step 2: Jewett Facility Purchase &
Deferred Maintenance Projects =
\$1,047,031

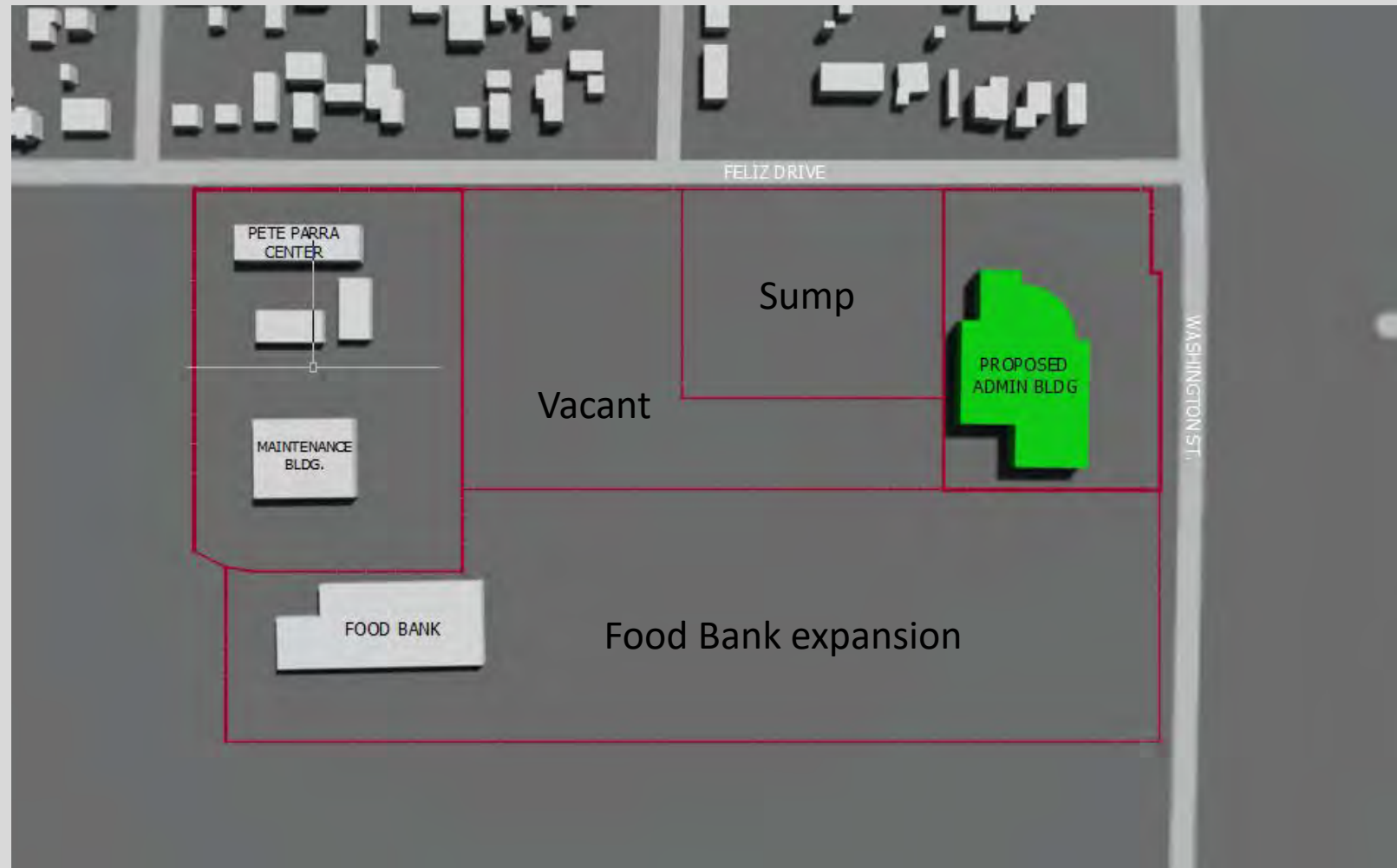




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CONSTRUCTION AS AN OPTION

Location of Existing Property



Estimation of Construction on Existing Land

\$300 per square foot for construction

+ Cost of land

60,000 square feet

\$18,000,000

\$99,827.57 per month at 3.0%

\$1,197,931 per year

(increase of \$741,196 per year)



