COMMUNITY ACTION PARTNERSHIP *OF* KERN
BOARD OF DIRECTORS MEETING

5005 Business Park North, Bakersfield, CA
November 28, 2018
12:00 pm

AGENDA

I. Call to Order

a. Moment of Silence/Pledge of Allegiance *(Please Stand)*

b. Reading of the "Promise of Community Action" *(Please Stand)*

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.

c. Roll Call

Garth Corrigan	Curtis Floyd	Warren Peterson
Fred Plane	Janea Benton	Jimmie Childress
Lorena Fernandez	Craig Henderson	Mike Maggard
Jonathan Mullings	Yolanda Ochoa	Marian Panos
Guadalupe Perez	Ulyses Rodriguez	Ana Vigil

II. Approval of Agenda

III. Approval of Meeting Minutes

a. Minutes of October 31, 2018 Board of Directors meeting – ***Action Item (p. 4-9)***

IV. Introduction of Guests/Public Forum:

(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.)

V. Special Presentation

There are no special presentations.

VI. New Business

a. Early Head Start Expansion Funding Application with Resolution – Jerry Meade, Program Design and Management Administrator – ***Action Item (p. 10-12)***

b. Resolution to Approve the Submission of a General Child Care and Development Program Expansion Funding Application – Jerry Meade, Program Design and Management Administrator – ***Action Item (p. 13-14)***

c. Head Start & Early Head Start Budget Revision with Resolution – Emily Gonzalez Demont, Assistant Director of Grants Management – ***Action Item (p. 15-17)***

d. Head Start and Early Head Start Budget to Actual Reports – Emily Gonzalez Demont, Assistant Director of Grants Management and Donna Holland, Fiscal Administrator – ***Info Item***
   i. Kern Head Start Budget to Actual for the Period Ended October 31, 2018 ***(p. 18-19)***
   ii. Kern Early Head Start Budget to Actual for the Period Ended October 31, 2018 ***(p. 20-22)***
   iii. San Joaquin Early Head Start Budget to Actual for the Period Ended October 31, 2018 ***(p. 23-25)***
   iv. Early Head Start Child Care Partnerships Budget to Actual for the Period Ended October 31, 2018 ***(p. 26-27)***

e. Resolution to Approve the Submission of the State of California Department of Social Services, Food Bank Capacity Program Application – Ralph Martinez, Director of Community Development – ***Action Item (p. 28-29)***

f. 2020-2021 Community Action Report and Community Needs Survey Update – Ralph Martinez, Director of Community Development – ***Info Item (p. 30)***

g. 2016-2021 Strategic Plan Update – Ralph Martinez, Director of Community Development – ***Info Item (p. 31)***

h. Digital Platform – Pritika Ram, Director of Administration – ***Info Item (p. 32)***

i. Option to Remove Lorena Fernandez; Category II, Low-Income Sector Representative Serving South Kern – Jeremy Tobias, Chief Executive Officer – ***Action Item (p. 33-36)***

j. Chief Financial Officer Report – Tracy Webster, Chief Financial Officer
   i. Discretionary Fund Update – ***Info Item (p. 37)***
   ii. Financial Statements, October 2018 – ***Action Item (p. 38-88)***

VII. Committee Reports

a. Audit & Pension Committee Report – Tracy Webster, Chief Financial Officer – ***Action Item***
   i. Minutes of the November 1, 2018 Committee Meeting ***(p. 88-89)***
   ii. Pension Plan Update: (401(a) and 403(b) Review Q3-2018 ***(p. 91-319)***
   iii. Approval of Compliance Review Corrective Action Plan for the Emergency Food Assistance Program (EFAP) ***(p. 320-327)***
   iv. City of Bakersfield Development Services Department Letter Dated September 25, 2018 Regarding Facility Monitoring, CDBG Program Agreement No. ED 16-202 ***(p. 328-329)***
   v. California Department of Education Letter Dated September 25, 2018 Regarding Anonymous Consumer Complaint ***(p. 330-331)***
   vi. CCTR-6049, CMIG-6004, CMSS-6004, and CSPP-6110 Year-End Earnings Calculations FY 2016-2017 and Reserve Fund Status Report ***(p. 332-343)***
   vii. CMAP-6000 Year-End Earnings Calculations FY 2016-2017 and Reserve Fund Status Report ***(p. 344-345)***

b. Program Review & Evaluation Committee Report – Ralph Martinez, Director of Operations – ***Action Item***
   i. Minutes of November 7, 2018 Committee Meeting ***(p. 346-348)***
   ii. Program Presentation – VITA California Earned Income Tax Credit (Cal EITC)
   iii. October 2018 Program Reports ***(p. 349-362)***

iv. Application Status Report ***(p. 363-365)***
v. October 2018 Head Start / State Child Development Enrollment and Meals Report ***(p. 366)***
vi. Head Start Designation Renewal System (DRS) ***Verbal Report***
vii. October 2018 Outreach & Advocacy Report ***(p. 367)***

c. Budget & Finance Committee Report – Canceled due to lack of quorum

VIII. Advisory Board Reports

a. Head Start Policy Council Report – Ulyses Rodriguez, Policy Council Representative – ***Action Item***
    i. October 2018 Policy Council Report ***(p. 368)***

b. Friendship House Advisory Report – Ralph Martinez, Director of Community Development – ***Action Item***
    i. Verbal Report

IX. Chief Executive Officer Report – Jeremy Tobias, Chief Executive Officer – ***Action Item***

a. 2019 Board of Directors and Standing Committee Meeting Calendar ***(p. 369)***
b. Discussion of Recent Elections and Possible Changes to the Board ***(Verbal Report)***
c. Report on the 2018 Cal CAPA Conference in Santa Rosa, CA ***(Verbal Report)***

X. Board Member Comments

XI. Closed Session

XII. Closed Session Report

XIII. Next Scheduled Meeting

Board of Directors Meeting
Wednesday, January 30, 2019 (pending approval)
12:00 p.m.
5005 Business Park North
Bakersfield, CA 93309

XIV. 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 5:00 pm, November 21, 2018. Paula Daoutis, Administrative Coordinator

COMMUNITY ACTION PARTNERSHIP *OF* KERN
BOARD OF DIRECTORS MEETING

5005 Business Park North, Bakersfield, CA
October 31, 2018
12:00pm

MEETING MINUTES

I. Call to Order

Garth Corrigan called the meeting to order at 12:01 pm at the Community Action Partnership of Kern Administrative Building, 5005 Business Park North, Bakersfield, CA.

a. Moment of Silence/Pledge of Allegiance

b. Reading of the "Promise of Community Action"

c. Roll Call

Roll Call was taken with a quorum present:

Present: Garth Corrigan, Curtis Floyd, Fred Plane, Warren Peterson, Janea Benton (left the meeting at 1:15 pm), Jimmie Childress, Craig Henderson, Jonathan Mullings, Yolanda Ochoa, Marian Panos, Guadalupe Perez, Ulyses Rodriguez, Ana Vigil

Absent: Lorena Fernandez, Mike Maggard

Others Present: Jeremy Tobias, Chief Executive Officer; Yolanda Gonzales, Director of Head Start / State Child Development Programs; Ralph Martinez, Director of Community Development; Raymond Quan, Director of Human Resources; 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 Board of Directors meeting agenda for October 31, 2018, as amended to include Agenda Item VIII(f). Carried by unanimous vote. (Benton/Peterson).

III. Closed Session

Motion was made and seconded to commence Closed Session for items III(a) and III(b) on the Agenda. Carried by unanimous vote at 12:03 pm. (Plane/Henderson)

a. Employee Evaluation – Chief Executive Officer (Government Code Section 54957)

b. Conference with Real Property Negotiators (Government Code Section 54956.8)
   i. Property: 1200 N. Chester Avenue Bakersfield, CA 93308-3521
   ii. Agency Negotiator: Jeremy T. Tobias
   iii. Negotiation Parties: Standard School District
   iv. Under Negotiation: Price and Terms

c. Reconvened into Open Session at 1:14 pm

IV. Closed Session Report

Jeremy Tobias provided the following Closed Session Report:

a. Evaluation was completed for the CEO Position
b. Staff updated the Board on Property Negotiations at 1200 North Chester Ave., Bakersfield, CA 93308

V. Approval of meeting minutes

a. Minutes of September 26, 2018 Board of Directors meeting.

Motion was made and seconded to approve the minutes of the September 26, 2018 meeting. Carried by unanimous vote. (Henderson/Childress).

VI. Introduction of Guests/Public Forum:

No one addressed the Board.

VII. Special Presentations

There was no special presentation

VIII. New Business

a. 5-Year Competitive Funding Application for Head Start (HS) and Early Head Start (EHS) Kern – Jerry Meade, Program Design and Management Administrator – ***Action Item***

Jerry Meade provided an overview of the historical events leading up to the requirement for CAPK to enter into an open competition application at the end of the current grant cycle for HS/EHS Kern. Staff has provided monthly updates to the Board on the progress of the grant application and has worked under the direction of Board representatives Fred Plane and Marian Panos. An Executive Summary was provided to the Board which provided an overview of the 5-year funding grant application including the request of $25,202,974. The amount represents funding for Year 1 of the next 5-year funding cycle, with funding anticipated to begin on July 1, 2019. The overview in the Executive Summary includes the following application components for scoring: Demonstration of Need; Achieving Early Learning & Development Outcomes to Promote School Readiness for Children; Past Performance; Staffing and Supporting a Strong Early Learning Workforce; Planning and Implementation; Organizational Capacity and Governance; and Budget & Budget Justification.

Priorities for CAPK are identified on page 3 of the summary report and include: Increase enrollment for EHS; Eliminate HS home-based option based on language of funding opportunity announcement; Increase EHS home-based option to reflect need to provide more services to pregnant women and parents of young children; Increase EHS center-based option to reflect the high need for child care for infants and toddlers; Reduce HS part-day and double-session model and move to full-day services.

Warren Peterson inquired about possible competition and Yolanda Gonzales responded that competitors are not disclosed until the grant is awarded. Yolanda further stated that letters of support have been received from the Bakersfield City School District, CAP SLO and others. Marian Panos and Fred Plane commended staff for their efforts, open discussion, and ideas to ensure that CAPK submitted a very thorough and comprehensive application.

Staff recommends approval from the Board to submit the 5-year funding application with resolution for Head Start and Early Head Start Kern.

Motion was made and seconded to approve the 5-Year Competitive Funding Application for Head Start and Early Head Start Kern. Carried by unanimous vote. (Henderson/Ochoa)

b. Resolutions to Approve the Submission of the Community Development Block Grant (CDBG) Application to the City of Bakersfield and the County of Kern for Warehouse Capacity Expansion at the Food Bank – Ralph Martinez, Director of Community Development - ***Action Item***

Ralph Martinez reported that the CAPK Food Bank is at capacity and requires an additional 20,000 square feet in its warehouse to accommodate the increased need for emergency food assistance in Kern County and the introduction of new food programs that require additional dry storage space. Staff is requesting approval from the Board to submit applications with resolutions for grant funding in the amount of $500,000 each from the City of Bakersfield and the County of Kern in 2019-2020 Block Grant (CDBG) funding, with the remaining funds provided by CAPK, to expand the CAPK Food Bank. Total estimated cost is $1.5 million. Agency will raise $500,000 for the remainder. If awarded, the funding will commence on July 1, 2019. A capital campaign is proposed to raise the remaining funds.

Motion was made and seconded to approve Resolutions to Approve the Submission of the Community Development Block Grant (CDBG) Application to the City of Bakersfield and the County of Kern for Warehouse Capacity Expansion at the Food Bank. Carried by unanimous vote. (Plane/Vigil)

c. Resolution to Approve the Submission of the HOME Investment Partnership Program Application to the City of Bakersfield for the CAPK Affordable Home Ownership Program – Ralph Martinez, Director of Community Development – ***Action Item***

Ralph Martinez requested approval from the Board to apply for a $150,000 grant from the City of Bakersfield Home Investment Partnership Program to purchase, rehab, and sell homes to low-to-moderate income families in Bakersfield. If awarded, CAPK will become a Community Housing Development Organization (CHDO), allowing the organization first to bid on available HUD homes and ability to purchase homes at a discounted rate, and allowed to request administrative costs.

The Board raised numerous questions about how the funds will be used, who is responsible for oversight, and additional questions about program guidelines. Jeremy Tobias suggested one option would be for Community Development staff to continue developing the program guidelines and present to the Board for approval. While the Committee recommended starting small, ultimately the majority of the Board recommends deferring approval to apply for the $150,000 grant until the program guidelines are developed and approved by the Board.

Motion was made and seconded to table the Resolution to Approve the Submission of the Home Investment Partnership Application to the City of Bakersfield for the CAPK Affordable Home

Ownership Program until the following year. Carried by a vote of eleven in favor and two opposed. (Floyd/Henderson)

d. Resolution to Approve the Submission of the California Coastal Commission Whale Tail Application for the Marine Studies Program at Friendship House Community Center and Shafter Youth Center – Ralph Martinez, Director of Community Development – ***Action Item***

Ralph Martinez requested approval from the Board with Resolution to apply for a $15,000 grant from the California Coastal Commission to provide the After School Marine Studies program at Friendship House Community Center and Shafter Youth Center.

Motion was made and seconded to approve the Resolution to Approve the Submission of the California Coastal Commission Whale Tail Application for the Marine Studies Program at Friendship House Community Center and Shafter Youth Center. Carried by unanimous vote. (Peterson/Plane).

e. 2019 Agency Holiday Schedule – Raymond Quan, Director of Human Resources – ***Action Item***

Raymond Quan presented the proposed 2019 Agency Holiday Schedule and requested approval from the Board.

Motion was made and seconded to approve the 2019 Agency Holiday Schedule as presented. Carried by unanimous vote. (Henderson/Floyd).

f. Resolution to Approve the Submission of the 2019 Community Services Block Grant (CSBG) Contract Number 19F-4015 from the Department of Community Services and Development – Ralph Martinez, Director of Community Development – ***Action Item***

Ralph Martinez requested approval with Resolution to submit an application for the 2019 Community Service Block Grant (CSBG) and provided a copy of Contract #19F-4015 in the Agenda Packet. The estimated award to CAPK is $1,469,933 and represents a $750 increase from current year funding.

Motion was made and seconded to approve the Resolution to Approve the Submission of the 2019 Community Services Block Grant (CSBG) Contract Number 19F-4015 from the Department of Community Services and Development. Carried by unanimous vote. (Floyd/Peterson).

IX. Committee Reports

a. Program Review & Evaluation Committee Report – Ralph Martinez, Director of Community Development – ***Action Item***
   i. Minutes of October 17, 2018 Committee Meeting
   ii. Special Presentation – Head Start School Readiness for All
   iii. September 2018 Program and Division Reports
   iv. Application Status Report and Funding Requests
   v. September 2018 Head Start / State Child Development Enrollment and Meals Report
   vi. Head Start Designation Renewal System (DRS)
   vii. Desired Results Development Profile (DRDP) 2015 Essential View Approval
   viii. September 2018 Outreach & Advocacy Report

Ralph Martinez reported that the PRE Committee met on October 17, 2018 and approved all action items presented.

Motion was made and seconded to approve the Program Review & Evaluation Committee Report. Carried by unanimous vote. (Henderson/Peterson).

b. Budget & Finance Committee Report – Tracy Webster, Chief Financial Officer – ***Action Item***
    i. Minutes of October 24, 2018 Committee Meeting
    ii. Application Status Report and Funding Requests
    iii. Head Start & Early Head Start Budget to Actual Reports
    iv. Application for Duration Funding of Head Start Kern with Resolution
    v. Application for Continued Funding of Head Start and Early Head Start Kern with Resolution
    vi. Finance Division Job Descriptions
    vii. Discretionary Fund Update
    viii. Financial Statements, September 2018

Tracy Webster reported that the Committee met on October 24, 2018 and approved 5 action items presented, including items iv. and v. above that require Board Resolutions. There were no unusual or out of the ordinary transactions for the month of September. The Discretionary Fund has realized a growth of 9.4% year to date. The Financial Statements were presented, and it was reported that at month-end, it was necessary to borrow $615,000 against the line of credit and the funds were immediately paid back on October 1st. The Budget to Actual expenses for the current year are satisfactory at 52%, and the Indirect Fund revenue exceeded expenditures by $89,049 and continues to track favorably.

Motion was made and seconded to approve the Budget & Finance Committee Report and all action items, including Resolution Numbers 2018-15 and 2018-16. Carried by unanimous vote. (Henderson/Panos)

X. Advisory Board Reports

a. Head Start Policy Council Report – Ulyses Rodriguez, Policy Council Representative - ***Action Item***
    i. September 2018 Policy Council Report
    ii. Minutes of the September 20, 2018 meeting.

Ulyses Rodriguez provided the Policy Council report for September 2018 and reported the final meeting for 2018 was held on October 30th. New Policy Council training commences on November 29th with the newly seated Policy Council Board.

Motion was made and seconded to approve the Head Start Policy Council Report. Carried by unanimous vote. (Mullings/Plane).

b. Friendship House Advisory Board Report – Ralph Martinez, Director of Community Development – ***Action Item***

Ralph Martinez reported that the Friendship House Community Center hosted two events last week, the annual Mixer & More and a Harvest Festival. Both events were well attended and a final outcome report for the Mixer & More event will be presented at the next regular meeting.

Motion was made and seconded to approve the Friendship House Advisory Board Report. Carried by unanimous vote. (Ochoa/Childress)

XI. Chief Executive Officer's Report – Jeremy Tobias, Chief Executive Officer – ***Action Item***

a. Jeremy Tobias provided a verbal report and showcased the new CAPK Strategic Plan posters to be displayed throughout the building and at program sites. The posters were developed by the Strategic Plan committees, and will highlight the agency's adopted Mission, Vision and Guiding Principles. In addition, staff is looking into producing wallet cards that will also include CAPK's Mission and Vision statements, as well as the Promise of CAPK.

Motion was made and seconded to approve the Chief Executive Officer's Report. Carried by unanimous vote. (Plane/Childress)

XII. Board Member Comments

Yolanda Ochoa commended the Food Bank and Weatherization team for serving the area she represents. Yolanda also encouraged more Board participation at events.

XIII. Next Scheduled Meeting

Board of Directors Meeting
Wednesday, November 28, 2018
12:00 p.m.
5005 Business Park North
Bakersfield, CA 93309

XIV. Adjournment

The meeting adjourned at 2:10 pm.

COMMUNITY ACTION PARTNERSHIP OF KERN
MEMORANDUM

To: Board of Directors



From: Jerry Meade, Program Design and Management Administrator

Subject: *Agenda Item VI(a):* Early Head Start Expansion Funding Application for Early Head Start Kern and Child Care Partnership – **Action Item**

Date: November 28, 2018

The Administration for Children and Families announced the availability of $140 million to be competitively awarded for the purpose of expanding access to high-quality, comprehensive early learning services for low-income infants and toddlers and their families. The funding opportunity announcement outlines the priorities of this funding and Kern County census data indicates communities in Kern are a priority.

The Head Start and State Child Development division has identified three new toddler classrooms and two potential partners to expand Kern EHS Services by 24 in a center-based option and 72 in a child care partnership program options, for a total of 120 additional children receiving services in Kern County.

The application will include a request for $1.6 million in ongoing operational funding and $500,000 in one-time start-up funding to support the EHS expansion project. The start-up funding will address health and safety concerns for 15 toddler classrooms, curriculum, and materials needed for high-quality early learning settings.

If the funding is approved, an RFP process will be required for our partnership contracts.

Recommendation:
Staff recommends the Board of Directors approve the submission of the Early Head Start Expansion application with resolution for Early Head Start grants.

Attachment:
EHS Expansion Budget Detail
Resolution #2018-23

EARLY HEAD START EXPANSION
2019-2020 BUDGET
Budgeted Expenditures by Major Category

Early Head Start Program Operations	Budget	Comments
PERSONNEL	544,226	Represents the cost required to staff 3 toddler classrooms and program management support staff.
FRINGE BENEFITS	170,663	Includes increased cost for 2019 medical insurance
TRAVEL	-	No travel is proposed in this application
EQUIPMENT	-	No planned equipment purchases
SUPPLIES	45,780	Routine Supply costs associated with service 120 children.
CONTRACTUAL	533,775	Proposed new partners, pending formal RFP
OTHER	170,759	Routine costs associated with service 120 children.
INDIRECT	134,797	10% de minimus
BUDGETED EXPENDITURES	**$ 1,600,000**	

Proposed Start-Up Budget
Budgeted Expenditures by Major Category

SUPPLIES	254,000	Curriculum, classroom supplies to support 15 toddler classrooms
OTHER	200,545	General maintenance and repair to address health and saftey, fees associated with State licensing, & outdoor enviroments.
INDIRECT	45,455	10% de minimus
BUDGETED EXPENDITURES	**$ 500,000**	

Start-up is one-time funding

RESOLUTION # 2018-23

A Resolution of the Board of Directors
of the Community Action Partnership of Kern
Approving the Budget Revision for the Head Start & Early Head Start Kern

The Board of Directors of Community Action Partnership of Kern (CAPK) located at 5005 Business Park North, Bakersfield, CA 93309, met on November 28, 2018, in Bakersfield, California at a scheduled board meeting and resolved as follows:

WHEREAS, 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 Head Start & Early Head Start Kern has requested to submit a funding application for Early Head Start Expansion; and

WHEREAS, the Early Head Start Kern Expansion will include $1.6 Million in funding to support 24 additional center-based slots and 72 additional child care partnership slots for a total of 120 slots; and

WHEREAS, the Early Head Start Kern Expansion will include $500,000 in funding to support start-up expenses; and

WHEREAS, the Office of Head Start requires that an authorized signatory be named for Head Start & Early Head Start Kern grants; and

WHEREAS, the CAPK Board of Directors has determined that there is a need for anti-poverty programs and is willing to accept the submission of a Budget Revision; and

NOW, THEREFORE, be it resolved that the CAPK Board of Directors hereby authorizes Jeremy T. Tobias, Chief Executive Officer, to act on behalf of the Board as CAPK's representative signatory with regard to the submission of the Early Head Start Expansion application.

APPROVED by a majority vote of the Board of Director of Community Action Partnership of Kern, this 28th day of November 2018.

_____ _____

Garth Corrigan, Chair
CAPK Board of Directors

Date

COMMUNITY ACTION PARTNERSHIP OF KERN

MEMORANDUM

To: Board of Directors



From: Jerry Meade, Program Design and Management Administrator

Date: November 28, 2018

Subject: *Agenda Item VI(b):* Resolution to Approve the Submission of a General Child Care and Development Program Expansion Funding Application – **Action Item**

The California Department of Education (CDE) Early Learning and Care Division announced the availability of approximately $8.1 million for General Child Care and Development funds, commonly referred to as CCTR. The Head Start and State Child Development Division blends CCTR funding with Early Head Start (EHS) funds providing center-based services for children of families needing childcare in order to work, attend school, or job-training. CCTR expansion funding is rare and program is capitalizing on this opportunity for both our Kern and San Joaquin County EHS programs. The CCTR funds for our San Joaquin County program will significantly improve our ability to meet community needs.

The funds will be used to expand EHS center-based slots by 24 in Kern, which subsequently ties into the EHS Expansion application with the Office of Head Start to be submitted November 30, 2018. Additionally, this CCTR application will request funds to expand services for 100 of our EHS slots in San Joaquin County using the blending methodology currently used in Kern.

The funding calculations estimated below are based on an annualized budget to serve 124 children no less than 245 days:

General Child Care and Development Kern County:	$ 509,893
General Child Care and Development SJC County:	$2,124,554
Total	$2,634,447

Recommendation

Staff recommends the Board of Directors approve with resolution the submission of the California Department of Education General Child Care and Development Program Expansion Funding Application.

Attachments:
Resolution 2018-24

RESOLUTION # 2018-24

A Resolution of the Board of Directors of the Community Action Partnership of Kern Approving the Submission of the General Child Care and Development Program Expansion Funding Application

The Board of Directors, of Community Action Partnership of Kern (CAPK) located at 5005 Business Park North, Bakersfield, CA 93309, met on November 28, 2018, in Bakersfield, California at a scheduled Board meeting and resolved as follows:

WHEREAS, 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 California Department of Education has offered expansion dollars for the General Child Care and Development funds; and

WHEREAS, the Head Start and State Child Development Division is requesting $2,634,447 to serve 124 children in Kern and San Joaquin Counties; and

WHEREAS, the California Department of Education requires that an authorized signatory be named for the General Child Care and Development Application; and

NOW, THEREFORE, be it resolved that the Executive Committee of the Board of Directors hereby authorizes Jeremy T. Tobias, Chief Executive Officer to act on behalf of the Board as CAPK's representative signatory with regard to the General Child Care and Development Application.

APPROVED by a majority vote of the Board of Directors of Community Action Partnership of Kern, this 28th day of November 2018.

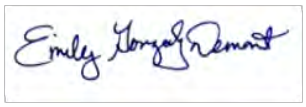
_____ _____

Garth Corrigan, Chair Date
CAPK Board of Directors

COMMUNITY ACTION PARTNERSHIP OF KERN

MEMORANDUM

To: Board of Directors



From: Emily Gonzalez Demont, Assistant Director of Grants Management

Date: November 28, 2018

Subject: *Agenda Item VI(c):* Head Start/Early Head Start Kern Budget Revision Request with Resolution – **Action Item**

Year-end savings of approximately $669,000 are projected due to a surplus in the Personnel, Fringe, and Other cost categories in Head Start and Early Head Start program budgets. Included in the savings is the increase in California Department of Education funding which stemmed from increase reimbursement rates after the annual budget was prepared.

The projected year-end savings will be earmarked for the purchase of equipment and child development facility maintenance and repair items. Program is proposing to reallocate $321,000 to Equipment. The balance of funds in remaining cost categories will be fully spent with previously approved projects.

The budget revision will allow for the replacement of equipment which requires approval from the Office of Head Start. The Equipment items include a maintenance van and commercial carpet cleaner equipment, a Steam Kettle and Commercial Dish Washing System for the Central Kitchen as well as, six (6) program and utility vehicles as outlined in the attached Budget Detail.

Recommendation

Staff recommends the Board of Directors approve with Resolution the submission of a Head Start/Early Head Start Kern Budget Revision for the 2018-2019 funding year.

Attachments:
HS/EHS Budget Revision Detail
Resolution 2018-25

HEAD START / EARLY HEAD START
BUDGET REVISION DETAIL

HEAD START AND EARLY HEAD START AGGREGATE
SUMMARY BY AFFECTED COST CATEGORIES

	HS/EHS APPROVED BUDGET	CHANGE	HS/EHS REVISED BUDGET	
Personnel	12,819,652	(121,182)	12,698,470	
Fringe	4,192,247	(167,000)	4,025,247	
Equipment	53,000	317,000	370,000	Equipment detailed below
Indirect	2,190,921	(28,818)	2,162,103	Adjustment as per Modified Total Direct Cost methodology
	19,255,820	**0**	**19,255,820**	

PROPOSED EQUIPMENT

Description	Quantity	Unit Cost	Total Cost	Unit Cost	Grand Total
Replacement program vehicle	2	32,000	64,000	32,000	64,000
Cargo van for carpet cleaning crew (Ops)	1	40,000	40,000	40,000	40,000
New carpet cleaning machine (Ops)	1	33,000	33,000	33,000	33,000
Trailer for Skid Steer tractor (Ops)	1	9,000	9,000	9,000	9,000
Steam kettle (CK)	1	30,000	30,000	30,000	30,000
Replacement food delivery vans (CK)	4	32,000	128,000	32,000	128,000
Replacement Commercial Dishwasher (CK)	1	13,000	13,000	13,000	13,000
Total Proposed Equipment Expenditures					**317,000**

RESOLUTION # 2018-25

A Resolution of the Board of Directors of the Community Action Partnership of Kern Approving the Budget Revision for the Head Start & Early Head Start Kern

The Board of Directors of Community Action Partnership of Kern (CAPK) located at 5005 Business Park North, Bakersfield, CA 93309, met on November 28, 2018, in Bakersfield, California at a scheduled board meeting and resolved as follows:

WHEREAS, 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 Head Start & Early Head Start Kern, Grant #09CH9142, has requested a Budget Revision for the 2018-2019 budget year; and

WHEREAS, the Head Start & Early Head Start Kern budget revision will reallocate $317,000 to include the purchase of equipment and supplies; and

WHEREAS, the Office of Head Start requires that an authorized signatory be named for the 2018 Head Start & Early Head Start Kern grant; and

WHEREAS, the CAPK Board of Directors has determined that there is a need for anti-poverty programs and is willing to accept the submission of a Budget Revision; and

NOW, THEREFORE, be it resolved that the CAPK Board of Directors hereby authorizes Jeremy T. Tobias, Chief Executive Officer, to act on behalf of the Board as CAPK's representative signatory with regard to the submission of the Head Start & Early Head Start Kern, #09CH9142, request to revise the 2018-19 Budget.

APPROVED by a majority vote of the Board of Director of Community Action Partnership of Kern, this 28th day of November 2018.

_____ _____

Garth Corrigan, Chair Date
CAPK Board of Directors

COMMUNITY ACTION PARTNERSHIP OF KERN
MEMORANDUM

To: Board of Directors

From: Donna Holland, Fiscal Administrator

Subject: *Agenda Item 5b:* Head Start - Kern
Budget to Actual Report for the Period Ended October 31, 2018 – Info Item

Date: November 28, 2018

The following are highlights of the Kern Head Start Budget to Actual Report for the period March 1, 2018 through October 31, 2018. Eight months (67%) of the 12-month budget period have elapsed.

Base Funds
Overall expenditures are at 58% of the budget.

Salaries & Fringe Benefits: Most employees assigned to Head Start are on a part-year schedule. There were no salary or payroll tax costs for these employees during the months of June, July, and part of August. These costs are expected to "catch up" as the budget period progresses.

Equipment: The budget provided for the purchase of a replacement gas convection steamer for the Central Kitchen. The actual cost was less than budgeted.

Contractual: Legal fees expended are lower than budgeted at this point in the budget period.

Training & Technical Assistance Funds
Overall expenditures are at 88% of the budget. Base Funds are budgeted to cover anticipated additional expenses.

Carryover
The Office of Head Start approved the carryover of funds from the prior budget period in the amount of $512,812 for the following projects:

- Replacement food delivery vans (3) – purchased;
- Replacement program vehicle (1) – pending purchase;
- Replacement maintenance utility vehicle (1) – purchased
- Replacement convection oven (1) – purchased;
- Facility improvements at the Delano and Harvey L. Hall child development centers – work is in progress.

Non-Federal Share (Head Start and Early Head Start Combined)
Non-Federal share is at 62% of the budget. The amount of California Department of Education non-Federal revenues for October were not available at the time this report was prepared; these will be reported on the next report.

Community Action Partnership of Kern
Head Start - Kern
Budget to Actual Report
Budget Period: March 1, 2018 - February 28, 2019
Report Period: March 1, 2018 - October 31, 2018
Month 8 of 12 (67%)

Prepared 11/15/2018

HEAD START

BASE FUNDS	**BUDGET**	**ACTUAL**	**REMAINING**	**% SPENT**	**% REMAINING**
PERSONNEL	10,597,810	6,065,103	4,532,707	57%	43%
FRINGE BENEFITS	3,533,118	2,051,066	1,482,052	58%	42%
TRAVEL	5,000	0	5,000	0%	100%
EQUIPMENT	23,000	16,760	6,240	73%	27%
SUPPLIES	886,988	504,568	382,420	57%	43%
CONTRACTUAL	126,502	70,038	56,464	55%	45%
OTHER	3,764,462	2,389,148	1,375,314	63%	37%
INDIRECT	1,826,701	991,364	835,337	54%	46%
TOTAL BASE FUNDING	**20,763,581**	**12,088,046**	**8,675,536**	**58%**	**42%**
TRAINING & TECHNICAL ASSISTANCE					
TRAVEL	45,946	51,665	(5,719)	112%	-12%
SUPPLIES	20,839	18,853	1,986	90%	10%
CONTRACTUAL	8,944	6,106	2,838	68%	32%
OTHER	150,787	122,705	28,082	81%	19%
INDIRECT	22,652	19,460	3,192	86%	14%
TOTAL TRAINING & TECHNICAL ASSISTANCE	**249,168**	**218,789**	**30,379**	**88%**	**12%**
CARRYOVER					
EQUIPMENT	134,000	94,002	39,998	70%	30%
OTHER	343,802	2,295	341,507	1%	99%
INDIRECT	34,380	229	34,151	1%	99%
TOTAL CARRYOVER	**512,182**	**96,527**	**415,655**	**19%**	**81%**
GRAND TOTAL HS FEDERAL FUNDS	**21,524,931**	**12,403,361**	**9,121,570**	**58%**	**42%**

HEAD START and EARLY HEAD START KERN NON-FEDERAL SHARE

SOURCE	**BUDGET**	**ACTUAL**	**REMAINING**	**% SPENT**	**% REMAINING**
IN-KIND	2,638,566	2,264,393	374,173	86%	14%
CALIF DEPT OF ED	3,804,474	1,706,064	2,098,410	45%	55%
TOTAL NON-FEDERAL	**6,443,040**	**3,970,457**	**2,472,583**	**62%**	**38%**

Budget reflects Notice of Award #09CH9142-05-04 (adjusted for Child Care Food Subsidy).

Actual expenditures include posted expenditures and estimated adjustments through 10/31/2018.

Administrative Cost for HS and EHS Kern **8.4%**

Agency-Wide Credit Card Report

	CURRENT	**1 TO 30**	**31 TO 60**	**61 TO 90**	**TOTAL**	**STATEMENT DATE**
Bank of America	31,623				**31,623**	10/21/2018
Lowe's	14,059	1,970			**16,029**	10/25/2018
Smart & Final	594			(20)	**574**	11/2/2018
Save Mart	6,229				**6,229**	10/28/2018
Chevron & Texaco Business Card	10,133				**10,133**	11/5/2018
Home Depot	10,265	27			**10,292**	11/5/2018
	72,903	**1,997**	**0**	**(20)**	**74,880**	

COMMUNITY ACTION PARTNERSHIP OF KERN
MEMORANDUM

To: Board of Directors



From: Donna Holland, Fiscal Administrator

Subject: *Agenda Item 5b:* Early Head Start – Kern
Budget to Actual Report for the Period Ended October 31, 2018 – Info Item

Date: November 28, 2018

The following are highlights of the Kern Early Head Start Budget to Actual Report for the period March 1, 2018 through October 31, 2018. Eight months (67%) of the 12-month budget period have elapsed.

Base Funds
Overall expenditures are at 48% of the budget.

Salaries & Fringe Benefits costs are low compared to this point in the budget period. Staff continuously monitor these categories to identify possible savings that may be used elsewhere in the program. A proposed budget revision will be brought before the Board of Directors on November 28.

Equipment: The budget provided for the purchase of a replacement vehicle for Maintenance & Operations, the cost of which exceeded the original estimate. The overage will be covered by savings in another cost category.

Contractual: Legal fees expended are lower than budgeted at this point in the budget period.

Training & Technical Assistance Funds
Overall expenditures are at 40% of the budget. Training events specific to infant/toddler care are planned for the balance of the budget period.

Carryover
The Office of Head Start approved the carryover of funds from the prior budget period in the amount of $57,000 for the following purchases:

- Replacement food delivery van (1) – purchased;
- Replacement program vehicle (1) – pending purchase.

Community Action Partnership of Kern
Early Head Start - Kern
Budget to Actual Report
Budget Period: March 1, 2018 - February 28, 2019
Report Period: March 1, 2018 - October 31, 2018
Month 8 of 12 (67%)

Prepared 11/15/2018

BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	2,221,842	958,455	1,263,387	43%	57%
FRINGE BENEFITS	655,042	333,018	322,024	51%	49%
EQUIPMENT	30,000	39,548	(9,548)	132%	-32%
SUPPLIES	263,896	139,137	124,759	53%	47%
CONTRACTUAL	22,328	11,164	11,164	50%	50%
OTHER	535,893	335,194	200,699	63%	37%
INDIRECT	364,220	164,788	199,432	45%	55%
TOTAL BASE FUNDING	**4,093,221**	**1,981,305**	**2,111,916**	**48%**	**52%**
TRAINING & TECHNICAL ASSISTANCE					
TRAVEL	35,330	7,575	27,755	21%	79%
SUPPLIES	4,020	3,800	220	95%	5%
CONTRACTUAL	3,656	2,706	950	74%	26%
OTHER	45,179	21,143	24,036	47%	53%
INDIRECT	8,819	3,463	5,356	39%	61%
TOTAL TRAINING & TECHNICAL ASSISTANCE	**97,004**	**38,687**	**58,317**	**40%**	**60%**
CARRYOVER					
EQUIPMENT	57,000	28,971	28,029	51%	49%
INDIRECT	0	0	0		
TOTAL CARRYOVER	**57,000**	**28,971**	**28,029**	**51%**	**49%**
GRAND TOTAL EHS FEDERAL FUNDS	**4,247,225**	**2,048,963**	**2,198,262**	**48%**	**52%**

Budget reflects Notice of Award #09CH9142-05-04 (adjusted for Child Care Food Subsidy)
Actual expenditures include posted expenditures and estimated adjustments through 10/31/2018.

Community Action Partnership of Kern
Head Start and Early Head Start
Non-Federal Share and In-Kind Year-to-Date Report
Budget Period: March 1, 2018 through February 28, 2019
Report for period ending October 31, 2018 (Month 8 of 12)

Percent of year elapsed: 67%

LOCATION	FUNDED ENROLL-MENT	March	April	May	June	July	Aug	Sep	Oct	YTD Totals	IN-KIND GOAL	% OF GOAL MET
Alberta Dillard	68	34,035	33,958	21,731	0	0	10,517	25,456	32,373	158,071	76,308	207%
Shafter	34	15,216	16,512	8,503	0	0	7,601	16,055	180	64,066	38,154	168%
East California	70	29,277	35,209	15,896	0	0	5,521	25,236	19,591	130,730	78,552	166%
Pacific	62	16,766	16,247	13,908	11,839	11,369	12,835	11,695	1,318	95,977	69,575	138%
San Diego Street	48	11,831	13,317	14,156	10,771	9,896	6,525	6,329	1,018	73,843	53,864	137%
Primeros Pasos	76	9,563	21,624	16,661	10,089	6,159	10,438	14,034	17,287	105,855	85,285	124%
Willow	72	22,239	25,426	14,557	0	0	8,989	15,578	13,228	100,017	80,796	124%
Martha J. Morgan	83	31,274	30,858	17,626	0	0	8,339	19,854	602	108,553	93,140	117%
Lamont	34	7,478	10,778	7,882	0	0	3,185	9,388	5,582	44,293	38,154	116%
Vineland	20	8,266	7,254	2,213	0	0	428	1,680	6,200	26,041	22,443	116%
Fairview	34	13,069	11,503	6,105	0	0	3,748	8,069	261	42,755	38,154	112%
Franklin	24	3,513	6,447	4,266	0	0	2,193	7,665	5,387	29,470	26,932	109%
Noble	34	9,452	10,102	3,947	0	0	0	11,785	5,731	41,016	38,154	108%
Fairfax	40	6,009	9,054	12,009	0	0	5,783	4,568	8,414	45,837	44,887	102%
Williams	34	10,911	10,920	6,048	0	0	4,715	6,104	219	38,917	38,154	102%
Heritage	34	7,911	10,768	4,963	0	0	999	4,771	9,102	38,514	38,154	101%
Faith	34	12,847	12,659	7,030	0	0	4,741	357	184	37,817	38,154	99%
Sterling	122	19,096	23,747	18,996	8,747	9,507	15,899	16,017	6,766	118,775	136,905	87%
Harvey L. Hall	138	21,720	29,503	22,725	15,148	11,629	17,133	12,103	1,637	131,599	154,859	85%
Delano	76	19,655	19,877	16,675	0	0	1,788	9,862	3,080	70,937	85,285	83%
Cleo Foran	34	5,926	8,272	3,789	0	0	1,682	4,324	7,499	31,493	38,154	83%
Pete H. Parra	112	19,356	23,534	21,390	9,188	9,352	13,659	7,157	0	103,637	125,683	82%
Shafter HS/EHS	36	4,713	6,144	4,731	5,032	4,404	3,743	3,235	1,256	33,259	40,398	82%
Tehachapi	34	6,832	6,982	3,413	0	0	3,243	6,284	4,217	30,972	38,154	81%
Pioneer	34	6,475	8,081	4,443	0	0	797	4,185	4,381	28,361	38,154	74%
Rosamond	100	19,580	24,699	13,748	0	0	6,798	16,971	1,384	83,180	112,217	74%
Home Base	225	17,049	17,202	15,282	12,474	13,790	7,001	9,128	409	92,333	126,244	73%
Seibert	34	6,818	4,353	2,998	0	0	2,337	7,260	2,534	26,301	38,154	69%
Lost Hills	20	2,937	3,716	2,597	0	0	654	2,875	2,210	14,989	22,443	67%
California City	34	7,639	8,452	5,366	0	0	0	3,626	232	25,315	38,154	66%
Oasis	57	13,411	12,619	7,489	0	0	5,302	3,001	114	41,936	63,964	66%
McFarland	24	4,784	3,808	2,560	0	0	0	3,161	3,063	17,377	26,932	65%
Planz	34	5,440	5,916	3,617	0	0	3,462	229	5,618	24,282	38,154	64%
Casa Loma	34	4,741	5,183	1,355	0	0	1,722	6,178	4,576	23,754	38,154	62%
Oildale	34	5,905	5,413	3,750	0	0	2,336	5,421	95	22,920	38,154	60%
Virginia	34	5,596	5,282	0	0	0	1,761	4,908	4,641	22,187	38,154	58%
Sunrise Villa	34	4,377	3,346	1,945	0	0	0	3,374	6,503	19,544	38,154	51%
Alicante	34	4,692	4,448	2,107	0	0	1,526	3,227	1,307	17,306	38,154	45%
Rafer Johnson	34	3,563	3,419	0	0	0	1,684	3,338	3,748	15,750	38,154	41%
Wesley	60	6,389	8,795	3,719	0	0	2,855	2,613	1,403	25,774	67,330	38%
Taft	78	6,592	6,061	1,103	0	0	902	5,182	7,432	27,272	87,529	31%
Mojave	34	4,209	4,167	2,109	0	0	413	0	0	10,896	38,154	29%
Roosevelt	34	2,820	4,408	1,913	0	0	0	0	0	9,142	38,154	24%
Broadway	44	0	0	0	0	0	4,411	2,321	255	6,987	49,375	14%
Administrative Services		0	0	0	0	0	0	0	0	0	0	NA
Program Services		920	1,867	0	0	0	0	0	0	2,787	67,661	4%
Policy Council and RPC		1,239	1,542	108	515	25	72	56	0	3,557	38,727	9%
SUBTOTAL IN-KIND	**2,369**	**482,130**	**543,470**	**345,429**	**83,803**	**76,131**	**197,736**	**334,659**	**201,035**	**2,264,393**	**2,638,565**	**86%**
State General Child Care*		156,851	158,335	88,070	0	124,100	149,050	117,413	0	793,819	1,293,059	61%
State Preschool*		252,099	284,045	170,865	0	88,389	130,107	173,897	0	1,099,403	2,302,208	48%
State Migrant Child Care*		27,786	29,131	3,478	0	13,277	20,796	18,327	0	112,796	209,207	54%
SUBTOTAL CA DEPT of ED		**436,736**	**471,511**	**262,413**	**0**	**225,767**	**299,954**	**309,637**	**0**	**2,006,018**	**3,804,474**	**53%**
GRAND TOTAL		**918,866**	**1,014,981**	**607,842**	**83,803**	**301,898**	**497,690**	**644,296**	**201,035**	**4,270,411**	**6,443,039**	**66%**

*May include estimates

COMMUNITY ACTION PARTNERSHIP OF KERN
MEMORANDUM

To: Board of Directors

From: Donna Holland, Fiscal Administrator

Subject: *Agenda Item 5b:* Early Head Start – San Joaquin
Budget to Actual Report for the Period Ended October 31, 2018 – Info Item

Date: November 28, 2018

The following are highlights of the San Joaquin Early Head Start Budget to Actual Report for the period February 1, 2018 through October 31, 2018. Nine months (75%) of the 12-month budget period have elapsed.

Base Funds
Overall expenditures are at 71% of the budget.

The **Equipment** budget provides for two replacement vehicles, which have not yet been purchased.

Training & Technical Assistance Funds
Overall expenditures are at 74% of the budget.

Travel costs are higher than expected compared to the period elapsed. The overage will be covered by decreasing expenditures in other categories.

Non-Federal Share
Non-Federal share is at 59% of the budget. Documentation for the month of October could not be tabulated in time to be included in this report. Staff will request a waiver of non-Federal share from Office of Head Start.

Community Action Partnership of Kern

Early Head Start - San Joaquin County

Budget to Actual Report

Budget Period: February 1, 2018 - January 31, 2019

Report Period: February 1, 2018 - October 31, 2018

Month 9 of 12 (75%)

Prepared 11/15/2018

BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	3,097,074	2,213,458	883,616	71%	29%
FRINGE BENEFITS	827,018	607,041	219,977	73%	27%
TRAVEL	20,232	17,767	2,465	88%	12%
EQUIPMENT	47,500	0	47,500	0%	100%
SUPPLIES	135,535	96,993	38,542	72%	28%
CONTRACTUAL	11,923	10,344	1,579	87%	13%
OTHER	593,113	391,915	201,198	66%	34%
INDIRECT	445,116	316,158	128,958	71%	29%
TOTAL	**5,177,511**	**3,653,677**	**1,523,834**	**71%**	**29%**
TRAINING & TECHNICAL ASSISTANCE FUNDS					
PERSONNEL	25,200	17,076	8,124	68%	32%
FRINGE BENEFITS	8,689	5,963	2,726	69%	31%
TRAVEL	9,959	20,108	(10,149)	202%	-102%
SUPPLIES	7,961	3,815	4,146	48%	52%
CONTRACTUAL	3,500	0	3,500	0%	100%
OTHER	53,033	33,868	19,165	64%	36%
INDIRECT	10,833	7,649	3,184	71%	29%
TOTAL	**119,175**	**88,478**	**30,697**	**74%**	**26%**
GRAND TOTAL EHS FEDERAL FUNDS	**5,296,686**	**3,742,156**	**1,554,530**	**71%**	**29%**

NON-FEDERAL SHARE	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
IN-KIND	1,324,172	780,464	543,708	59%	41%
TOTAL NON-FEDERAL FUNDS	**1,324,172**	**780,464**	**543,708**	**59%**	**41%**

Centralized Administrative Cost	7.2%
Program Administrative Cost	2.6%
Total Administrative Cost	**9.8%**

Budget reflects Notice of Award #09CH010071-04-03

Actual expenditures include posted expenditures and estimated adjustments through 10/31/2018

Community Action Partnership of Kern
San Joaquin Early Head Start
Non-Federal Share and In-Kind Year-to-Date Report
Budget Period: February 1, 2018 through January 31, 2019
Report for period ending October 31, 2018 (Month 9 of 12)

Percent of year elapsed: 75%

LOCATION	FUNDED ENROLL-MENT	Feb	March	April	May	June	July	Aug	Sep	Oct	YTD Totals	IN-KIND GOAL	% OF GOAL MET
Home Base - Lodi	35	5,551	10,440	10,444	9,950	9,500	11,137	14,656	12,368	0	84,044	95,359	88%
Home Base - Manteca	12	3,628	4,255	2,413	2,207	152	1,409	5,305	5,011	0	24,380	32,694	75%
Lodi UCC	30	12,131	13,605	11,887	13,879	8,702	12,859	12,447	11,575	0	97,085	163,472	59%
Chrisman	30	7,252	13,396	13,845	9,312	7,198	12,443	15,341	15,945	0	94,732	163,472	58%
Home Base - Stockton	90	13,682	25,071	23,224	16,555	10,029	13,260	15,286	13,701	0	130,807	245,208	53%
St. Mary's	16	3,507	6,499	5,963	6,174	4,066	6,359	6,009	6,059	0	44,637	87,185	51%
Walnut	24	4,138	8,093	9,119	10,273	6,325	9,478	10,210	5,496	0	63,132	130,777	48%
California Street	24	5,705	9,601	8,203	9,043	4,715	8,147	8,421	6,619	0	60,453	130,777	46%
Kennedy	16	1,791	5,701	6,263	4,418	441	4,887	6,252	6,449	0	36,202	87,185	42%
Marci Massei	24	3,176	5,938	5,703	6,298	3,735	5,983	6,413	6,245	40	43,532	130,777	33%
Home Base - Tracy	12	1,484	2,342	1,064	1,059	0	836	509	1,410	0	8,704	32,694	27%
Administrative Services		0	0	0	0	0	0	0	0	0	0	0	
Program Services		10,954	12,376	16,171	16,673	11,973	10,738	11,350	2,083	0	92,317	21,858	422%
Policy Council		342	97	0	0	0	0	0	0	0	439	2,713	16%
SUBTOTAL IN-KIND	**313**	**73,340**	**117,415**	**114,299**	**105,841**	**66,835**	**97,535**	**112,198**	**92,960**	**40**	**780,464**	**1,324,172**	**59%**

COMMUNITY ACTION PARTNERSHIP OF KERN
MEMORANDUM

To: Board of Directors



From: Donna Holland, Fiscal Administrator

Subject: *Agenda Item 5b:* Early Head Start Child Care Partnerships
Budget to Actual Report for the Period Ended October 31, 2018 – Info Item

Date: November 28, 2018

The following are highlights of the Early Head Start Child Care Partnerships Budget to Actual Report for the period September 1, 2017 through October 31, 2018. Two months (17%) of the 12-month budget period has elapsed.

Base Funds
Overall expenditures are at 13% of the budget. Five days of salaries and payroll taxes that were paid in September were accrued back to August so that the expenses would be recognized in the proper budget period.

Training & Technical Assistance (T&TA)
Overall expenditures are at 0% of the budget. Training expenses are incurred as needed, rather than evenly each month; the funds will be fully expended by budget year-end.

Non-Federal Share
Non-Federal share is at 22% of the budget.

Community Action Partnership of Kern
Early Head Start - Child Care Partnerships
Budget to Actual Report
Budget Period: September 1, 2018 - August 31, 2019
Report Period: September 1, 2018 - October 31, 2018
Month 2 of 12 (17%)

Prepared 11/14/2018

BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	130,082	11,815	118,267	9%	91%
FRINGE BENEFITS	33,248	3,820	29,428	11%	89%
SUPPLIES	1,750	51	1,699	3%	97%
CONTRACTUAL	462,028	72,000	390,028	16%	84%
OTHER	17,395	1,176	16,219	7%	93%
INDIRECT	64,398	5,092	59,306	8%	92%
TOTAL BASE	**708,901**	**93,955**	**614,946**	**13%**	**87%**

TRAINING & TECHNICAL ASSISTANCE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
TRAVEL	5,294	0	5,294	0%	100%
SUPPLIES	3,506	0	3,506	0%	100%
OTHER	6,473	0	6,473	0%	100%
INDIRECT	1,527	0	1,527	0%	100%
TOTAL TRAINING & TECHNICAL ASSISTANCE	**16,800**	**0**	**16,800**	**0%**	**100%**
GRAND TOTAL FEDERAL FUNDS	**725,701**	**93,955**	**631,746**	**13%**	**87%**

NON-FEDERAL SHARE	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
IN-KIND	181,425	40,193	141,232	22%	78%
TOTAL NON-FEDERAL FUNDS	**181,425**	**40,193**	**141,232**	**22%**	**78%**

Centralized Administrative Cost	3.8%
Program Administrative Cost	1.0%
Total Administrative Cost	**4.8%**

Budget reflects Notice of Award #09HP0036-04-00.

Actual expenditures include posted expenditures and estimated adjustments through 10/31/2018.

COMMUNITY ACTION PARTNERSHIP OF KERN

MEMORANDUM

To: Board of Directors



From: Ralph Martinez, Director of Community Development

Date: November 28, 2018

Subject: *Agenda Item VI(e):* Resolution to Approve the Submission of the State of California Department of Social Services, Food Bank Capacity Program Application – **Action Item**

Background

CAPK wishes to request approximately $110,000 from the California Department of Social Services (CDSS) Food Bank Capacity Program for the CAPK Food Bank. This funding opportunity is specifically dedicated to non-construction projects that will increase the ability of California food banks to increase services to low-income people.

The increase in need for emergency food assistance in Kern County, along with the introduction of new food programs, requires the Food Bank to build capacity to serve an ever increasing population of low-income families, seniors, disabled, homeless, and other vulnerable people throughout Kern County.

The funding will be used to purchase/update a warehouse management software/hardware system that will accommodate barcoding, improve efficiency, streamline operations and increase inventory accuracy. The other item that will be purchased is a new pick-up truck for food product transportation and deliveries. Improving the efficiency of the inventory and operations system will result in the ability of the Food Bank to increase the amount of food received and distributed, increase the number of partner sites, and ultimately, serve more people in need of emergency food services. The application will be completed and submitted to the CDSS by November 30, 2018.

Recommendation

Staff recommends the Board of Directors approve the Resolution for the submission of the California Department of Social Services (CDSS) Food Bank Capacity Program application for the CAPK Food Bank.

Attachment:
Resolution #2018-26

RESOLUTION # 2018-26

A Resolution of the Board of Directors of the Community Action Partnership of Kern Approving the Submission of an Application to the California Department of Social Services, Food Bank Capacity Program State Fiscal Year 2018-19

The Board of Directors of Community Action Partnership of Kern (CAPK) located at 5005 Business Park North, Bakersfield, CA 93309, met on November 28, 2018, in Bakersfield, California at a scheduled Board Meeting and resolved as follows:

WHEREAS, 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 of the City of Bakersfield; and

WHEREAS, CAPK wishes to request approximately $110,000 from the California Department of Social Services (CDSS) Food Bank Capacity Program for the CAPK Food Bank; and

WHEREAS, the increased need for emergency food assistance in Kern County and introduction of new food programs requires additional capacity at the CAPK Food Bank to accommodate the needs of individuals throughout Kern County; and

WHEREAS, funding will be used to purchase and update a warehouse management software and hardware system, and for the purchase of an additional truck to accommodate deliveries. These purchases will improve the efficiency of inventory operations and increase the number of partners sites, and ultimately serve an increased number of individuals.

NOW, THEREFORE, be it resolved that the CAPK Board of Directors hereby authorizes staff to submit an application to the State of California Department of Social Services, and hereby requests the State of California Department of Social Services provide financial assistance and the obligations that accompany said funds for the purpose of building capacity of the CAPK Food Bank. Be it further resolved that Jeremy T. Tobias, Chief Executive Officer, is hereby authorized to request this course of action by completing any and all application documents for submittal to the City of Bakersfield on behalf of Community Action Partnership of Kern.

APPROVED by a majority vote of the Directors of Community Action Partnership of Kern, this 28th day of November 2018.

_____ _____

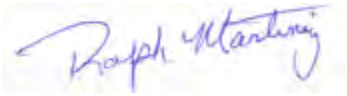
Garth Corrigan, Chair
CAPK Board of Directors

Date

COMMUNITY ACTION PARTNERSHIP OF KERN

MEMORANDUM

To: Board of Directors



From: Ralph Martinez, Director of Community Development

Date: November 28, 2018

Subject: *Agenda Item VI(f):* 2020-2021 Community Action Report and Community Needs Survey – **Info Item**

Background

The Community Action Plan (CAP) serves as a two-year roadmap demonstrating how Community Services Block Grant (CSBG) eligible entities plan to deliver CSBG services. The CAP identifies and assesses poverty related needs and resources in the community and establishes a detailed plan, goals and priorities for delivering those services to individuals and families most affected by poverty.

By Completing the CAP Report, CAPK demonstrates compliance with Federal and State laws governing the use of CSBG funds, and that the agency is in compliance with Office of Community Services (OCS) implementation of the Organizational Standards.

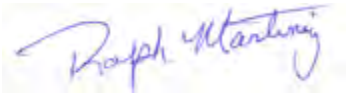
The 2020-2021 CAP Report is due June 30, 2019. Over the next few months, the Community Development Division will be collecting community needs data, including surveys of CAPK clients, partners, and staff. This information, and the final report will be shared with the CAPK BOD by May of 2019.

Top needs identified in the 2018-2019 CAP report include: increased per capita and household income levels, increased rate of educational attainment, employment services for adults and youth (including training for jobs that pay a living wage), affordable child care, affordable housing (rentals and ownership), health services/medicine, substance abuse and lower utility costs.
The full 2018-2019 CAP Report is available on the CAPK website.

COMMUNITY ACTION PARTNERSHIP OF KERN

MEMORANDUM

To: Board of Directors



From: Ralph Martinez, Director of Community Development

Date: November 28, 2018

Subject: *Agenda Item VI(g):* 2016 – 2021 Strategic Plan Update - **Info Item**

Year two of CAPK's Strategic Plan included organizational structure and staffing changes impacting the Strategic Planning Committee and existing six Goal Group Committees charged with working on completing the 6 Goals, comprised of 17 Objectives, 61 Strategies and 159 Activities.

In 2018, some Goal Groups or individuals met and/or completed strategic plan work. As stated in the last Strategic Planning Annual Update report to the CAPK Board on September 27, 2017, Goal 6 and possibly other goals of the existing plan may need some revising and updates to activities and timelines to reflect current agency, program and client/community need.

In early 2018, Community Development met with the strategic planning consultant who helped structure the process with leadership/staff to develop and complete the 2016-2021 Strategic Plan. This meeting was set to determine the best next steps for moving forward with the existing plan and groups in years 2-5. At this meeting, informal recommendation for review and discussion of the plan by CAPK leadership was made, with an opportunity to re-engage with the consultant by contract, if needed. This past month, CAPK Division Directors met to discuss overarching strategic goals and are in process of determining the best next steps forward.

COMMUNITY ACTION PARTNERSHIP OF KERN

MEMORANDUM

To: Board of Directors

From: Pritika Ram, Director of Administration

Date: November 28, 2018

Subject: Agenda Item VI(h): *Digital Platform* – **Info Item**

In the past year, staff have been actively researching software vendors to help identify tools to operate under a standardized and integrated platform, including to create a single point of entry for all CAPK services. Our efforts are directly tied into the Agency's Strategic Goals 2016-2021, specifically **Goal 1:** CAPK will develop an agency-wide understanding of the needs of its priority populations and develop organizational goals that unify the efforts of programs throughout the agency and **Goal 2:** CAPK will establish a system so that individuals can easily access the full spectrum of CAPK services. These efforts are also aligned with the State CSBG Organizational Standards and the National Partnership's goal using Results Orientated Management and Accountability (ROMA) tools.

Although our current practice has provided services to an estimated 70,000 unique users, we are missing the opportunity to provide improved and dynamic services to our clients to not only reach self-sufficiency but also surpass it, as well as enhance our services to meet more of our community needs. This type of digital platform will allow the Agency to become responsive to the changing non-profit environment by collecting accurate data to better service our clients and manage our programs at the Agency level.

Background

Throughout our network, we are operating roughly thirty (30) program-specific software programs, and although the multiple and varied programs work well for the program, we currently lack the ability to connect the platforms. Issues relating to connectivity presents the following barriers: (1) lack an interface to link each software system to internally share data by tracking clients; (2) ability to develop program performance measures; and (3) create aggregate reports at the Agency Level.

Integrated Model

The whole-person care model drives the necessity for a data integrated platform to deliver the tools to make value-based decisions that are supported by verifiable data and connecting the right services for the desired outcome(s). We also aim to have CAPK staff identify with the agency rather than the program they work in, which in turn fosters a greater trust in the agency and provides the tools for comprehensive services for the clients. As staff work through this process, our intent is not to replace current systems that are working for the programs, instead learn about how to connect and share information. For those programs that do not have a dedicated software system, we will create a platform that meets the program guidelines and goals.

The next steps will involve continued engagement with software vendors to identify the scope of work and pricing structure through demonstrations, as well as continue discussions with entities that have implemented a similar system, including entities that are operating a Community Information Exchange. Staff will share updates as the project progresses.

COMMUNITY ACTION PARTNERSHIP OF KERN

MEMORANDUM

To: Board of Directors

From: Jeremy T. Tobias, CEO

Date: November 28, 2018

Subject: *Agenda Item VI(i)*: Option to remove Board Member Lorena Fernandez; Category II, Low-Income Sector Representative serving South Kern – ***Action Item***

The Board of Directors representative for South Kern, Low-Income sector, Ms. Lorena Fernandez, has not attended a Board of Directors meeting since February 2018. Ms. Fernandez has missed 7 straight Board meetings. Except for an excused absence at the March 2018 Board meeting, the remainder of the absences have all been unexcused.

The Community Action Partnership of Kern By-laws, Article I, Section 8, govern the removal of members of the Board of Directors. Section 8 is attached for your reference. Sections 8.1.B and 8.1.C limit the number of absences of regular scheduled Board meetings to 3 consecutive meetings; or 5 total meetings in any 12-month period. Section 8.1.D clearly states that the Board may remove a Board member under sections 8.1.B and 8.1.C as described above, but the Board will consider the nature of the absences when making a determination or consideration of removal. In communications with Board member Fernandez, she has stated that transportation has been one of the primary reasons for the absences. Staff would be willing to discuss other options with Ms. Fernandez. Some ideas staff could look into include public transportation or ride sharing services with possible reimbursement directly to the Board member.

Section 8.2 describes the procedure for removal. A majority vote of the Board is required, and the Board member being removed shall be notified and given the right to be heard by the Board. A letter was sent to Ms. Fernandez notifying her of this agenda item at today's meeting and her right to be heard. If Ms. Fernandez attends the Board meeting, she will have the right to explain her absences, and the Board may take the information into consideration when making any decision.

Ms. Fernandez is serving her first five-year term and was originally appointed on February 1, 2017. She serves in Category II, Low-Income Sector Representative serving the South Kern area. The current term expires on July 31, 2022. Should the Board decide to take action removing Ms. Fernandez, staff will immediately begin the process to fill this seat.

Recommendation:

Staff recommends the Board of Directors hear the information presented by Board member Lorena Fernandez and discuss her ability to serve out her term on the Board of Directors. Should the Board decide to remove Board member Fernandez, you may find her in violation of CAPK By-laws, sections 8.1.B and 8.1.C as spelled out in the attached Resolution of Removal.

Attachments: *Resolution of Removal*
Excerpts of CAPK Bylaws, Article 1, Section 8

RESOLUTION # 2018-27

A Resolution of the Board of Directors of Community Action Partnership of Kern Approving the Removal of Lorena Fernandez, South Kern Low-Income Representative

The Board of Directors of Community Action Partnership of Kern (CAPK) located at 5005 Business Park North, Bakersfield, CA 93309, met on November 28, 2018, in Bakersfield, California at a regularly scheduled Board meeting and resolved as follows:

WHEREAS, 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, in accordance with Article I of the By-Laws of CAPK, the Board of Directors adhere to the procedure for membership and composition of the Board of Directors; and

WHEREAS, Board Member Lorena Fernandez was seated on the Board of Directors effective February 1, 2017, and said term is to expire July 31, 2022; and

WHEREAS, in accordance with Article I, Section 8.1, Subsections B and C of the By-Laws of CAPK, the Board of Directors shall adhere to the causes for the removal of Board Members; and

WHEREAS, Article I, Section 8.1, Subsection B constitutes grounds for removal as absences from three (3) consecutive regularly scheduled Board Meetings; and Subsection C constitutes grounds for removal as absences from five (5) regularly scheduled Board meetings in any consecutive twelve (12) month period; and

WHEREAS, Board Member, Lorena Fernandez, has seven (7) consecutive absences from the regular Board of Directors meetings since March 2018; and

WHEREAS, the Board of Directors has followed Article I, Section 8.2 regarding the procedure for removal of a Board Member; and

NOW, THEREFORE, be it resolved that the Board of Directors of Community Action Partnership of Kern, hereby approves the removal of Lorena Fernandez as the South Kern Low-Income Representative.

APPROVED by a majority vote of the Board of Directors of Community Action Partnership of Kern, this 28th day of November 2018.

_____ _____

Garth Corrigan, Chair
CAPK Board of Directors

Date

The Conflict of Interest Policy shall be reviewed and signed by the Board on an annual basis.

Section 5. Policy for Receiving Agency Services. Board members who meet all eligibility requirements may access Agency services. The Agency shall not under any circumstances give Board members preferential treatment. In addition, Board members must provide all required documentation and follow contract guidelines before the Agency will provide assistance or allow access to programs. No Board member, if qualified for services, may participate in processing his or her own application for services or provide direction to staff on personal application processing.

Section 6. Limitations. No person may serve as a Director who has been convicted within the past five (5) years of a crime involving moral turpitude. As used herein, the term "moral turpitude" shall include, but not be limited to, conduct contrary to justice, honesty, modesty, or good morals. The minimum age of a Director shall be eighteen (18) years of age.

Section 7. Vacancies.

1. Definition

   A vacancy shall occur when:

   A. Board member is notified of his/her removal by action of the Board for cause;
   B. Death of a Board member;
   C. A Board member notified the Board of his/her resignation;
   D. A public official leaves office;
   E. Low-income representative moves out of respective area he/she represents;
   F. Term expires.

2. Filling Vacant Seats of Public Officials

   The Board shall select another public official to fill the seat or solicit the newly elected public official to make an appointment as soon as reasonably possible.

3. Filling Vacant Seats of Representatives of the Low-Income

   Elections will be held in accordance with Community Action Partnership of Kern Election Rules and Procedures.

4. Filling Vacant Seats of Representatives of the Private Sector/Community

   The Board may request the organization to name a new representative or refer to process in Article I: Section 3 (Selection of Directors) to fill the seat.

Section 8. Removal

1. Grounds. The following shall constitute grounds for removal:

A. Conviction of a crime involving moral turpitude. As used herein, the term "moral turpitude" shall include, but not be limited to, conduct contrary to justice, honesty, modesty, or good morals.

X B. Absences from three (3) consecutive regularly scheduled Board meetings.

X C. Absences from five (5) regularly scheduled Board meetings in any consecutive twelve (12) month period.

X D. Absences may be grounds for removal under Items B and C above; however, the Board will consider the nature of absences when making a determination or consideration of removal.

E. Low-income representative moves out of area he/she represents.

F. The Board member engages in conduct that is unlawful, unethical, or in any way brings the organization into disrepute. Said Board member shall be entitled to a due process hearing before a simple majority of a quorum of the Board of Directors, which shall include the right to call witnesses and be represented by counsel. Upon a finding of good cause for removal under this section by a two-thirds (2/3) majority of a quorum of the Board, a Board member can be removed.

X 2. Procedure

A Board member may be removed by a majority vote of a simple majority of a quorum of the Board for any ground listed in Article I: Section 8.1, Subsections A-D.

Prior to removal, the Board member shall be notified in writing of the grounds for removal (including specific facts, dates, times, and places) and shall be given an opportunity to be heard by the Board. The representative organization (if any) shall also be notified of the grounds for removal.

Private Sector/Community representatives and public official representatives may be replaced by the appointing organization, or public official he/she represents, if the Board member no longer commands the support and/or confidence of the agency, organization, group, or individual represented. The group shall give the Board member prior notice for an opportunity to be heard. Directors dropped from membership on the Board for any of the above listed reasons will be notified in writing of their termination, as will the sponsoring organization after an opportunity for a fair hearing has been afforded.

Section 9. Petitions for Category III Representation. Provision is hereby made for a fair hearing for any community, private sector firm, or representative group that may feel inadequately represented on the Board to petition for such representation. To prevent frivolous petitions or those coming from very small groups, it is hereby established that no less than twenty-five (25) signatures of persons who belong to or who serve the petitioning group will be required on each such petition. The Board shall make a written statement of reasons supporting the action taken on the petition and communicate its decision to the petitioners. In the event a petition is presented to the Board and deemed meritorious, the Board, by procedures set forth in Article 1: Section 3 (Selection of Directors), shall provide a

COMMUNITY ACTION PARTNERSHIP OF KERN
DISCRETIONARY AND FUND RAISING FUNDS
FOR THE MONTH ENDED OCTOBER 31, 2018

	03/01/18-09/30/18	10/01/18-10/31/18	TOTAL	
BEGINNING BALANCE (NOTE 1)	$ 475,812.07	$ -	**$ 475,812.07**	
CASH RECEIPTS				
2018 Awards Banquet Donations	71,974.47	-	71,974.47	a
Donations	2,048.86	109.57	2,158.43	
Misc. Revenue	3,439.22	-	3,439.22	
Interest Income/Union Administrative Fee	404.45	202.80	607.25	
TOTAL CASH RECEIPTS	77,867.00	312.37	78,179.37	
CASH DISBURSEMENTS				
Line of Credit Interest Expense	256.37	308.74	565.11	
Line of Credit Unused Commitment Fee	959.72	1,270.00	2,229.72	b
2018 Awards Banquet Expenses	21,688.09	-	21,688.09	a
Volunteer Appreciation	2,716.77	-	2,716.77	c
Fundraising Expenses	3,244.00	-	3,244.00	
Property Taxes - Campus Vacant Parcels	-	2,193.73	2,193.73	
Miscellaneous Expenses	1,391.51	-	1,391.51	
Indirect	2,899.58	-	2,899.58	
TOTAL CASH DISBURSEMENTS	33,156.04	3,772.47	36,928.51	
CASH PROVIDED (USED)	44,710.96	(3,460.10)	**41,250.86**	
ENDING BALANCE	$ 520,523.03		**$ 517,062.93**	

Discretionary Cash	$ 214,562.89
Fund Raising Cash	302,500.04
	517,062.93
Add: Prepaid	-
Less: AP	-
	$ 517,062.93

NOTES

1. For the year ended 2/28/18, the net increase to the Discretionary/Fund Raising Funds was $54,300.66.

a. As of 7/31/18, net 2018 awards banquet gain is $55,039.85 (FYE 2/28/18 = $4,753.47 + $50,286.38 for 2018/19).
b. Commitment fee for the period 12/31/17 to 9/30/18 that the $2 million line of credit was not used. The fee is equal to one-quarter percent (0.25%) per annum based on a 360 day year.
c. Annual appreciation expense for the VITA volunteers.

Date Prepared: 11/16/18

COMMUNITY ACTION PARTNERSHIP OF KERN

BUDGET AND FINANCE COMMITTEE

FINANCIAL REPORT

NOVEMBER 2018

COMMUNITY ACTION PARTNERSHIP OF KERN

BUDGET AND FINANCE COMMITTEE

NOVEMBER 28, 2018

FINANCIAL REPORT

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COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2018 THROUGH FEBRUARY 28, 2019

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
UNRESTRICTED						
GENERAL FUND			NOT APPLICABLE	03/01/18 - 02/28/19	501	NOT APPLICABLE
DISCRETIONARY FUND			NOT APPLICABLE	03/01/18 - 02/28/19	502	NOT APPLICABLE
FOOD BANK			NOT APPLICABLE	03/01/18 - 02/28/19	504	SHARED MAINTENANCE, MEMBERSHIP FEES, DONATIONS, ETC.
ENERGY			NOT APPLICABLE	03/01/18 - 02/28/19	524	NOT APPLICABLE
SHAFTER YOUTH CENTER			NOT APPLICABLE	03/01/18 - 02/28/19	527	DONATIONS, RENTAL INCOME
FRIENDSHIP HOUSE			NOT APPLICABLE	03/01/18 - 02/28/19	531	DONATIONS, RENTAL INCOME
211			NOT APPLICABLE	03/01/18 - 02/28/19	536	FEE FOR SERVICE
FUND RAISING			NOT APPLICABLE	03/01/18 - 02/28/19	595	DONATIONS
RESTRICTED						
EARLY HEAD START/HEAD START	12,234,628	93.600	09CH9142 - 05 - 00	03/01/18 - 02/28/19	108/109	U S DEPT OF HEALTH & HUMAN SERVICES
EARLY HEAD START CHILD CARE PARTNERSHIP	885,275	93.600	09HP0036 - 03	09/01/17 - 08/31/18	110	U S DEPT OF HEALTH & HUMAN SERVICES
EARLY HEAD START SAN JOAQUIN	2,564,103	93.600	09CH010071 - 04	02/01/18 - 01/31/19	117	U S DEPT OF HEALTH & HUMAN SERVICES
VITA	169,630	21.009	17VITA0187	08/01/16 - 07/31/18	149	U S DEPT OF THE TREASURY - INTERNAL REVENUE SERVICE
CSBG (COMMUNITY SERVICES BLOCK GRANT)	1,469,183	93.569	18F - 5015	01/01/18 - 12/31/18	103	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF COMMUNITY SERVICES AND DEVELOPMENT
LIHEAP (LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM)	4,327,137 3,665,139 3,721,750 4,010,033	93.568	16B - 4012 17B - 3012 18B - 4012 19B - 5012	01/01/16 - 03/31/18 10/01/16 - 12/31/18 10/01/17 - 12/31/18 10/01/18 - 06/30/20	122-36 122-37 122-38 122-39	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF COMMUNITY SERVICES AND DEVELOPMENT
GENERAL CENTER CHILD CARE	274,183	93.575	CCTR - 7050	07/01/17 - 06/30/18	253	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
GENERAL CENTER CHILD CARE	596,490	93.596	CCTR - 7050	07/01/17 - 06/30/18	253	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
MIGRANT ALTERNATIVE PAYMENT	5,411,000	93.575	CMAP - 7000	07/01/17 - 06/30/18	261	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
CALIFORNIA STATE PRESCHOOL PROGRAM	168,396	93.575	CSPP - 7119	07/01/17 - 06/30/18	258	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
CALIFORNIA STATE PRESCHOOL PROGRAM	366,642	93.596	CSPP - 7119	07/01/17 - 06/30/18	258	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
ECONOMIC EMPOWERMENT	150,000	93.590	EE - KERN - 17 - 20	PENDING - 02/29/20	171	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES, OFFICE OF CHILD ABUSE PREVENTION
211 HOSPITAL PREPAREDNESS PROGRAM - EMERGENCY RESPONSE & SURGE CAPACIT	10,000	93.074	659 - 2017	10/24/17 - 02/28/19	186	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF HEALTH SERVICES, COUNTY OF KERN, DEPT OF PUBLIC HEALTH

COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2018 THROUGH FEBRUARY 28, 2019

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
EFAP (EMERGENCY FOOD ASSISTANCE PROGRAM)	92,096	10.568/.569	15 - MOU - 00118	10/01/17 - 09/30/18	105/111	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
CSFP (COMMODITY SUPPLEMENTAL FOOD PROGRAM)	263,449	10.565	16 - 6017	10/01/17 - 09/30/18	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	10/01/17 - 09/30/18	112/139	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF EDUCATION
WIC (WOMEN, INFANTS & CHILDREN)	4,121,940	10.557	15 - 10064	10/01/17 - 09/30/18	115	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF PUBLIC HEALTH
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) AKA CALFRESH PROGRAM	15,999	10.561	16 - SUB - 00876	10/01/17 - 09/30/18	164	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES, INFO LINE OF SAN DIEGO dba 211 SAN DIEGO
HUD CONTINUUM OF CARE PLANNING GRANT	12,000	14.267	N/A	03/01/18 - 06/30/18	428	U S DEPT OF HOUSING & URBAN DEVELOPMENT - CITY OF BAKERSFIELD UNITED WAY OF KERN COUNTY
COORDINATED ENTRY SERVICES	105,000	14.267	N/A	10/1/2018-7/31/19	428-240	U S DEPT OF HOUSING & URBAN DEVELOPMENT - KERN BEHAVIORAL HEALTH UNITED WAY OF KERN COUNTY
QUALITY RATING AND IMPROVEMENT SYSTEM (QRIS) - SAN JOAQUIN	14,000	84.412	N/A	07/01/17 - 06/30/18	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
CCTR QRIS BLOCK GRANT	22,200		N/A	07/01/17 - 06/30/18	253-005	STATE OF CALIFORNIA, DEPT OF EDUCATION - KERN COUNTY SUPERINTENDENT OF SCHOOLS, KERN EARLY STARS
CSPP QRIS BLOCK GRANT	23,400		N/A	07/01/17 - 06/30/18	258-005	STATE OF CALIFORNIA, DEPT OF EDUCATION - KERN COUNTY SUPERINTENDENT OF SCHOOLS, KERN EARLY STARS
LIWP SOLAR PV PILOT	BASED ON WATTS INSTALLED		N/A	07/01/16 - 06/30/18	241	STATE OF CALIFORNIA - DEPT OF COMMUNITY SERVICES AND DEVELOPMENT, FRESNO ECONOMIC OPPORTUNITY COMMISSION
LIWP SINGLE FAMILY	501,468		PC06436	08/16/17 - 06/30/18	245	STATE OF CALIFORNIA - DEPT OF COMMUNITY SERVICES AND DEVELOPMENT, COMMUNITY ACTION PARTNERSHIP OF ORANGE COUNTY, RICHARD HEATH & ASSOCIATES, INC.
MIGRANT ALTERNATIVE PAYMENT	1,658,866		CMAP - 7000	07/01/17 - 06/30/18	261	STATE OF CALIFORNIA, DEPT OF EDUCATION
GENERAL CENTER CHILD CARE	1,458,400		CCTR - 7050	07/01/17 - 06/30/18	253	STATE OF CALIFORNIA, DEPT OF EDUCATION
CALIFORNIA STATE PRESCHOOL PROGRAM	2,596,232		CSPP - 7119	07/01/17 - 06/30/18	258	STATE OF CALIFORNIA, DEPT OF EDUCATION
MIGRANT CHILD CARE	236,499		CMIG - 7004	07/01/17 - 06/30/18	250	STATE OF CALIFORNIA, DEPT OF EDUCATION
MIGRANT SPECIALIZED SERVICES	35,172		CMSS - 7004	07/01/17 - 06/30/18	252	STATE OF CALIFORNIA, DEPT OF EDUCATION
CAL EITC FREE TAX PREPARATION ASSISTANCE GRANT	175,000		N/A	10/15/18 - 06/30/19	234	STATE OF CALIFORNIA, DEPT OF COMMUNITY SERVICES AND DEVELOPMENT
INFORMATION & EDUCATION	80,000 80,000		16 - 10206	07/01/17 - 06/30/18 07/01/18 - 06/30/19	120	STATE OF CALIFORNIA, DEPT OF PUBLIC HEALTH
TAX CHECK - OFF (FOOD BANK)	9,784		15 MOU - 00118	07/01/17 - 06/30/18	216-000	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES

COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2018 THROUGH FEBRUARY 28, 2019

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
STATE EMERGENCY FOOD ASSISTANCE (FOOD BANK)	242,296		N/A	07/01/17 - 06/30/18	216-087	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
DIFFERENTIAL RESPONSE SERVICES	209,094		N/A	07/01/17 - 06/30/18	280	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES, COUNTY OF KERN, SUPERINTENDENT OF SCHOOLS, CHILD AND FAMILY SERVICES AGENCY, NETWORK FOR CHILDREN
FIRST 5 KERN - HELPLINE 211	90,660		2015.2.5	07/01/17 - 06/30/18	288	STATE OF CALIFORNIA, FIRST 5 CALIFORNIA, COUNTY OF KERN, FIRST 5 KERN
FIRST 5 KERN EAST KERN FAMILY RESOURCE CENTER	134,418		2015.2.6	07/01/17 - 06/30/18	281	STATE OF CALIFORNIA, FIRST 5 CALIFORNIA, COUNTY OF KERN, FIRST 5 KERN
FIRST 5 KERN - HELP ME GROW	50,921		2017.2.01	07/01/17 - 06/30/18	284	STATE OF CALIFORNIA, FIRST 5 CALIFORNIA, COUNTY OF KERN, FIRST 5 KERN
REALIGNMENT FOR SUCCESS	138,906		236 - 2017	06/01/17 - 12/31/18	246	STATE OF CALIFORNIA, DEPT OF CORRECTIONS AND REHABILITATION, COUNTY OF KERN, COMMUNITY CORRECTIONS PARTNERSHIP
COUNTY OF KERN HELPLINE 211	44,738		105 - 2018	07/01/17 - 06/30/18	389	COUNTY OF KERN
GANG PREVENTION EDUCATION SERVICES	71,406		230 - 2017	07/01/17 - 06/30/18	335	COUNTY OF KERN, DEPT OF HUMAN SERVICES
READY KERN	1,098		N/A	06/26/17 - 06/30/18	366	COUNTY OF KERN, FIRE DEPT - OFFICE OF EMERGENCY SERVICES
211 KINGS COUNTY	42,000		N/A	07/01/15 - 06/30/18	536-231	KINGS UNITED WAY
211 TULARE COUNTY	162,000		N/A	07/01/15 - 06/30/18	536-232	UNITED WAY OF TULARE COUNTY
211 MERCED COUNTY	27,400		N/A	10/22/15 - PENDING	536-233	UNITED WAY OF MERCED COUNTY
211 STANISLAUS COUNTY	60,000		N/A	07/01/17 - 06/30/18	536-234	UNITED WAY OF STANISLAUS COUNTY
PENDING	22,716		20121633	03/01/18 - 02/28/19	407-000	THE CALIFORNIA ENDOWMENT
FOOD BANK SOLAR	5,000		N/A	03/01/18 - 02/28/19	485	SOUTHERN CALIFORNIA GAS COMPANY
HUMAN RESOURCES	25,000		N/A	01/01/16 - 12/31/18	501-006	BLUE SHIELD
PREP WORKS - YOUTH CENTERS	30,000		N/A	08/01/17 - 07/31/18	444	STARBUCKS
PREP WORKS PROGRAM	25,000		N/A	07/01/17 - 06/30/18	448	WELLS FARGO FOUNDATION
EAST KERN EMERGENCY CLOSET	3,000		N/A	07/01/17 - 06/30/18	501-005	FRIENDS OF MERCY FOUNDATION, SISTER PHYLLIS HUGHES ENDOWMENT FOR SPECIAL NEEDS
EAST KERN HEALTH LINK	24,701		N/A	01/01/18 - 02/28/19	454	DIGNITY HEALTH
FOOD BANK FREE FARMERS MARKET - WASCO	30,000		N/A	01/01/18 - 12/31/18	467	THE WONDERFUL COMPANY FOUNDATION

COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2018 THROUGH FEBRUARY 28, 2019

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
CENTRAL VALLEY SMALL BUSINESS DEVELOPMENT INITIATIVE	25,000		N/A	01/01/18 - 12/31/18	456	BANK OF THE WEST

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PREPARED 11/16/2018
SCHPRGM

COMMUNITY ACTION PARTNERSHIP OF KERN
FUNCTIONAL CLASSIFICATIONS BY FUND
FISCAL YEAR 2018/19

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	
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					
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					
112	Child Care Food Program (CACFP)		X				
115	Women, Infants & Children		X				
139	CACFP - San Joaquin		X				
	Food Bank		X				
105	Emergency Food Assistance		X				
111	USDA Commodities		X				
114	Emergency Food & Shelter		X				
147	Commodity Supplemental Food Program		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				
467	Wonderful Company Foundation		X				
504	Food Bank		X				
122	Low Income Home Energy Assistance			X			
123	Dept of Energy Weatherization			X			
241	LIWP Solar PV Pilot			X			
245	LIWP Single Family			X			
524	Energy			X			
	VITA (Volunteer Income Tax Assistance)						
149	Internal Revenue Service - VITA				X		
234	Cal EITC Free Tax Assistance				X		

COMMUNITY ACTION PARTNERSHIP OF KERN
FUNCTIONAL CLASSIFICATIONS BY FUND
FISCAL YEAR 2018/19

Abila Fund #	Fund Name	PROGRAM SERVICES				SUPPORT SERVICES	
		Education	Nutrition	Energy Conservation	Community Services	Discretionary/ Fund Raising	General & Admin
	Small Business Development						
456	Bank of the West				X		
	East Kern Family Resource Center						
171	Economic Empowerment				X		
280	Differential Response				X		
281	First 5 East Kern Family Resource				X		
454	Dignity Health East Kern Health Link				X		
	Youth Services						
120	Information & Education				X		
242	Youth Authority				X		
246	Realignment for Success				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		
531	Friendship House Community Center				X		
531-068	FHCC - Robotics/STEM				X		
531-070	FHCC - Aggression Replacement Training				X		
	2-1-1						
164	Cal Fresh				X		
186	2-1-1 Hospital Preparedness Program				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	CES United Way				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		

COMMUNITY ACTION PARTNERSHIP OF KERN
LINE OF CREDIT ADVANCES AND REPAYMENTS
FISCAL YEAR 2018/19

Date	Advance Amount	Repayment Amount	No. of Days Borrowed	Interest Expense	Interest Rate
02/28/18	n/a				
03/30/18	n/a				
04/30/18	n/a				
05/31/18	$ 565,000	$ 565,000	1	$ 90.26	5.75070%
06/30/18	n/a				
07/31/18	n/a				
08/31/18	$ 255,000	$ 255,000	3	166.11	5.85950%
09/28/18	$ 615,000	$ 615,000	2	308.74	
10/31/18	$ 785,000	$ 785,000	1		

Note 1: Line of Credit agreement was entered into with Wells Fargo Bank as of January 5, 2018 for $1 million and will terminate on January 15, 2019. On February 9, 2018, the line of credit was increased to $2 million with the same termination date.
Note 2: Interest expense is calculated at 3.75% above daily one month LIBOR.
Note 3: Line of credit was used on October 31, 2018, and the amount drawn was $785,000. The loan was repaid on 11/1/18.

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
12/31/17 - 3/30/18	90 days	959.72	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 OCTOBER 31, 2018

PROGRAM (FUND)	CASH BALANCE
CHILD AND ADULT CARE FOOD PROGRAM	(161,969.64)
HEAD START/EARLY HEAD START	480,992.33
SUBTOTAL	**319,022.69**
CHILD DEVELOPMENT RESERVE No. 2	(142.26)
GENERAL CHILD CARE	(53,377.13)
MIGRANT A/P	1,148,172.02
MIGRANT CHILD CARE	16,077.48
MIGRANT SPECIALIZED SERVICES	11,585.22
STATE PRESCHOOL	569,451.91
SUBTOTAL	**1,691,767.24**
BAKERSFIELD CALIFORNIAN FOUNDATION	53.32
COMMODITY SUPPLEMENTAL FOOD PROGRAM	(93,656.42)
EF&S	46,615.00
EFAP	(17,031.88)
FOOD BANK	204,509.82
FOOD BANK - STATE	53,630.35
SOCAL GAS	5,000.00
WONDERFUL FOUNDATION	(286.44)
SUBTOTAL	**198,833.75**
ENERGY	(134,237.06)
DOE WAP	(69,065.60)
LIHEAP	(774,408.97)
LIWP SOLAR PV	(769.63)
LIWP SINGLE FAMILY	11,769.64
WATER TANK	(23.63)
TRANSFER NEGATIVE BALANCE	966,735.25
SUBTOTAL	**0.00**
CALIFORNIA ENDOWMENT	
CENTRAL VALLEY SMALL BUSINESS DEVELOPMENT	2,000.00
SUBTOTAL	**2,000.00**
211	(24,040.52)
BANK OF THE WEST	19,200.23
CAL FRESH	(7,199.85)
COST POOLS	(88,580.61)
COUNTY OF KERN - 2-1-1	44,738.00
CSBG	106,777.05
DIFFERENTIAL RESPONSE	(26,286.57)
DIGNITY HEALTH	13,224.12
DISCRETIONARY FUND	203,001.88
ECONOMIC EMPOWERMENT	(19,322.33)
FIRST 5 KERN 211	(13,933.31)
FIRST 5 KERN EAST KERN FAMILY RESOURCE CENTER	(1,697.72)
FIRST 5 HELP ME GROW	(15,378.91)
FRIENDSHIP HOUSE	(88,538.94)
FUNDRAISING	302,500.04
GANG PREVENTION	(13,268.20)
GENERAL FUND	34,004.35
INDIRECT FUND	1,343,517.15
IRS - VITA	2,508.01
INFORMATION & EDUCATION	(68,531.42)
REALIGNMENT FOR SUCCESS	(17,572.92)
SHAFTER YOUTH CENTER	(46,897.19)
STARBUCKS FOUNDATION	30,236.05
UNITED WAY 211	(313.09)
WELLS FARGO FOUNDATION	1,831.15
WIC	(1,122,765.63)
LESS: ENERGY NEGATIVE BALANCE	(966,735.25)
ADD: LINE OF CREDIT	785,000.00
SUBTOTAL	**365,475.57**
TOTAL OPERATING CASH	2,577,099.25

COMMUNITY ACTION PARTNERSHIP OF KERN (CAPK)

WELLS FARGO BANK ACCOUNTS

1. Operating Account: Used to make all CAPK disbursements and for deposits of all cash receipts unless there are requirements to deposit cash to a restricted bank account.

2. Head Start Accrued Vacation: This is an interest bearing restricted bank account that holds cash reserved for the payment of accrued vacation for Head Start and Early Head Start employees.

3. CSD Advances Account: This is an interest bearing restricted bank account for CSBG and Energy grants. Advances on the Community Services Block Grant (CSBG), Department of Energy – Weatherization Assistance Program (DOE WAP) and Low Income Home Energy Assistance Program (LIHEAP) grants are required to be deposited to a restricted bank account until there is an immediate need for the cash. Once the immediate need is determined, the cash is transferred to the Operating Account to make disbursements.

4. On-Line Donations Account: This is an interest bearing restricted bank account that is designated for internet donations to CAPK. The deposits are subsequently transferred to the Operating Account.

5. Child Development Reserve #1: This is an interest bearing restricted bank account that is required by the California Department of Education for center-based contracts, such as General Child Care (CCTR), State Preschool (CSPP) and State Migrant (CMIG) for the purpose of holding revenue earned in excess of costs. When the revenue is used, the cash is transferred to the Operating Account to make disbursements.

6. Child Development Reserve #2: This is an interest bearing restricted bank account that is required by the California Department of Education for alternative payment contracts, such as Migrant Childcare Alternative Payment (CMAP) for the purpose of holding revenue earned in excess of costs. When the revenue is used, the cash is transferred to the Operating Account to make disbursements.

Note: All CAPK bank accounts are with Wells Fargo Bank.

COMMUNITY ACTION PARTNERSHIP OF KERN
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309-1651

BANK RECONCILIATION FOR THE MONTH ENDED
October 31, 2018

WELLS FARGO BANK, N.A.
P. O. BOX 63020
SAN FRANCISCO, CA 94163

OPERATING ACCOUNT
ACCOUNT NO: XXXXX-X2976

BANK BALANCE AT 10/31/18		3,591,373.51
LESS: OUTSTANDING CHECKS	1,014,220.02	
ADJUSTED BANK BALANCE AT 10/31/18		2,577,153.49
GENERAL LEDGER BALANCE AT 09/30/18		2,251,424.06
ADD: DEPOSITS	1,648,896.75	
ACH DEPOSITS	869.96	
US TREAS DRAWDOWNS	4,419,385.22	
TRSFR FROM DOE GRANT	86,253.16	
TRSFR LIHEAP	658,372.56	
FUNDS FROM OTHER GRANTS	44,738.00	
LESS: CHECKS ISSUED (CURRENT MONTH)	2,528,459.44	
ADP PAYROLL 10/12/18	1,208,545.64	
ADP PAYROLL 10/26/18	1,233,691.61	
EFTS FOR HRA & STD/403B	55,470.66	
PENSION PAYMENTS (MAR-SEPT)	729,065.68	
REC LOAN PRINCIPAL/INT EXPENSES	648,417.58	
TRSFR CASH FOR HS/EHS	10,085.06	
TRSFR VAC ACCR FOR HS/EHS	118,819.54	
RETURN CHECK - NSF	100.00	
CLIENT ANALYSIS SERVICE CHARGE	182.27	
UNRECONCILED DIFFERENCE	(51.26)	
GENERAL LEDGER BALANCE AT 10/31/18		2,577,153.49
	DIFFERENCE:	-

PREPARED BY: _____ TITLE: Accountant DATE: 11/09/2018

APPROVED BY: _____ TITLE: Chief Financial Officer DATE: 11/09/2018

COMMUNITY ACTION PARTNERSHIP OF KERN
CSD ADVANCES ACCOUNT**
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309-1651

BANK RECONCILIATION FOR MONTH ENDING
October 31, 2018

WELLS FARGO BANK, N.A.
P. O. BOX 63020
SAN FRANCISCO, CA 94163

ACCOUNT NO.: XXXXX-X1095

BANK BALANCE ENDING:	**10/31/18**		**78,237.16**
DEPOSITS IN TRANSIT		0.00	
OUTSTANDING CHECKS		0.00	
OTHER		0.00	
ADJUSTED BANK BALANCE:	**10/31/18**		**78,237.16**
BALANCE PER G/L	**09/30/18**		**144,343.02**
ADD: DEPOSITS		678,540.72	
INTEREST		24.74	
BANK ACCOUNT TRANSFER FROM GENERAL FUND			
LESS: CHECKS		0.00	
CLIENT ANALYSIS SERVICE CHARGE		45.60	
BANK ACCOUNT TRANSFER TO GENERAL FUND		744,625.72	
BALANCE PER G/L	**10/31/18**		**78,237.16**
		DIFFERENCE:	0.00

** December 2009 name changed from Food Bank to DOE ARRA.*
*** January 2018 name changed from DOE ARRA to CSD Advances.*

PREPARED BY: _____ TITLE: Accountant DATE: 11/09/18

APPROVED BY: _____ TITLE: Chief Financial Officer DATE: 11/09/18

COMMUNITY ACTION PARTNERSHIP OF KERN
ON-LINE DONATIONS ACCOUNT
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309-1651

BANK RECONCILIATION FOR MONTH ENDING
10/31/2018

WELLS FARGO BANK, N.A.
P. O. BOX 6302(
SAN FRANCISCO, CA 94163

ACCOUNT NO.: XXXXX-X1921

BANK BALANCE ENDING:	**10/31/2018**		**12,022.39**
DEPOSITS IN TRANSIT		0.00	
OUTSTANDING CHECKS		0.00	
OTHER		0.00	
ADJUSTED BANK BALANCE:	**10/31/2018**		**12,022.39**

BALANCE PER GENERAL LEDGER	**09/30/18**		**11,272.30**
ADD:	DEPOSITS (Credit Card Donations & Shared Fee)	0.00	
	BANKCARD DEPOSIT	691.50	
	PAYPAL DEPOSIT	102.27	
	INTEREST	1.77	
LESS:	APPLIED MERCHANT DEBITS	2.78	
	CLIENT ANALYSIS SERVICE CHARGE	30.22	
	BANKCARD FEES	12.45	
	CASH CONCENTRATION FEE	0.00	
	FUND TRANSFER TO GENERAL FUND	0.00	
		0.00	
BALANCE PER GENERAL LEDGER:	**10/31/2018**		**12,022.39**

** October 2009 name changed from WIC Account to CSBG ARRA Account and is now interest-bearing.*
*** August 2010 name changed from CSBG ARRA Account to HOPE Program Account.*
**** January 2018 name changed from HOPE Program Account to On-line Donations Account.*

Difference: **0.00**

PREPARED BY: _____ TITLE: Accountant DATE: 11/09/18

APPROVED BY: _____ TITLE: Chief Financial Officer DATE: 11/09/18

COMMUNITY ACTION PARTNERSHIP OF KERN
HEADSTART ACCRUED VACATION*
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309-1651

BANK RECONCILIATION FOR MONTH ENDING
October 31, 2018

WELLS FARGO BANK, N.A.
P. O. BOX 63020
SAN FRANCISCO, CA 94163

ACCOUNT NO.: XXXXX-X6256

BANK BALANCE ENDING:	**10/31/18**		**480,708.11**
DEPOSITS IN TRANSIT		0.00	
OUTSTANDING CHECKS		0.00	
OTHER		0.00	
ADJUSTED BANK BALANCE:	**10/31/18**		**480,708.11**
BALANCE PER G/L	**09/30/18**		**482,474.69**
ADD: DEPOSITS		0.00	
INTEREST		99.53	
INTEREST FROM 09/30/18		96.37	
BANK ACCOUNT TRANSFER FROM GENERAL FUND		0.00	
LESS: CHECKS		0.00	
CLIENT ANALYSIS SERVICE CHARGE		0.00	
BANK ACCOUNT TRANSFER TO GENERAL FUND		1,962.48	
BALANCE PER G/L	**10/31/18**		**480,708.11**
		DIFFERENCE:	0.00

* *This account changed name in March 2011 from "Discretionary Fund" to "Head Start Accrued Vacation".*

PREPARED BY: Jessi Cabrera TITLE: Accountant DATE: 11/09/18

APPROVED BY: Tracy Webster TITLE: Chief Financial Officer DATE: 11/09/18

COMMUNITY ACTION PARTNERSHIP OF KERN
CHILD DEVELOPMENT RESERVE #1 & 2
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309-1651

BANK RECONCILIATION FOR MONTH ENDING
October 31, 2018

WELLS FARGO BANK, N.A.
P. O. BOX 63020
SAN FRANCISCO, CA 94163

ACCOUNT NO.: XXXXX-X6264

BANK BALANCE ENDING:	**10/31/18**		**106.65**
DEPOSITS IN TRANSIT		0.00	
OUTSTANDING CHECKS		0.00	
OTHER		0.00	
ADJUSTED BANK BALANCE:	**10/31/18**		**106.65**
BALANCE PER G/L	**09/30/18**		**21,738.15**
ADD: DEPOSITS			
INTEREST		1.72	
BANK ACCOUNT TRANSFER FROM GENERAL FUND		0.00	
LESS: CHECKS		0.00	
CLIENT ANALYSIS SERVICE CHARGE		54.22	
BANK ACCOUNT TRANSFER TO GENERAL FUND		21,579.00	
BALANCE PER G/L	**10/31/18**		**106.65**
		DIFFERENCE:	(0.00)

PREPARED BY: _____ TITLE: Accountant DATE: 11/09/18

APPROVED BY: _____ TITLE: Chief Financial Officer DATE: 11/09/18

COMMUNITY ACTION PARTNERSHIP OF KERN
CHILD DEVELOPMENT RESERVE #1
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309-1651

BANK RECONCILIATION FOR MONTH ENDING
October 31, 2018

WELLS FARGO BANK, N.A.
P. O. BOX 63020
SAN FRANCISCO, CA 94163

ACCOUNT NO.: XXXXX-X6264

BANK BALANCE ENDING:	**10/31/18**		**0.00**
DEPOSITS IN TRANSIT		0.00	
OUTSTANDING CHECKS		0.00	
OTHER		0.00	
ADJUSTED BANK BALANCE:	**10/31/18**		**0.00**
BALANCE PER G/L	**09/30/18**		**0.00**
ADD: DEPOSITS			
INTEREST		0.00	
BANK ACCOUNT TRANSFER FROM GENERAL FUND			
LESS: CHECKS		0.00	
CLIENT ANALYSIS SERVICE CHARGE		0.00	
BANK ACCOUNT TRANSFER TO GENERAL FUND		0.00	
BALANCE PER G/L	**10/31/18**		**0.00**
		DIFFERENCE:	0.00

PREPARED BY: Jessie Cabrera TITLE: Accountant DATE: 11/09/18

APPROVED BY: Tony Webster TITLE: Chief Financial Officer DATE: 11/09/18

COMMUNITY ACTION PARTNERSHIP OF KERN
BANK OF AMERICA MASTERCARD SUMMARY
STATEMENTS DATED SEPTEMBER 22 - OCTOBER, 2018

Cardholder	Position	Amount Charged
Gloria Barbero	Administrator - EHS San Joaquin	$ 392.38
Emily Gonzalez Demont	Assistant Director - Grants Management	2,435.38
Yolanda Gonzales	Director of Head Start/State Child Development Programs	2,796.61
Ralph Martinez	Director of Community Development	4,084.70
Raymond Quan	Director of Human Resources	189.00
Pritika Ram	Director of Administration	5,335.24
Carmen Segovia	Director of Health & Nutrition Services	4,432.61
Jeremy Tobias	Chief Executive Officer	4,830.56
Emilio Wagner	Director of Operations	7,126.84
	Total	$ 31,623.32

Bank of America

GLORIA BARBERO

Platinum Plus® for Business | September 22, 2018 - October 21, 2018 | Cardholder Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998-2238

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.673.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total	$392.38
Minimum Payment Due	**$10.00**
Payment Due Date	**11/15/18**

Late Payment Warning: If we do not receive your minimum payment by the date listed above. You may have to pay a fee based on the outstanding balance on the fee assessment date:
$19.00 for balance less than $100.01
$29.00 for balance less than $1,000.01
$39.00 for balance less than $5,000.01
$49.00 for balance equal to or greater than $5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance	$626.83
Payments and Other Credits	-$626.83
Balance Transfer Activity	$0.00
Cash Advance Activity	$0.00
Purchases and Other Charges	$392.38
Fees Charged	**$0.00**
Finance Charge	**$0.00**
New Balance Total	$392.38
Credit Limit	$5,000
Credit Available	$4,607.62
Statement Closing Date	10/21/18
Days in Billing Cycle	30

Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
		Payments and Other Credits		
10/18	10/18	CA Banking Center payment	29106005750006881421697	- 626.83
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		**-$626.83**
		Purchases and Other Charges		
10/12	10/10	3307 EL POLLO LOCO STOCKTON CA	25247808284001797423275	196.19
10/15	10/12	3307 EL POLLO LOCO STOCKTON CA	25247808286002242528815	196.19
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		**$392.38**

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GLORIA BARBERO
COMM ACTION PRTNRSH KERN
COMM ACTION PRTNRSH KERN
5005 BUSINESS PARK N
BAKERSFIELD, CA 93309-1651

Account Number:
September 22, 2018 - October 21, 2018

New Balance Total	$392.38
Minimum Payment Due	**$10.00**
Payment Due Date	**11/15/18**

Enter payment amount

$ . .

For change of address/phone number, see reverse side.

Mail this coupon along with your check payable to:
BUSINESS CARD,
or make your payment online at
www.bankofamerica.com

Finance Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	13.99%	$0.00	$0.00
CASH	26.24% V	$0.00	$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.



Bank of America

EMILY GONZALEZ DEMONT

Platinum Plus® for Business | September 22, 2018 - October 21, 2018 | Cardholder Statement

Account Information:
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Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total	$2,435.38
Minimum Payment Due	**$24.35**
Payment Due Date	**11/15/18**

Late Payment Warning: If we do not receive your minimum payment by the date listed above. You may have to pay a fee based on the outstanding balance on the fee assessment date:
$19.00 for balance less than $100.01
$29.00 for balance less than $1,000.01
$39.00 for balance less than $5,000.01
$49.00 for balance equal to or greater than $5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance	$8,538.60
Payments and Other Credits	-$8,538.60
Balance Transfer Activity	$0.00
Cash Advance Activity	$0.00
Purchases and Other Charges	$2,435.38
Fees Charged	**$0.00**
Finance Charge	**$0.00**
New Balance Total	$2,435.38
Credit Limit	$10,000
Credit Available	$7,564.62
Statement Closing Date	10/21/18
Days in Billing Cycle	30

Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
		Payments and Other Credits		
10/18	10/18	CA Banking Center payment	291060057500168815586l2	- 8,538.60
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		**-$8,538.60**
		Purchases and Other Charges		
10/08	10/06	CP DENVER DENVER CO	55310208280708098307702	1,217.69
		Arr: 10/02/18 Dep: 10/06/18 Inv: 22110271		
10/08	10/06	CP DENVER DENVER CO	55310208280708098304329	1,217.69

Account Number:
September 22, 2018 - October 21, 2018

New Balance Total	$2,435.38
Minimum Payment Due	**$24.35**
Payment Due Date	**11/15/18**

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EMILY GONZALEZ DEMONT
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Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
		Arr: 10/02/18 Dep: 10/06/18 Inv: 22110273		
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		**$2,435.38**

Finance Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	13.99%	$0.00	$0.00
CASH	26.24% V	$0.00	$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.



Bank of America

YOLANDA GONZALES

Platinum Plus® for Business | September 22, 2018 - October 21, 2018 | Cardholder Statement

Account Information:
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Customer Service:
1.800.673.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total	$2,796.61
Minimum Payment Due	**$27.97**
Payment Due Date	**11/15/18**

Late Payment Warning: If we do not receive your minimum payment by the date listed above. You may have to pay a fee based on the outstanding balance on the fee assessment date:
$19.00 for balance less than $100.01
$29.00 for balance less than $1,000.01
$39.00 for balance less than $5,000.01
$49.00 for balance equal to or greater than $5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance	$8,551.62
Payments and Other Credits	-$8,551.62
Balance Transfer Activity	$0.00
Cash Advance Activity	$0.00
Purchases and Other Charges	$2,771.61
Fees Charged	**$25.00**
Finance Charge	**$0.00**
New Balance Total	$2,796.61
Credit Limit	$10,000
Credit Available	$7,203.39
Statement Closing Date	10/21/18
Days in Billing Cycle	30

Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
		Payments and Other Credits		
10/18	10/18	CA Banking Center payment	291060057600288814863 38	- 8,551.62
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		**-$8,551.62**
		Purchases and Other Charges		
09/27	09/26	SMORE.COM SMORE.COM - 8448721332 NY	55429508269637768310736	79.00
10/01	09/27	HOTEL MDR MARINA DOUBL MARINA DEL RECA Arr: 09/26/18 Dep: 09/27/18 Inv: 449343	55432868271200998981948	324.16
10/03	10/01	OFFICE DEPOT #952 BAKERSFIELD CA	05436848275100078137685	694.05

Account Number:
September 22, 2018 - October 21, 2018

New Balance Total	$2,796.61
Minimum Payment Due	**$27.97**
Payment Due Date	**11/15/18**

BUSINESS CARD
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Enter payment amount

$ . .

YOLANDA GONZALES
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Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
10/12	10/11	THE UPS STORE 2179 BAKERSFIELD CA	55432868285200776152161	188.00
10/15	10/12	THE UPS STORE 2179 BAKERSFIELD CA	55432868286200983561690	282.00
10/15	10/12	THE UPS STORE 2179 BAKERSFIELD CA	55432868286200983561724	282.00
10/16	10/14	THE MARK BAKERSFIELD CA	75369438288199200883926	500.00
10/17	10/15	UNITED 01624217557465 800-932-2732 TX GONZALES/YOLANDACAZARES 01624217557465 Departure Date: 11/13/18 Airport Code: BFL UA EA SFO Departure Date: 11/15/18 Airport Code: SFO UA EA BFL	55432868289200686828161	422.40
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		**$2,771.61**
		Fees Charged		
10/01	10/01	ANNUAL MEMBERSHIP FEE		25.00
		TOTAL FEES FOR THIS PERIOD		**$25.00**

Finance Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	13.99%	$0.00	$0.00
CASH	26.24% V	$0.00	$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.



Bank of America

RALPH MARTINEZ

Platinum Plus® for Business | September 22, 2018 - October 21, 2018 | Cardholder Statement

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1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total	$4,084.70
Minimum Payment Due	**$40.85**
Payment Due Date	**11/15/18**

Late Payment Warning: If we do not receive your minimum payment by the date listed above. You may have to pay a fee based on the outstanding balance on the fee assessment date:
$19.00 for balance less than $100.01
$29.00 for balance less than $1,000.01
$39.00 for balance less than $5,000.01
$49.00 for balance equal to or greater than $5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance	$668.48
Payments and Other Credits	-$668.48
Balance Transfer Activity	$0.00
Cash Advance Activity	$0.00
Purchases and Other Charges	$4,084.70
Fees Charged	**$0.00**
Finance Charge	**$0.00**
New Balance Total	$4,084.70
Credit Limit	$10,000
Credit Available	$5,915.30
Statement Closing Date	10/21/18
Days in Billing Cycle	30

Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
		Payments and Other Credits		
10/18	10/18	CA Banking Center payment	29106005750006881618946	- 668.48
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		**-$668.48**
		Purchases and Other Charges		
09/24	09/21	OTC BRANDS, INC. OMAHA NE	75265868266051101219057	944.08
10/02	10/01	STAYCLASSYP STAYCLASSY 6199611892 CA	55429508274894878997802	69.00
10/02	10/01	INDEED 203-564-2400 CT	55432868274200682912198	47.39
10/12	10/10	KERN EDC BAKERSFIELD CA	55207398284000283100014	400.00

Account Number:
September 22, 2018 - October 21, 2018

New Balance Total $4,084.70
Minimum Payment Due $40.85
Payment Due Date 11/15/18

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Enter payment amount

$ . .

RALPH MARTINEZ
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BAKERSFIELD, CA 93309-1651

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Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
10/15	10/12	KERN EDC BAKERSFIELD CA	552073982860002851200 34	100.00
10/16	10/14	FOUNDATION CENTER-FDOL NEW YORK NY	552073982888101738960 67	1,499.00
10/17	10/15	UNITED 01624217574921 800-932-2732 TX SHEGOS/SHEILAMARIE 01624217574921 Departure Date: 11/13/18 Airport Code: BFL UA EA SFO Departure Date: 11/16/18 Airport Code: SFO UA EA BFL	554328682892006868281 46	422.40
10/17	10/15	UNIVERSITY PLAZA WATER STOCKTON CA Arr: 10/14/18 Dep: 10/15/18 Inv: 463733	554807782890360026518 59	602.83
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		**$4,084.70**

Finance Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	13.99%	$0.00	$0.00
CASH	26.24% V	$0.00	$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.



Bank of America

RAYMOND T QUAN

Platinum Plus® for Business | September 22, 2018 - October 21, 2018 | Cardholder Statement

Account Information:
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EL PASO, TX 79998-2238

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WILMINGTON, DE 19886-5796

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1.800.673.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total $189.00
Minimum Payment Due $10.00
Payment Due Date 11/15/18

Late Payment Warning: If we do not receive your minimum payment by the date listed above. You may have to pay a fee based on the outstanding balance on the fee assessment date:
$19.00 for balance less than $100.01
$29.00 for balance less than $1,000.01
$39.00 for balance less than $5,000.01
$49.00 for balance equal to or greater than $5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance $800.00
Payments and Other Credits ..... -$800.00
Balance Transfer Activity $0.00
Cash Advance Activity $0.00
Purchases and Other Charges $189.00
Fees Charged $0.00
Finance Charge $0.00
New Balance Total $189.00

Credit Limit $10,000
Credit Available $9,811.00
Statement Closing Date 10/21/18
Days in Billing Cycle 30

Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
		Payments and Other Credits		
10/18	10/18	CA Banking Center payment	291060057600288816792 96	- 800.00
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		**-$800.00**
		Purchases and Other Charges		
10/04	10/02	SHRM*MEMBER600925048 1800444500 VA	55207398276655378718028	189.00
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		**$189.00**

Account Number:
September 22, 2018 - October 21, 2018

New Balance Total $189.00
Minimum Payment Due $10.00
Payment Due Date 11/15/18

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Enter payment amount

$ . .

RAYMOND T QUAN
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Finance Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	13.99%	$0.00	$0.00
CASH	26.24% V	$0.00	$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

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The world's gonna know you.
We're gonna help.

During October, we're celebrating National Women's Small Business Month. To view our 2018 Women Business Owner Spotlight, read articles from small business experts, and join in the conversations, visit the Small Business Community at **bankofamerica.com/SBwomen**.



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Bank of America

PRITIKA RAM

Platinum Plus® for Business | September 22, 2018 - October 21, 2018 | Cardholder Statement

Account Information:
www.bankofamerica.com

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EL PASO, TX 79998-2238

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1.800.673.1044, 24 Hours

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Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total	$5,335.24
Minimum Payment Due	**$53.35**
Payment Due Date	**11/15/18**

Late Payment Warning: If we do not receive your minimum payment by the date listed above. You may have to pay a fee based on the outstanding balance on the fee assessment date:
$19.00 for balance less than $100.01
$29.00 for balance less than $1,000.01
$39.00 for balance less than $5,000.01
$49.00 for balance equal to or greater than $5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance	$1,219.34
Payments and Other Credits	-$1,268.34
Balance Transfer Activity	$0.00
Cash Advance Activity	$0.00
Purchases and Other Charges	$5,384.24
Fees Charged	**$0.00**
Finance Charge	**$0.00**
New Balance Total	$5,335.24
Credit Limit	$10,000
Credit Available	$4,664.76
Statement Closing Date	10/21/18
Days in Billing Cycle	30

Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
		Payments and Other Credits		
10/10	09/29	SHERATON DENVER DENVER CO Arr: 09/28/18 Dep: 09/29/18 Inv: 2184116W	55436878282172734691069	- 49.00
10/18	10/18	CA Banking Center payment	29106005750016881742380	- 1,219.34
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		**-$1,268.34**
		Purchases and Other Charges		
09/24	09/20	SHELL OIL 12616064007 BAKERSFIELD CA	55308768264547447017142	53.16
10/15	10/13	MANDALAY - ADV DEP 8552755733 NV	55310208287698278921146	83.90

Account Number:
September 22, 2018 - October 21, 2018

New Balance Total	$5,335.24
Minimum Payment Due	**$53.35**
Payment Due Date	**11/15/18**

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Enter payment amount

$ . .

PRITIKA RAM
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Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
		Arr: 11/18/18 Dep: 11/21/18 Inv: 1774574932		
10/15	10/13	MANDALAY - ADV DEP 8552755733 NV	55310208287698278921997	83.90
		Arr: 11/18/18 Dep: 11/21/18 Inv: 1774570349		
10/15	10/13	MANDALAY - ADV DEP 8552755733 NV	55310208287698278925022	83.90
		Arr: 11/18/18 Dep: 11/21/18 Inv: 1774570419		
10/17	10/15	UNITED 01624217004281 800-932-2732 TX	55432868289200686828138	422.40
		RAM/PRITIKA		
		01624217004281		
		Departure Date: 11/13/18 Airport Code: BFL		
		UA EA SFO		
		Departure Date: 11/15/18 Airport Code: SFO		
		UA EA BFL		
10/17	10/15	HOLIDAY INN EXPRESS SA SACRAMENTO CA	55310208289708113895773	229.99
		Arr: 10/14/18 Dep: 10/15/18 Inv: 11006908		
10/17	10/15	HOLIDAY INN EXPRESS SA SACRAMENTO CA	55310208289708114136417	229.99
		Arr: 10/14/18 Dep: 10/15/18 Inv: 11006906		
10/18	10/17	ATTENDIFY (CLARITY CO) 7026056870 CA	55429508291637779828454	4,197.00
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		**$5,384.24**

Finance Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	13.99%	$0.00	$0.00
CASH	26.24% V	$0.00	$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.



Bank of America

CARMEN SEGOVIA

Platinum Plus® for Business | September 22, 2018 - October 21, 2018 | Cardholder Statement

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Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total $4,432.61
Minimum Payment Due $44.33
Payment Due Date 11/15/18

Late Payment Warning: If we do not receive your minimum payment by the date listed above. You may have to pay a fee based on the outstanding balance on the fee assessment date:
$19.00 for balance less than $100.01
$29.00 for balance less than $1,000.01
$39.00 for balance less than $5,000.01
$49.00 for balance equal to or greater than $5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance $7,465.87
Payments and Other Credits ..... -$7,465.87
Balance Transfer Activity $0.00
Cash Advance Activity $0.00
Purchases and Other Charges $4,432.61
Fees Charged $0.00
Finance Charge $0.00
New Balance Total $4,432.61

Credit Limit $20,000
Credit Available $15,567.39
Statement Closing Date 10/21/18
Days in Billing Cycle 30

Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
		Payments and Other Credits		
10/18	10/18	CA Banking Center payment	291060057500068818073 66	- 7,465.87
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		**-$7,465.87**
		Purchases and Other Charges		
09/26	09/25	LEARNING ZONEXPRESS 6512282200 MN	55480778268206693600086	484.38
09/28	09/26	QUALITY INN OAKLAND CA Arr: 09/25/18 Dep: 09/26/18 Inv: 0381872611	85454918270900010251238	188.46
10/01	09/28	WALMART.COM 8009666546 AR	55500368271083227879218	225.05

Account Number:
September 22, 2018 - October 21, 2018

New Balance Total $4,432.61
Minimum Payment Due $44.33
Payment Due Date 11/15/18

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Enter payment amount

$ . .

CARMEN SEGOVIA
COMM ACTION PRTNRSH KERN
COMM ACTION PRTNRSH KERN
5005 BUSINESS PARK N
BAKERSFIELD, CA 93309-1651

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or make your payment online at
www.bankofamerica.com

Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
10/01	09/28	OFFICE DEPOT #5125 800-463-3768 CA	05436848272100089423846	428.95
10/03	10/02	WRS/HEALTH ED/CHILD 2547766461 TX	55547508275083917436735	321.30
10/03	10/02	WALMART.COM 800-966-6546 AR	55432868275200909026300	39.96
10/03	10/03	CALIFORNIA WIC ASSOC 916-448-2280 CA	55432868276200924199941	200.00
10/03	10/02	FREDPRYOR CAREERTRACK 800-5563012 KS	75418238275061341162554	199.00
10/03	10/02	FREDPRYOR CAREERTRACK 800-5563012 KS	75418238275061339811030	199.00
10/04	10/03	TARGET 00025247 BAKERSFIELD CA	05410198276091017221632	113.94
10/04	10/03	LASSENS NATURAL FOODS- BAKERSFIELD CA	55500368277837000116278	36.64
10/09	10/09	ABBOTT LABORATORIES 800-258-7677 OH	55432868282200244631419	269.99
10/12	10/11	NWA PUBLICATIONS ROCKVILLE MD	85180898284980164152993	1,340.50
10/15	10/13	HOTELS.COM152748908281 HOTELS.COM WA	55432868286200987827329	155.44
10/15	10/11	BIG BEAR GRIZZLY 909-8663456 CA	25140618286000016472690	230.00
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		**$4,432.61**

Finance Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	13.99%	$0.00	$0.00
CASH	26.24% V	$0.00	$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.



Bank of America

JEREMY T TOBIAS

Platinum Plus® for Business | September 22, 2018 - October 21, 2018 | Cardholder Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998-2238

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.673.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total $4,830.56
Minimum Payment Due $48.31
Payment Due Date 11/15/18

Late Payment Warning: If we do not receive your minimum payment by the date listed above. You may have to pay a fee based on the outstanding balance on the fee assessment date:
$19.00 for balance less than $100.01
$29.00 for balance less than $1,000.01
$39.00 for balance less than $5,000.01
$49.00 for balance equal to or greater than $5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance $4,665.98
Payments and Other Credits ..... -$4,665.98
Balance Transfer Activity $0.00
Cash Advance Activity $0.00
Purchases and Other Charges $4,830.56
Fees Charged $0.00
Finance Charge $0.00
New Balance Total $4,830.56

Credit Limit $10,000
Credit Available $5,169.44
Statement Closing Date 10/21/18
Days in Billing Cycle 30

Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
		Payments and Other Credits		
10/18	10/18	CA Banking Center payment	291060057500168818615552	- 4,665.98
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		**-$4,665.98**
		Purchases and Other Charges		
09/25	09/24	CALCAPA 9164431721 CA	55429508267637680215767	3,786.75
09/27	09/25	KERN LITERACY COUNCIL BAKERSFIELD CA	55421358269627199765002	100.00
09/27	09/26	FOOD-EX BAKERSFIELD CA	25247808269004472015886	271.04
10/01	09/30	HOTEL PACIFIC MONTEREY CA	55436878274732749833509	209.67

Account Number:
September 22, 2018 - October 21, 2018

New Balance Total $4,830.56
Minimum Payment Due $48.31
Payment Due Date 11/15/18

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Enter payment amount

$ . .

JEREMY T TOBIAS
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Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
		Arr: 09/29/18 Dep: 09/30/18 Inv: 0009938323		
10/15	10/13	UNITED 01624214436843 800-932-2732 TX TOBIAS/JEREMYTMR 01624214436843 Departure Date: 11/13/18 Airport Code: BFL UA EA SFO Departure Date: 11/16/18 Airport Code: SFO UA EA BFL	55432868287200280652258	422.40
10/19	10/19	MIYAKO HOTEL LOS ANGEL LOS ANGELES CA Arr: 10/17/18 Dep: 10/19/18 Inv: 4801019055	5543687829215292893341 8	29.70
10/19	10/19	MIYAKO HOTEL LOS ANGEL LOS ANGELES CA Arr: 10/17/18 Dep: 10/19/18 Inv: 4801019055	5543687829215292893360 8	11.00
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		**$4,830.56**

Finance Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	13.99%	$0.00	$0.00
CASH	21.24% V	$0.00	$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.



Bank of America

EMILIO WAGNER

Platinum Plus® for Business | September 22, 2018 - October 21, 2018 | Cardholder Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998-2238

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.673.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total	$7,126.84
Minimum Payment Due	**$71.27**
Payment Due Date	**11/15/18**

Late Payment Warning: If we do not receive your minimum payment by the date listed above. You may have to pay a fee based on the outstanding balance on the fee assessment date:
$19.00 for balance less than $100.01
$29.00 for balance less than $1,000.01
$39.00 for balance less than $5,000.01
$49.00 for balance equal to or greater than $5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance	$5,252.07
Payments and Other Credits	-$5,284.49
Balance Transfer Activity	$0.00
Cash Advance Activity	$0.00
Purchases and Other Charges	$7,134.26
Fees Charged	**$25.00**
Finance Charge	**$0.00**
New Balance Total	$7,126.84
Credit Limit	$10,000
Credit Available	$2,873.16
Statement Closing Date	10/21/18
Days in Billing Cycle	30

Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
		Payments and Other Credits		
10/05	10/05	RBT HOLIDAY INN EXPRES EasySavings NY	055874582780000000240635	- 12.42
10/08	10/07	RBT HOLIDAY INN EXPRES EasySavings NY	055874582800000000247032	- 20.00
10/18	10/18	CA Banking Center payment	291060057500168819429 98	- 5,252.07
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		**-$5,284.49**
		Purchases and Other Charges		
09/24	09/20	OP CB LLC SAN FRANCISCOCA	85454918264900019513230	25.00
09/25	09/24	UNIVERSITY PLAZA WATER STOCKTON CA	55480778267036002616270	711.46

Account Number:
September 22, 2018 - October 21, 2018

New Balance Total	$7,126.84
Minimum Payment Due	**$71.27**
Payment Due Date	**11/15/18**

BUSINESS CARD
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WILMINGTON, DE 19886-5796

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Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
		Arr: 09/23/18 Dep: 09/24/18 Inv: 459568		
09/25	09/24	UNIVERSITY PLAZA WATER STOCKTON CA	5548077826703600261740 1	711.46
		Arr: 09/23/18 Dep: 09/24/18 Inv: 459569		
10/01	09/29	UNIVERSITY PLAZA WATER STOCKTON CA	5548077827203600261742 0	711.45
		Arr: 09/23/18 Dep: 09/29/18 Inv: 459570		
10/02	10/02	LA QUINTA INNS 0625 STOCKTON CA	5543286827520077904625 5	95.20
		Arr: 09/30/18 Dep: 10/07/18 Inv: 386850		
10/02	10/02	LA QUINTA INNS 0625 STOCKTON CA	5543286827520077904626 3	95.20
		Arr: 09/30/18 Dep: 10/07/18 Inv: 386849		
10/02	10/02	LA QUINTA INNS 0625 STOCKTON CA	5543286827520077904627 1	95.20
		Arr: 09/30/18 Dep: 10/07/18 Inv: 386847		
10/04	10/02	HOLIDAY INN EXPRESS SACRAMENTO CA	5531020827670809053895 3	310.50
		Arr: 09/30/18 Dep: 10/02/18 Inv: 21170739		
10/08	10/05	UNIVERSITY PLAZA WATER STOCKTON CA	5548077827803600263068 2	454.92
		Arr: 10/01/18 Dep: 10/05/18 Inv: 462151		
10/08	10/05	UNIVERSITY PLAZA WATER STOCKTON CA	5548077827803600263069 0	454.92
		Arr: 10/01/18 Dep: 10/05/18 Inv: 462150		
10/08	10/05	UNIVERSITY PLAZA WATER STOCKTON CA	5548077827803600263070 8	454.92
		Arr: 10/01/18 Dep: 10/05/18 Inv: 462149		
10/08	10/04	HOLIDAY INN EXPRESS SACRAMENTO CA	5531020827870809426219 4	621.00
		Arr: 09/30/18 Dep: 10/04/18 Inv: 21170738		
10/08	10/06	UNIVERSITY PLAZA WATER STOCKTON CA	5548077827903600263717 3	159.12
		Arr: 10/01/18 Dep: 10/06/18 Inv: 462150		
10/08	10/06	UNIVERSITY PLAZA WATER STOCKTON CA	5548077827903600263716 5	159.12
		Arr: 10/01/18 Dep: 10/06/18 Inv: 462149		
10/08	10/06	UNIVERSITY PLAZA WATER STOCKTON CA	5548077827903600263718 1	159.12
		Arr: 10/01/18 Dep: 10/06/18 Inv: 462151		
10/08	10/07	AMAZON.COM*MT9852D90 A AMZN.COM/BILLWA	5531020828108323767777 2	67.36
10/09	10/08	WWW.NEWEGG.COM 800-390-1119 CA	5543286828120011391904 5	117.95
10/10	10/09	AMAZON.COM*MT4TK62D2 A AMZN.COM/BILLWA	5531020828208330772598 9	407.54
10/10	10/09	AMAZON.COM*MT8731SL0 A AMZN.COM/BILLWA	5531020828208330162130 9	32.16
10/10	10/10	HOTELBOOKINGSERVFEE 8007279059 UT	5542950828371532638043 3	7.99
		Arr: 10/09/18 Dep: 10/10/18 Inv: 0032638043		
10/11	10/10	CCI*HOTEL RESERVATION 855-707-6654 TX	5543286828320055169247 4	651.02
10/15	10/12	ONESTEPGPSCOM 18182548150 CA	5542950828571346429130 4	209.25
10/17	10/15	UNITED 01624217055042 800-932-2732 TX	5543286828920068682812 0	422.40
		WAGNER/EMILIOGABRIEL		
		01624217055042		
		Departure Date: 11/13/18 Airport Code: BFL		
		UA EA SFO		
		Departure Date: 11/15/18 Airport Code: SFO		
		UA EA BFL		
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		**$7,134.26**
		Fees Charged		
10/01	10/01	ANNUAL MEMBERSHIP FEE		25.00
		TOTAL FEES FOR THIS PERIOD		**$25.00**

Finance Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	13.99%	$0.00	$0.00
CASH	26.24% V	$0.00	$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

COMMUNITY ACTION PARTNERSHIP OF KERN
CENTRAL KITCHEN - BUDGET TO ACTUAL
FOR THE PERIOD MARCH 1, 2018 TO FEBRUARY 28, 2019 (8 OF 12 MONTHS OR 66.67%)

Line Item	2018/19 Budget	3/1/18 - 10/31/18 Actual	% Expended	Available Budget
USDA Revenue (Note A)	1,265,857	925,845	73.1%	340,012
Head Start Subsidy	1,151,461	559,985	48.6%	591,476
Total Revenue	2,417,318	1,485,830	61.5%	931,488
Expenditures (Note B)				
Salaries	557,792	403,353	72.3%	154,439
Benefits	167,338	137,556	82.2%	29,782
Vehicle Gasoline, Repair/Maintenance	70,000	31,427	44.9%	38,573
Space Costs	101,200	77,102	76.2%	24,098
Supplies - Office & Food Service	114,900	88,719	77.2%	26,181
Equipment Purchase		7,271		(7,271)
Equipment Repair/Maintenance	6,000	6,101	101.7%	(101)
Communication	13,000	6,285	48.3%	6,715
Risk Insurance	12,700	7,048	55.5%	5,652
Printing	1,700	562	33.0%	1,138
Hiring & Employee Costs	1,800	213	11.8%	1,587
First Aid	2,600	25	1.0%	2,575
Home Base Socializations	9,568	-	0.0%	9,568
Raw Food/Vended Meals	763,418	524,157	68.7%	239,261
Sub Total	1,822,016	1,289,819	70.8%	532,197
Adult Meals Prepared	188,000	113,311	60.3%	74,689
Indirect	219,302	82,700	37.7%	136,602
Total Expenditures	2,229,318	1,485,830	66.6%	743,488

	Prior Period	October	Cum
Total Meals Prepared and Vended (Note C)	444,225	117,141	561,366
Total Meals Claimed	341,631	90,953	432,584
Difference	102,594	26,188	128,782
Pecentage Claimed to Prepared/Vended	76.9%	77.6%	77.1%

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 7/1/18 - 6/30/19 (3 OF 12 MONTHS = 25.00%)

Contract CMAP-7000	July 2018	Aug 2018	Sept 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	June 2019	Total	%	% Earned to MRA
Provider Payments	$ 376,158	$ 491,901	$ 544,337	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,412,395		
Add: Family Fees	7,417	-	-	-	-	-	-	-	-	-	-	-	7,417		
Net Provider Payments	$ 383,575	$ 491,901	$ 544,337	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,419,812	82.50%	
Maximum Reimburseable Amount (MRA) for Provider Payments													**6,977,689**		**20.35%**
Administration & Support Services Revenue															
Provider Payments	$ 383,575	$ 491,901	$ 544,337	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,419,812		
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	$ 81,364	$ 104,342	$ 115,465	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 301,172		
Program Administration/Support Services Costs	46,513	88,735	61,861	-	-	-	-	-	-	-	-	-	197,108	11.45%	
Indirect (10% x MTDC) Costs	41,959	58,585	59,837	-	-	-	-	-	-	-	-	-	160,382	6.05%	
Transfer Indirect to CSBG	-	-	(56,318)	-	-	-	-	-	-	-	-	-	(56,318)		
Total Operating Costs	$ 88,472	$ 147,320	$ 65,380	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 301,172	17.50%	
Revenue Earned Over/(Under) Costs	$ (7,108)	$ (42,977)	$ 50,085	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ (0.00)		
TOTAL COSTS - NET OF FAMILY FEES	$ 472,046	$ 639,221	$ 609,717	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,720,984	100.00%	

Note 1: Administration and Support Services revenue is earned based on the amount of provider payments incurred. Example:

Provider payments	1,419,812
Reimbursement Rate (17.5% / 82.5%)	x 21.2121%
Revenue Earned	301,172

Note 2: The maximum reimburseable amount per the 2017/18 State contract is as follows:

Provider Payments	6,977,689	82.50%
Administration	1,268,671	15.00%
Support Services	211,445	2.50%
Maximum Reimbursable Amount (MRA)	8,457,805	100.00%

Note 3: The MRA for 2018/19 is $1,387,939 greater than 2017/18

COMMUNITY ACTION PARTNERSHIP OF KERN
STATE DEPARTMENT OF EDUCATION 2017/18 CONTRACTS - EARNED REVENUE
FOR THE PERIOD 7/1/18 - 6/30/19 (4 OF 12 MONTHS = 33.33%)

	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	TOTAL	% Earned to MRA
GENERAL CHILD CARE (CCTR-8049)														
Adjusted Days of Enrollment - Certified	5,122	6,145	4,840	5,773	-	-	-	-	-	-	-	-	21,880	
Reimbursement Rate per Child per Day	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	
Revenue Earned	$ 245,773	$ 294,816	$ 232,230	$ 276,991	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	#########	**35.67%**
Maximum Reimburseable Amount (MRA)													**$2,943,028**	
CALIFORNIA STATE PRESCHOOL (CSPP-8120)														
Adjusted Days of Enrollment - Certified	2,323	3,413	4,562	2,670	-	-	-	-	-	-	-	-	12,969	
Reimbursement Rate per Child per Day	X $48.28	X $48.28	X $48.28	X $48.28	X $48.28	X $48.28	X $48.28	X $48.28	X $48.28	X $48.28	X $48.28	X $48.28	X $48.28	
Revenue Earned	$ 112,176	$ 164,802	$ 220,268	$ 128,898	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 626,144	**20.00%**
Maximum Reimburseable Amount (MRA)													**$3,131,270**	
MIGRANT CHILD CARE (CMIG-8004)														
Adjusted Days of Enrollment - Certified	292	458	403	572	-	-	-	-	-	-	-	-	1,725	
Reimbursement Rate per Child per Day	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	X $47.98	
Revenue Earned	$ 14,020	$ 21,959	$ 19,352	$ 27,448	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 82,779	**32.54%**
Maximum Reimburseable Amount (MRA)													**$254,377**	

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 reimburseable amount is per the 2017/18 State contracts.

Note 3: CCTR's MRA for 2018/19 is $613,955 greater than 2017/18.
CSPP's MRA for 2018/19 is $163,872 greater than 2017/18.
CMIG's MRA for 2018/19 is $17,878 greater than 2017/18.

Division/CFO: Tracy Webster, CFO	**Month/Year:** October 2018
Program/Work Unit: Not Applicable	**Deputy CFO:** Vacant
Services: Overall financial and accounting functions of the organization	

Activities	**October 2018**		**Year to Date (3/1/18 -10/31/18)**	
Description	**Number**	**Amount**	**Number**	**Amount**
Accounting Transactions Processed	518		100,998	
Bank Deposits	12	2,420,522	56	15,511,325
Wire Deposits	1	870	27	391,741
Head Start/IRS Drawdowns	6	4,419,385	42	21,775,975
Vendor Checks Issued	1,041	2,528,614	7,299	17,648,485
Payroll Disbursed		2,442,237		19,140,387
Grant Reports Prepared in October 2018	24		123	
Cal Fresh Outreach				
California Department of Education • Center-Based: CCTR, CSPP, CMIG, CMSS • Migrant Alternative Payment				
Differential Response				
DOE				
Economic Empowerment				
First 5 of Kern • 2-1-1 Kern • East Kern Resource Center • Help Me Grow				
Head Start Federal Financial Reports • HS/EHS Kern – Semi-Annual • EHS San Joaquin – Semi-Annual • EHS Partnership – Annual				
LIHEAP 2016				
LIHEAP 2017				
LIHEAP 2018				
Realignment for Success				
USDA • Commodity Supplemental Food • Emergency Food Assistance				
U. S. Treasury Cash Report • Head Start				
VITA Federal Financial Report				
WIC				

Other: **Total Division Staffing**: 10 + 2 vacancies – Controller & Accounting Manager

CFO	Controller
Accounting Manager	Finance Manager
Accountant (2)	Accounting Specialist
Accounting Technician (4)	Accounting Clerk

Community Action of Partnership of Kern
Agency Total

STATEMENT OF POSITION (UNAUDITED)
AS OF FEBRUARY 28, 2018

ASSETS	
Cash in Bank	3,327,316.09
Cash - Vacation Reserve	522,349.93
Petty Cash	500.00
Accounts Receivable	3,324,444.01
Travel Advance	10,419.51
Prepaid Expense	388,196.42
Inventory	1,265,046.03
Net Fixed Assets - Unrestricted	2,590,181.40
Net Fixed Assets - Restricted	9,236,431.72
Total Assets	20,664,885.11
LIABILITES AND NET ASSETS	
Accounts Payable	1,883,875.63
Accrued Expenses	1,687,060.24
Accrued Vacation	911,138.65
Line of Credit	-
Note Payable	2,781,719.93
Advance Payable	22,808.43
Deferred Revenue	2,570,710.73
Total Liabilites	9,857,313.61
Total Net Assets	10,807,571.50
Total Liabilities and Net Assets	20,664,885.11

STATEMENT OF OPERATIONS (UNAUDITED)
FOR THE PERIOD MARCH 1, 2017 TO FEBRUARY 28, 2018

REVENUE	
Grant Revenue	40,187,552.48
Donations	16,115,966.51
Other Revenue	1,513,176.00
In-Kind	78,737.84
Total Revenue	57,895,432.83
EXPENDITURES	
Salaries	25,685,452.68
Benefits	7,818,215.82
Travel	504,082.04
Space Costs	5,103,043.63
Supplies	2,271,144.31
Consultant/Contract Services	1,493,279.77
Other Costs	2,107,414.67
Program Costs	7,973,555.16
Capital Expenditures	(0.00)
Indirect	5,060,831.66
In-Kind	78,737.84
Total Expenditures	58,095,757.58
Net Change in Assets	(200,324.75)
Net Assets, beginning	11,007,896.25
Net Assets, ending	10,807,571.50

Community Action of Partnership of Kern
Agency Total

STATEMENT OF POSITION (UNAUDITED)
AS OF OCTOBER 31, 2018

ASSETS	
Cash in Bank	2,666,906.01
Cash - Vacation Reserve	480,524.38
Petty Cash	500.00
Accounts Receivable	198,695.10
Travel Advance	7,314.20
Prepaid Expense	386,110.66
Inventory	1,298,988.36
Net Fixed Assets - Unrestricted	2,376,916.06
Net Fixed Assets - Restricted	9,066,425.72
Total Assets	16,482,380.49
LIABILITES AND NET ASSETS	
Accounts Payable	598,425.14
Accrued Expenses	(51,492.16)
Accrued Vacation	468,916.32
Line of Credit	785,000.00
Note Payable	2,525,851.85
Advance Payable	393,726.00
Deferred Revenue	1,068,426.35
Total Liabilites	5,788,853.50
Total Net Assets	10,693,526.99
Total Liabilities and Net Assets	16,482,380.49

STATEMENT OF OPERATIONS (UNAUDITED)
FOR THE PERIOD MARCH 1, 2018 TO OCTOBER 31, 2018

REVENUE	
Grant Revenue	34,492,321.28
Donations	99,279.27
Other Revenue	3,284,866.82
In-Kind	4,973,236.10
Total Revenue	42,849,703.47
EXPENDITURES	
Salaries	17,195,490.32
Benefits	5,286,256.07
Travel	419,957.04
Space Costs	3,063,107.13
Supplies	1,143,986.83
Consultant/Contract Services	1,529,580.23
Other Costs	1,589,673.41
Program Costs	4,561,940.45
Capital Expenditures	243,076.29
Indirect	2,957,444.11
In-Kind	4,973,236.10
Total Expenditures	42,963,747.98
Net Change in Assets	(114,044.51)
Net Assets, beginning	10,807,571.50
Net Assets, ending	10,693,526.99

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-18 TO 10-31-18 (66.67%)

	AGENCY TOTAL			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	26,034,998	15,639,152	10,395,846	60%
BENEFITS	7,989,374	4,917,389	3,071,985	62%
TRAVEL	536,271	396,250	140,021	74%
SPACE COST	3,784,605	2,735,911	1,048,694	72%
SUPPLIES	1,796,041	1,062,598	733,443	59%
EQUIPMENT	211,038	242,682	(31,644)	115%
CONSULTANT/CONTRACT SERVICES	954,462	998,716	(44,254)	105%
OTHER COSTS	2,259,160	1,440,875	818,285	64%
PROGRAM COSTS	9,151,790	4,578,988	4,572,802	50%
INDIRECT	5,028,342	3,079,888	1,948,454	61%
TOTAL	57,746,081	35,092,450	22,653,631	61%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-18 TO 10-31-18 (66.67%)

	EDUCATION			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	20,001,314	12,002,427	7,998,887	60%
BENEFITS	6,306,887	3,874,098	2,432,789	61%
TRAVEL	323,189	226,927	96,262	70%
SPACE COST	2,763,629	2,010,506	753,123	73%
SUPPLIES	1,391,790	810,894	580,896	58%
EQUIPMENT	113,310	235,412	(122,102)	208%
CONSULTANT/CONTRACT SERVICES	697,686	479,821	217,865	69%
OTHER COSTS	1,273,028	787,004	486,024	62%
PROGRAM COSTS	6,935,676	3,525,708	3,409,968	51%
INDIRECT	3,489,828	2,338,032	1,151,796	67%
TOTAL	43,296,337	26,290,829	17,005,508	61%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-18 TO 10-31-18 (66.67%)

	NUTRITION			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	3,431,870	1,965,804	1,466,066	57%
BENEFITS	981,090	553,682	427,408	56%
TRAVEL	106,391	87,073	19,318	82%
SPACE COST	576,555	380,709	195,846	66%
SUPPLIES	214,757	172,992	41,765	81%
EQUIPMENT	97,728	7,271	90,457	7%
CONSULTANT/CONTRACT SERVICES	11,300	2,259	9,041	20%
OTHER COSTS	310,015	217,282	92,733	70%
PROGRAM COSTS	1,235,539	696,439	539,100	56%
INDIRECT	604,331	354,341	249,990	59%
TOTAL	7,569,576	4,437,853	3,131,723	59%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-18 TO 10-31-18 (66.67%)

	ENERGY CONSERVATION			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	1,300,000	965,950	334,050	74%
BENEFITS	377,000	254,345	122,655	67%
TRAVEL	60,000	58,612	1,388	98%
SPACE COST	200,000	137,991	62,009	69%
SUPPLIES	140,000	34,835	105,165	25%
EQUIPMENT	0	-	0	0%
CONSULTANT/CONTRACT SERVICES	200,000	506,735	(306,735)	253%
OTHER COSTS	535,000	351,087	183,913	66%
PROGRAM COSTS	950,000	339,138	610,862	36%
INDIRECT	376,200	258,066	118,134	69%
TOTAL	4,138,200	2,906,759	1,231,441	70%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-18 TO 10-31-18 (66.67%)

	COMMUNITY SERVICES			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	652,004	303,238	348,766	47%
BENEFITS	150,654	101,626	49,028	67%
TRAVEL	32,701	18,171	14,530	56%
SPACE COST	102,402	136,576	(34,174)	133%
SUPPLIES	25,419	36,152	(10,733)	142%
EQUIPMENT	0	-	0	0%
CONSULTANT/CONTRACT SERVICES	43,226	9,511	33,715	22%
OTHER COSTS	66,152	40,446	25,706	61%
PROGRAM COSTS	20,025	12,461	7,564	62%
INDIRECT	101,673	63,936	37,737	63%
TOTAL	1,194,256	722,116	472,140	60%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-18 TO 10-31-18 (66.67%)

	CSBG			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	645,810	399,233	246,577	62%
BENEFITS	172,918	133,291	39,627	77%
TRAVEL	13,990	5,467	8,523	39%
SPACE COST	137,819	67,902	69,917	49%
SUPPLIES	21,875	5,592	16,283	26%
EQUIPMENT	-	-	-	#DIV/0!
CONSULTANT/CONTRACT SERVICES	2,250	390	1,860	17%
OTHER COSTS	48,705	19,709	28,996	40%
PROGRAM COSTS	10,550	2,525	8,025	24%
INDIRECT	452,760	62,402	390,358	14%
TOTAL	1,506,677	696,510	810,167	46%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-18 TO 10-31-18 (66.67%)

	DISCRETIONARY & FUND RAISING			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	4,000	2,501	1,499	63%
BENEFITS	825	348	477	42%
TRAVEL	0	-	0	0%
SPACE COST	4,200	2,226	1,974	53%
SUPPLIES	2,200	2,133	67	97%
EQUIPMENT	0	-	0	0%
CONSULTANT/CONTRACT SERVICES	0	-	0	0%
OTHER COSTS	26,260	25,347	913	97%
PROGRAM COSTS	0	2,717	(2,717)	###############
INDIRECT	3,550	3,111	439	88%
TOTAL	41,035	38,383	2,652	94%

COMMUNITY ACTION PARTNERSHIP OF KERN
INDIRECT FUND - FY 2018/19
BUDGET TO ACTUAL - 3/1/18 TO 2/28/19 (8 OF 12 MONTHS = 66.67%)

	Budget	Actual	% Earned/ Expended	Available Balance
Revenue	**$ 5,059,589**	**$ 3,079,888**	**60.9%**	**$ 1,979,701**
Expenditures				
Salaries	2,820,260	1,672,523	59.3%	1,147,737
Benefits @ 24.11% actual	674,091	368,081	54.6%	306,010
Total Personnel Costs	3,494,351	2,040,604	58.4%	1,453,747
Operating Costs				
Travel	90,750	42,045	46.3%	48,705
Space Costs	187,900	112,648	60.0%	75,252
Supplies	138,400	77,072	55.7%	61,328
Consultant/Contract	630,725	498,571	79.0%	132,154
Other Operating Costs	363,950	139,481	38.3%	224,469
Total Operating Costs	1,411,725	869,817	61.6%	541,908
Total Expenditures	**$ 4,906,076**	**$ 2,910,421**	**59.3%**	**$ 1,995,655**
Excess Indirect Revenue	**$ 153,513**	**$ 169,467**		

RECAP BY SUPPORT DIVISION	Revised Budget	Actual	% Expended	Available Balance
HR	$ 1,223,465	$ 682,342	55.8%	$ 541,123
Operations	1,394,366	839,162	60.2%	555,204
Executive	536,935	358,898	66.8%	178,037
Community Development	704,410	380,826	54.1%	323,584
Finance	1,046,900	649,193	62.0%	397,707
	$ 4,906,076	$ 2,910,421	59.3%	$ 1,995,655

Prepared Date: 11/16/18

COMMUNITY ACTION PARTNERSHIP *of* KERN
BOARD OF DIRECTORS
AUDIT & PENSION COMMITTEE MEETING
November 1, 2018
12:00 p.m.

MEETING MINUTES

1. **Call to Order**

   Craig Henderson called the meeting to order at: 12:00 pm at the Community Action Partnership of Kern administrative building, 5005 Business Park North, Bakersfield, CA.

2. **Roll Call**

   Roll Call was taken with a quorum present.

   Present: Craig Henderson, Yolanda Ochoa,

   Absent: Mike Maggard, Ana Vigil

   Others Present: Jeremy Tobias, Chief Executive Officer; Raymond Quan, Director of Human Resources, Pritika Ram, Director of Administration; Carmen Segovia, Director of Health & Nutrition; Tracy Webster, Chief Financial Officer; other CAPK staff.

3. **Approval of Agenda**

   Motion was made and seconded to amend the Audit and Pension Committee meeting agenda for November 1, 2018. Carried by unanimous vote. (Ochoa/Henderson).

4. **Public Forum:**

   No one addressed the Committee.

5. **New Business**

   a. Pension Plan Update: 401(a) and 403(b) Plan Review Q3-2018 presented by Tom Ming, Pensionmark, Inc. – Raymond Quan, Director of Human Resources – ***Info Item***

      Ray Quan introduced Tom Ming from Pensionmark who provided the third quarter update on CAPK's 401(a) and 403(b) plans. Tom began by reporting a recent survey conducted by JP Morgan predicts there is a 62% chance the economy will be in a recession within 24 months. In addition, other surveys indicate that messaging is vital to encourage employees to participate in retirement plans and Pensionmark will focus their efforts to strengthen their messaging and education for CAPK employees.

      Tom provided a detailed summary of the reports provided in the agenda packet and reported as of September 30, 2018, the equity review show that S&P posted a gain of 7.71% for the quarter due to strong corporate earnings and robust economic growth helped to propel the US economy and equity markets. However, since the end of the third quarter, the markets are fluctuating daily and there is a lot of volatility and Pensionmark is keeping a close eye on the investments. The Executive Summary is a snapshot of how funds have done in past quarter and indicates that twenty-five funds are passing, zero funds are on watch, zero funds are on review, and one is not scored.

      Craig Henderson asked Tom to explain the Investment Scoring Methodology on page 112 of the report. Tom replied that he will get clarification and report back at the next committee meeting.

b. Approval of Compliance Review Corrective Action Plan for the Emergency Food Assistance Program (EFAP) – Carmen Segovia, Director of Health & Nutrition –***Info Item***

Carmen Segovia reported on April 17-19, 2018, a review was conducted for the Emergency Food Assistance Program (EFAP) at the Food Bank and distribution centers. Seven findings were identified in the report. Carmen addressed each finding to the Committee and reported that all findings were corrected and approved, per the attached CDSS letter dated August 14, 2018.

Yolanda Ochoa addressed concerns about completion of forms at the distribution sites. Carmen stated she will look into Yolanda's concerns and asked her to report any improper use of forms, so the sites can be closely monitored.

c. City of Bakersfield Development Services Department Letter Dated September 25, 2018 Regarding Facility Monitoring, CDBG Program Agreement No. ED 16-202 – Carmen Segovia, Director of Health & Nutrition – ***Info Item***

Carmen Segovia reported on the Facility Monitoring CDBG program for the solar panels at the Food Bank. The City of Bakersfield completed a desk review which included: financial information; insurance; client records; handicapped accessibility; safety policies; non-discrimination policies; accounting practices; operational procedures; and fair employment policies. There were no violations reported. The solar panels cover about 95% of the electrical costs at the Food Bank.

d. California Department of Education Letter Dated September 25, 2018 Regarding Anonymous Consumer Complaint – Yolanda Gonzales, Director of Head Start / State Child Development Programs – ***Info Item***

Pam Pritchard provided a detailed report regarding a complaint from a parent at the Rosamond Center regarding her inability to bring homemade food for her child into the Center, and also questioning the water being served to the children. The parent was provided the Office of Head Start (OFS) handbook and had the requirements and regulations explained to her many times. Despite these discussions, the parent initiated an anonymous complaint which triggered an investigation. However, since the child had been removed from the program by the parents, a full investigation could not be completed. The California Department of Education Nutrition Services Division (NSD) requested documentation from CAPK to demonstrate how students with special dietary needs are accommodated. Upon receipt of documents provide by CAPK, the NSD found the complaint to be unsubstantiated and believes no further action is required and considers the matter closed.

e. CCTR-6049, CMIG-6004, CMSS-6004, and CSPP-6110 Year-End Earnings Calculations FY 2016-2017 and Reserve Fund Status Report – Tracy Webster, Chief Financial Officer – ***Info Item***

Tracy Webster explained the CDE Special Purpose Audit and the attached letter (Item 5e) which is CDE's response to the 2016-2017 audit, and shows we matched and all is well for center based care.

f. CMAP-6000 Year-End Earnings Calculations FY 2016-2017 and Reserve Fund Status Report – Tracy Webster, Chief Financial Officer – ***Info Item***

Tracy Webster stated that the CDE letter (Item 5f) also serves as confirmation that the audits matched for the CMAP program.

6. Committee Member Comments

7. Next Scheduled Meeting

Audit & Pension Committee Meeting
Thursday, January 17, 2019 (pending approval)
12:00 p.m.
5005 Business Park North
Bakersfield, California 93309

8. **Adjournment**

The meeting adjourned at 12:58 pm.

COMMUNITY ACTION PARTNERSHIP OF KERN
MEMORANDUM

To: Audit and Pension Committee

From: Ray Quan, Director of Human Resources

Date: November 1, 2018

Subject: *Agenda Item 5a:* Pension Plan Update: 401(a) and 403(b) Plan Review Q3-2018 presented by Tom Ming, Pensionmark, Inc. – **Info Item**

Tom Ming, Managing Director of Pensionmark, will be providing a review on the 401(a) and 403(b) Plan as of 09/30/2018.

Enclosed are the following items:

1.) 401(a) Profit Sharing – Q3 2018 Investment Review
2.) 403(b) - Q3 2018 Investment Review

In addition to the items above, Mr. Ming will provide an update on staff engagement, scheduled meetings, and utilization rates among newly hired employees and existing plan participants.

INVESTMENT REVIEW

Community Action Partnership Profit Sharing

For Period Ending 09/30/2018

Presented By: Tom Ming

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TOPICS OF DISCUSSION

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Market & Economic Review

For Period Ending 9/30/2018

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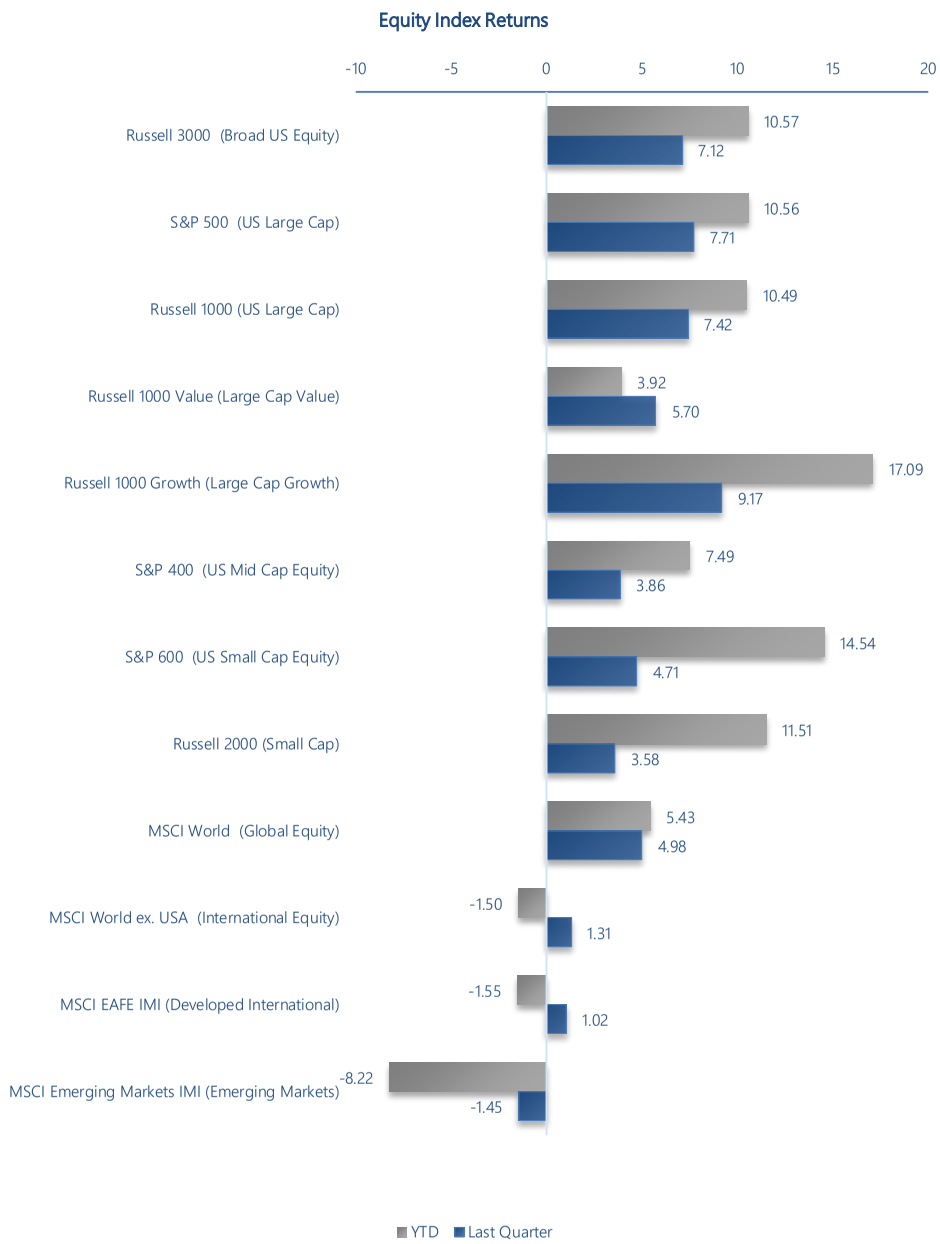
Equity Review

Domestic Equity

- S&P 500 posted a gain of 7.71% for the quarter
- Large Cap (Russell 1000) outperformed Small Cap (Russell 2000)
- Growth (Russell 1000 Growth) outperformed Value (Russell 1000 Value)
- The Healthcare, Industrials, and Technology were the top performing sectors in the quarter while Utilities, Real Estate, and Energy were among the worst performers.
- Strong corporate earnings and robust economic growth in the third quarter helped propel U.S. equity markets.
- While trade tensions added in some volatility to the markets throughout the quarter, improving labor market conditions and wage growth helped the U.S. equity markets produce one of the highest returns of all the developed markets.
- U.S. stock indices hit several record highs throughout the quarter.

International Equity

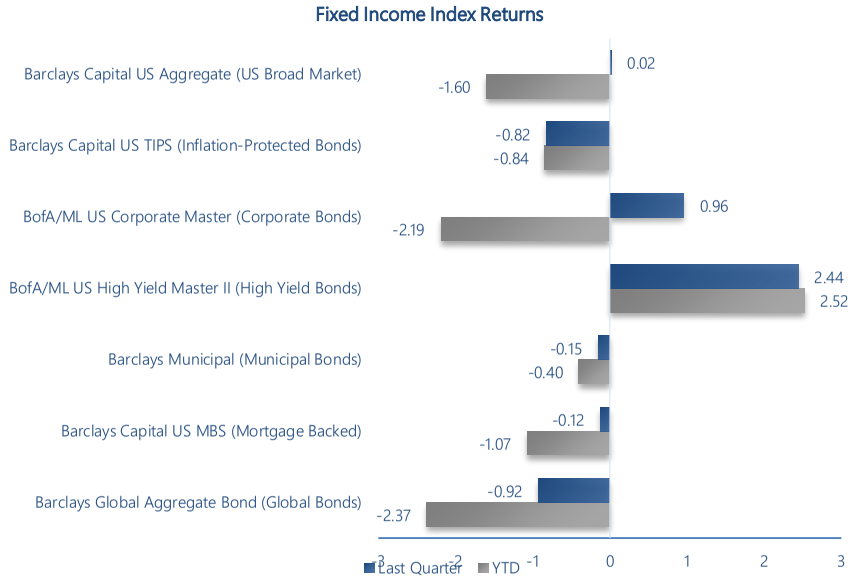
- MSCI World ex. US posted a 1.31% gain for the quarter.
- Domestic equities outperformed international equities
- Developed market equities outperformed emerging market equities.
- European stocks advanced modestly in the quarter driven by growth in corporate earnings and an improving inflation situation. Slowing economic growth and trade tensions tempered returns for the quarter.
- Japanese equities gained 6% during the quarter driven by signs that the Japanese economy is continuing to improve.
- Emerging Market equities fell 1.5% in the quarter driven primarily by the continued strength in the U.S. dollar, rising interest rates in the U.S., and the continued global trade tensions principally between the U.S. and China.

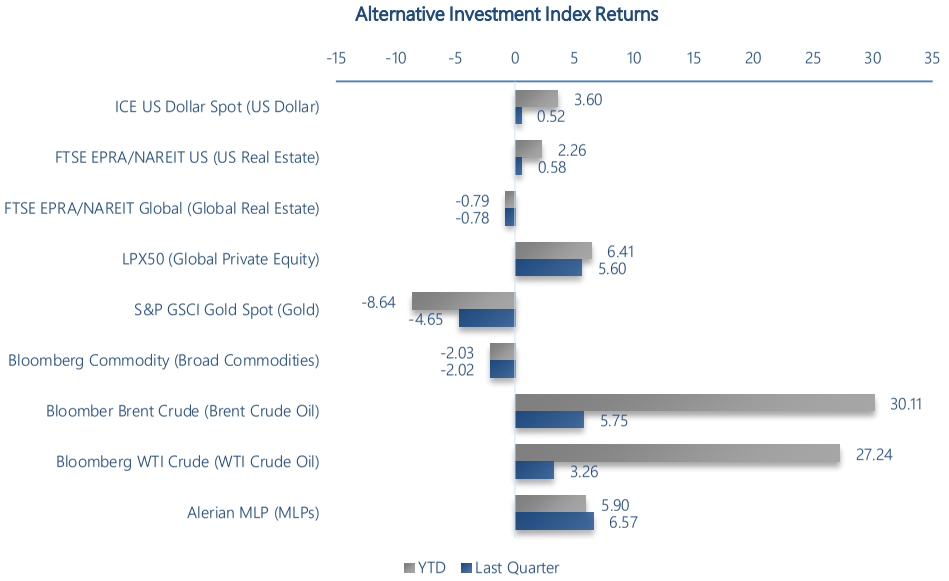


Source: Index Factsheets as of 9/30/2018 from the following index providers: MSCI Indices (www.msci.com), S&P Dow Jones Indices (www.us.spindices.com), FTSE Russell Indices (www.ftse.com).

Fixed Income

- The yield on the 10-Year Treasury ended the quarter at 3.05%
- Yields rose across the U.S. Treasury yield curve over the quarter and the yield curve continued to flatten modestly.
- U.S. Treasuries declined in the quarter as the Federal Reserve continues to push forward with monetary tightening.
- The Fed raised short term interest rates another 25 basis points during their September meeting and has signaled one additional rate hike before the end of the year.
- European bonds declined over the quarter as the European Central Bank continues to push forward winding down their stimulus program.





Alternative Investments

- Commodities posted a 2% loss during the quarter. The top detractors were Nickel (-16%), Sugar (-14.5%), and Coffee (-13.5%). The best performing commodities were Heating Oil (5.6%), Brent Crude (5.2%), and Unleaded Gas (4.9%).
- The US Dollar gained .5% during the quarter and is up 3.6% for the year.
- Brent Crude Oil gained 5.8% for the quarter while West Texas Intermediate (WTI) Crude Oil gained 3.3%.
- US REITs outperformed Global REITS posting a 0.6% gain for the quarter compared to a 0.8% loss for the quarter globally.
- Global Private Equity and MLPs posted gains this quarter of 5.6% and 6.6% respectively.

Source: Index Factsheets as of 9/30/2018 from the following index providers: Bloomberg Barclays Indices (www.bloomberg.com), BofA Merrill Lynch (www.bofaml.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 & Political Review

Macroeconomic Variable	Latest Data	Previous Quarter	Change
Real U.S. GDP *(% Q/Q Annualized)*	4.2% *(Q2 2018)*	2.0% *(Q1 2018)*	↑ 2.2%
Headline Inflation *(% Y/Y)*	2.3% *(September 2018)*	2.9% *(June 2018)*	↓ 0.6%
Core Inflation *(% Y/Y)*	2.2% *(September 2018)*	2.3% *(June 2018)*	↓ 0.1%
Unemployment *(%)*	3.7% *(September 2018)*	4. 0% *(June 2018)*	↓ 0.3%
Hours Worked *(Average/Week)*	34.5 *(September 2018)*	34.5 *(June 2018)*	→ 00.0
Average Hourly Wages *($)*	$27.24 *(September 2018)*	$26.98 *(June 2018)*	↑ $0.26
Average Price of Gas *($/Gallon - Regular)*	$2.836 *(September 2018)*	$2.891 *(June 2018)*	↓ $0.25
Dollar/Euro *($/€)*	1.1622 *(September 2018)*	1.1630 *(June 2018)*	↑ 0.008
Yen/Dollar *(¥/$)*	113.48 *(September 2018)*	109.98 *(June 2018)*	↑ 3.50
Yuan/Dollar *(¥/$)*	6.8680 *(September 2018)*	6.5027 *(June 2018)*	↑ 0.3653
Fed Funds Rate *(% Range)*	2.00 – 2.25% *(September 2018)*	1.75 – 2.00% *(June 2018)*	↑ 0.25%
S&P 500 *(Price Level)*	2,913.98 *(September 2018)*	2,718.37 *(June 2018)*	↑ 195.61
Ten Year Treasury Yield *(%)*	3.05% *(September 2018)*	2.85% *(June 2018)*	↑ 0.20%

Macroeconomic Review

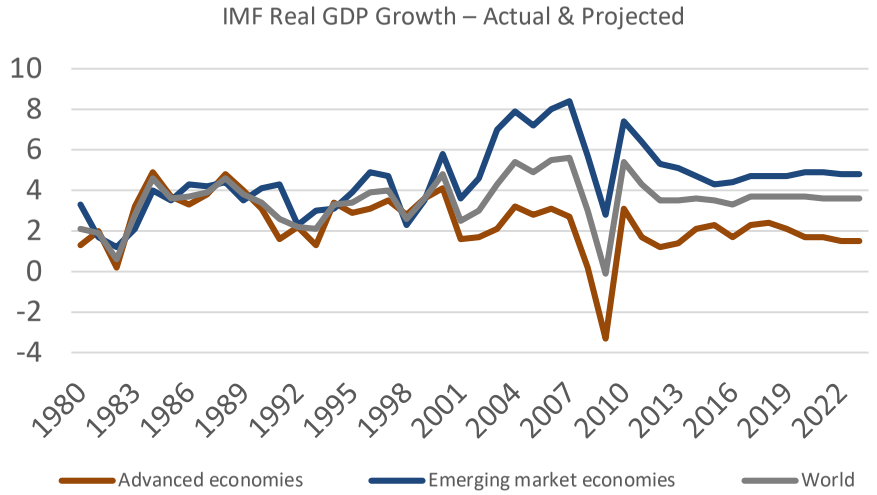
- GDP increased at an annual rate of 4.2% in Q2 compared to a 2.0% in the quarter prior.
- Headline inflation fell 0.6% to 2.3% at the end of September while core inflation fell just 0.1% to 2.2% to end the quarter.
- The unemployment rate declined to 3.7% in September from 4.0% in June, the lowest rate in almost 50 years.
- The US Dollar strengthened against almost all major currencies, particularly against emerging market currencies amid Turkey, Argentina, and Brazil's increasing financial turmoil.
- Wage growth improved at the fastest rate since 2016 as the labor market continues to tighten and employers raise wages in order to find and keep the right talent.

Political Review

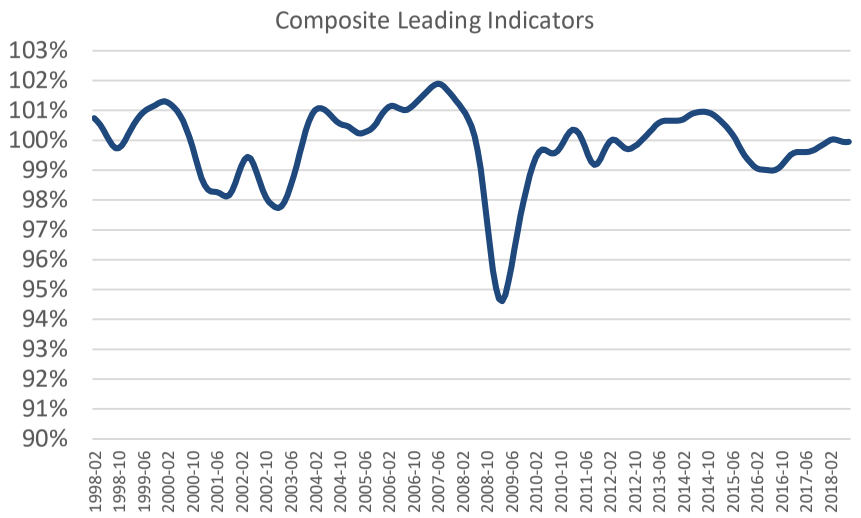
- Trade policy and tariff threats from Washington DC to China continued to dominate headlines throughout the quarter.
- In Brexit negotiations, the likelihood of a "No-Deal Brexit" increased over the quarter as the British government and EU lawmakers disagree on several major areas that need to be resolved before the end of the year.
- German Chancellor Angela Merkel continued to struggle keeping her coalition government in tact as support for majority CDU and CSU parties slipped throughout the quarter. Bavarian elections in October may play a critical role in shaping the German government moving forward.
- Brazil, Argentina, and Turkey have struggled to deal with worsening financial situations as the countries have tried to fight weakening economic growth and sharp increases in inflation.
- The United States, Mexico, and Canada tentatively agreed on a new trade agreement to replace NAFTA. The legislatures of all three countries now must ratify the agreement prior to it taking effect.

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



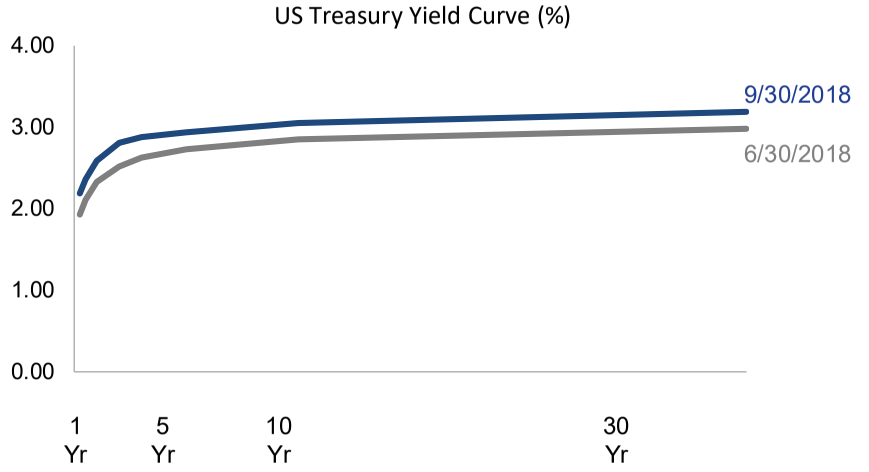
Trade & World Growth	The International Monetary Fund projected slowing world economic growth in their most recent Market Economic Outlook. The IMF points to the ongoing trade disputes between the U.S., China and other major trading partners as the source for the slowing growth.



Composite Leading Indicators	The Composite Leading Indicator is designed to provide early signals of turning points in business cycles showing fluctuation of economic activity. Given the level and direction of the CLI, a business cycle downturn appears unlikely in the short term



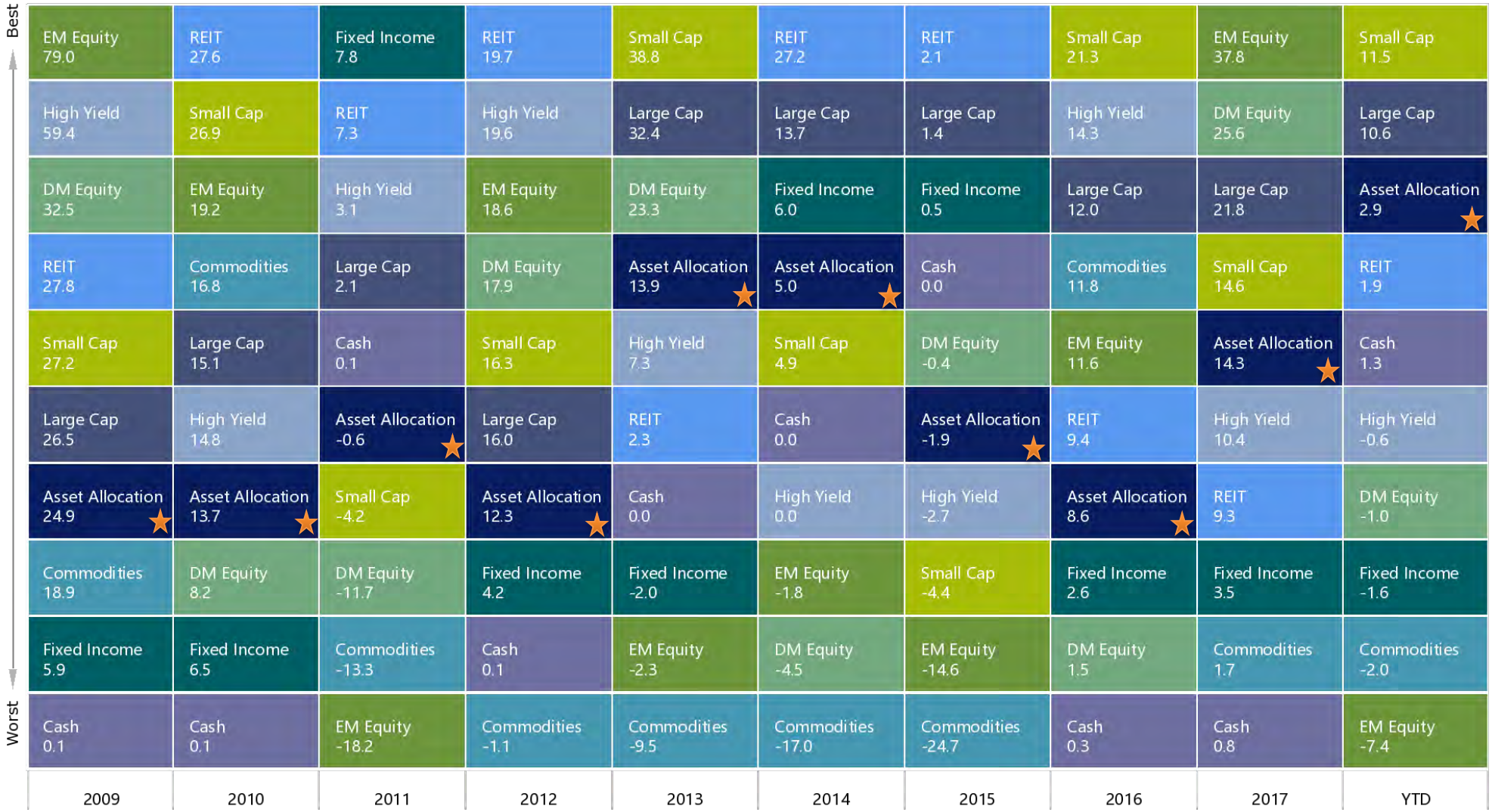
Labor Market	The current unemployment level of 3.7% is the lowest the unemployment level has been in almost 50 years and has only been lower than 3.7% a handful of times since 1948. This suggests upward pressure on wage growth as the labor market tightens.



Treasury Yield Curve	The Treasury Yield curve continued to flatten by 9 bps over the quarter. Since the Yield Curve inverting is a significant indicator of an oncoming recession, it is important to closely watch how long term yields behave relative to short term in the months ahead.

Source: International Monetary Fund (IMF) (www.imf.org), Organization for Economic Co-Operation and Development (www.oecd.org), Bureau of Labor Statistics (www.bls.gov), U.S. Treasury (www.treasury.gov). 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. 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 09/30/2018

Investment Scoring Summary

Passing	Watch	Review	Not Scored	Total
25	0	0	1	26

Investment Additions

Investment Name	Status	Morningstar Rating
No current investment additions		

Investments on Watch

Investment Name	Status	Quarters Failing Criteria	Morningstar Rating
No investments are currently on the watch list			

Investments Targeted for Review

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

Review : Watch : Addition :

PORTFOLIO REVIEW

Community Action Partnership Profit Sharing

For Period Ending 09/30/2018

	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

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

Asset Allocation
Putnam Dynamic Asset Allocation Bal Y
Putnam Dynamic Asset Allocation Cnsrv Y
Putnam Dynamic Asset Allocation Gr Y
BlackRock LifePath® Index Retire K
BlackRock LifePath® Index 2020 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

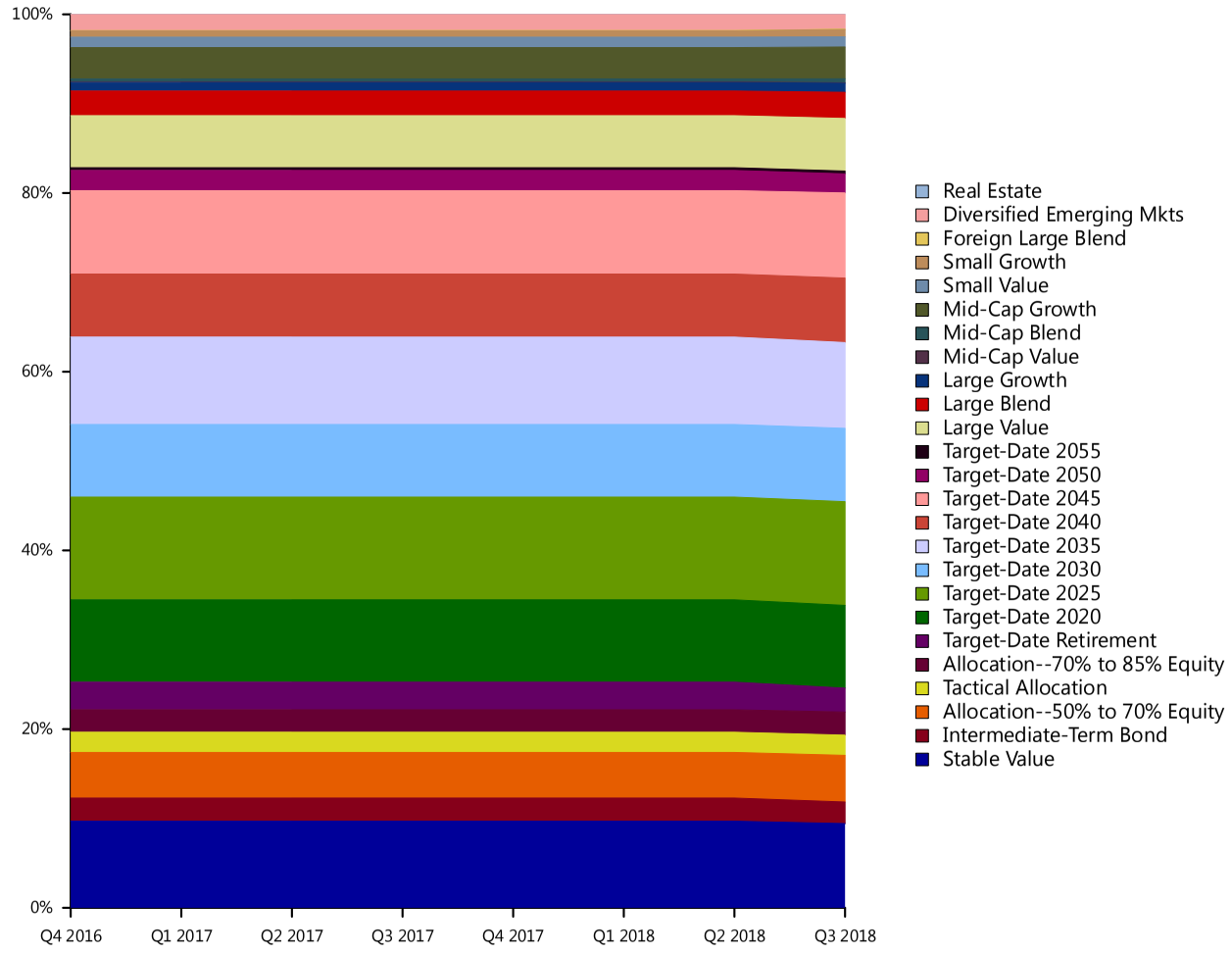
Fixed Income	Cash/Stable Value
Vanguard Total Bond Market Index Adm	The Standard Stable Asset A

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.