Pros and Cons of Construction

BENEFITS

1. CAPK already owns the land
2. The land footprint is big enough to house all programs and needs
3. Build to suit immediate and future need
4. New building infrastructure would be designed to maximum energy efficiency

DISADVANTAGES

1. Land is not centrally located
2. Utility services would need to be extended
3. Street access would need to be modified with the City of Bakersfield
4. The timeline would take approximately 24-36 months
5. Competing timelines of other construction (Head Start 1303 and Food Bank expansion)
6. Cost prohibitive



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PURCHASING A BUILDING AS AN OPTION

Estimation of Building Purchase

Building that needs TLC

\$100 square foot to purchase

Projected improvements (\$50 square foot)

60,000 sq feet

\$9,000,000

\$49,913.78 per month at 3.0%

\$598,965 per year

(increase of \$142,230 per year)

Building Turn-key

\$300 square foot

60,000 square feet

\$18,000,000

\$99,827.57 per month at 3.0%

\$1,197,931 per year

(increase of \$741,196 per year)

Pros and Cons of Building Purchase

BENEFITS

1. Location, location, location (ensuring public access)
2. Timeline for occupancy would be less (12 months)
3. Potential neighborhood partners
4. Enhancing local community
5. Costs of improvement can be scaled down depending on immediate needs

DISADVANTAGES

1. Buyer beware – Even with due diligence, we would not know what we are completely buying until occupancy
2. Building with tenants would need to be displaced
3. Confined to building and adjoining space footprint for improvements/expansion



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CHOOSING A DIRECTION

Future Direction from Board



- Proceed with construction plans



- Proceed with authority to complete contingent offer for purchase



Recommendation: Create Facility Ad Hoc
Committee for review and recommendations.

Q & A



MEMORANDUM

To: Board of Directors

kncl

From: Kayla Wofford-Nelson, Associate Director of Development

Date: April 28, 2021

Subject: *Agenda Item VI(a)*: Approval of the Community Action Partnership of Kern Foundation Board of Directors Minutes from February 26, 2021– **Action Item**

On Friday, March 26, 2021, the Community Action Partnership of Kern (CAPK) Foundation held its monthly Board of Director's meeting. There were two action items on the agenda regarding the Foundation Committees and the revised 2021 calendar, and the review of the Conflict of Interest Policy and Statement. The remaining items were informational and included a presentation on the compiling of prospective donors for the Food Bank Capital Campaign.

Recommendation:

Staff recommends the Board of Directors approve Community Action Partnership of Kern Foundation Board of Directors Report and Minutes for February 26, 2021.

Attachment:

Community Action Partnership of Kern Foundation Approved Minutes from February 26, 2021.



DATE	February 26, 2021
TIME	12:00 pm
LOCATION	Teams Meeting / 5005 Business Park North Bakersfield, CA 93309
TEAMS LINK	Click here to join the meeting
PHONE NUMBER	(213) 204-2374 / ID: 189 254 192#

COMMUNITY ACTION PARTNERSHIP OF KERN FOUNDATION

Board of Directors Meeting Minutes

I. Call to Order

Board Chair Kevin Burton called the meeting to order at 12:00 pm via Tele-Conference with opportunity for the public to join at the Community Action Partnership of Kern Administrative Building, located at 5005 Business Park North, Bakersfield, CA.

a. Roll Call

Roll Call was taken with a quorum present:

Present: Kevin Burton, Nila Hogan, Ariana Joven, Chase Nunneley, Gina Pettit, Fred Plane, Michele Shain, Megan Silva, Chei Whitmore

Absent: Michael Bowers and Don Bynum

Others Present: Jeremy Tobias, Chief Executive Officer; Traco Matthews, Chief Program Manager; Pritika Ram, Director of Administration; Carmen Segovia, Director of Health & Nutrition; Emilio Wagner, Director of Operations; Tracy Webster, Chief Financial Officer; other CAPK staff

II. Approval of Agenda

Motion was made and seconded to approve the Agenda for February 26, 2021. Carried by unanimous vote (Whitmore/Shain).

III. Approval of Meeting Minutes

a. Minutes of January 29, 2021 Board of Directors Meeting – **Action Item**

Motion was made and seconded to approve the minutes from January 29, 2021. Carried by unanimous vote (Joven/Pettit).

IV. Introduction of Guests / Public Forum

No one addressed the Board.

V. New Business

a. Committee Chairperson Assignments – Kevin Burton, Board Chair – ***Info Item***

Kevin Burton reported that he has assigned the following individuals to chair the respective committees:

- Megan Silva, Budget & Finance Committee
- Michael Bowers, Fundraising & Events Committee
- Fred Plane, Bylaws Committee

b. Staff Update on the Food Bank – Kayla Wofford-Nelson, Associate Director of Development & Emilio Wagner, Director of Operations – ***Info Item***

Emilio Wagner provided a virtual animated video tour of the Food Bank Expansion project and stated that a warehouse expert will provide input on the most efficient set-up to maximize efficiency and the space. A preliminary cost estimate was presented. A lot line adjustment is required, and the City may also require CAPK to include a sidewalk and curbing. The timeline chart was presented for the project with the kickoff starting October 1, 2021 with a projected completion date of May 2022. Kevin Burton requested a copy of the timeline schedule and Pritika Ram said it will be uploaded to the SharePoint folder.

Kayla Wofford-Nelson provided an update on the projected funds to be received for the Food Bank Expansion, and as of now, there is an estimated \$1.5 million remaining. For the next step, Kayla will set up individual meetings with Board Members in March and encouraged everyone to take a tour of the Food Bank to see it as it is.

VII. Board Member Comments

- None

VIII. Next Scheduled Meeting

Board of Directors Meeting
12:00 pm
Friday, March 26, 2021
5005 Business Park North
Bakersfield, CA 93309

IX. Adjournment

The meeting was adjourned at 12:37 pm



MEMORANDUM

To: Board of Directors

From: Lisa Gonzales, Program Governance Coordinator

Date: April 28, 2021

Subject: *Agenda Item VII(a)*: April Policy Council Report – **Action Item**

The Policy Council met on March 23, 2021, at which time quorum was established. This meeting was conducted via teleconference as per California Governor Executive Order N-25-20.

A request was presented to the Council for a change of scope in services provided by the Early Head Start Child Care Partnership. Information to support this request was shared with members which included but was not limited to, the long withstanding challenge to meet full enrollment in the program as well as budgetary information. This proposed change would reduce funded enrollment with the intent to provide an increase in direct service slots. It was further shared that the Oasis Child Development Center (Ridgecrest) has been identified as a location that can support the direct service module of the additional (8 toddler) slots with our community needs assessment corroborating the need for childcare in this area. Policy Council members voted unanimously to approve the Early Head Start Child Care Partnership change of scope in services request.

Members were also provided a presentation by Enrollment & Attendance staff promoting recruitment of the Head Start/State Child Development program.

The next Policy Council meeting is scheduled for May 25, 2021.

Recommendation:

The Policy Council requests Board approval of the April Report and the Policy Council meeting minutes from March 23, 2021.

Attachment:

Policy Council Meeting Minutes from March 23, 2021

**COMMUNITY ACTION PARTNERSHIP OF KERN
POLICY COUNCIL COMMITTEE MEETING MINUTES
March 23, 2021
Teleconference ID: 598 748 330#
Per Governor's Executive Order N-25-20**

1. Call to Order

Chairperson Andrea Martinez called the meeting to order at 5:33 p.m.

a. Moment of Silence

b. Reading of the Promise of Community Action

"Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community and we are dedicated to helping people help themselves and each other."

2. Roll Call/Set Quorum

Secretary Agueda Hernandez conducted roll call; quorum was established.

Policy Council Members Present: Brittany Dunbar, Agueda Hernandez, Kaylonie Howard, Andrea Martinez, Rosalinda Valencia, Nila Hogan, Laura Gonzales, Teresa Fajardo, Nicole Cabe

3. Approval of Agenda

*ACTION

a. A motion was made by Teresa Fajardo to approve the agenda dated March 23, 2021; seconded by Laura Gonzales. Motion carried unanimously.

4. Approval of Minutes

Chairperson

*ACTION

a. A motion was made by Rosalinda Valencia to approve the minutes of February 23, 2021; seconded by Teresa Fajardo. Motion carried unanimously.