Historical Allocation



Investment Name	# of Participants	09/30/2018 Balance	% of Plan	06/30/2018 Balance	% Change
Stable Value					
The Standard Stable Asset A	104	$1,566,140.97	9.42%	$1,587,012.86	(1.32%)
Intermediate-Term Bond					
Vanguard Total Bond Market Index Adm	72	$401,554.47	2.42%	$423,968.00	(5.29%)
Allocation--50% to 70% Equity					
Putnam Dynamic Asset Allocation Bal Y	41	$867,452.04	5.22%	$835,735.96	3.79%
Tactical Allocation					
Putnam Dynamic Asset Allocation Cnsrv Y	20	$376,339.19	2.26%	$370,474.70	1.58%
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y	17	$428,928.61	2.58%	$411,386.24	4.26%
Target-Date Retirement					
BlackRock LifePath® Index Retire K	13	$445,266.17	2.68%	$505,830.45	(11.97%)
Target-Date 2020					
BlackRock LifePath® Index 2020 K	46	$1,538,918.34	9.26%	$1,508,675.93	2.00%
Target-Date 2025					
BlackRock LifePath® Index 2025 K	76	$1,929,186.18	11.61%	$1,882,807.66	2.46%
Target-Date 2030					
BlackRock LifePath® Index 2030 K	74	$1,363,606.78	8.21%	$1,329,806.50	2.54%
Target-Date 2035					
BlackRock LifePath® Index 2035 K	82	$1,596,071.14	9.60%	$1,601,725.09	(0.35%)
Target-Date 2040					
BlackRock LifePath® Index 2040 K	90	$1,199,104.92	7.22%	$1,155,094.32	3.81%

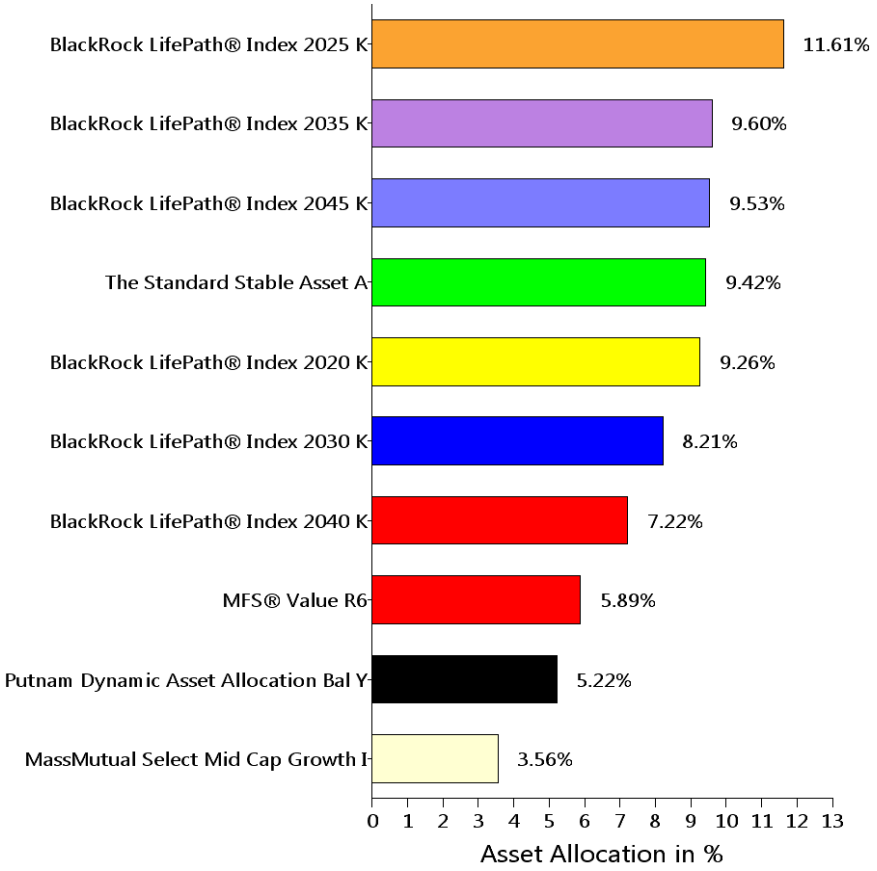
Investment Name	# of Participants	09/30/2018 Balance	% of Plan	06/30/2018 Balance	% Change
Target-Date 2045					
BlackRock LifePath® Index 2045 K	147	$1,583,893.89	9.53%	$1,528,084.19	3.65%
Target-Date 2050					
BlackRock LifePath® Index 2050 K	108	$354,346.01	2.13%	$370,224.91	(4.29%)
Target-Date 2055					
BlackRock LifePath® Index 2055 K	58	$52,478.62	0.32%	$50,387.07	4.15%
Target-Date 2060+					
BlackRock LifePath® Index 2060 K	0	$0.00	0.00%	$0.00	0.00%
Large Value					
MFS® Value R6	84	$978,323.46	5.89%	$953,758.63	2.58%
Large Blend					
iShares S&P 500 Index K	53	$486,093.21	2.93%	$451,359.59	7.70%
Large Growth					
TIAA-CREF Large-Cap Growth Inst	19	$167,370.10	1.01%	$155,996.22	7.29%
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst	2	$9,249.13	0.06%	$8,980.62	2.99%
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral	11	$75,158.90	0.45%	$57,844.70	29.93%
Mid-Cap Growth					
MassMutual Select Mid Cap Growth I	77	$591,125.45	3.56%	$572,677.29	3.22%
Small Value					
DFA US Small Cap Value I	71	$189,305.27	1.14%	$190,996.20	(0.89%)

Investment Name	# of Participants	09/30/2018 Balance	% of Plan	06/30/2018 Balance	% Change
Small Growth					
Janus Henderson Triton T	46	$137,056.96	0.82%	$117,479.01	16.67%
Foreign Large Blend					
Hartford International Opportunities R6	1	$3,747.96	0.02%	$3,778.05	(0.80%)
Diversified Emerging Mkts					
American Funds New World R6	81	$273,095.70	1.64%	$293,111.84	(6.83%)
Real Estate					
Principal Real Estate Securities Inst	5	$4,052.43	0.02%	$4,006.98	1.13%
Total:		$16,617,865.90		$16,371,203.01	1.51%

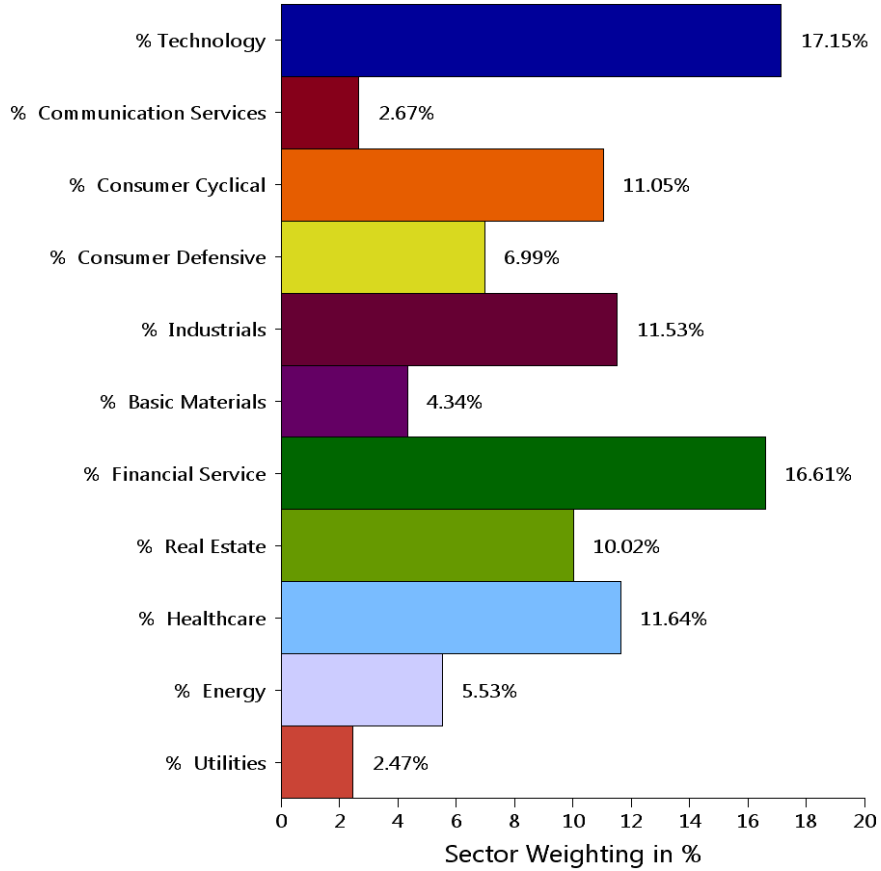
Review : Watch : Addition :

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

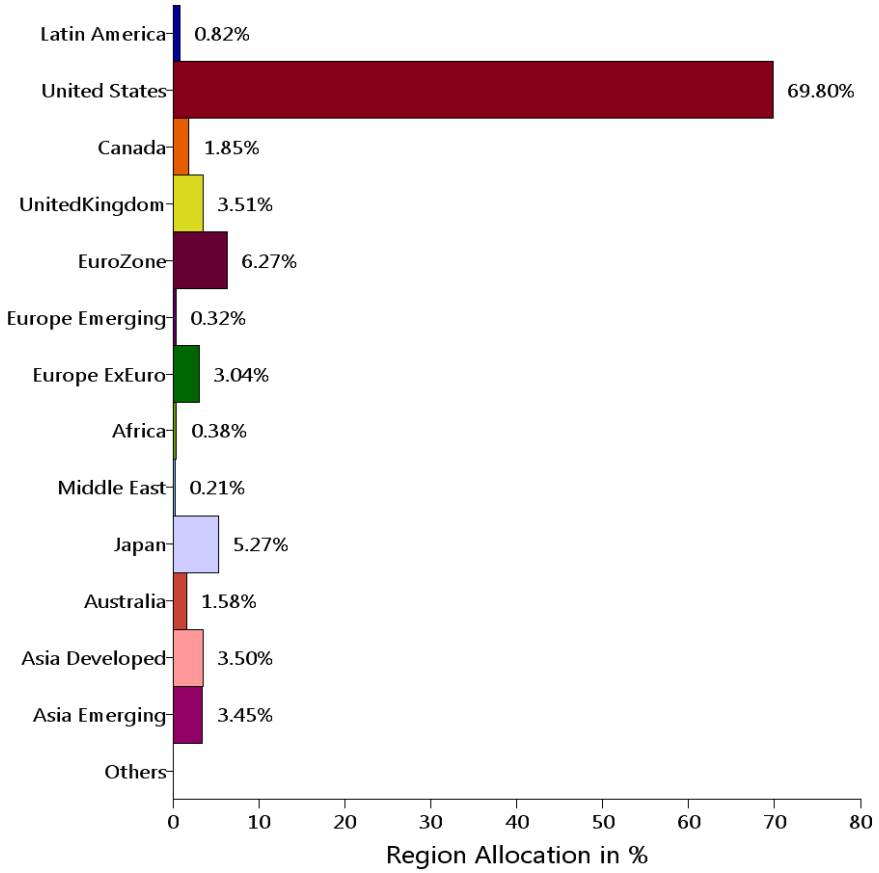
Top 10 Holdings



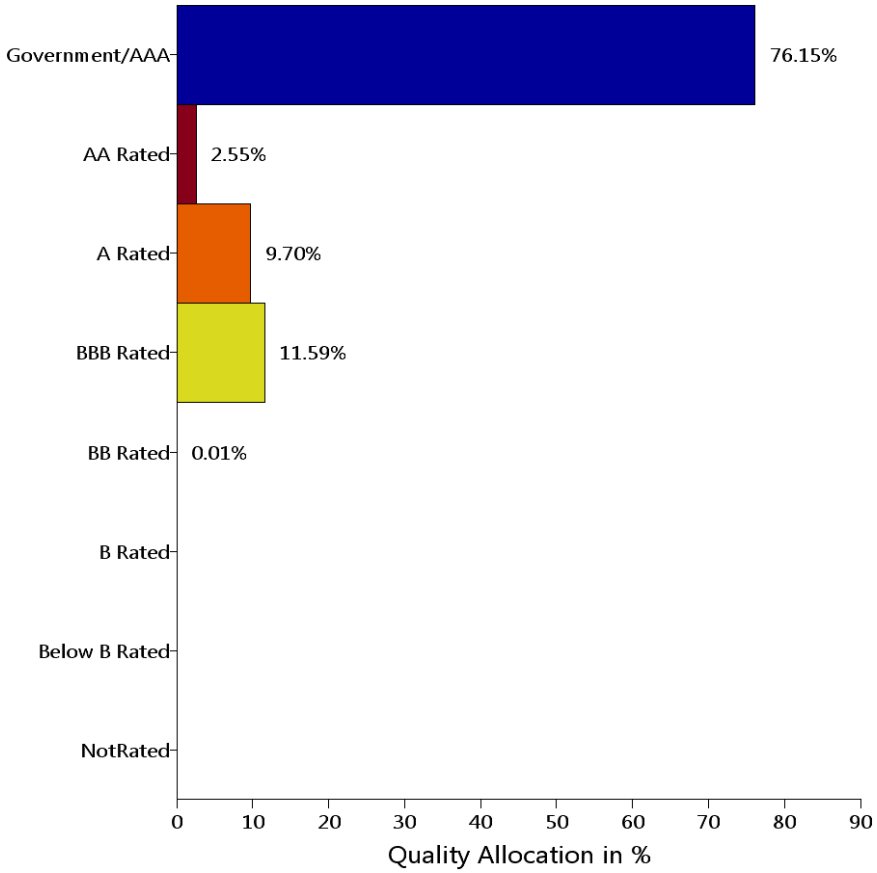
Sector Allocation



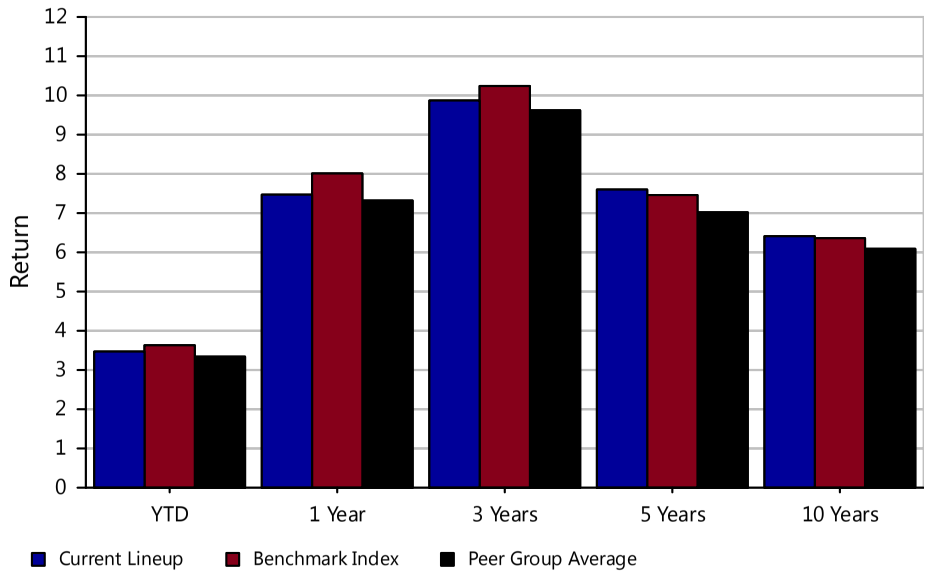
Region Allocation



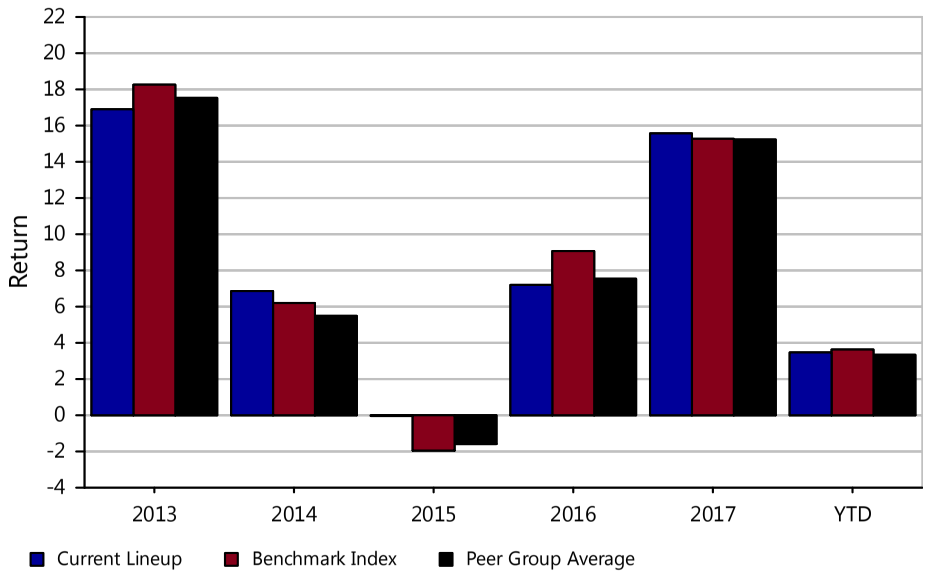
Quality Allocation



Annualized Returns



Calendar Year Returns



Trailing Returns

	YTD	1 Year	3 Years	5 Years	10 Years	Net Exp.Ratio
Current Lineup	3.47	7.47	9.87	7.60	6.41	0.25
Benchmark Index	3.63	8.01	10.24	7.46	6.36	NA
Peer Group Average	3.34	7.32	9.62	7.02	6.09	0.90

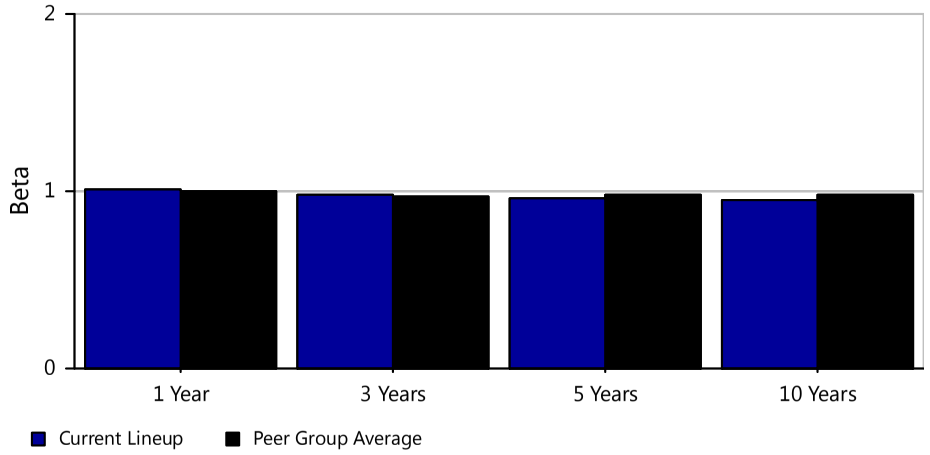
Calendar Year Returns

	2013	2014	2015	2016	2017	YTD	Net Exp.Ratio
Current Lineup	16.90	6.86	-0.04	7.20	15.57	3.47	0.25
Benchmark Index	18.26	6.20	-1.95	9.07	15.27	3.63	NA
Peer Group Average	17.53	5.49	-1.59	7.54	15.23	3.34	0.90

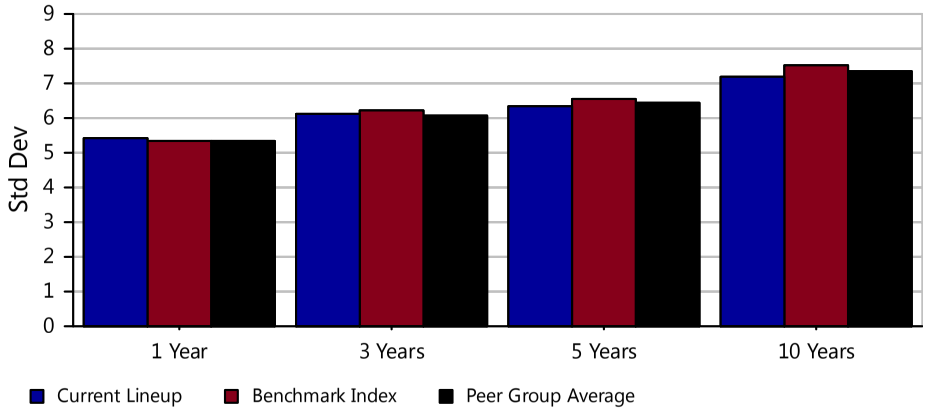
The Benchmark Index is constructed utilizing the underlying indexes of the Plan's investment options weighted in proportion to the asset allocation of the Plan. The underlying indexes are illustrated on the standardized performance pages of the report.

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 call 888-201-5488.

Annualized Beta



Annualized Standard Deviation



Trailing Beta

	1 Year	3 Years	5 Years	10 Years
Current Lineup	1.01	0.98	0.96	0.95
Peer Group Average	1.00	0.97	0.98	0.98

Trailing Standard Deviation

	1 Year	3 Years	5 Years	10 Years
Current Lineup	5.42	6.12	6.34	7.19
Benchmark Index	5.34	6.22	6.55	7.52
Peer Group Average	5.34	6.07	6.44	7.35

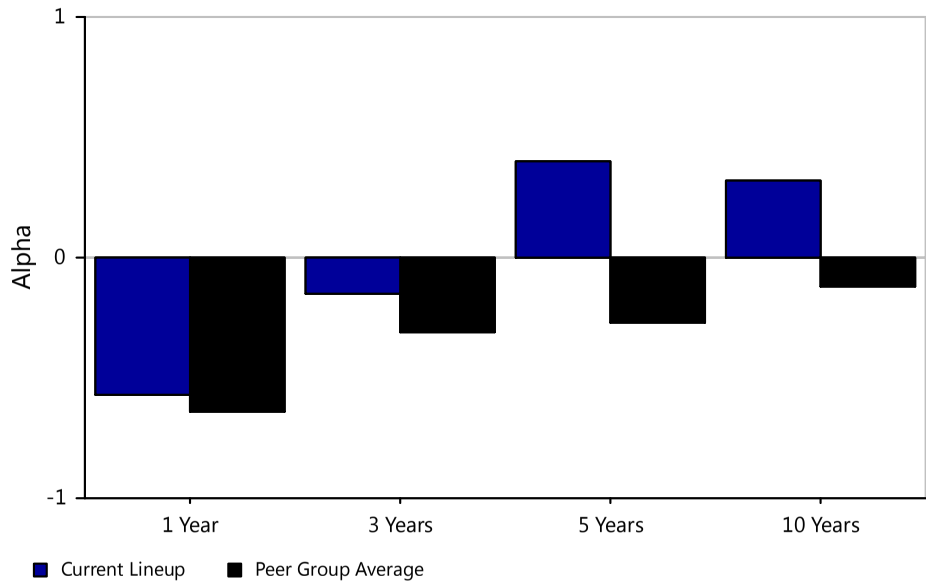
Calendar Year Beta

	2013	2014	2015	2016	2017
Current Lineup	0.96	0.90	1.00	0.95	0.90
Peer Group Average	0.98	0.97	1.00	0.95	0.92

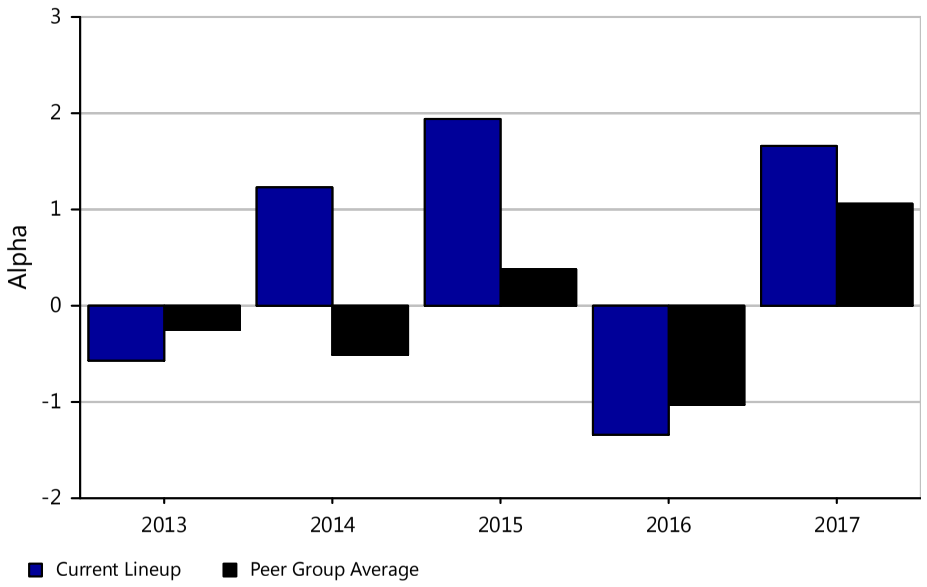
Calendar Year Standard Deviation

	2013	2014	2015	2016	2017
Current Lineup	6.35	6.00	8.66	7.62	1.87
Benchmark Index	6.52	6.65	8.56	7.96	2.05
Peer Group Average	6.38	6.48	8.61	7.62	1.91

Annualized Alpha



Calendar Year Alpha



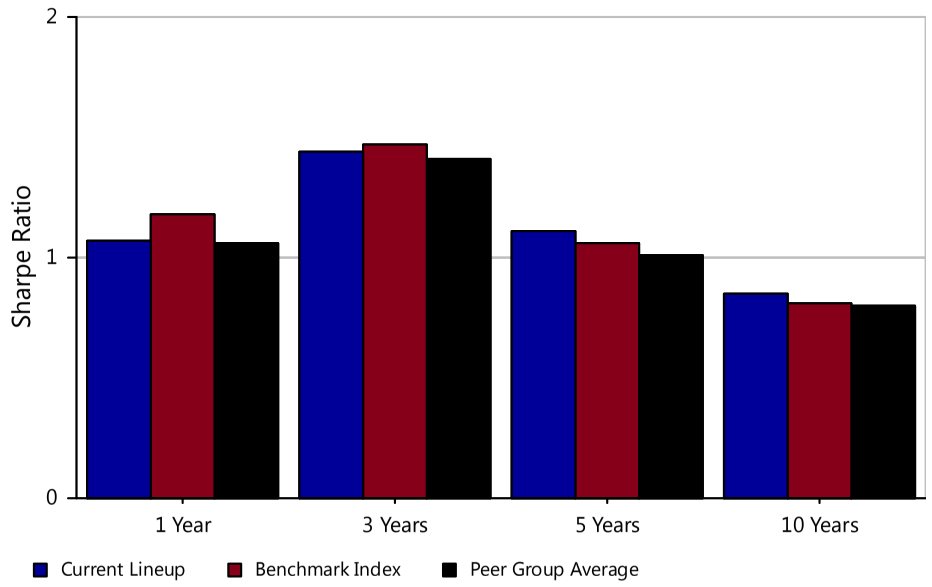
Trailing Alpha

	1 Year	3 Years	5 Years	10 Years
Current Lineup	-0.57	-0.15	0.40	0.32
Peer Group Average	-0.64	-0.31	-0.27	-0.12

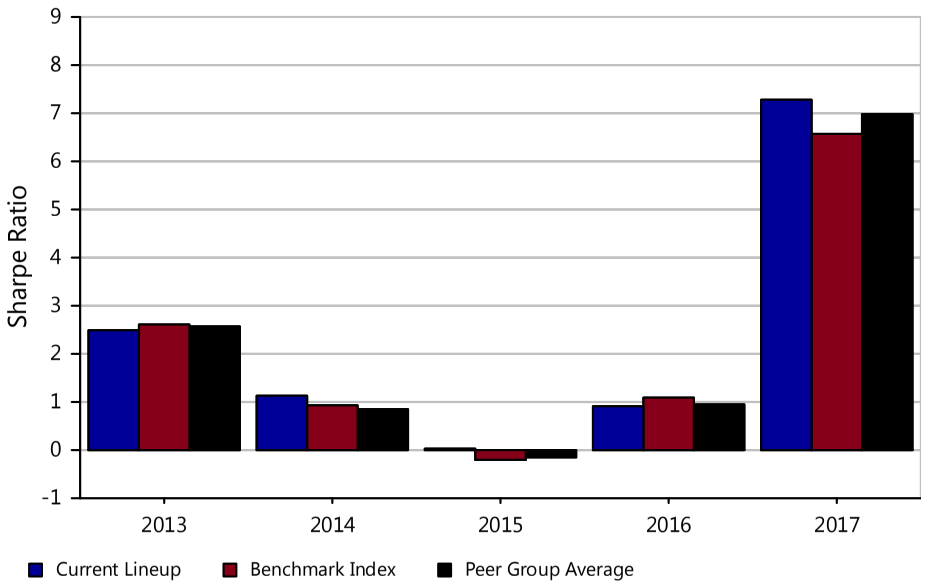
Calendar Year Alpha

	2013	2014	2015	2016	2017
Current Lineup	-0.57	1.23	1.94	-1.34	1.66
Peer Group Average	-0.25	-0.51	0.38	-1.03	1.06

Annualized Sharpe Ratio



Calendar Year Sharpe Ratio



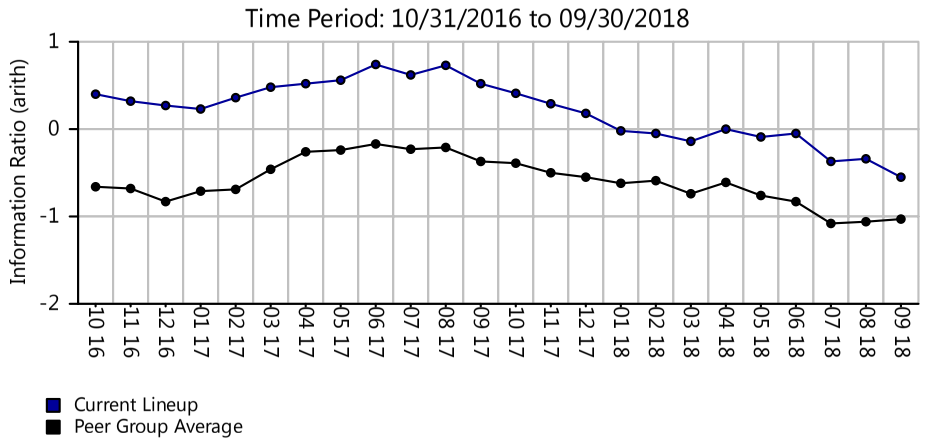
Trailing Sharpe Ratio

	1 Year	3 Years	5 Years	10 Years
Current Lineup	1.07	1.44	1.11	0.85
Benchmark Index	1.18	1.47	1.06	0.81
Peer Group Average	1.06	1.41	1.01	0.80

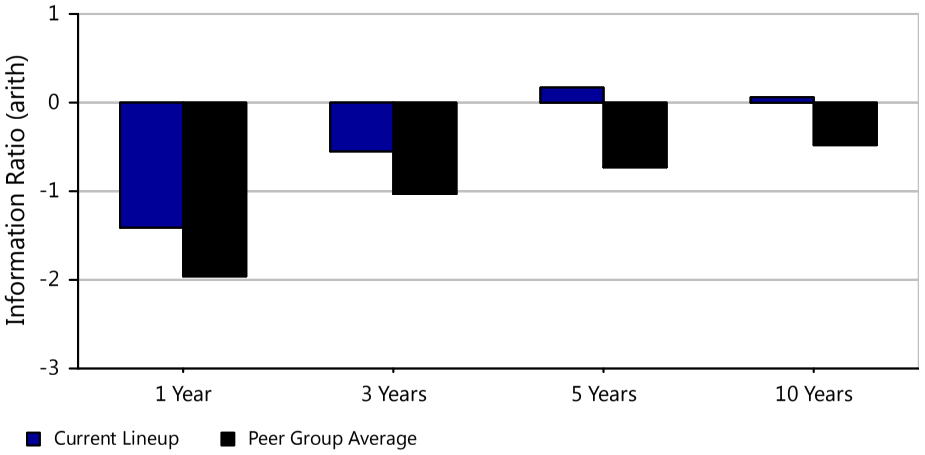
Calendar Year Sharpe Ratio

	2013	2014	2015	2016	2017
Current Lineup	2.49	1.13	0.03	0.91	7.28
Benchmark Index	2.61	0.93	-0.20	1.09	6.57
Peer Group Average	2.57	0.85	-0.15	0.95	6.98

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	-0.18	-0.06	0.29	0.08	0.15
Peer Group Average	-0.81	-0.73	-0.62	-0.73	-0.28

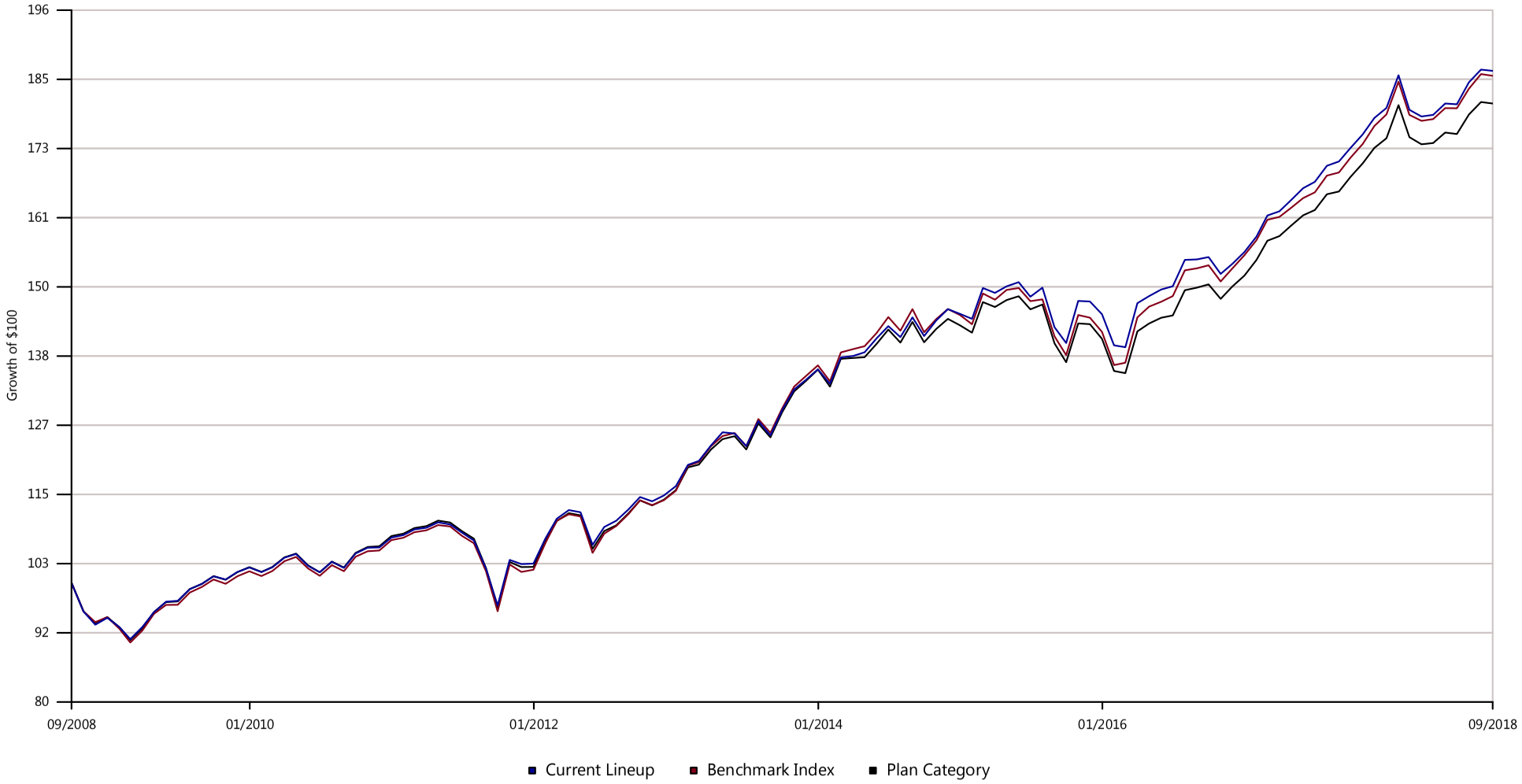
Calendar Year Information Ratio

	2013	2014	2015	2016	2017
Current Lineup	-1.41	0.69	1.68	-2.18	0.64
Peer Group Average	-1.72	-1.30	0.52	-1.84	-0.09

Trailing Information Ratio

	1 Year	3 Years	5 Years	10 Years
Current Lineup	-1.41	-0.55	0.17	0.06
Peer Group Average	-1.96	-1.03	-0.73	-0.48

Time period : September 2008 - September 2018



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.

	1 YR	3 YR	5 YR	10 YR
Current Lineup	7.47%	32.62%	44.25%	86.11%
Benchmark Index	8.01%	33.96%	43.27%	85.27%
Plan Category	7.32%	31.74%	40.36%	80.61%

Total Plan Assets	Weighted Investment Cost	Weighted Investment Expense
$16,617,865.90	$38,320.60	0.25%

Investment	#of Participants	2018-09-30 Balance	% of Total Plan	Fund Expense	Weighted Cost
Stable Value					
The Standard Stable Asset A	104	$1,566,140.97	9.42%	-	$0.00
Intermediate-Term Bond					
Vanguard Total Bond Market Index Adm - VBTLX	72	$401,554.47	2.42%	0.05%	$200.78
Allocation--50% to 70% Equity					
Putnam Dynamic Asset Allocation Bal Y - PABYX	41	$867,452.04	5.22%	0.74%	$6,419.15
Tactical Allocation					
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	20	$376,339.19	2.26%	0.77%	$2,897.81
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y - PAGYX	17	$428,928.61	2.58%	0.84%	$3,603.00
Target-Date Retirement					
BlackRock LifePath® Index Retire K - LIRKX	13	$445,266.17	2.68%	0.11%	$489.79
Target-Date 2020					
BlackRock LifePath® Index 2020 K - LIMKX	46	$1,538,918.34	9.26%	0.11%	$1,692.81
Target-Date 2025					
BlackRock LifePath® Index 2025 K - LIBKX	76	$1,929,186.18	11.61%	0.11%	$2,122.10

Investment	#of Participants	2018-09-30 Balance	% of Total Plan	Fund Expense	Weighted Cost
Target-Date 2030					
BlackRock LifePath® Index 2030 K - LINKX	74	$1,363,606.78	8.21%	0.11%	$1,499.97
Target-Date 2035					
BlackRock LifePath® Index 2035 K - LIJKX	82	$1,596,071.14	9.60%	0.11%	$1,755.68
Target-Date 2040					
BlackRock LifePath® Index 2040 K - LIKKX	90	$1,199,104.92	7.22%	0.11%	$1,319.02
Target-Date 2045					
BlackRock LifePath® Index 2045 K - LIHKX	147	$1,583,893.89	9.53%	0.11%	$1,742.28
Target-Date 2050					
BlackRock LifePath® Index 2050 K - LIPKX	108	$354,346.01	2.13%	0.11%	$389.78
Target-Date 2055					
BlackRock LifePath® Index 2055 K - LIVKX	58	$52,478.62	0.32%	0.10%	$52.48
Target-Date 2060+					
BlackRock LifePath® Index 2060 K - LIZKX	0	$0.00	0.00%	0.11%	-
Large Value					
MFS® Value R6 - MEIKX	84	$978,323.46	5.89%	0.49%	$4,793.78
Large Blend					
iShares S&P 500 Index K - WFSPX	53	$486,093.21	2.93%	0.04%	$194.44
Large Growth					
TIAA-CREF Large-Cap Growth Inst - TILGX	19	$167,370.10	1.01%	0.43%	$719.69

Investment	#of Participants	2018-09-30 Balance	% of Total Plan	Fund Expense	Weighted Cost
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst - WFMIX	2	$9,249.13	0.06%	0.85%	$78.62
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral - VIMAX	11	$75,158.90	0.45%	0.05%	$37.58
Mid-Cap Growth					
MassMutual Select Mid Cap Growth I - MEFZX	77	$591,125.45	3.56%	0.72%	$4,256.10
Small Value					
DFA US Small Cap Value I - DFSVX	71	$189,305.27	1.14%	0.52%	$984.39
Small Growth					
Janus Henderson Triton T - JATTX	46	$137,056.96	0.82%	0.92%	$1,260.92
Foreign Large Blend					
Hartford International Opportunities R6 - IHOVX	1	$3,747.96	0.02%	0.73%	$27.36
Diversified Emerging Mkts					
American Funds New World R6 - RNWGX	81	$273,095.70	1.64%	0.64%	$1,747.81
Real Estate					
Principal Real Estate Securities Inst - PIREX	5	$4,052.43	0.02%	0.87%	$35.26

Review : Watch : Addition :

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

INVESTMENT REVIEW - 100 POINT

Community Action Partnership Profit Sharing

For Period Ending 09/30/2018

Investment Scorecard | Current & Historical Scoring

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16
Intermediate-Term Bond											
Vanguard Total Bond Market Index Adm - VBTLX	100	72	$401,554.47	2.42%	100	100	100	92	92	100	100
Allocation--50% to 70% Equity											
Putnam Dynamic Asset Allocation Bal Y - PABYX	90	41	$867,452.04	5.22%	93	90	98	96	96	96	95
Tactical Allocation											
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	86	20	$376,339.19	2.26%	86	86	89	96	98	98	98
Allocation--70% to 85% Equity											
Putnam Dynamic Asset Allocation Gr Y - PAGYX	98	17	$428,928.61	2.58%	96	96	100	96	98	96	99
Target-Date Retirement											
BlackRock LifePath® Index Retire K - LIRKX	96	13	$445,266.17	2.68%	96	94	96	96	95	95	94
Target-Date 2020											
BlackRock LifePath® Index 2020 K - LIMKX	84	46	$1,538,918.34	9.26%	85	76	82	86	88	90	89
Target-Date 2025											
BlackRock LifePath® Index 2025 K - LIBKX	84	76	$1,929,186.18	11.61%	88	76	82	84	84	84	84
Target-Date 2030											
BlackRock LifePath® Index 2030 K - LINKX	86	74	$1,363,606.78	8.21%	87	77	79	84	82	84	84
Target-Date 2035											
BlackRock LifePath® Index 2035 K - LIJKX	86	82	$1,596,071.14	9.60%	87	79	79	80	81	84	84
Target-Date 2040											
BlackRock LifePath® Index 2040 K - LIKKX	88	90	$1,199,104.92	7.22%	89	83	84	83	88	86	89
Target-Date 2045											
BlackRock LifePath® Index 2045 K - LIHKX	88	147	$1,583,893.89	9.53%	93	83	87	86	86	86	89

Investment Scorecard | Current & Historical Scoring

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16
Target-Date 2050											
BlackRock LifePath® Index 2050 K - LIPKX	94	108	$354,346.01	2.13%	93	83	91	90	90	90	93
Target-Date 2055											
BlackRock LifePath® Index 2055 K - LIVKX	94	58	$52,478.62	0.32%	93	83	93	92	93	90	93
Target-Date 2060+											
BlackRock LifePath® Index 2060 K - LIZKX	72	0	$0.00	0.00%	72	68	72	63	63	63	70
Large Value											
MFS® Value R6 - MEIKX	75	84	$978,323.46	5.89%	78	91	93	93	95	94	91
Large Blend											
iShares S&P 500 Index K - WFSPX	100	53	$486,093.21	2.93%	100	100	100	100	100	100	100
Large Growth											
TIAA-CREF Large-Cap Growth Inst - TILGX	96	19	$167,370.10	1.01%	92	94	88	94	89	86	80
Mid-Cap Value											
Wells Fargo Special Mid Cap Value Inst - WFMIX	78	2	$9,249.13	0.06%	78	87	90	95	97	95	96
Mid-Cap Blend											
Vanguard Mid Cap Index Admiral - VIMAX	100	11	$75,158.90	0.45%	100	100	100	100	100	100	100
Mid-Cap Growth											
MassMutual Select Mid Cap Growth I - MEFZX	89	77	$591,125.45	3.56%	90	97	97	97	97	99	97
Small Value											
DFA US Small Cap Value I - DFSVX	77	71	$189,305.27	1.14%	76	75	72	72	76	79	77
Small Growth											
Janus Henderson Triton T - JATTX	93	46	$137,056.96	0.82%	91	90	90	89	88	86	89

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16
Foreign Large Blend											
Hartford International Opportunities R6 - IHOVX	72	1	$3,747.96	0.02%	85	91	88	90	92	95	95
Diversified Emerging Mkts											
American Funds New World R6 - RNWGX	95	81	$273,095.70	1.64%	98	92	92	94	92	93	92
Real Estate											
Principal Real Estate Securities Inst - PIREX	96	5	$4,052.43	0.02%	96	96	94	92	91	91	94

Review : Watch : Addition :

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

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
Allocation--50% to 70% Equity												
Putnam Dynamic Asset Allocation Bal Y - PABYX	90	8.18% (28)	9.80% (29)	8.62% (14)	1.43 (27)	1.25 (15)	-0.21 (29)	0.07 (14)	16.33 (12)	0.74% (23)	4.18 (29)	1.06 (18)
DJ US Moderate TR USD		9.63%	10.21%	8.48%	1.58	1.30	-	-	-	-	-	-
Morningstar Allocation--50% to 70% Equity		6.75%	8.80%	6.67%	1.29	0.98	-0.55	-0.65	9.39	1.12%	5.64	0.90
Tactical Allocation												
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	86	3.39% (64)	5.67% (69)	5.69% (37)	1.28 (21)	1.31 (2)	-1.48 (90)	-0.30 (45)	16.33 (3)	0.77% (6)	2.86 (2)	1.41 (7)
Morningstar Mod Tgt Risk TR USD		6.02%	9.20%	6.51%	1.48	1.04	-	-	-	-	-	-
Morningstar Tactical Allocation		5.60%	7.02%	4.66%	0.94	0.62	-0.51	-0.43	6.47	1.61%	8.57	0.88
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	98	10.14% (24)	12.35% (14)	9.99% (5)	1.39 (29)	1.14 (8)	0.20 (10)	0.86 (3)	16.33 (9)	0.84% (25)	5.18 (22)	1.10 (8)
DJ Moderately Aggressive TR USD		9.39%	11.96%	8.32%	1.42	1.00	-	-	-	-	-	-
Morningstar Allocation--70% to 85% Equity		8.52%	10.43%	7.55%	1.23	0.89	-0.70	-0.39	8.64	1.24%	7.57	0.94
Large Value												
MFS® Value R6 - MEIKX	75	7.12% (88)	13.20% (58)	10.84% (36)	1.27 (51)	1.05 (35)	-0.14 (59)	0.05 (36)	16.66 (16)	0.49% (13)	11.26 (65)	1.04 (37)
Russell 1000 Value TR USD		9.45%	13.55%	10.72%	1.32	1.06	-	-	-	-	-	-
Morningstar Large Value		10.84%	13.45%	10.19%	1.27	0.98	-0.05	-0.20	9.36	0.96%	10.49	1.02
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	96	28.31% (19)	20.31% (20)	16.94% (11)	1.65 (25)	1.38 (19)	-0.07 (17)	0.10 (9)	12.50 (35)	0.43% (8)	6.14 (19)	0.91 (35)
Russell 1000 Growth TR USD		26.30%	20.55%	16.58%	1.82	1.50	-	-	-	-	-	-
Morningstar Large Growth		23.17%	17.62%	13.96%	1.49	1.21	-0.80	-0.71	10.20	1.07%	10.32	0.87

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	78	4.84% (88)	11.67% (66)	10.34% (32)	1.15 (39)	1.02 (21)	-0.46 (69)	-0.13 (32)	9.66 (35)	0.85% (31)	11.29 (31)	1.02 (23)
Russell Mid Cap Value TR USD		8.81%	13.09%	10.72%	1.23	1.04	-	-	-	-	-	-
Morningstar Mid-Cap Value		8.93%	12.59%	9.33%	1.09	0.85	-0.21	-0.39	8.41	1.08%	14.38	0.93
Mid-Cap Growth												
MassMutual Select Mid Cap Growth I - MEFZX	89	17.21% (69)	15.86% (47)	13.95% (14)	1.44 (36)	1.28 (8)	-0.32 (52)	0.36 (8)	18.33 (11)	0.72% (12)	11.04 (44)	1.11 (13)
Russell Mid Cap Growth TR USD		21.10%	16.65%	13.00%	1.48	1.16	-	-	-	-	-	-
Morningstar Mid-Cap Growth		20.31%	15.81%	11.68%	1.32	0.99	-0.35	-0.42	10.40	1.17%	12.71	0.94
Small Value												
DFA US Small Cap Value I - DFSVX	77	9.79% (35)	14.26% (38)	9.31% (40)	0.93 (54)	0.66 (53)	-0.79 (60)	-0.23 (46)	6.58 (60)	0.52% (7)	2.58 (11)	0.96 (58)
Russell 2000 Value TR USD		9.33%	16.12%	9.91%	1.11	0.73	-	-	-	-	-	-
Morningstar Small Value		8.41%	13.75%	8.35%	0.96	0.64	-0.58	-0.27	9.77	1.22%	9.04	0.98
Small Growth												
Janus Henderson Triton T - JATTX	93	24.53% (47)	20.60% (22)	14.84% (11)	1.72 (4)	1.22 (2)	0.63 (18)	0.61 (7)	5.33 (68)	0.92% (23)	13.07 (72)	1.33 (5)
Russell 2000 Growth TR USD		21.06%	17.98%	12.14%	1.25	0.85	-	-	-	-	-	-
Morningstar Small Growth		24.44%	18.36%	11.76%	1.30	0.85	0.06	-0.06	10.07	1.24%	10.56	1.06
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	72	-0.62% (81)	7.66% (78)	4.83% (27)	0.68 (75)	0.46 (23)	-0.45 (77)	0.12 (27)	11.75 (20)	0.73% (30)	8.12 (75)	1.06 (24)
MSCI EAFE NR USD		2.74%	9.23%	4.42%	0.80	0.40	-	-	-	-	-	-
Morningstar Foreign Large Blend		1.55%	8.72%	4.05%	0.79	0.38	-0.14	-0.11	7.45	0.99%	6.61	1.02

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
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	95	1.15% (10)	11.53% (35)	4.79% (8)	1.02 (2)	0.45 (2)	-0.14 (30)	0.17 (12)	19.25 (3)	0.64% (10)	9.18 (48)	1.19 (2)
MSCI EM NR USD		-0.81%	12.36%	3.61%	0.83	0.28	-	-	-	-	-	-
Morningstar Diversified Emerging Mkts		-3.63%	10.09%	2.54%	0.70	0.21	-0.44	-0.22	6.72	1.31%	9.91	0.96
Real Estate												
Principal Real Estate Securities Inst - PIREX	96	6.06% (5)	8.17% (21)	10.27% (2)	0.66 (23)	0.78 (11)	0.48 (23)	0.51 (2)	17.75 (17)	0.87% (33)	42.20 (33)	1.12 (14)
DJ US Select REIT TR USD		4.59%	6.88%	9.14%	0.52	0.67	-	-	-	-	-	-
Morningstar Real Estate		3.39%	7.24%	8.56%	0.60	0.69	-0.12	-0.39	10.83	1.11%	41.78	1.11

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 call 888-201-5488.

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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-Term Bond									
Vanguard Total Bond Market Index Adm - VBTLX	100	0.29% (10)	0.25% (5)	0.26% (5)	0.05% (4)	$199,724,683,150	-1.16% (49)	1.33% (58)	2.14% (48)
BBgBarc US Agg Float Adj TR USD		-	-	-	-	-	-1.23%	1.35%	2.16%
Morningstar Intermediate-Term Bond		0.80%	1.01%	1.04%	0.75%	-	-	-	-
Large Blend									
iShares S&P 500 Index K - WFSPX	100	0.02% (2)	0.02% (2)	0.02% (2)	0.04% (3)	$16,759,656,364	17.91% (19)	17.30% (10)	13.93% (9)
S&P 500 TR USD		-	-	-	-	-	17.91%	17.31%	13.95%
Morningstar Large Blend		2.46%	2.70%	2.51%	0.91%	-	-	-	-
Mid-Cap Blend									
Vanguard Mid Cap Index Admiral - VIMAX	100	0.02% (2)	0.02% (2)	0.02% (2)	0.05% (3)	$102,759,692,484	13.47% (41)	13.83% (46)	11.71% (16)
CRSP US Mid Cap TR USD		-	-	-	-	-	13.44%	13.81%	11.71%
Morningstar Mid-Cap Blend		3.77%	4.59%	4.33%	1.01%	-	-	-	-

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 call 888-201-5488.

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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	96	3.88% (12)	6.47% (15)	5.20% (9)	4.41 (38)	1.42 (17)	1.15 (6)	0.76 (11)	0.93 (3)	7.33 (55)	0.11% (3)	1.07 (18)
Morningstar Lifetime Mod Incm TR USD		4.39%	5.77%	4.28%	-	1.45	1.06	-	-	-	-	-
Morningstar Target-Date Retirement		2.74%	5.19%	3.98%	4.97	1.22	0.94	-0.49	-0.18	7.49	0.78%	0.97
Target-Date 2020												
BlackRock LifePath® Index 2020 K - LIMKX	84	4.58% (58)	7.44% (57)	5.90% (49)	5.54 (11)	1.38 (35)	1.08 (13)	-0.70 (68)	-0.16 (46)	7.33 (45)	0.11% (3)	1.06 (19)
Morningstar Lifetime Mod 2020 TR USD		5.50%	7.97%	6.03%	-	1.41	1.05	-	-	-	-	-
Morningstar Target-Date 2020		4.70%	7.51%	5.59%	7.12	1.31	0.96	-0.38	-0.34	6.89	0.80%	0.98
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	84	5.93% (51)	8.80% (55)	6.74% (39)	6.71 (16)	1.39 (35)	1.07 (13)	-0.39 (64)	-0.02 (40)	7.33 (35)	0.11% (3)	1.07 (14)
Morningstar Lifetime Mod 2025 TR USD		6.34%	9.08%	6.76%	-	1.41	1.03	-	-	-	-	-
Morningstar Target-Date 2025		5.85%	8.80%	6.39%	8.34	1.34	0.96	-0.18	-0.20	6.26	0.78%	0.99
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	86	7.04% (49)	10.00% (49)	7.42% (41)	7.95 (5)	1.38 (38)	1.03 (15)	-0.53 (61)	-0.12 (42)	7.33 (43)	0.11% (3)	1.05 (15)
Morningstar Lifetime Mod 2030 TR USD		7.49%	10.44%	7.56%	-	1.41	1.00	-	-	-	-	-
Morningstar Target-Date 2030		6.89%	9.88%	7.06%	9.57	1.34	0.94	-0.33	-0.26	6.82	0.82%	0.99
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	86	8.17% (46)	11.11% (48)	8.08% (37)	8.98 (5)	1.38 (47)	1.02 (19)	-0.66 (63)	-0.11 (37)	7.33 (34)	0.11% (3)	1.06 (17)
Morningstar Lifetime Mod 2035 TR USD		8.65%	11.72%	8.22%	-	1.42	0.98	-	-	-	-	-

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 2035		8.03%	11.01%	7.74%	10.66	1.35	0.94	-0.48	-0.27	6.19	0.79%	1.00
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	88	9.12% (36)	12.12% (31)	8.67% (30)	10.01 (11)	1.36 (48)	1.00 (25)	-0.44 (36)	0.05 (30)	7.33 (43)	0.11% (3)	1.05 (23)
Morningstar Lifetime Mod 2040 TR USD		9.42%	12.57%	8.60%	-	1.42	0.96	-	-	-	-	-
Morningstar Target-Date 2040		8.60%	11.56%	8.07%	11.25	1.35	0.93	-0.61	-0.25	6.82	0.83%	1.01
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	88	9.75% (31)	12.75% (29)	9.11% (20)	10.51 (18)	1.36 (53)	1.00 (27)	-0.15 (29)	0.30 (19)	7.33 (34)	0.11% (3)	1.08 (21)
Morningstar Lifetime Mod 2045 TR USD		9.69%	12.92%	8.69%	-	1.42	0.95	-	-	-	-	-
Morningstar Target-Date 2045		9.22%	12.14%	8.42%	11.74	1.36	0.93	-0.54	-0.14	6.15	0.80%	1.02
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	94	10.01% (23)	12.93% (22)	9.32% (12)	10.65 (14)	1.37 (49)	1.00 (27)	-0.03 (22)	0.49 (15)	7.33 (42)	0.11% (3)	1.10 (21)
Morningstar Lifetime Mod 2050 TR USD		9.62%	12.97%	8.62%	-	1.41	0.93	-	-	-	-	-
Morningstar Target-Date 2050		9.23%	12.16%	8.45%	11.77	1.35	0.93	-0.48	-0.04	6.39	0.84%	1.04
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	94	9.99% (29)	12.97% (23)	9.45% (15)	10.63 (15)	1.37 (51)	1.01 (27)	0.02 (24)	0.64 (14)	7.33 (22)	0.10% (3)	1.11 (24)
Morningstar Lifetime Mod 2055 TR USD		9.48%	12.95%	8.51%	-	1.40	0.92	-	-	-	-	-
Morningstar Target-Date 2055		9.51%	12.41%	8.71%	11.74	1.36	0.95	-0.36	0.12	4.87	0.80%	1.05
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	72	10.00% (40)	-	-	-	-	-	-	-	2.58 (45)	0.11% (4)	-
Morningstar Lifetime Mod 2060 TR USD		9.30%	12.89%	8.40%	-	1.39	0.90	-	-	-	-	-

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 2060+		9.74%	12.66%	8.44%	11.52	1.39	0.94	-0.17	0.07	2.44	0.81%	1.06

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 call 888-201-5488.

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

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--50% to 70% Equity												
Putnam Dynamic Asset Allocation Bal Y - PABYX	90	4.8	6.4	10	6.4	10	6.4	10	10	10	8	8
Tactical Allocation												
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	86	3.6	4.8	8	8	10	3.2	8	10	10	10	10
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	98	6	8	10	6.4	10	8	10	10	10	10	10
Large Value												
MFS® Value R6 - MEIKX	75	2.4	4.8	8	4.8	8	4.8	8	10	10	6	8
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	96	6	8	10	8	10	8	10	10	10	10	6
Mid-Cap Value												
Wells Fargo Special Mid Cap Value Inst - WFMIX	78	2.4	4.8	8	6.4	10	4.8	8	10	8	8	8
Mid-Cap Growth												
MassMutual Select Mid Cap Growth I - MEFZX	89	3.6	6.4	10	6.4	10	4.8	10	10	10	8	10
Small Value												
DFA US Small Cap Value I - DFSVX	77	4.8	6.4	8	4.8	6	4.8	8	8	10	10	6
Small Growth												
Janus Henderson Triton T - JATTX	93	4.8	8	10	8	10	8	10	8	10	6	10
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	72	2.4	3.2	8	4.8	10	3.2	8	10	8	6	8

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
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	95	6	6.4	10	8	10	6.4	10	10	10	8	10
Real Estate												
Principal Real Estate Securities Inst - PIREX	96	6	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-Term Bond									
Vanguard Total Bond Market Index Adm - VBTLX	100	8	10	12	30	10	8	10	12
Large Blend									
iShares S&P 500 Index K - WFSPX	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	96	6	8	10	8	8	10	8	10	10	10	8
Target-Date 2020												
BlackRock LifePath® Index 2020 K - LIMKX	84	3.6	4.8	8	10	6.4	10	4.8	8	10	10	8
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	84	3.6	4.8	8	10	6.4	10	4.8	8	10	10	8
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	86	4.8	6.4	8	10	6.4	10	4.8	8	10	10	8
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	86	4.8	6.4	8	10	6.4	10	4.8	8	10	10	8
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	88	4.8	6.4	8	10	6.4	10	6.4	8	10	10	8
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	88	4.8	6.4	10	10	4.8	8	6.4	10	10	10	8
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	94	6	8	10	10	6.4	8	8	10	10	10	8
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	94	4.8	8	10	10	4.8	8	8	10	10	10	10

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	72	4.8	-	-	-	-	-	-	-	4	10	-

Review : Watch : Addition :

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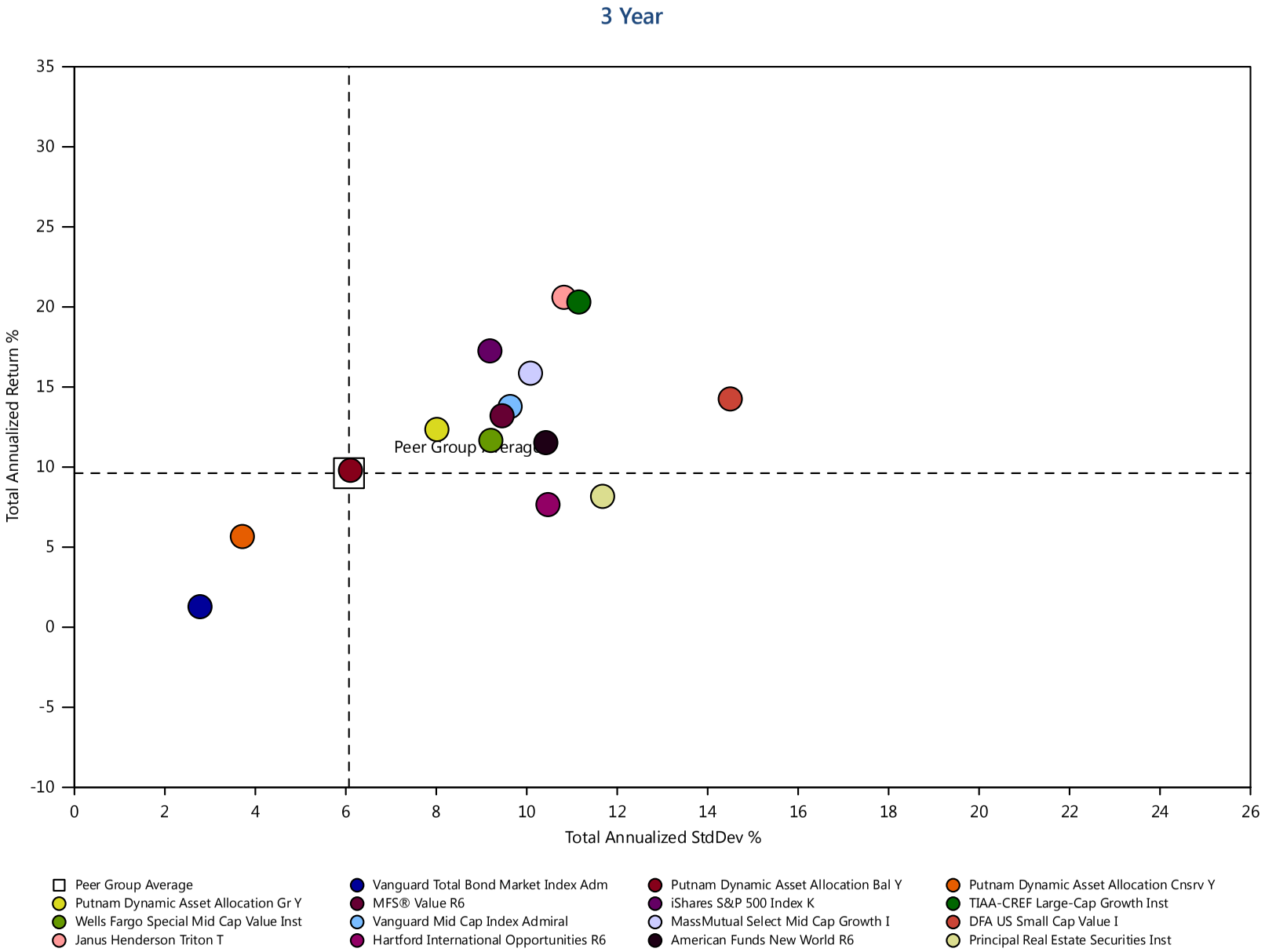
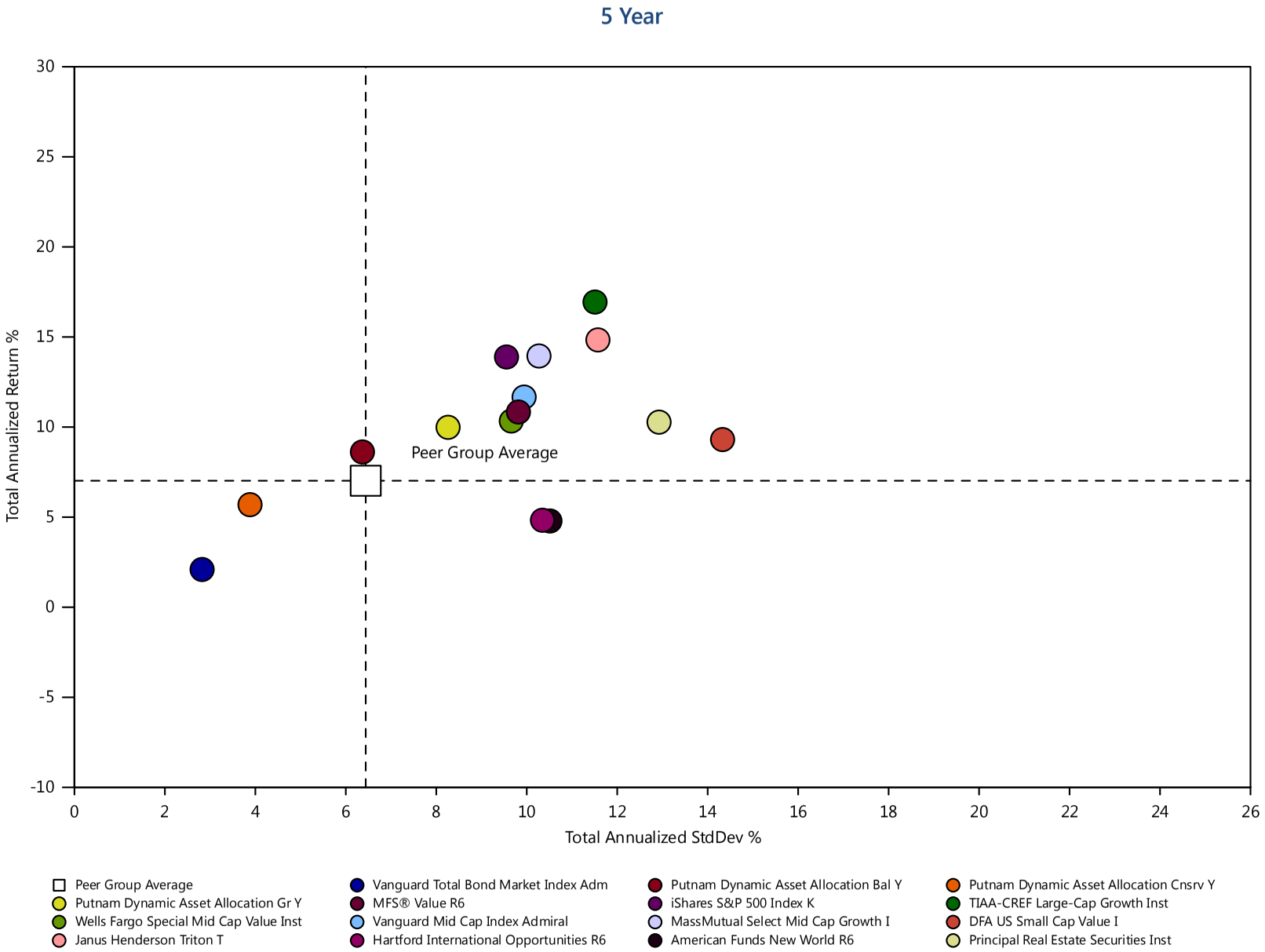

3 Year
Total Annualized Return %
35
30
25
20
15
10
5
0
-5
-10
0
2
4
6
8
10
12
14
16
18
20
22
24
26
Total Annualized StdDev %
Peer Group Average
Putnam Dynamic Asset Allocation Gr Y
Wells Fargo Special Mid Cap Value Inst
Janus Henderson Triton T
Vanguard Total Bond Market Index Adm
MFS® Value R6
Vanguard Mid Cap Index Admiral
Hartford International Opportunities R6
Putnam Dynamic Asset Allocation Bal Y
iShares S&P 500 Index K
MassMutual Select Mid Cap Growth I
American Funds New World R6
Putnam Dynamic Asset Allocation Cnsrv Y
TIAA-CREF Large-Cap Growth Inst
DFA US Small Cap Value I
Principal Real Estate Securities Inst


5 Year
Total Annualized Return %
Total Annualized StdDev %
Peer Group Average
30
25
20
15
10
5
0
-5
-10
0
2
4
6
8
10
12
14
16
18
20
22
24
26
Peer Group Average
Putnam Dynamic Asset Allocation Gr Y
Wells Fargo Special Mid Cap Value Inst
Janus Henderson Triton T
Vanguard Total Bond Market Index Adm
MFS® Value R6
Vanguard Mid Cap Index Admiral
Hartford International Opportunities R6
Putnam Dynamic Asset Allocation Bal Y
iShares S&P 500 Index K
MassMutual Select Mid Cap Growth I
American Funds New World R6
Putnam Dynamic Asset Allocation Cnsrv Y
TIAA-CREF Large-Cap Growth Inst
DFA US Small Cap Value I
Principal Real Estate Securities Inst

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2017	2016	2015	2014	2013
Stable Value													
The Standard Stable Asset A	-	-	-	-	-	-	-	-	-	-	-	-	-
USTREAS T-Bill Sec Mkt 3 Mon	*0.45%*	*1.18%*	*1.39%*	*0.71%*	*0.45%*	-	-	-	*0.71%*	*0.25%*	*0.03%*	*0.04%*	*0.07%*
Morningstar US SA Stable Value	*0.46%*	*1.23%*	*1.65%*	*1.56%*	*1.46%*	*1.94%*	-	-	*1.57%*	*1.46%*	*1.40%*	*1.30%*	*1.36%*
Intermediate-Term Bond													
Vanguard Total Bond Market Index Adm	0.03%	(1.61%)	(1.21%)	1.28%	2.09%	3.70%	5.82%	12/11/1986	3.56%	2.60%	0.40%	5.89%	(2.15%)
BBgBarc US Agg Float Adj TR USD	*0.04%*	*(1.64%)*	*(1.23%)*	*1.35%*	*2.16%*	-	-	-	*3.63%*	*2.75%*	*0.44%*	*5.85%*	*(1.97%)*
Morningstar Intermediate-Term Bond	*0.20%*	*(1.37%)*	*(1.06%)*	*1.65%*	*2.14%*	*4.19%*	-	-	*3.76%*	*3.26%*	*(0.12%)*	*5.22%*	*(1.39%)*
Allocation--50% to 70% Equity													
Putnam Dynamic Asset Allocation Bal Y	3.86%	3.77%	8.18%	9.80%	8.62%	9.22%	7.50%	02/07/1994	15.44%	6.99%	0.55%	9.70%	19.24%
DJ US Moderate TR USD	*3.54%*	*5.51%*	*9.63%*	*10.21%*	*8.48%*	*9.18%*	-	-	*13.12%*	*9.26%*	*(0.13%)*	*9.08%*	*19.56%*
Morningstar Allocation--50% to 70% Equity	*3.19%*	*3.11%*	*6.75%*	*8.80%*	*6.67%*	*7.58%*	-	-	*13.36%*	*7.53%*	*(2.08%)*	*6.24%*	*16.94%*
Tactical Allocation													
Putnam Dynamic Asset Allocation Cnsrv Y	2.02%	0.79%	3.39%	5.67%	5.69%	6.99%	6.12%	02/07/1994	10.04%	4.84%	0.51%	8.55%	9.76%
Morningstar Mod Tgt Risk TR USD	*2.52%*	*2.20%*	*6.02%*	*9.20%*	*6.51%*	*7.41%*	-	-	*14.66%*	*8.57%*	*(1.79%)*	*4.89%*	*14.31%*
Morningstar Tactical Allocation	*2.57%*	*1.78%*	*5.60%*	*7.02%*	*4.66%*	*5.96%*	-	-	*13.14%*	*6.14%*	*(4.79%)*	*3.52%*	*11.40%*
Allocation--70% to 85% Equity													
Putnam Dynamic Asset Allocation Gr Y	4.35%	4.53%	10.14%	12.35%	9.99%	9.98%	8.28%	02/08/1994	20.08%	8.14%	(0.06%)	9.26%	25.13%
DJ Moderately Aggressive TR USD	*3.16%*	*4.14%*	*9.39%*	*11.96%*	*8.32%*	*8.93%*	-	-	*19.08%*	*9.31%*	*(1.89%)*	*5.90%*	*20.73%*

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2017	2016	2015	2014	2013
Morningstar Allocation--70% to 85% Equity	*3.50%*	*3.94%*	*8.52%*	*10.43%*	*7.55%*	*7.92%*	-	-	*15.92%*	*8.11%*	*(2.76%)*	*5.62%*	*21.76%*
Target-Date Retirement													
BlackRock LifePath® Index Retire K	1.66%	1.37%	3.88%	6.47%	5.20%	-	5.34%	05/31/2011	10.75%	5.82%	(0.31%)	5.78%	7.72%
Morningstar Lifetime Mod Incm TR USD	*1.60%*	*2.00%*	*4.39%*	*5.77%*	*4.28%*	-	-	-	*8.55%*	*5.98%*	*(1.30%)*	*4.09%*	*6.45%*
Morningstar Target-Date Retirement	*1.31%*	*0.71%*	*2.74%*	*5.19%*	*3.98%*	*5.19%*	-	-	*8.74%*	*5.20%*	*(1.25%)*	*4.33%*	*6.26%*
Target-Date 2020													
BlackRock LifePath® Index 2020 K	1.91%	1.60%	4.58%	7.44%	5.90%	-	5.99%	05/31/2011	12.34%	6.32%	(0.42%)	6.15%	11.36%
Morningstar Lifetime Mod 2020 TR USD	*1.97%*	*1.90%*	*5.50%*	*7.97%*	*6.03%*	-	-	-	*12.79%*	*7.66%*	*(1.88%)*	*5.87%*	*12.98%*
Morningstar Target-Date 2020	*1.93%*	*1.68%*	*4.70%*	*7.51%*	*5.59%*	*6.56%*	-	-	*12.48%*	*6.36%*	*(1.26%)*	*5.10%*	*12.45%*
Target-Date 2025													
BlackRock LifePath® Index 2025 K	2.42%	2.37%	5.93%	8.80%	6.74%	-	6.67%	05/31/2011	14.43%	6.87%	(0.45%)	6.47%	13.48%
Morningstar Lifetime Mod 2025 TR USD	*2.28%*	*2.27%*	*6.34%*	*9.08%*	*6.76%*	-	-	-	*14.54%*	*8.39%*	*(2.06%)*	*6.04%*	*16.28%*
Morningstar Target-Date 2025	*2.37%*	*2.30%*	*5.85%*	*8.80%*	*6.39%*	*7.33%*	-	-	*14.65%*	*6.90%*	*(1.40%)*	*5.30%*	*15.73%*
Target-Date 2030													
BlackRock LifePath® Index 2030 K	2.80%	2.93%	7.04%	10.00%	7.42%	-	7.25%	05/31/2011	16.36%	7.29%	(0.50%)	6.64%	15.40%
Morningstar Lifetime Mod 2030 TR USD	*2.70%*	*2.86%*	*7.49%*	*10.44%*	*7.56%*	-	-	-	*16.59%*	*9.26%*	*(2.30%)*	*6.01%*	*19.64%*
Morningstar Target-Date 2030	*2.71%*	*2.76%*	*6.89%*	*9.88%*	*7.06%*	*7.56%*	-	-	*16.56%*	*7.39%*	*(1.53%)*	*5.43%*	*17.32%*
Target-Date 2035													
BlackRock LifePath® Index 2035 K	3.20%	3.41%	8.17%	11.11%	8.08%	-	7.77%	05/31/2011	18.29%	7.74%	(0.56%)	6.82%	17.02%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2017	2016	2015	2014	2013
Morningstar Lifetime Mod 2035 TR USD	*3.14%*	*3.48%*	*8.65%*	*11.72%*	*8.22%*	-	-	-	*18.52%*	*10.07%*	*(2.58%)*	*5.80%*	*22.03%*
Morningstar Target-Date 2035	*3.17%*	*3.47%*	*8.03%*	*11.01%*	*7.74%*	*8.20%*	-	-	*18.43%*	*7.72%*	*(1.66%)*	*5.43%*	*20.25%*
Target-Date 2040													
BlackRock LifePath® Index 2040 K	3.54%	3.93%	9.12%	12.12%	8.67%	-	8.27%	05/31/2011	19.95%	8.10%	(0.56%)	6.90%	18.66%
Morningstar Lifetime Mod 2040 TR USD	*3.43%*	*3.87%*	*9.42%*	*12.57%*	*8.60%*	-	-	-	*19.87%*	*10.61%*	*(2.83%)*	*5.51%*	*23.05%*
Morningstar Target-Date 2040	*3.34%*	*3.67%*	*8.60%*	*11.56%*	*8.07%*	*8.20%*	-	-	*19.52%*	*7.98%*	*(1.71%)*	*5.62%*	*20.74%*
Target-Date 2045													
BlackRock LifePath® Index 2045 K	3.78%	4.29%	9.75%	12.75%	9.11%	-	8.60%	05/31/2011	21.07%	8.28%	(0.64%)	7.10%	20.32%
Morningstar Lifetime Mod 2045 TR USD	*3.53%*	*3.97%*	*9.69%*	*12.92%*	*8.69%*	-	-	-	*20.53%*	*10.84%*	*(3.03%)*	*5.25%*	*23.07%*
Morningstar Target-Date 2045	*3.59%*	*4.10%*	*9.22%*	*12.14%*	*8.42%*	*8.54%*	-	-	*20.50%*	*8.11%*	*(1.74%)*	*5.52%*	*22.27%*
Target-Date 2050													
BlackRock LifePath® Index 2050 K	3.85%	4.36%	10.01%	12.93%	9.32%	-	8.81%	05/31/2011	21.43%	8.41%	(0.67%)	7.28%	21.61%
Morningstar Lifetime Mod 2050 TR USD	*3.49%*	*3.86%*	*9.62%*	*12.97%*	*8.62%*	-	-	-	*20.78%*	*10.89%*	*(3.19%)*	*5.00%*	*22.83%*
Morningstar Target-Date 2050	*3.55%*	*3.98%*	*9.23%*	*12.16%*	*8.45%*	*8.38%*	-	-	*20.67%*	*8.22%*	*(1.74%)*	*5.70%*	*21.81%*
Target-Date 2055													
BlackRock LifePath® Index 2055 K	3.84%	4.35%	9.99%	12.97%	9.45%	-	8.98%	05/31/2011	21.51%	8.38%	(0.60%)	7.50%	22.95%
Morningstar Lifetime Mod 2055 TR USD	*3.41%*	*3.71%*	*9.48%*	*12.95%*	*8.51%*	-	-	-	*20.95%*	*10.90%*	*(3.34%)*	*4.74%*	*22.49%*
Morningstar Target-Date 2055	*3.68%*	*4.25%*	*9.51%*	*12.41%*	*8.71%*	*9.09%*	-	-	*21.08%*	*8.18%*	*(1.72%)*	*5.66%*	*23.05%*

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2017	2016	2015	2014	2013
Target-Date 2060+													
BlackRock LifePath® Index 2060 K	3.82%	4.34%	10.00%	-	-	-	15.92%	02/29/2016	21.51%	-	-	-	-
Morningstar Lifetime Mod 2060 TR USD	*3.32%*	*3.54%*	*9.30%*	*12.89%*	*8.40%*	*-*	*-*	*-*	*21.06%*	*10.88%*	*(3.48%)*	*4.53%*	*22.18%*
Morningstar Target-Date 2060+	*3.76%*	*4.33%*	*9.74%*	*12.66%*	*8.44%*	*-*	*-*	*-*	*21.27%*	*8.05%*	*(1.02%)*	*5.25%*	*24.35%*
Large Value													
MFS® Value R6	5.74%	1.99%	7.12%	13.20%	10.84%	10.06%	10.27%	01/02/1996	17.86%	14.25%	(0.42%)	10.68%	35.95%
Russell 1000 Value TR USD	*5.70%*	*3.92%*	*9.45%*	*13.55%*	*10.72%*	*9.79%*	*-*	*-*	*13.66%*	*17.34%*	*(3.83%)*	*13.45%*	*32.53%*
Morningstar Large Value	*5.49%*	*4.50%*	*10.84%*	*13.45%*	*10.19%*	*9.69%*	*-*	*-*	*16.06%*	*15.19%*	*(3.57%)*	*10.92%*	*31.83%*
Large Blend													
iShares S&P 500 Index K	7.69%	10.53%	17.87%	17.26%	13.89%	11.90%	9.68%	07/30/1993	21.77%	11.92%	1.35%	13.61%	32.21%
S&P 500 TR USD	*7.71%*	*10.56%*	*17.91%*	*17.31%*	*13.95%*	*11.97%*	*-*	*-*	*21.83%*	*11.96%*	*1.38%*	*13.69%*	*32.39%*
Morningstar Large Blend	*6.68%*	*8.43%*	*15.36%*	*15.15%*	*11.94%*	*10.84%*	*-*	*-*	*20.41%*	*10.90%*	*(0.78%)*	*11.61%*	*32.27%*
Large Growth													
TIAA-CREF Large-Cap Growth Inst	7.90%	19.81%	28.31%	20.31%	16.94%	14.22%	10.81%	03/31/2006	34.51%	(0.85%)	9.20%	11.22%	39.80%
Russell 1000 Growth TR USD	*9.17%*	*17.09%*	*26.30%*	*20.55%*	*16.58%*	*14.31%*	*-*	*-*	*30.21%*	*7.08%*	*5.67%*	*13.05%*	*33.48%*
Morningstar Large Growth	*7.53%*	*15.62%*	*23.17%*	*17.62%*	*13.96%*	*12.56%*	*-*	*-*	*27.54%*	*3.59%*	*3.71%*	*10.56%*	*34.51%*
Mid-Cap Value													
Wells Fargo Special Mid Cap Value Inst	3.07%	0.76%	4.84%	11.67%	10.34%	11.80%	12.04%	04/08/2005	11.16%	21.59%	(2.73%)	12.04%	39.12%
Russell Mid Cap Value TR USD	*3.30%*	*3.13%*	*8.81%*	*13.09%*	*10.72%*	*11.29%*	*-*	*-*	*13.34%*	*20.00%*	*(4.78%)*	*14.75%*	*33.46%*

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2017	2016	2015	2014	2013
Morningstar Mid-Cap Value	*3.05%*	*3.27%*	*8.93%*	*12.59%*	*9.33%*	*10.41%*	-	-	*13.46%*	*18.67%*	*(5.64%)*	*9.77%*	*35.48%*
Mid-Cap Blend													
Vanguard Mid Cap Index Admiral	4.67%	7.37%	13.42%	13.78%	11.66%	12.42%	10.24%	05/21/1998	19.25%	11.22%	(1.34%)	13.76%	35.15%
CRSP US Mid Cap TR USD	*4.65%*	*7.37%*	*13.44%*	*13.81%*	*11.71%*	*12.18%*	-	-	*19.30%*	*11.25%*	*(1.28%)*	*13.83%*	*35.27%*
Morningstar Mid-Cap Blend	*3.94%*	*5.94%*	*11.68%*	*12.85%*	*9.78%*	*10.76%*	-	-	*16.03%*	*14.44%*	*(4.17%)*	*8.29%*	*34.82%*
Mid-Cap Growth													
MassMutual Select Mid Cap Growth I	7.25%	12.25%	17.21%	15.86%	13.95%	14.10%	9.94%	05/31/2000	24.66%	6.19%	5.95%	13.00%	36.31%
Russell Mid Cap Growth TR USD	*7.57%*	*13.38%*	*21.10%*	*16.65%*	*13.00%*	*13.46%*	-	-	*25.27%*	*7.33%*	*(0.20%)*	*11.90%*	*35.74%*
Morningstar Mid-Cap Growth	*6.48%*	*13.42%*	*20.31%*	*15.81%*	*11.68%*	*11.97%*	-	-	*24.25%*	*6.91%*	*(0.73%)*	*7.29%*	*35.40%*
Small Value													
DFA US Small Cap Value I	1.16%	6.46%	9.79%	14.26%	9.31%	10.81%	11.91%	03/02/1993	7.21%	28.26%	(7.81%)	3.48%	42.38%
Russell 2000 Value TR USD	*1.60%*	*7.14%*	*9.33%*	*16.12%*	*9.91%*	*9.52%*	-	-	*7.84%*	*31.74%*	*(7.47%)*	*4.22%*	*34.52%*
Morningstar Small Value	*1.03%*	*4.71%*	*8.41%*	*13.75%*	*8.35%*	*10.03%*	-	-	*8.70%*	*27.21%*	*(7.92%)*	*3.22%*	*37.07%*
Small Growth													
Janus Henderson Triton T	7.41%	17.99%	24.53%	20.60%	14.84%	16.18%	13.78%	02/25/2005	26.90%	10.42%	1.21%	9.45%	36.28%
Russell 2000 Growth TR USD	*5.52%*	*15.76%*	*21.06%*	*17.98%*	*12.14%*	*12.65%*	-	-	*22.17%*	*11.32%*	*(1.38%)*	*5.60%*	*43.30%*
Morningstar Small Growth	*7.00%*	*18.94%*	*24.44%*	*18.36%*	*11.76%*	*12.54%*	-	-	*21.38%*	*12.23%*	*(2.32%)*	*2.59%*	*42.08%*
Foreign Large Blend													
Hartford International Opportunities R6	(0.70%)	(4.05%)	(0.62%)	7.66%	4.83%	6.44%	5.82%	07/22/1996	24.77%	1.15%	1.49%	(4.10%)	20.96%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2017	2016	2015	2014	2013
MSCI EAFE NR USD	*1.35%*	*(1.43%)*	*2.74%*	*9.23%*	*4.42%*	*5.38%*	-	-	*25.03%*	*1.00%*	*(0.81%)*	*(4.90%)*	*22.78%*
Morningstar Foreign Large Blend	*0.79%*	*(2.30%)*	*1.55%*	*8.72%*	*4.05%*	*4.98%*	-	-	*25.15%*	*1.55%*	*(1.67%)*	*(4.92%)*	*19.84%*
Diversified Emerging Mkts													
American Funds New World R6	(1.70%)	(4.22%)	1.15%	11.53%	4.79%	6.23%	8.00%	06/17/1999	33.06%	4.31%	(5.62%)	(3.29%)	10.46%
MSCI EM NR USD	*(1.09%)*	*(7.68%)*	*(0.81%)*	*12.36%*	*3.61%*	*5.40%*	-	-	*37.28%*	*11.19%*	*(14.92%)*	*(2.19%)*	*(2.60%)*
Morningstar Diversified Emerging Mkts	*(2.47%)*	*(9.37%)*	*(3.63%)*	*10.09%*	*2.54%*	*4.88%*	-	-	*34.34%*	*8.96%*	*(13.73%)*	*(2.48%)*	*0.15%*
Real Estate													
Principal Real Estate Securities Inst	1.22%	2.41%	6.06%	8.17%	10.27%	8.72%	11.26%	12/06/2000	9.03%	5.93%	4.22%	32.36%	4.05%
DJ US Select REIT TR USD	*0.72%*	*2.56%*	*4.59%*	*6.88%*	*9.14%*	*7.21%*	-	-	*3.76%*	*6.68%*	*4.48%*	*32.00%*	*1.22%*
Morningstar Real Estate	*0.58%*	*1.22%*	*3.39%*	*7.24%*	*8.56%*	*7.13%*	-	-	*6.61%*	*7.70%*	*2.19%*	*28.22%*	*2.24%*

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 09/30/2018

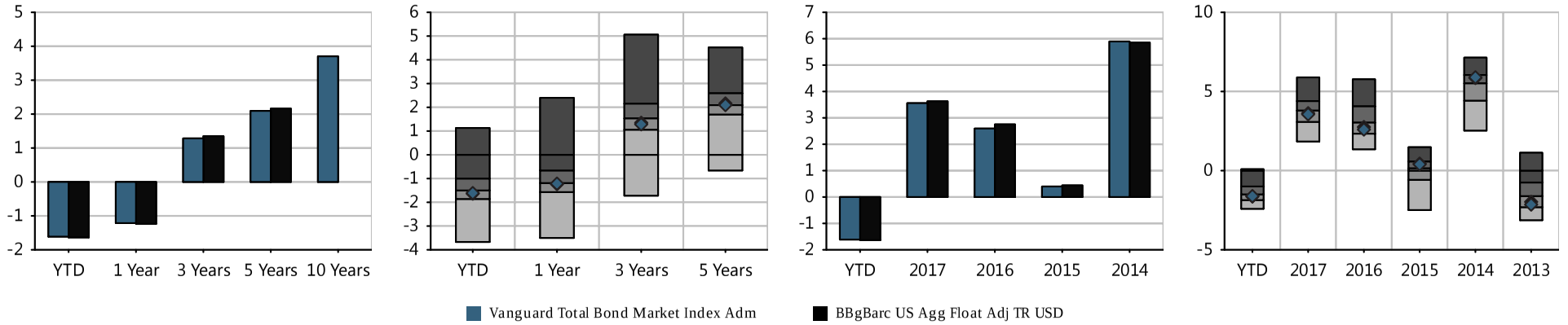
VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

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	0.29%	0.25%	0.26%	0.05%	$199,724,683,150	-1.16%	1.33%	2.14%
	Peer Group Scoring	*0.80%*	*1.01%*	*1.04%*	*0.75%*	-	-	-	-
	Criteria Peer Ranking	10	5	5	4	-	49	58	48

Investment Strategy

The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index represents 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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Vanguard Total Bond Market Index Adm	0.03%	(1.61%)	(1.21%)	1.28%	2.09%	3.70%	5.82%	12/11/1986	3.56%	2.60%	0.40%	5.89%	(2.15%)
BBgBarc US Agg Float Adj TR USD	*0.04%*	*(1.64%)*	*(1.23%)*	*1.35%*	*2.16%*	-	-	-	*3.63%*	*2.75%*	*0.44%*	*5.85%*	*(1.97%)*
Morningstar Intermediate-Term Bond	*0.20%*	*(1.37%)*	*(1.06%)*	*1.65%*	*2.14%*	*4.19%*	-	-	*3.76%*	*3.26%*	*(0.12%)*	*5.22%*	*(1.39%)*

Morningstar Rating: ***

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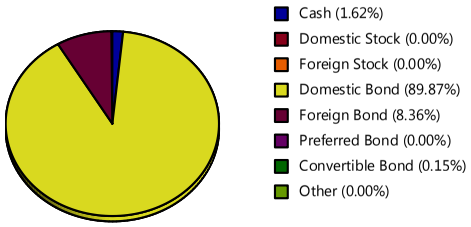
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

Asset Allocation



Maturity Distribution

	Fund
Less than 1 Yr	0.23
1 to 3 Yrs	22.86
3 to 5 Yrs	16.12
5 to 7 Yrs	10.89
7 to 10 Yrs	10.48
10 Yrs or more	39.42

Regional Distribution

United States	91.48
Supranational	1.33
Canada	1.27
United Kingdom	1.22
Germany	0.79
Mexico	0.58
Japan	0.52
Netherlands	0.50
Philippines	0.37
Australia	0.34

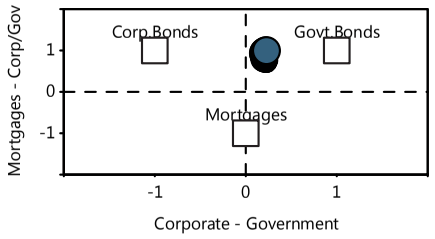
Sector Distribution

	Fund	Index
Government	46.58	-
Corporate	26.79	-
Securitized	24.34	-
Municipal	-	-
Cash & Equivalents	1.62	-
Other	0.67	-

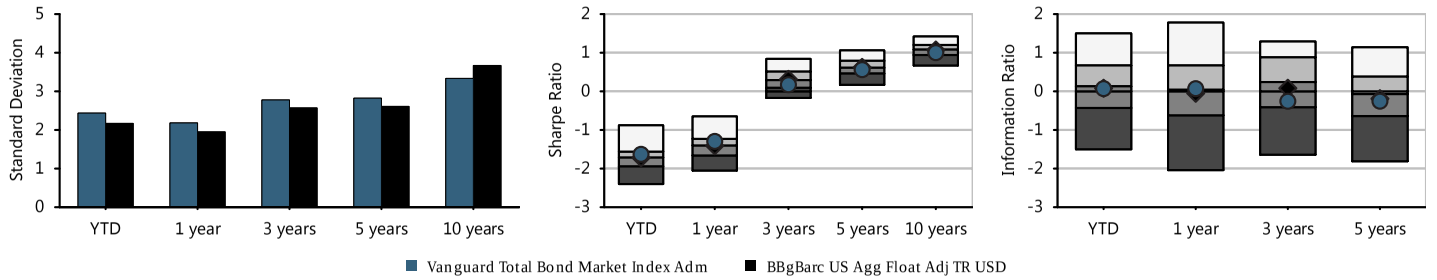
Credit Quality

	Fund	Index
AAA	70.08	-
AA	3.52	-
A	11.92	-
BBB	14.48	-
BB	0.00	-
B	0.00	-
Below B	0.00	-
Not Rated	0.00	-

Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	VBTLX
Category	Intermediate-Term Bond
Net Assets(This Class $mn)	199,725 m
Net Assets(All Classes $mn)	-
Manager	Joshua Barrickman
Manager Tenure	5.59
Fund Inception	Dec 11,1986
Avg Maturity	8.40
Avg Duration	6.07

Fee And Expenses

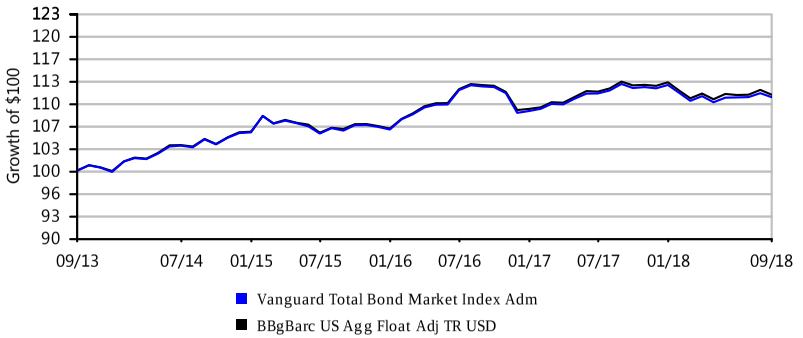
Expense Ratio	0.05
Gross Expense Ratio	0.05
Prospectus Net Expense Ratio	0.05
Prospectus Gross Expense Ratio	0.05
Actual 12b1	0.00
Management Fee	0.04

Top 10 Holdings (%)

United States Treasury ...	0.46
United States Treasury ...	0.42
United States Treasury ...	0.42
United States Treasury ...	0.42
United States Treasury ...	0.40
United States Treasury ...	0.40
United States Treasury ...	0.39
United States Treasury ...	0.38
United States Treasury ...	0.38
United States Treasury ...	0.37

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

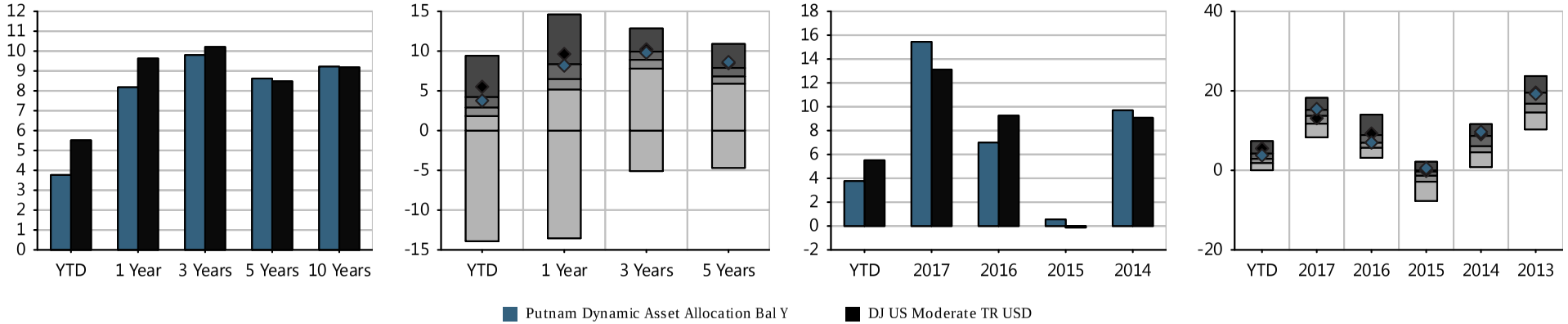
PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET

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
90 Passing	Criteria Scoring	8.18%	9.80%	8.62%	1.43	1.25	-0.21	0.07	16.33	0.74%	4.18	1.06
	Peer Group Scoring	*6.75%*	*8.80%*	*6.67%*	*1.29*	*0.98*	*-0.55*	*-0.65*	*9.39*	*1.12%*	*5.64*	*0.90*
	Criteria Peer Ranking	28	29	14	27	15	29	14	12	23	29	18

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Putnam Dynamic Asset Allocation Bal Y	3.86%	3.77%	8.18%	9.80%	8.62%	9.22%	7.50%	02/07/1994	15.44%	6.99%	0.55%	9.70%	19.24%
DJ US Moderate TR USD	*3.54%*	*5.51%*	*9.63%*	*10.21%*	*8.48%*	*9.18%*	-	-	*13.12%*	*9.26%*	*(0.13%)*	*9.08%*	*19.56%*
Morningstar Allocation--50% to 70% Equity	*3.19%*	*3.11%*	*6.75%*	*8.80%*	*6.67%*	*7.58%*	-	-	*13.36%*	*7.53%*	*(2.08%)*	*6.24%*	*16.94%*

Morningstar Rating: ****

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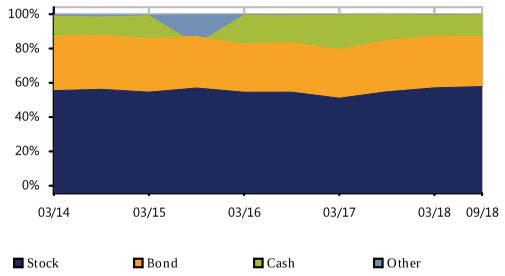
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET

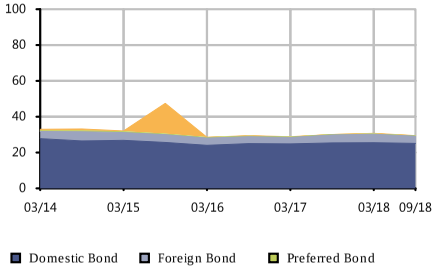
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



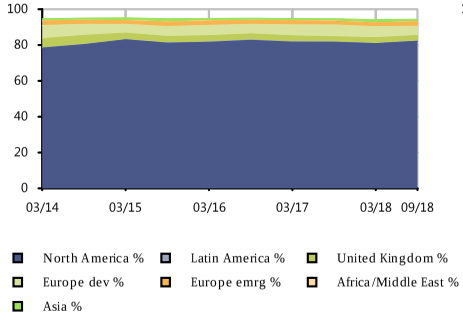
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



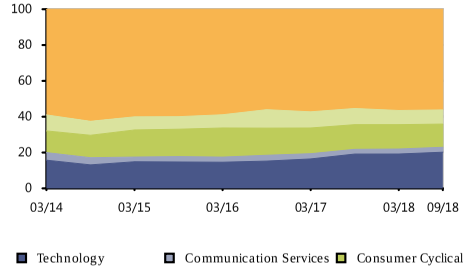
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

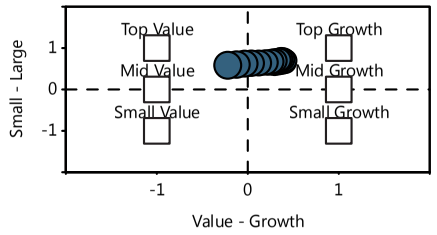


Sector Distribution

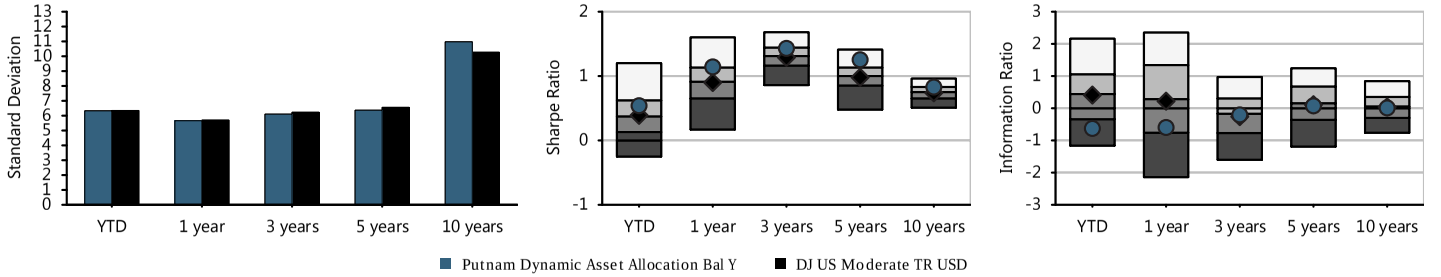
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PABYX
Category	Allocation--50% to 70% Equity
Net Assets(This Class $mn)	2,831 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Schoen
Manager Tenure	16.33
Fund Inception	Feb 07,1994