5. Presentation of Guests /Public Forum

The following guests were in attendance: Yolanda Gonzales, Director Head Start/State Child Development; Jerry Meade, Assistant Director Head Start/State Child Development-Program; Leslie Mitchell, Assistant Director Head Start/State Child Development-Education; Gloria Barbero, Assistant Director Head Start/State Child Development-San Joaquin; Sylvia Ortega, Quality Assurance Administrator; Esperanza Contreras, Partnership Administrator; Carolyn Coffey Education & Support Services Administrator; LeTisha Brooks, Program Administrator; Vanessa Cortez, Administrative Analyst; Rosita Curry, Home Base & EHS Child Care Partnership Manager; Maria Guadian, Inclusion & Family Engagement Manager; Ginger Mendez, Enrollment & Attendance Manager; Heather McCarley Finance Manager; Nicole Nino, Family Engagement Specialist/Home Base Supervisor; Nicole Callahan, EHS Partnership Program Coordinator, Walter Villa, Enrollment Coordinator; Sandra Acevedo, Enrollment Specialist; Mayra Martinez, Assistant to the Director of Head Start/State Child Development; Lisa Gonzales, Program Governance Coordinator

a. *The public wishing to address the full Policy Council may do so at this time. Policy Council members may respond briefly to statements made or questions posed. However, the Policy Council will take no action other than that referring the item(s) to staff for study and analysis. Speakers are limited to five minutes each. If more than one person wishes to address the same topic, total group time for the topic will be 10 minutes. Please state your name before making your presentation. Thank you.*

None

6. Standing Committee Reports

a. School Readiness Committee

It was stated the current school readiness goal is physical development. The preschool lesson plan is the buildings study with "Getting Ready for Kindergarten" to begin on April 19, 2021. The digital curriculum Creative Curriculum Cloud which supports early childhood learning is being rolled out in phases for both Kern and San Joaquin Counties. Developmental profile assessments are currently

being conducted and will be completed by May 7, 2021. Parents were encouraged to support this process by completing the DRDP Parent Observation form. It was also shared that ReadyRosie workshops began earlier in the week for Kern and San Joaquin families, noting the flyers for such were included in this month's Policy Council packet. The next School Readiness Committee meeting will be held on April 8, 2021 at 5:30 p.m. The topic will be Health & Nutrition and Alan Rodriguez will be the speaker for this meeting.

b. Planning Committee

The Planning Committee met on March 2, 2021 at which time the Vanessa Cortez, Administrative Analyst presented the 2021 Kern County Community Needs Assessment update. It was shared that the Office of Head Start requires an annual update of the community needs assessment so that community strengths, needs and resources can be re-evaluated. Discussion ensued and members subsequently approved this document. Additionally, the Program Review and Evaluation report was shared with the committee. This included information regarding enrollment numbers across all programs as well as the Child Adult Care Food Program report. It was noted that more than 53,000 meals were prepared by the Central Kitchen during the month of February.

c. Budget & Finance Committee

The Budget & Finance Committee met on March 16, 2021. Budget to actual financial documents across all grants as well as parent activity funds and local travel and parent reimbursement reports was shared and discussed. Additionally, notice of award letters for the Kern Head Start and Early Head Start program as well as the Early Head Start Child Care Partnership program were also shared. The award letters are for the budget year 2021-2022. It was noted that all of these items can be found in the Policy Council packet. The next Budget & Finance meeting will be held on April 20, 2021 at 5:30 p.m.

d. Bylaws Committee

The Bylaws Committee received information taken from the Head Start Early Childhood Knowledge & Learning Center (ECKLC) website on the subject matter of frequently asked questions regarding Head Start Governance. It was noted that all responses to questions asked reference the Head Start Performance Standards and/or the Head Start Act. These documents are the foundation of our Policy Council Bylaws. Members will review the ECKLC information noting any questions and/or areas of desired clarification for discussion at the next Bylaws Committee meeting which is scheduled for May 11, 2021.

7. Presentations

a. Recruitment & Enrollment ~ Walter Villa, Enrollment Coordinator (Kern HS/EHS) and Sandra Acevedo, Enrollment Specialist (San Joaquin EHS)

Walter provided an overview of the presentation, stating it would cover the Head Start Performance Standards as it pertains to recruitment and enrollment. The application process for Head Start as well as State childcare would be reviewed as well, with special attention given to the income criteria. Walter also stated the waitlist process would be discussed along with recruitment efforts. It was stated, as the Head Start Performance Standards outline, we must enroll those children/families in our communities with the highest need. Walter shared that there is an emphasis placed on homeless and foster children. The requirement and expectation are that we (as a program) must maintain full enrollment throughout the year. Eligibility was also discussed, specifically income and additional documentation required to enroll in the program. Twelve months of income is required; this could be from wages, public assistance and/or child support. A passport to services is the most useful for verification if a family is receiving any type of public assistance. Sandra shared information on the enrollment requirements as they pertain to state child development; income verification is required for enrollment. This may consist of predictable income (30 days of income), a zero-income statement, foster agreement (letter from CPS), unpredictable income (3-4 months of income) or work verification or verification seeking employment. Once all documentation is received and verified families are placed either in a program option or on the waitlist. This is dependent upon the number of points received on the section criteria form. Information regarding the waitlist was shared noting that it can be everchanging. This list changes order as applications are audited and added to the list based upon points received, not when an application was received. It was reiterated the majority of

eligibility points are set aside for homeless and foster children. Sandra shared recruitment efforts taking place for San Joaquin County noting that the best advertising is word of mouth as well as how we show our program to the community. She stated flyers have been placed in dental and medical offices as well. Walter shared, that due to the current (health) situation it makes it difficult to actually speak to others in person and a recruitment pledge has been adopted with the hope to boost enrollment. With centers gradually moving from virtual to in person learning, we (as a program) want to encourage interested families to complete an application in the hope they come into the program in a virtual setting and later move into in person learning. Walter encouraged others to adopt the pledge as well. He urged members to share information about Head Start across their social media platforms. Walter added applications are accepted year-round with the Enrollment & Attendance Team currently enrolling children in all program options.

8. New Business

*ACTION

- a. Early Head Start Child Care Partnership Change of Scope Request ~ Vanessa Cortez, Administrative Analyst

Vanessa shared that a change of scope for services is being requested for the Early Head Start Child Care Partnership. This change of scope would reduce the funded enrollment from 152 slots to 149. The EHS Child Care Partnership currently has contracts with 5 community partners with 117 infants and toddlers receiving Early Head Start services from these partners. Additionally, 24 toddlers currently receive services through a direct, center-based model. It was noted since the inception of this grant, there have been challenges in meeting funded enrollment leaving 11 slots vacant. Findings have demonstrated a need for toddler services in the Ridgecrest area of Kern County. Vanessa shared that the Oasis Child Development Center (located in Ridgecrest) currently has the square footage required by licensing to expand our site-based enrollment by 8 toddler slots. This change would help to position the program to reach full enrollment. Vanessa requested Policy Council approval for the submission of the Early Head Start Child Care Partnership Change of Scope – 2021 to the Office of Head Start. Motion was made by Rosalinda Valencia; seconded by Nicole Cabe. Motion carried unanimously.

9. Communications

- a. Kern Head Start Budget vs. Actual Expenditures, March 1, 2020 through February 28, 2021
- b. Kern Early Head Start Budget vs. Actual Expenditures, March 1, 2020 through February 28, 2021
- c. Early Head Start San Joaquin Budget vs. Actual Expenditures, February 1, 2020 through January 31, 2021
- d. Early Head Start San Joaquin Budget vs. Actual Expenditures, February 1, 2021 through February 28, 2021
- e. Early Head Start Child Care Partnerships Budget vs. Actual Expenditures, March 1, 2020 through February 28, 2021
- f. Parent Local Travel & Child Care through February 28, 2021
- g. Parent Activity Funds through February 28, 2021
- h. Kern Head Start and Early Head Start Non-Federal and In-Kind Report, March 1, 2020 through February 28, 2021
- i. San Joaquin Early Head Start Non-Federal and In-Kind Report, February 1, 2021 through February 28, 2021
- j. Notice of Award #09CH011132-03-00 Head Start and Early Head Start Kern, Budget Year March 1, 2021 – February 28, 2022; Letter dated: February 23, 2021
- k. Notice of Award #09HP000163-03-00 Early Head Start Child Care Partnership, Budget Year March 1, 2021 – February 28, 2022; Letter dated: February 23, 2021
- l. Head Start PRE-Report ~ February 2021
- m. Policy Council Bylaws Committee Minutes ~ February 9, 2021 (English/Spanish)
- n. Policy Council School Readiness Committee Minutes ~ February 11, 2021 (English/Spanish)
- o. Policy Council Budget & Finance Committee Minutes ~ February 16, 2021 (English/Spanish)
- p. Policy Council Planning Committee Minutes ~ March 2, 2021 (English/Spanish)
- q. ReadyRosie Workshop – Families as Partners ~ March 23, 2021
- r. ReadyRosie Workshop – Families as Partners ~ March 24, 2021