Fee And Expenses

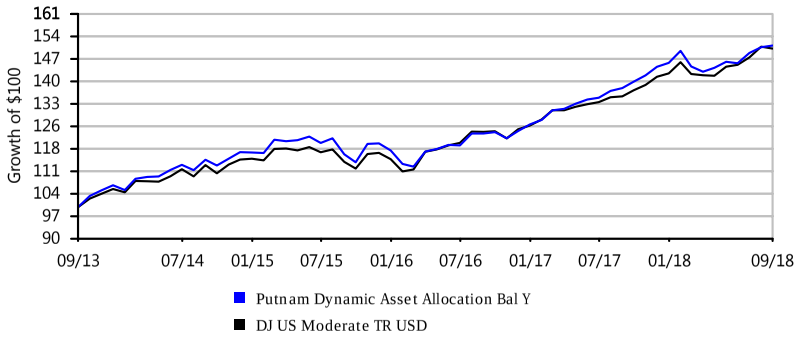
Expense Ratio	0.73
Gross Expense Ratio	0.73
Prospectus Net Expense Ratio	0.74
Prospectus Gross Expense Ratio	0.74
Actual 12b1	0.00
Management Fee	0.53

Top 10 Holdings (%)

Government National Mor...	2.12
Alphabet Inc A	1.94
Federal National Mortga...	1.77
JPMorgan Chase & Co	1.32
Verizon Communications Inc	1.02
Cisco Systems Inc	1.00
Citigroup Inc	1.00
Boeing Co	0.97
Apple Inc	0.97
The Home Depot Inc	0.94

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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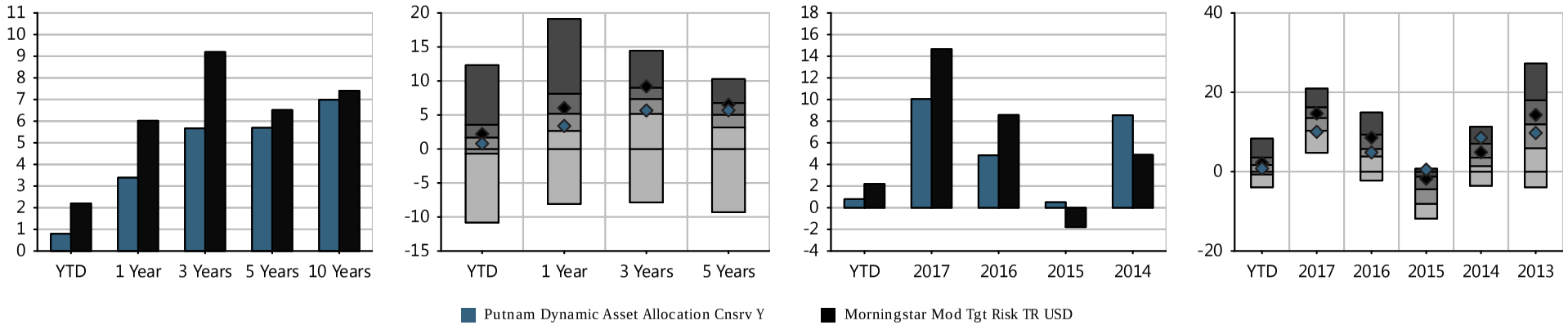
PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

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
86 Passing	Criteria Scoring	3.39%	5.67%	5.69%	1.28	1.31	-1.48	-0.30	16.33	0.77%	2.86	1.41
	Peer Group Scoring	*5.60%*	*7.02%*	*4.66%*	*0.94*	*0.62*	*-0.51*	*-0.43*	*6.47*	*1.61%*	*8.57*	*0.88*
	Criteria Peer Ranking	64	69	37	21	2	90	45	3	6	2	7

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Putnam Dynamic Asset Allocation Cnsrv Y	2.02%	0.79%	3.39%	5.67%	5.69%	6.99%	6.12%	02/07/1994	10.04%	4.84%	0.51%	8.55%	9.76%
Morningstar Mod Tgt Risk TR USD	*2.52%*	*2.20%*	*6.02%*	*9.20%*	*6.51%*	*7.41%*	-	-	*14.66%*	*8.57%*	*(1.79%)*	*4.89%*	*14.31%*
Morningstar Tactical Allocation	*2.57%*	*1.78%*	*5.60%*	*7.02%*	*4.66%*	*5.96%*	-	-	*13.14%*	*6.14%*	*(4.79%)*	*3.52%*	*11.40%*

Morningstar Rating: ****

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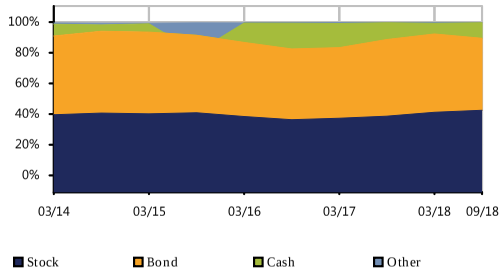
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

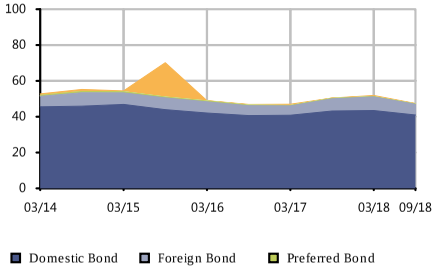
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



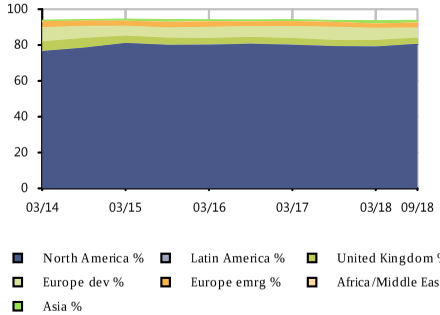
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



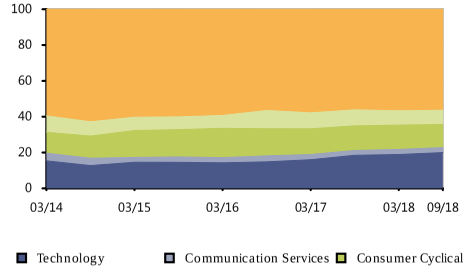
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

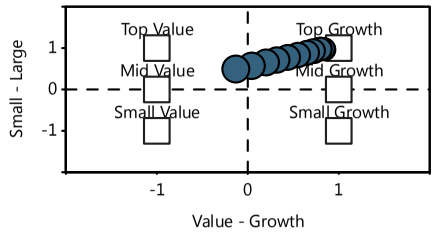


Sector Distribution

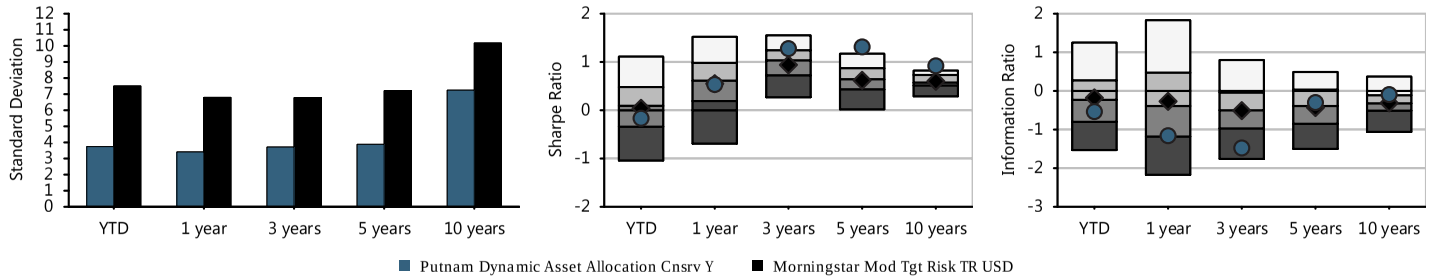
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PACYX
Category	Tactical Allocation
Net Assets(This Class $mn)	1,118 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Schoen
Manager Tenure	16.33
Fund Inception	Feb 07,1994

Fee And Expenses

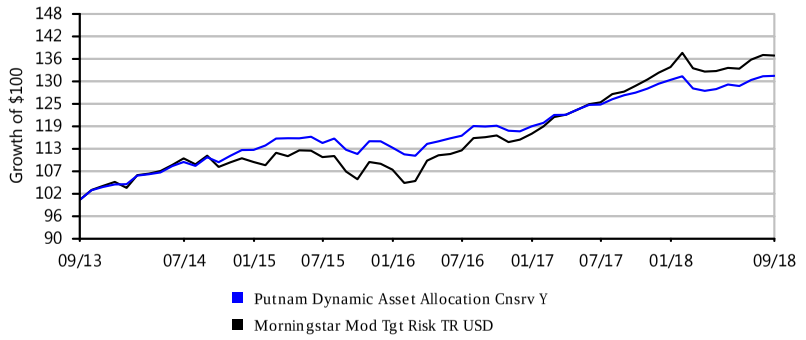
Expense Ratio	0.76
Gross Expense Ratio	0.76
Prospectus Net Expense Ratio	0.77
Prospectus Gross Expense Ratio	0.77
Actual 12b1	0.00
Management Fee	0.53

Top 10 Holdings (%)

Government National Mor...	4.04
Federal National Mortga...	3.60
Federal National Mortga...	1.74
Federal Home Loan Mortg...	1.62
Alphabet Inc A	1.40
JPMorgan Chase & Co	0.95
Federal National Mortga...	0.81
Government National Mor...	0.80
Federal National Mortga...	0.79
Verizon Communications Inc	0.74

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

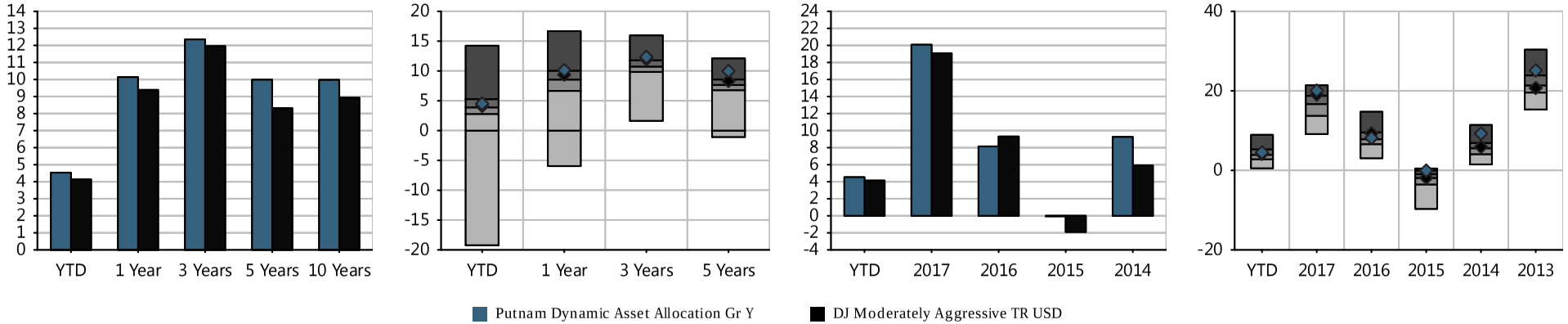
PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

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
98 Passing	Criteria Scoring	10.14%	12.35%	9.99%	1.39	1.14	0.20	0.86	16.33	0.84%	5.18	1.10
	Peer Group Scoring	*8.52%*	*10.43%*	*7.55%*	*1.23*	*0.89*	*-0.70*	*-0.39*	*8.64*	*1.24%*	*7.57*	*0.94*
	Criteria Peer Ranking	24	14	5	29	8	10	3	9	25	22	8

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Putnam Dynamic Asset Allocation Gr Y	4.35%	4.53%	10.14%	12.35%	9.99%	9.98%	8.28%	02/08/1994	20.08%	8.14%	(0.06%)	9.26%	25.13%
DJ Moderately Aggressive TR USD	*3.16%*	*4.14%*	*9.39%*	*11.96%*	*8.32%*	*8.93%*	-	-	*19.08%*	*9.31%*	*(1.89%)*	*5.90%*	*20.73%*
Morningstar Allocation--70% to 85% Equity	*3.50%*	*3.94%*	*8.52%*	*10.43%*	*7.55%*	*7.92%*	-	-	*15.92%*	*8.11%*	*(2.76%)*	*5.62%*	*21.76%*

Morningstar Rating: *****

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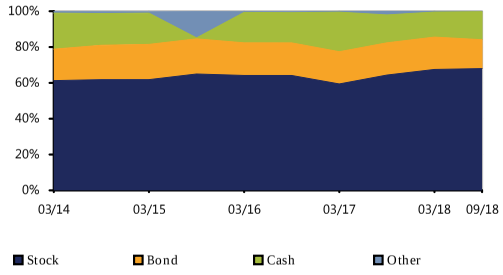
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

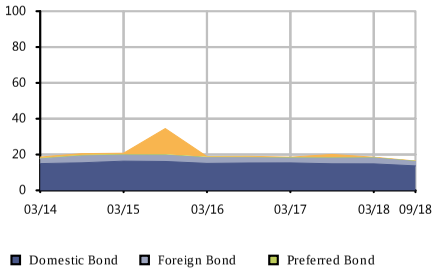
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



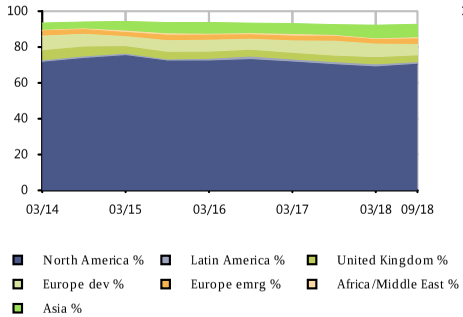
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



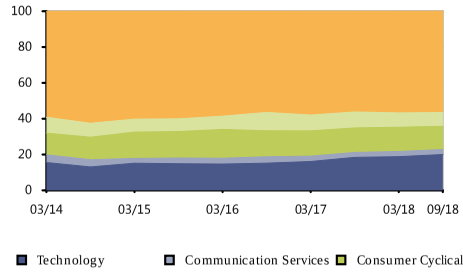
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

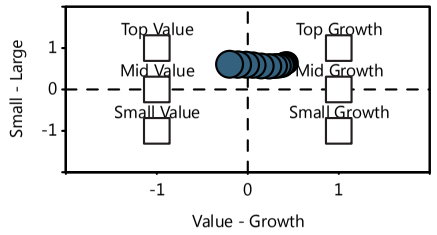


Sector Distribution

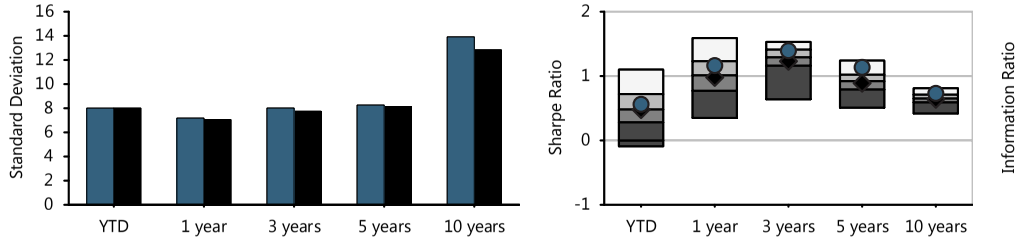
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PAGYX
Category	Allocation--70% to 85% Equity
Net Assets(This Class $mn)	3,021 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Schoen
Manager Tenure	16.33
Fund Inception	Feb 08,1994

Fee And Expenses

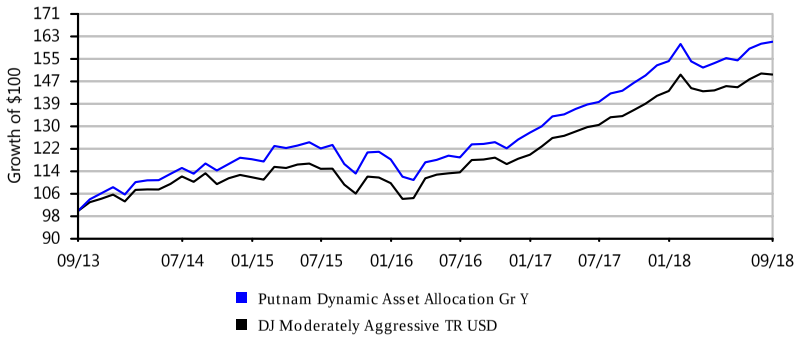
Expense Ratio	0.83
Gross Expense Ratio	0.83
Prospectus Net Expense Ratio	0.84
Prospectus Gross Expense Ratio	0.84
Actual 12b1	0.00
Management Fee	0.60

Top 10 Holdings (%)

Alphabet Inc A	1.95
JPMorgan Chase & Co	1.33
Verizon Communications Inc	1.02
Citigroup Inc	0.99
Cisco Systems Inc	0.99
Boeing Co	0.97
Apple Inc	0.97
The Home Depot Inc	0.94
NVIDIA Corp	0.88
Government National Mor...	0.85

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

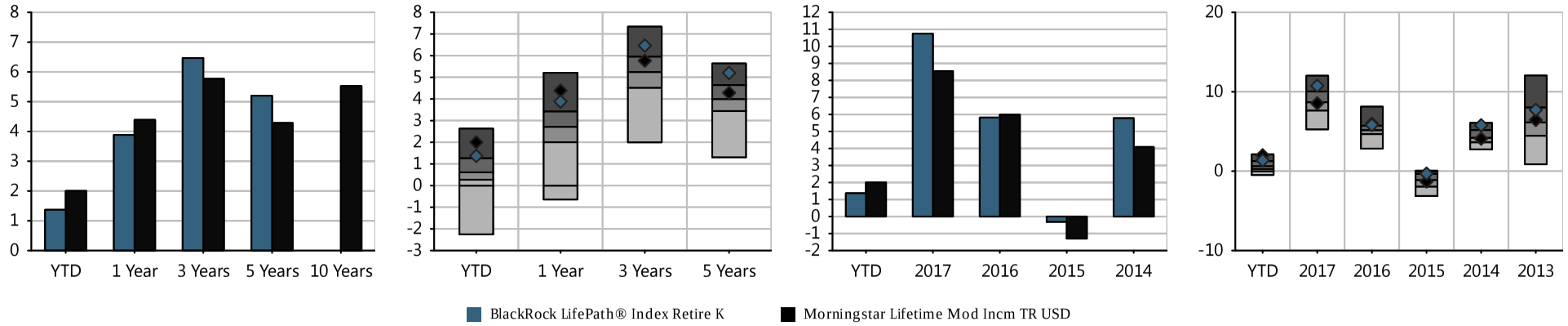
BlackRock LifePath® Index Retire K | Fund Fact Sheet

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
96 Passing	Criteria Scoring	3.88%	6.47%	5.20%	4.41	1.42	1.15	0.76	0.93	7.33	0.11%	1.07
	Peer Group Scoring	*2.74%*	*5.19%*	*3.98%*	*4.97*	*1.22*	*0.94*	*-0.49*	*-0.18*	*7.49*	*0.78%*	*0.97*
	Criteria Peer Ranking	12	15	9	38	17	6	11	3	55	3	18

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio with a substantially identical investment objective, which allocates and reallocates its assets among a combination of equity and bond index funds and money market funds in proportions based on its own comprehensive investment strategy. It will invest, 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index Retire K	1.66%	1.37%	3.88%	6.47%	5.20%	-	5.34%	05/31/2011	10.75%	5.82%	(0.31%)	5.78%	7.72%
Morningstar Lifetime Mod Incm TR USD	*1.60%*	*2.00%*	*4.39%*	*5.77%*	*4.28%*	*-*	*-*	*-*	*8.55%*	*5.98%*	*(1.30%)*	*4.09%*	*6.45%*
Morningstar Target-Date Retirement	*1.31%*	*0.71%*	*2.74%*	*5.19%*	*3.98%*	*5.19%*	*-*	*-*	*8.74%*	*5.20%*	*(1.25%)*	*4.33%*	*6.26%*

Morningstar Rating: *****

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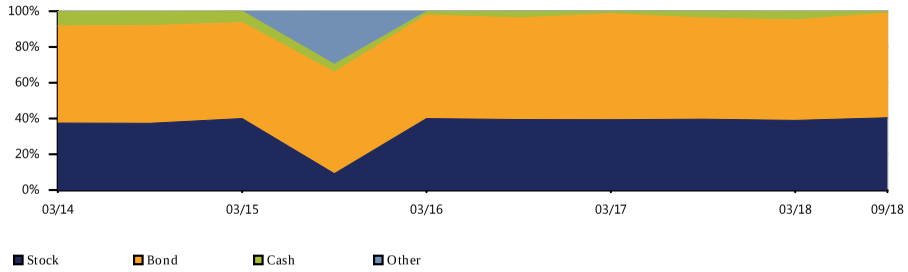
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX RETIRE K | FUND FACT SHEET

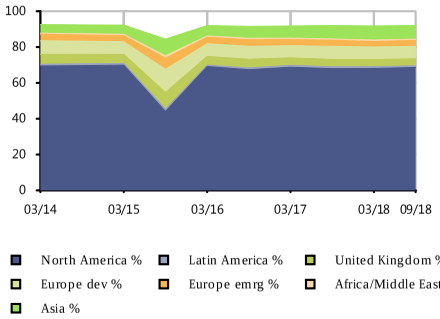
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



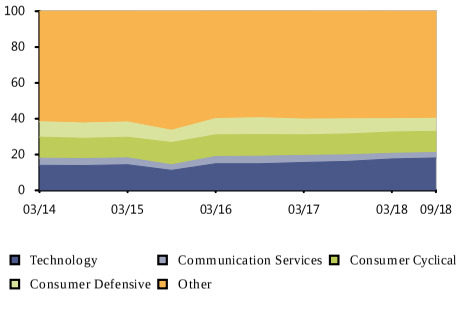
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018



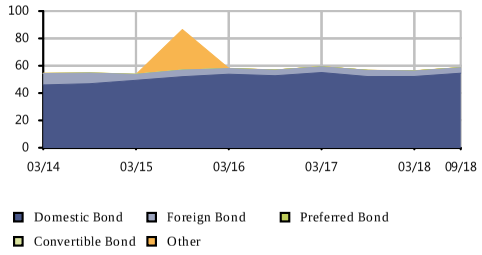
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

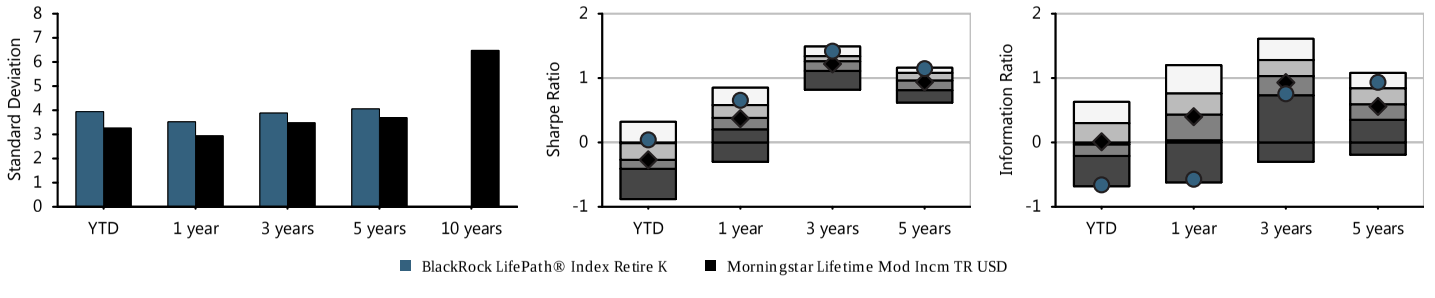


Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

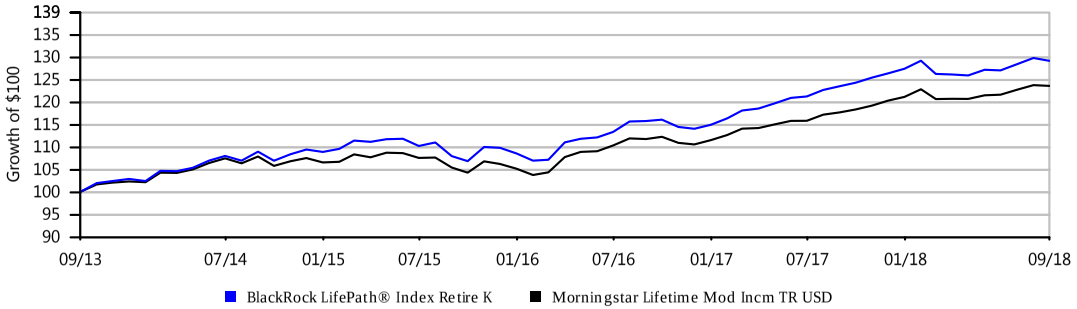
Ticker	LIRKX
Category	Target-Date Retirement
Net Assets(This Class $mn)	1,330 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.09
Gross Expense Ratio	0.13
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.17
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

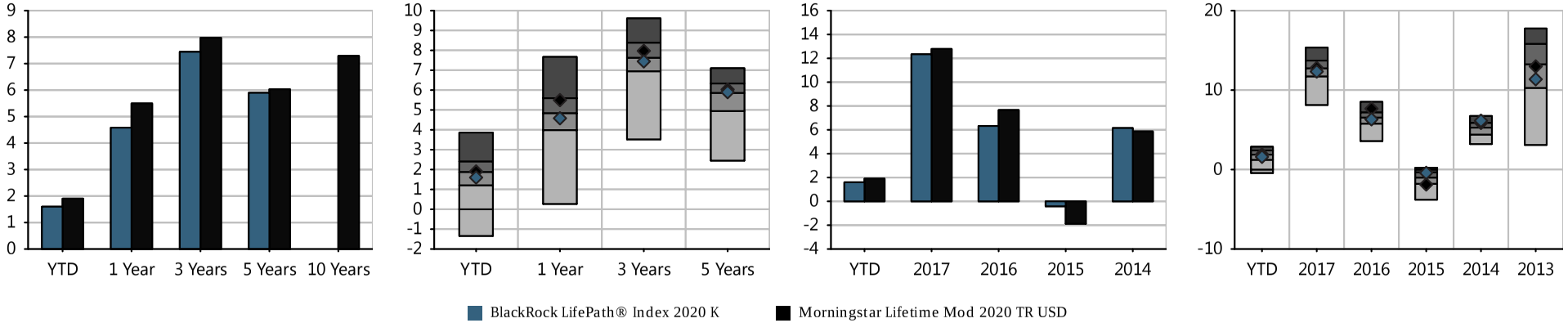
BLACKROCK LIFEPATH® INDEX 2020 K | FUND FACT SHEET

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
84 Passing	Criteria Scoring	4.58%	7.44%	5.90%	5.54	1.38	1.08	-0.70	-0.16	7.33	0.11%	1.06
	Peer Group Scoring	*4.70%*	*7.51%*	*5.59%*	*7.12*	*1.31*	*0.96*	*-0.38*	*-0.34*	*6.89*	*0.80%*	*0.98*
	Criteria Peer Ranking	58	57	49	11	35	13	68	46	45	3	19

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2020 K	1.91%	1.60%	4.58%	7.44%	5.90%	-	5.99%	05/31/2011	12.34%	6.32%	(0.42%)	6.15%	11.36%
Morningstar Lifetime Mod 2020 TR USD	*1.97%*	*1.90%*	*5.50%*	*7.97%*	*6.03%*	-	-	-	*12.79%*	*7.66%*	*(1.88%)*	*5.87%*	*12.98%*
Morningstar Target-Date 2020	*1.93%*	*1.68%*	*4.70%*	*7.51%*	*5.59%*	*6.56%*	-	-	*12.48%*	*6.36%*	*(1.26%)*	*5.10%*	*12.45%*

Morningstar Rating: ***

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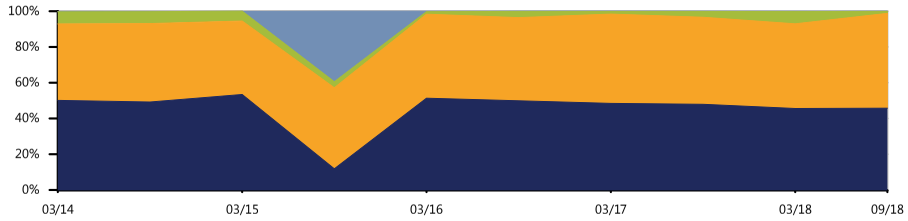
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

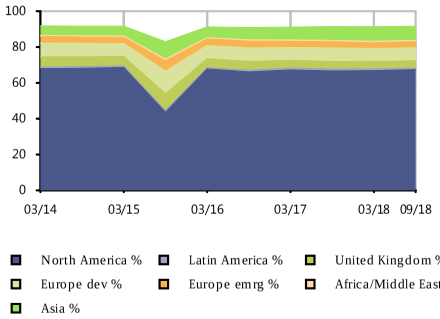
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



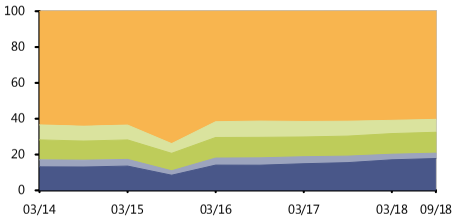
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018



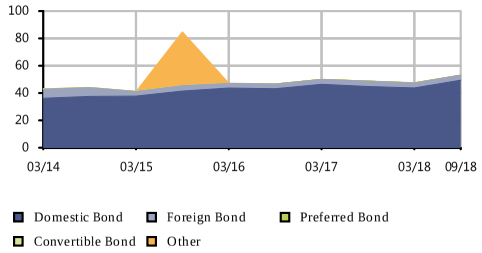
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

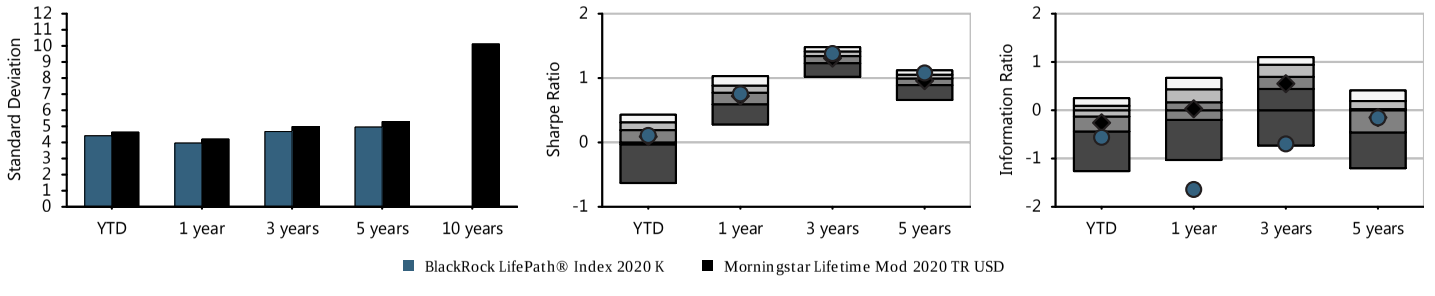


Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

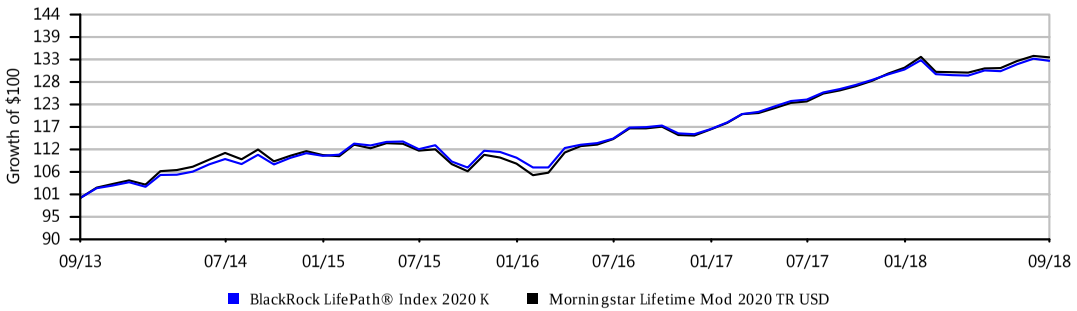
Ticker	LIMKX
Category	Target-Date 2020
Net Assets(This Class $mn)	2,632 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.09
Gross Expense Ratio	0.13
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.15
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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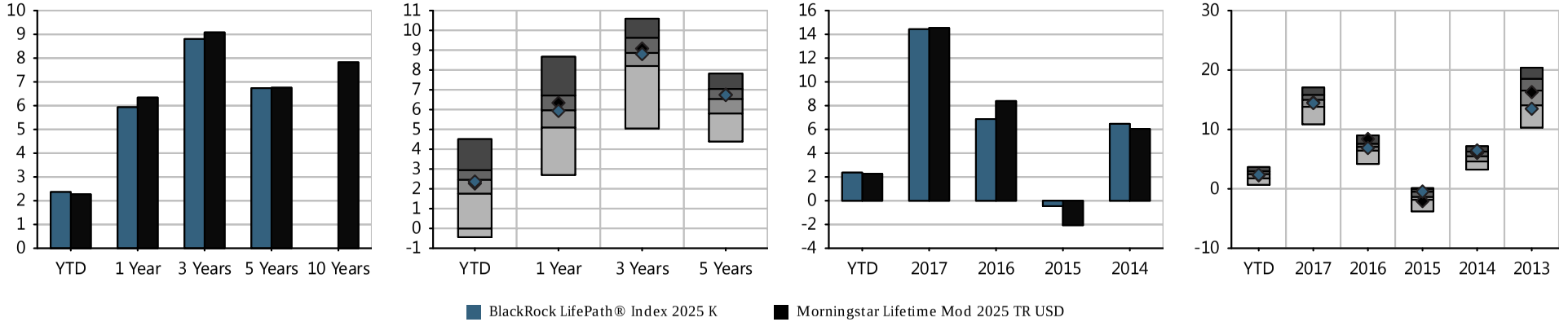
IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
84 Passing	Criteria Scoring	5.93%	8.80%	6.74%	6.71	1.39	1.07	-0.39	-0.02	7.33	0.11%	1.07
	Peer Group Scoring	*5.85%*	*8.80%*	*6.39%*	*8.34*	*1.34*	*0.96*	*-0.18*	*-0.20*	*6.26*	*0.78%*	*0.99*
	Criteria Peer Ranking	51	55	39	16	35	13	64	40	35	3	14

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2025 K	2.42%	2.37%	5.93%	8.80%	6.74%	-	6.67%	05/31/2011	14.43%	6.87%	(0.45%)	6.47%	13.48%
Morningstar Lifetime Mod 2025 TR USD	*2.28%*	*2.27%*	*6.34%*	*9.08%*	*6.76%*	-	-	-	*14.54%*	*8.39%*	*(2.06%)*	*6.04%*	*16.28%*
Morningstar Target-Date 2025	*2.37%*	*2.30%*	*5.85%*	*8.80%*	*6.39%*	*7.33%*	-	-	*14.65%*	*6.90%*	*(1.40%)*	*5.30%*	*15.73%*

Morningstar Rating: ***

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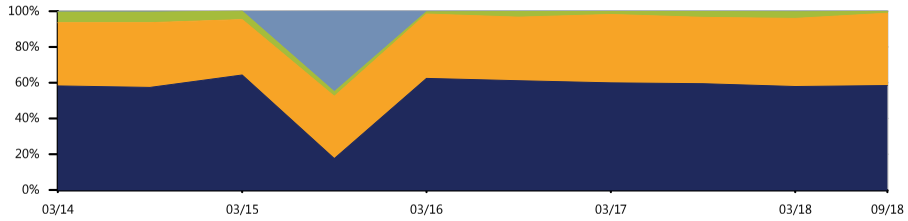
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

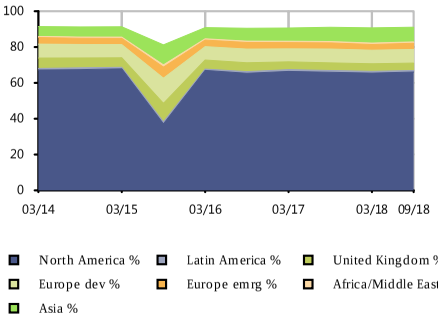
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



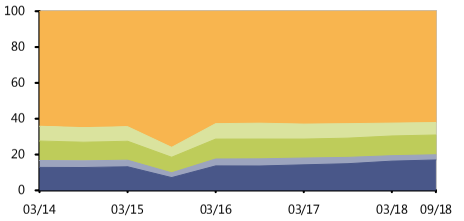
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018



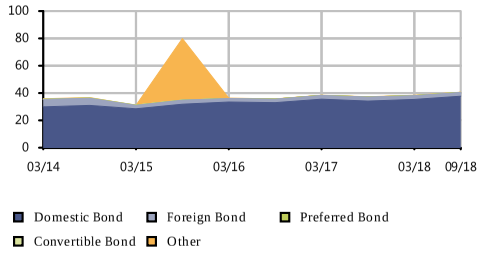
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

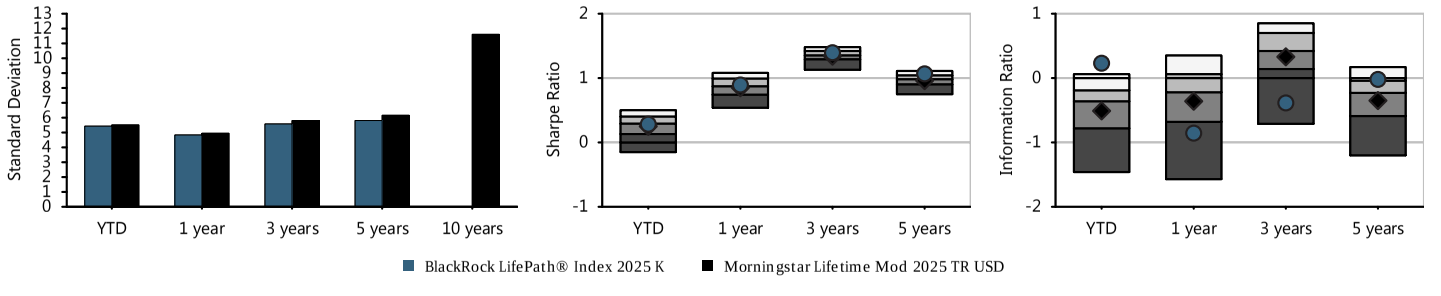


Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

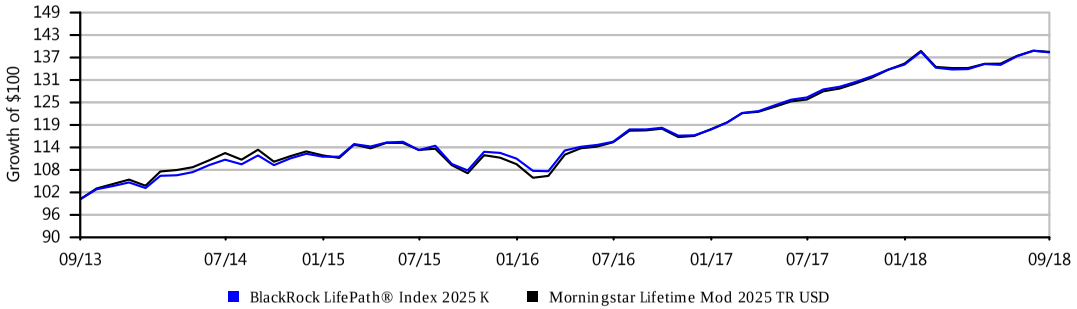
Ticker	LIBKX
Category	Target-Date 2025
Net Assets(This Class $mn)	3,074 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.08
Gross Expense Ratio	0.12
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

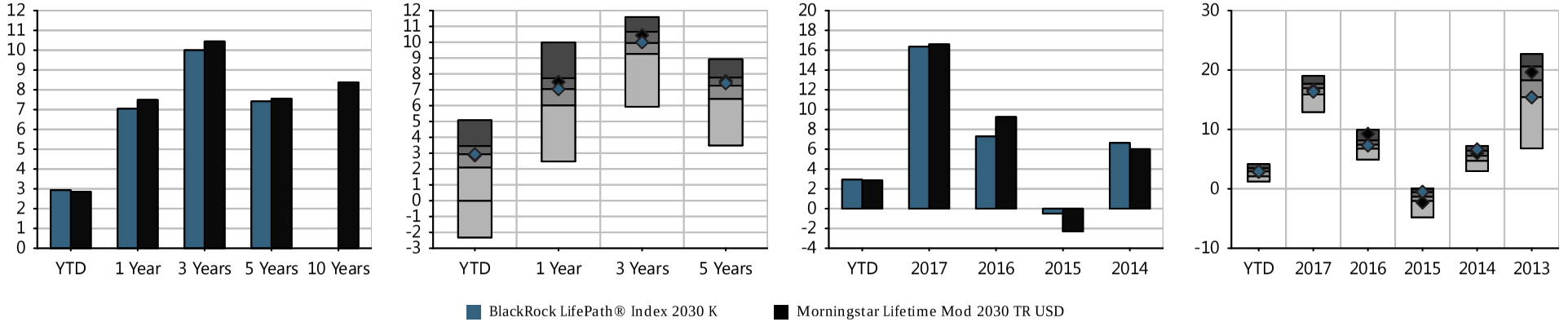
BLACKROCK LIFEPATH® INDEX 2030 K | FUND FACT SHEET

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
86 Passing	Criteria Scoring	7.04%	10.00%	7.42%	7.95	1.38	1.03	-0.53	-0.12	7.33	0.11%	1.05
	Peer Group Scoring	*6.89%*	*9.88%*	*7.06%*	*9.57*	*1.34*	*0.94*	*-0.33*	*-0.26*	*6.82*	*0.82%*	*0.99*
	Criteria Peer Ranking	49	49	41	5	38	15	61	42	43	3	15

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2030 K	2.80%	2.93%	7.04%	10.00%	7.42%	-	7.25%	05/31/2011	16.36%	7.29%	(0.50%)	6.64%	15.40%
Morningstar Lifetime Mod 2030 TR USD	*2.70%*	*2.86%*	*7.49%*	*10.44%*	*7.56%*	-	-	-	*16.59%*	*9.26%*	*(2.30%)*	*6.01%*	*19.64%*
Morningstar Target-Date 2030	*2.71%*	*2.76%*	*6.89%*	*9.88%*	*7.06%*	*7.56%*	-	-	*16.56%*	*7.39%*	*(1.53%)*	*5.43%*	*17.32%*

Morningstar Rating: ***

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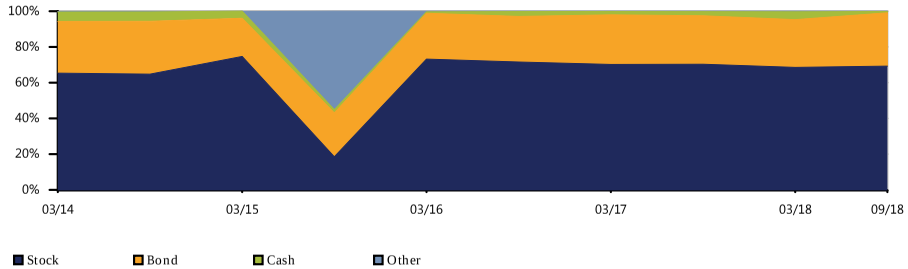
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

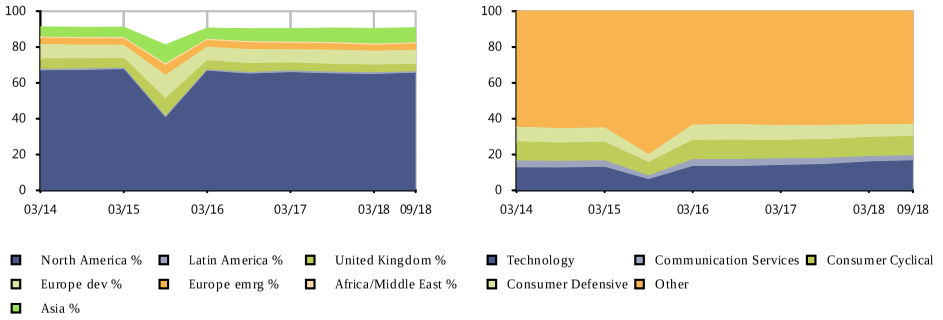
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

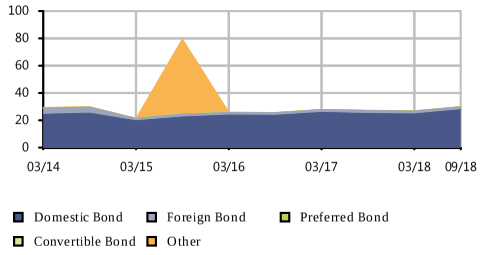


Sector Distribution

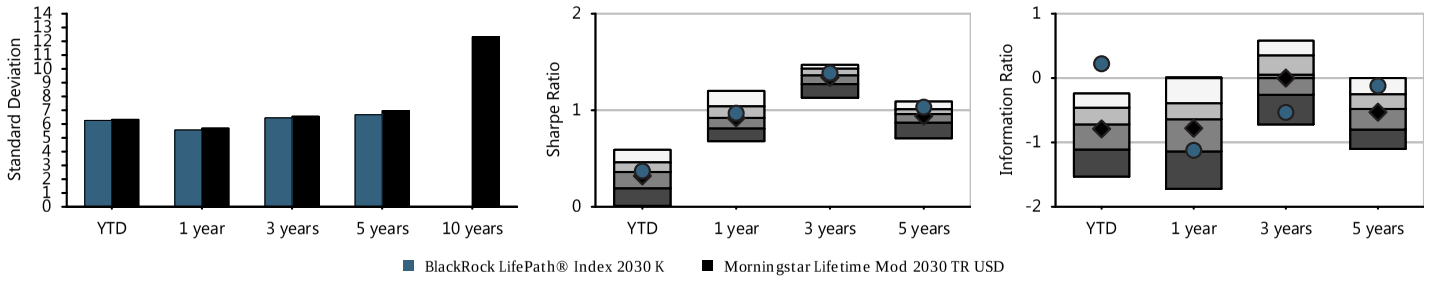
Time Period: 10/30/2013 - 09/30/2018

Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

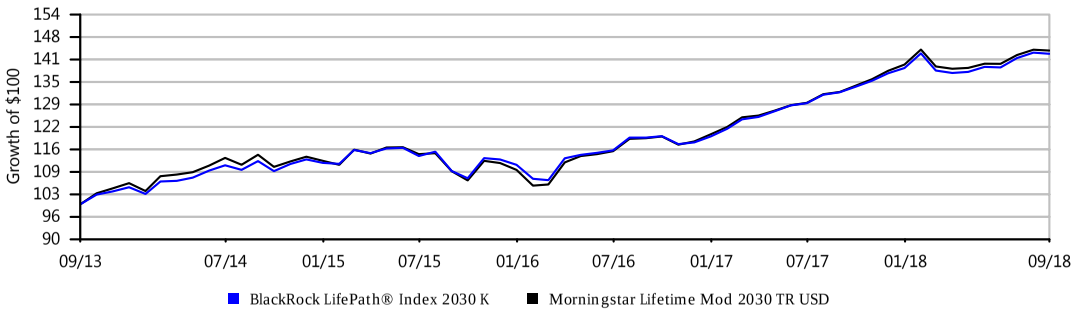
Ticker	LINKX
Category	Target-Date 2030
Net Assets(This Class $mn)	3,791 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.09
Gross Expense Ratio	0.12
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.17
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

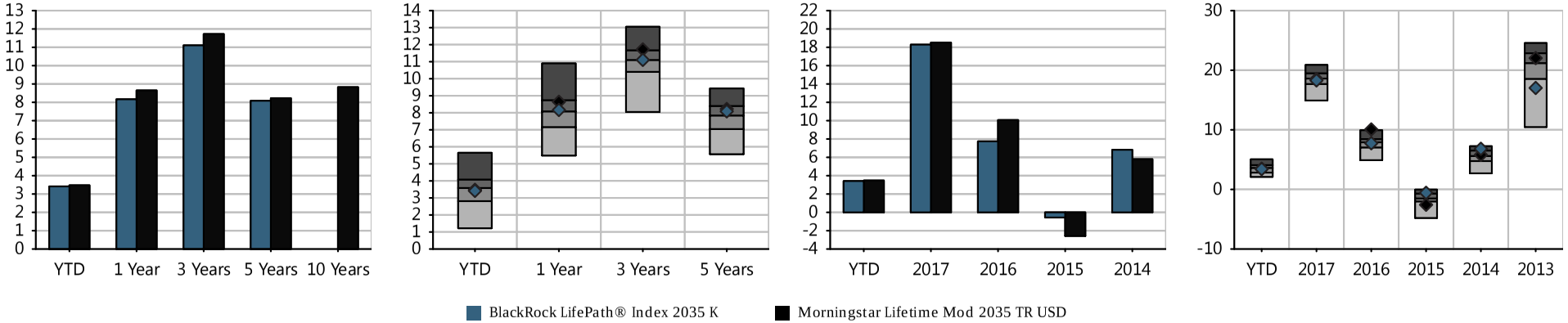
BLACKROCK LIFEPATH® INDEX 2035 K | FUND FACT SHEET

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
86 Passing	Criteria Scoring	8.17%	11.11%	8.08%	8.98	1.38	1.02	-0.66	-0.11	7.33	0.11%	1.06
	Peer Group Scoring	*8.03%*	*11.01%*	*7.74%*	*10.66*	*1.35*	*0.94*	*-0.48*	*-0.27*	*6.19*	*0.79%*	*1.00*
	Criteria Peer Ranking	46	48	37	5	47	19	63	37	34	3	17

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2035 K	3.20%	3.41%	8.17%	11.11%	8.08%	-	7.77%	05/31/2011	18.29%	7.74%	(0.56%)	6.82%	17.02%
Morningstar Lifetime Mod 2035 TR USD	*3.14%*	*3.48%*	*8.65%*	*11.72%*	*8.22%*	*-*	*-*	*-*	*18.52%*	*10.07%*	*(2.58%)*	*5.80%*	*22.03%*
Morningstar Target-Date 2035	*3.17%*	*3.47%*	*8.03%*	*11.01%*	*7.74%*	*8.20%*	*-*	*-*	*18.43%*	*7.72%*	*(1.66%)*	*5.43%*	*20.25%*

Morningstar Rating: ***

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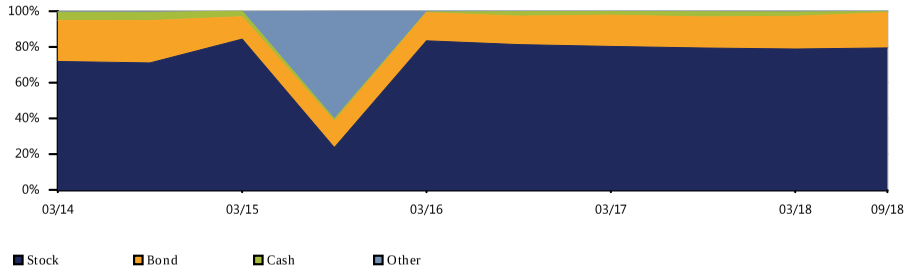
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

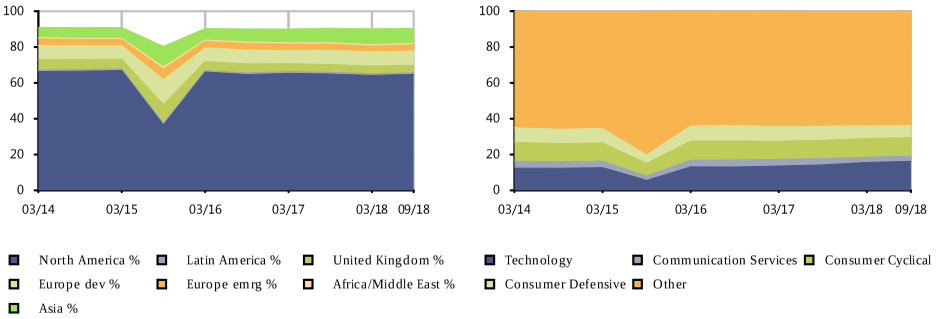
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

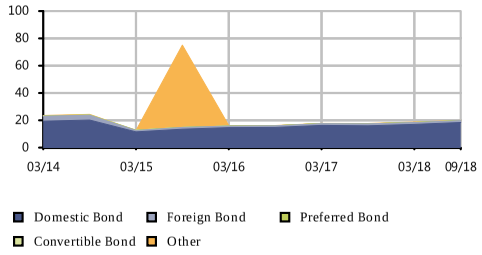


Sector Distribution

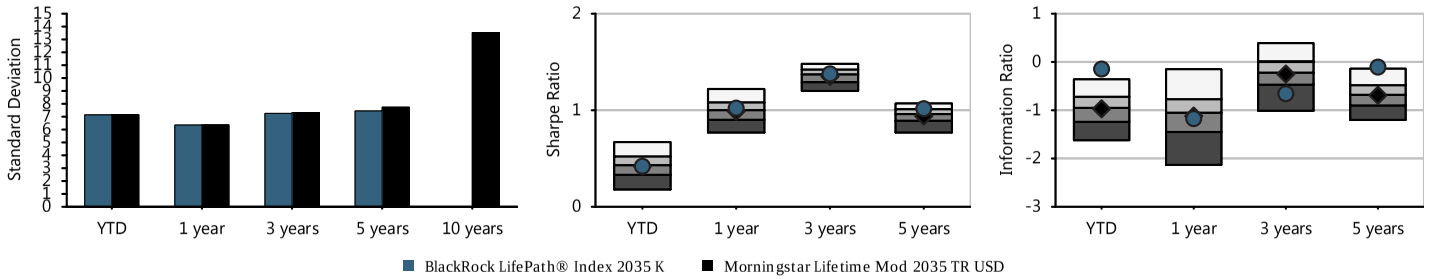
Time Period: 10/30/2013 - 09/30/2018

Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

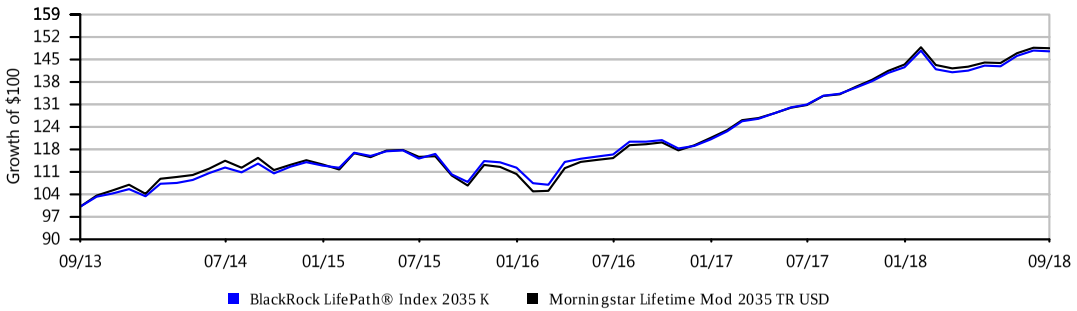
Ticker	LIJKX
Category	Target-Date 2035
Net Assets(This Class $mn)	2,720 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.08
Gross Expense Ratio	0.12
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.17
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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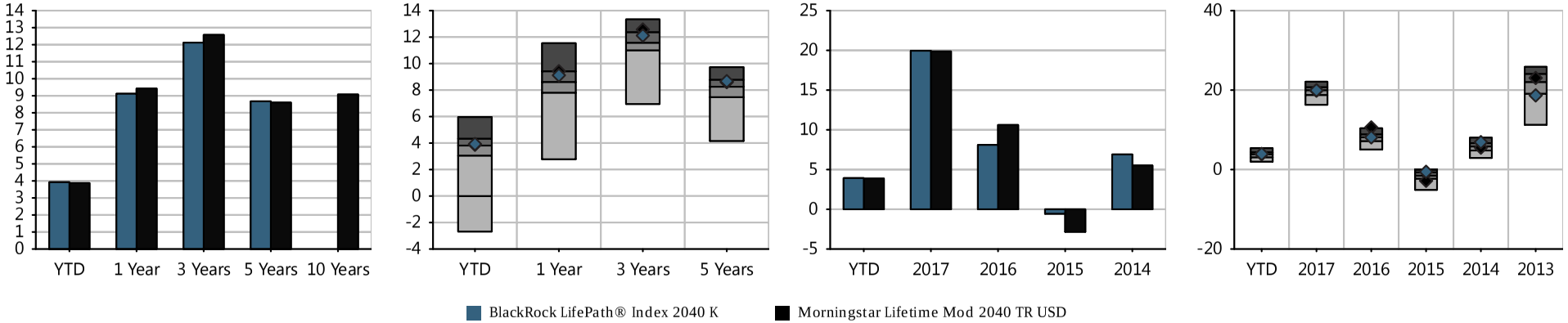
BLACKROCK LIFEPATH® INDEX 2040 K | FUND FACT SHEET

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
88 Passing	Criteria Scoring	9.12%	12.12%	8.67%	10.01	1.36	1.00	-0.44	0.05	7.33	0.11%	1.05
	Peer Group Scoring	*8.60%*	*11.56%*	*8.07%*	*11.25*	*1.35*	*0.93*	*-0.61*	*-0.25*	*6.82*	*0.83%*	*1.01*
	Criteria Peer Ranking	36	31	30	11	48	25	36	30	43	3	23

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2040 K	3.54%	3.93%	9.12%	12.12%	8.67%	-	8.27%	05/31/2011	19.95%	8.10%	(0.56%)	6.90%	18.66%
Morningstar Lifetime Mod 2040 TR USD	*3.43%*	*3.87%*	*9.42%*	*12.57%*	*8.60%*	-	-	-	*19.87%*	*10.61%*	*(2.83%)*	*5.51%*	*23.05%*
Morningstar Target-Date 2040	*3.34%*	*3.67%*	*8.60%*	*11.56%*	*8.07%*	*8.20%*	-	-	*19.52%*	*7.98%*	*(1.71%)*	*5.62%*	*20.74%*

Morningstar Rating: ****

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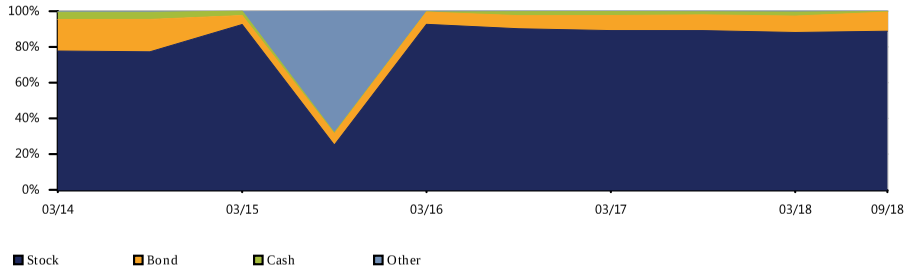
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX 2040 K | FUND FACT SHEET

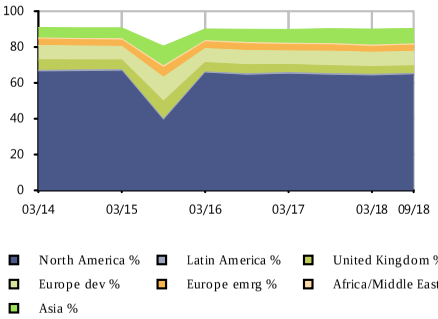
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



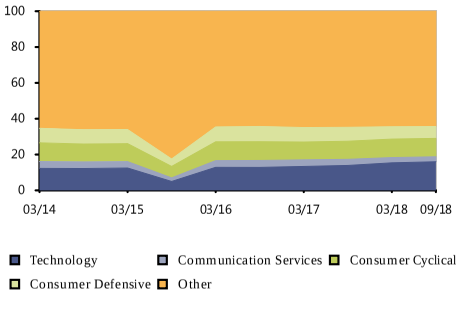
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018



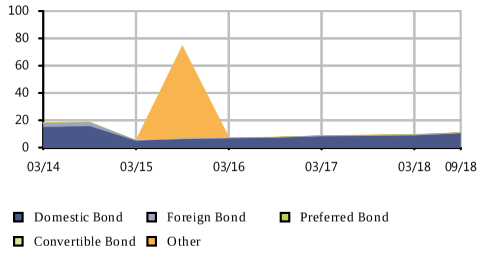
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

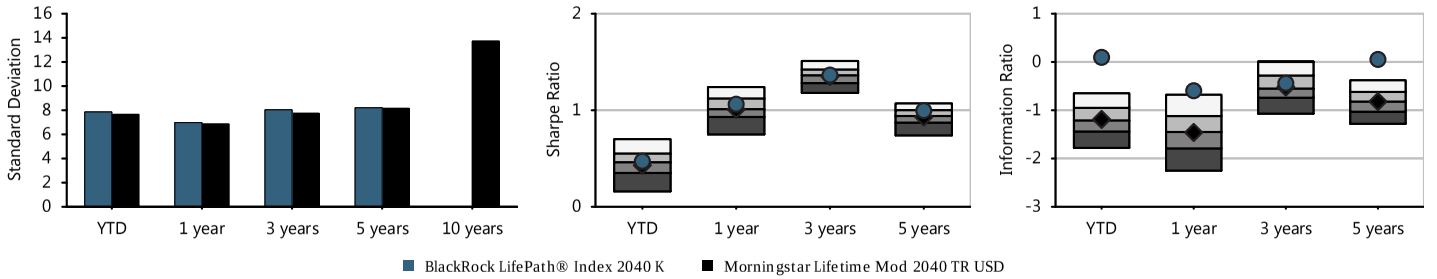


Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

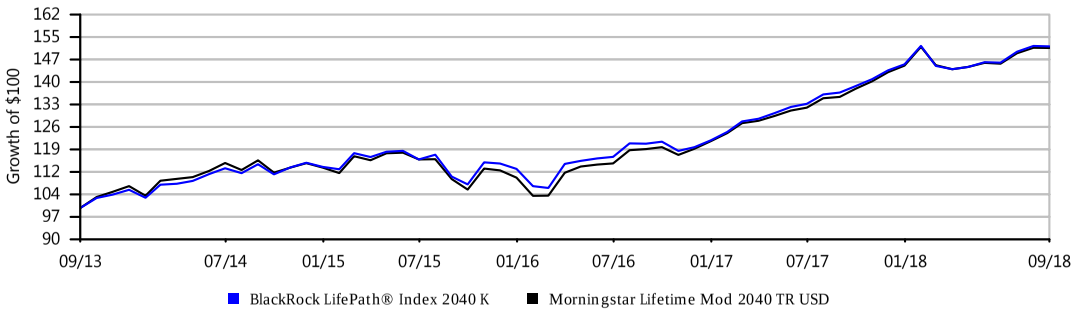
Ticker	LIKKX
Category	Target-Date 2040
Net Assets(This Class $mn)	2,912 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.06
Gross Expense Ratio	0.10
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.19
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

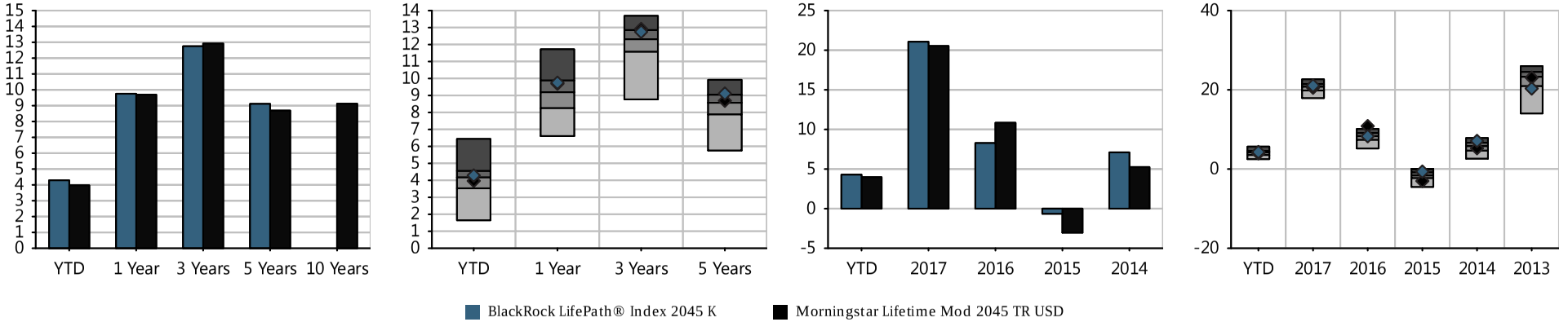
BLACKROCK LIFEPATH® INDEX 2045 K | FUND FACT SHEET

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
88 Passing	Criteria Scoring	9.75%	12.75%	9.11%	10.51	1.36	1.00	-0.15	0.30	7.33	0.11%	1.08
	Peer Group Scoring	*9.22%*	*12.14%*	*8.42%*	*11.74*	*1.36*	*0.93*	*-0.54*	*-0.14*	*6.15*	*0.80%*	*1.02*
	Criteria Peer Ranking	31	29	20	18	53	27	29	19	34	3	21

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2045 K	3.78%	4.29%	9.75%	12.75%	9.11%	-	8.60%	05/31/2011	21.07%	8.28%	(0.64%)	7.10%	20.32%
Morningstar Lifetime Mod 2045 TR USD	*3.53%*	*3.97%*	*9.69%*	*12.92%*	*8.69%*	*-*	*-*	*-*	*20.53%*	*10.84%*	*(3.03%)*	*5.25%*	*23.07%*
Morningstar Target-Date 2045	*3.59%*	*4.10%*	*9.22%*	*12.14%*	*8.42%*	*8.54%*	*-*	*-*	*20.50%*	*8.11%*	*(1.74%)*	*5.52%*	*22.27%*

Morningstar Rating: ****

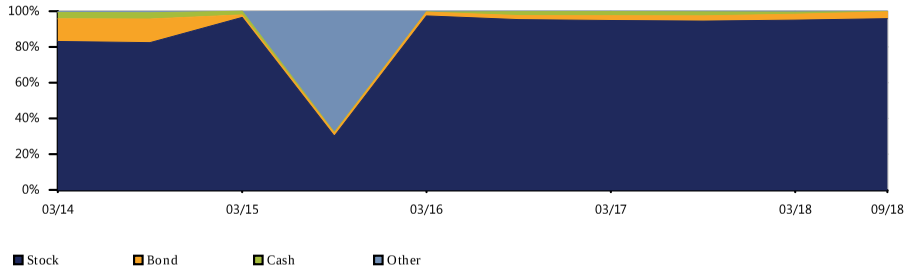
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher 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 call 888-201-5488.

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

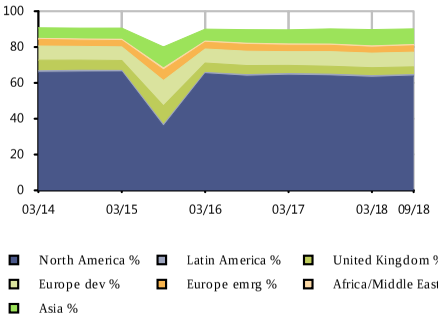
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



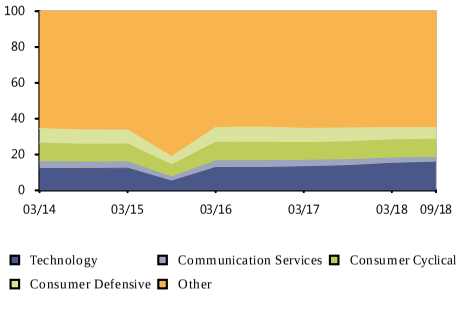
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018



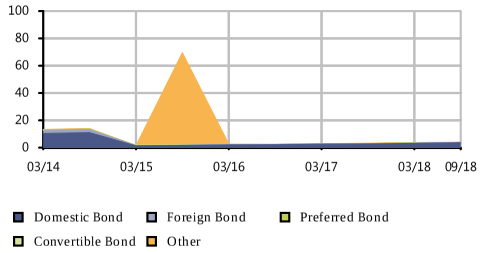
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

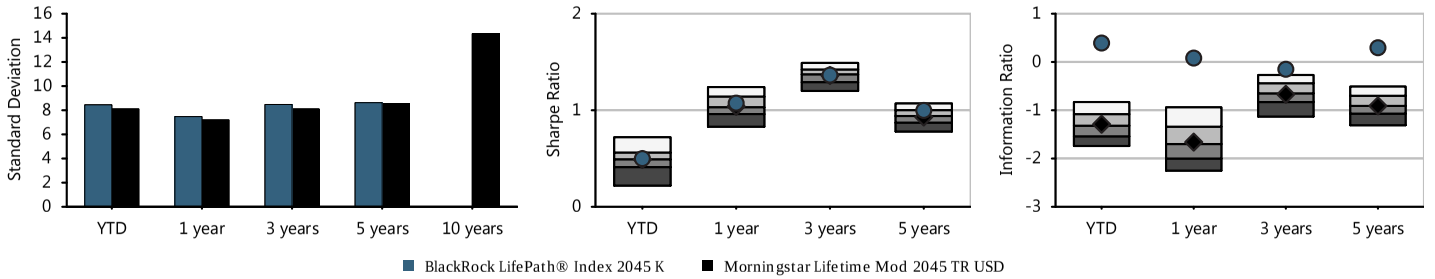


Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

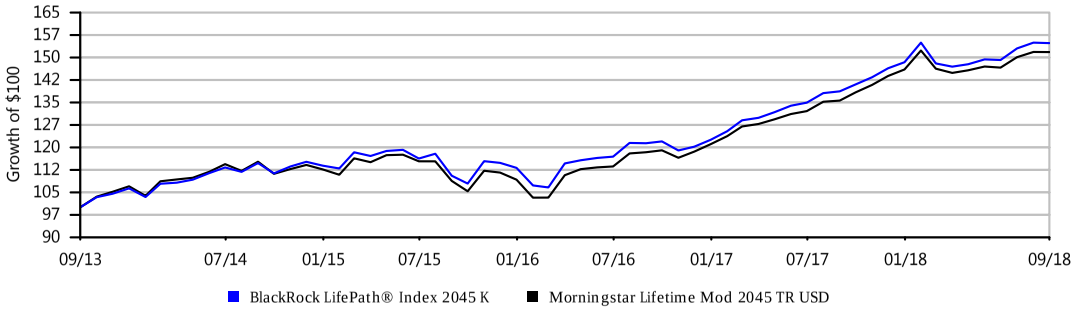
Ticker	LIHKX
Category	Target-Date 2045
Net Assets(This Class $mn)	1,896 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.08
Gross Expense Ratio	0.12
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.18
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



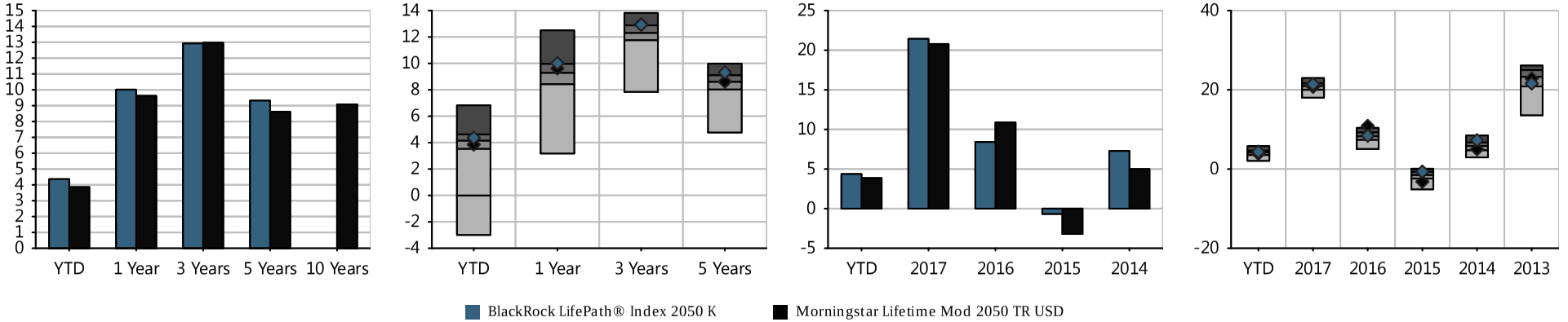
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

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
94 Passing	Criteria Scoring	10.01%	12.93%	9.32%	10.65	1.37	1.00	-0.03	0.49	7.33	0.11%	1.10
	Peer Group Scoring	*9.23%*	*12.16%*	*8.45%*	*11.77*	*1.35*	*0.93*	*-0.48*	*-0.04*	*6.39*	*0.84%*	*1.04*
	Criteria Peer Ranking	23	22	12	14	49	27	22	15	42	3	21

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2050 K	3.85%	4.36%	10.01%	12.93%	9.32%	-	8.81%	05/31/2011	21.43%	8.41%	(0.67%)	7.28%	21.61%
Morningstar Lifetime Mod 2050 TR USD	*3.49%*	*3.86%*	*9.62%*	*12.97%*	*8.62%*	-	-	-	*20.78%*	*10.89%*	*(3.19%)*	*5.00%*	*22.83%*
Morningstar Target-Date 2050	*3.55%*	*3.98%*	*9.23%*	*12.16%*	*8.45%*	*8.38%*	-	-	*20.67%*	*8.22%*	*(1.74%)*	*5.70%*	*21.81%*

Morningstar Rating: ****

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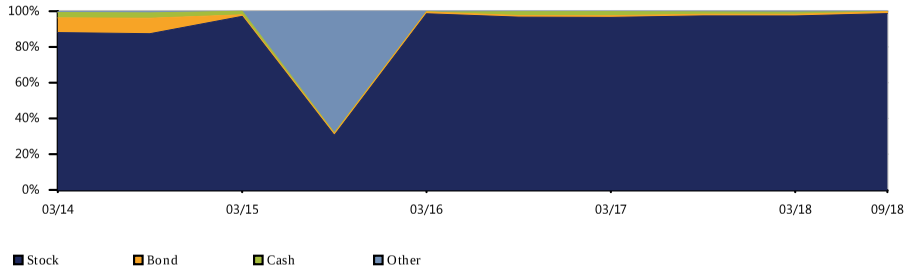
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX 2050 K | FUND FACT SHEET

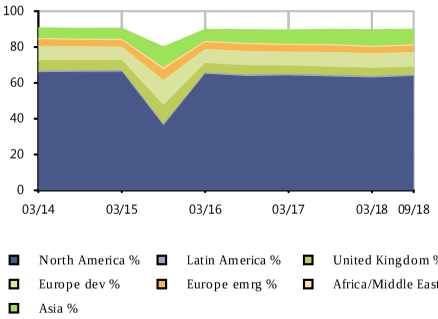
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



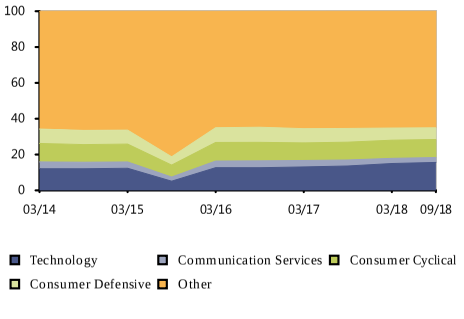
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018



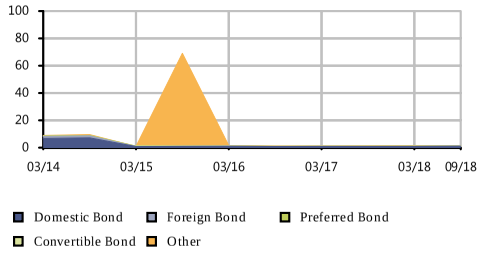
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

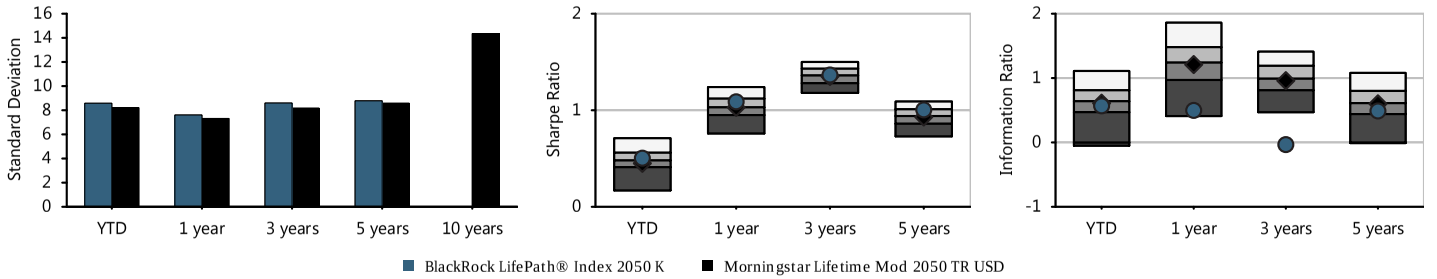


Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

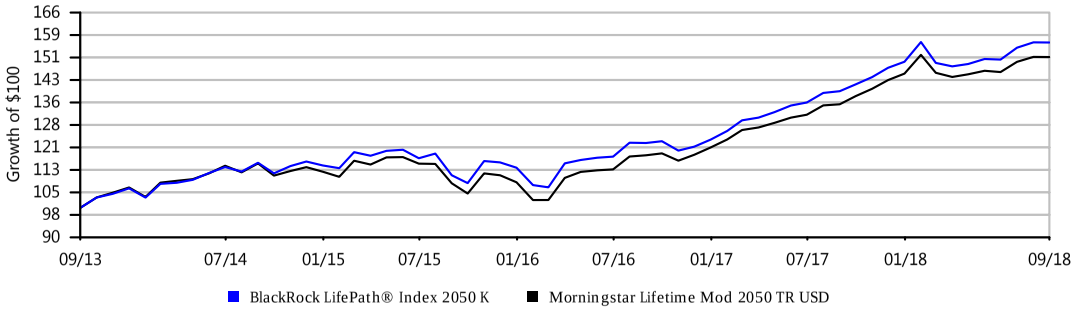
Ticker	LIPKX
Category	Target-Date 2050
Net Assets(This Class $mn)	1,677 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.08
Gross Expense Ratio	0.13
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.19
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

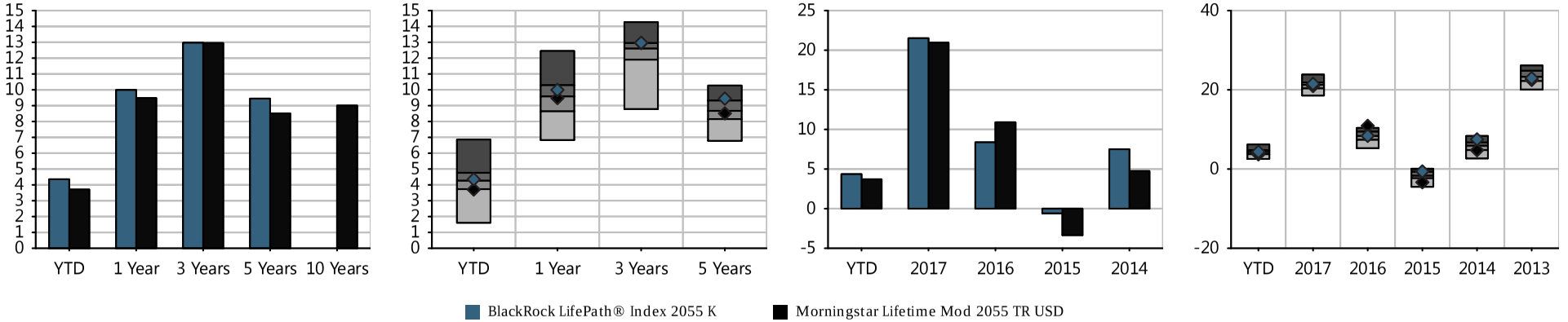
BLACKROCK LIFEPATH® INDEX 2055 K | FUND FACT SHEET

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
94 Passing	Criteria Scoring	9.99%	12.97%	9.45%	10.63	1.37	1.01	0.02	0.64	7.33	0.10%	1.11
	Peer Group Scoring	*9.51%*	*12.41%*	*8.71%*	*11.74*	*1.36*	*0.95*	*-0.36*	*0.12*	*4.87*	*0.80%*	*1.05*
	Criteria Peer Ranking	29	23	15	15	51	27	24	14	22	3	24

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2055 K	3.84%	4.35%	9.99%	12.97%	9.45%	-	8.98%	05/31/2011	21.51%	8.38%	(0.60%)	7.50%	22.95%
Morningstar Lifetime Mod 2055 TR USD	*3.41%*	*3.71%*	*9.48%*	*12.95%*	*8.51%*	*-*	*-*	*-*	*20.95%*	*10.90%*	*(3.34%)*	*4.74%*	*22.49%*
Morningstar Target-Date 2055	*3.68%*	*4.25%*	*9.51%*	*12.41%*	*8.71%*	*9.09%*	*-*	*-*	*21.08%*	*8.18%*	*(1.72%)*	*5.66%*	*23.05%*

Morningstar Rating: ****

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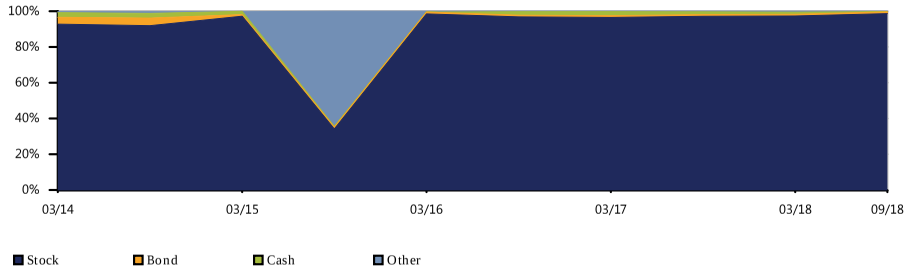
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX 2055 K | FUND FACT SHEET

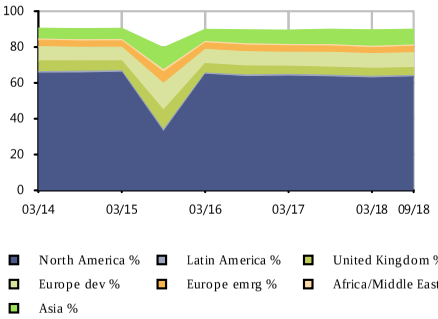
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



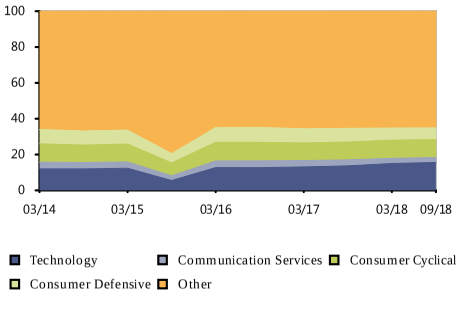
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018



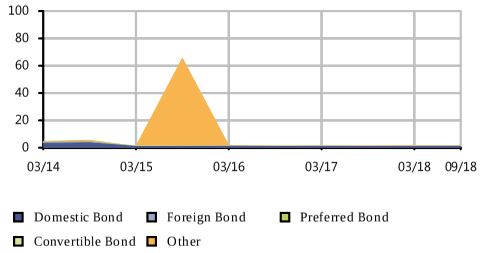
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

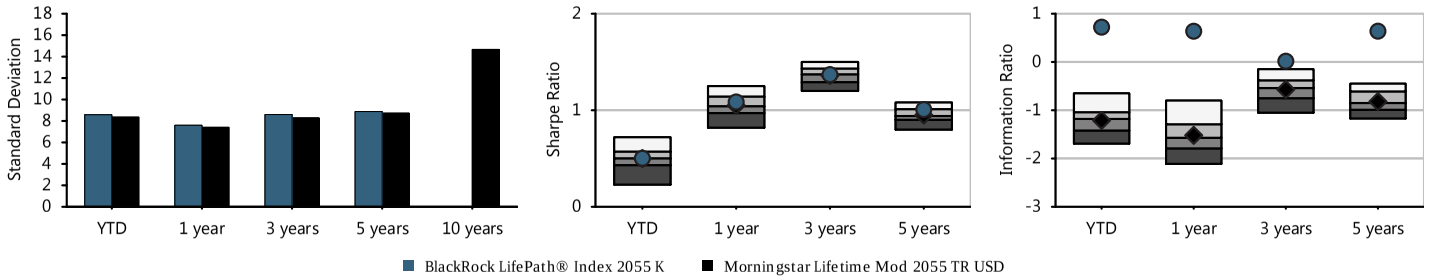


Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

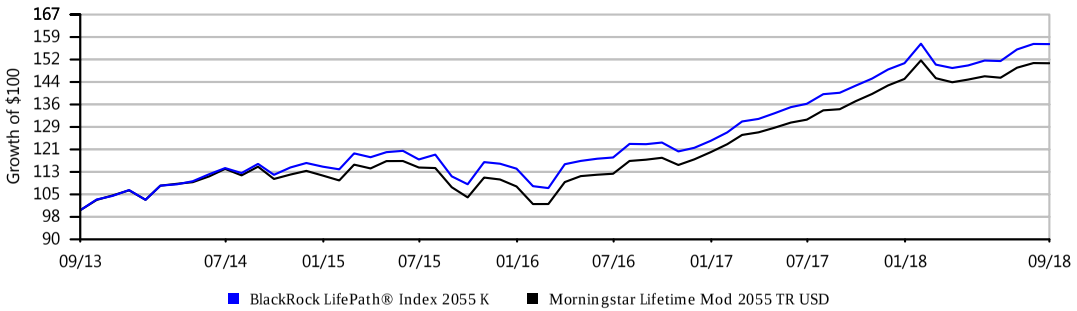
Ticker	LIVKX
Category	Target-Date 2055
Net Assets(This Class $mn)	843 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.08
Gross Expense Ratio	0.14
Prospectus Net Expense Ratio	0.10
Prospectus Gross Expense Ratio	0.21
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



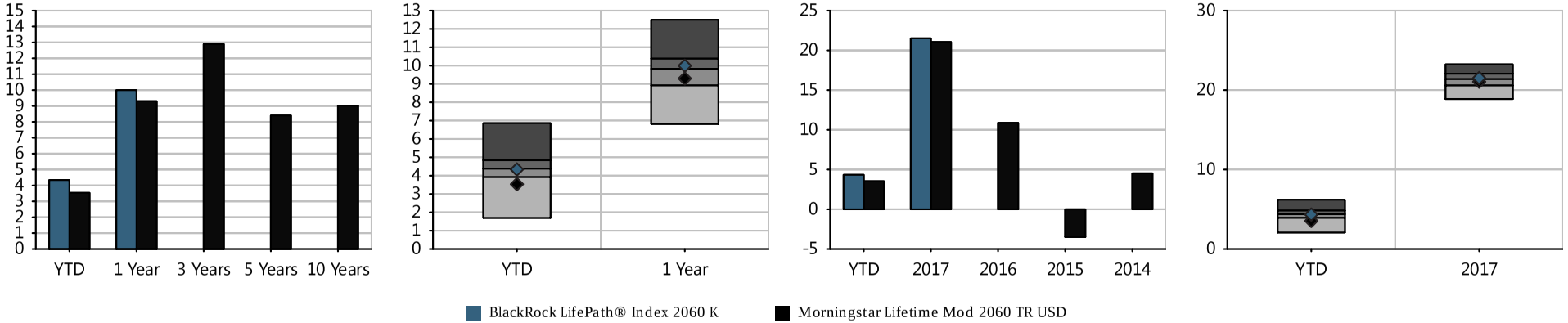
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

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
72 Passing	Criteria Scoring	10.00%	-	-	-	-	-	-	-	2.58	0.11%	-
	Peer Group Scoring	*9.74%*	*12.66%*	*8.44%*	*11.52*	*1.39*	*0.94*	*-0.17*	*0.07*	*2.44*	*0.81%*	*1.06*
	Criteria Peer Ranking	40	-	-	-	-	-	-	-	45	4	-

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2060 K	3.82%	4.34%	10.00%	-	-	-	15.92%	02/29/2016	21.51%	-	-	-	-
Morningstar Lifetime Mod 2060 TR USD	*3.32%*	*3.54%*	*9.30%*	*12.89%*	*8.40%*	-	-	-	*21.06%*	*10.88%*	*(3.48%)*	*4.53%*	*22.18%*
Morningstar Target-Date 2060+	*3.76%*	*4.33%*	*9.74%*	*12.66%*	*8.44%*	-	-	-	*21.27%*	*8.05%*	*(1.02%)*	*5.25%*	*24.35%*

Morningstar Rating: -

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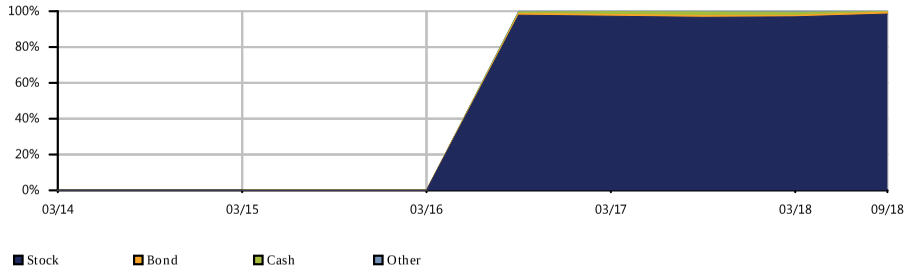
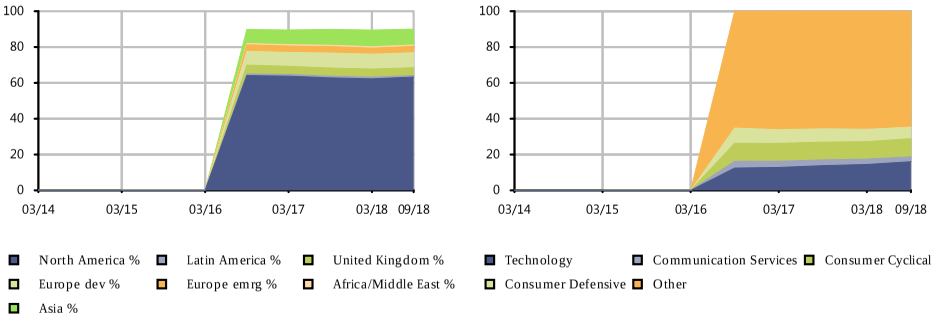
Historical Glidepath

Time Period: 03/31/2016 - 09/30/2018



Equity Regional Distribution

Time Period: 03/31/2016 - 09/30/2018

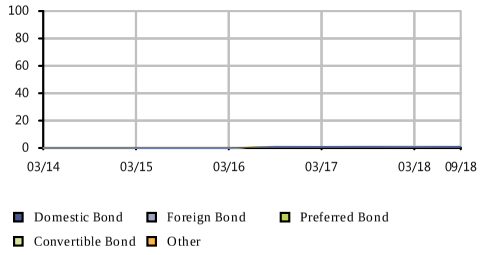


Sector Distribution

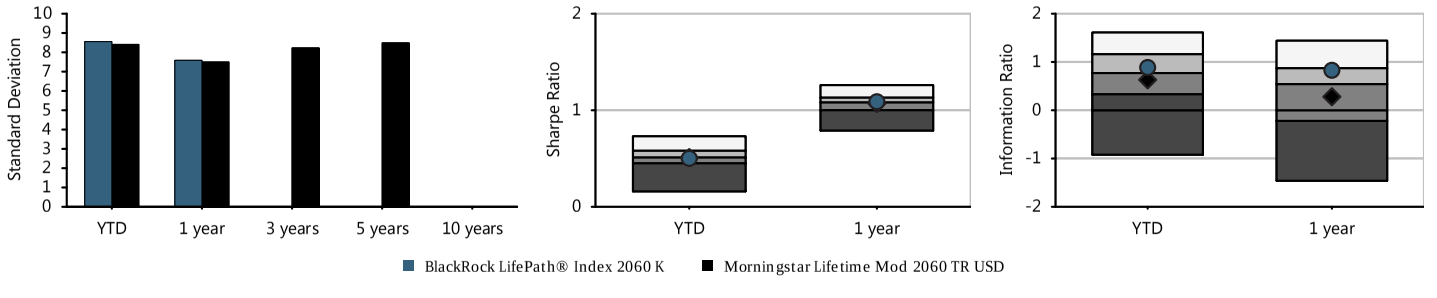
Time Period: 03/31/2016 - 09/30/2018

Bond Distribution

Time Period: 03/31/2016 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

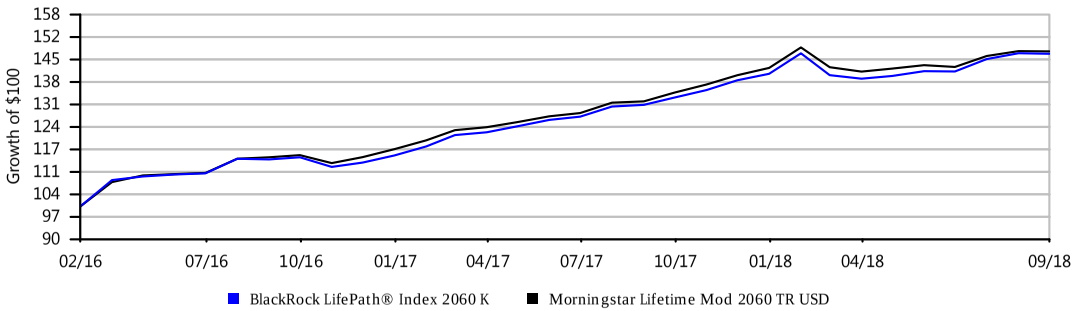
Ticker	LIZKX
Category	Target-Date 2060+
Net Assets(This Class $mn)	148 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	2.58
Fund Inception	Feb 29,2016

Fee And Expenses

Expense Ratio	0.15
Gross Expense Ratio	0.59
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.60
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 03/31/2016 - 09/30/2018



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.