- s. ReadyRosie Workshop – Families as Partners ~ March 25, 2021 (Spanish)
 - t. How to Help Your Child Understand and Label Emotions ~ Backpack Connection Series (English/Spanish)
 - u. Medi-Cal Enrollment ~ (English/Spanish)
 - v. Secretarial Directive for Prioritization of COVID-19 Vaccines & Administration for Certain Educational and Child Care Workers ~ Dated: March 2, 2021
 - w. COVID-19 Vaccines ~ Center for Disease Control (English/Spanish)
 - x. What to Expect After Getting a COVID-19 Vaccine ~ Center for Disease Control (English/Spanish)
 - y. Children's Mobile Immunizations ~ March 2021 (English/Spanish)
 - z. Community Connection Professional Development Calendar ~ April 2021
 - aa. School Readiness Subcommittee Meeting Dates
 - bb. Planning Subcommittee Meeting Dates
 - cc. Budget & Finance Subcommittee Meeting Dates
 - dd. Bylaws Subcommittee Meeting Dates
 - ee. Policy Council Meeting Dates
- Nila Hogan made a motion to receive and file communication items (a) through (ee).

10. Program Governance Report ~ Lisa Gonzales

Lisa thanked members for their attendance. She shared that there are many exciting things currently underway. Lisa stated that she has received several responses to the Policy Council Interest Survey sent to parents/guardians of children currently enrolled in our program. She added that interest has come from both San Joaquin and Kern, with Nicole Nino reaching out to San Joaquin County parents and Lisa reaching out to those parents in Kern County. The goal is to potentially increase Policy Council membership. Lisa also shared that Parent Meetings will resume on April 29, 2021. Rather than holding individual meetings at each center and during socializations (for home-based parents) there will be one meeting for all Kern County families and one meeting held for all San Joaquin families. Both meetings will follow the same agenda. More information, including the virtual platform to be used will follow soon. Lisa also shared that members have been asked to participate in a survey interview in support of the CAPK Strategic Plan. This interview is scheduled for March 31, 2021 with Assistant Director Leslie Mitchell and Alan Rodriguez, Health & Nutrition Manager facilitating the interview. Lisa shared with members her opportunity to attend several webinars recently held regarding the COVID-19 vaccination. She also spoke to the March 2, 2021 Secretarial Directive prioritizing the vaccination for teachers, school staff and those who provide childcare services, including Head Start employees. Lisa also touched on vaccine information provided by the Center for Disease Control (CDC) contained in the Policy Council packet. Key components were touched on including the vaccinations available, possible side-effects of receiving the vaccine, to the continued importance (even after being vaccinated) of handwashing, physically distancing yourself from others and wearing a mask. The CDC video *Why I Wear a Mask* was presented to the group. Lisa shared her reasons for wearing a mask, one of which included for the hope that one day Policy Council can meet and be together in person.

11. Community Representative Report ~ Nicole Cabe/Nila Hogan

Nicole stated that the majority of discussion within the school district she is affiliated with continues to center around resuming a sense of normalcy to schools. Staff are excited and happy to have students on campus, currently there are 5th through 8th graders attending in person education. Emphasis has been on handwashing and other necessary precautionary measures to keep students and staff safe and schools open. Nila stated that her children will be resuming in person education and noted that many schools have re-opened over the past month or so. Nila spoke about anxiety that both parents and children may experience in resuming in person education, especially after being home together for (about) the past year. Links to access this information along with helpful hints will be emailed to members. Nila encouraged members to view the links as they provide guidance as well as access to additional resources.

12. Early Head Start San Joaquin Report ~ Rosalinda Valencia

Rosalinda shared that winter conferences have been completed and the spring grading period is well underway. Appreciation was expressed for parents in completing their children's observations. She

shared that growth assessments have also been completed and growth charts were reviewed by Health & Nutrition Content Area Specialist, Valerie. Rosalinda spoke about a diaper distribution taking place March 27, 2021 for families raising children with special needs. It was noted this was made possible because of the generous donations from the San Joaquin County Junior League. Additionally, it was reported that internet assistance is available for families who receive services from Valley Mountain Regional Center. Rosalinda shared information about the upcoming ReadyRosie workshops of which there will be two held in English and one in Spanish. The monthly S'more newsletter was also sent to parents which contained information on the Pyramid Model as well as the Backpack Series article. To date the S'more has received 201 views. Rosalinda provided enrollment information for EHS San Joaquin. There are 117 children enrolled in center based and 93 children enrolled in home-based programs for a total enrollment of 210 children.

13. Early Head Start Child Care Partnership Report ~ Nicole Callahan

In providing updates for Early Head Start Child Care Partnership, Nicole shared that Family Advocates continue to present monthly ReadyRosie: *Give Me10* Workshops for busy parents who only have ten minutes to spare; three parents have attended so far. There are 40 parents among partner centers that are signed up for ReadyRosie. Nicole stated a successful review was recently completed at the Blanton Center with zero findings. Taft College participated in the Infant Toddler Environmental Rating Scale (ITERS) which is a tool designed to measure the quality of group programs for infants and toddlers. Four classrooms were assessed and rated, receiving an average score of six; according to the rating scale this is near excellent. Partners are currently enrolling and offering virtual services. In collaboration with Taft College a S'more newsletter was created to introduce the virtual service-model. Recruitment information for all five partner centers will also be shared at the March 26, 2021 Arvin/Lamont Drive Thru Health Fair. Family Advocates, to date have helped to establish 80 family partnership goals and have shared over 258 resources. Support was provided to a mother at Blanton as she worked through the process of regaining custody of her baby. Additionally, support has been given to families at Garden Pathways and Bakersfield College in obtaining food boxes and new baby kits. Family Advocates are also moving forward in planning male involvement events at their respective centers. A resource supporting male involvement was shared with families noting that Home Depot offers a take home family building activity each month. This is open to the community and interested parties can sign up on the Home Depot website. In closing Nicole also shared the Parents on a Mission Training will begin on April 5, 2021, Tuesday sessions will be in Spanish with Wednesday sessions held in English. It is anticipated approximately 10 families will participate.

14. Board of Director's Report ~ Jimmie Childress

No information shared.

15. Director's Report (HS/State Child Development) ~ Yolanda Gonzales

Yolanda thanked parents for taking part in their respective standing committees. She recognized that it is another commitment they are making, for which we are thankful as we couldn't do this work without them. Yolanda stated that as heard in the School Readiness report they are continuing to improve their practices in education to ensure we are improving our curriculum ensuring that our child have the high-quality care and development that they need. Yolanda also spoke to the Community Needs Assessment noting it continues to show there is a great need in Kern County, this information is used to continually improve our program. Yolanda also praised Walter and Sandra for their presentation. She added we are currently in our peak recruitment time and asked parents to share information with a friend as word of mouth is how we share information. Yolanda also encouraged families to use Facebook and/or Instagram to share their Head Start experience with others. Yolanda shared that as we work through COVID-19, she was happy to share that she has now received her second vaccination and didn't have any type of reaction. She also applauded Stockton, noting almost 50% of their staff have already been vaccinated! Kern County staff continue to receive their vaccine, continually increasing our numbers. Yolanda also thanked Nila and Nicole for the information they shared noting there is that anxiety and separation that exists after having children home for over a year. Yolanda stated on the same note, schools are doing everything they can to make sure children are kept safe. Parents were thanked for all of their hard work, for partnering with us and supporting all

the work we continue to do. Whether we are providing in class session, virtual services we want to make sure we are providing quality services to children. Yolanda asked parents to continue to stay safe and to make sure they are taking time for themselves.

16. Policy Council Chairperson ~ Andrea Martinez

Andrea thanked everyone for their attendance and shared that she had the opportunity to participate in the recent Dr. Kirk Parent Training. Andrea stated during the training, parents had the opportunity to ask questions. She shared that her greatest take away from the training was reassurance. Andrea expressed, sometimes parents question whether they are doing "the right thing" or being the best parent, they can be etc.? Andrea stated that Dr. Kirk shared with participants they are engaged and involved in their child's education noting that is evident by their attendance and the questions they were asking. It was added that children will accomplish things in their own time. As long as parents continue to be present for their children, nurturing and supporting them, they will accomplish goals when they are ready. Andrea also shared that she is excited should the time come when we are able to meet in person as a Council. She added she had received information indicating Fruitvale School District (elementary schools) were resuming in person learning fulltime, 5 days a week, full day. This news was well received as it presented optimism that things are heading towards a sense of normalcy.