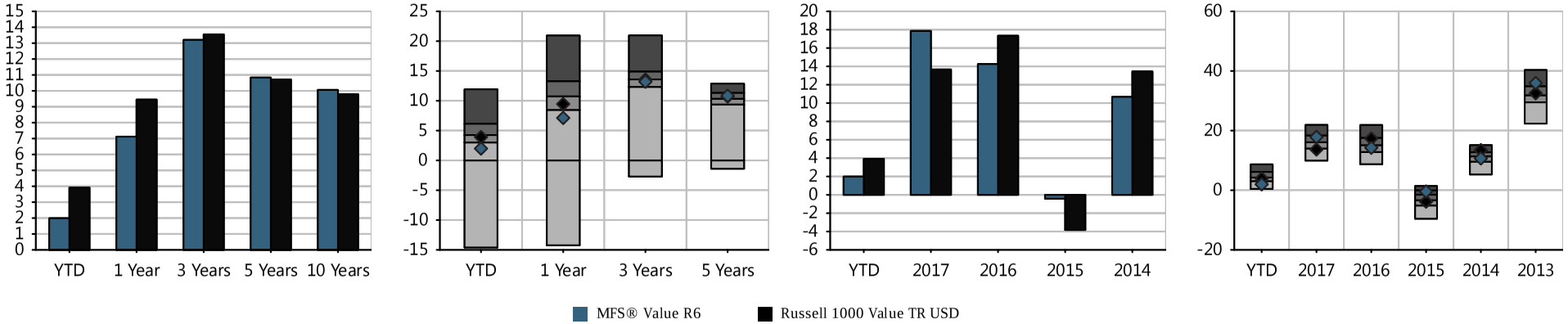
MFS® Value R6 | Fund Fact Sheet

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
75 Passing	Criteria Scoring	7.12%	13.20%	10.84%	1.27	1.05	-0.14	0.05	16.66	0.49%	11.26	1.04
	Peer Group Scoring	*10.84%*	*13.45%*	*10.19%*	*1.27*	*0.98*	*-0.05*	*-0.20*	*9.36*	*0.96%*	*10.49*	*1.02*
	Criteria Peer Ranking	88	58	36	51	35	59	36	16	13	65	37

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 it believes are undervalued compared to their perceived worth (value companies).

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
MFS® Value R6	5.74%	1.99%	7.12%	13.20%	10.84%	10.06%	10.27%	01/02/1996	17.86%	14.25%	(0.42%)	10.68%	35.95%
Russell 1000 Value TR USD	*5.70%*	*3.92%*	*9.45%*	*13.55%*	*10.72%*	*9.79%*	-	-	*13.66%*	*17.34%*	*(3.83%)*	*13.45%*	*32.53%*
Morningstar Large Value	*5.49%*	*4.50%*	*10.84%*	*13.45%*	*10.19%*	*9.69%*	-	-	*16.06%*	*15.19%*	*(3.57%)*	*10.92%*	*31.83%*

Morningstar Rating: ****

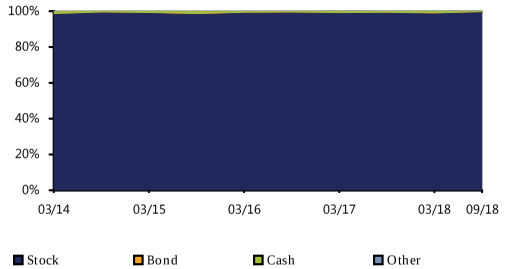
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher 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 call 888-201-5488.

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.

MFS® Value R6 | Fund Fact Sheet

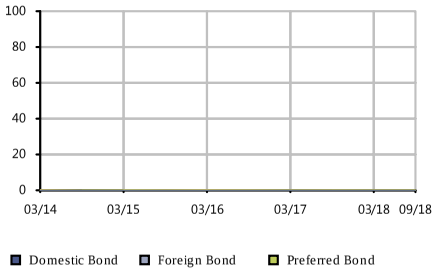
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



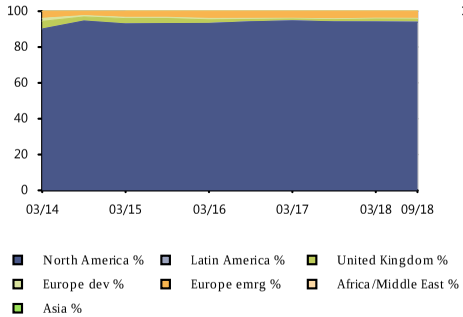
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



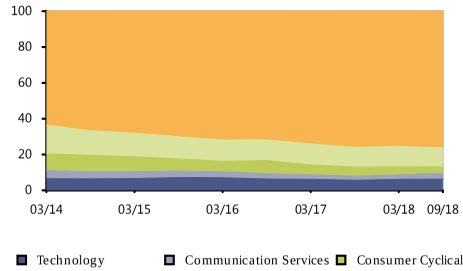
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

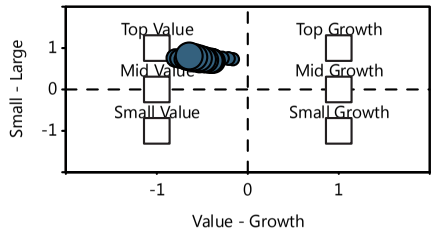


Sector Distribution

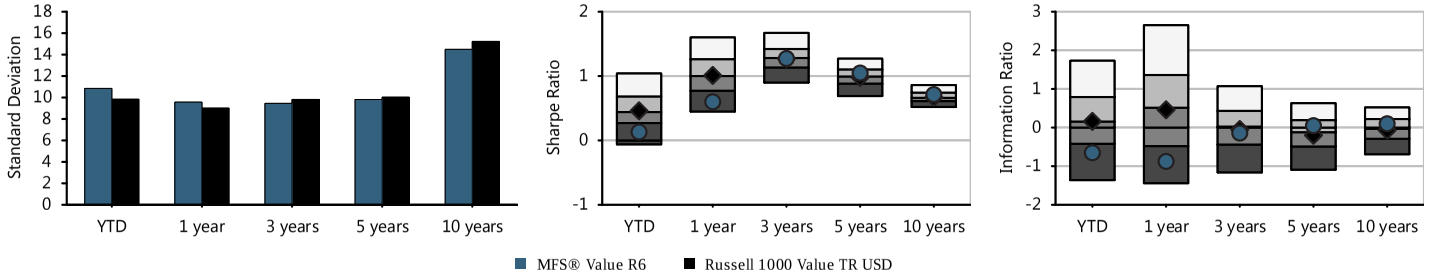
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	MEIKX
Category	Large Value
Net Assets(This Class $mn)	48,430 m
Net Assets(All Classes $mn)	0 m
Manager	Steven Gorham
Manager Tenure	16.66
Fund Inception	Jan 02,1996

Fee And Expenses

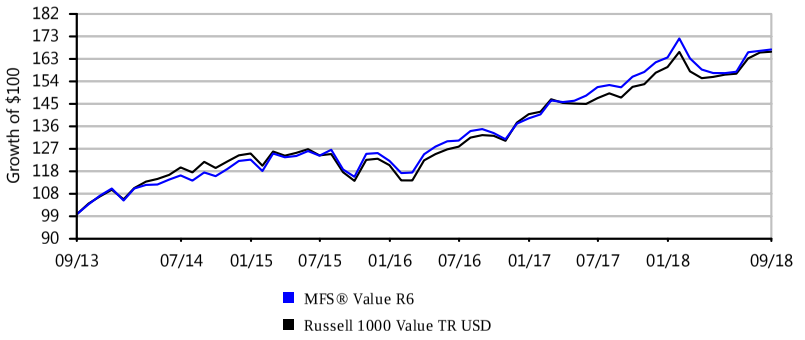
Expense Ratio	0.49
Gross Expense Ratio	0.51
Prospectus Net Expense Ratio	0.49
Prospectus Gross Expense Ratio	0.49
Actual 12b1	0.00
Management Fee	0.47

Top 10 Holdings (%)

JPMorgan Chase & Co	4.77
Johnson & Johnson	3.53
Wells Fargo & Co	3.39
Accenture PLC A	3.05
Medtronic PLC	2.69
Pfizer Inc	2.51
Comcast Corp Class A	2.45
Philip Morris Internati...	2.39
Goldman Sachs Group Inc	2.38
Citigroup Inc	2.27

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

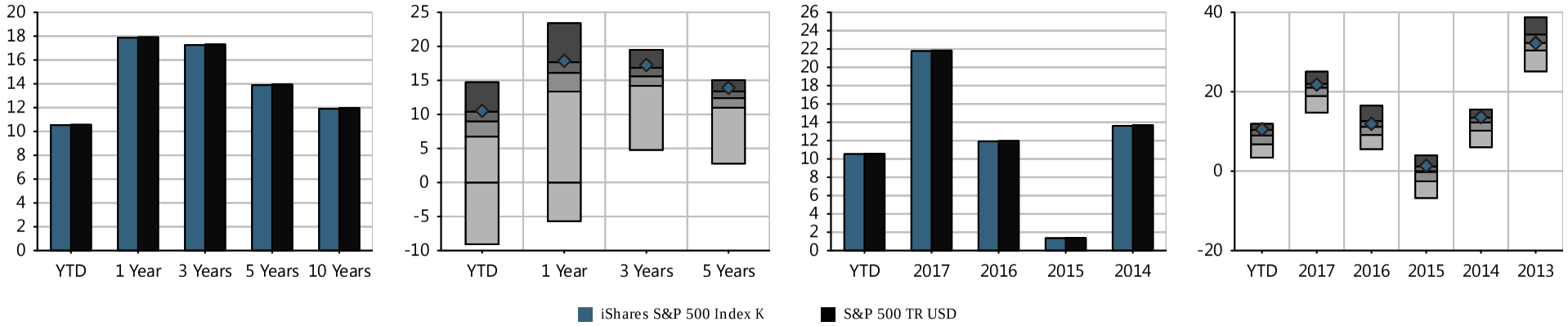
iSHARES S & P 500 INDEX K | FUND FACT SHEET

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%	0.02%	0.02%	0.04%	$16,759,656,364	17.91%	17.30%	13.93%
	Peer Group Scoring	*2.46%*	*2.70%*	*2.51%*	*0.91%*	-	-	-	-
	Criteria Peer Ranking	2	2	2	3	-	19	10	9

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
iShares S&P 500 Index K	7.69%	10.53%	17.87%	17.26%	13.89%	11.90%	9.68%	07/30/1993	21.77%	11.92%	1.35%	13.61%	32.21%
S&P 500 TR USD	*7.71%*	*10.56%*	*17.91%*	*17.31%*	*13.95%*	*11.97%*	-	-	*21.83%*	*11.96%*	*1.38%*	*13.69%*	*32.39%*
Morningstar Large Blend	*6.68%*	*8.43%*	*15.36%*	*15.15%*	*11.94%*	*10.84%*	-	-	*20.41%*	*10.90%*	*(0.78%)*	*11.61%*	*32.27%*

Morningstar Rating: *****

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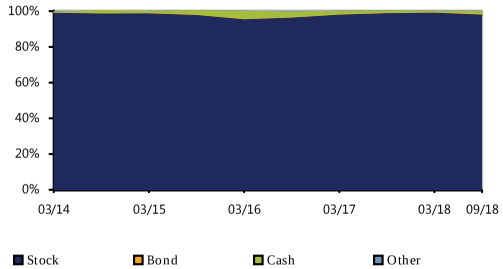
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

iSHARES S & P 500 INDEX K | FUND FACT SHEET

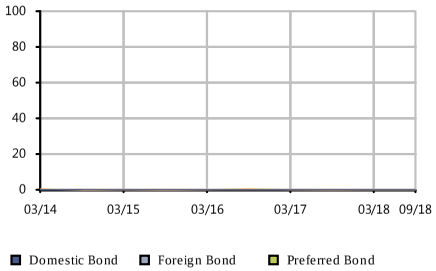
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



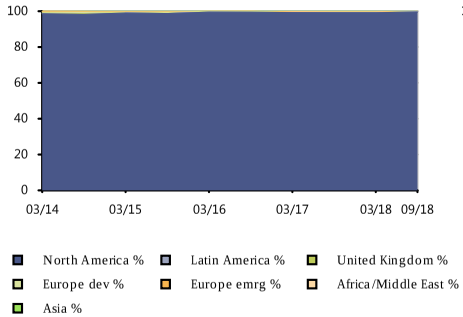
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



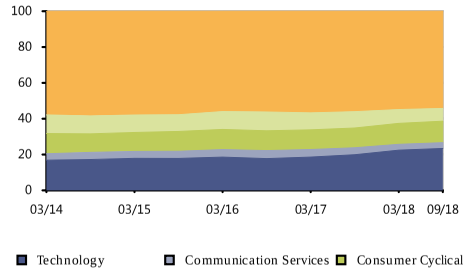
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

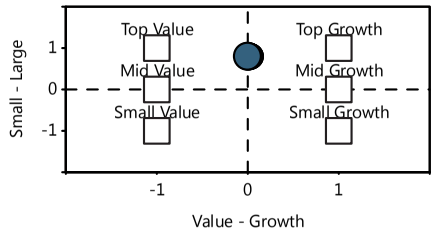


Sector Distribution

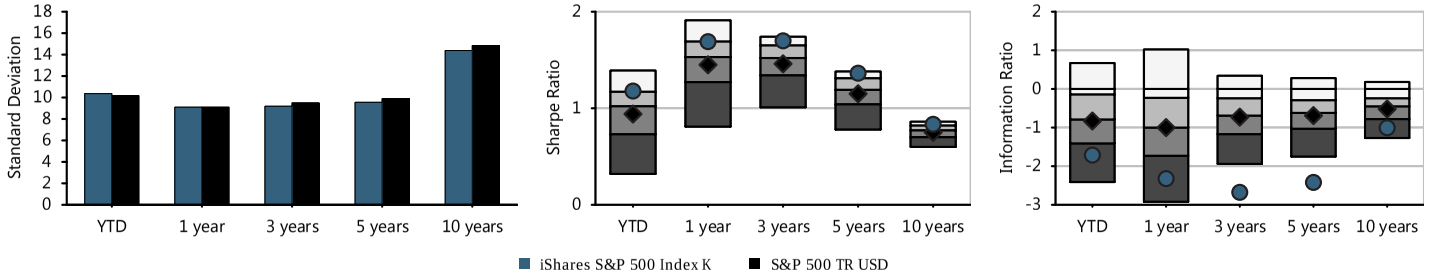
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	WFSPX
Category	Large Blend
Net Assets(This Class $mn)	16,760 m
Net Assets(All Classes $mn)	0 m
Manager	Greg Savage
Manager Tenure	10.66
Fund Inception	Jul 30,1993

Fee And Expenses

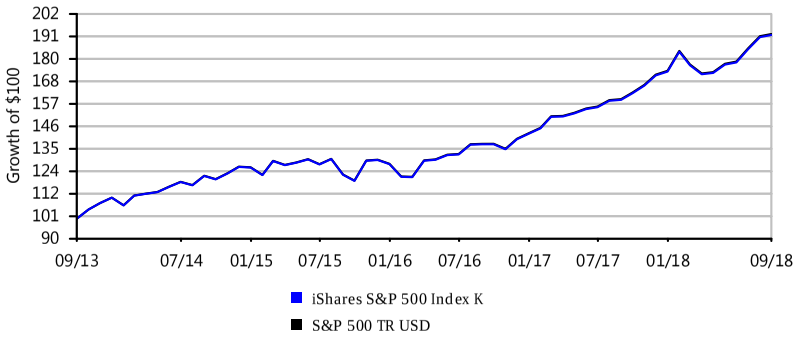
Expense Ratio	0.04
Gross Expense Ratio	0.04
Prospectus Net Expense Ratio	0.04
Prospectus Gross Expense Ratio	0.04
Actual 12b1	0.00
Management Fee	0.04

Top 10 Holdings (%)

Apple Inc	4.45
Microsoft Corp	3.43
Amazon.com Inc	3.22
Facebook Inc A	1.68
Berkshire Hathaway Inc B	1.60
JPMorgan Chase & Co	1.55
Alphabet Inc Class C	1.47
Alphabet Inc A	1.46
Johnson & Johnson	1.44
Exxon Mobil Corp	1.35

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

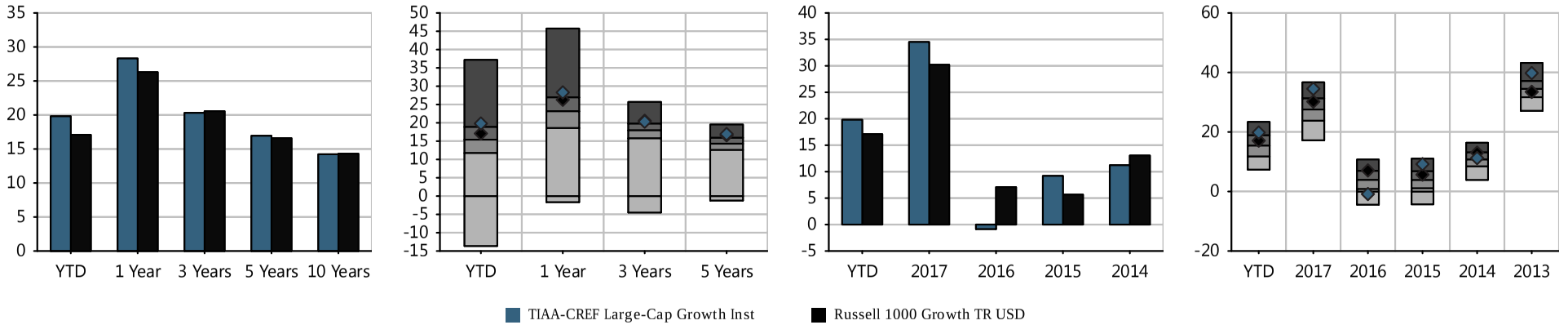
TIAA-CREF Large-Cap Growth Inst | Fund Fact Sheet

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
96 Passing	Criteria Scoring	28.31%	20.31%	16.94%	1.65	1.38	-0.07	0.10	12.50	0.43%	6.14	0.91
	Peer Group Scoring	*23.17%*	*17.62%*	*13.96%*	*1.49*	*1.21*	*-0.80*	*-0.71*	*10.20*	*1.07%*	*10.32*	*0.87*
	Criteria Peer Ranking	19	20	11	25	19	17	9	35	8	19	35

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	2017	2016	2015	2014	2013
TIAA-CREF Large-Cap Growth Inst	7.90%	19.81%	28.31%	20.31%	16.94%	14.22%	10.81%	03/31/2006	34.51%	(0.85%)	9.20%	11.22%	39.80%
Russell 1000 Growth TR USD	*9.17%*	*17.09%*	*26.30%*	*20.55%*	*16.58%*	*14.31%*	-	-	*30.21%*	*7.08%*	*5.67%*	*13.05%*	*33.48%*
Morningstar Large Growth	*7.53%*	*15.62%*	*23.17%*	*17.62%*	*13.96%*	*12.56%*	-	-	*27.54%*	*3.59%*	*3.71%*	*10.56%*	*34.51%*

Morningstar Rating: ****

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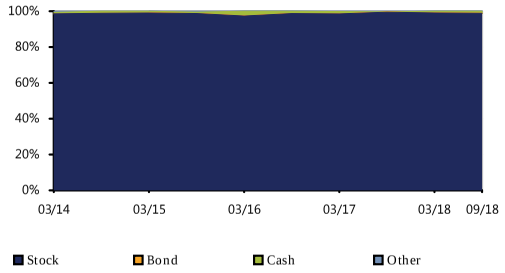
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

TIAA-CREF Large-Cap Growth Inst | Fund Fact Sheet

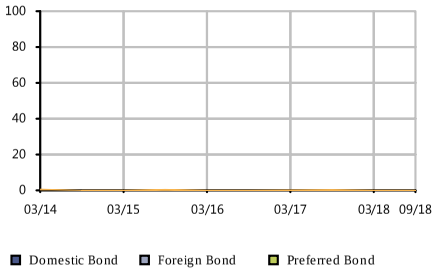
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



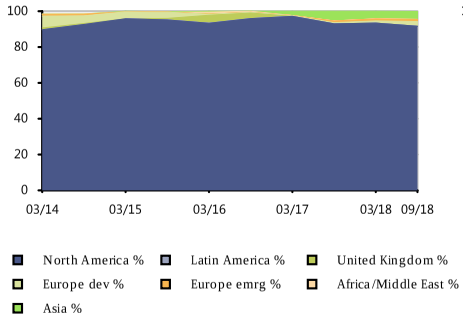
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



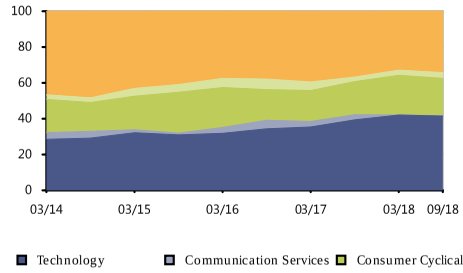
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

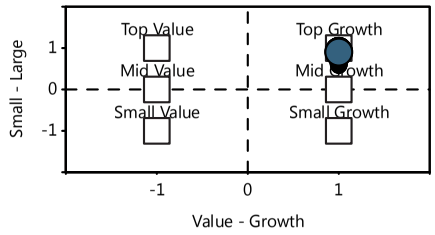


Sector Distribution

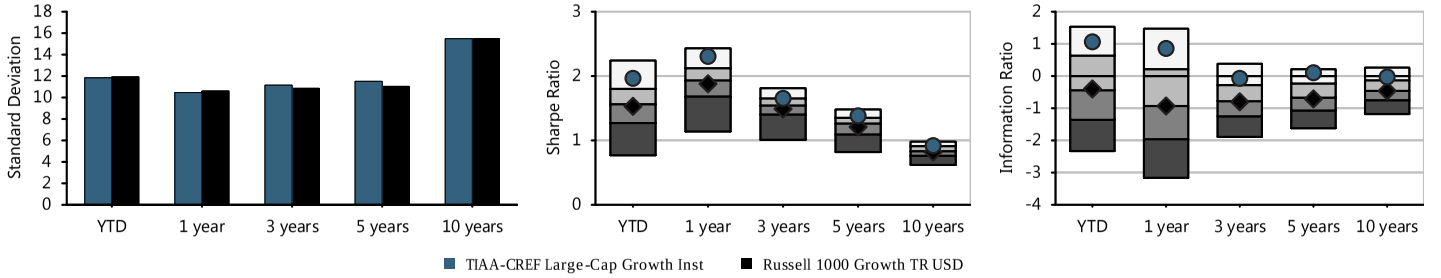
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	TILGX
Category	Large Growth
Net Assets(This Class $mn)	5,676 m
Net Assets(All Classes $mn)	0 m
Manager	Susan Hirsch
Manager Tenure	12.50
Fund Inception	Mar 31,2006

Fee And Expenses

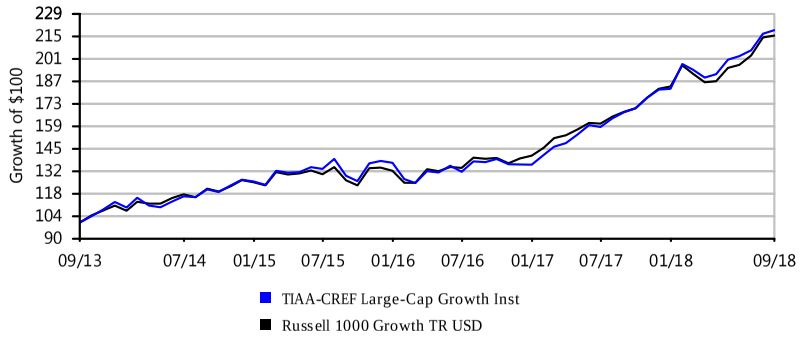
Expense Ratio	0.43
Gross Expense Ratio	0.43
Prospectus Net Expense Ratio	0.43
Prospectus Gross Expense Ratio	0.43
Actual 12b1	0.00
Management Fee	0.41

Top 10 Holdings (%)

Microsoft Corp	6.17
Amazon.com Inc	5.39
Alphabet Inc Class C	4.18
Alphabet Inc A	3.40
Facebook Inc A	3.08
Mastercard Inc A	2.74
Intuit Inc	2.73
Salesforce.com Inc	2.69
Adobe Systems Inc	2.57
Visa Inc Class A	2.47

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

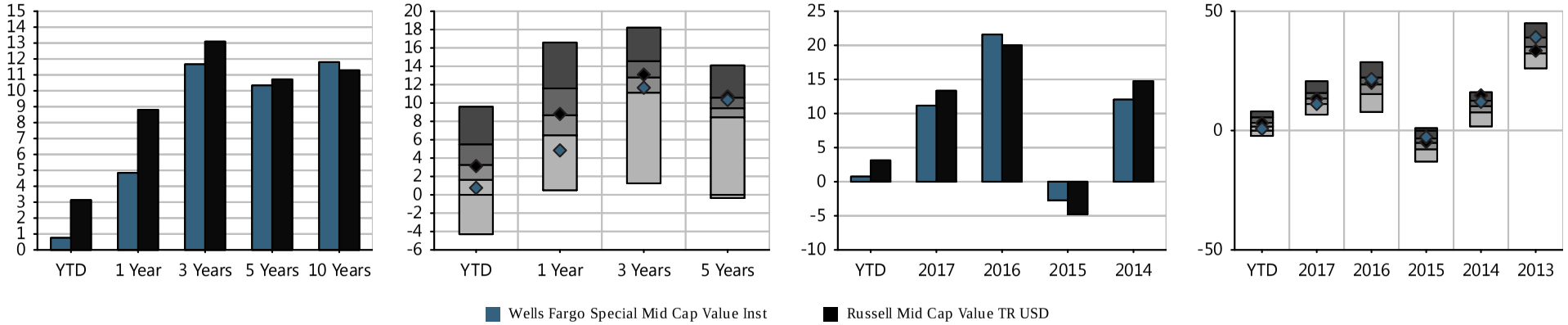
WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
78 Passing	Criteria Scoring	4.84%	11.67%	10.34%	1.15	1.02	-0.46	-0.13	9.66	0.85%	11.29	1.02
	Peer Group Scoring	*8.93%*	*12.59%*	*9.33%*	*1.09*	*0.85*	*-0.21*	*-0.39*	*8.41*	*1.08%*	*14.38*	*0.93*
	Criteria Peer Ranking	88	66	32	39	21	69	32	35	31	31	23

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Wells Fargo Special Mid Cap Value Inst	3.07%	0.76%	4.84%	11.67%	10.34%	11.80%	12.04%	04/08/2005	11.16%	21.59%	(2.73%)	12.04%	39.12%
Russell Mid Cap Value TR USD	*3.30%*	*3.13%*	*8.81%*	*13.09%*	*10.72%*	*11.29%*	-	-	*13.34%*	*20.00%*	*(4.78%)*	*14.75%*	*33.46%*
Morningstar Mid-Cap Value	*3.05%*	*3.27%*	*8.93%*	*12.59%*	*9.33%*	*10.41%*	-	-	*13.46%*	*18.67%*	*(5.64%)*	*9.77%*	*35.48%*

Morningstar Rating: ****

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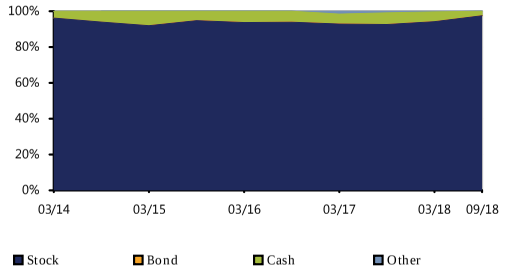
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

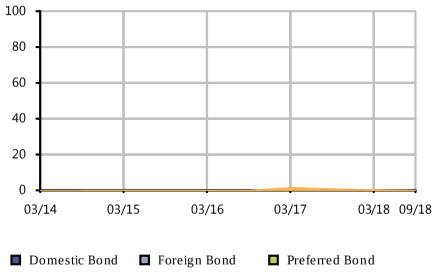
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



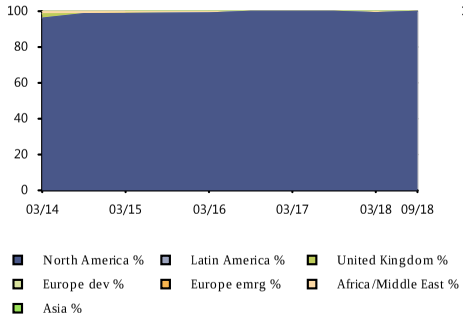
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



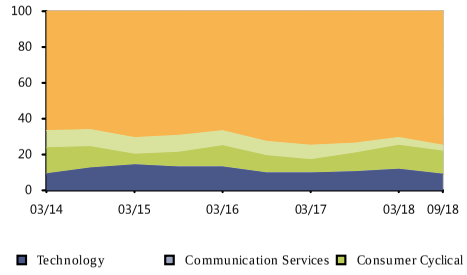
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

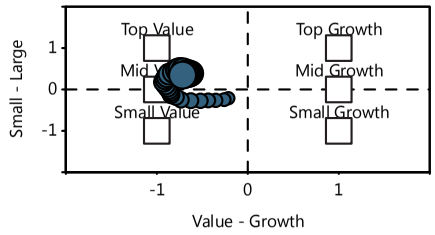


Sector Distribution

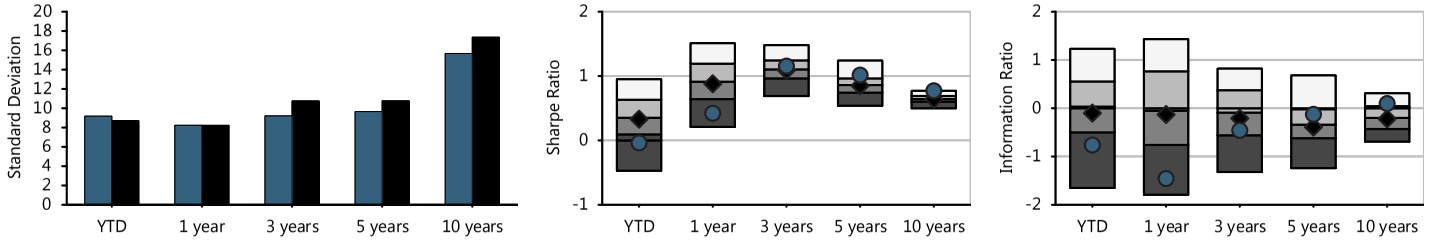
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	WFMIX
Category	Mid-Cap Value
Net Assets(This Class $mn)	8,645 m
Net Assets(All Classes $mn)	0 m
Manager	Bryant VanCronkhite
Manager Tenure	9.66
Fund Inception	Apr 08,2005

Fee And Expenses

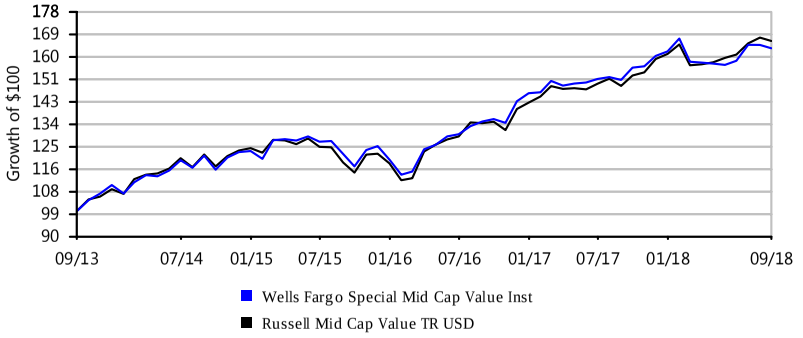
Expense Ratio	0.84
Gross Expense Ratio	0.84
Prospectus Net Expense Ratio	0.85
Prospectus Gross Expense Ratio	0.85
Actual 12b1	0.00
Management Fee	0.68

Top 10 Holdings (%)

Jacobs Engineering Grou...	2.94
Brown & Brown Inc	2.65
Kansas City Southern	2.62
Sealed Air Corp	2.61
Ameren Corp	2.57
Fidelity National Infor...	2.48
Molson Coors Brewing Co B	2.47
Loews Corp	2.43
American Electric Power...	2.28
Republic Services Inc C...	2.28

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

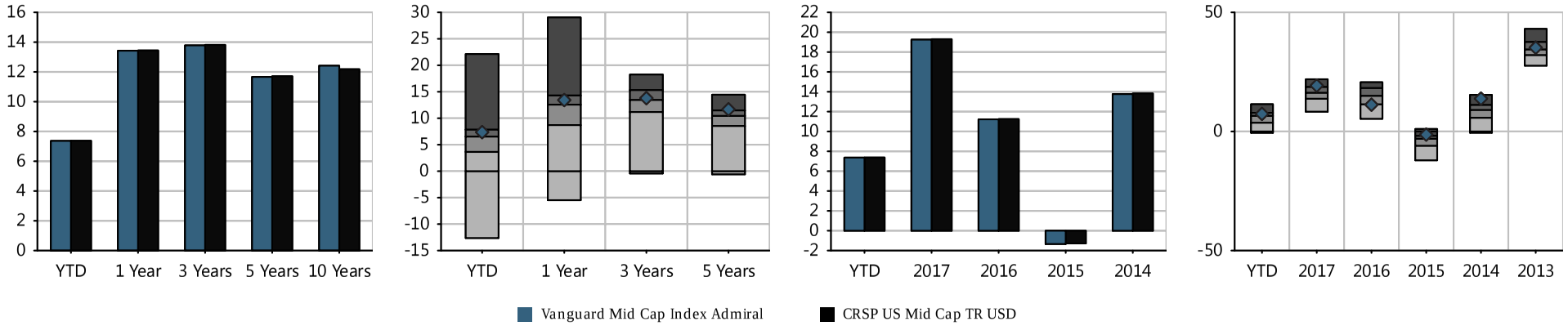
VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET

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	0.02%	0.02%	0.02%	0.05%	$102,759,692,484	13.47%	13.83%	11.71%
	Peer Group Scoring	*3.77%*	*4.59%*	*4.33%*	*1.01%*	-	-	-	-
	Criteria Peer Ranking	2	2	2	3	-	41	46	16

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Vanguard Mid Cap Index Admiral	4.67%	7.37%	13.42%	13.78%	11.66%	12.42%	10.24%	05/21/1998	19.25%	11.22%	(1.34%)	13.76%	35.15%
CRSP US Mid Cap TR USD	*4.65%*	*7.37%*	*13.44%*	*13.81%*	*11.71%*	*12.18%*	-	-	*19.30%*	*11.25%*	*(1.28%)*	*13.83%*	*35.27%*
Morningstar Mid-Cap Blend	*3.94%*	*5.94%*	*11.68%*	*12.85%*	*9.78%*	*10.76%*	-	-	*16.03%*	*14.44%*	*(4.17%)*	*8.29%*	*34.82%*

Morningstar Rating: ****

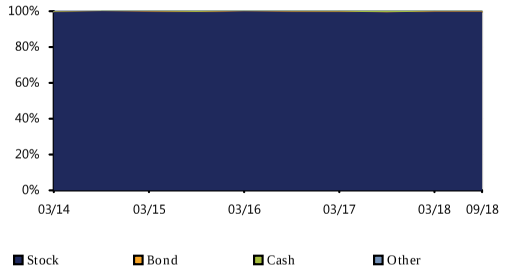
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher 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 call 888-201-5488.

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

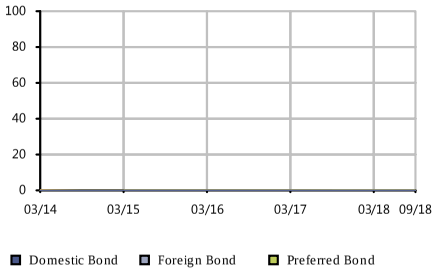
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



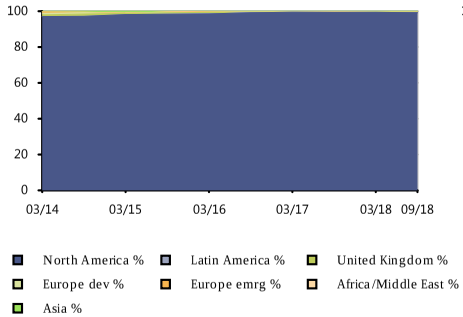
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



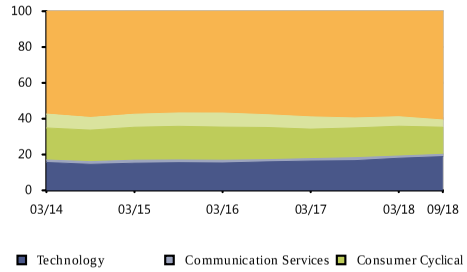
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

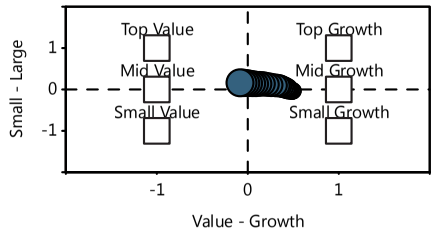


Sector Distribution

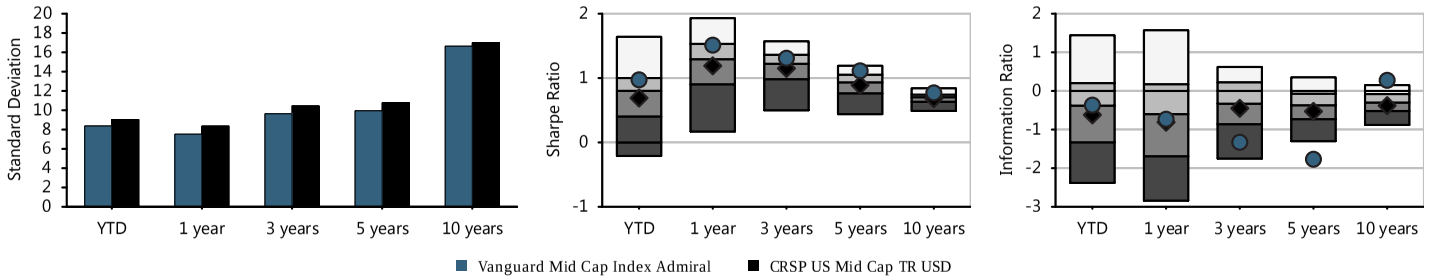
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	VIMAX
Category	Mid-Cap Blend
Net Assets(This Class $mn)	102,760 m
Net Assets(All Classes $mn)	0 m
Manager	Donald Butler
Manager Tenure	20.33
Fund Inception	May 21,1998

Fee And Expenses

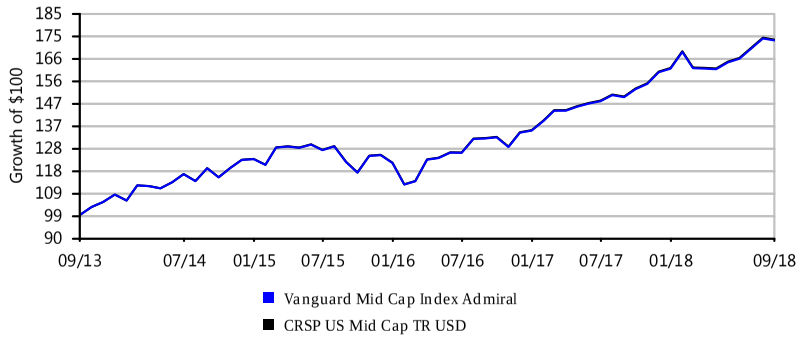
Expense Ratio	0.05
Gross Expense Ratio	0.05
Prospectus Net Expense Ratio	0.05
Prospectus Gross Expense Ratio	0.05
Actual 12b1	0.00
Management Fee	0.04

Top 10 Holdings (%)

ServiceNow Inc	0.80
Autodesk Inc	0.78
Fiserv Inc	0.75
Roper Technologies Inc	0.71
Edwards Lifesciences Corp	0.70
Align Technology Inc	0.68
Moody's Corporation	0.67
Worldpay Inc Class A	0.66
Centene Corp	0.66
Amphenol Corp Class A	0.65

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

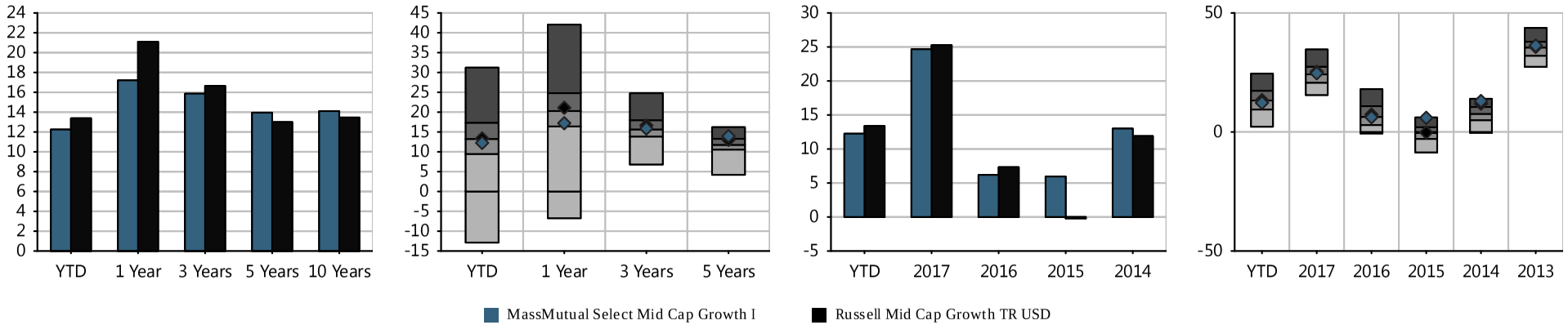
MassMutual Select Mid Cap Growth I | Fund Fact Sheet

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
89 Passing	Criteria Scoring	17.21%	15.86%	13.95%	1.44	1.28	-0.32	0.36	18.33	0.72%	11.04	1.11
	Peer Group Scoring	*20.31%*	*15.81%*	*11.68%*	*1.32*	*0.99*	*-0.35*	*-0.42*	*10.40*	*1.17%*	*12.71*	*0.94*
	Criteria Peer Ranking	69	47	14	36	8	52	8	11	12	44	13

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	2017	2016	2015	2014	2013
MassMutual Select Mid Cap Growth I	7.25%	12.25%	17.21%	15.86%	13.95%	14.10%	9.94%	05/31/2000	24.66%	6.19%	5.95%	13.00%	36.31%
Russell Mid Cap Growth TR USD	*7.57%*	*13.38%*	*21.10%*	*16.65%*	*13.00%*	*13.46%*	-	-	*25.27%*	*7.33%*	*(0.20%)*	*11.90%*	*35.74%*
Morningstar Mid-Cap Growth	*6.48%*	*13.42%*	*20.31%*	*15.81%*	*11.68%*	*11.97%*	-	-	*24.25%*	*6.91%*	*(0.73%)*	*7.29%*	*35.40%*

Morningstar Rating: ****

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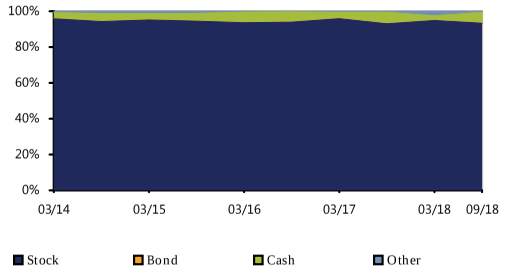
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

MassMutual Select Mid Cap Growth I | Fund Fact Sheet

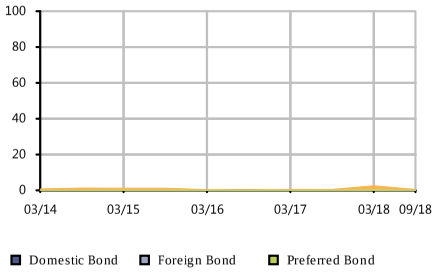
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



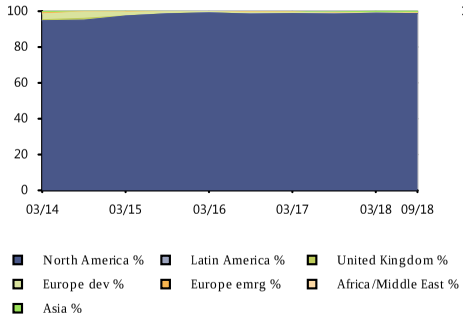
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



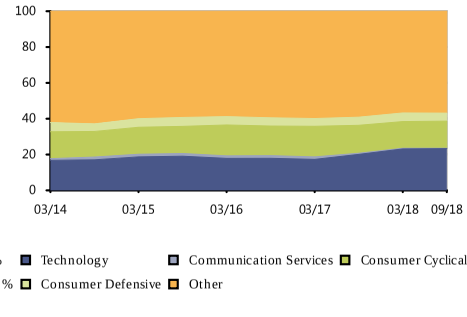
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

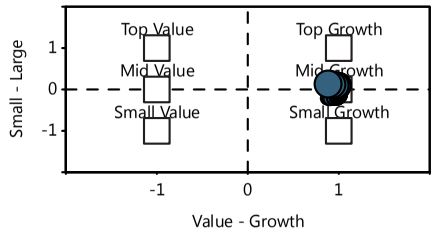


Sector Distribution

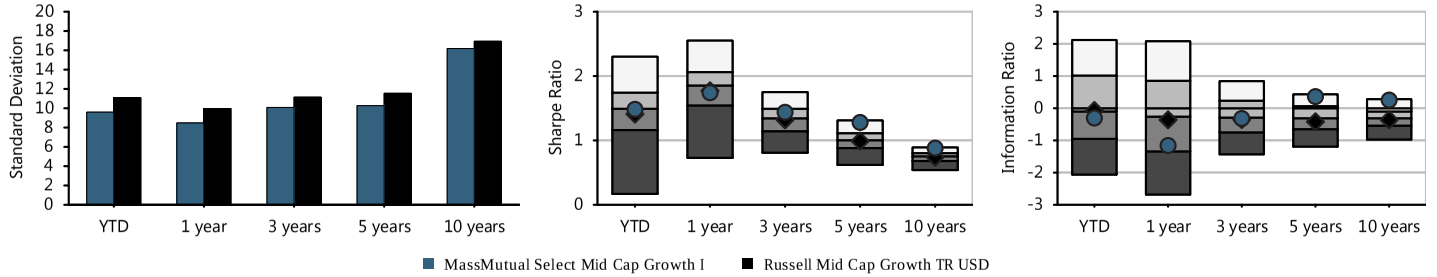
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	MEFZX
Category	Mid-Cap Growth
Net Assets(This Class $mn)	8,255 m
Net Assets(All Classes $mn)	0 m
Manager	Brian Berghuis
Manager Tenure	18.33
Fund Inception	May 31,2000

Fee And Expenses

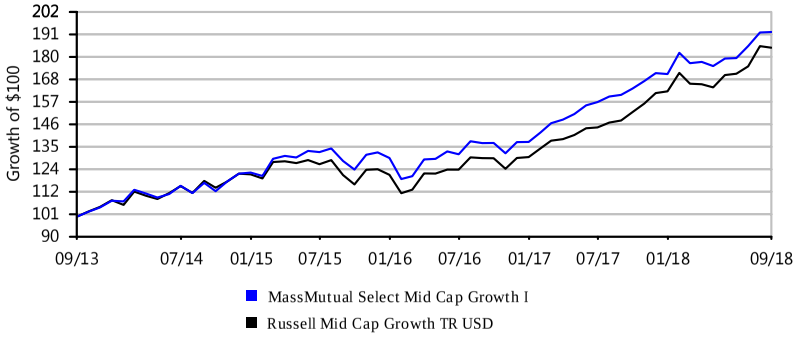
Expense Ratio	0.72
Gross Expense Ratio	0.72
Prospectus Net Expense Ratio	0.72
Prospectus Gross Expense Ratio	0.72
Actual 12b1	0.00
Management Fee	0.69

Top 10 Holdings (%)

Teleflex Inc	2.09
Textron Inc	1.88
The Cooper Companies Inc	1.77
Dollar General Corp	1.75
Microchip Technology Inc	1.62
Keysight Technologies Inc	1.55
Tapestry Inc	1.47
Worldpay Inc Class A	1.42
Roper Technologies Inc	1.41
Willis Towers Watson PLC	1.39

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

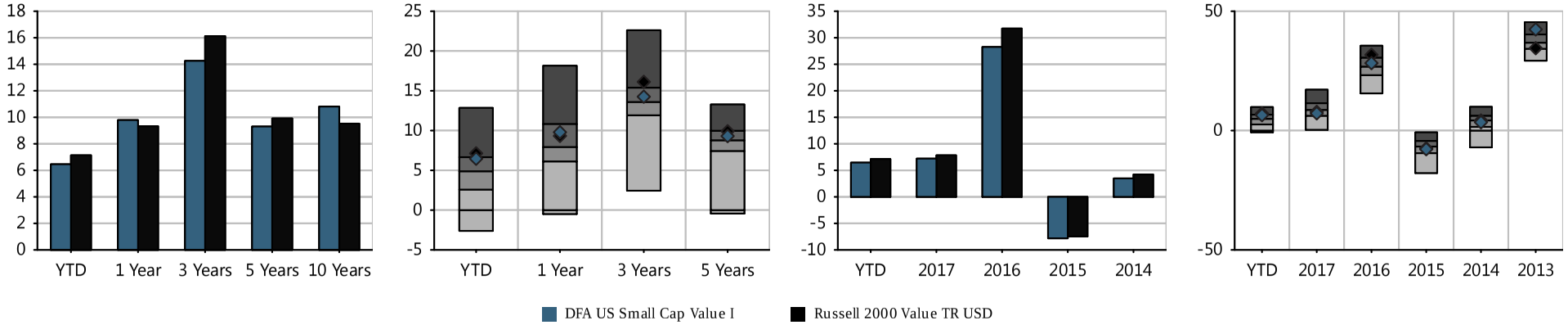
DFA US Small Cap Value I | Fund Fact Sheet

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
77 Passing	Criteria Scoring	9.79%	14.26%	9.31%	0.93	0.66	-0.79	-0.23	6.58	0.52%	2.58	0.96
	Peer Group Scoring	*8.41%*	*13.75%*	*8.35%*	*0.96*	*0.64*	*-0.58*	*-0.27*	*9.77*	*1.22%*	*9.04*	*0.98*
	Criteria Peer Ranking	35	38	40	54	53	60	46	60	7	11	58

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 adjust 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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
DFA US Small Cap Value I	1.16%	6.46%	9.79%	14.26%	9.31%	10.81%	11.91%	03/02/1993	7.21%	28.26%	(7.81%)	3.48%	42.38%
Russell 2000 Value TR USD	*1.60%*	*7.14%*	*9.33%*	*16.12%*	*9.91%*	*9.52%*	-	-	*7.84%*	*31.74%*	*(7.47%)*	*4.22%*	*34.52%*
Morningstar Small Value	*1.03%*	*4.71%*	*8.41%*	*13.75%*	*8.35%*	*10.03%*	-	-	*8.70%*	*27.21%*	*(7.92%)*	*3.22%*	*37.07%*

Morningstar Rating: ***

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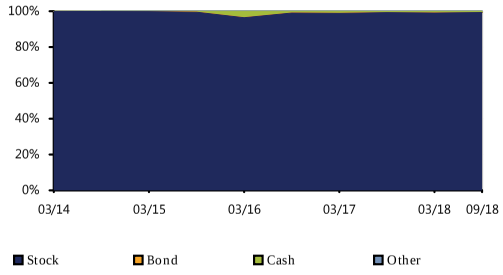
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

DFA US Small Cap Value I | Fund Fact Sheet

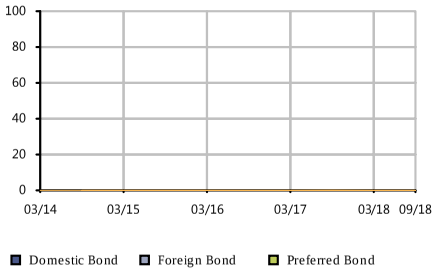
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



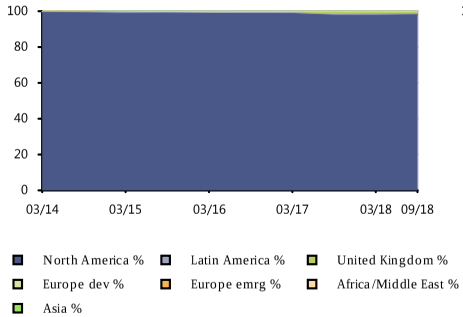
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



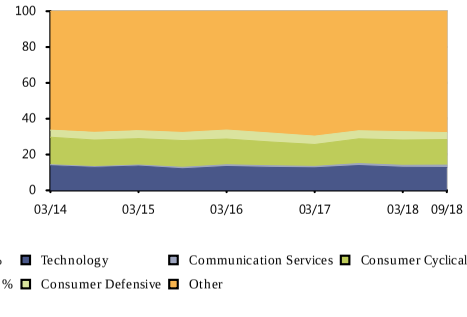
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

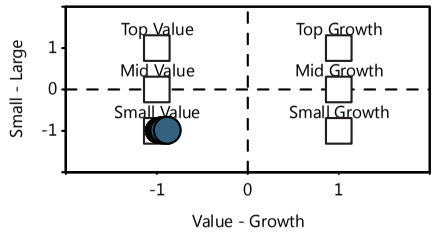


Sector Distribution

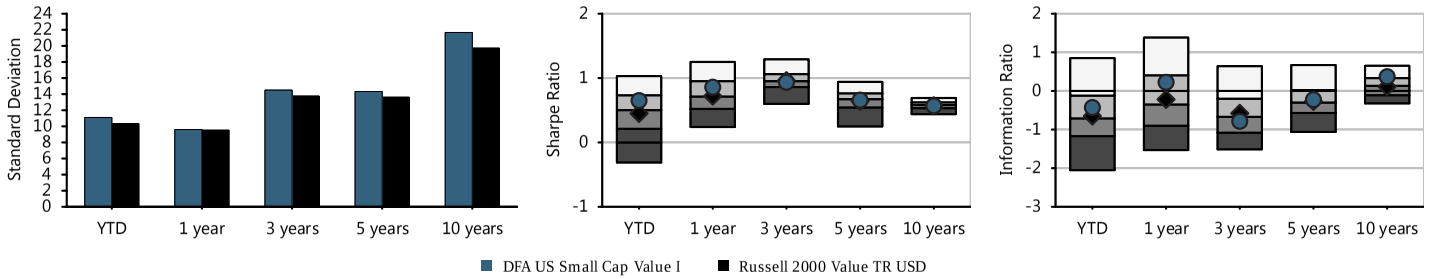
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	DFSVX
Category	Small Value
Net Assets(This Class $mn)	16,245 m
Net Assets(All Classes $mn)	0 m
Manager	Jed Fogdall
Manager Tenure	6.58
Fund Inception	Mar 02,1993

Fee And Expenses

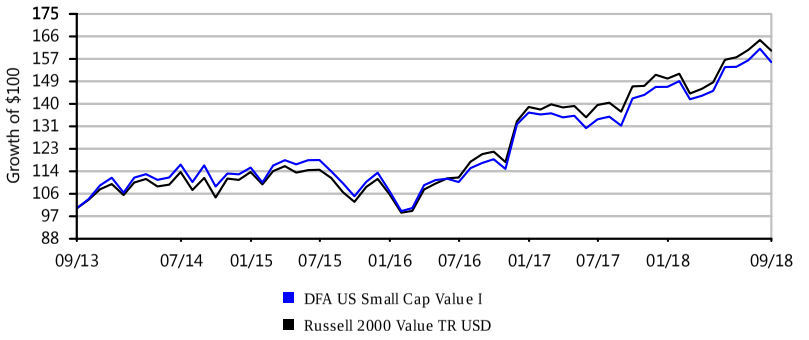
Expense Ratio	0.52
Gross Expense Ratio	0.52
Prospectus Net Expense Ratio	0.52
Prospectus Gross Expense Ratio	0.52
Actual 12b1	0.00
Management Fee	0.50

Top 10 Holdings (%)

Kemper Corp	0.97
S+p500 Emini Fut Sep18 ...	0.92
CACI International Inc ...	0.86
Aaron's Inc	0.75
American Equity Investm...	0.74
Darling Ingredients Inc	0.72
GATX Corp	0.69
SkyWest Inc	0.65
PBF Energy Inc Class A	0.64
Oasis Petroleum Inc	0.64

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

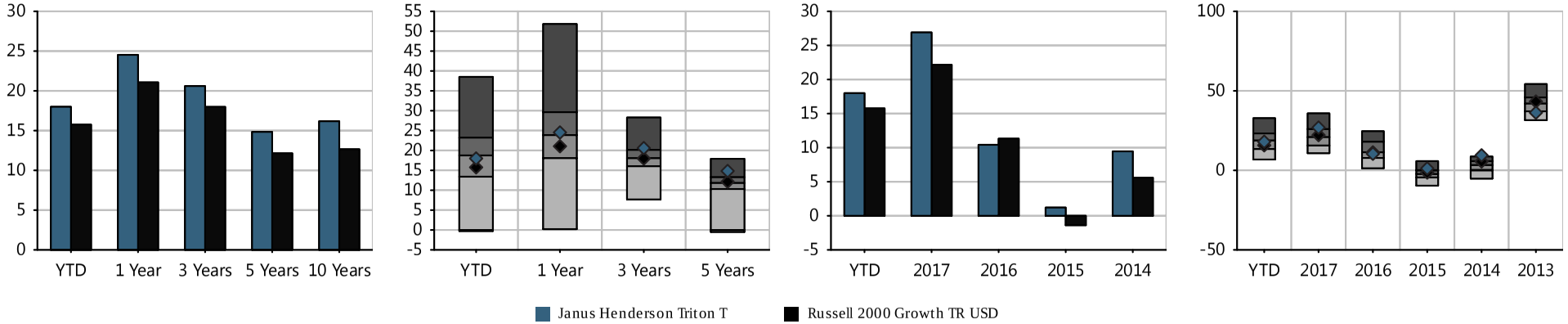
JANUS HENDERSON TRITON T | FUND FACT SHEET

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
93 Passing	Criteria Scoring	24.53%	20.60%	14.84%	1.72	1.22	0.63	0.61	5.33	0.92%	13.07	1.33
	Peer Group Scoring	*24.44%*	*18.36%*	*11.76%*	*1.30*	*0.85*	*0.06*	*-0.06*	*10.07*	*1.24%*	*10.56*	*1.06*
	Criteria Peer Ranking	47	22	11	4	2	18	7	68	23	72	5

Investment Strategy

The investment seeks long-term growth of capital. The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential. In pursuing that objective, it invests in equity securities of small- and medium-sized companies. Generally, small- and medium-sized companies have a market capitalization of less than $10 billion. Market capitalization is a commonly used measure of the size and value of a company. 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	2017	2016	2015	2014	2013
Janus Henderson Triton T	7.41%	17.99%	24.53%	20.60%	14.84%	16.18%	13.78%	02/25/2005	26.90%	10.42%	1.21%	9.45%	36.28%
Russell 2000 Growth TR USD	*5.52%*	*15.76%*	*21.06%*	*17.98%*	*12.14%*	*12.65%*	-	-	*22.17%*	*11.32%*	*(1.38%)*	*5.60%*	*43.30%*
Morningstar Small Growth	*7.00%*	*18.94%*	*24.44%*	*18.36%*	*11.76%*	*12.54%*	-	-	*21.38%*	*12.23%*	*(2.32%)*	*2.59%*	*42.08%*

Morningstar Rating: *****

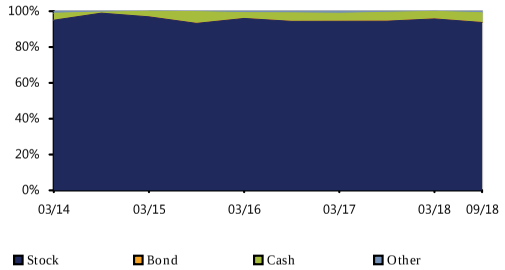
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher 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 call 888-201-5488.

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

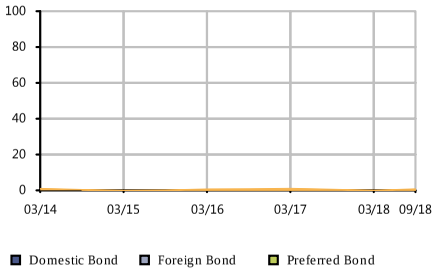
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



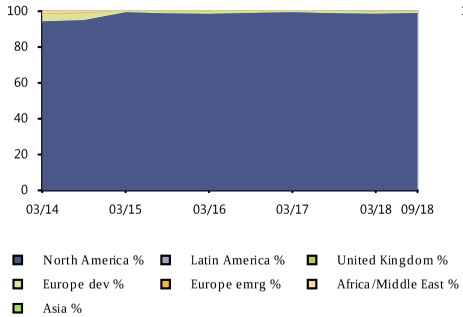
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



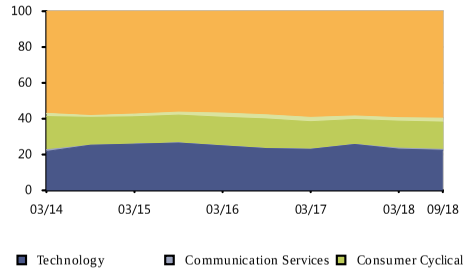
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

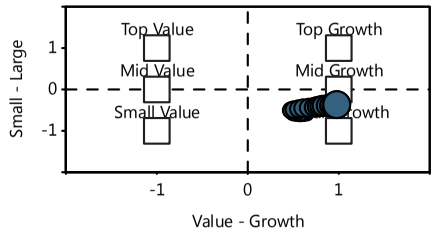


Sector Distribution

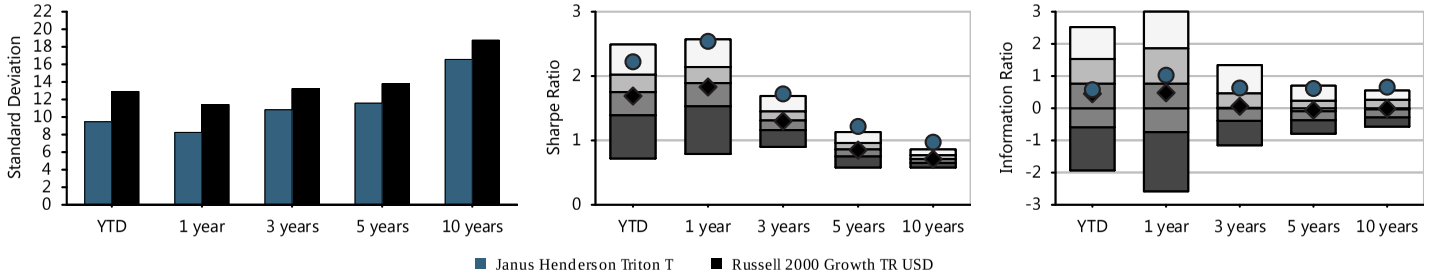
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	JATTX
Category	Small Growth
Net Assets(This Class $mn)	12,100 m
Net Assets(All Classes $mn)	0 m
Manager	Jonathan Coleman
Manager Tenure	5.33
Fund Inception	Feb 25,2005

Fee And Expenses

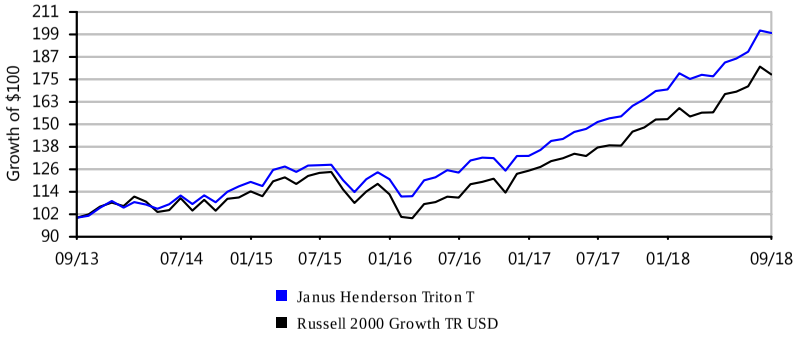
Expense Ratio	0.91
Gross Expense Ratio	0.92
Prospectus Net Expense Ratio	0.92
Prospectus Gross Expense Ratio	0.92
Actual 12b1	0.00
Management Fee	0.64

Top 10 Holdings (%)

Broadridge Financial So...	2.43
SS&C Technologies Holdi...	2.17
ServiceMaster Global Ho...	2.11
Heico Corp Class A	2.04
Blackbaud Inc	1.83
STERIS PLC	1.75
Catalent Inc	1.68
LPL Financial Holdings Inc	1.58
Cadence Design Systems Inc	1.56
ON Semiconductor Corp	1.49

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

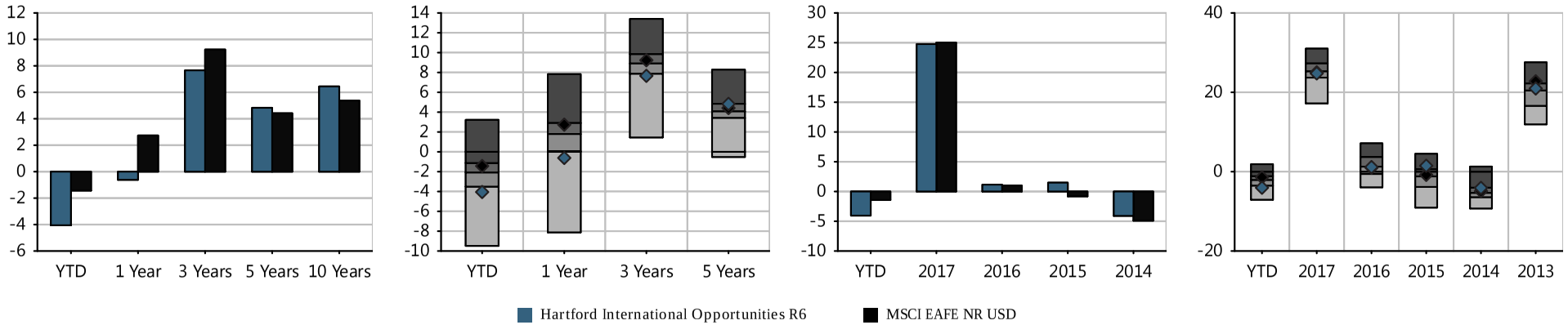
HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

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
72 Passing	Criteria Scoring	-0.62%	7.66%	4.83%	0.68	0.46	-0.45	0.12	11.75	0.73%	8.12	1.06
	Peer Group Scoring	*1.55%*	*8.72%*	*4.05%*	*0.79*	*0.38*	*-0.14*	*-0.11*	*7.45*	*0.99%*	*6.61*	*1.02*
	Criteria Peer Ranking	81	78	27	75	23	77	27	20	30	75	24

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 ex USA Index ('MSCI AC World 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	2017	2016	2015	2014	2013
Hartford International Opportunities R6	(0.70%)	(4.05%)	(0.62%)	7.66%	4.83%	6.44%	5.82%	07/22/1996	24.77%	1.15%	1.49%	(4.10%)	20.96%
MSCI EAFE NR USD	*1.35%*	*(1.43%)*	*2.74%*	*9.23%*	*4.42%*	*5.38%*	-	-	*25.03%*	*1.00%*	*(0.81%)*	*(4.90%)*	*22.78%*
Morningstar Foreign Large Blend	*0.79%*	*(2.30%)*	*1.55%*	*8.72%*	*4.05%*	*4.98%*	-	-	*25.15%*	*1.55%*	*(1.67%)*	*(4.92%)*	*19.84%*

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.

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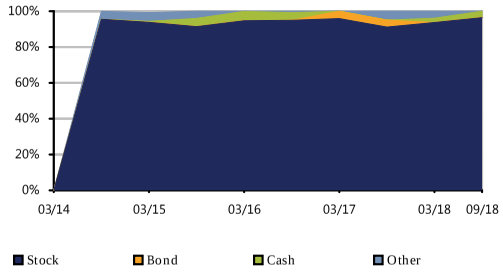
HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

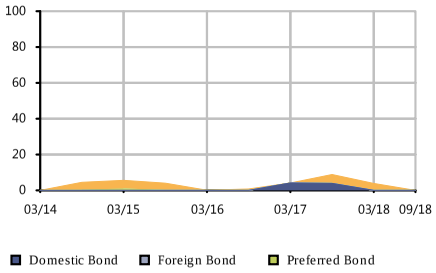
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



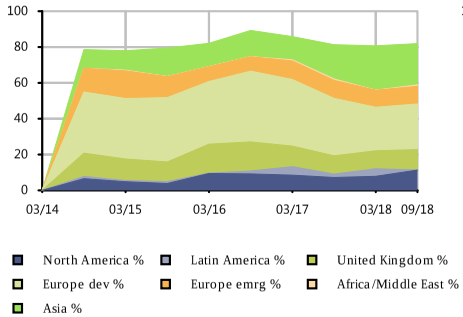
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



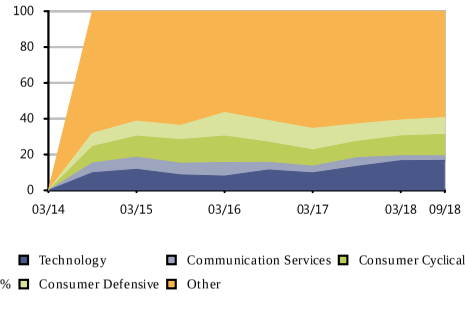
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

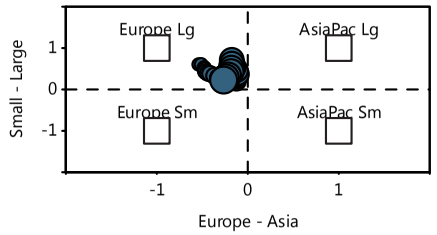


Sector Distribution

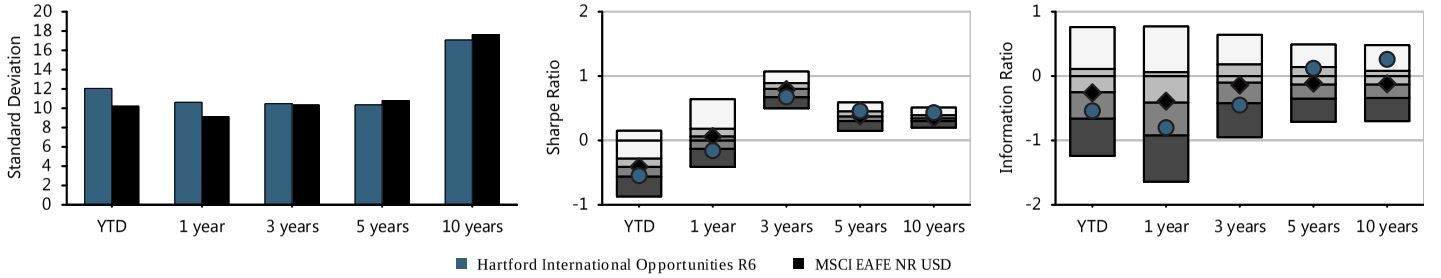
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	IHOVX
Category	Foreign Large Blend
Net Assets(This Class $mn)	4,019 m
Net Assets(All Classes $mn)	0 m
Manager	Nicolas Choumenkovitch
Manager Tenure	11.75
Fund Inception	Jul 22,1996

Fee And Expenses

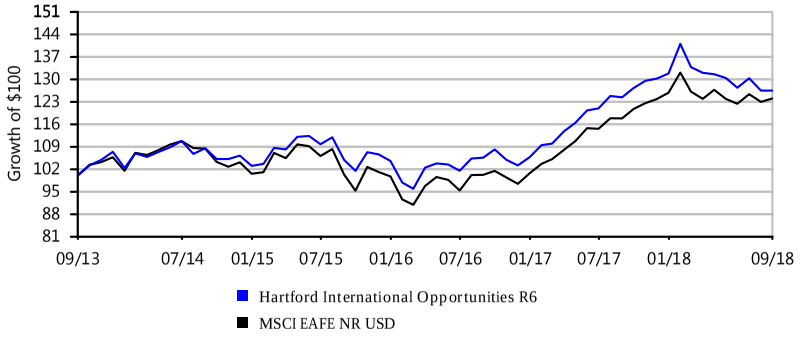
Expense Ratio	0.71
Gross Expense Ratio	0.71
Prospectus Net Expense Ratio	0.73
Prospectus Gross Expense Ratio	0.73
Actual 12b1	0.00
Management Fee	0.66

Top 10 Holdings (%)

Nestle SA	3.49
Tencent Holdings Ltd	2.60
Taiwan Semiconductor Ma...	2.32
Alibaba Group Holding L...	2.31
Canadian National Railw...	2.29
Safran SA	2.18
Sumitomo Mitsui Financi...	2.00
Royal Philips NV	1.99
Novartis AG	1.91
UBS Group AG	1.90

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

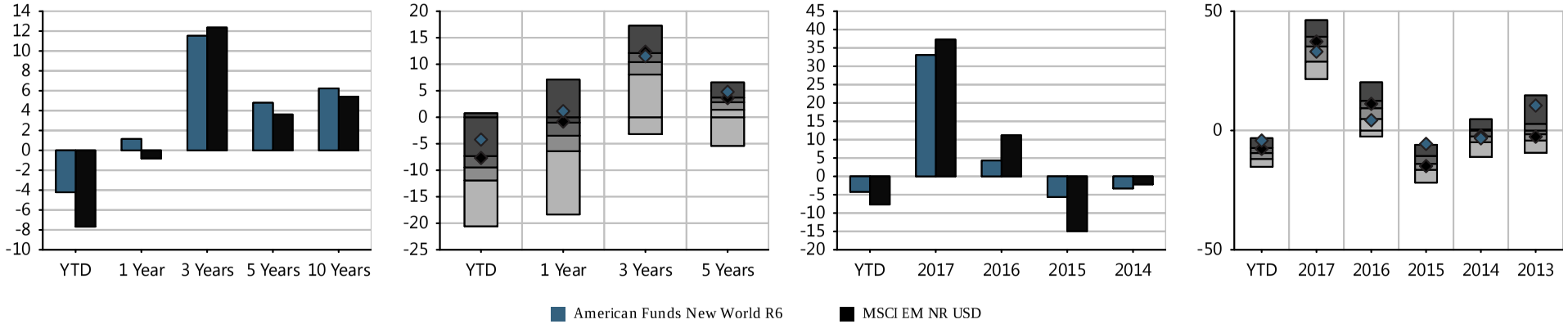
American Funds New World R6 | Fund Fact Sheet

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	1.15%	11.53%	4.79%	1.02	0.45	-0.14	0.17	19.25	0.64%	9.18	1.19
	Peer Group Scoring	*-3.63%*	*10.09%*	*2.54%*	*0.70*	*0.21*	*-0.44*	*-0.22*	*6.72*	*1.31%*	*9.91*	*0.96*
	Criteria Peer Ranking	10	35	8	2	2	30	12	3	10	48	2

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 will invest 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	2017	2016	2015	2014	2013
American Funds New World R6	(1.70%)	(4.22%)	1.15%	11.53%	4.79%	6.23%	8.00%	06/17/1999	33.06%	4.31%	(5.62%)	(3.29%)	10.46%
MSCI EM NR USD	*(1.09%)*	*(7.68%)*	*(0.81%)*	*12.36%*	*3.61%*	*5.40%*	-	-	*37.28%*	*11.19%*	*(14.92%)*	*(2.19%)*	*(2.60%)*
Morningstar Diversified Emerging Mkts	*(2.47%)*	*(9.37%)*	*(3.63%)*	*10.09%*	*2.54%*	*4.88%*	-	-	*34.34%*	*8.96%*	*(13.73%)*	*(2.48%)*	*0.15%*

Morningstar Rating: *****

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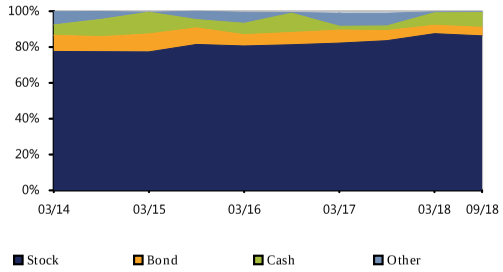
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

American Funds New World R6 | Fund Fact Sheet

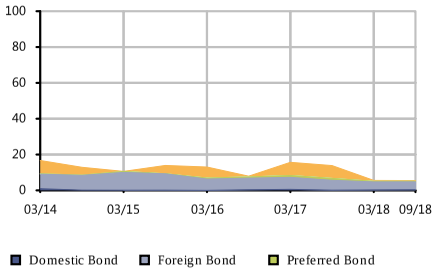
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



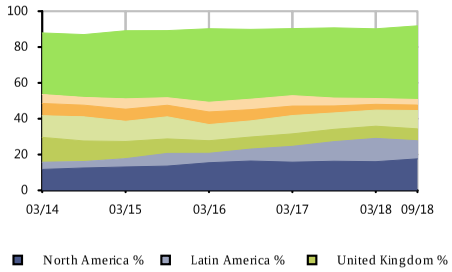
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



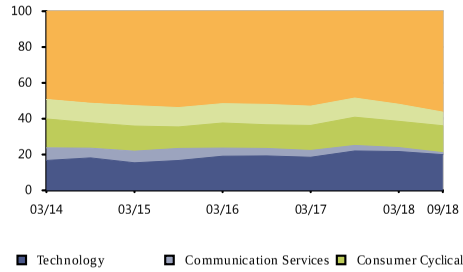
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

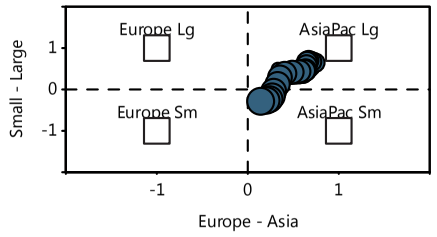


Sector Distribution

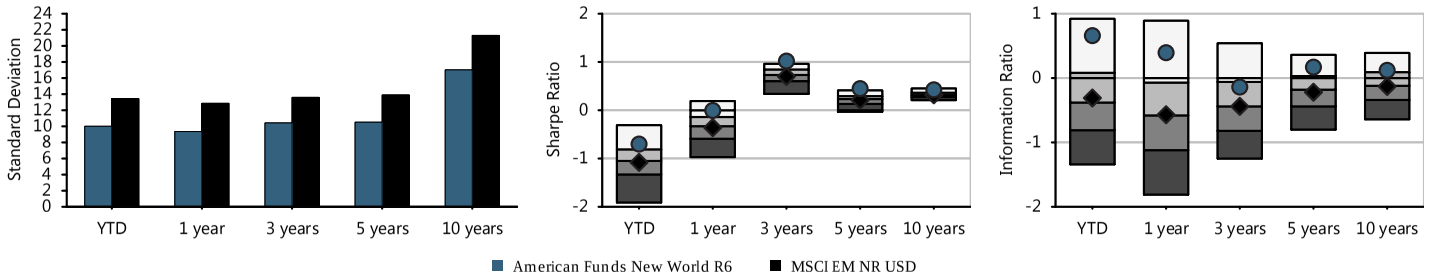
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	RNWGX
Category	Diversified Emerging Mkts
Net Assets(This Class $mn)	36,001 m
Net Assets(All Classes $mn)	0 m
Manager	Mark Denning
Manager Tenure	19.25
Fund Inception	Jun 17,1999

Fee And Expenses

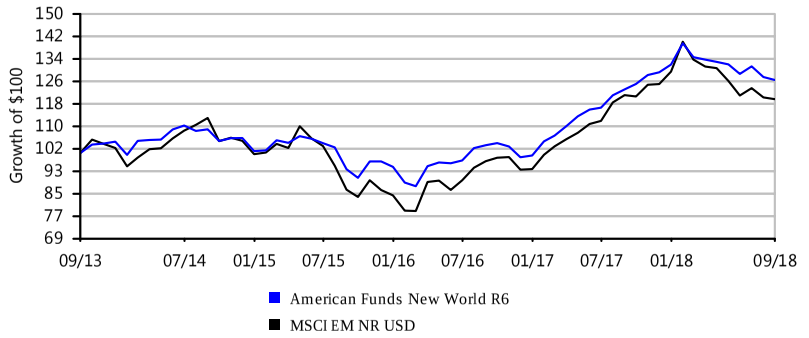
Expense Ratio	0.64
Gross Expense Ratio	0.64
Prospectus Net Expense Ratio	0.64
Prospectus Gross Expense Ratio	0.64
Actual 12b1	0.00
Management Fee	0.54

Top 10 Holdings (%)

Reliance Industries Ltd	1.72
AIA Group Ltd	1.69
Tencent Holdings Ltd	1.52
Samsung Electronics Co Ltd	1.46
Taiwan Semiconductor Ma...	1.40
HDFC Bank Ltd	1.39
Alibaba Group Holding L...	1.28
Alphabet Inc C	1.25
First Quantum Minerals Ltd	1.22
Kotak Mahindra Bank Ltd	1.21

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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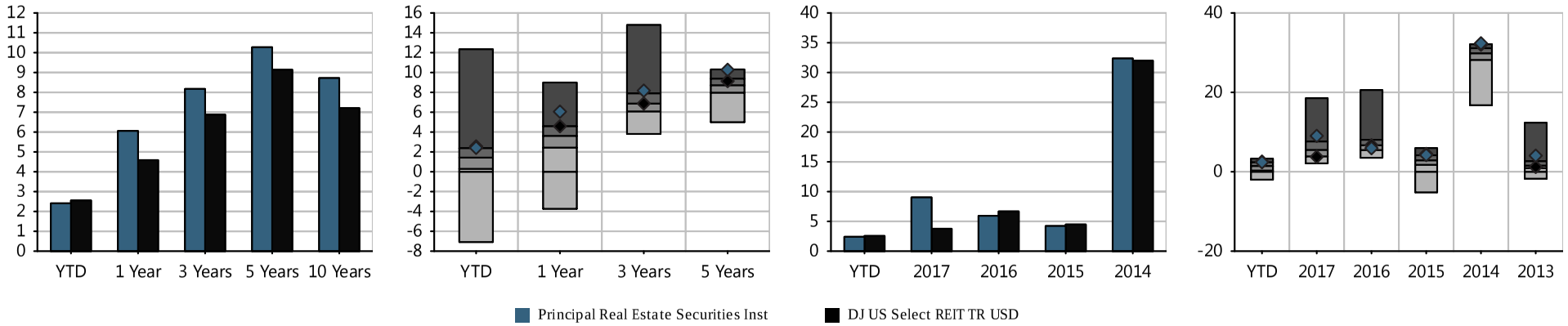
PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET

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
96 Passing	Criteria Scoring	6.06%	8.17%	10.27%	0.66	0.78	0.48	0.51	17.75	0.87%	42.20	1.12
	Peer Group Scoring	*3.39%*	*7.24%*	*8.56%*	*0.60*	*0.69*	*-0.12*	*-0.39*	*10.83*	*1.11%*	*41.78*	*1.11*
	Criteria Peer Ranking	5	21	2	23	11	23	2	17	33	33	14

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Principal Real Estate Securities Inst	1.22%	2.41%	6.06%	8.17%	10.27%	8.72%	11.26%	12/06/2000	9.03%	5.93%	4.22%	32.36%	4.05%
DJ US Select REIT TR USD	*0.72%*	*2.56%*	*4.59%*	*6.88%*	*9.14%*	*7.21%*	-	-	*3.76%*	*6.68%*	*4.48%*	*32.00%*	*1.22%*
Morningstar Real Estate	*0.58%*	*1.22%*	*3.39%*	*7.24%*	*8.56%*	*7.13%*	-	-	*6.61%*	*7.70%*	*2.19%*	*28.22%*	*2.24%*

Morningstar Rating: *****

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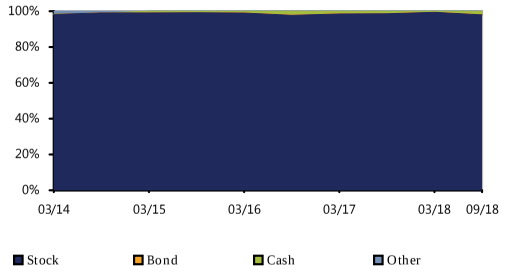
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET

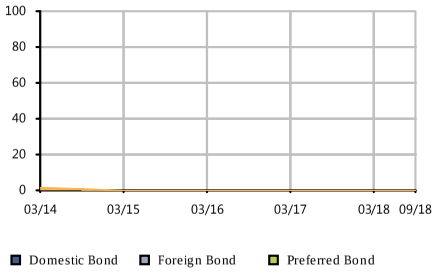
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



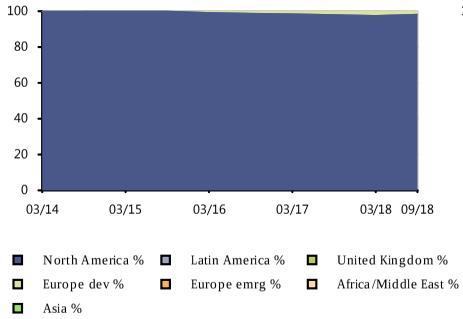
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



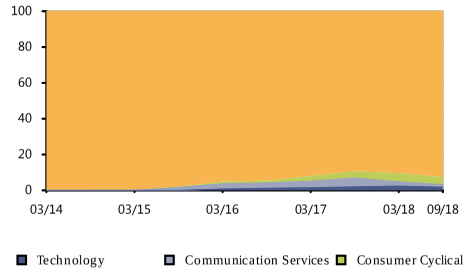
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

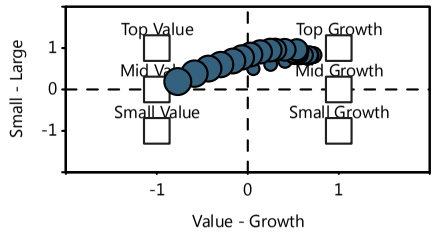


Sector Distribution

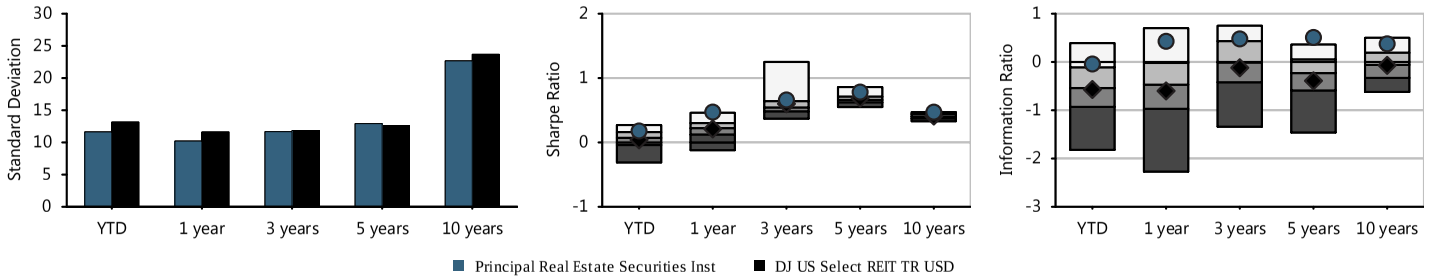
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PIREX
Category	Real Estate
Net Assets(This Class $mn)	3,874 m
Net Assets(All Classes $mn)	0 m
Manager	Kelly Rush
Manager Tenure	17.75
Fund Inception	Dec 06,2000

Fee And Expenses

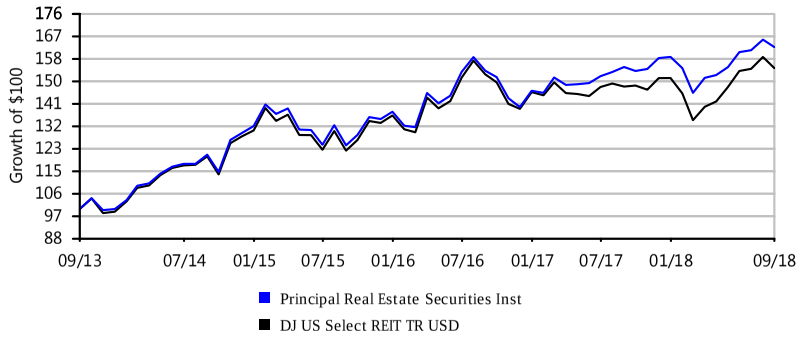
Expense Ratio	0.87
Gross Expense Ratio	0.87
Prospectus Net Expense Ratio	0.87
Prospectus Gross Expense Ratio	0.87
Actual 12b1	0.00
Management Fee	0.81

Top 10 Holdings (%)

Simon Property Group Inc	7.57
Prologis Inc	7.18
Equinix Inc	6.96
AvalonBay Communities Inc	5.78
Essex Property Trust Inc	4.64
Invitation Homes Inc	4.40
Welltower Inc	4.27
Alexandria Real Estate ...	3.86
Regency Centers Corp	3.38
STORE Capital Corp	2.85

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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 09/30/2018

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.

BarCap US Aggregate Bond is a market value-weighted index consisting of government bonds, SEC-registered corporate bonds and mortgage-related and asset backed securities with at least one year to maturity and an outstanding par value of $150 million or greater. This index is a broad measure of the performance of the investment grade U.S. fixed income market.

BarCap Intermediate Government Bond is a market value-weighted index of U.S. Treasury and agency bonds with maturities from one to (but not including) ten years.

BarCap Global Aggregate provides a broad-based measure of the global investment-grade fixed-rate debt markets. It contains 3 major components: U.S. Aggregate Index, Pan-European Aggregate Index, and the Asian-Pacific Aggregate Index. It includes a wide range of standard and customized sub indices by liquidity constraint, sector, quality, and maturity.

BarCap Long Term Government Bond is the Long component of the Lehman Brothers US Government index. It consists of securities in the long maturity range of the U.S. Government Index. Securities must have a maturity of 10 years or more.

BarCap Long Term Treasury Bond is the 20+ Year component of the Lehman Brothers US Treasury index. It consists of securities in the Treasury Index (i.e. public obligations of the U.S. Treasury) with a maturity of 20 years or more.

BarCap 1-3 Year Government s the 1-3 Yr. component of the Lehman Brothers US Government index. It consists of securities in the U.S. Government Index with a maturity from 1 up to (but not including) 3 years.

Barclays Global High Yield Index is a broad-based index of the global high-yield fixed income markets.

Barclays U.S. Treasury Bill 1-3 Month includes all publicly issued zero-coupon U.S. Treasury Bills that have a remaining maturity of less than 3 months and more than 1 month, are rated investment grade, and have $250 million or more of outstanding face value.

Bloomberg Commodity Index is a broadly-diversified commodity price index distributed Bloomberg Indexes.

Citigroup 1 year Treasury Index is an unmanaged index generally representative of the average yield on 1-Year U.S. Treasury bills.

Credit Suisse High Yield Index measures the performance of the investable universe of the high yield bond public debt market. All bonds are U.S. dollar denominated and rated Split BBB and below with par amounts greater than $75 Million.

FTSE NAREIT Composite REIT Index is a free-float adjusted, market-capitalization-weighted index of U.S. Equity and Mortgage REITS.

MSCI ACWI (All Country World Index) Index℠ is a free float-adjusted market capitalization index that is designed to measure equity market performance in the global developed and emerging markets.