17. Adjournment ~ Chairperson

The next Policy Council meeting will take place on April 27, 2021 at 5:30 p.m. The meeting was adjourned at 6:24 p.m.

COMMUNITY ACTION PARTNERSHIP OF KERN

MEMORANDUM

To: Board of Directors
From: Jeremy T. Tobias, Chief Executive Officer
Date: April 28, 2021
Subject: *Agenda Item VIII*: Chief Executive Officer report (Information item)

1. COVID-19 update

As the community data in Kern County continues to show improvement, CAPK employee data is mirroring that improved trend. Our employee case data is showing dramatic improvements over the past two months. We have recorded just two positive tests in the past 7 weeks. The county has moved to the state designated orange tier and may go into the yellow tier in the coming weeks.

We continue to heavily promote COVID-19 vaccines for our staff. To date, we have 323 employees that have taken advantage of the vaccine incentive policy (either received the full course of the vaccine or obtained an exemption). In March CAPK conducted a Town Hall vaccine education session for our employees and 236 viewers participated live, and the recording of the Town Hall has been viewed 63 times since being posted.

Senior staff are working on a return to “work-site” plan. The plan is still being developed, but at this point we are anticipating a September return date for most remote staff to report to work sites. Many of our staff have already been working on-site due to the nature of their essential programs not allowing for remote work (i.e., Head Start in class teachers, Food Bank distributions, etc.). The final draft of the plan will be brought forward to the Board and committees for review and action.

2. Low-Income North Kern Board election

We have received two applications for the North Kern Low-Income Board position. The term of the seat currently held by Ana Vigil expires on May 31, 2021. Two applications have been verified and are deemed eligible. The two candidates are: Ana Vigil; and Dora Hernandez-Jara (mother of current Board member Michelle Jara-Rangel). After a review of the by-laws, staff have determined that there is no material conflict if related parties serve on the Board at the same time. Out of an abundance of caution, Board member Michele Jara-Rangel has stepped aside from the Ad Hoc Election Committee. The Election Committee has set an election date of Monday, May 10, 2021. Staff and the committee are finalizing the logistics of utilizing both a mail-in ballot option and in-person ballots at polling sites. Each ballot must be certified as being cast by an eligible voter. Eligibility requirements include: Must reside in the North Kern District; must certify as low income; must be at least 18 years of age. We expect the results to be submitted to the Board of Directors for certification and approval at the meeting of May 26. The effective date of the new term is June 1, 2021.

3. Update on the M Street Navigation Center

The M Street Navigation Center currently is operating with a capped maximum resident level of 75 individuals due to pandemic protocols. The facility was originally designed for up to 150 residents. As we were opening the facility in a phased manner, COVID-19 hit, and we slowed and eventually froze the capacity at what the

Department of Public Health deemed a safe number. The daily residential numbers fluctuate between 65-75 on any given day as residents come and go. Staff is working closely with the County to increase our capacity as the county sees COVID-19 case counts drop. Another set of 75 beds is being added (bunked on top of the existing 75). We will add additional residents in a measured approach with the goal of hitting the full capacity of 150 residents no later than June 30. We currently have 5 pets on site as well.

The facility is continually moving residents into more permanent housing, and many residents are participating in programs such as Bakersfield College Project Hire-Up, culinary training, welding, and other related programs.

4. Board Survey results and return to in-person meetings

At the direction of the Board Chair, staff conducted a survey of all Board members to gauge interest in returning to in-person Board meetings.

The results are mixed, with 12 total responses received.

- 4 respondents want to return to in-person meetings as soon as June
- 8 would prefer August or later
- 10 responders planned to become fully vaccinated
- 12 are comfortable wearing masks during the meetings
- 11 are comfortable removing their mask to eat lunch

Based on the results, staff will develop a plan to include a hybrid option in which Board members have the option to attend in-person or remote beginning in August. There may need to be an off-site location utilized due to the spacing requirements for an in-person meeting. The remote option will most likely end once the Governor cancels or modifies his previous Executive Orders regarding the Brown Act.

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