MSCI EAFE® Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure developed market equity performance, excluding the US & Canada.

MSCI Emerging Markets Index℠ is a free float-adjusted market capitalization index that is designed to measure equity market performance in global emerging markets. As of May 2005 the Index consisted of 26 emerging market country indices.

MSCI Europe Index℠ is a free float-adjusted market capitalization index that is designed to measure developed market equity performance in Europe.

MSCI Pacific Index℠ is a free float-adjusted market capitalization index that is designed to measure equity market performance in the Pacific region. As of May 2005, the MSCI Pacific Index consisted of the following 5 Developed Market countries: Australia, Hong Kong, Japan, New Zealand, and Singapore.

MSCI Small Cap Index℠ is a refinement of the EAFE index, targeting 40% of the eligible Small Cap universe within each industry group, within each country. MSCI defines the Small Cap universe as all listed securities that have a market capitalization in the range of USD200-1,500 million.

Russell 3000E™ Index measures performance of the Russell 3000 Index extended to include securities of the Russell Microcap Index. It represents ~99% of the U.S. Equity Market.

Russell 2000® Index measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 8% of the total market capitalization of the Russell 3000 Index. As of the latest reconstitution, the average market capitalization was approximately $664.9 M; the median market capitalization was approximately $539.5 M. The largest company in the index had an approximate market capitalization of $1.8 B.

Russell 1000® Value Index measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values. (Russell 1000® Index measures the performance of the 1,000 largest companies in the Russell 3000 Index).

Russell 1000® Growth Index measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2000® Value Index measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.

Russell 2000® Growth Index measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell Midcap® Index measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 25% of the total market capitalization of the Russell 1000 Index. As of the latest reconstitution, the average market capitalization was approximately $4.7 billion; the median market capitalization was approximately $3.6 billion. The largest company in the index had an approximate market capitalization of $13.7 B.

Russell Midcap® Value Index measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. The stocks are also members of the Russell 1000 Value index.

Russell Midcap® Growth Index measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. The stocks are also members of the Russell 1000 Growth index.

Standard & Poor's 500® consists of 500 US stocks chosen for market size, liquidity, and industry group representation. It is a market-value weighted index (stock price times number of shares outstanding), with each stock's weight in the Index proportionate to its market value.

Notes:

For MSCI Indexes, MCSI = Morgan Stanley Capital Index, ND=net of dividends, TR=total returns

All Russell U.S. Equity Indexes are subsets of the Russell 3000E™ Index.

Definitions:

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 09/30/2018

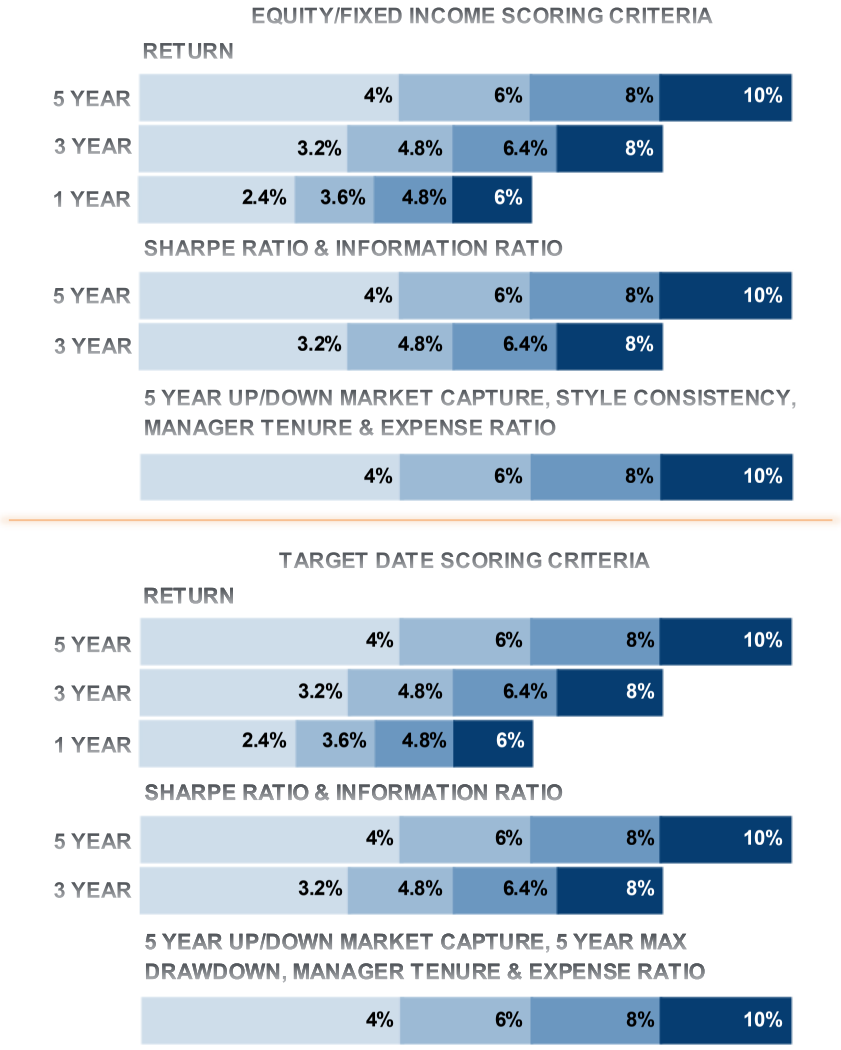
Investment Scoring Methodology

-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 any four quarters out of the previous eight 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.



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%

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Active Scoring - Glossary

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 it's 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 it's 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.

Passive Scoring - Glossary

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 09/30/2018

Presented By: Tom Ming

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Market & Economic Review

For Period Ending 9/30/2018

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).

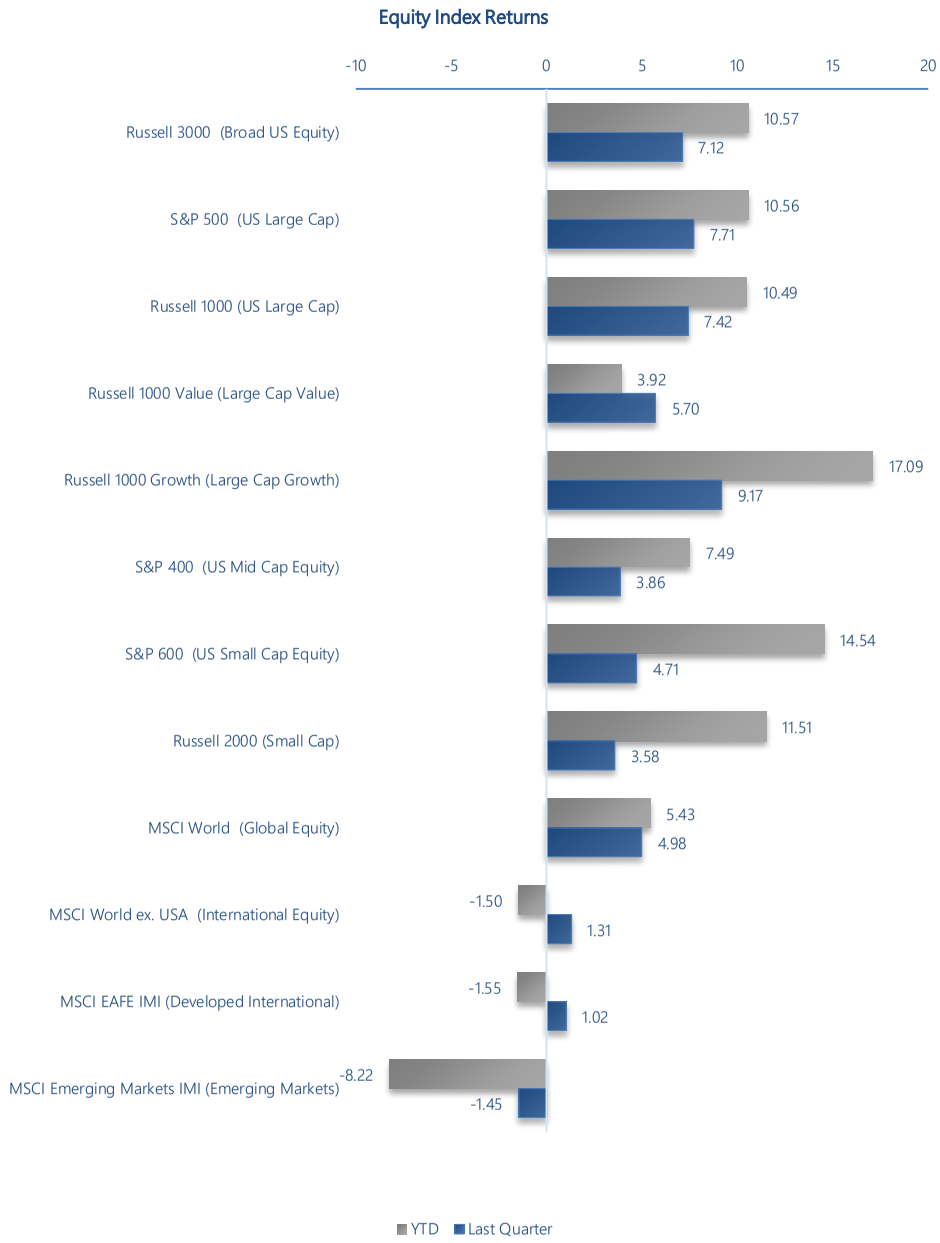
Equity Review

Domestic Equity

- S&P 500 posted a gain of 7.71% for the quarter
- Large Cap (Russell 1000) outperformed Small Cap (Russell 2000)
- Growth (Russell 1000 Growth) outperformed Value (Russell 1000 Value)
- The Healthcare, Industrials, and Technology were the top performing sectors in the quarter while Utilities, Real Estate, and Energy were among the worst performers.
- Strong corporate earnings and robust economic growth in the third quarter helped propel U.S. equity markets.
- While trade tensions added in some volatility to the markets throughout the quarter, improving labor market conditions and wage growth helped the U.S. equity markets produce one of the highest returns of all the developed markets.
- U.S. stock indices hit several record highs throughout the quarter.

International Equity

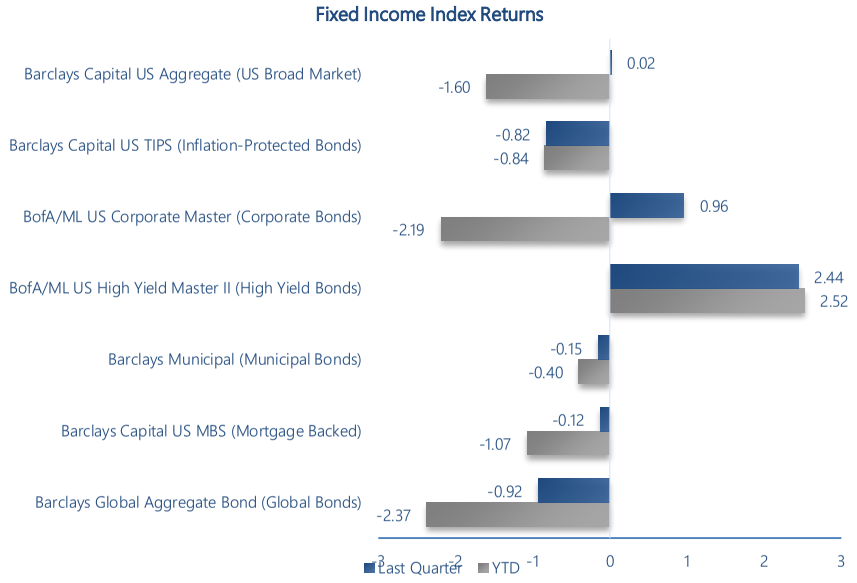
- MSCI World ex. US posted a 1.31% gain for the quarter.
- Domestic equities outperformed international equities
- Developed market equities outperformed emerging market equities.
- European stocks advanced modestly in the quarter driven by growth in corporate earnings and an improving inflation situation. Slowing economic growth and trade tensions tempered returns for the quarter.
- Japanese equities gained 6% during the quarter driven by signs that the Japanese economy is continuing to improve.
- Emerging Market equities fell 1.5% in the quarter driven primarily by the continued strength in the U.S. dollar, rising interest rates in the U.S., and the continued global trade tensions principally between the U.S. and China.

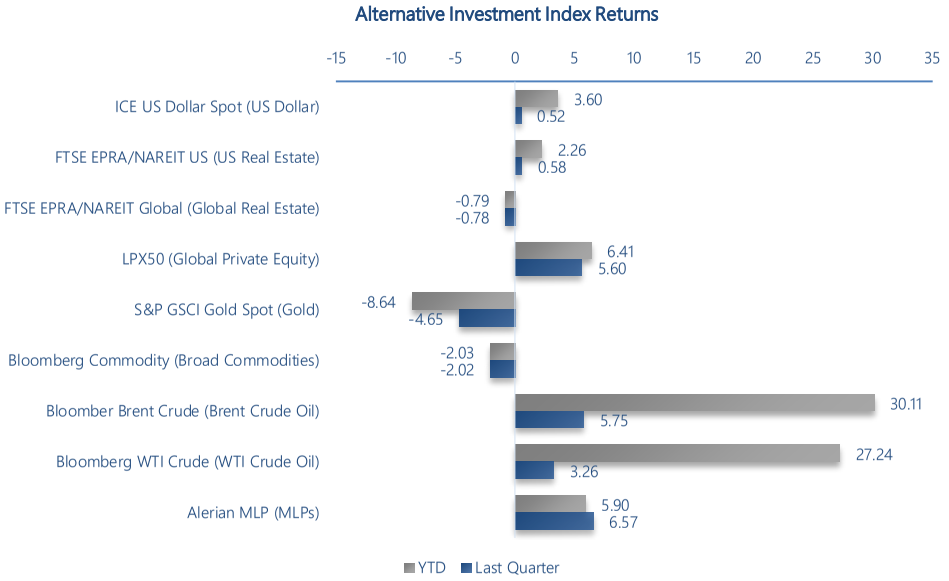


Source: Index Factsheets as of 9/30/2018 from the following index providers: MSCI Indices (www.msci.com), S&P Dow Jones Indices (www.us.spindices.com), FTSE Russell Indices (www.ftse.com).

Fixed Income

- The yield on the 10-Year Treasury ended the quarter at 3.05%
- Yields rose across the U.S. Treasury yield curve over the quarter and the yield curve continued to flatten modestly.
- U.S. Treasuries declined in the quarter as the Federal Reserve continues to push forward with monetary tightening.
- The Fed raised short term interest rates another 25 basis points during their September meeting and has signaled one additional rate hike before the end of the year.
- European bonds declined over the quarter as the European Central Bank continues to push forward winding down their stimulus program.





Alternative Investments

- Commodities posted a 2% loss during the quarter. The top detractors were Nickel (-16%), Sugar (-14.5%), and Coffee (-13.5%). The best performing commodities were Heating Oil (5.6%), Brent Crude (5.2%), and Unleaded Gas (4.9%).
- The US Dollar gained .5% during the quarter and is up 3.6% for the year.
- Brent Crude Oil gained 5.8% for the quarter while West Texas Intermediate (WTI) Crude Oil gained 3.3%.
- US REITs outperformed Global REITS posting a 0.6% gain for the quarter compared to a 0.8% loss for the quarter globally.
- Global Private Equity and MLPs posted gains this quarter of 5.6% and 6.6% respectively.

Source: Index Factsheets as of 9/30/2018 from the following index providers: Bloomberg Barclays Indices (www.bloomberg.com), BofA Merrill Lynch (www.bofaml.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 & Political Review

Macroeconomic Variable	Latest Data	Previous Quarter	Change
Real U.S. GDP *(% Q/Q Annualized)*	4.2% *(Q2 2018)*	2.0% *(Q1 2018)*	↑ 2.2%
Headline Inflation *(% Y/Y)*	2.3% *(September 2018)*	2.9% *(June 2018)*	↓ 0.6%
Core Inflation *(% Y/Y)*	2.2% *(September 2018)*	2.3% *(June 2018)*	↓ 0.1%
Unemployment *(%)*	3.7% *(September 2018)*	4. 0% *(June 2018)*	↓ 0.3%
Hours Worked *(Average/Week)*	34.5 *(September 2018)*	34.5 *(June 2018)*	→ 00.0
Average Hourly Wages *($)*	$27.24 *(September 2018)*	$26.98 *(June 2018)*	↑ $0.26
Average Price of Gas *($/Gallon - Regular)*	$2.836 *(September 2018)*	$2.891 *(June 2018)*	↓ $0.25
Dollar/Euro *($/€)*	1.1622 *(September 2018)*	1.1630 *(June 2018)*	↑ 0.008
Yen/Dollar *(¥/$)*	113.48 *(September 2018)*	109.98 *(June 2018)*	↑ 3.50
Yuan/Dollar *(¥/$)*	6.8680 *(September 2018)*	6.5027 *(June 2018)*	↑ 0.3653
Fed Funds Rate *(% Range)*	2.00 – 2.25% *(September 2018)*	1.75 – 2.00% *(June 2018)*	↑ 0.25%
S&P 500 *(Price Level)*	2,913.98 *(September 2018)*	2,718.37 *(June 2018)*	↑ 195.61
Ten Year Treasury Yield *(%)*	3.05% *(September 2018)*	2.85% *(June 2018)*	↑ 0.20%

Macroeconomic Review

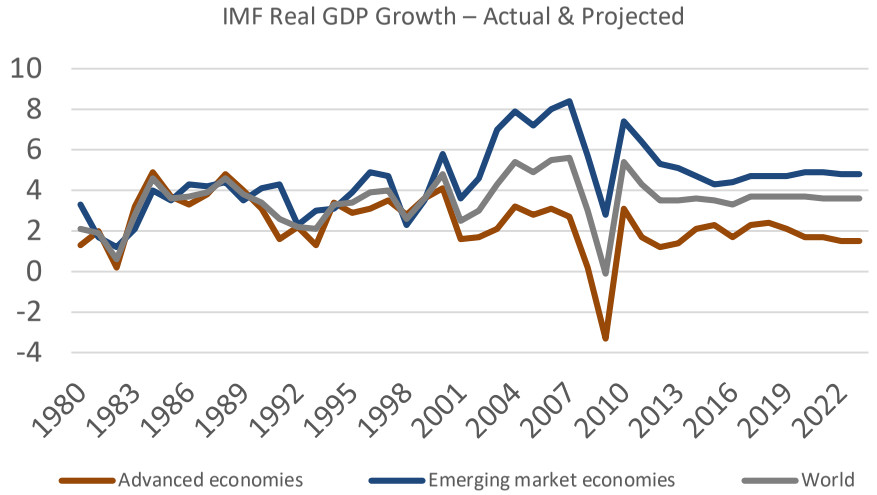
- GDP increased at an annual rate of 4.2% in Q2 compared to a 2.0% in the quarter prior.
- Headline inflation fell 0.6% to 2.3% at the end of September while core inflation fell just 0.1% to 2.2% to end the quarter.
- The unemployment rate declined to 3.7% in September from 4.0% in June, the lowest rate in almost 50 years.
- The US Dollar strengthened against almost all major currencies, particularly against emerging market currencies amid Turkey, Argentina, and Brazil's increasing financial turmoil.
- Wage growth improved at the fastest rate since 2016 as the labor market continues to tighten and employers raise wages in order to find and keep the right talent.

Political Review

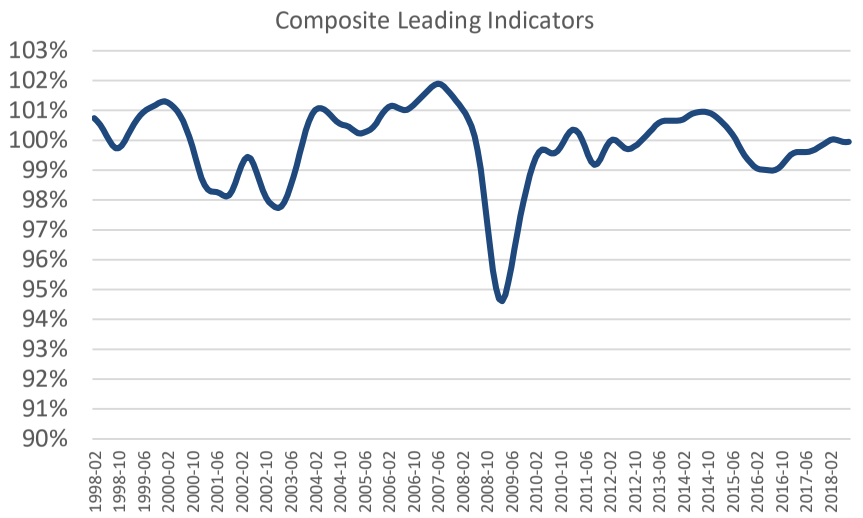
- Trade policy and tariff threats from Washington DC to China continued to dominate headlines throughout the quarter.
- In Brexit negotiations, the likelihood of a "No-Deal Brexit" increased over the quarter as the British government and EU lawmakers disagree on several major areas that need to be resolved before the end of the year.
- German Chancellor Angela Merkel continued to struggle keeping her coalition government in tact as support for majority CDU and CSU parties slipped throughout the quarter. Bavarian elections in October may play a critical role in shaping the German government moving forward.
- Brazil, Argentina, and Turkey have struggled to deal with worsening financial situations as the countries have tried to fight weakening economic growth and sharp increases in inflation.
- The United States, Mexico, and Canada tentatively agreed on a new trade agreement to replace NAFTA. The legislatures of all three countries now must ratify the agreement prior to it taking effect.

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



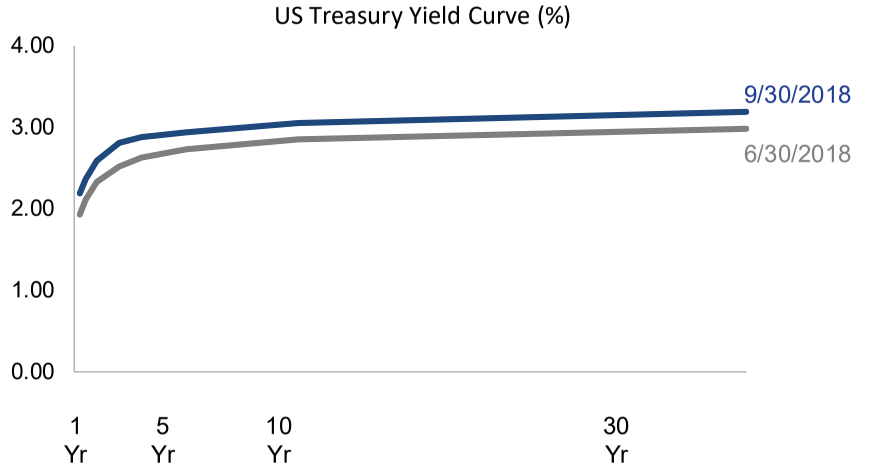
Trade & World Growth	The International Monetary Fund projected slowing world economic growth in their most recent Market Economic Outlook. The IMF points to the ongoing trade disputes between the U.S., China and other major trading partners as the source for the slowing growth.



Composite Leading Indicators	The Composite Leading Indicator is designed to provide early signals of turning points in business cycles showing fluctuation of economic activity. Given the level and direction of the CLI, a business cycle downturn appears unlikely in the short term



Labor Market	The current unemployment level of 3.7% is the lowest the unemployment level has been in almost 50 years and has only been lower than 3.7% a handful of times since 1948. This suggests upward pressure on wage growth as the labor market tightens.

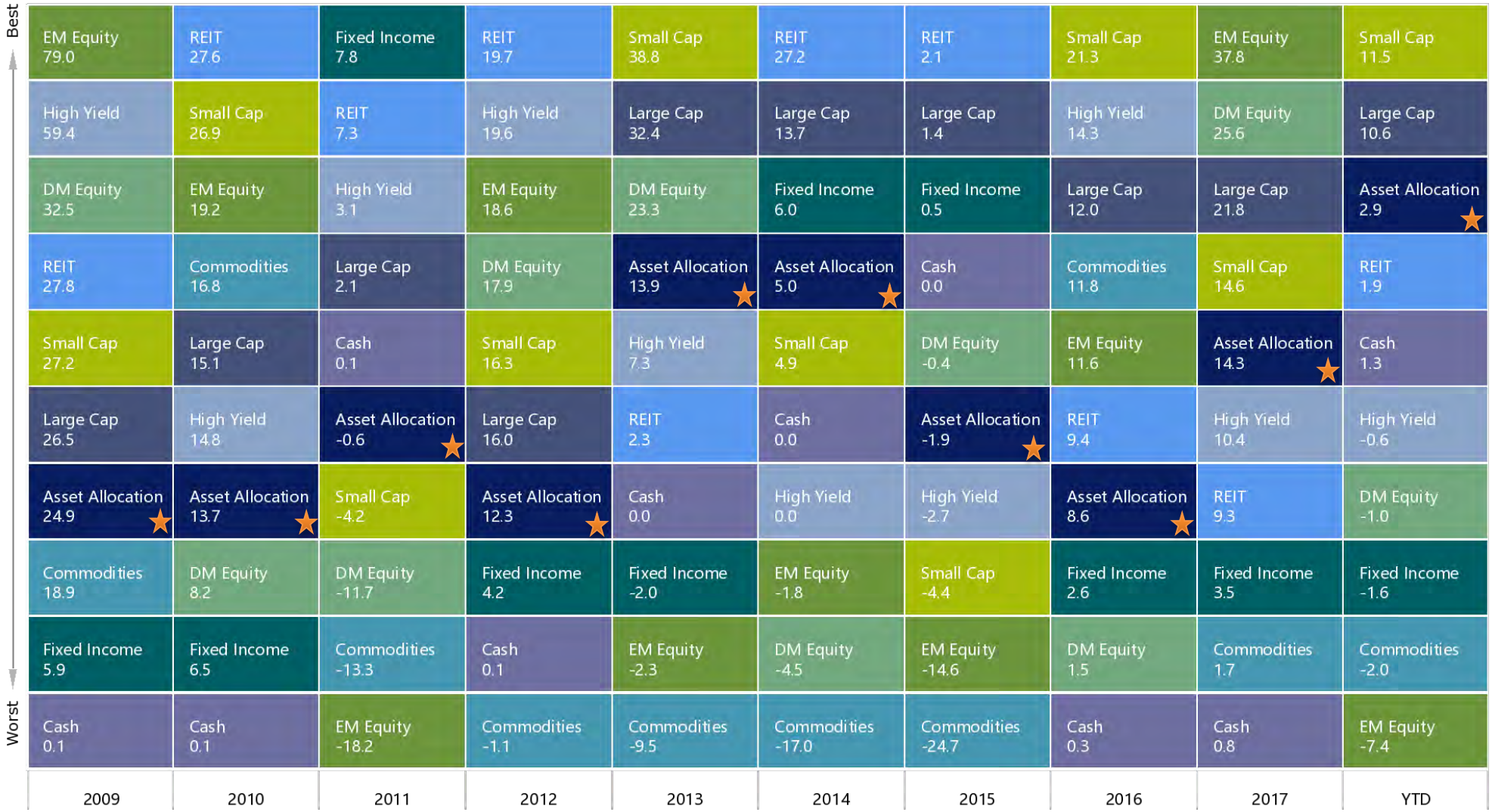


Treasury Yield Curve	The Treasury Yield curve continued to flatten by 9 bps over the quarter. Since the Yield Curve inverting is a significant indicator of an oncoming recession, it is important to closely watch how long term yields behave relative to short term in the months ahead.

Source: International Monetary Fund (IMF) (www.imf.org), Organization for Economic Co-Operation and Development (www.oecd.org), Bureau of Labor Statistics (www.bls.gov), U.S. Treasury (www.treasury.gov). 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

Pensionmark



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. 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 09/30/2018

Investment Scoring Summary

Passing	Watch	Review	Not Scored	Total
25	0	0	1	26

Investment Additions

Investment Name	Status	Morningstar Rating
No current investment additions		

Investments on Watch

Investment Name	Status	Quarters Failing Criteria	Morningstar Rating
No investments are currently on the watch list			

Investments Targeted for Review

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

Review : Watch : Addition :

PORTFOLIO REVIEW

Community Action Partnership ERISA 403(b)

For Period Ending 09/30/2018

	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

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

Asset Allocation
Putnam Dynamic Asset Allocation Bal Y
Putnam Dynamic Asset Allocation Cnsrv Y
Putnam Dynamic Asset Allocation Gr Y
BlackRock LifePath® Index Retire K
BlackRock LifePath® Index 2020 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

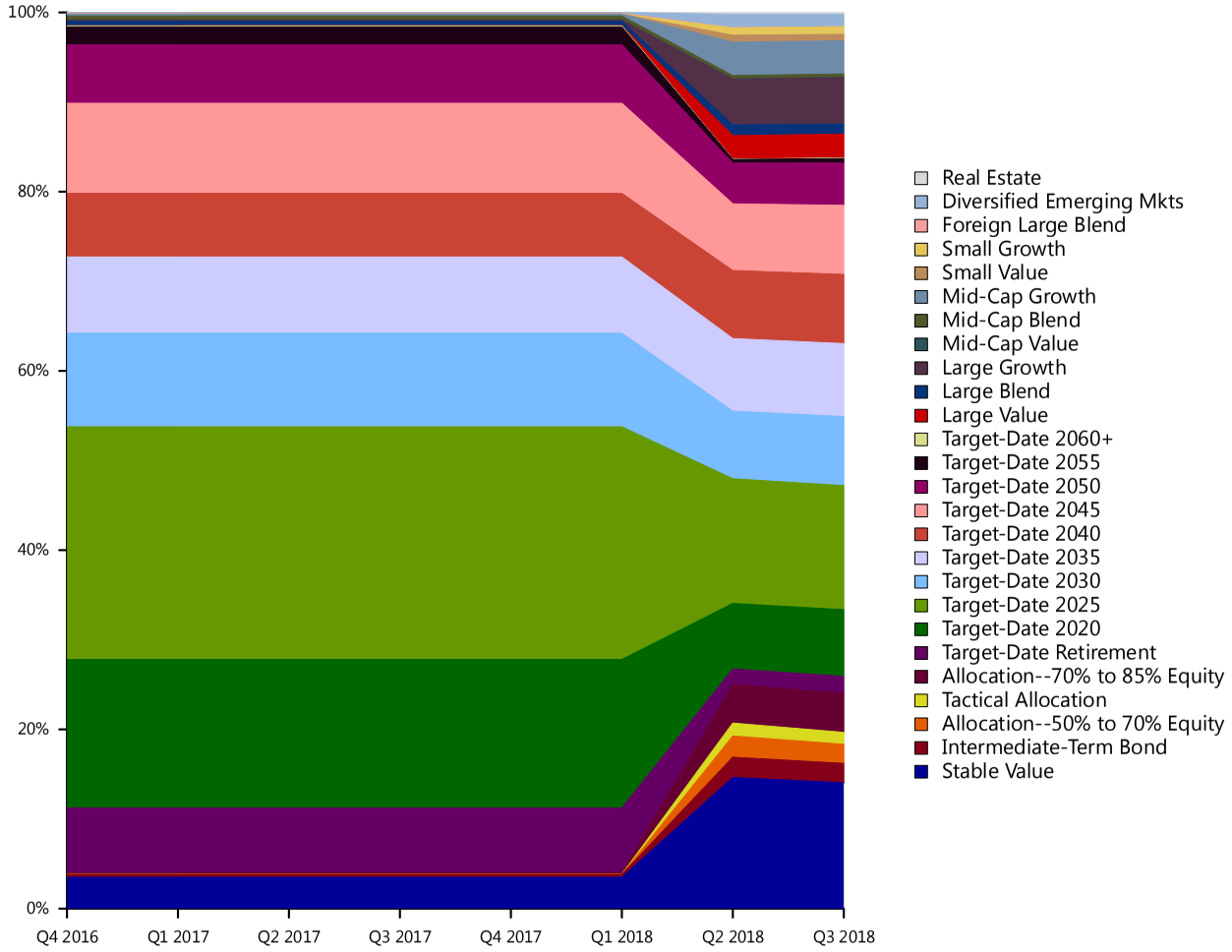
Fixed Income	Cash/Stable Value
Vanguard Total Bond Market Index Adm	The Standard Stable Asset A

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.

Historical Allocation



Investment Name	# of Participants	09/30/2018 Balance	% of Plan	06/30/2018 Balance	% Change
Stable Value					
The Standard Stable Asset A	88	$670,359.29	14.04%	$666,160.43	0.63%
Intermediate-Term Bond					
Vanguard Total Bond Market Index Adm	49	$103,240.62	2.16%	$102,625.02	0.60%
Allocation--50% to 70% Equity					
Putnam Dynamic Asset Allocation Bal Y	41	$101,465.16	2.13%	$107,589.42	(5.69%)
Tactical Allocation					
Putnam Dynamic Asset Allocation Cnsrv Y	16	$63,676.76	1.33%	$65,627.41	(2.97%)
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y	17	$207,995.05	4.36%	$195,780.84	6.24%
Target-Date Retirement					
BlackRock LifePath® Index Retire K	14	$90,320.43	1.89%	$78,818.64	14.59%
Target-Date 2020					
BlackRock LifePath® Index 2020 K	55	$355,199.66	7.44%	$332,737.64	6.75%
Target-Date 2025					
BlackRock LifePath® Index 2025 K	90	$660,671.30	13.84%	$632,898.70	4.39%
Target-Date 2030					
BlackRock LifePath® Index 2030 K	89	$367,881.87	7.71%	$343,173.65	7.20%
Target-Date 2035					
BlackRock LifePath® Index 2035 K	78	$388,844.21	8.15%	$368,231.81	5.60%
Target-Date 2040					
BlackRock LifePath® Index 2040 K	81	$368,221.43	7.71%	$345,810.66	6.48%

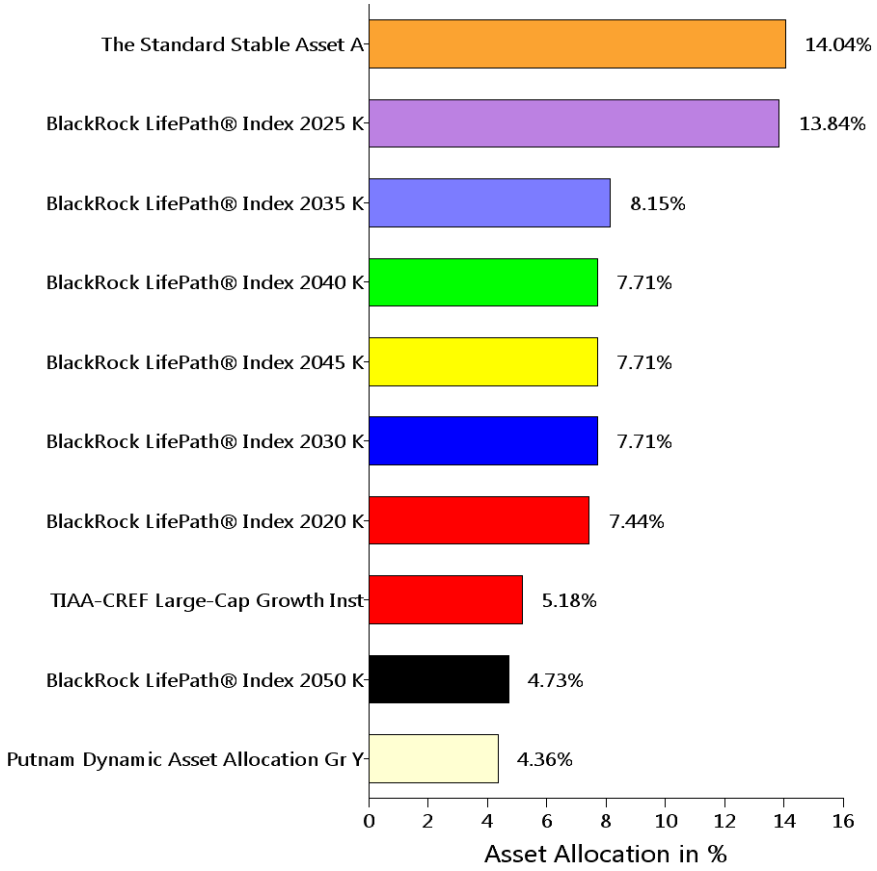
Investment Name	# of Participants	09/30/2018 Balance	% of Plan	06/30/2018 Balance	% Change
Target-Date 2045					
BlackRock LifePath® Index 2045 K	106	$367,945.45	7.71%	$338,187.87	8.80%
Target-Date 2050					
BlackRock LifePath® Index 2050 K	81	$225,542.86	4.73%	$206,654.63	9.14%
Target-Date 2055					
BlackRock LifePath® Index 2055 K	37	$24,156.21	0.51%	$18,897.61	27.83%
Target-Date 2060+					
BlackRock LifePath® Index 2060 K	16	$3,249.41	0.07%	$893.15	263.81%
Large Value					
MFS® Value R6	27	$126,562.65	2.65%	$119,733.93	5.70%
Large Blend					
iShares S&P 500 Index K	31	$53,643.08	1.12%	$54,695.89	(1.92%)
Large Growth					
TIAA-CREF Large-Cap Growth Inst	59	$247,236.17	5.18%	$232,161.90	6.49%
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst	5	$1,042.58	0.02%	$996.65	4.61%
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral	10	$18,277.09	0.38%	$17,459.81	4.68%
Mid-Cap Growth					
MassMutual Select Mid Cap Growth I	55	$176,798.40	3.70%	$169,504.72	4.30%
Small Value					
DFA US Small Cap Value I	42	$34,291.50	0.72%	$34,771.02	(1.38%)

Investment Name	# of Participants	09/30/2018 Balance	% of Plan	06/30/2018 Balance	% Change
Small Growth					
Janus Henderson Triton T	31	$40,247.91	0.84%	$37,302.92	7.89%
Foreign Large Blend					
Hartford International Opportunities R6	5	$174.97	0.00%	$80.09	118.47%
Diversified Emerging Mkts					
American Funds New World R6	50	$66,465.34	1.39%	$68,939.92	(3.59%)
Real Estate					
Principal Real Estate Securities Inst	5	$9,711.93	0.20%	$9,605.17	1.11%
Total:		$4,773,221.33		$4,549,339.50	4.92%

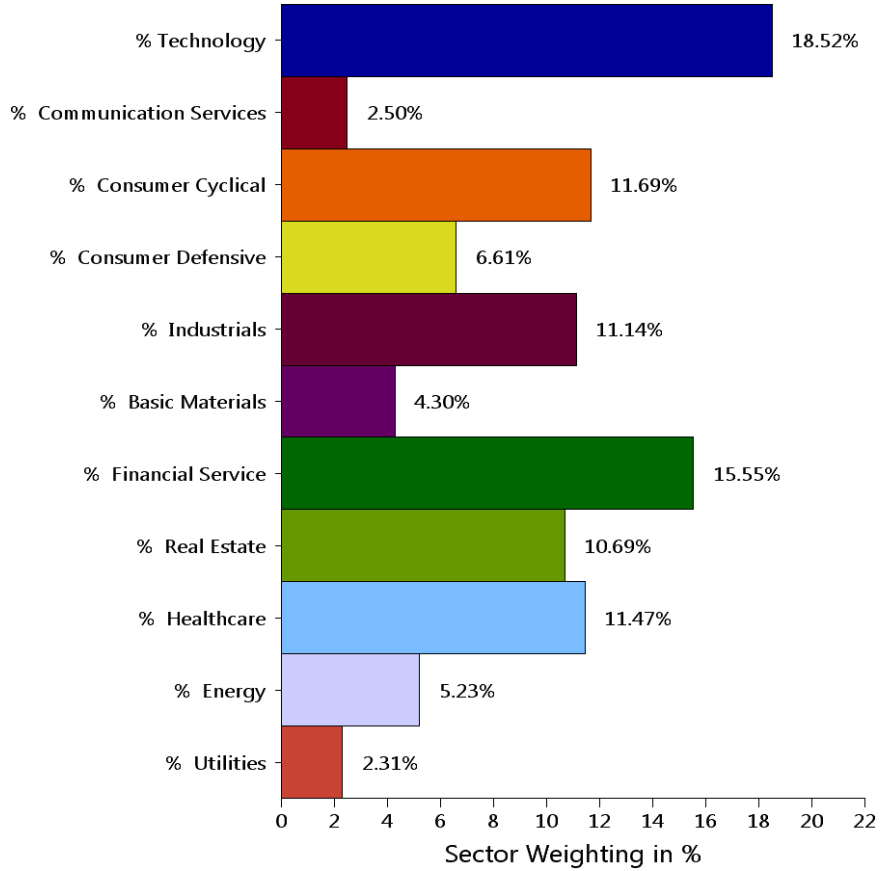
Review : Watch : Addition :

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

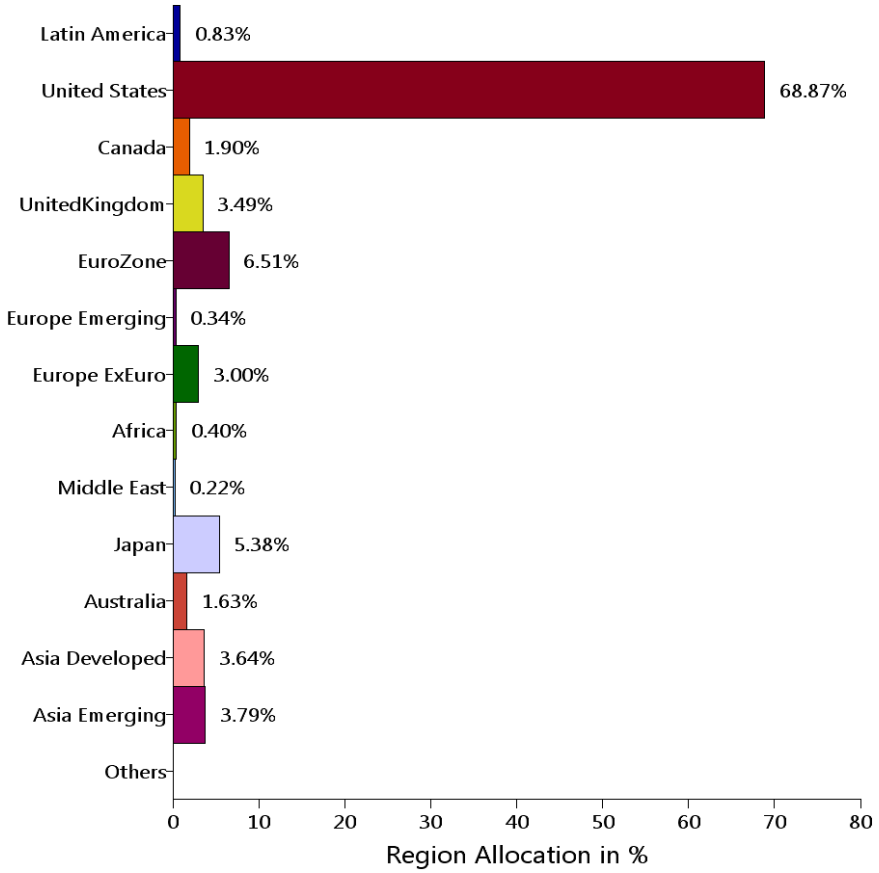
Top 10 Holdings



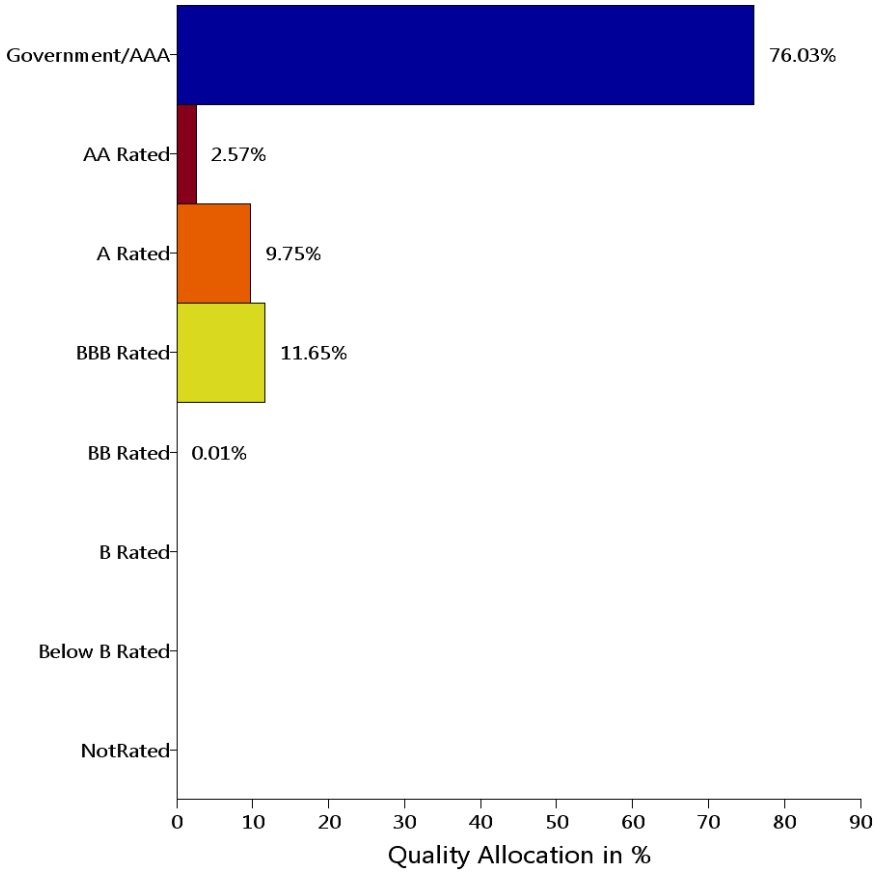
Sector Allocation



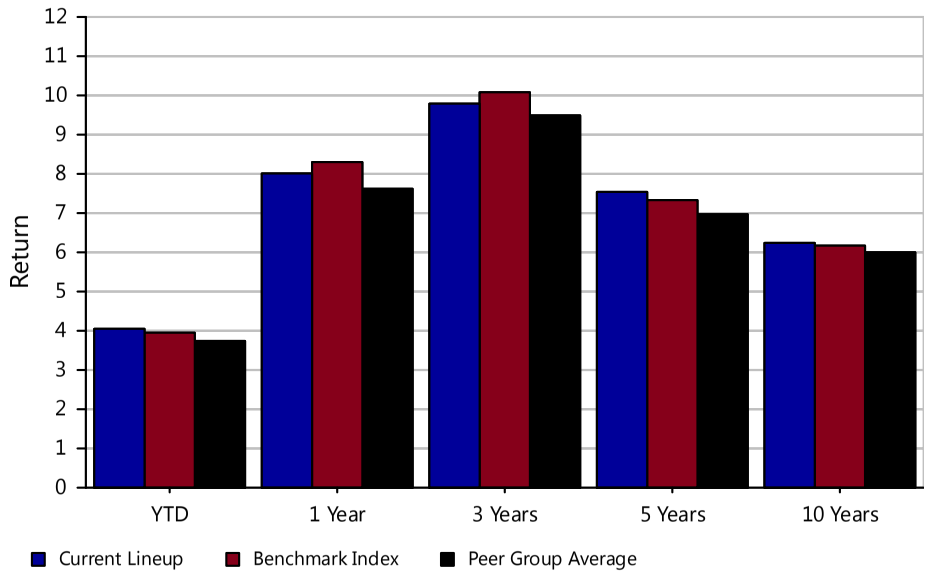
Region Allocation



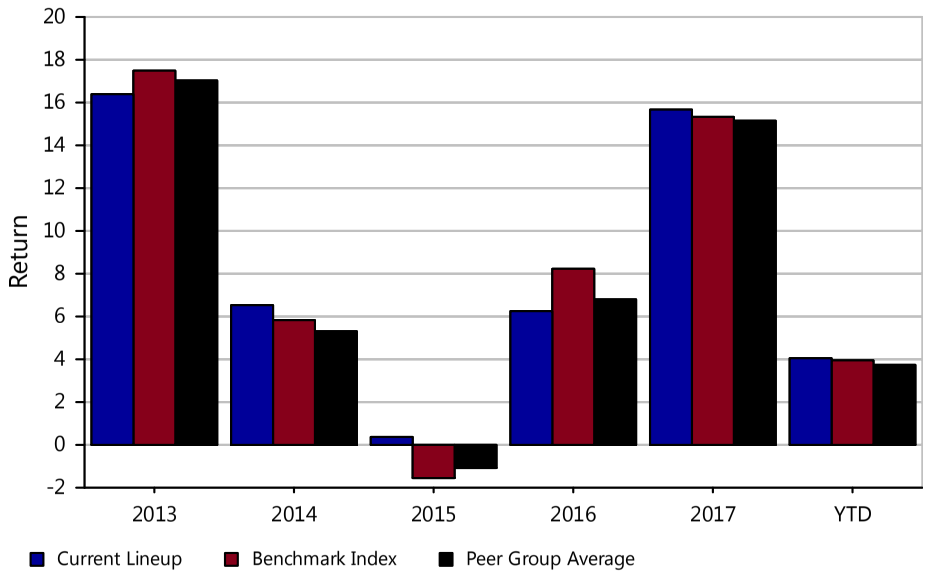
Quality Allocation



Annualized Returns



Calendar Year Returns



Trailing Returns

	YTD	1 Year	3 Years	5 Years	10 Years	Net Exp.Ratio
Current Lineup	4.05	8.01	9.79	7.54	6.24	0.25
Benchmark Index	3.95	8.30	10.08	7.33	6.17	NA
Peer Group Average	3.74	7.62	9.49	6.97	6.00	0.90

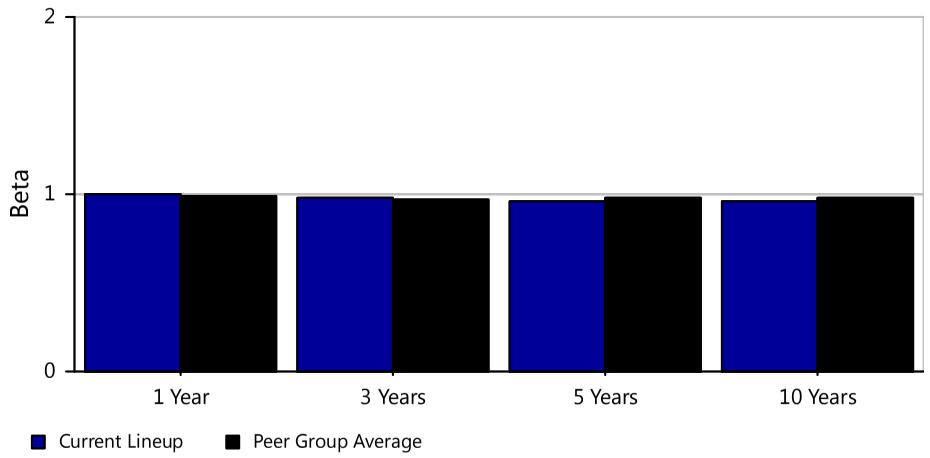
Calendar Year Returns

	2013	2014	2015	2016	2017	YTD	Net Exp.Ratio
Current Lineup	16.39	6.53	0.37	6.25	15.67	4.05	0.25
Benchmark Index	17.49	5.83	-1.55	8.23	15.33	3.95	NA
Peer Group Average	17.03	5.31	-1.08	6.80	15.15	3.74	0.90

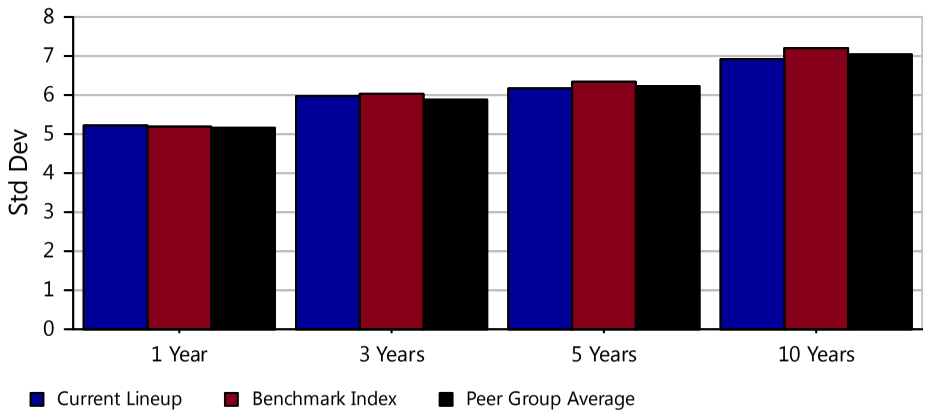
The Benchmark Index is constructed utilizing the underlying indexes of the Plan's investment options weighted in proportion to the asset allocation of the Plan. The underlying indexes are illustrated on the standardized performance pages of the report.

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 call 888-201-5488.

Annualized Beta



Annualized Standard Deviation



Trailing Beta

	1 Year	3 Years	5 Years	10 Years
Current Lineup	1.00	0.98	0.96	0.96
Peer Group Average	0.99	0.97	0.98	0.98

Trailing Standard Deviation

	1 Year	3 Years	5 Years	10 Years
Current Lineup	5.22	5.97	6.17	6.92
Benchmark Index	5.19	6.03	6.34	7.20
Peer Group Average	5.16	5.88	6.23	7.04

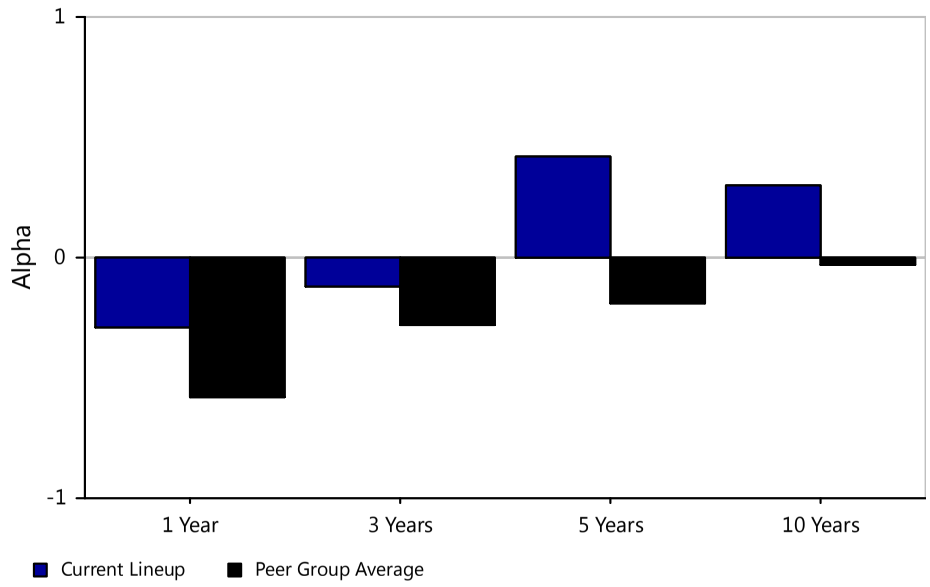
Calendar Year Beta

	2013	2014	2015	2016	2017
Current Lineup	0.97	0.90	1.00	0.96	0.93
Peer Group Average	0.98	0.97	1.00	0.96	0.94

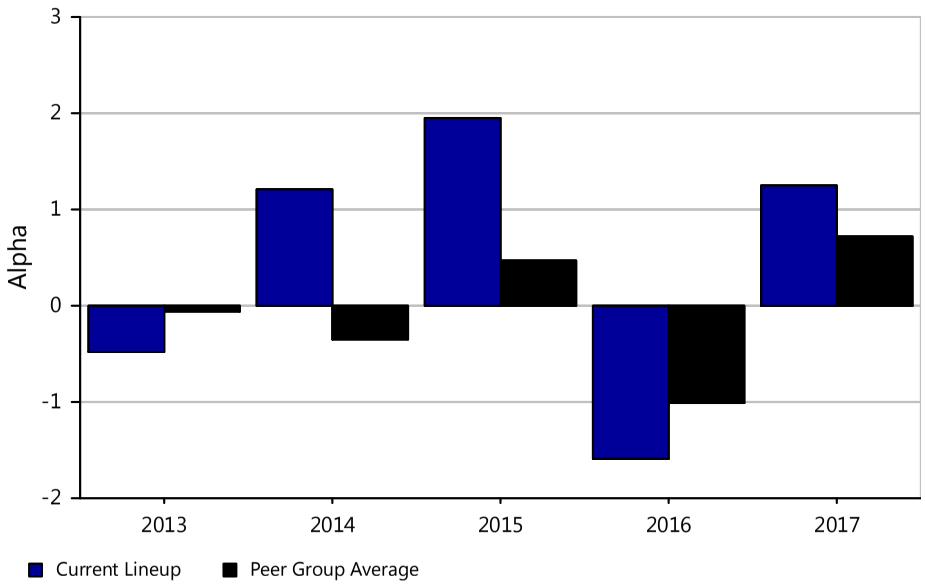
Calendar Year Standard Deviation

	2013	2014	2015	2016	2017
Current Lineup	6.12	5.83	8.42	7.48	1.84
Benchmark Index	6.24	6.43	8.31	7.72	1.93
Peer Group Average	6.12	6.28	8.32	7.41	1.84

Annualized Alpha



Calendar Year Alpha



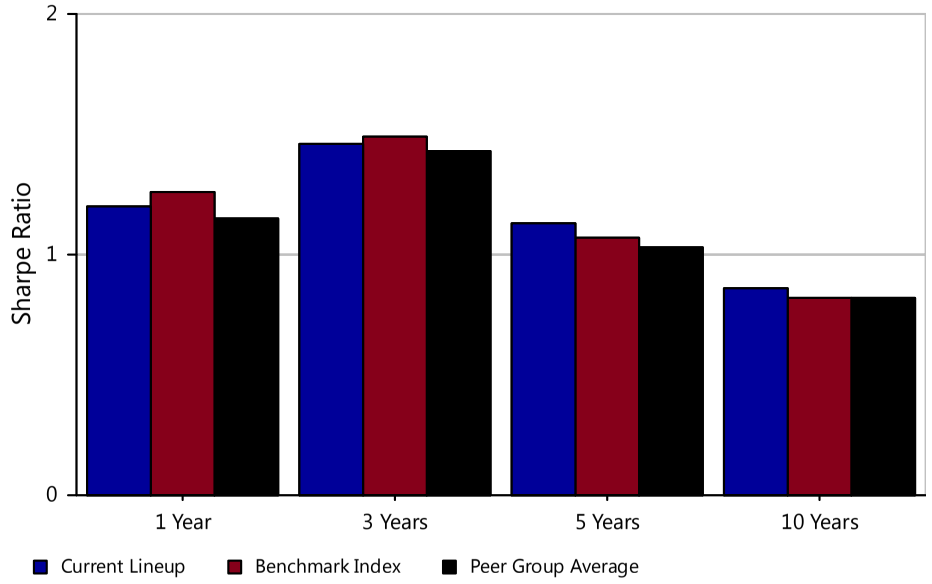
Trailing Alpha

	1 Year	3 Years	5 Years	10 Years
Current Lineup	-0.29	-0.12	0.42	0.30
Peer Group Average	-0.58	-0.28	-0.19	-0.03

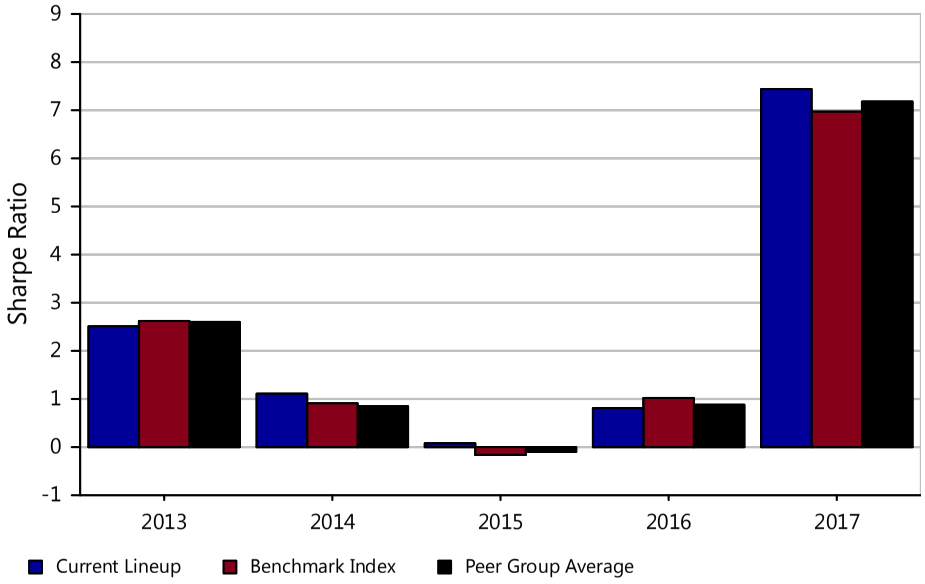
Calendar Year Alpha

	2013	2014	2015	2016	2017
Current Lineup	-0.48	1.21	1.95	-1.59	1.25
Peer Group Average	-0.06	-0.35	0.47	-1.01	0.72

Annualized Sharpe Ratio



Calendar Year Sharpe Ratio



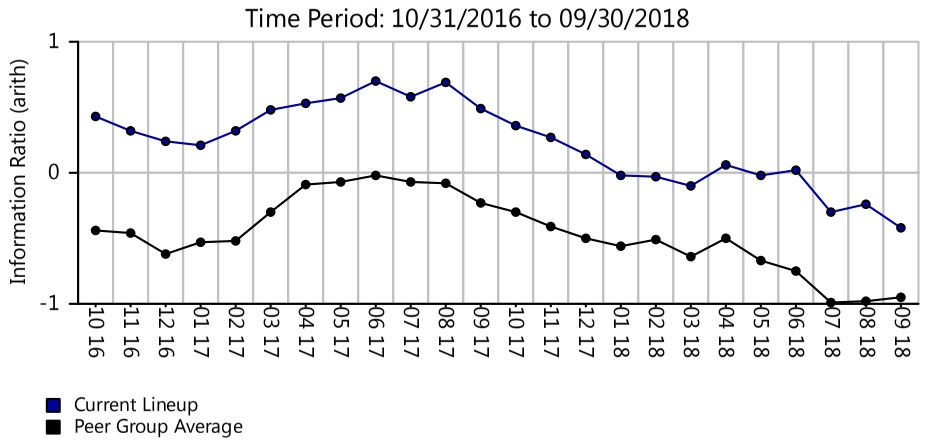
Trailing Sharpe Ratio

	1 Year	3 Years	5 Years	10 Years
Current Lineup	1.20	1.46	1.13	0.86
Benchmark Index	1.26	1.49	1.07	0.82
Peer Group Average	1.15	1.43	1.03	0.82

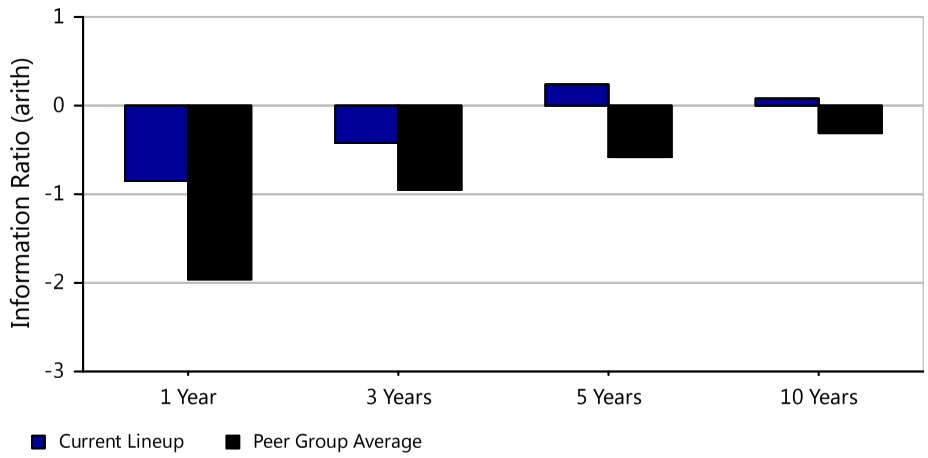
Calendar Year Sharpe Ratio

	2013	2014	2015	2016	2017
Current Lineup	2.51	1.11	0.08	0.81	7.44
Benchmark Index	2.62	0.91	-0.16	1.02	6.97
Peer Group Average	2.60	0.85	-0.10	0.88	7.18

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	-0.12	-0.02	0.32	0.13	0.16
Peer Group Average	-0.73	-0.65	-0.45	-0.48	0.02

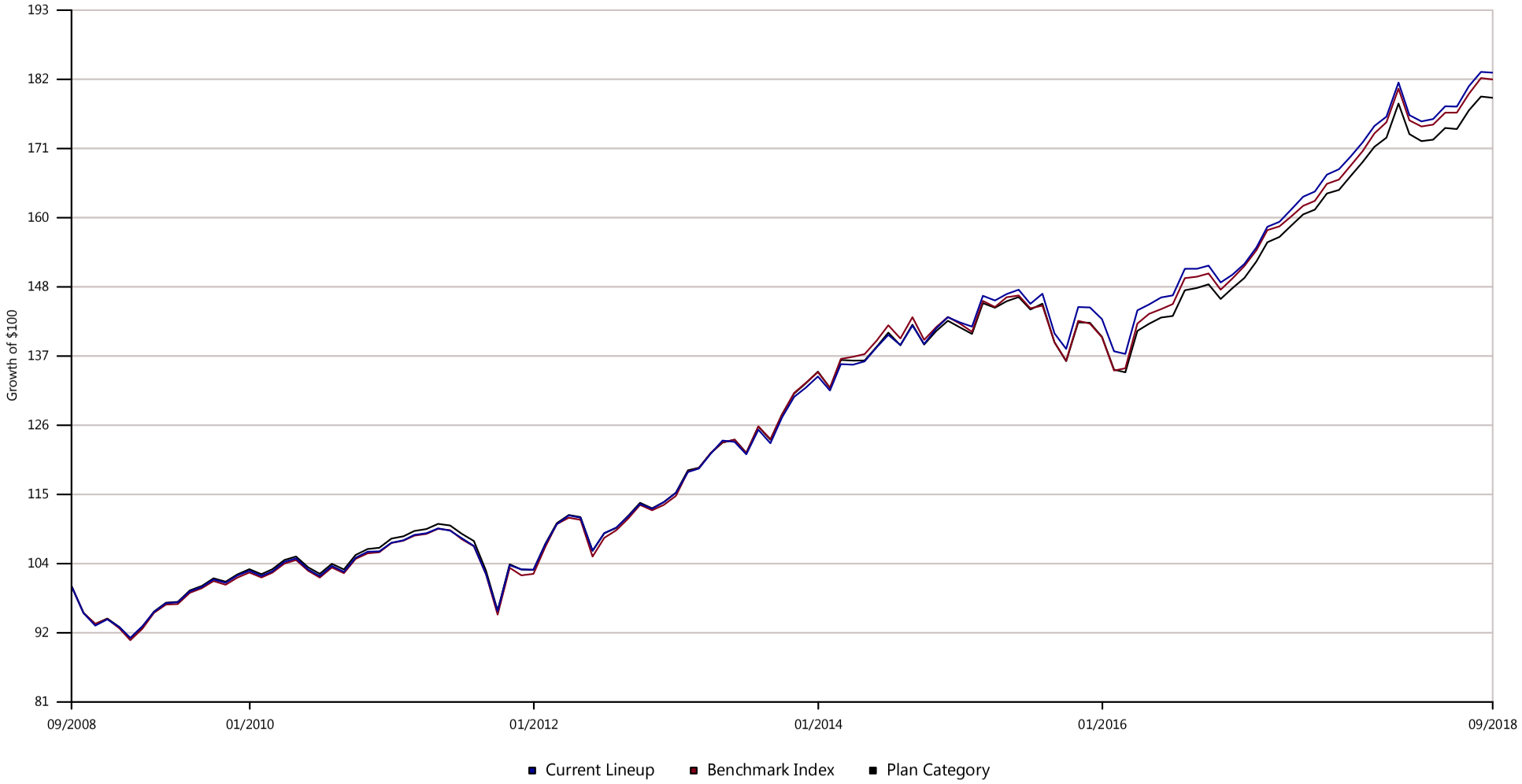
Calendar Year Information Ratio

	2013	2014	2015	2016	2017
Current Lineup	-1.26	0.75	1.69	-2.26	0.73
Peer Group Average	-1.15	-0.89	0.63	-1.66	-0.41

Trailing Information Ratio

	1 Year	3 Years	5 Years	10 Years
Current Lineup	-0.85	-0.42	0.24	0.08
Peer Group Average	-1.96	-0.95	-0.58	-0.31

Time period : September 2008 - September 2018



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.

	1 YR	3 YR	5 YR	10 YR
Current Lineup	8.01%	32.32%	43.83%	83.13%
Benchmark Index	8.30%	33.37%	42.45%	82.03%
Plan Category	7.62%	31.27%	40.09%	79.06%

Total Plan Assets	Weighted Investment Cost	Weighted Investment Expense
$4,773,221.33	$10,230.19	0.25%

Investment	#of Participants	2018-09-30 Balance	% of Total Plan	Fund Expense	Weighted Cost
Stable Value					
The Standard Stable Asset A	88	$670,359.29	14.04%	-	$0.00
Intermediate-Term Bond					
Vanguard Total Bond Market Index Adm - VBTLX	49	$103,240.62	2.16%	0.05%	$51.62
Allocation--50% to 70% Equity					
Putnam Dynamic Asset Allocation Bal Y - PABYX	41	$101,465.16	2.13%	0.74%	$750.84
Tactical Allocation					
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	16	$63,676.76	1.33%	0.77%	$490.31
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y - PAGYX	17	$207,995.05	4.36%	0.84%	$1,747.16
Target-Date Retirement					
BlackRock LifePath® Index Retire K - LIRKX	14	$90,320.43	1.89%	0.11%	$99.35
Target-Date 2020					
BlackRock LifePath® Index 2020 K - LIMKX	55	$355,199.66	7.44%	0.11%	$390.72
Target-Date 2025					
BlackRock LifePath® Index 2025 K - LIBKX	90	$660,671.30	13.84%	0.11%	$726.74

Investment	#of Participants	2018-09-30 Balance	% of Total Plan	Fund Expense	Weighted Cost
Target-Date 2030					
BlackRock LifePath® Index 2030 K - LINKX	89	$367,881.87	7.71%	0.11%	$404.67
Target-Date 2035					
BlackRock LifePath® Index 2035 K - LIJKX	78	$388,844.21	8.15%	0.11%	$427.73
Target-Date 2040					
BlackRock LifePath® Index 2040 K - LIKKX	81	$368,221.43	7.71%	0.11%	$405.04
Target-Date 2045					
BlackRock LifePath® Index 2045 K - LIHKX	106	$367,945.45	7.71%	0.11%	$404.74
Target-Date 2050					
BlackRock LifePath® Index 2050 K - LIPKX	81	$225,542.86	4.73%	0.11%	$248.10
Target-Date 2055					
BlackRock LifePath® Index 2055 K - LIVKX	37	$24,156.21	0.51%	0.10%	$24.16
Target-Date 2060+					
BlackRock LifePath® Index 2060 K - LIZKX	16	$3,249.41	0.07%	0.11%	$3.57
Large Value					
MFS® Value R6 - MEIKX	27	$126,562.65	2.65%	0.49%	$620.16
Large Blend					
iShares S&P 500 Index K - WFSPX	31	$53,643.08	1.12%	0.04%	$21.46
Large Growth					
TIAA-CREF Large-Cap Growth Inst - TILGX	59	$247,236.17	5.18%	0.43%	$1,063.12

Investment	#of Participants	2018-09-30 Balance	% of Total Plan	Fund Expense	Weighted Cost
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst - WFMIX	5	$1,042.58	0.02%	0.85%	$8.86
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral - VIMAX	10	$18,277.09	0.38%	0.05%	$9.14
Mid-Cap Growth					
MassMutual Select Mid Cap Growth I - MEFZX	55	$176,798.40	3.70%	0.72%	$1,272.95
Small Value					
DFA US Small Cap Value I - DFSVX	42	$34,291.50	0.72%	0.52%	$178.32
Small Growth					
Janus Henderson Triton T - JATTX	31	$40,247.91	0.84%	0.92%	$370.28
Foreign Large Blend					
Hartford International Opportunities R6 - IHOVX	5	$174.97	0.00%	0.73%	$1.28
Diversified Emerging Mkts					
American Funds New World R6 - RNWGX	50	$66,465.34	1.39%	0.64%	$425.38
Real Estate					
Principal Real Estate Securities Inst - PIREX	5	$9,711.93	0.20%	0.87%	$84.49

Review : Watch : Addition :

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

INVESTMENT REVIEW - 100 POINT

Community Action Partnership ERISA 403(b)

For Period Ending 09/30/2018

Investment Scorecard | Current & Historical Scoring

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16
Intermediate-Term Bond											
Vanguard Total Bond Market Index Adm - VBTLX	100	49	$103,240.62	2.16%	100	100	100	92	92	100	100
Allocation--50% to 70% Equity											
Putnam Dynamic Asset Allocation Bal Y - PABYX	90	41	$101,465.16	2.13%	93	90	98	96	96	96	95
Tactical Allocation											
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	86	16	$63,676.76	1.33%	86	86	89	96	98	98	98
Allocation--70% to 85% Equity											
Putnam Dynamic Asset Allocation Gr Y - PAGYX	98	17	$207,995.05	4.36%	96	96	100	96	98	96	99
Target-Date Retirement											
BlackRock LifePath® Index Retire K - LIRKX	96	14	$90,320.43	1.89%	96	94	96	96	95	95	94
Target-Date 2020											
BlackRock LifePath® Index 2020 K - LIMKX	84	55	$355,199.66	7.44%	85	76	82	86	88	90	89
Target-Date 2025											
BlackRock LifePath® Index 2025 K - LIBKX	84	90	$660,671.30	13.84%	88	76	82	84	84	84	84
Target-Date 2030											
BlackRock LifePath® Index 2030 K - LINKX	86	89	$367,881.87	7.71%	87	77	79	84	82	84	84
Target-Date 2035											
BlackRock LifePath® Index 2035 K - LIJKX	86	78	$388,844.21	8.15%	87	79	79	80	81	84	84
Target-Date 2040											
BlackRock LifePath® Index 2040 K - LIKKX	88	81	$368,221.43	7.71%	89	83	84	83	88	86	89
Target-Date 2045											
BlackRock LifePath® Index 2045 K - LIHKX	88	106	$367,945.45	7.71%	93	83	87	86	86	86	89

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16
Target-Date 2050											
BlackRock LifePath® Index 2050 K - LIPKX	94	81	$225,542.86	4.73%	93	83	91	90	90	90	93
Target-Date 2055											
BlackRock LifePath® Index 2055 K - LIVKX	94	37	$24,156.21	0.51%	93	83	93	92	93	90	93
Target-Date 2060+											
BlackRock LifePath® Index 2060 K - LIZKX	72	16	$3,249.41	0.07%	72	68	72	63	63	63	70
Large Value											
MFS® Value R6 - MEIKX	75	27	$126,562.65	2.65%	78	91	93	93	95	94	91
Large Blend											
iShares S&P 500 Index K - WFSPX	100	31	$53,643.08	1.12%	100	100	100	100	100	100	100
Large Growth											
TIAA-CREF Large-Cap Growth Inst - TILGX	96	59	$247,236.17	5.18%	92	94	88	94	89	86	80
Mid-Cap Value											
Wells Fargo Special Mid Cap Value Inst - WFMIX	78	5	$1,042.58	0.02%	78	87	90	95	97	95	96
Mid-Cap Blend											
Vanguard Mid Cap Index Admiral - VIMAX	100	10	$18,277.09	0.38%	100	100	100	100	100	100	100
Mid-Cap Growth											
MassMutual Select Mid Cap Growth I - MEFZX	89	55	$176,798.40	3.70%	90	97	97	97	97	99	97
Small Value											
DFA US Small Cap Value I - DFSVX	77	42	$34,291.50	0.72%	76	75	72	72	76	79	77
Small Growth											
Janus Henderson Triton T - JATTX	93	31	$40,247.91	0.84%	91	90	90	89	88	86	89

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16
Foreign Large Blend											
Hartford International Opportunities R6 - IHOVX	72	5	$174.97	0.00%	85	91	88	90	92	95	95
Diversified Emerging Mkts											
American Funds New World R6 - RNWGX	95	50	$66,465.34	1.39%	98	92	92	94	92	93	92
Real Estate											
Principal Real Estate Securities Inst - PIREX	96	5	$9,711.93	0.20%	96	96	94	92	91	91	94

Review : Watch : Addition :

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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
Allocation--50% to 70% Equity												
Putnam Dynamic Asset Allocation Bal Y - PABYX	90	8.18% (28)	9.80% (29)	8.62% (14)	1.43 (27)	1.25 (15)	-0.21 (29)	0.07 (14)	16.33 (12)	0.74% (23)	4.18 (29)	1.06 (18)
DJ US Moderate TR USD		9.63%	10.21%	8.48%	1.58	1.30	-	-	-	-	-	-
Morningstar Allocation--50% to 70% Equity		6.75%	8.80%	6.67%	1.29	0.98	-0.55	-0.65	9.39	1.12%	5.64	0.90
Tactical Allocation												
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	86	3.39% (64)	5.67% (69)	5.69% (37)	1.28 (21)	1.31 (2)	-1.48 (90)	-0.30 (45)	16.33 (3)	0.77% (6)	2.86 (2)	1.41 (7)
Morningstar Mod Tgt Risk TR USD		6.02%	9.20%	6.51%	1.48	1.04	-	-	-	-	-	-
Morningstar Tactical Allocation		5.60%	7.02%	4.66%	0.94	0.62	-0.51	-0.43	6.47	1.61%	8.57	0.88
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	98	10.14% (24)	12.35% (14)	9.99% (5)	1.39 (29)	1.14 (8)	0.20 (10)	0.86 (3)	16.33 (9)	0.84% (25)	5.18 (22)	1.10 (8)
DJ Moderately Aggressive TR USD		9.39%	11.96%	8.32%	1.42	1.00	-	-	-	-	-	-
Morningstar Allocation--70% to 85% Equity		8.52%	10.43%	7.55%	1.23	0.89	-0.70	-0.39	8.64	1.24%	7.57	0.94
Large Value												
MFS® Value R6 - MEIKX	75	7.12% (88)	13.20% (58)	10.84% (36)	1.27 (51)	1.05 (35)	-0.14 (59)	0.05 (36)	16.66 (16)	0.49% (13)	11.26 (65)	1.04 (37)
Russell 1000 Value TR USD		9.45%	13.55%	10.72%	1.32	1.06	-	-	-	-	-	-
Morningstar Large Value		10.84%	13.45%	10.19%	1.27	0.98	-0.05	-0.20	9.36	0.96%	10.49	1.02
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	96	28.31% (19)	20.31% (20)	16.94% (11)	1.65 (25)	1.38 (19)	-0.07 (17)	0.10 (9)	12.50 (35)	0.43% (8)	6.14 (19)	0.91 (35)
Russell 1000 Growth TR USD		26.30%	20.55%	16.58%	1.82	1.50	-	-	-	-	-	-
Morningstar Large Growth		23.17%	17.62%	13.96%	1.49	1.21	-0.80	-0.71	10.20	1.07%	10.32	0.87

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	78	4.84% (88)	11.67% (66)	10.34% (32)	1.15 (39)	1.02 (21)	-0.46 (69)	-0.13 (32)	9.66 (35)	0.85% (31)	11.29 (31)	1.02 (23)
Russell Mid Cap Value TR USD		8.81%	13.09%	10.72%	1.23	1.04	-	-	-	-	-	-
Morningstar Mid-Cap Value		8.93%	12.59%	9.33%	1.09	0.85	-0.21	-0.39	8.41	1.08%	14.38	0.93
Mid-Cap Growth												
MassMutual Select Mid Cap Growth I - MEFZX	89	17.21% (69)	15.86% (47)	13.95% (14)	1.44 (36)	1.28 (8)	-0.32 (52)	0.36 (8)	18.33 (11)	0.72% (12)	11.04 (44)	1.11 (13)
Russell Mid Cap Growth TR USD		21.10%	16.65%	13.00%	1.48	1.16	-	-	-	-	-	-
Morningstar Mid-Cap Growth		20.31%	15.81%	11.68%	1.32	0.99	-0.35	-0.42	10.40	1.17%	12.71	0.94
Small Value												
DFA US Small Cap Value I - DFSVX	77	9.79% (35)	14.26% (38)	9.31% (40)	0.93 (54)	0.66 (53)	-0.79 (60)	-0.23 (46)	6.58 (60)	0.52% (7)	2.58 (11)	0.96 (58)
Russell 2000 Value TR USD		9.33%	16.12%	9.91%	1.11	0.73	-	-	-	-	-	-
Morningstar Small Value		8.41%	13.75%	8.35%	0.96	0.64	-0.58	-0.27	9.77	1.22%	9.04	0.98
Small Growth												
Janus Henderson Triton T - JATTX	93	24.53% (47)	20.60% (22)	14.84% (11)	1.72 (4)	1.22 (2)	0.63 (18)	0.61 (7)	5.33 (68)	0.92% (23)	13.07 (72)	1.33 (5)
Russell 2000 Growth TR USD		21.06%	17.98%	12.14%	1.25	0.85	-	-	-	-	-	-
Morningstar Small Growth		24.44%	18.36%	11.76%	1.30	0.85	0.06	-0.06	10.07	1.24%	10.56	1.06
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	72	-0.62% (81)	7.66% (78)	4.83% (27)	0.68 (75)	0.46 (23)	-0.45 (77)	0.12 (27)	11.75 (20)	0.73% (30)	8.12 (75)	1.06 (24)
MSCI EAFE NR USD		2.74%	9.23%	4.42%	0.80	0.40	-	-	-	-	-	-
Morningstar Foreign Large Blend		1.55%	8.72%	4.05%	0.79	0.38	-0.14	-0.11	7.45	0.99%	6.61	1.02

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
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	95	1.15% (10)	11.53% (35)	4.79% (8)	1.02 (2)	0.45 (2)	-0.14 (30)	0.17 (12)	19.25 (3)	0.64% (10)	9.18 (48)	1.19 (2)
MSCI EM NR USD		-0.81%	12.36%	3.61%	0.83	0.28	-	-	-	-	-	-
Morningstar Diversified Emerging Mkts		-3.63%	10.09%	2.54%	0.70	0.21	-0.44	-0.22	6.72	1.31%	9.91	0.96
Real Estate												
Principal Real Estate Securities Inst - PIREX	96	6.06% (5)	8.17% (21)	10.27% (2)	0.66 (23)	0.78 (11)	0.48 (23)	0.51 (2)	17.75 (17)	0.87% (33)	42.20 (33)	1.12 (14)
DJ US Select REIT TR USD		4.59%	6.88%	9.14%	0.52	0.67	-	-	-	-	-	-
Morningstar Real Estate		3.39%	7.24%	8.56%	0.60	0.69	-0.12	-0.39	10.83	1.11%	41.78	1.11

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-Term Bond									
Vanguard Total Bond Market Index Adm - VBTLX	100	0.29% (10)	0.25% (5)	0.26% (5)	0.05% (4)	$199,724,683,150	-1.16% (49)	1.33% (58)	2.14% (48)
BBgBarc US Agg Float Adj TR USD		-	-	-	-	-	-1.23%	1.35%	2.16%
Morningstar Intermediate-Term Bond		0.80%	1.01%	1.04%	0.75%	-	-	-	-
Large Blend									
iShares S&P 500 Index K - WFSPX	100	0.02% (2)	0.02% (2)	0.02% (2)	0.04% (3)	$16,759,656,364	17.91% (19)	17.30% (10)	13.93% (9)
S&P 500 TR USD		-	-	-	-	-	17.91%	17.31%	13.95%
Morningstar Large Blend		2.46%	2.70%	2.51%	0.91%	-	-	-	-
Mid-Cap Blend									
Vanguard Mid Cap Index Admiral - VIMAX	100	0.02% (2)	0.02% (2)	0.02% (2)	0.05% (3)	$102,759,692,484	13.47% (41)	13.83% (46)	11.71% (16)
CRSP US Mid Cap TR USD		-	-	-	-	-	13.44%	13.81%	11.71%
Morningstar Mid-Cap Blend		3.77%	4.59%	4.33%	1.01%	-	-	-	-

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	96	3.88% (12)	6.47% (15)	5.20% (9)	4.41 (38)	1.42 (17)	1.15 (6)	0.76 (11)	0.93 (3)	7.33 (55)	0.11% (3)	1.07 (18)
Morningstar Lifetime Mod Incm TR USD		4.39%	5.77%	4.28%	-	1.45	1.06	-	-	-	-	-
Morningstar Target-Date Retirement		2.74%	5.19%	3.98%	4.97	1.22	0.94	-0.49	-0.18	7.49	0.78%	0.97
Target-Date 2020												
BlackRock LifePath® Index 2020 K - LIMKX	84	4.58% (58)	7.44% (57)	5.90% (49)	5.54 (11)	1.38 (35)	1.08 (13)	-0.70 (68)	-0.16 (46)	7.33 (45)	0.11% (3)	1.06 (19)
Morningstar Lifetime Mod 2020 TR USD		5.50%	7.97%	6.03%	-	1.41	1.05	-	-	-	-	-
Morningstar Target-Date 2020		4.70%	7.51%	5.59%	7.12	1.31	0.96	-0.38	-0.34	6.89	0.80%	0.98
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	84	5.93% (51)	8.80% (55)	6.74% (39)	6.71 (16)	1.39 (35)	1.07 (13)	-0.39 (64)	-0.02 (40)	7.33 (35)	0.11% (3)	1.07 (14)
Morningstar Lifetime Mod 2025 TR USD		6.34%	9.08%	6.76%	-	1.41	1.03	-	-	-	-	-
Morningstar Target-Date 2025		5.85%	8.80%	6.39%	8.34	1.34	0.96	-0.18	-0.20	6.26	0.78%	0.99
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	86	7.04% (49)	10.00% (49)	7.42% (41)	7.95 (5)	1.38 (38)	1.03 (15)	-0.53 (61)	-0.12 (42)	7.33 (43)	0.11% (3)	1.05 (15)
Morningstar Lifetime Mod 2030 TR USD		7.49%	10.44%	7.56%	-	1.41	1.00	-	-	-	-	-
Morningstar Target-Date 2030		6.89%	9.88%	7.06%	9.57	1.34	0.94	-0.33	-0.26	6.82	0.82%	0.99
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	86	8.17% (46)	11.11% (48)	8.08% (37)	8.98 (5)	1.38 (47)	1.02 (19)	-0.66 (63)	-0.11 (37)	7.33 (34)	0.11% (3)	1.06 (17)
Morningstar Lifetime Mod 2035 TR USD		8.65%	11.72%	8.22%	-	1.42	0.98	-	-	-	-	-

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 2035		8.03%	11.01%	7.74%	10.66	1.35	0.94	-0.48	-0.27	6.19	0.79%	1.00
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	88	9.12% (36)	12.12% (31)	8.67% (30)	10.01 (11)	1.36 (48)	1.00 (25)	-0.44 (36)	0.05 (30)	7.33 (43)	0.11% (3)	1.05 (23)
Morningstar Lifetime Mod 2040 TR USD		9.42%	12.57%	8.60%	-	1.42	0.96	-	-	-	-	-
Morningstar Target-Date 2040		8.60%	11.56%	8.07%	11.25	1.35	0.93	-0.61	-0.25	6.82	0.83%	1.01
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	88	9.75% (31)	12.75% (29)	9.11% (20)	10.51 (18)	1.36 (53)	1.00 (27)	-0.15 (29)	0.30 (19)	7.33 (34)	0.11% (3)	1.08 (21)
Morningstar Lifetime Mod 2045 TR USD		9.69%	12.92%	8.69%	-	1.42	0.95	-	-	-	-	-
Morningstar Target-Date 2045		9.22%	12.14%	8.42%	11.74	1.36	0.93	-0.54	-0.14	6.15	0.80%	1.02
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	94	10.01% (23)	12.93% (22)	9.32% (12)	10.65 (14)	1.37 (49)	1.00 (27)	-0.03 (22)	0.49 (15)	7.33 (42)	0.11% (3)	1.10 (21)
Morningstar Lifetime Mod 2050 TR USD		9.62%	12.97%	8.62%	-	1.41	0.93	-	-	-	-	-
Morningstar Target-Date 2050		9.23%	12.16%	8.45%	11.77	1.35	0.93	-0.48	-0.04	6.39	0.84%	1.04
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	94	9.99% (29)	12.97% (23)	9.45% (15)	10.63 (15)	1.37 (51)	1.01 (27)	0.02 (24)	0.64 (14)	7.33 (22)	0.10% (3)	1.11 (24)
Morningstar Lifetime Mod 2055 TR USD		9.48%	12.95%	8.51%	-	1.40	0.92	-	-	-	-	-
Morningstar Target-Date 2055		9.51%	12.41%	8.71%	11.74	1.36	0.95	-0.36	0.12	4.87	0.80%	1.05
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	72	10.00% (40)	-	-	-	-	-	-	-	2.58 (45)	0.11% (4)	-
Morningstar Lifetime Mod 2060 TR USD		9.30%	12.89%	8.40%	-	1.39	0.90	-	-	-	-	-

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+		9.74%	12.66%	8.44%	11.52	1.39	0.94	-0.17	0.07	2.44	0.81%	1.06

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--50% to 70% Equity												
Putnam Dynamic Asset Allocation Bal Y - PABYX	90	4.8	6.4	10	6.4	10	6.4	10	10	10	8	8
Tactical Allocation												
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	86	3.6	4.8	8	8	10	3.2	8	10	10	10	10
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	98	6	8	10	6.4	10	8	10	10	10	10	10
Large Value												
MFS® Value R6 - MEIKX	75	2.4	4.8	8	4.8	8	4.8	8	10	10	6	8
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	96	6	8	10	8	10	8	10	10	10	10	6
Mid-Cap Value												
Wells Fargo Special Mid Cap Value Inst - WFMIX	78	2.4	4.8	8	6.4	10	4.8	8	10	8	8	8
Mid-Cap Growth												
MassMutual Select Mid Cap Growth I - MEFZX	89	3.6	6.4	10	6.4	10	4.8	10	10	10	8	10
Small Value												
DFA US Small Cap Value I - DFSVX	77	4.8	6.4	8	4.8	6	4.8	8	8	10	10	6
Small Growth												
Janus Henderson Triton T - JATTX	93	4.8	8	10	8	10	8	10	8	10	6	10
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	72	2.4	3.2	8	4.8	10	3.2	8	10	8	6	8

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
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	95	6	6.4	10	8	10	6.4	10	10	10	8	10
Real Estate												
Principal Real Estate Securities Inst - PIREX	96	6	8	10	8	10	8	10	10	8	8	10

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 call 888-201-5488.

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

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-Term Bond									
Vanguard Total Bond Market Index Adm - VBTLX	100	8	10	12	30	10	8	10	12
Large Blend									
iShares S&P 500 Index K - WFSPX	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 :

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 call 888-201-5488.

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Target Date Funds

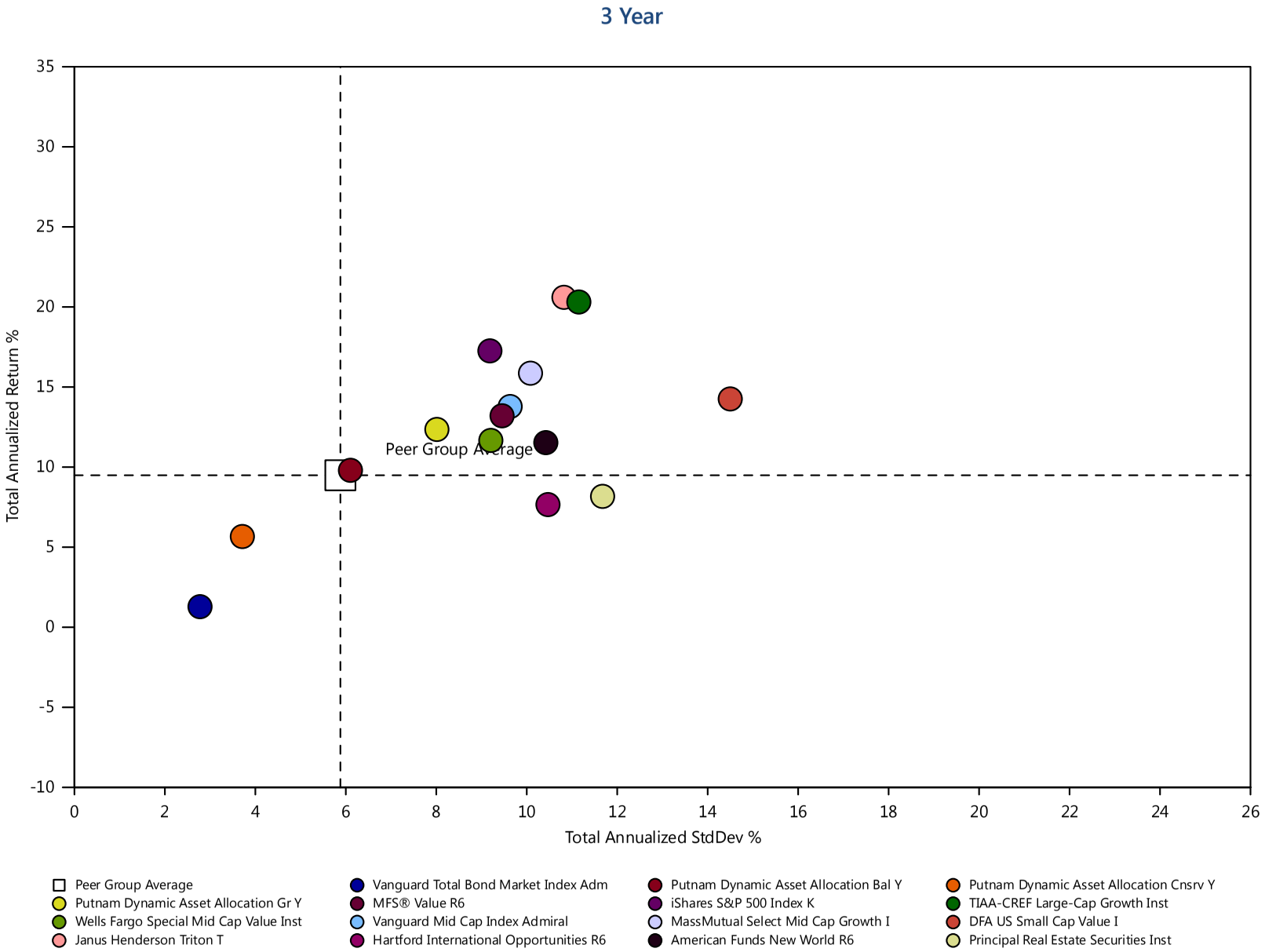
Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date Retirement												
BlackRock LifePath® Index Retire K - LIRKX	96	6	8	10	8	8	10	8	10	10	10	8
Target-Date 2020												
BlackRock LifePath® Index 2020 K - LIMKX	84	3.6	4.8	8	10	6.4	10	4.8	8	10	10	8
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	84	3.6	4.8	8	10	6.4	10	4.8	8	10	10	8
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	86	4.8	6.4	8	10	6.4	10	4.8	8	10	10	8
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	86	4.8	6.4	8	10	6.4	10	4.8	8	10	10	8
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	88	4.8	6.4	8	10	6.4	10	6.4	8	10	10	8
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	88	4.8	6.4	10	10	4.8	8	6.4	10	10	10	8
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	94	6	8	10	10	6.4	8	8	10	10	10	8
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	94	4.8	8	10	10	4.8	8	8	10	10	10	10

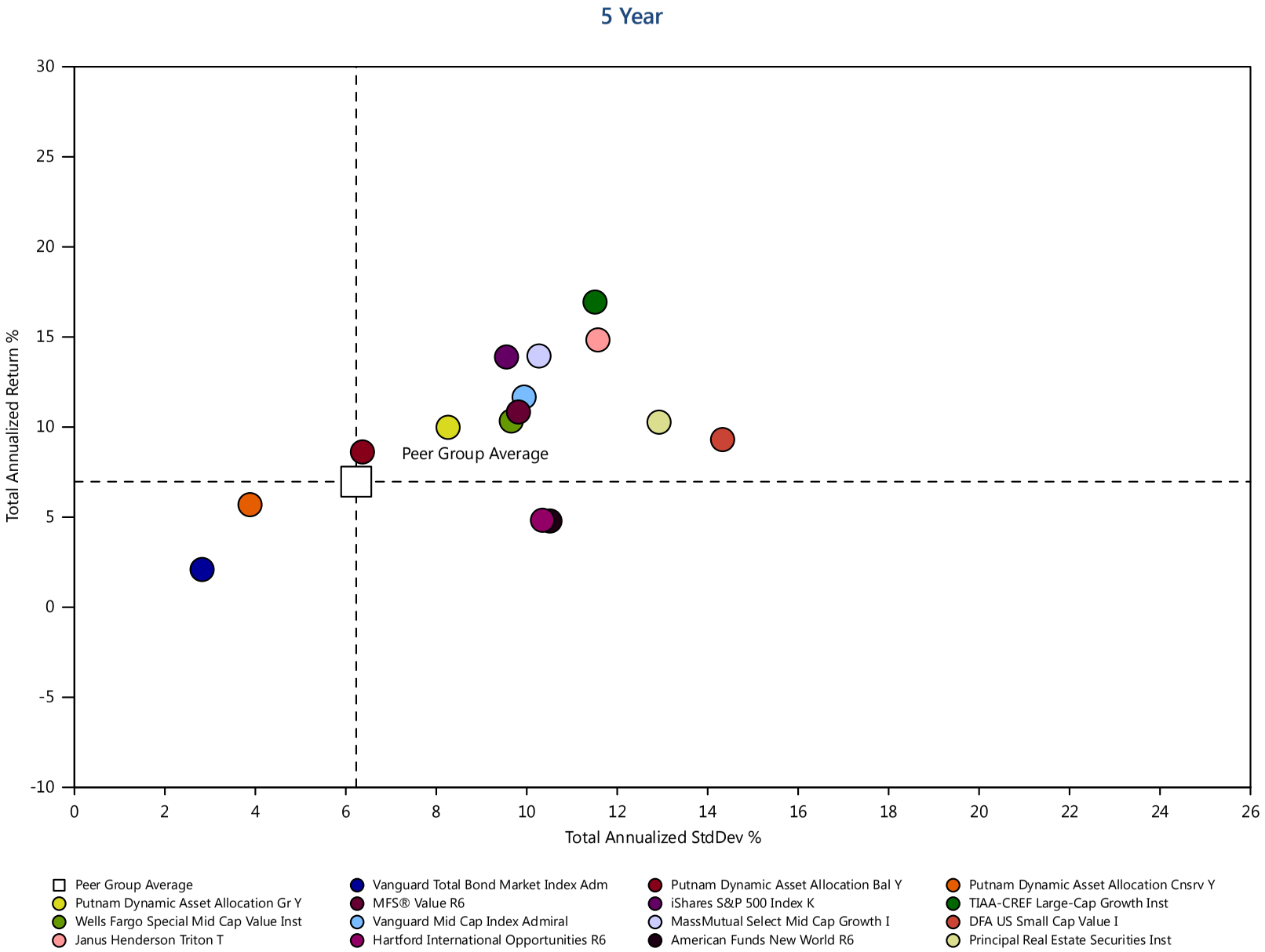
Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	72	4.8	-	-	-	-	-	-	-	4	10	-

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 call 888-201-5488.

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


3 Year
Total Annualized Return %
Total Annualized StdDev %
Peer Group Average
35
30
25
20
15
10
5
0
-5
-10
0
2
4
6
8
10
12
14
16
18
20
22
24
26
Peer Group Average
Putnam Dynamic Asset Allocation Gr Y
Wells Fargo Special Mid Cap Value Inst
Janus Henderson Triton T
Vanguard Total Bond Market Index Adm
MFS® Value R6
Vanguard Mid Cap Index Admiral
Hartford International Opportunities R6
Putnam Dynamic Asset Allocation Bal Y
iShares S&P 500 Index K
MassMutual Select Mid Cap Growth I
American Funds New World R6
Putnam Dynamic Asset Allocation Cnsrv Y
TIAA-CREF Large-Cap Growth Inst
DFA US Small Cap Value I
Principal Real Estate Securities Inst


5 Year
Total Annualized Return %
Total Annualized StdDev %
Peer Group Average
30
25
20
15
10
5
0
-5
-10
0
2
4
6
8
10
12
14
16
18
20
22
24
26
Peer Group Average
Putnam Dynamic Asset Allocation Gr Y
Wells Fargo Special Mid Cap Value Inst
Janus Henderson Triton T
Vanguard Total Bond Market Index Adm
MFS® Value R6
Vanguard Mid Cap Index Admiral
Hartford International Opportunities R6
Putnam Dynamic Asset Allocation Bal Y
iShares S&P 500 Index K
MassMutual Select Mid Cap Growth I
American Funds New World R6
Putnam Dynamic Asset Allocation Cnsrv Y
TIAA-CREF Large-Cap Growth Inst
DFA US Small Cap Value I
Principal Real Estate Securities Inst

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2017	2016	2015	2014	2013
Stable Value													
The Standard Stable Asset A	-	-	-	-	-	-	-	-	-	-	-	-	-
USTREAS T-Bill Sec Mkt 3 Mon	*0.45%*	*1.18%*	*1.39%*	*0.71%*	*0.45%*	-	-	-	*0.71%*	*0.25%*	*0.03%*	*0.04%*	*0.07%*
Morningstar US SA Stable Value	*0.46%*	*1.23%*	*1.65%*	*1.56%*	*1.46%*	*1.94%*	-	-	*1.57%*	*1.46%*	*1.40%*	*1.30%*	*1.36%*
Intermediate-Term Bond													
Vanguard Total Bond Market Index Adm	0.03%	(1.61%)	(1.21%)	1.28%	2.09%	3.70%	5.82%	12/11/1986	3.56%	2.60%	0.40%	5.89%	(2.15%)
BBgBarc US Agg Float Adj TR USD	*0.04%*	*(1.64%)*	*(1.23%)*	*1.35%*	*2.16%*	-	-	-	*3.63%*	*2.75%*	*0.44%*	*5.85%*	*(1.97%)*
Morningstar Intermediate-Term Bond	*0.20%*	*(1.37%)*	*(1.06%)*	*1.65%*	*2.14%*	*4.19%*	-	-	*3.76%*	*3.26%*	*(0.12%)*	*5.22%*	*(1.39%)*
Allocation--50% to 70% Equity													
Putnam Dynamic Asset Allocation Bal Y	3.86%	3.77%	8.18%	9.80%	8.62%	9.22%	7.50%	02/07/1994	15.44%	6.99%	0.55%	9.70%	19.24%
DJ US Moderate TR USD	*3.54%*	*5.51%*	*9.63%*	*10.21%*	*8.48%*	*9.18%*	-	-	*13.12%*	*9.26%*	*(0.13%)*	*9.08%*	*19.56%*
Morningstar Allocation--50% to 70% Equity	*3.19%*	*3.11%*	*6.75%*	*8.80%*	*6.67%*	*7.58%*	-	-	*13.36%*	*7.53%*	*(2.08%)*	*6.24%*	*16.94%*
Tactical Allocation													
Putnam Dynamic Asset Allocation Cnsrv Y	2.02%	0.79%	3.39%	5.67%	5.69%	6.99%	6.12%	02/07/1994	10.04%	4.84%	0.51%	8.55%	9.76%
Morningstar Mod Tgt Risk TR USD	*2.52%*	*2.20%*	*6.02%*	*9.20%*	*6.51%*	*7.41%*	-	-	*14.66%*	*8.57%*	*(1.79%)*	*4.89%*	*14.31%*
Morningstar Tactical Allocation	*2.57%*	*1.78%*	*5.60%*	*7.02%*	*4.66%*	*5.96%*	-	-	*13.14%*	*6.14%*	*(4.79%)*	*3.52%*	*11.40%*
Allocation--70% to 85% Equity													
Putnam Dynamic Asset Allocation Gr Y	4.35%	4.53%	10.14%	12.35%	9.99%	9.98%	8.28%	02/08/1994	20.08%	8.14%	(0.06%)	9.26%	25.13%
DJ Moderately Aggressive TR USD	*3.16%*	*4.14%*	*9.39%*	*11.96%*	*8.32%*	*8.93%*	-	-	*19.08%*	*9.31%*	*(1.89%)*	*5.90%*	*20.73%*

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2017	2016	2015	2014	2013
Morningstar Allocation--70% to 85% Equity	*3.50%*	*3.94%*	*8.52%*	*10.43%*	*7.55%*	*7.92%*	*-*	*-*	*15.92%*	*8.11%*	*(2.76%)*	*5.62%*	*21.76%*
Target-Date Retirement													
BlackRock LifePath® Index Retire K	1.66%	1.37%	3.88%	6.47%	5.20%	-	5.34%	05/31/2011	10.75%	5.82%	(0.31%)	5.78%	7.72%
Morningstar Lifetime Mod Incm TR USD	*1.60%*	*2.00%*	*4.39%*	*5.77%*	*4.28%*	*-*	*-*	*-*	*8.55%*	*5.98%*	*(1.30%)*	*4.09%*	*6.45%*
Morningstar Target-Date Retirement	*1.31%*	*0.71%*	*2.74%*	*5.19%*	*3.98%*	*5.19%*	*-*	*-*	*8.74%*	*5.20%*	*(1.25%)*	*4.33%*	*6.26%*
Target-Date 2020													
BlackRock LifePath® Index 2020 K	1.91%	1.60%	4.58%	7.44%	5.90%	-	5.99%	05/31/2011	12.34%	6.32%	(0.42%)	6.15%	11.36%
Morningstar Lifetime Mod 2020 TR USD	*1.97%*	*1.90%*	*5.50%*	*7.97%*	*6.03%*	*-*	*-*	*-*	*12.79%*	*7.66%*	*(1.88%)*	*5.87%*	*12.98%*
Morningstar Target-Date 2020	*1.93%*	*1.68%*	*4.70%*	*7.51%*	*5.59%*	*6.56%*	*-*	*-*	*12.48%*	*6.36%*	*(1.26%)*	*5.10%*	*12.45%*
Target-Date 2025													
BlackRock LifePath® Index 2025 K	2.42%	2.37%	5.93%	8.80%	6.74%	-	6.67%	05/31/2011	14.43%	6.87%	(0.45%)	6.47%	13.48%
Morningstar Lifetime Mod 2025 TR USD	*2.28%*	*2.27%*	*6.34%*	*9.08%*	*6.76%*	*-*	*-*	*-*	*14.54%*	*8.39%*	*(2.06%)*	*6.04%*	*16.28%*
Morningstar Target-Date 2025	*2.37%*	*2.30%*	*5.85%*	*8.80%*	*6.39%*	*7.33%*	*-*	*-*	*14.65%*	*6.90%*	*(1.40%)*	*5.30%*	*15.73%*
Target-Date 2030													
BlackRock LifePath® Index 2030 K	2.80%	2.93%	7.04%	10.00%	7.42%	-	7.25%	05/31/2011	16.36%	7.29%	(0.50%)	6.64%	15.40%
Morningstar Lifetime Mod 2030 TR USD	*2.70%*	*2.86%*	*7.49%*	*10.44%*	*7.56%*	*-*	*-*	*-*	*16.59%*	*9.26%*	*(2.30%)*	*6.01%*	*19.64%*
Morningstar Target-Date 2030	*2.71%*	*2.76%*	*6.89%*	*9.88%*	*7.06%*	*7.56%*	*-*	*-*	*16.56%*	*7.39%*	*(1.53%)*	*5.43%*	*17.32%*
Target-Date 2035													
BlackRock LifePath® Index 2035 K	3.20%	3.41%	8.17%	11.11%	8.08%	-	7.77%	05/31/2011	18.29%	7.74%	(0.56%)	6.82%	17.02%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2017	2016	2015	2014	2013
Morningstar Lifetime Mod 2035 TR USD	*3.14%*	*3.48%*	*8.65%*	*11.72%*	*8.22%*	-	-	-	*18.52%*	*10.07%*	*(2.58%)*	*5.80%*	*22.03%*
Morningstar Target-Date 2035	*3.17%*	*3.47%*	*8.03%*	*11.01%*	*7.74%*	*8.20%*	-	-	*18.43%*	*7.72%*	*(1.66%)*	*5.43%*	*20.25%*
Target-Date 2040													
BlackRock LifePath® Index 2040 K	3.54%	3.93%	9.12%	12.12%	8.67%	-	8.27%	05/31/2011	19.95%	8.10%	(0.56%)	6.90%	18.66%
Morningstar Lifetime Mod 2040 TR USD	*3.43%*	*3.87%*	*9.42%*	*12.57%*	*8.60%*	-	-	-	*19.87%*	*10.61%*	*(2.83%)*	*5.51%*	*23.05%*
Morningstar Target-Date 2040	*3.34%*	*3.67%*	*8.60%*	*11.56%*	*8.07%*	*8.20%*	-	-	*19.52%*	*7.98%*	*(1.71%)*	*5.62%*	*20.74%*
Target-Date 2045													
BlackRock LifePath® Index 2045 K	3.78%	4.29%	9.75%	12.75%	9.11%	-	8.60%	05/31/2011	21.07%	8.28%	(0.64%)	7.10%	20.32%
Morningstar Lifetime Mod 2045 TR USD	*3.53%*	*3.97%*	*9.69%*	*12.92%*	*8.69%*	-	-	-	*20.53%*	*10.84%*	*(3.03%)*	*5.25%*	*23.07%*
Morningstar Target-Date 2045	*3.59%*	*4.10%*	*9.22%*	*12.14%*	*8.42%*	*8.54%*	-	-	*20.50%*	*8.11%*	*(1.74%)*	*5.52%*	*22.27%*
Target-Date 2050													
BlackRock LifePath® Index 2050 K	3.85%	4.36%	10.01%	12.93%	9.32%	-	8.81%	05/31/2011	21.43%	8.41%	(0.67%)	7.28%	21.61%
Morningstar Lifetime Mod 2050 TR USD	*3.49%*	*3.86%*	*9.62%*	*12.97%*	*8.62%*	-	-	-	*20.78%*	*10.89%*	*(3.19%)*	*5.00%*	*22.83%*
Morningstar Target-Date 2050	*3.55%*	*3.98%*	*9.23%*	*12.16%*	*8.45%*	*8.38%*	-	-	*20.67%*	*8.22%*	*(1.74%)*	*5.70%*	*21.81%*
Target-Date 2055													
BlackRock LifePath® Index 2055 K	3.84%	4.35%	9.99%	12.97%	9.45%	-	8.98%	05/31/2011	21.51%	8.38%	(0.60%)	7.50%	22.95%
Morningstar Lifetime Mod 2055 TR USD	*3.41%*	*3.71%*	*9.48%*	*12.95%*	*8.51%*	-	-	-	*20.95%*	*10.90%*	*(3.34%)*	*4.74%*	*22.49%*
Morningstar Target-Date 2055	*3.68%*	*4.25%*	*9.51%*	*12.41%*	*8.71%*	*9.09%*	-	-	*21.08%*	*8.18%*	*(1.72%)*	*5.66%*	*23.05%*

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2017	2016	2015	2014	2013
Target-Date 2060+													
BlackRock LifePath® Index 2060 K	3.82%	4.34%	10.00%	-	-	-	15.92%	02/29/2016	21.51%	-	-	-	-
Morningstar Lifetime Mod 2060 TR USD	*3.32%*	*3.54%*	*9.30%*	*12.89%*	*8.40%*	*-*	*-*	*-*	*21.06%*	*10.88%*	*(3.48%)*	*4.53%*	*22.18%*
Morningstar Target-Date 2060+	*3.76%*	*4.33%*	*9.74%*	*12.66%*	*8.44%*	*-*	*-*	*-*	*21.27%*	*8.05%*	*(1.02%)*	*5.25%*	*24.35%*
Large Value													
MFS® Value R6	5.74%	1.99%	7.12%	13.20%	10.84%	10.06%	10.27%	01/02/1996	17.86%	14.25%	(0.42%)	10.68%	35.95%
Russell 1000 Value TR USD	*5.70%*	*3.92%*	*9.45%*	*13.55%*	*10.72%*	*9.79%*	*-*	*-*	*13.66%*	*17.34%*	*(3.83%)*	*13.45%*	*32.53%*
Morningstar Large Value	*5.49%*	*4.50%*	*10.84%*	*13.45%*	*10.19%*	*9.69%*	*-*	*-*	*16.06%*	*15.19%*	*(3.57%)*	*10.92%*	*31.83%*
Large Blend													
iShares S&P 500 Index K	7.69%	10.53%	17.87%	17.26%	13.89%	11.90%	9.68%	07/30/1993	21.77%	11.92%	1.35%	13.61%	32.21%
S&P 500 TR USD	*7.71%*	*10.56%*	*17.91%*	*17.31%*	*13.95%*	*11.97%*	*-*	*-*	*21.83%*	*11.96%*	*1.38%*	*13.69%*	*32.39%*
Morningstar Large Blend	*6.68%*	*8.43%*	*15.36%*	*15.15%*	*11.94%*	*10.84%*	*-*	*-*	*20.41%*	*10.90%*	*(0.78%)*	*11.61%*	*32.27%*
Large Growth													
TIAA-CREF Large-Cap Growth Inst	7.90%	19.81%	28.31%	20.31%	16.94%	14.22%	10.81%	03/31/2006	34.51%	(0.85%)	9.20%	11.22%	39.80%
Russell 1000 Growth TR USD	*9.17%*	*17.09%*	*26.30%*	*20.55%*	*16.58%*	*14.31%*	*-*	*-*	*30.21%*	*7.08%*	*5.67%*	*13.05%*	*33.48%*
Morningstar Large Growth	*7.53%*	*15.62%*	*23.17%*	*17.62%*	*13.96%*	*12.56%*	*-*	*-*	*27.54%*	*3.59%*	*3.71%*	*10.56%*	*34.51%*
Mid-Cap Value													
Wells Fargo Special Mid Cap Value Inst	3.07%	0.76%	4.84%	11.67%	10.34%	11.80%	12.04%	04/08/2005	11.16%	21.59%	(2.73%)	12.04%	39.12%
Russell Mid Cap Value TR USD	*3.30%*	*3.13%*	*8.81%*	*13.09%*	*10.72%*	*11.29%*	*-*	*-*	*13.34%*	*20.00%*	*(4.78%)*	*14.75%*	*33.46%*

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2017	2016	2015	2014	2013
Morningstar Mid-Cap Value	*3.05%*	*3.27%*	*8.93%*	*12.59%*	*9.33%*	*10.41%*	-	-	*13.46%*	*18.67%*	*(5.64%)*	*9.77%*	*35.48%*
Mid-Cap Blend													
Vanguard Mid Cap Index Admiral	4.67%	7.37%	13.42%	13.78%	11.66%	12.42%	10.24%	05/21/1998	19.25%	11.22%	(1.34%)	13.76%	35.15%
CRSP US Mid Cap TR USD	*4.65%*	*7.37%*	*13.44%*	*13.81%*	*11.71%*	*12.18%*	-	-	*19.30%*	*11.25%*	*(1.28%)*	*13.83%*	*35.27%*
Morningstar Mid-Cap Blend	*3.94%*	*5.94%*	*11.68%*	*12.85%*	*9.78%*	*10.76%*	-	-	*16.03%*	*14.44%*	*(4.17%)*	*8.29%*	*34.82%*
Mid-Cap Growth													
MassMutual Select Mid Cap Growth I	7.25%	12.25%	17.21%	15.86%	13.95%	14.10%	9.94%	05/31/2000	24.66%	6.19%	5.95%	13.00%	36.31%
Russell Mid Cap Growth TR USD	*7.57%*	*13.38%*	*21.10%*	*16.65%*	*13.00%*	*13.46%*	-	-	*25.27%*	*7.33%*	*(0.20%)*	*11.90%*	*35.74%*
Morningstar Mid-Cap Growth	*6.48%*	*13.42%*	*20.31%*	*15.81%*	*11.68%*	*11.97%*	-	-	*24.25%*	*6.91%*	*(0.73%)*	*7.29%*	*35.40%*
Small Value													
DFA US Small Cap Value I	1.16%	6.46%	9.79%	14.26%	9.31%	10.81%	11.91%	03/02/1993	7.21%	28.26%	(7.81%)	3.48%	42.38%
Russell 2000 Value TR USD	*1.60%*	*7.14%*	*9.33%*	*16.12%*	*9.91%*	*9.52%*	-	-	*7.84%*	*31.74%*	*(7.47%)*	*4.22%*	*34.52%*
Morningstar Small Value	*1.03%*	*4.71%*	*8.41%*	*13.75%*	*8.35%*	*10.03%*	-	-	*8.70%*	*27.21%*	*(7.92%)*	*3.22%*	*37.07%*
Small Growth													
Janus Henderson Triton T	7.41%	17.99%	24.53%	20.60%	14.84%	16.18%	13.78%	02/25/2005	26.90%	10.42%	1.21%	9.45%	36.28%
Russell 2000 Growth TR USD	*5.52%*	*15.76%*	*21.06%*	*17.98%*	*12.14%*	*12.65%*	-	-	*22.17%*	*11.32%*	*(1.38%)*	*5.60%*	*43.30%*
Morningstar Small Growth	*7.00%*	*18.94%*	*24.44%*	*18.36%*	*11.76%*	*12.54%*	-	-	*21.38%*	*12.23%*	*(2.32%)*	*2.59%*	*42.08%*
Foreign Large Blend													
Hartford International Opportunities R6	(0.70%)	(4.05%)	(0.62%)	7.66%	4.83%	6.44%	5.82%	07/22/1996	24.77%	1.15%	1.49%	(4.10%)	20.96%

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2017	2016	2015	2014	2013
MSCI EAFE NR USD	*1.35%*	*(1.43%)*	*2.74%*	*9.23%*	*4.42%*	*5.38%*	-	-	*25.03%*	*1.00%*	*(0.81%)*	*(4.90%)*	*22.78%*
Morningstar Foreign Large Blend	*0.79%*	*(2.30%)*	*1.55%*	*8.72%*	*4.05%*	*4.98%*	-	-	*25.15%*	*1.55%*	*(1.67%)*	*(4.92%)*	*19.84%*
Diversified Emerging Mkts													
American Funds New World R6	(1.70%)	(4.22%)	1.15%	11.53%	4.79%	6.23%	8.00%	06/17/1999	33.06%	4.31%	(5.62%)	(3.29%)	10.46%
MSCI EM NR USD	*(1.09%)*	*(7.68%)*	*(0.81%)*	*12.36%*	*3.61%*	*5.40%*	-	-	*37.28%*	*11.19%*	*(14.92%)*	*(2.19%)*	*(2.60%)*
Morningstar Diversified Emerging Mkts	*(2.47%)*	*(9.37%)*	*(3.63%)*	*10.09%*	*2.54%*	*4.88%*	-	-	*34.34%*	*8.96%*	*(13.73%)*	*(2.48%)*	*0.15%*
Real Estate													
Principal Real Estate Securities Inst	1.22%	2.41%	6.06%	8.17%	10.27%	8.72%	11.26%	12/06/2000	9.03%	5.93%	4.22%	32.36%	4.05%
DJ US Select REIT TR USD	*0.72%*	*2.56%*	*4.59%*	*6.88%*	*9.14%*	*7.21%*	-	-	*3.76%*	*6.68%*	*4.48%*	*32.00%*	*1.22%*
Morningstar Real Estate	*0.58%*	*1.22%*	*3.39%*	*7.24%*	*8.56%*	*7.13%*	-	-	*6.61%*	*7.70%*	*2.19%*	*28.22%*	*2.24%*

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 09/30/2018

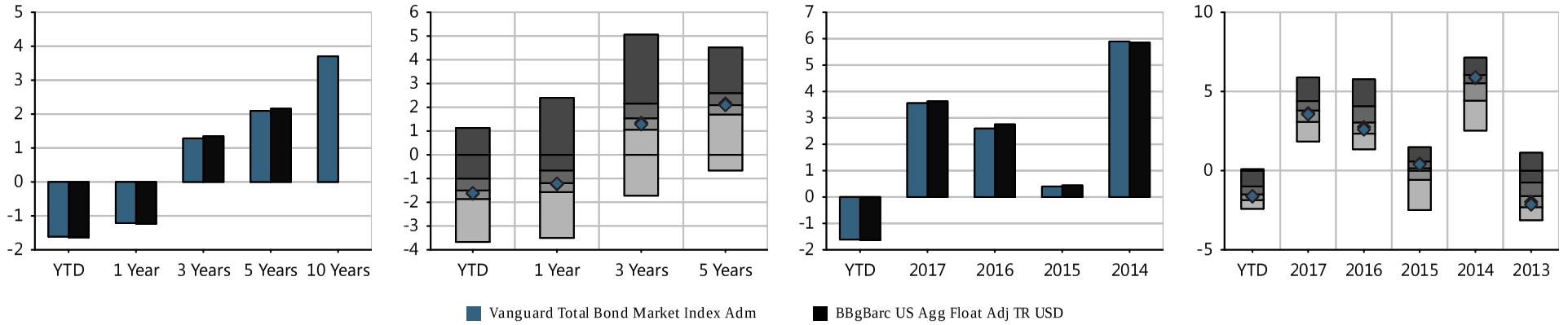
VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

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	0.29%	0.25%	0.26%	0.05%	$199,724,683,150	-1.16%	1.33%	2.14%
	Peer Group Scoring	*0.80%*	*1.01%*	*1.04%*	*0.75%*	-	-	-	-
	Criteria Peer Ranking	10	5	5	4	-	49	58	48

Investment Strategy

The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index represents 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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Vanguard Total Bond Market Index Adm	0.03%	(1.61%)	(1.21%)	1.28%	2.09%	3.70%	5.82%	12/11/1986	3.56%	2.60%	0.40%	5.89%	(2.15%)
BBgBarc US Agg Float Adj TR USD	*0.04%*	*(1.64%)*	*(1.23%)*	*1.35%*	*2.16%*	-	-	-	*3.63%*	*2.75%*	*0.44%*	*5.85%*	*(1.97%)*
Morningstar Intermediate-Term Bond	*0.20%*	*(1.37%)*	*(1.06%)*	*1.65%*	*2.14%*	*4.19%*	-	-	*3.76%*	*3.26%*	*(0.12%)*	*5.22%*	*(1.39%)*

Morningstar Rating: ***

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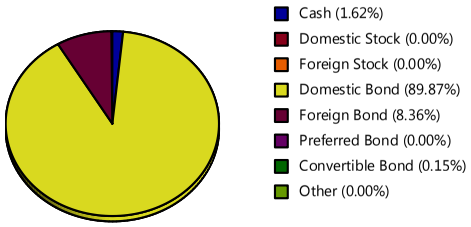
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

Asset Allocation



Maturity Distribution

	Fund
Less than 1 Yr	0.23
1 to 3 Yrs	22.86
3 to 5 Yrs	16.12
5 to 7 Yrs	10.89
7 to 10 Yrs	10.48
10 Yrs or more	39.42

Regional Distribution

United States	91.48
Supranational	1.33
Canada	1.27
United Kingdom	1.22
Germany	0.79
Mexico	0.58
Japan	0.52
Netherlands	0.50
Philippines	0.37
Australia	0.34

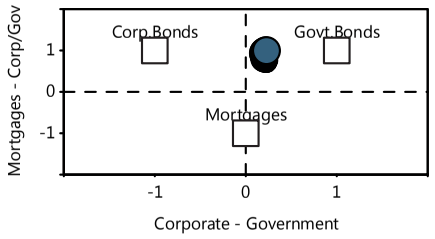
Sector Distribution

	Fund	Index
Government	46.58	-
Corporate	26.79	-
Securitized	24.34	-
Municipal	-	-
Cash & Equivalents	1.62	-
Other	0.67	-

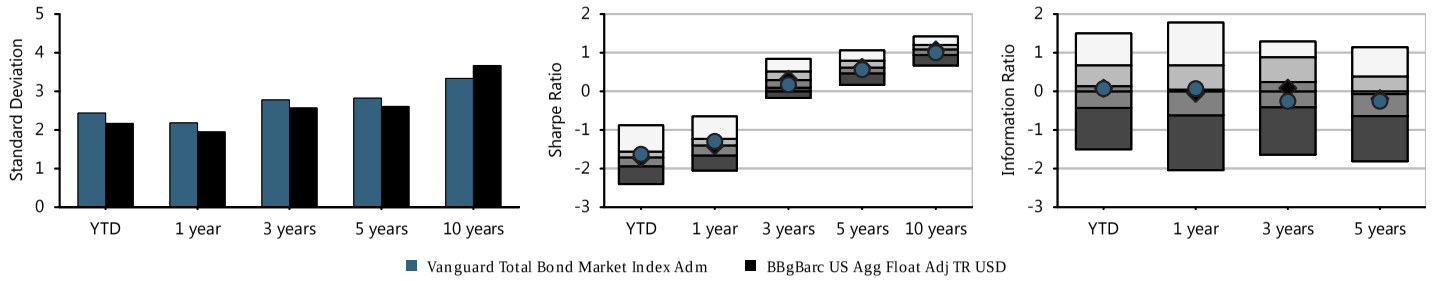
Credit Quality

	Fund	Index
AAA	70.08	-
AA	3.52	-
A	11.92	-
BBB	14.48	-
BB	0.00	-
B	0.00	-
Below B	0.00	-
Not Rated	0.00	-

Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	VBTLX
Category	Intermediate-Term Bond
Net Assets(This Class $mn)	199,725 m
Net Assets(All Classes $mn)	-
Manager	Joshua Barrickman
Manager Tenure	5.59
Fund Inception	Dec 11,1986
Avg Maturity	8.40
Avg Duration	6.07

Fee And Expenses

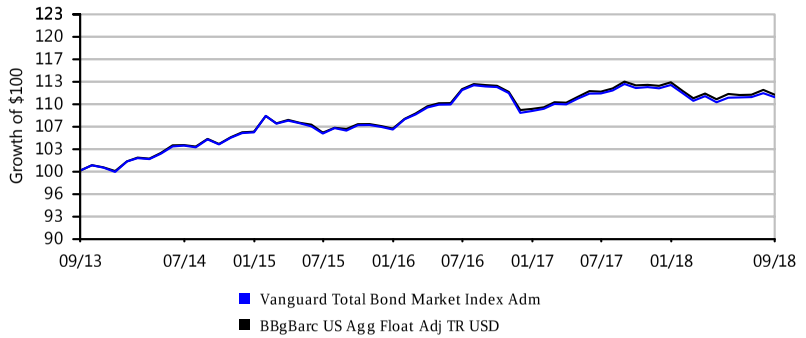
Expense Ratio	0.05
Gross Expense Ratio	0.05
Prospectus Net Expense Ratio	0.05
Prospectus Gross Expense Ratio	0.05
Actual 12b1	0.00
Management Fee	0.04

Top 10 Holdings (%)

United States Treasury ...	0.46
United States Treasury ...	0.42
United States Treasury ...	0.42
United States Treasury ...	0.42
United States Treasury ...	0.40
United States Treasury ...	0.40
United States Treasury ...	0.39
United States Treasury ...	0.38
United States Treasury ...	0.38
United States Treasury ...	0.37

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

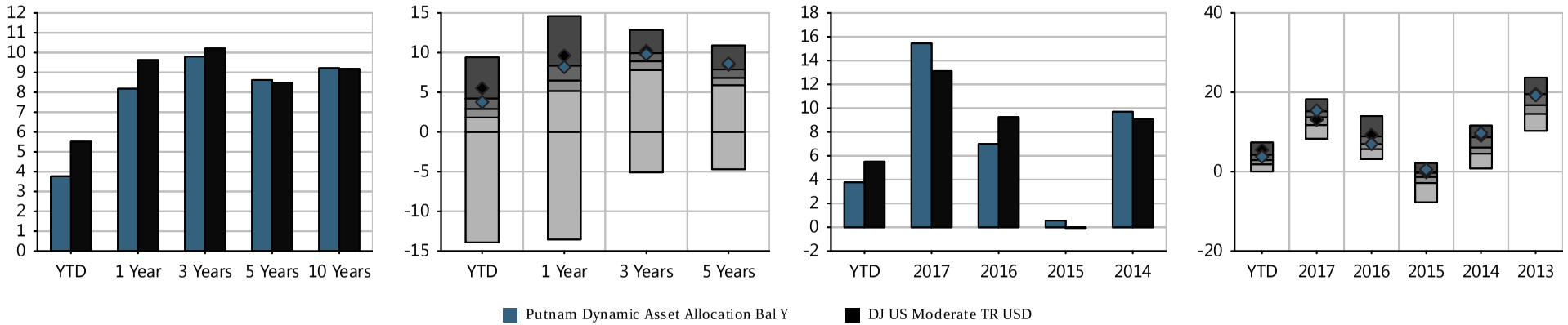
PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET

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
90 Passing	Criteria Scoring	8.18%	9.80%	8.62%	1.43	1.25	-0.21	0.07	16.33	0.74%	4.18	1.06
	Peer Group Scoring	*6.75%*	*8.80%*	*6.67%*	*1.29*	*0.98*	*-0.55*	*-0.65*	*9.39*	*1.12%*	*5.64*	*0.90*
	Criteria Peer Ranking	28	29	14	27	15	29	14	12	23	29	18

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Putnam Dynamic Asset Allocation Bal Y	3.86%	3.77%	8.18%	9.80%	8.62%	9.22%	7.50%	02/07/1994	15.44%	6.99%	0.55%	9.70%	19.24%
DJ US Moderate TR USD	*3.54%*	*5.51%*	*9.63%*	*10.21%*	*8.48%*	*9.18%*	-	-	*13.12%*	*9.26%*	*(0.13%)*	*9.08%*	*19.56%*
Morningstar Allocation--50% to 70% Equity	*3.19%*	*3.11%*	*6.75%*	*8.80%*	*6.67%*	*7.58%*	-	-	*13.36%*	*7.53%*	*(2.08%)*	*6.24%*	*16.94%*

Morningstar Rating: ****

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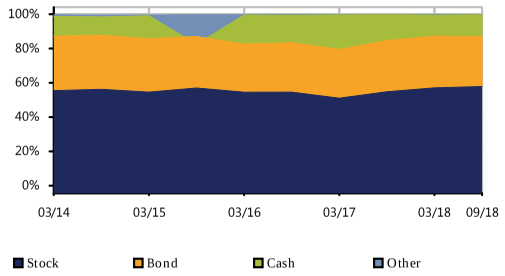
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET

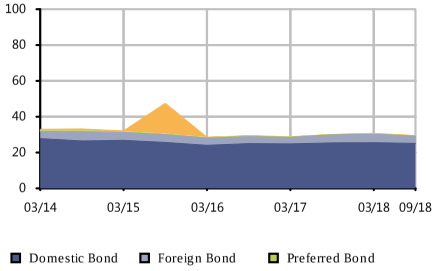
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



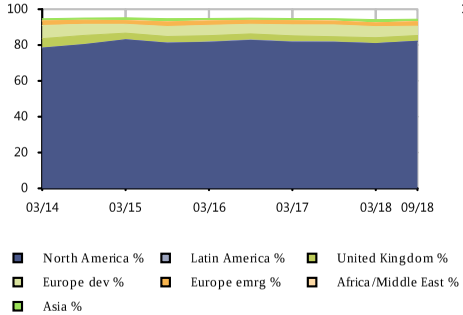
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



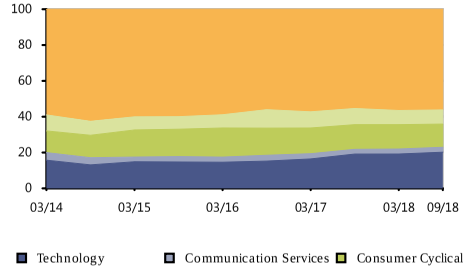
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

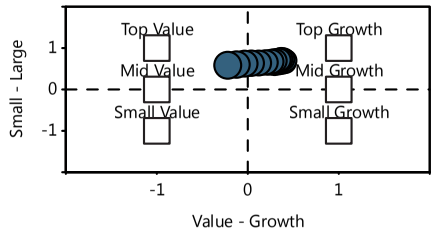


Sector Distribution

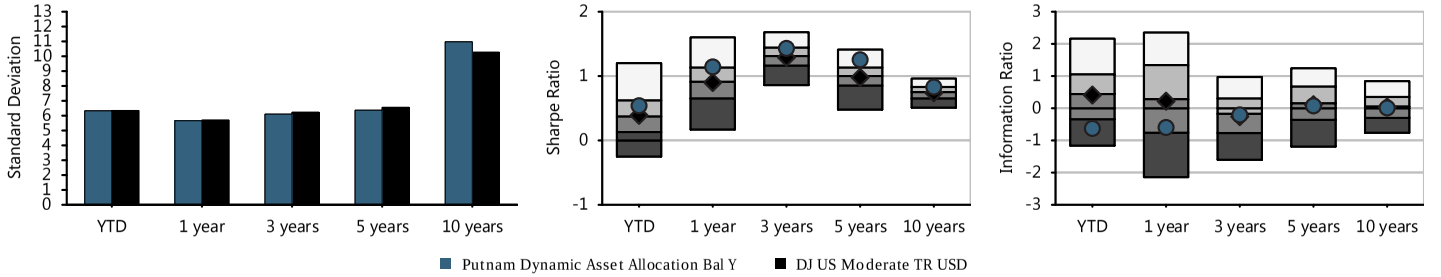
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PABYX
Category	Allocation--50% to 70% Equity
Net Assets(This Class $mn)	2,831 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Schoen
Manager Tenure	16.33
Fund Inception	Feb 07,1994

Fee And Expenses

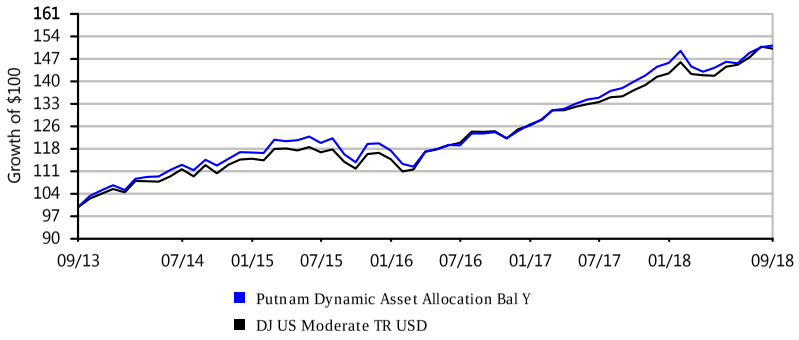
Expense Ratio	0.73
Gross Expense Ratio	0.73
Prospectus Net Expense Ratio	0.74
Prospectus Gross Expense Ratio	0.74
Actual 12b1	0.00
Management Fee	0.53

Top 10 Holdings (%)

Government National Mor...	2.12
Alphabet Inc A	1.94
Federal National Mortga...	1.77
JPMorgan Chase & Co	1.32
Verizon Communications Inc	1.02
Cisco Systems Inc	1.00
Citigroup Inc	1.00
Boeing Co	0.97
Apple Inc	0.97
The Home Depot Inc	0.94

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

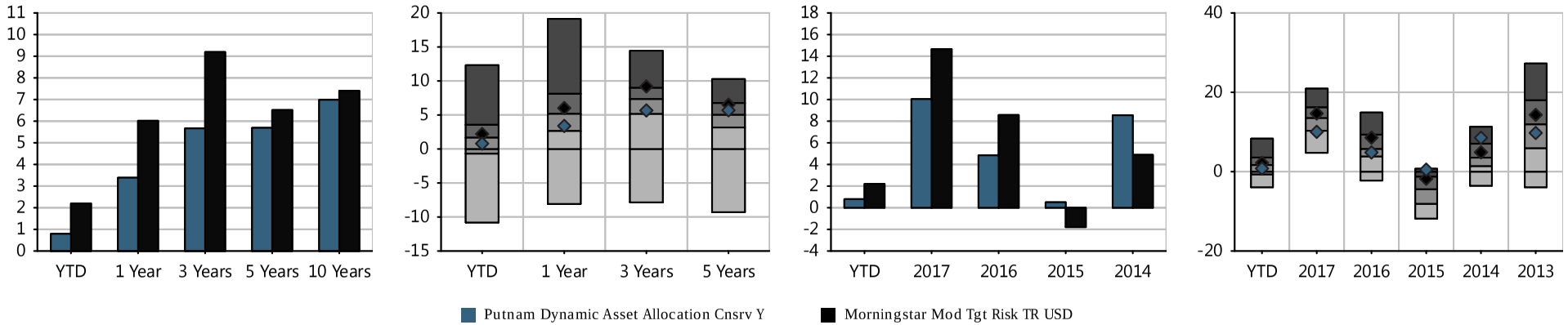
PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

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
86 Passing	Criteria Scoring	3.39%	5.67%	5.69%	1.28	1.31	-1.48	-0.30	16.33	0.77%	2.86	1.41
	Peer Group Scoring	*5.60%*	*7.02%*	*4.66%*	*0.94*	*0.62*	*-0.51*	*-0.43*	*6.47*	*1.61%*	*8.57*	*0.88*
	Criteria Peer Ranking	64	69	37	21	2	90	45	3	6	2	7

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Putnam Dynamic Asset Allocation Cnsrv Y	2.02%	0.79%	3.39%	5.67%	5.69%	6.99%	6.12%	02/07/1994	10.04%	4.84%	0.51%	8.55%	9.76%
Morningstar Mod Tgt Risk TR USD	*2.52%*	*2.20%*	*6.02%*	*9.20%*	*6.51%*	*7.41%*	-	-	*14.66%*	*8.57%*	*(1.79%)*	*4.89%*	*14.31%*
Morningstar Tactical Allocation	*2.57%*	*1.78%*	*5.60%*	*7.02%*	*4.66%*	*5.96%*	-	-	*13.14%*	*6.14%*	*(4.79%)*	*3.52%*	*11.40%*

Morningstar Rating: ****

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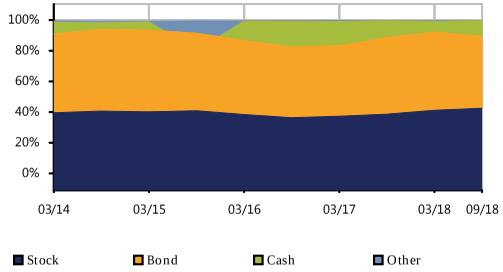
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

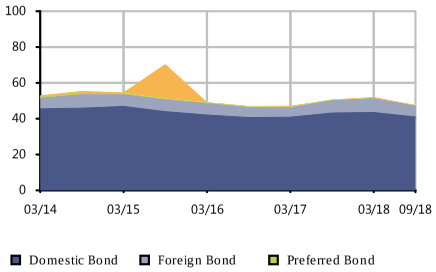
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



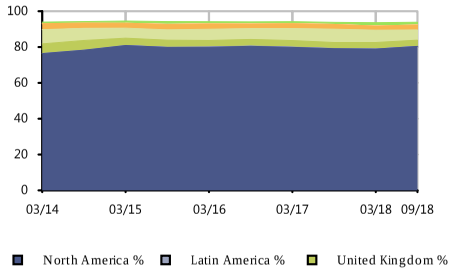
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



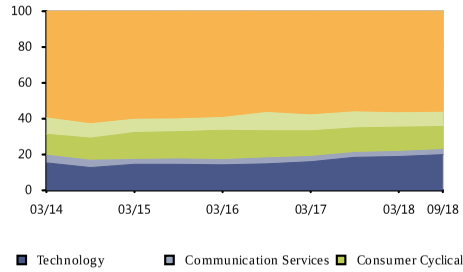
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

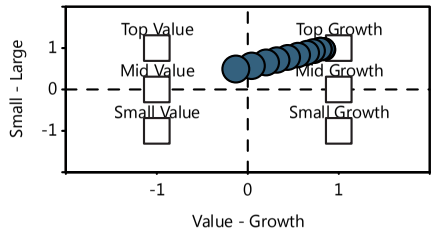


Sector Distribution

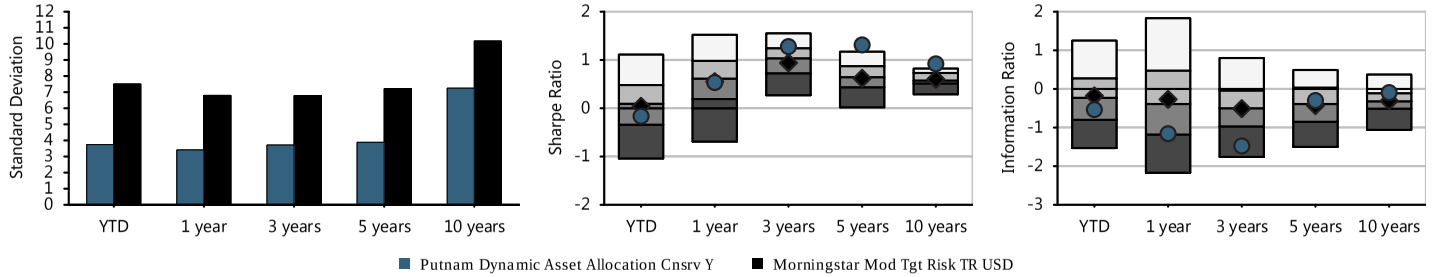
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PACYX
Category	Tactical Allocation
Net Assets(This Class $mn)	1,118 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Schoen
Manager Tenure	16.33
Fund Inception	Feb 07,1994

Fee And Expenses

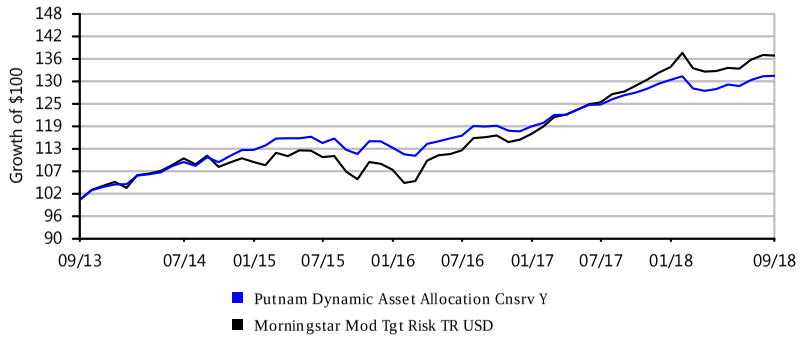
Expense Ratio	0.76
Gross Expense Ratio	0.76
Prospectus Net Expense Ratio	0.77
Prospectus Gross Expense Ratio	0.77
Actual 12b1	0.00
Management Fee	0.53

Top 10 Holdings (%)

Government National Mor...	4.04
Federal National Mortga...	3.60
Federal National Mortga...	1.74
Federal Home Loan Mortg...	1.62
Alphabet Inc A	1.40
JPMorgan Chase & Co	0.95
Federal National Mortga...	0.81
Government National Mor...	0.80
Federal National Mortga...	0.79
Verizon Communications Inc	0.74

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

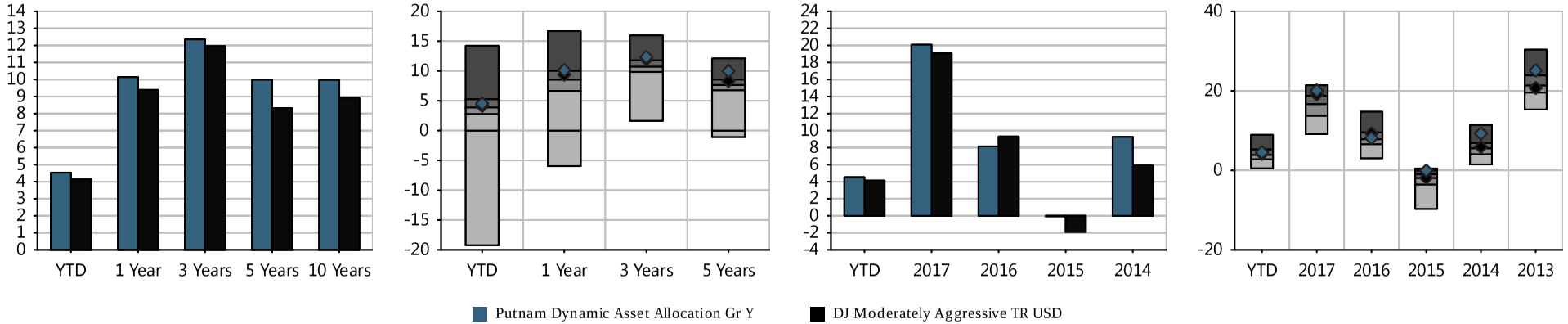
PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

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
98 Passing	Criteria Scoring	10.14%	12.35%	9.99%	1.39	1.14	0.20	0.86	16.33	0.84%	5.18	1.10
	Peer Group Scoring	*8.52%*	*10.43%*	*7.55%*	*1.23*	*0.89*	*-0.70*	*-0.39*	*8.64*	*1.24%*	*7.57*	*0.94*
	Criteria Peer Ranking	24	14	5	29	8	10	3	9	25	22	8

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Putnam Dynamic Asset Allocation Gr Y	4.35%	4.53%	10.14%	12.35%	9.99%	9.98%	8.28%	02/08/1994	20.08%	8.14%	(0.06%)	9.26%	25.13%
DJ Moderately Aggressive TR USD	*3.16%*	*4.14%*	*9.39%*	*11.96%*	*8.32%*	*8.93%*	-	-	*19.08%*	*9.31%*	*(1.89%)*	*5.90%*	*20.73%*
Morningstar Allocation--70% to 85% Equity	*3.50%*	*3.94%*	*8.52%*	*10.43%*	*7.55%*	*7.92%*	-	-	*15.92%*	*8.11%*	*(2.76%)*	*5.62%*	*21.76%*

Morningstar Rating: *****

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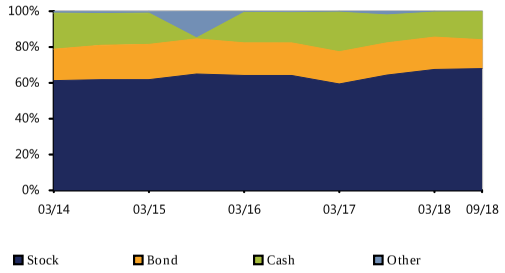
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

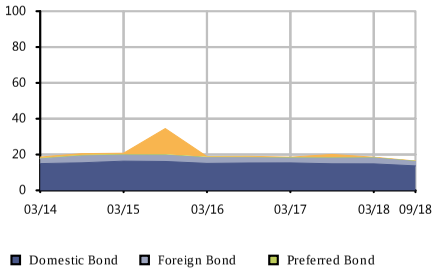
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



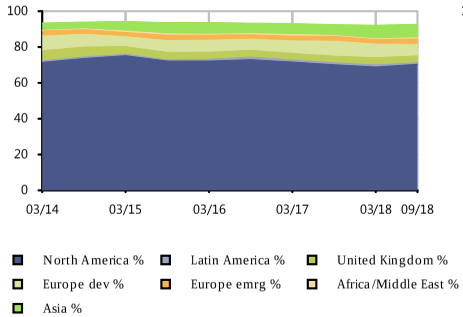
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



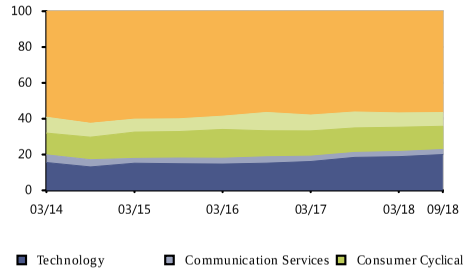
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

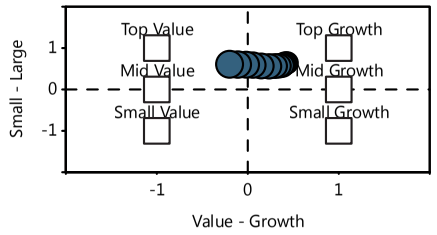


Sector Distribution

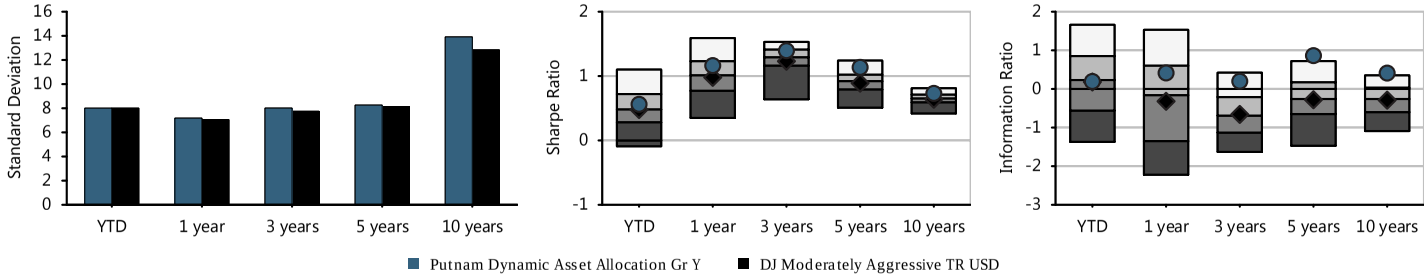
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PAGYX
Category	Allocation--70% to 85% Equity
Net Assets(This Class $mn)	3,021 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Schoen
Manager Tenure	16.33
Fund Inception	Feb 08,1994

Fee And Expenses

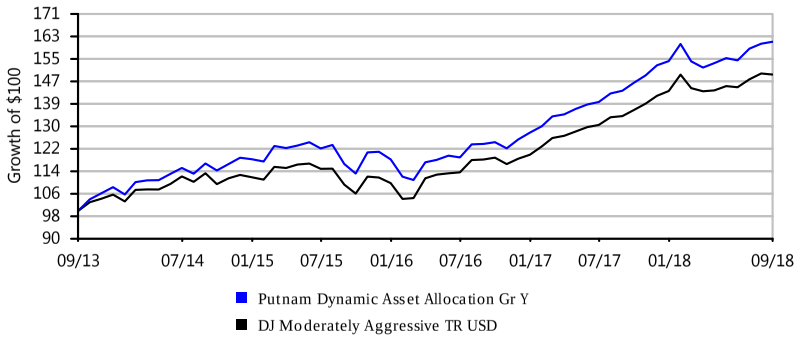
Expense Ratio	0.83
Gross Expense Ratio	0.83
Prospectus Net Expense Ratio	0.84
Prospectus Gross Expense Ratio	0.84
Actual 12b1	0.00
Management Fee	0.60

Top 10 Holdings (%)

Alphabet Inc A	1.95
JPMorgan Chase & Co	1.33
Verizon Communications Inc	1.02
Citigroup Inc	0.99
Cisco Systems Inc	0.99
Boeing Co	0.97
Apple Inc	0.97
The Home Depot Inc	0.94
NVIDIA Corp	0.88
Government National Mor...	0.85

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

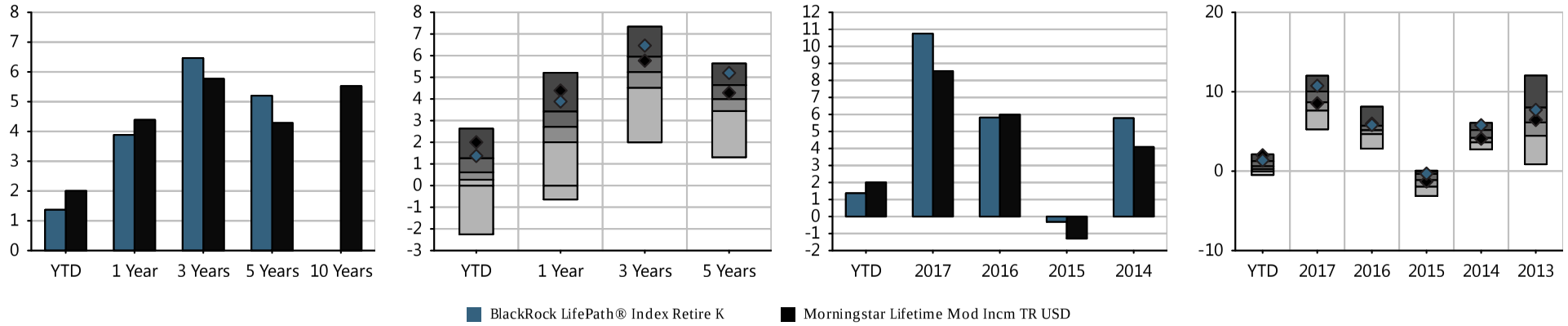
BlackRock LifePath® Index Retire K | Fund Fact Sheet

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
96 Passing	Criteria Scoring	3.88%	6.47%	5.20%	4.41	1.42	1.15	0.76	0.93	7.33	0.11%	1.07
	Peer Group Scoring	*2.74%*	*5.19%*	*3.98%*	*4.97*	*1.22*	*0.94*	*-0.49*	*-0.18*	*7.49*	*0.78%*	*0.97*
	Criteria Peer Ranking	12	15	9	38	17	6	11	3	55	3	18

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio with a substantially identical investment objective, which allocates and reallocates its assets among a combination of equity and bond index funds and money market funds in proportions based on its own comprehensive investment strategy. It will invest, 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index Retire K	1.66%	1.37%	3.88%	6.47%	5.20%	-	5.34%	05/31/2011	10.75%	5.82%	(0.31%)	5.78%	7.72%
Morningstar Lifetime Mod Incm TR USD	*1.60%*	*2.00%*	*4.39%*	*5.77%*	*4.28%*	*-*	*-*	*-*	*8.55%*	*5.98%*	*(1.30%)*	*4.09%*	*6.45%*
Morningstar Target-Date Retirement	*1.31%*	*0.71%*	*2.74%*	*5.19%*	*3.98%*	*5.19%*	*-*	*-*	*8.74%*	*5.20%*	*(1.25%)*	*4.33%*	*6.26%*

Morningstar Rating: *****

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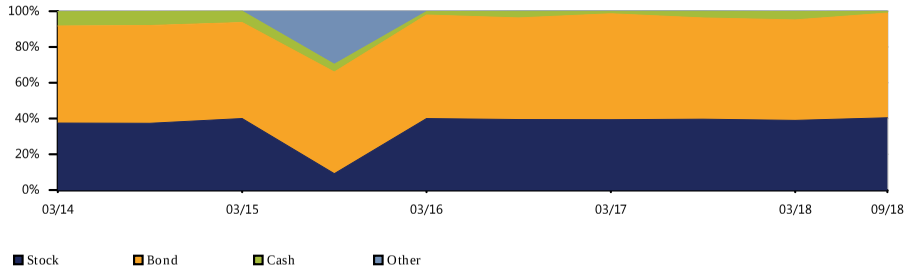
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX RETIRE K | FUND FACT SHEET

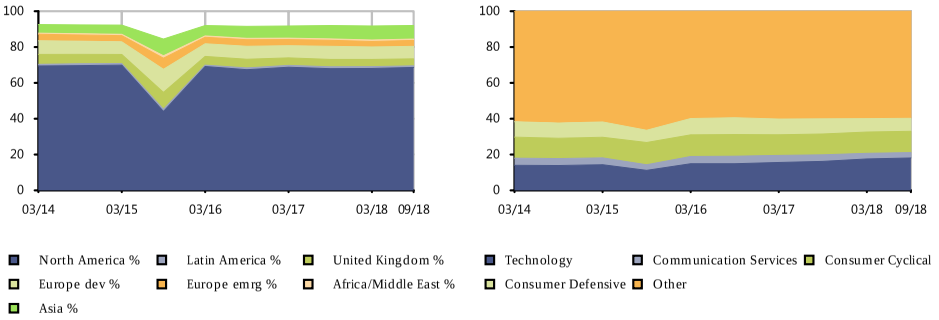
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

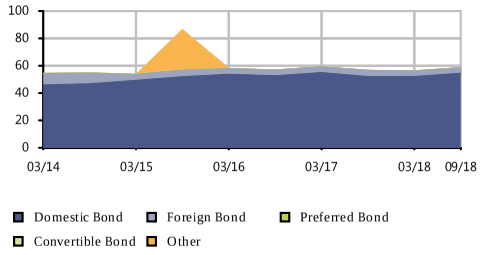


Sector Distribution

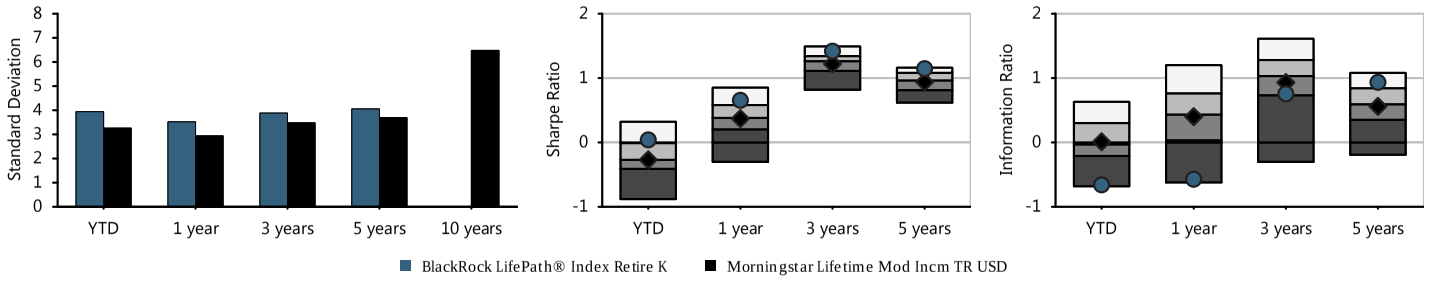
Time Period: 10/30/2013 - 09/30/2018

Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

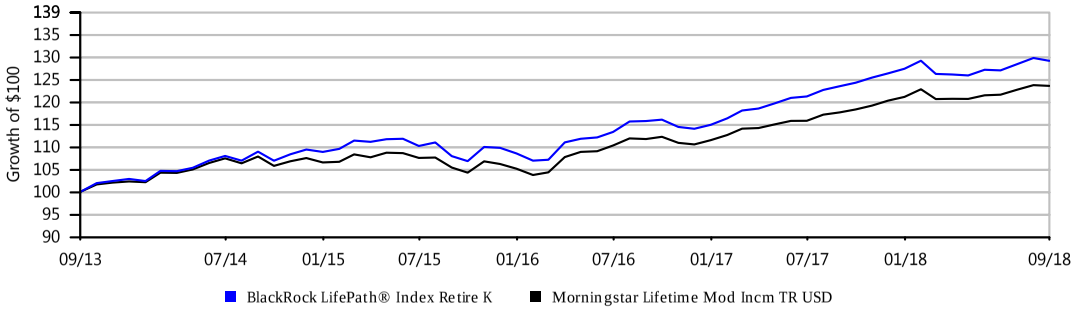
Ticker	LIRKX
Category	Target-Date Retirement
Net Assets(This Class $mn)	1,330 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.09
Gross Expense Ratio	0.13
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.17
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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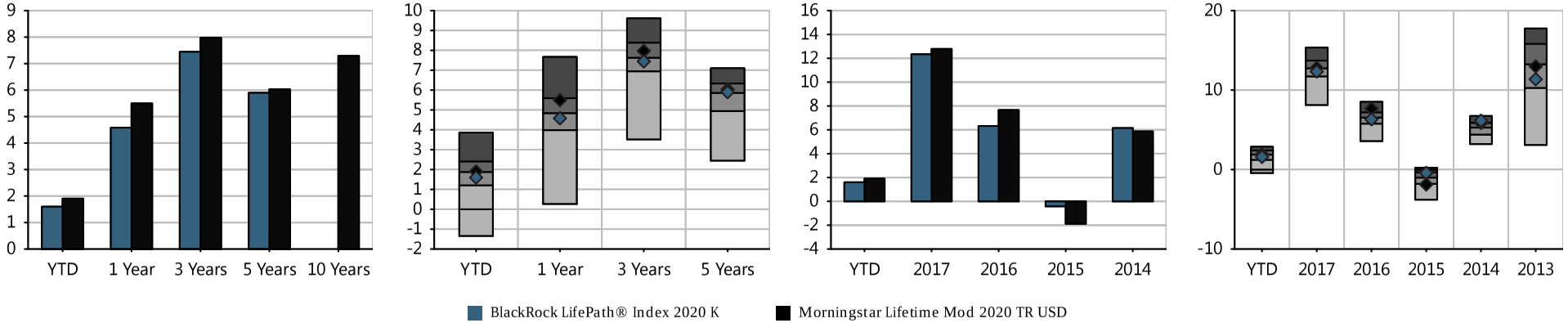
BLACKROCK LIFEPATH® INDEX 2020 K | FUND FACT SHEET

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
84 Passing	Criteria Scoring	4.58%	7.44%	5.90%	5.54	1.38	1.08	-0.70	-0.16	7.33	0.11%	1.06
	Peer Group Scoring	*4.70%*	*7.51%*	*5.59%*	*7.12*	*1.31*	*0.96*	*-0.38*	*-0.34*	*6.89*	*0.80%*	*0.98*
	Criteria Peer Ranking	58	57	49	11	35	13	68	46	45	3	19

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2020 K	1.91%	1.60%	4.58%	7.44%	5.90%	-	5.99%	05/31/2011	12.34%	6.32%	(0.42%)	6.15%	11.36%
Morningstar Lifetime Mod 2020 TR USD	*1.97%*	*1.90%*	*5.50%*	*7.97%*	*6.03%*	-	-	-	*12.79%*	*7.66%*	*(1.88%)*	*5.87%*	*12.98%*
Morningstar Target-Date 2020	*1.93%*	*1.68%*	*4.70%*	*7.51%*	*5.59%*	*6.56%*	-	-	*12.48%*	*6.36%*	*(1.26%)*	*5.10%*	*12.45%*

Morningstar Rating: ***

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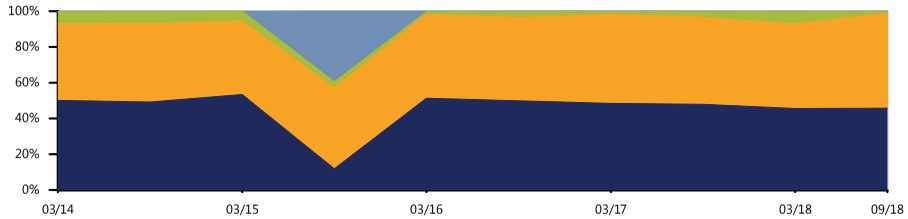
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

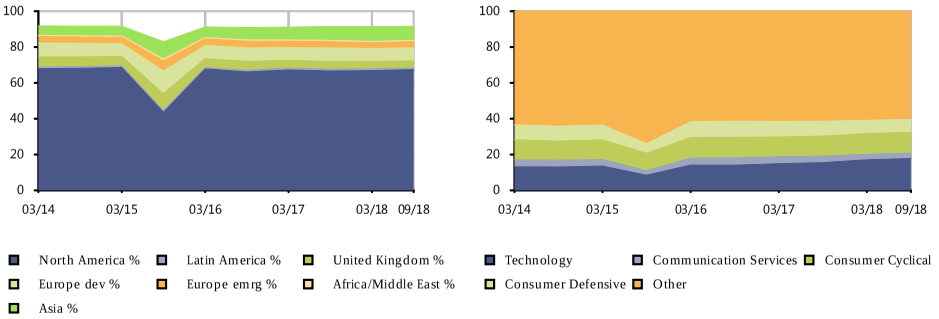
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

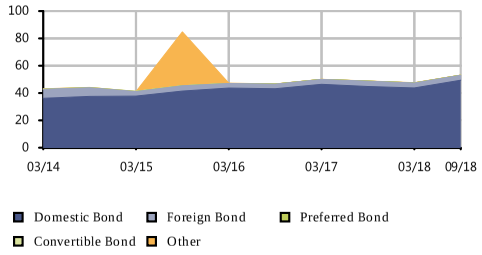


Sector Distribution

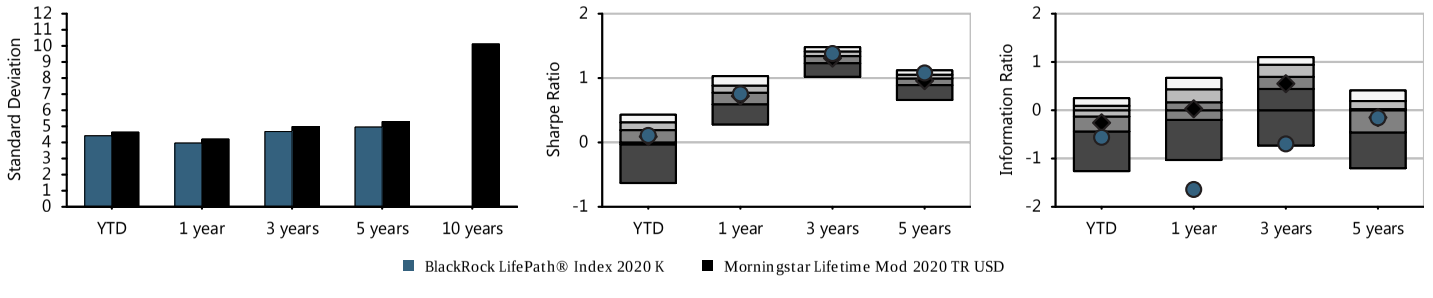
Time Period: 10/30/2013 - 09/30/2018

Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

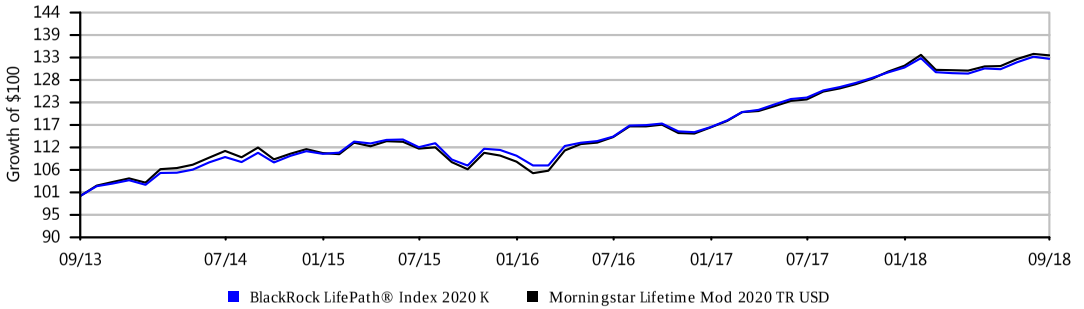
Ticker	LIMKX
Category	Target-Date 2020
Net Assets(This Class $mn)	2,632 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.09
Gross Expense Ratio	0.13
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.15
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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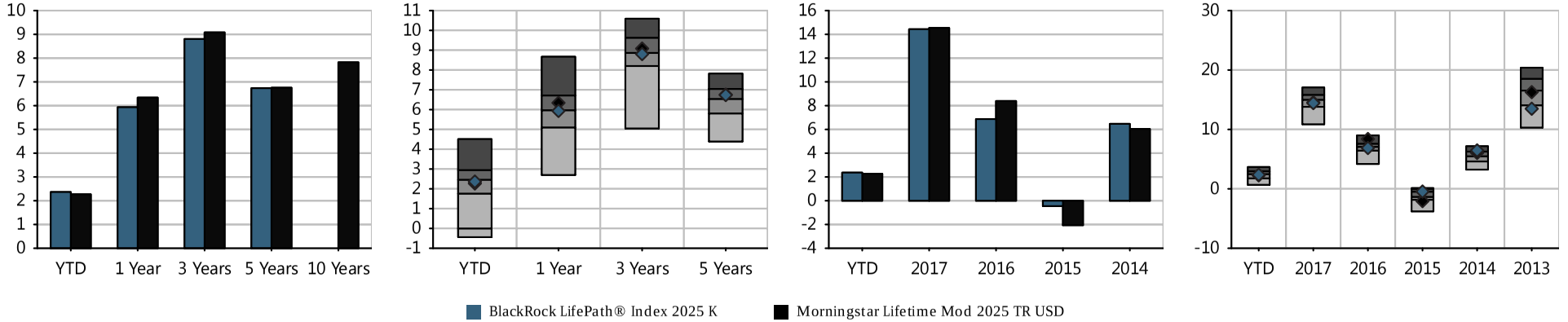
BlackRock LifePath® Index 2025 K | Fund Fact Sheet

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
84 Passing	Criteria Scoring	5.93%	8.80%	6.74%	6.71	1.39	1.07	-0.39	-0.02	7.33	0.11%	1.07
	Peer Group Scoring	*5.85%*	*8.80%*	*6.39%*	*8.34*	*1.34*	*0.96*	*-0.18*	*-0.20*	*6.26*	*0.78%*	*0.99*
	Criteria Peer Ranking	51	55	39	16	35	13	64	40	35	3	14

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2025 K	2.42%	2.37%	5.93%	8.80%	6.74%	-	6.67%	05/31/2011	14.43%	6.87%	(0.45%)	6.47%	13.48%
Morningstar Lifetime Mod 2025 TR USD	*2.28%*	*2.27%*	*6.34%*	*9.08%*	*6.76%*	*-*	*-*	*-*	*14.54%*	*8.39%*	*(2.06%)*	*6.04%*	*16.28%*
Morningstar Target-Date 2025	*2.37%*	*2.30%*	*5.85%*	*8.80%*	*6.39%*	*7.33%*	*-*	*-*	*14.65%*	*6.90%*	*(1.40%)*	*5.30%*	*15.73%*

Morningstar Rating: ***

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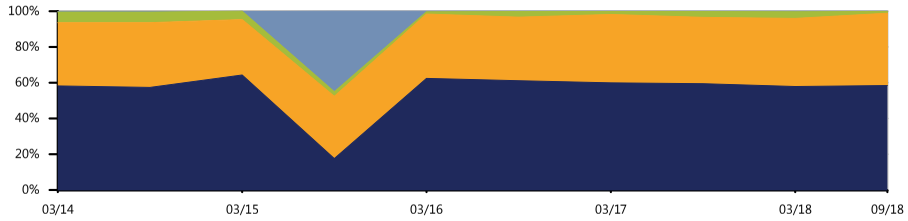
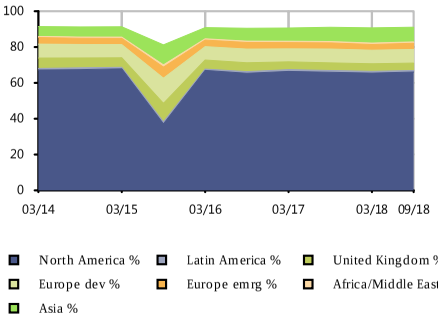
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



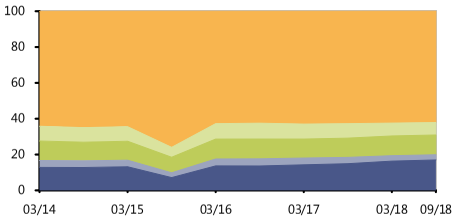
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018



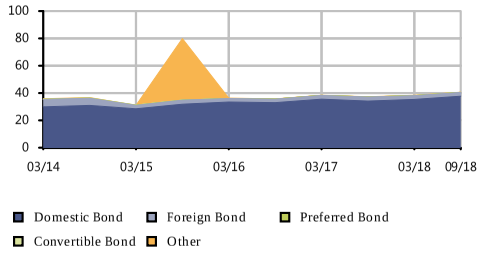
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

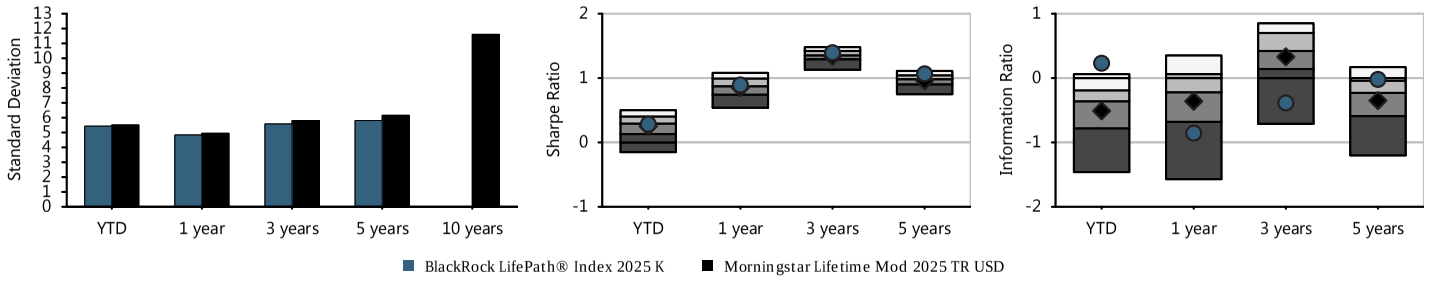


Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

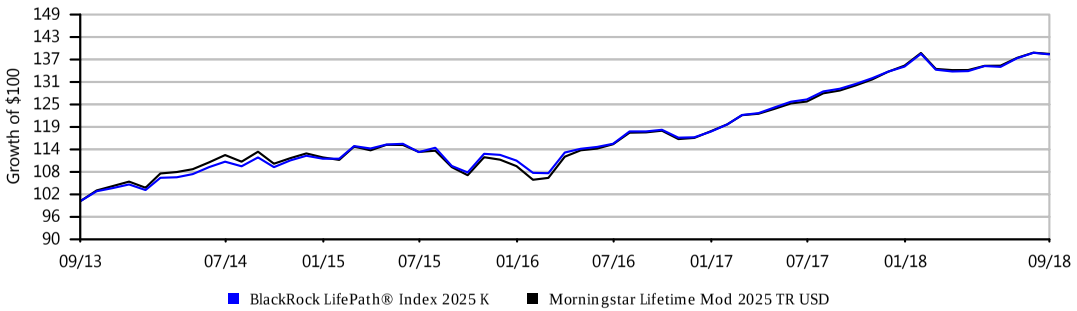
Ticker	LIBKX
Category	Target-Date 2025
Net Assets(This Class $mn)	3,074 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.08
Gross Expense Ratio	0.12
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.16
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

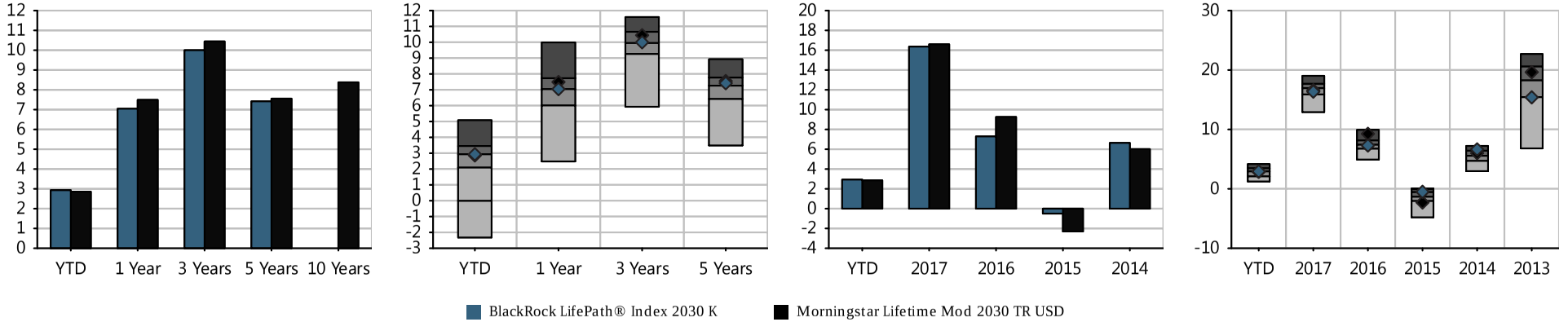
BLACKROCK LIFEPATH® INDEX 2030 K | FUND FACT SHEET

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
86 Passing	Criteria Scoring	7.04%	10.00%	7.42%	7.95	1.38	1.03	-0.53	-0.12	7.33	0.11%	1.05
	Peer Group Scoring	*6.89%*	*9.88%*	*7.06%*	*9.57*	*1.34*	*0.94*	*-0.33*	*-0.26*	*6.82*	*0.82%*	*0.99*
	Criteria Peer Ranking	49	49	41	5	38	15	61	42	43	3	15

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2030 K	2.80%	2.93%	7.04%	10.00%	7.42%	-	7.25%	05/31/2011	16.36%	7.29%	(0.50%)	6.64%	15.40%
Morningstar Lifetime Mod 2030 TR USD	*2.70%*	*2.86%*	*7.49%*	*10.44%*	*7.56%*	-	-	-	*16.59%*	*9.26%*	*(2.30%)*	*6.01%*	*19.64%*
Morningstar Target-Date 2030	*2.71%*	*2.76%*	*6.89%*	*9.88%*	*7.06%*	*7.56%*	-	-	*16.56%*	*7.39%*	*(1.53%)*	*5.43%*	*17.32%*

Morningstar Rating: ***

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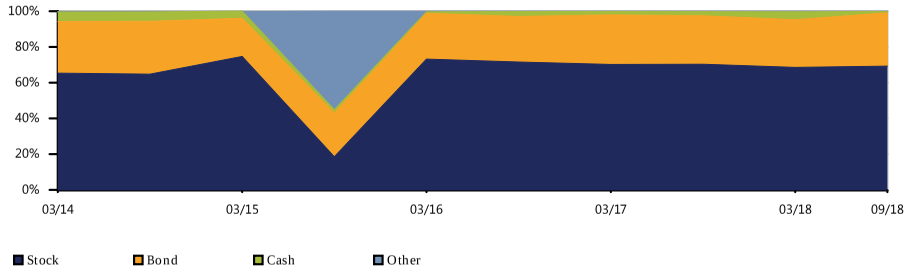
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX 2030 K | FUND FACT SHEET

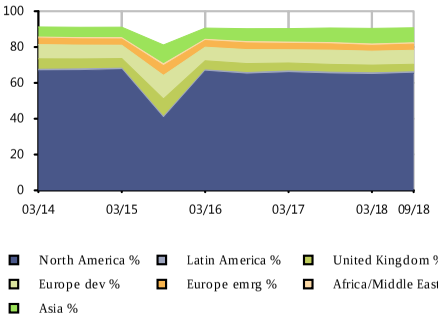
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



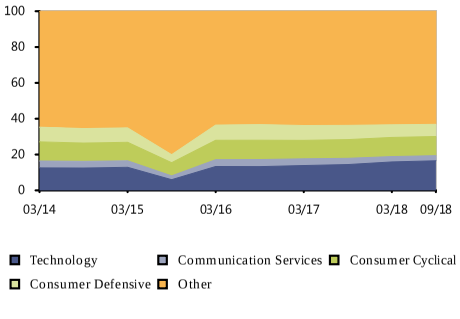
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018



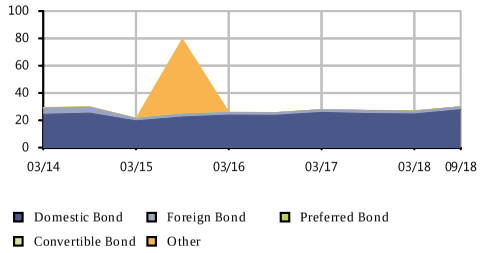
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

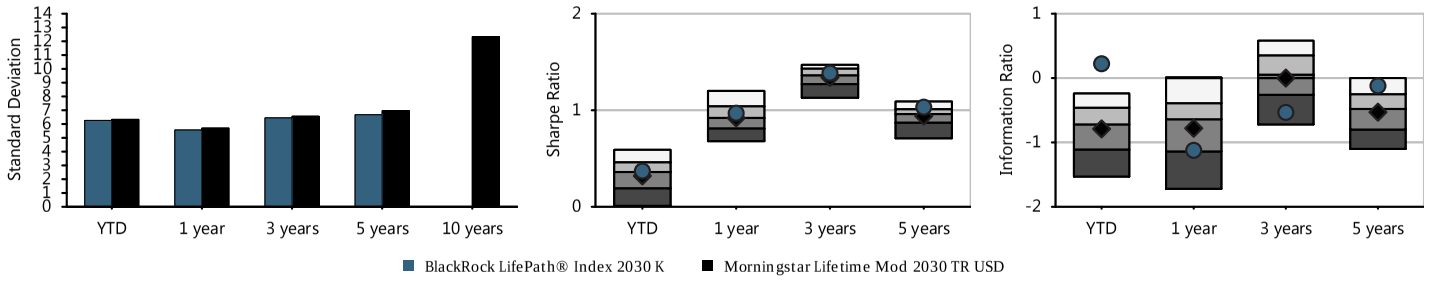


Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

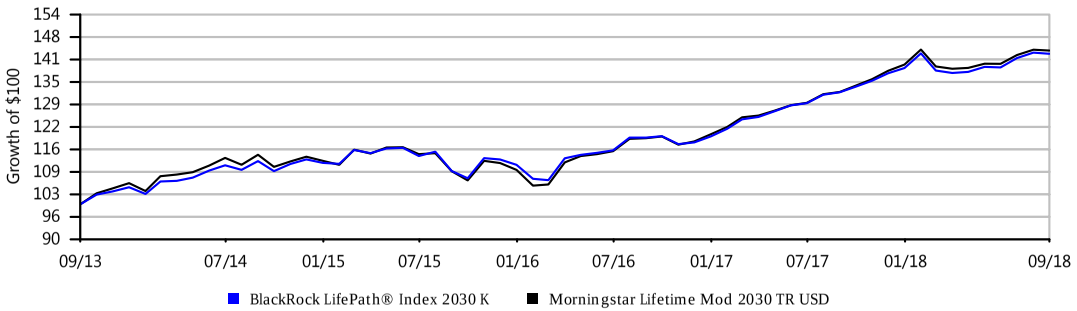
Ticker	LINKX
Category	Target-Date 2030
Net Assets(This Class $mn)	3,791 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.09
Gross Expense Ratio	0.12
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.17
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



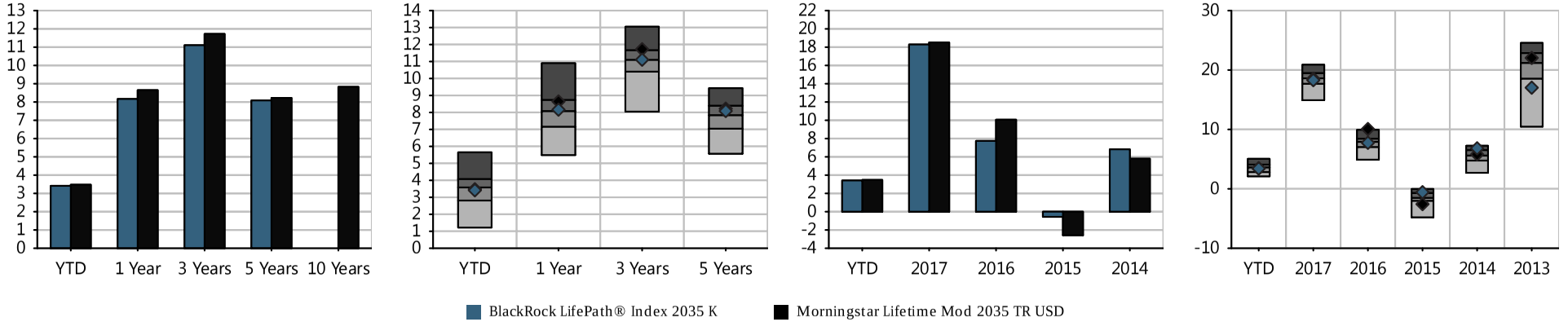
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

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
86 Passing	Criteria Scoring	8.17%	11.11%	8.08%	8.98	1.38	1.02	-0.66	-0.11	7.33	0.11%	1.06
	Peer Group Scoring	*8.03%*	*11.01%*	*7.74%*	*10.66*	*1.35*	*0.94*	*-0.48*	*-0.27*	*6.19*	*0.79%*	*1.00*
	Criteria Peer Ranking	46	48	37	5	47	19	63	37	34	3	17

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2035 K	3.20%	3.41%	8.17%	11.11%	8.08%	-	7.77%	05/31/2011	18.29%	7.74%	(0.56%)	6.82%	17.02%
Morningstar Lifetime Mod 2035 TR USD	*3.14%*	*3.48%*	*8.65%*	*11.72%*	*8.22%*	*-*	*-*	*-*	*18.52%*	*10.07%*	*(2.58%)*	*5.80%*	*22.03%*
Morningstar Target-Date 2035	*3.17%*	*3.47%*	*8.03%*	*11.01%*	*7.74%*	*8.20%*	*-*	*-*	*18.43%*	*7.72%*	*(1.66%)*	*5.43%*	*20.25%*

Morningstar Rating: ***

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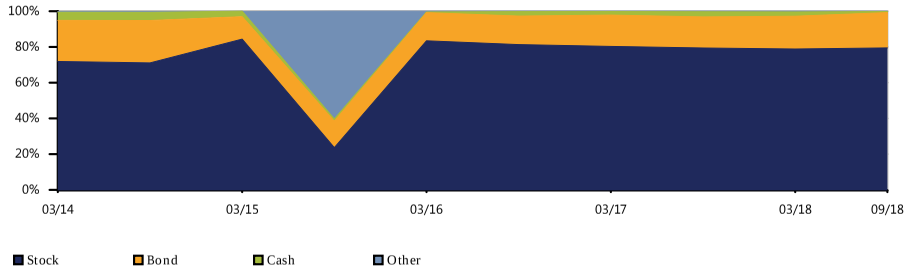
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX 2035 K | FUND FACT SHEET

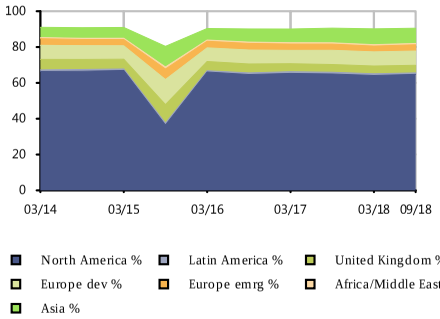
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



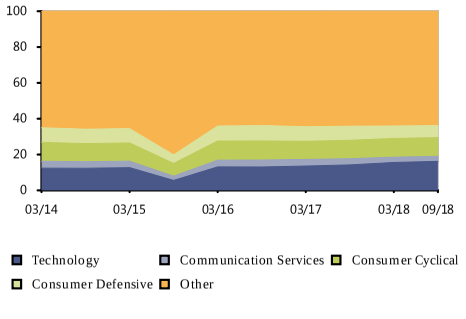
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018



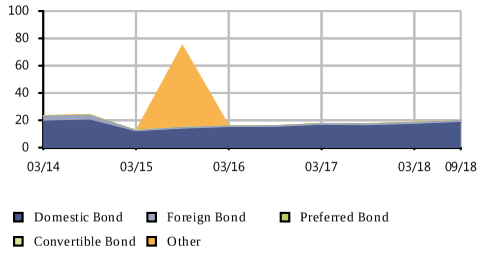
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

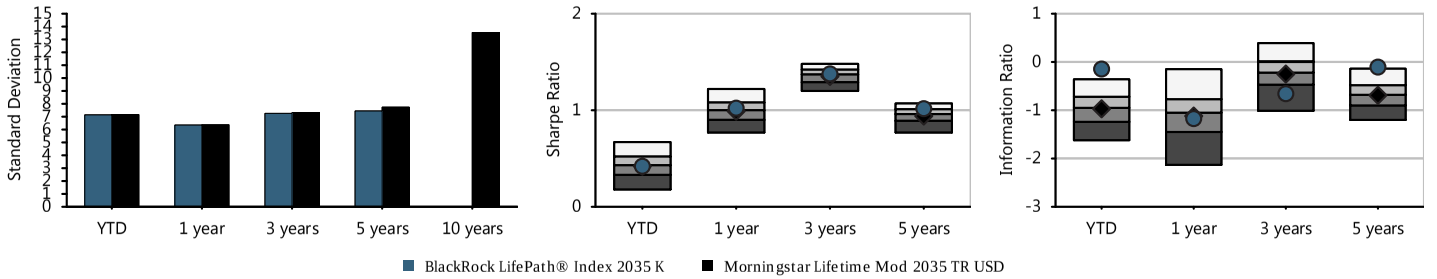


Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

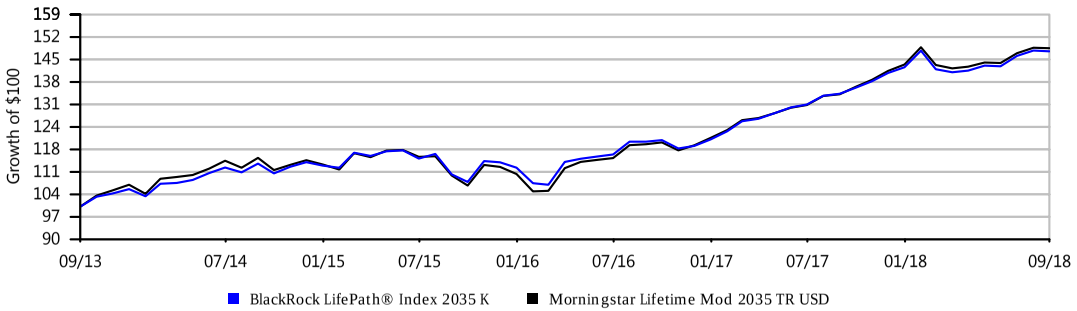
Ticker	LIJKX
Category	Target-Date 2035
Net Assets(This Class $mn)	2,720 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.08
Gross Expense Ratio	0.12
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.17
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



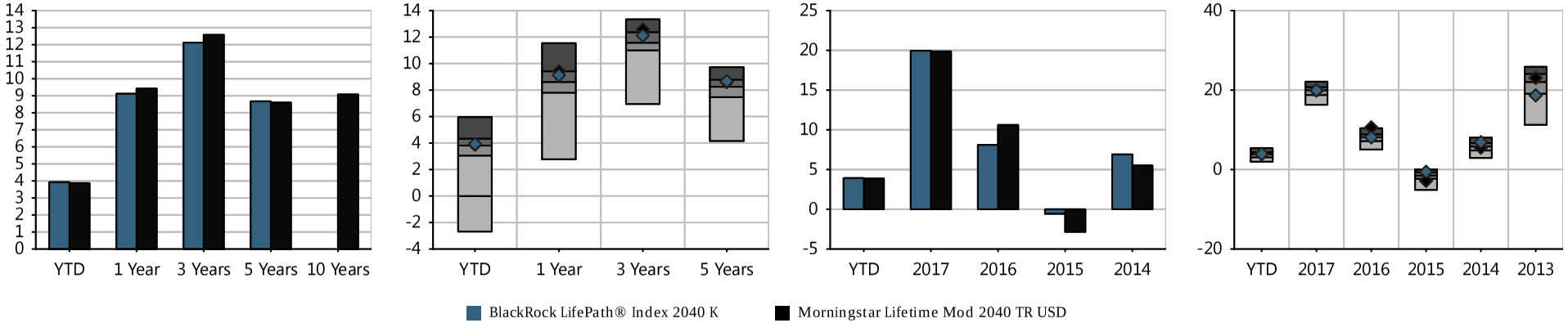
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

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
88 Passing	Criteria Scoring	9.12%	12.12%	8.67%	10.01	1.36	1.00	-0.44	0.05	7.33	0.11%	1.05
	Peer Group Scoring	*8.60%*	*11.56%*	*8.07%*	*11.25*	*1.35*	*0.93*	*-0.61*	*-0.25*	*6.82*	*0.83%*	*1.01*
	Criteria Peer Ranking	36	31	30	11	48	25	36	30	43	3	23

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2040 K	3.54%	3.93%	9.12%	12.12%	8.67%	-	8.27%	05/31/2011	19.95%	8.10%	(0.56%)	6.90%	18.66%
Morningstar Lifetime Mod 2040 TR USD	*3.43%*	*3.87%*	*9.42%*	*12.57%*	*8.60%*	-	-	-	*19.87%*	*10.61%*	*(2.83%)*	*5.51%*	*23.05%*
Morningstar Target-Date 2040	*3.34%*	*3.67%*	*8.60%*	*11.56%*	*8.07%*	*8.20%*	-	-	*19.52%*	*7.98%*	*(1.71%)*	*5.62%*	*20.74%*

Morningstar Rating: ****

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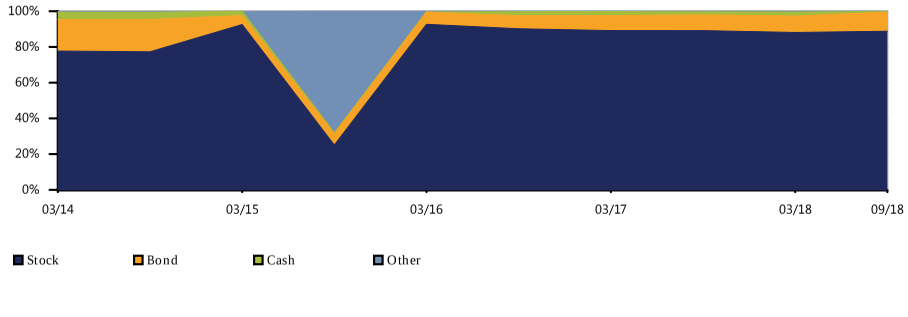
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX 2040 K | FUND FACT SHEET

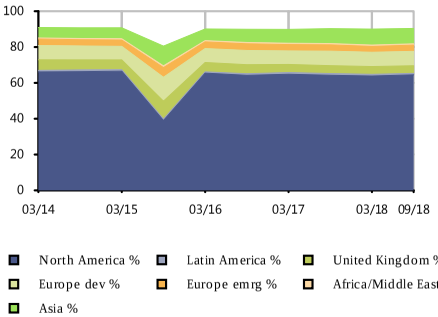
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



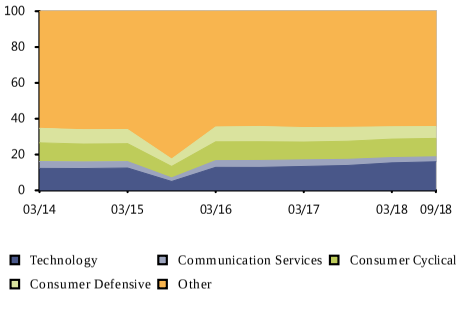
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018



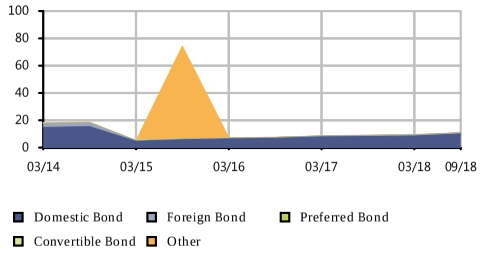
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

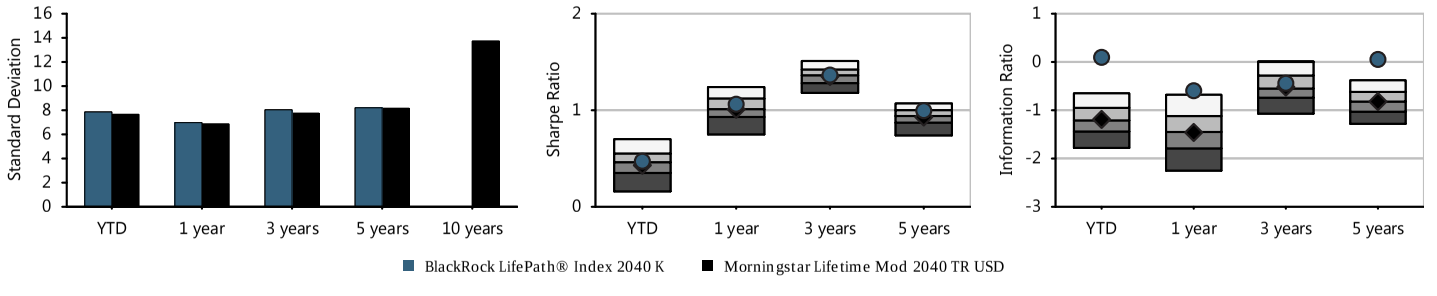


Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

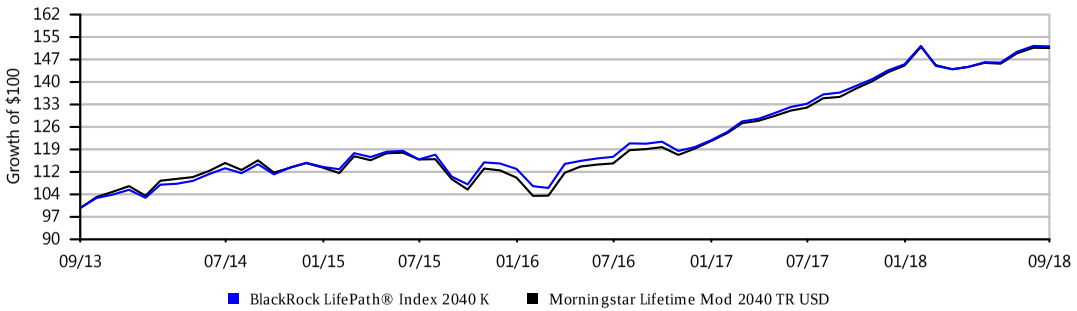
Ticker	LIKKX
Category	Target-Date 2040
Net Assets(This Class $mn)	2,912 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.06
Gross Expense Ratio	0.10
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.19
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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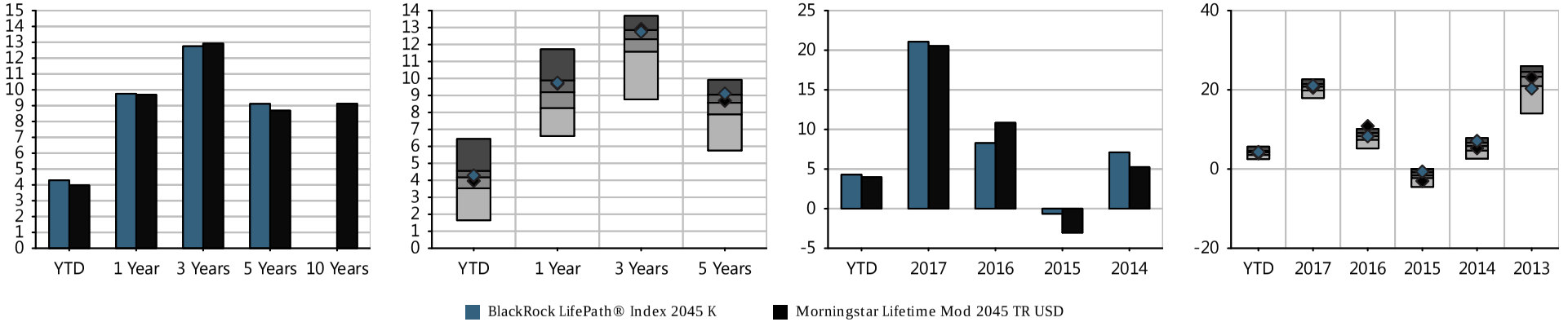
BLACKROCK LIFEPATH® INDEX 2045 K | FUND FACT SHEET

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
88 Passing	Criteria Scoring	9.75%	12.75%	9.11%	10.51	1.36	1.00	-0.15	0.30	7.33	0.11%	1.08
	Peer Group Scoring	*9.22%*	*12.14%*	*8.42%*	*11.74*	*1.36*	*0.93*	*-0.54*	*-0.14*	*6.15*	*0.80%*	*1.02*
	Criteria Peer Ranking	31	29	20	18	53	27	29	19	34	3	21

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2045 K	3.78%	4.29%	9.75%	12.75%	9.11%	-	8.60%	05/31/2011	21.07%	8.28%	(0.64%)	7.10%	20.32%
Morningstar Lifetime Mod 2045 TR USD	*3.53%*	*3.97%*	*9.69%*	*12.92%*	*8.69%*	*-*	*-*	*-*	*20.53%*	*10.84%*	*(3.03%)*	*5.25%*	*23.07%*
Morningstar Target-Date 2045	*3.59%*	*4.10%*	*9.22%*	*12.14%*	*8.42%*	*8.54%*	*-*	*-*	*20.50%*	*8.11%*	*(1.74%)*	*5.52%*	*22.27%*

Morningstar Rating: ****

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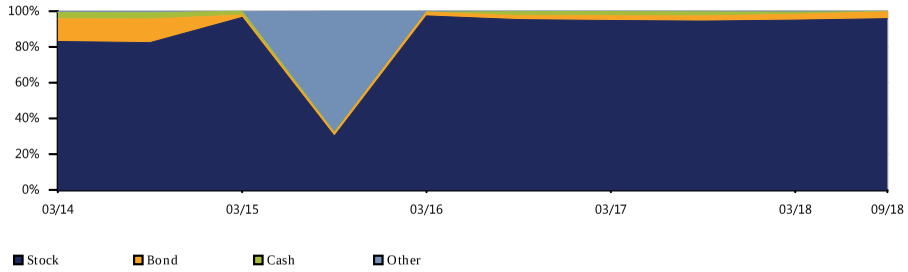
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX 2045 K | FUND FACT SHEET

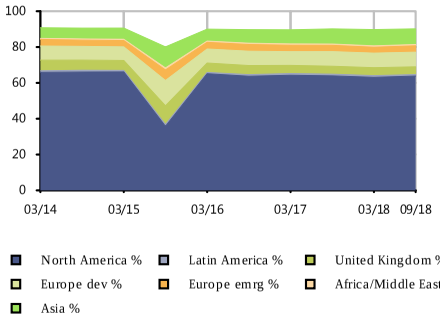
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



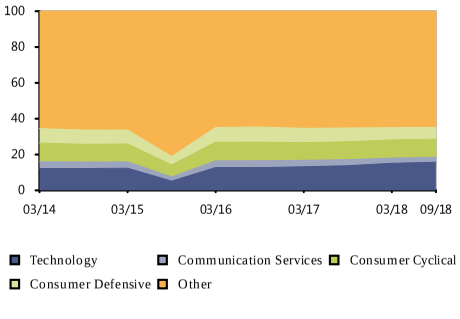
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018



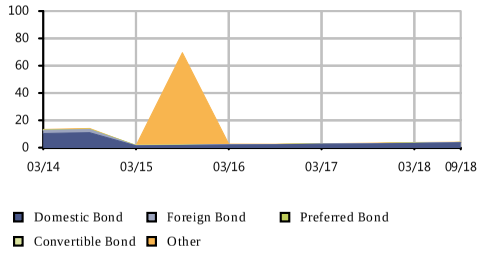
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

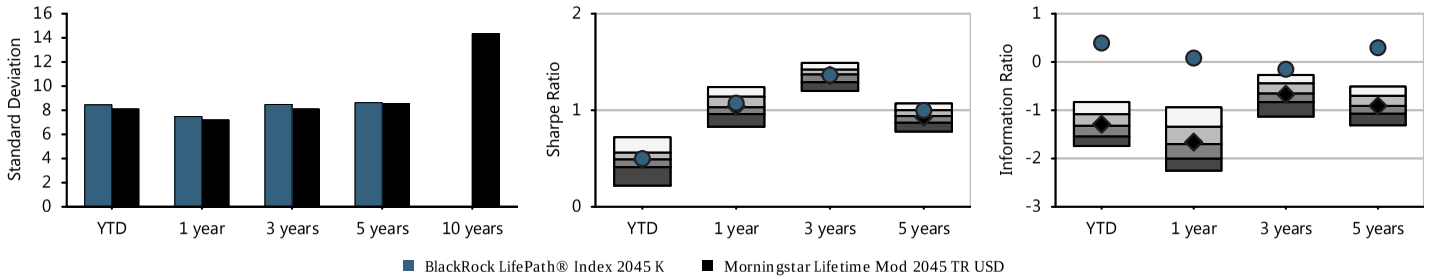


Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

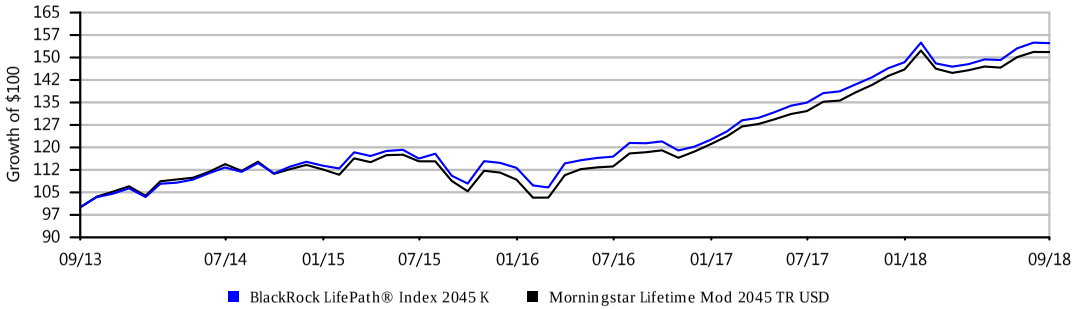
Ticker	LIHKX
Category	Target-Date 2045
Net Assets(This Class $mn)	1,896 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.08
Gross Expense Ratio	0.12
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.18
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



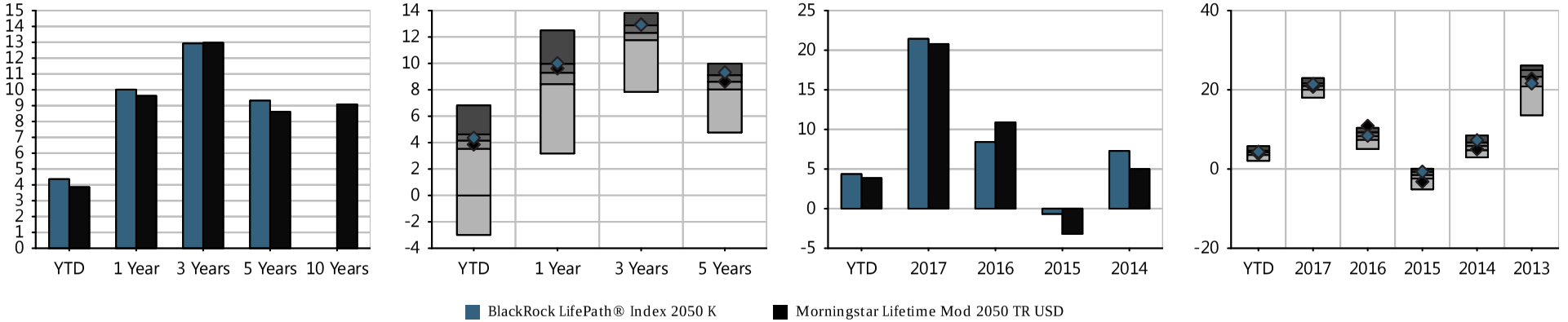
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

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
94 Passing	Criteria Scoring	10.01%	12.93%	9.32%	10.65	1.37	1.00	-0.03	0.49	7.33	0.11%	1.10
	Peer Group Scoring	*9.23%*	*12.16%*	*8.45%*	*11.77*	*1.35*	*0.93*	*-0.48*	*-0.04*	*6.39*	*0.84%*	*1.04*
	Criteria Peer Ranking	23	22	12	14	49	27	22	15	42	3	21

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2050 K	3.85%	4.36%	10.01%	12.93%	9.32%	-	8.81%	05/31/2011	21.43%	8.41%	(0.67%)	7.28%	21.61%
Morningstar Lifetime Mod 2050 TR USD	*3.49%*	*3.86%*	*9.62%*	*12.97%*	*8.62%*	-	-	-	*20.78%*	*10.89%*	*(3.19%)*	*5.00%*	*22.83%*
Morningstar Target-Date 2050	*3.55%*	*3.98%*	*9.23%*	*12.16%*	*8.45%*	*8.38%*	-	-	*20.67%*	*8.22%*	*(1.74%)*	*5.70%*	*21.81%*

Morningstar Rating: ****

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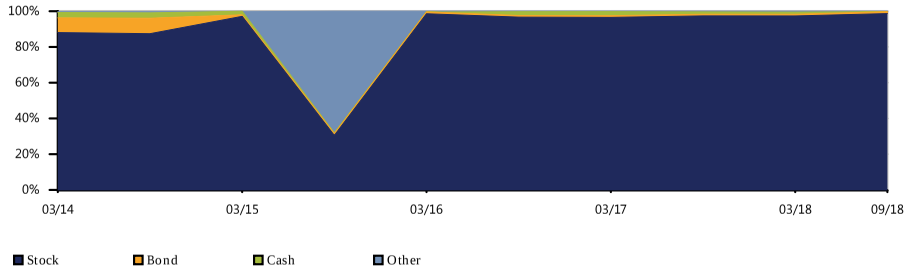
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX 2050 K | FUND FACT SHEET

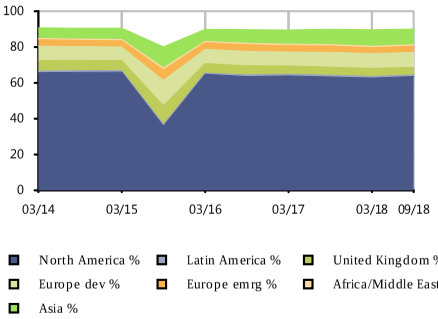
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



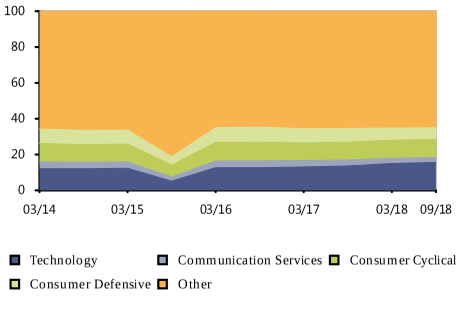
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018



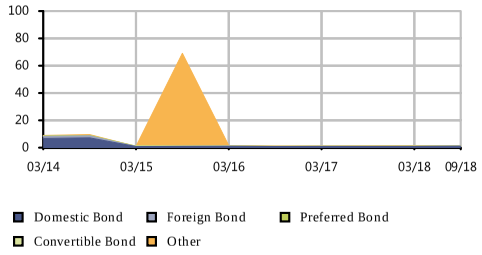
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

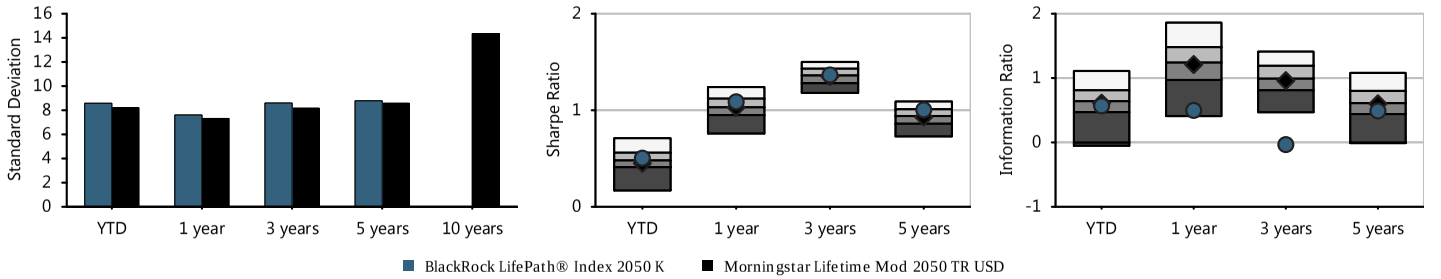


Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

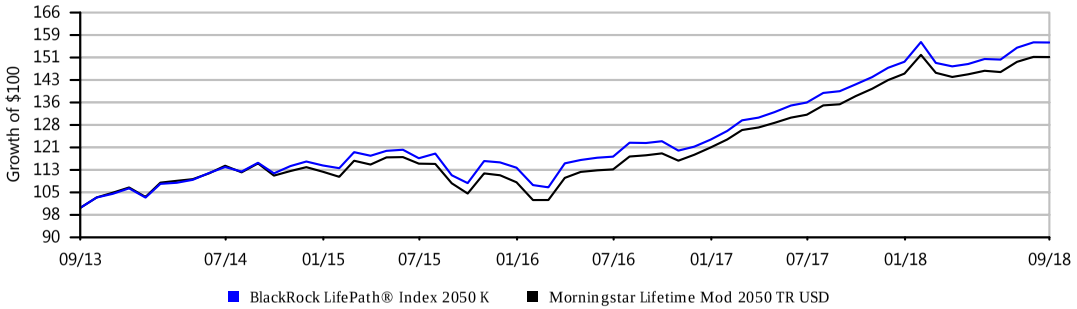
Ticker	LIPKX
Category	Target-Date 2050
Net Assets(This Class $mn)	1,677 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.08
Gross Expense Ratio	0.13
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.19
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



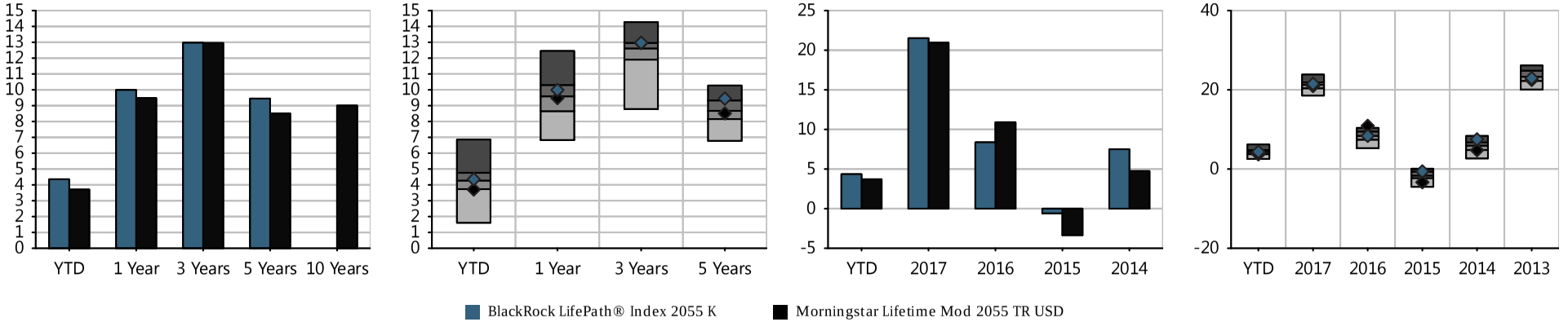
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

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
94 Passing	Criteria Scoring	9.99%	12.97%	9.45%	10.63	1.37	1.01	0.02	0.64	7.33	0.10%	1.11
	Peer Group Scoring	*9.51%*	*12.41%*	*8.71%*	*11.74*	*1.36*	*0.95*	*-0.36*	*0.12*	*4.87*	*0.80%*	*1.05*
	Criteria Peer Ranking	29	23	15	15	51	27	24	14	22	3	24

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2055 K	3.84%	4.35%	9.99%	12.97%	9.45%	-	8.98%	05/31/2011	21.51%	8.38%	(0.60%)	7.50%	22.95%
Morningstar Lifetime Mod 2055 TR USD	*3.41%*	*3.71%*	*9.48%*	*12.95%*	*8.51%*	*-*	*-*	*-*	*20.95%*	*10.90%*	*(3.34%)*	*4.74%*	*22.49%*
Morningstar Target-Date 2055	*3.68%*	*4.25%*	*9.51%*	*12.41%*	*8.71%*	*9.09%*	*-*	*-*	*21.08%*	*8.18%*	*(1.72%)*	*5.66%*	*23.05%*

Morningstar Rating: ****

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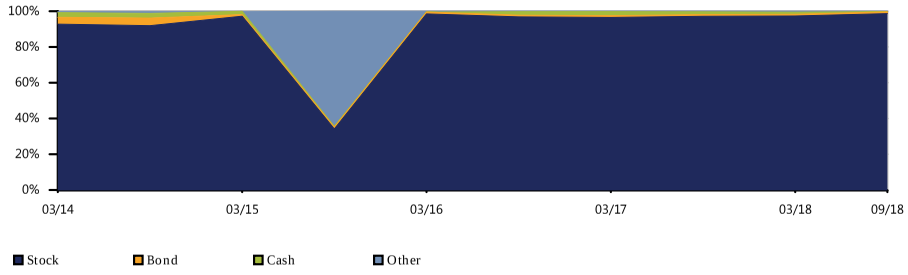
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX 2055 K | FUND FACT SHEET

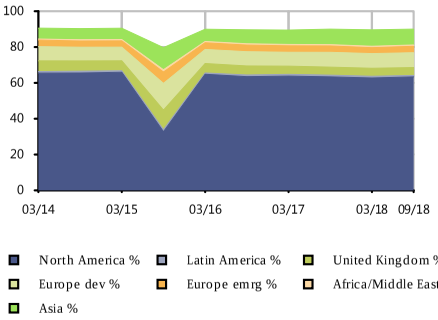
Historical Glidepath

Time Period: 10/30/2013 - 09/30/2018



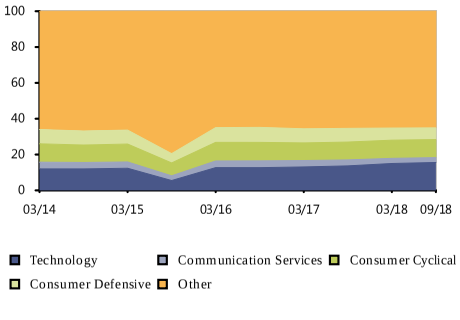
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018



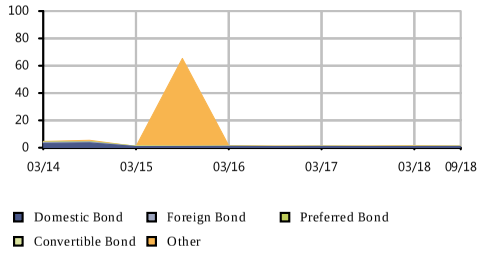
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

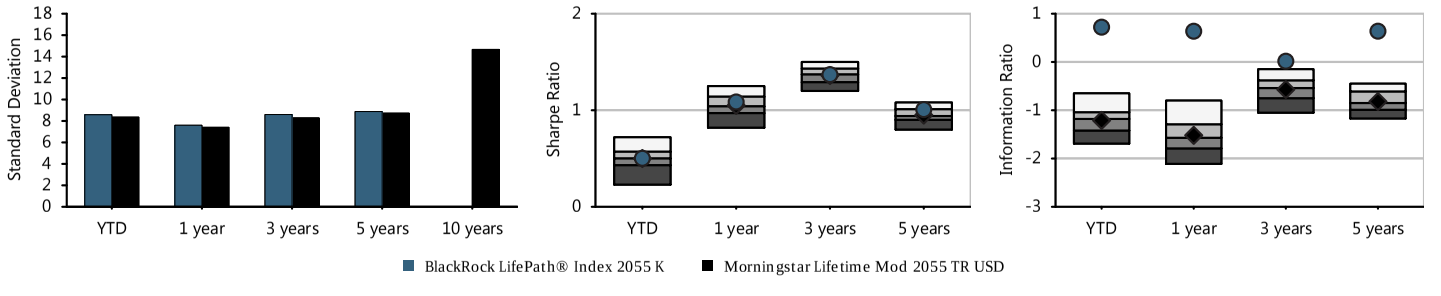


Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

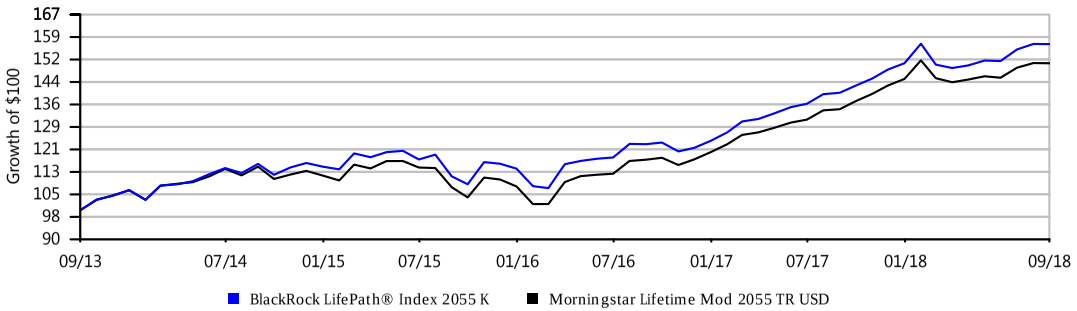
Ticker	LIVKX
Category	Target-Date 2055
Net Assets(This Class $mn)	843 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	7.33
Fund Inception	May 31,2011

Fee And Expenses

Expense Ratio	0.08
Gross Expense Ratio	0.14
Prospectus Net Expense Ratio	0.10
Prospectus Gross Expense Ratio	0.21
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

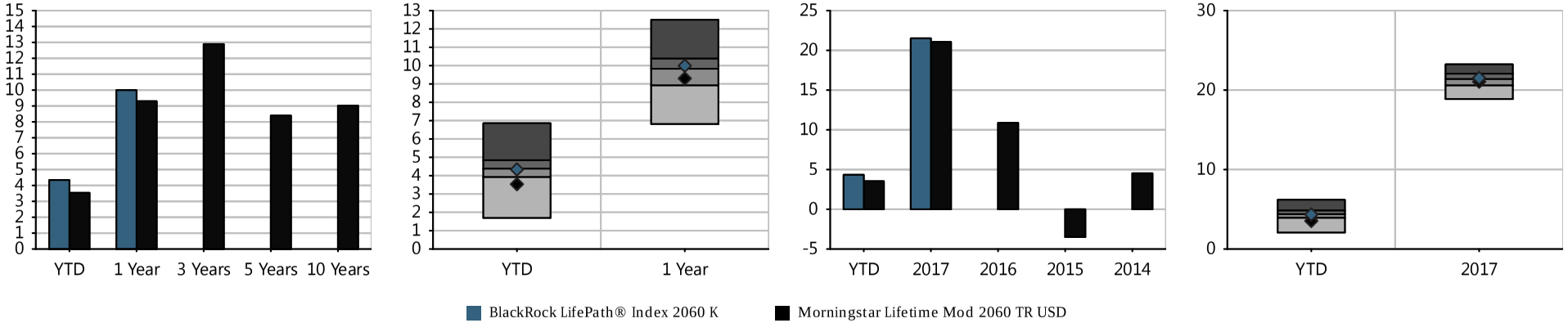
BLACKROCK LIFEPATH® INDEX 2060 K | FUND FACT SHEET

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
72 Passing	Criteria Scoring	10.00%	-	-	-	-	-	-	-	2.58	0.11%	-
	Peer Group Scoring	*9.74%*	*12.66%*	*8.44%*	*11.52*	*1.39*	*0.94*	*-0.17*	*0.07*	*2.44*	*0.81%*	*1.06*
	Criteria Peer Ranking	40	-	-	-	-	-	-	-	45	4	-

Investment Strategy

The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund is a 'feeder' fund that invests all of its assets in the Master Portfolio, a series of Master Investment Portfolio ('MIP') with a substantially identical investment objective, which 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.

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
BlackRock LifePath® Index 2060 K	3.82%	4.34%	10.00%	-	-	-	15.92%	02/29/2016	21.51%	-	-	-	-
Morningstar Lifetime Mod 2060 TR USD	*3.32%*	*3.54%*	*9.30%*	*12.89%*	*8.40%*	-	-	-	*21.06%*	*10.88%*	*(3.48%)*	*4.53%*	*22.18%*
Morningstar Target-Date 2060+	*3.76%*	*4.33%*	*9.74%*	*12.66%*	*8.44%*	-	-	-	*21.27%*	*8.05%*	*(1.02%)*	*5.25%*	*24.35%*

Morningstar Rating: -

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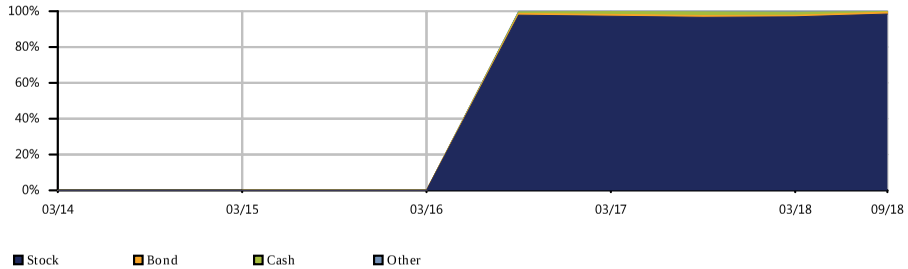
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX 2060 K | FUND FACT SHEET

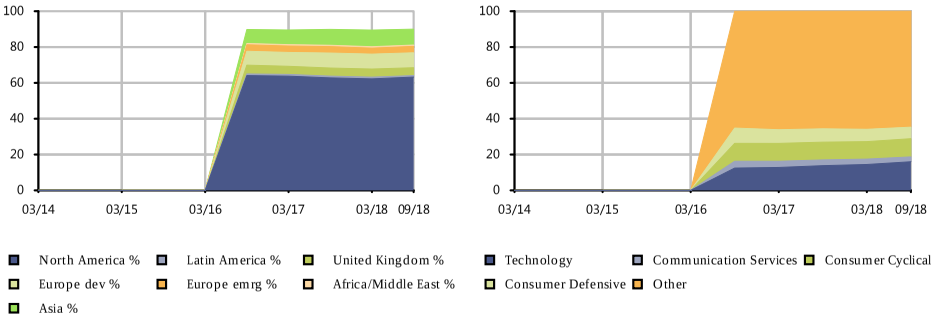
Historical Glidepath

Time Period: 03/31/2016 - 09/30/2018



Equity Regional Distribution

Time Period: 03/31/2016 - 09/30/2018

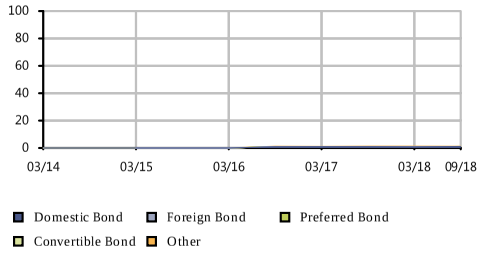


Sector Distribution

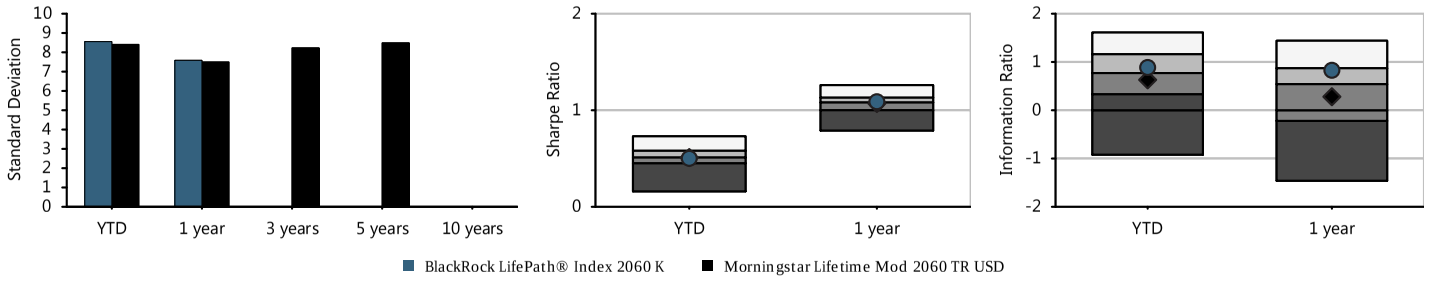
Time Period: 03/31/2016 - 09/30/2018

Bond Distribution

Time Period: 03/31/2016 - 09/30/2018



Risk/Return vs Peer Group



Fund Basics

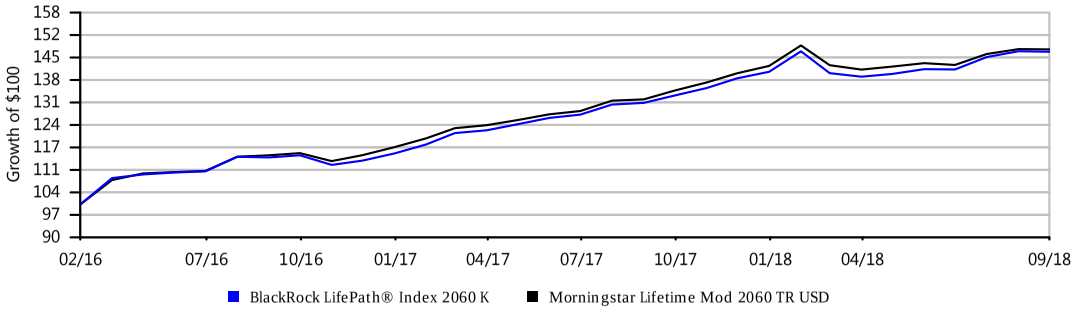
Ticker	LIZKX
Category	Target-Date 2060+
Net Assets(This Class $mn)	148 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	2.58
Fund Inception	Feb 29,2016

Fee And Expenses

Expense Ratio	0.15
Gross Expense Ratio	0.59
Prospectus Net Expense Ratio	0.11
Prospectus Gross Expense Ratio	0.60
Actual 12b1	0.00
Management Fee	0.05

Cumulative Performance

Time Period: 03/31/2016 - 09/30/2018



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.

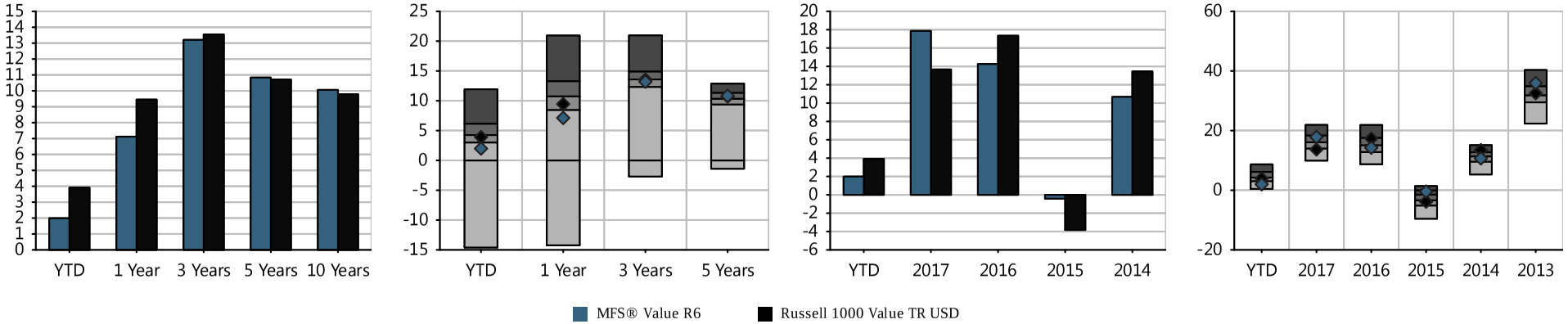
MFS® Value R6 | Fund Fact Sheet

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
75 Passing	Criteria Scoring	7.12%	13.20%	10.84%	1.27	1.05	-0.14	0.05	16.66	0.49%	11.26	1.04
	Peer Group Scoring	*10.84%*	*13.45%*	*10.19%*	*1.27*	*0.98*	*-0.05*	*-0.20*	*9.36*	*0.96%*	*10.49*	*1.02*
	Criteria Peer Ranking	88	58	36	51	35	59	36	16	13	65	37

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 it believes are undervalued compared to their perceived worth (value companies).

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
MFS® Value R6	5.74%	1.99%	7.12%	13.20%	10.84%	10.06%	10.27%	01/02/1996	17.86%	14.25%	(0.42%)	10.68%	35.95%
Russell 1000 Value TR USD	*5.70%*	*3.92%*	*9.45%*	*13.55%*	*10.72%*	*9.79%*	-	-	*13.66%*	*17.34%*	*(3.83%)*	*13.45%*	*32.53%*
Morningstar Large Value	*5.49%*	*4.50%*	*10.84%*	*13.45%*	*10.19%*	*9.69%*	-	-	*16.06%*	*15.19%*	*(3.57%)*	*10.92%*	*31.83%*

Morningstar Rating: ****

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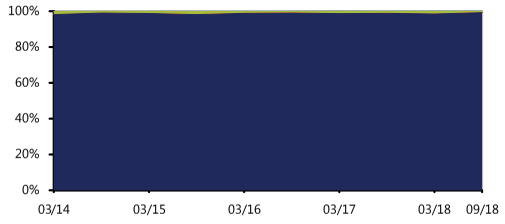
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

MFS® Value R6 | Fund Fact Sheet

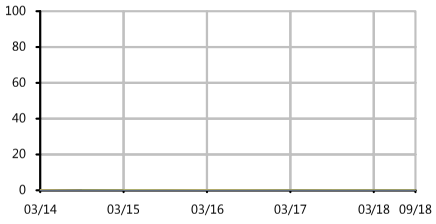
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



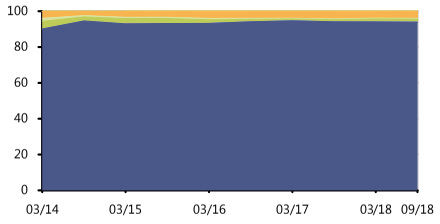
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



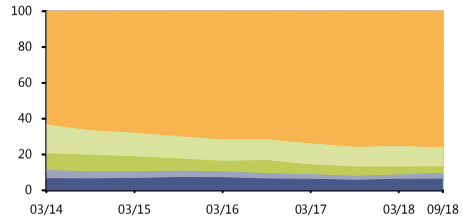
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

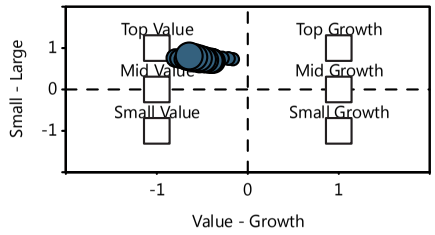


Sector Distribution

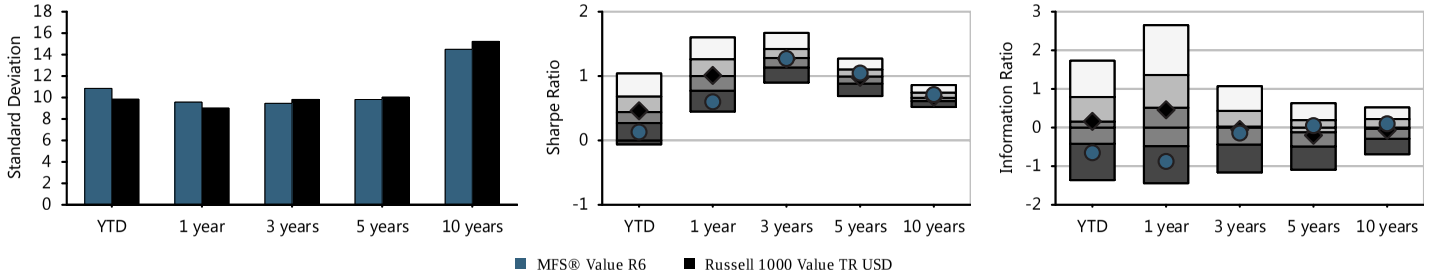
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	MEIKX
Category	Large Value
Net Assets(This Class $mn)	48,430 m
Net Assets(All Classes $mn)	0 m
Manager	Steven Gorham
Manager Tenure	16.66
Fund Inception	Jan 02,1996

Fee And Expenses

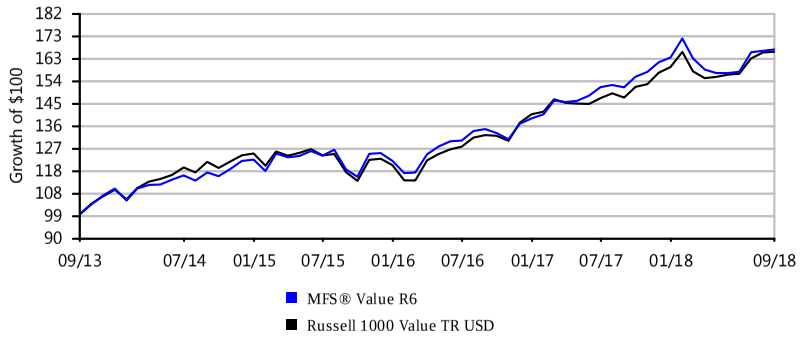
Expense Ratio	0.49
Gross Expense Ratio	0.51
Prospectus Net Expense Ratio	0.49
Prospectus Gross Expense Ratio	0.49
Actual 12b1	0.00
Management Fee	0.47

Top 10 Holdings (%)

JPMorgan Chase & Co	4.77
Johnson & Johnson	3.53
Wells Fargo & Co	3.39
Accenture PLC A	3.05
Medtronic PLC	2.69
Pfizer Inc	2.51
Comcast Corp Class A	2.45
Philip Morris Internati...	2.39
Goldman Sachs Group Inc	2.38
Citigroup Inc	2.27

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

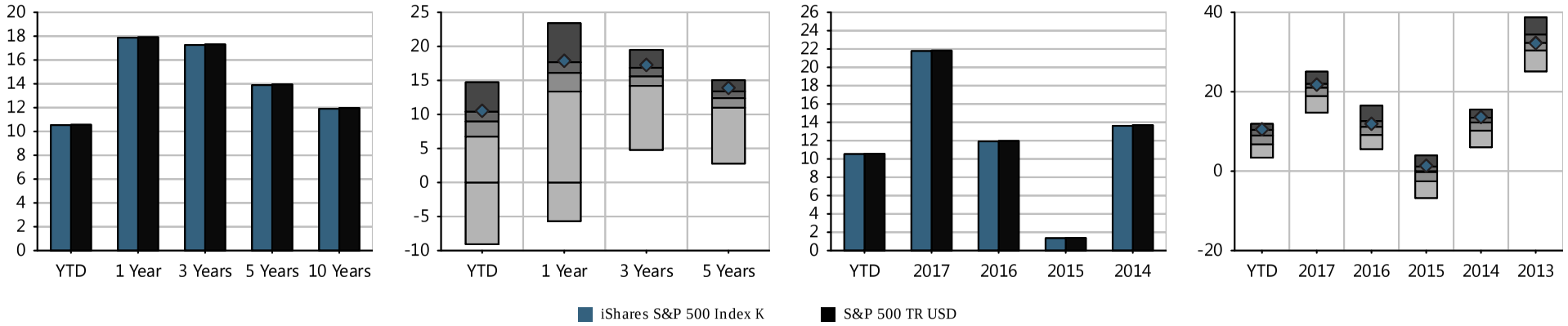
iSHARES S & P 500 INDEX K | FUND FACT SHEET

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%	0.02%	0.02%	0.04%	$16,759,656,364	17.91%	17.30%	13.93%
	Peer Group Scoring	*2.46%*	*2.70%*	*2.51%*	*0.91%*	-	-	-	-
	Criteria Peer Ranking	2	2	2	3	-	19	10	9

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
iShares S&P 500 Index K	7.69%	10.53%	17.87%	17.26%	13.89%	11.90%	9.68%	07/30/1993	21.77%	11.92%	1.35%	13.61%	32.21%
S&P 500 TR USD	*7.71%*	*10.56%*	*17.91%*	*17.31%*	*13.95%*	*11.97%*	-	-	*21.83%*	*11.96%*	*1.38%*	*13.69%*	*32.39%*
Morningstar Large Blend	*6.68%*	*8.43%*	*15.36%*	*15.15%*	*11.94%*	*10.84%*	-	-	*20.41%*	*10.90%*	*(0.78%)*	*11.61%*	*32.27%*

Morningstar Rating: *****

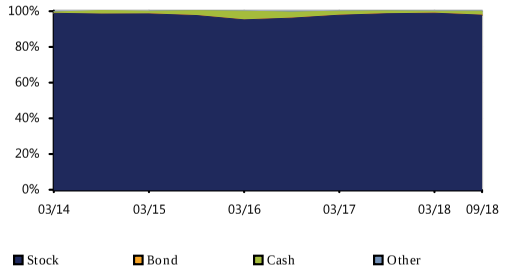
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher 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 call 888-201-5488.

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.

iSHARES S & P 500 INDEX K | FUND FACT SHEET

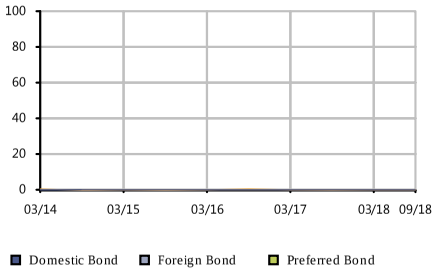
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



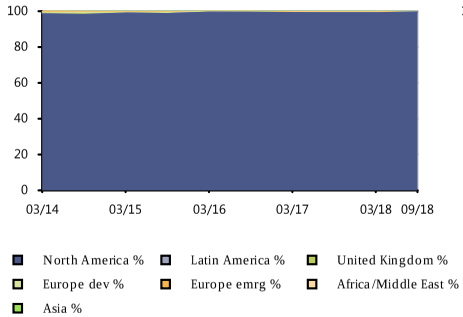
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



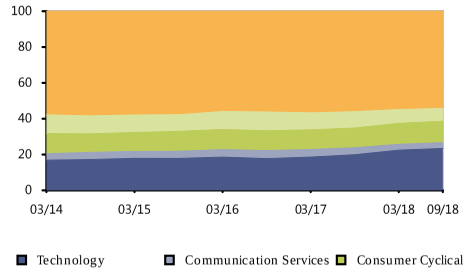
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

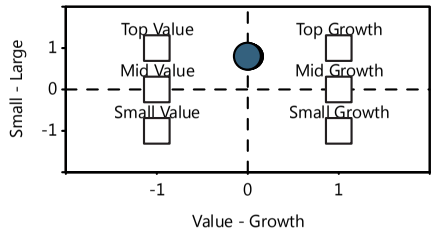


Sector Distribution

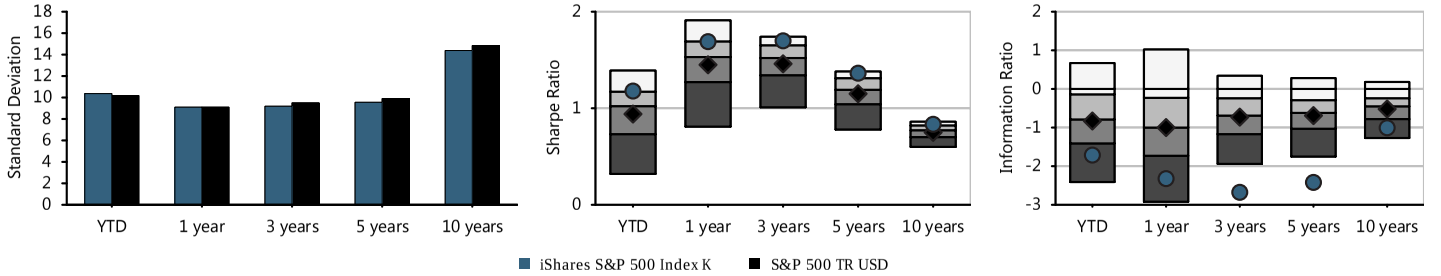
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	WFSPX
Category	Large Blend
Net Assets(This Class $mn)	16,760 m
Net Assets(All Classes $mn)	0 m
Manager	Greg Savage
Manager Tenure	10.66
Fund Inception	Jul 30,1993

Fee And Expenses

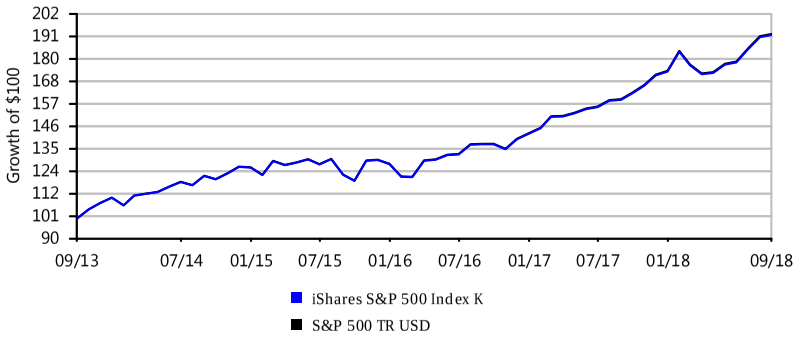
Expense Ratio	0.04
Gross Expense Ratio	0.04
Prospectus Net Expense Ratio	0.04
Prospectus Gross Expense Ratio	0.04
Actual 12b1	0.00
Management Fee	0.04

Top 10 Holdings (%)

Apple Inc	4.45
Microsoft Corp	3.43
Amazon.com Inc	3.22
Facebook Inc A	1.68
Berkshire Hathaway Inc B	1.60
JPMorgan Chase & Co	1.55
Alphabet Inc Class C	1.47
Alphabet Inc A	1.46
Johnson & Johnson	1.44
Exxon Mobil Corp	1.35

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

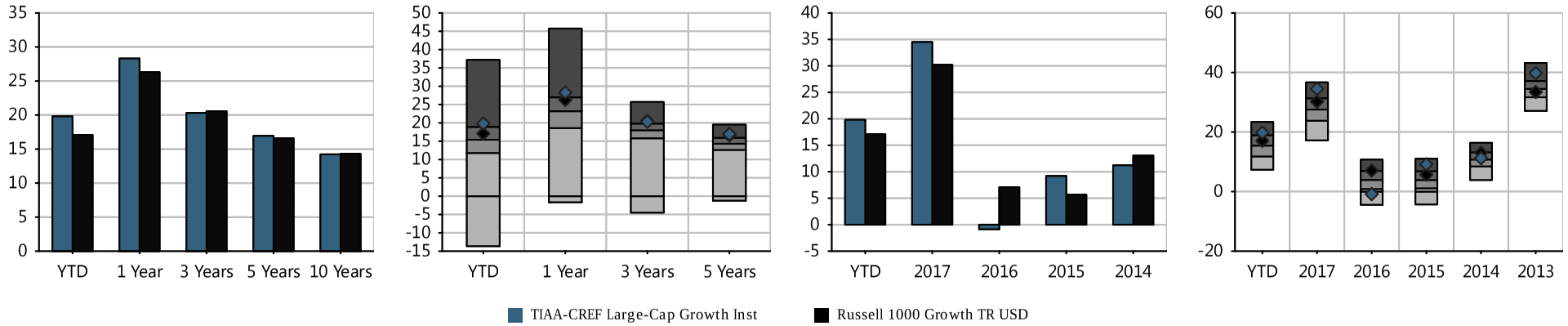
TIAA-CREF Large-Cap Growth Inst | Fund Fact Sheet

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
96 Passing	Criteria Scoring	28.31%	20.31%	16.94%	1.65	1.38	-0.07	0.10	12.50	0.43%	6.14	0.91
	Peer Group Scoring	*23.17%*	*17.62%*	*13.96%*	*1.49*	*1.21*	*-0.80*	*-0.71*	*10.20*	*1.07%*	*10.32*	*0.87*
	Criteria Peer Ranking	19	20	11	25	19	17	9	35	8	19	35

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	2017	2016	2015	2014	2013
TIAA-CREF Large-Cap Growth Inst	7.90%	19.81%	28.31%	20.31%	16.94%	14.22%	10.81%	03/31/2006	34.51%	(0.85%)	9.20%	11.22%	39.80%
Russell 1000 Growth TR USD	*9.17%*	*17.09%*	*26.30%*	*20.55%*	*16.58%*	*14.31%*	-	-	*30.21%*	*7.08%*	*5.67%*	*13.05%*	*33.48%*
Morningstar Large Growth	*7.53%*	*15.62%*	*23.17%*	*17.62%*	*13.96%*	*12.56%*	-	-	*27.54%*	*3.59%*	*3.71%*	*10.56%*	*34.51%*

Morningstar Rating: ****

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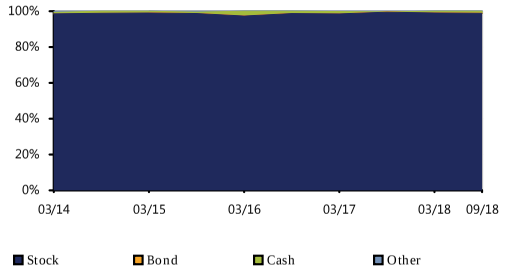
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

TIAA-CREF Large-Cap Growth Inst | Fund Fact Sheet

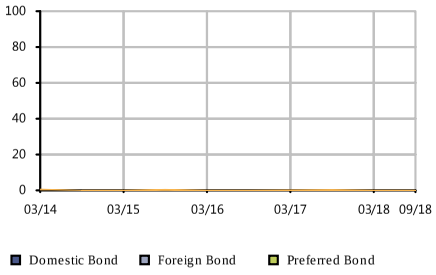
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



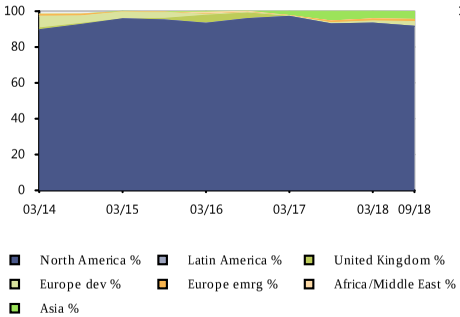
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



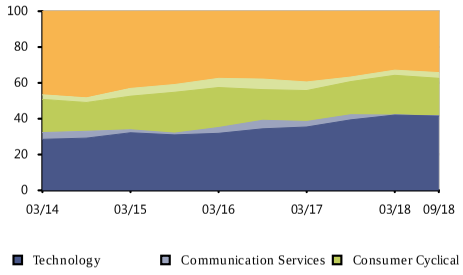
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

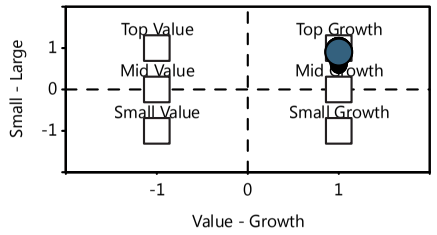


Sector Distribution

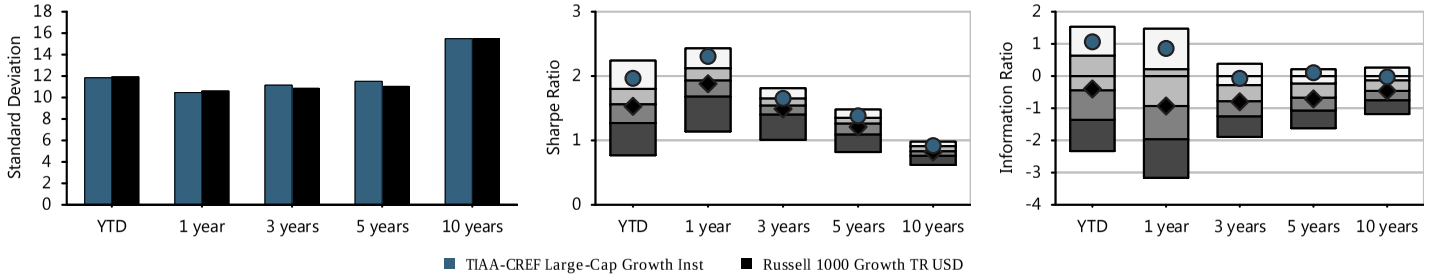
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	TILGX
Category	Large Growth
Net Assets(This Class $mn)	5,676 m
Net Assets(All Classes $mn)	0 m
Manager	Susan Hirsch
Manager Tenure	12.50
Fund Inception	Mar 31,2006

Fee And Expenses

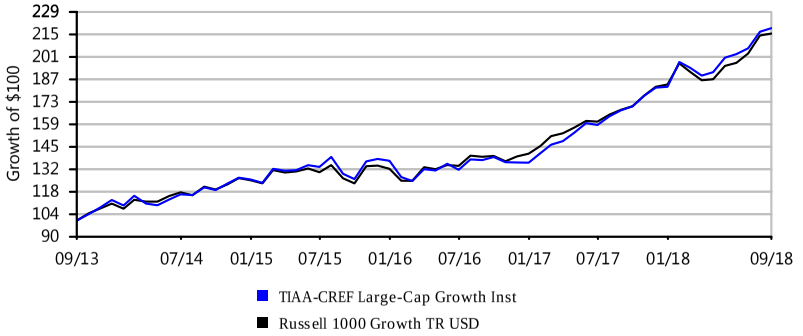
Expense Ratio	0.43
Gross Expense Ratio	0.43
Prospectus Net Expense Ratio	0.43
Prospectus Gross Expense Ratio	0.43
Actual 12b1	0.00
Management Fee	0.41

Top 10 Holdings (%)

Microsoft Corp	6.17
Amazon.com Inc	5.39
Alphabet Inc Class C	4.18
Alphabet Inc A	3.40
Facebook Inc A	3.08
Mastercard Inc A	2.74
Intuit Inc	2.73
Salesforce.com Inc	2.69
Adobe Systems Inc	2.57
Visa Inc Class A	2.47

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

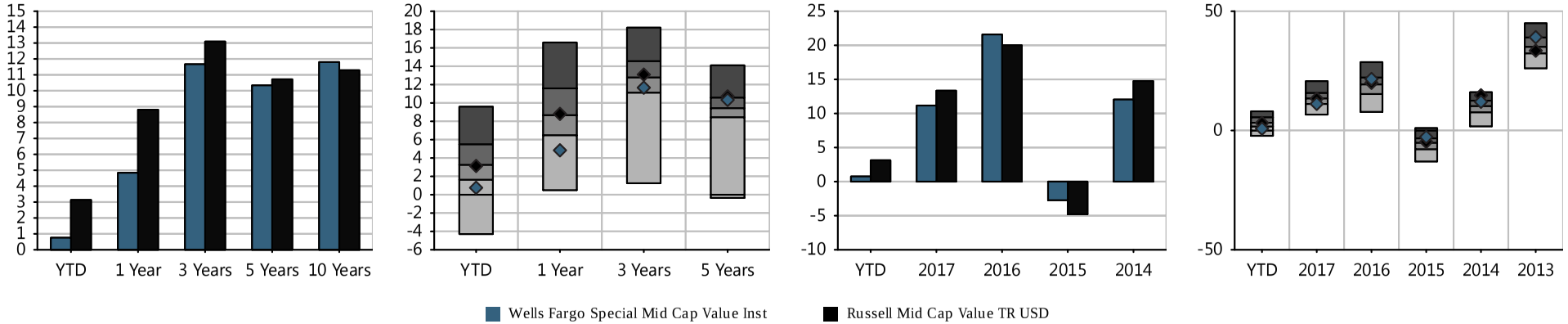
WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
78 Passing	Criteria Scoring	4.84%	11.67%	10.34%	1.15	1.02	-0.46	-0.13	9.66	0.85%	11.29	1.02
	Peer Group Scoring	*8.93%*	*12.59%*	*9.33%*	*1.09*	*0.85*	*-0.21*	*-0.39*	*8.41*	*1.08%*	*14.38*	*0.93*
	Criteria Peer Ranking	88	66	32	39	21	69	32	35	31	31	23

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Wells Fargo Special Mid Cap Value Inst	3.07%	0.76%	4.84%	11.67%	10.34%	11.80%	12.04%	04/08/2005	11.16%	21.59%	(2.73%)	12.04%	39.12%
Russell Mid Cap Value TR USD	*3.30%*	*3.13%*	*8.81%*	*13.09%*	*10.72%*	*11.29%*	-	-	*13.34%*	*20.00%*	*(4.78%)*	*14.75%*	*33.46%*
Morningstar Mid-Cap Value	*3.05%*	*3.27%*	*8.93%*	*12.59%*	*9.33%*	*10.41%*	-	-	*13.46%*	*18.67%*	*(5.64%)*	*9.77%*	*35.48%*

Morningstar Rating: ****

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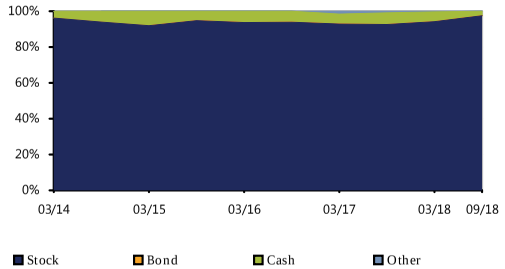
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

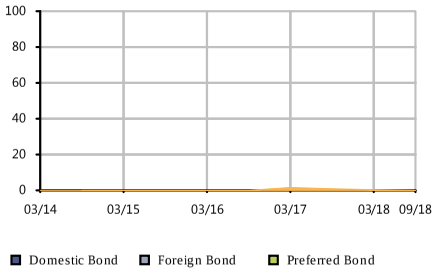
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



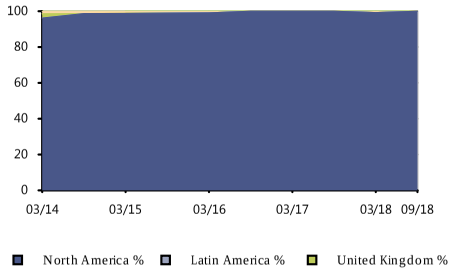
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



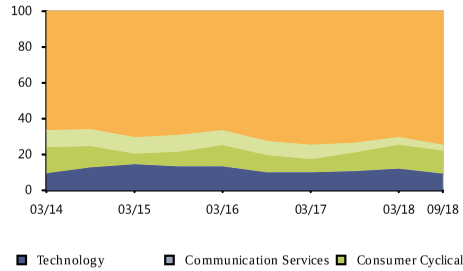
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

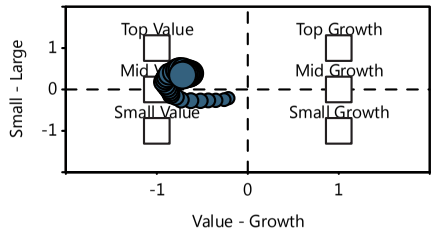


Sector Distribution

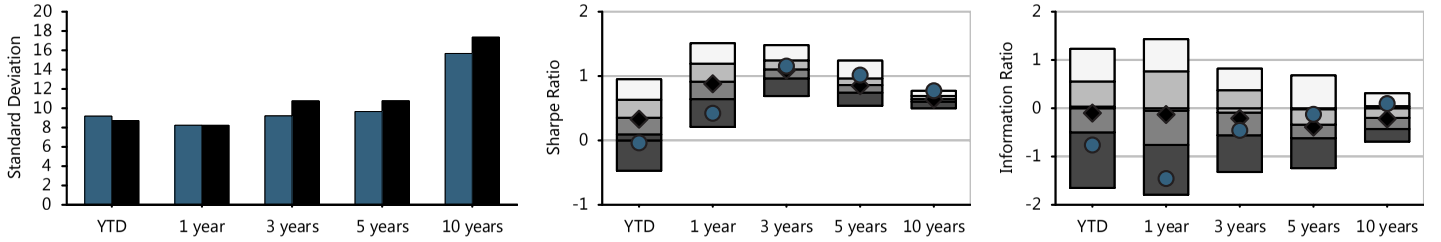
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	WFMIX
Category	Mid-Cap Value
Net Assets(This Class $mn)	8,645 m
Net Assets(All Classes $mn)	0 m
Manager	Bryant VanCronkhite
Manager Tenure	9.66
Fund Inception	Apr 08,2005

Fee And Expenses

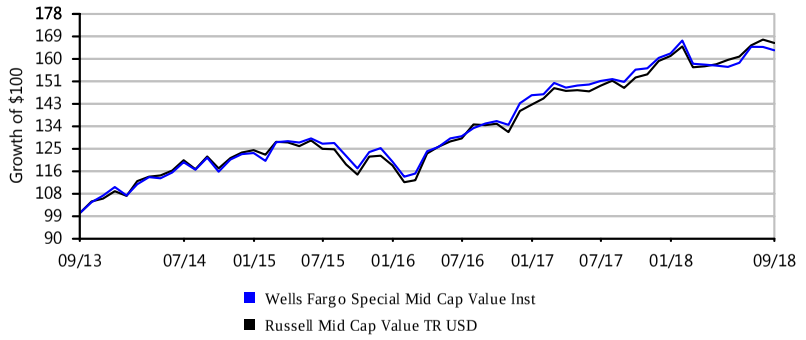
Expense Ratio	0.84
Gross Expense Ratio	0.84
Prospectus Net Expense Ratio	0.85
Prospectus Gross Expense Ratio	0.85
Actual 12b1	0.00
Management Fee	0.68

Top 10 Holdings (%)

Jacobs Engineering Grou...	2.94
Brown & Brown Inc	2.65
Kansas City Southern	2.62
Sealed Air Corp	2.61
Ameren Corp	2.57
Fidelity National Infor...	2.48
Molson Coors Brewing Co B	2.47
Loews Corp	2.43
American Electric Power...	2.28
Republic Services Inc C...	2.28

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

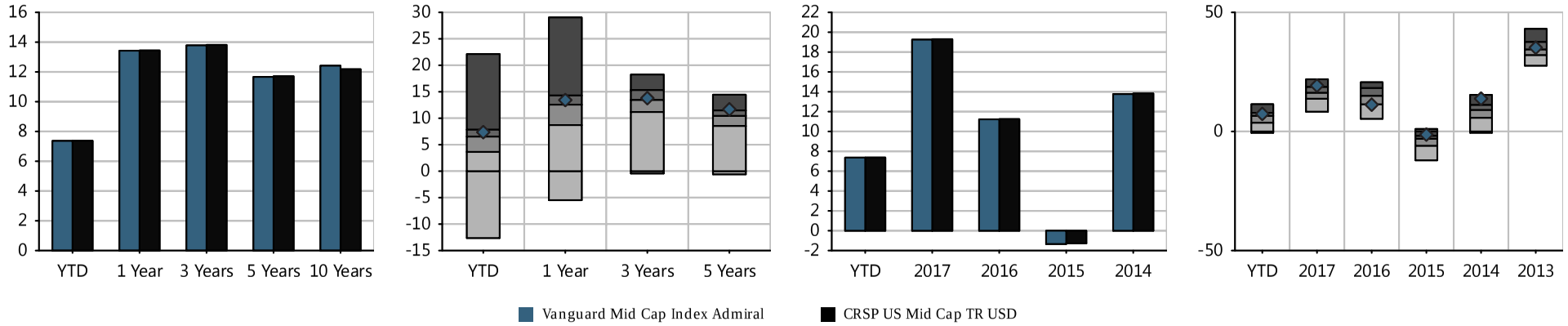
VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET

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	0.02%	0.02%	0.02%	0.05%	$102,759,692,484	13.47%	13.83%	11.71%
	Peer Group Scoring	*3.77%*	*4.59%*	*4.33%*	*1.01%*	-	-	-	-
	Criteria Peer Ranking	2	2	2	3	-	41	46	16

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Vanguard Mid Cap Index Admiral	4.67%	7.37%	13.42%	13.78%	11.66%	12.42%	10.24%	05/21/1998	19.25%	11.22%	(1.34%)	13.76%	35.15%
CRSP US Mid Cap TR USD	*4.65%*	*7.37%*	*13.44%*	*13.81%*	*11.71%*	*12.18%*	-	-	*19.30%*	*11.25%*	*(1.28%)*	*13.83%*	*35.27%*
Morningstar Mid-Cap Blend	*3.94%*	*5.94%*	*11.68%*	*12.85%*	*9.78%*	*10.76%*	-	-	*16.03%*	*14.44%*	*(4.17%)*	*8.29%*	*34.82%*

Morningstar Rating: ****

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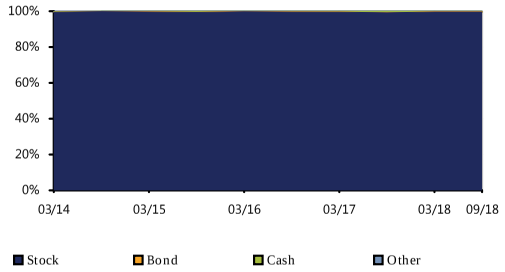
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET

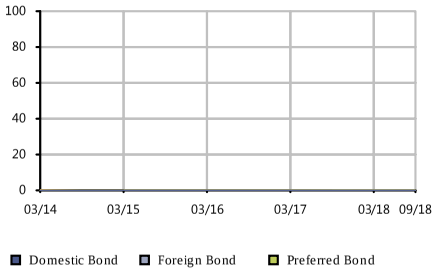
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



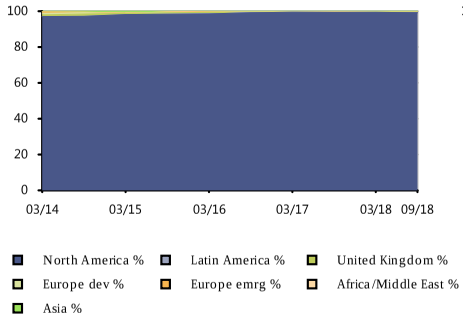
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



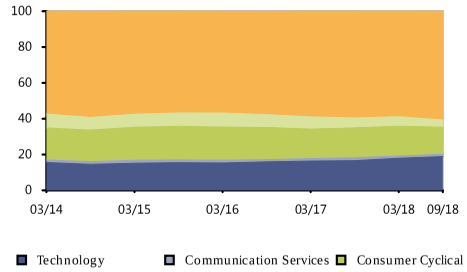
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

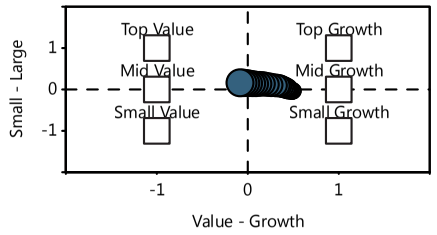


Sector Distribution

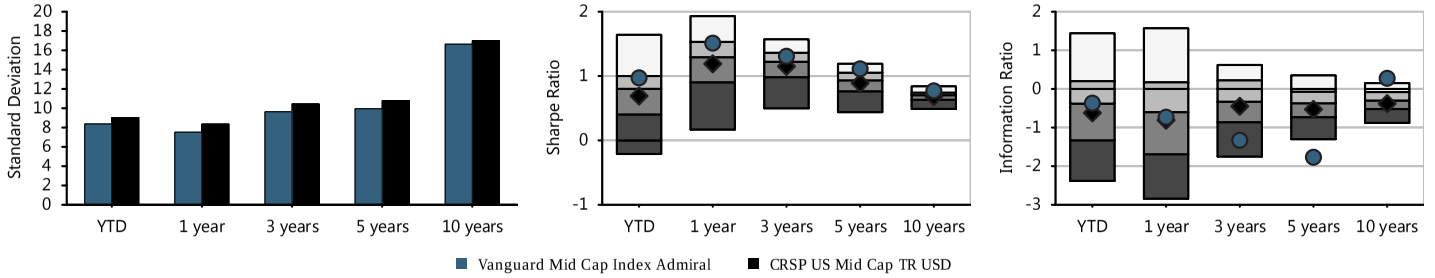
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	VIMAX
Category	Mid-Cap Blend
Net Assets(This Class $mn)	102,760 m
Net Assets(All Classes $mn)	0 m
Manager	Donald Butler
Manager Tenure	20.33
Fund Inception	May 21,1998

Fee And Expenses

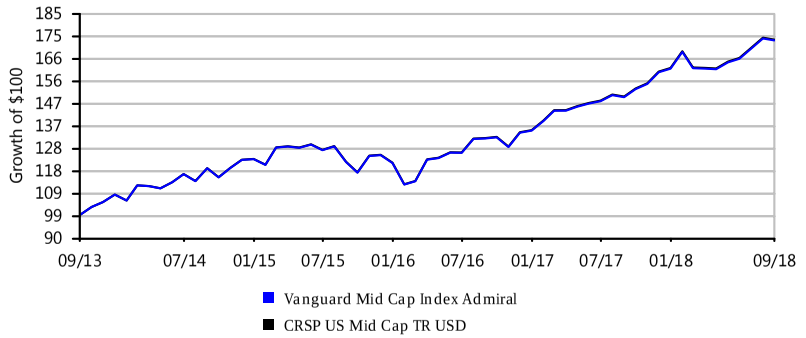
Expense Ratio	0.05
Gross Expense Ratio	0.05
Prospectus Net Expense Ratio	0.05
Prospectus Gross Expense Ratio	0.05
Actual 12b1	0.00
Management Fee	0.04

Top 10 Holdings (%)

ServiceNow Inc	0.80
Autodesk Inc	0.78
Fiserv Inc	0.75
Roper Technologies Inc	0.71
Edwards Lifesciences Corp	0.70
Align Technology Inc	0.68
Moody's Corporation	0.67
Worldpay Inc Class A	0.66
Centene Corp	0.66
Amphenol Corp Class A	0.65

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

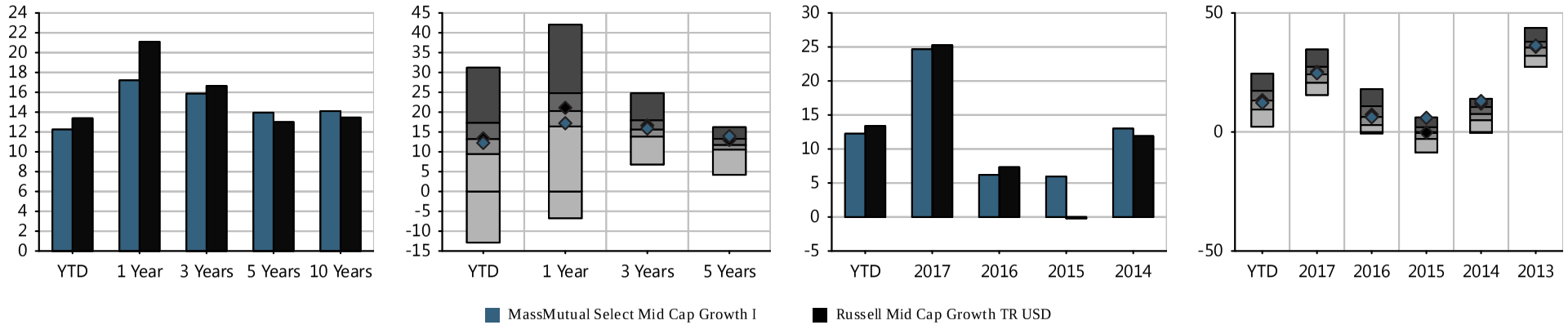
MassMutual Select Mid Cap Growth I | Fund Fact Sheet

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
89 Passing	Criteria Scoring	17.21%	15.86%	13.95%	1.44	1.28	-0.32	0.36	18.33	0.72%	11.04	1.11
	Peer Group Scoring	*20.31%*	*15.81%*	*11.68%*	*1.32*	*0.99*	*-0.35*	*-0.42*	*10.40*	*1.17%*	*12.71*	*0.94*
	Criteria Peer Ranking	69	47	14	36	8	52	8	11	12	44	13

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	2017	2016	2015	2014	2013
MassMutual Select Mid Cap Growth I	7.25%	12.25%	17.21%	15.86%	13.95%	14.10%	9.94%	05/31/2000	24.66%	6.19%	5.95%	13.00%	36.31%
Russell Mid Cap Growth TR USD	*7.57%*	*13.38%*	*21.10%*	*16.65%*	*13.00%*	*13.46%*	-	-	*25.27%*	*7.33%*	*(0.20%)*	*11.90%*	*35.74%*
Morningstar Mid-Cap Growth	*6.48%*	*13.42%*	*20.31%*	*15.81%*	*11.68%*	*11.97%*	-	-	*24.25%*	*6.91%*	*(0.73%)*	*7.29%*	*35.40%*

Morningstar Rating: ****

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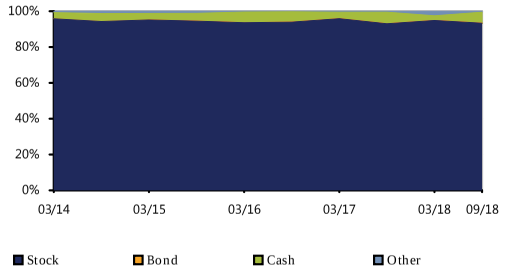
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

MassMutual Select Mid Cap Growth I | Fund Fact Sheet

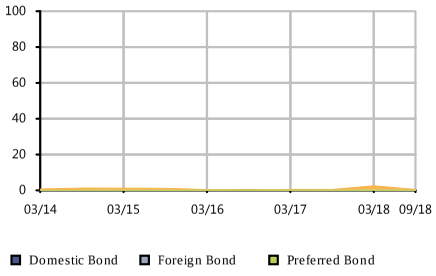
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



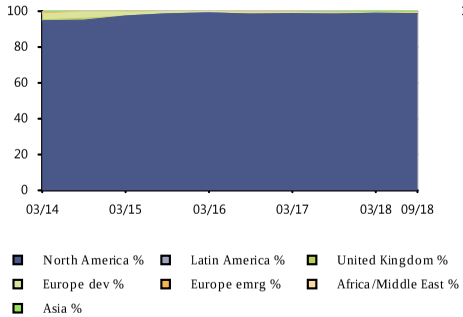
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



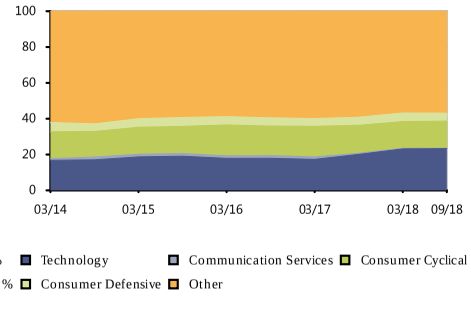
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

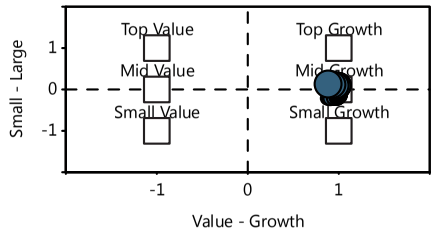


Sector Distribution

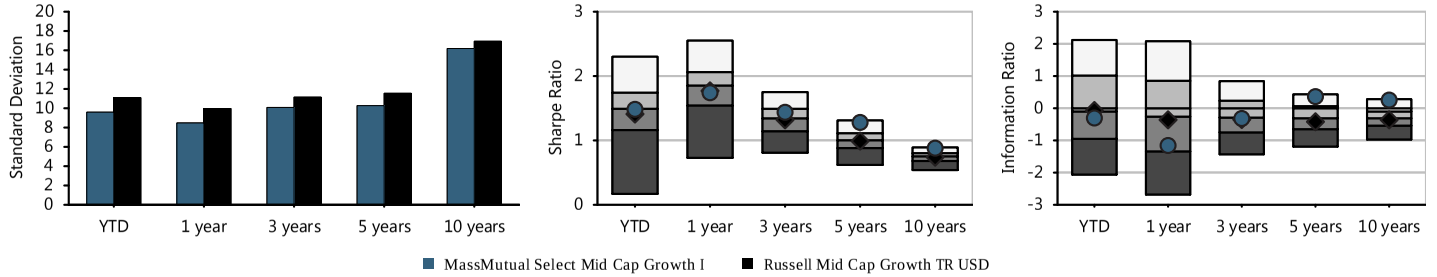
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	MEFZX
Category	Mid-Cap Growth
Net Assets(This Class $mn)	8,255 m
Net Assets(All Classes $mn)	0 m
Manager	Brian Berghuis
Manager Tenure	18.33
Fund Inception	May 31,2000

Fee And Expenses

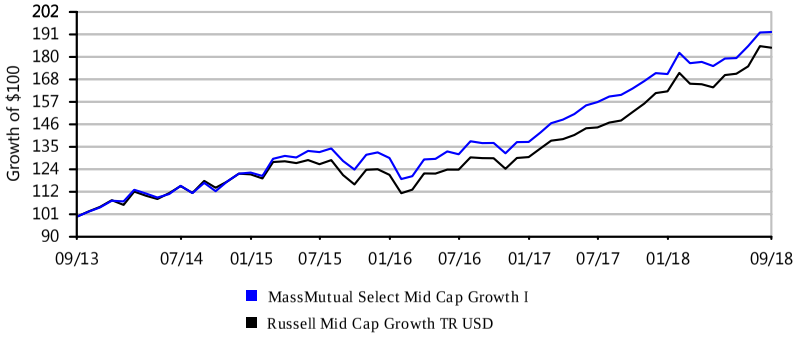
Expense Ratio	0.72
Gross Expense Ratio	0.72
Prospectus Net Expense Ratio	0.72
Prospectus Gross Expense Ratio	0.72
Actual 12b1	0.00
Management Fee	0.69

Top 10 Holdings (%)

Teleflex Inc	2.09
Textron Inc	1.88
The Cooper Companies Inc	1.77
Dollar General Corp	1.75
Microchip Technology Inc	1.62
Keysight Technologies Inc	1.55
Tapestry Inc	1.47
Worldpay Inc Class A	1.42
Roper Technologies Inc	1.41
Willis Towers Watson PLC	1.39

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

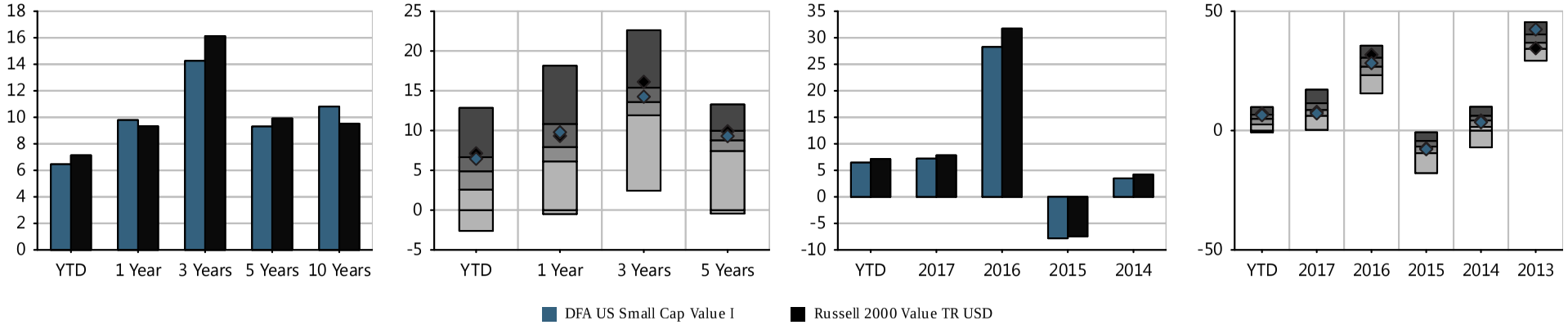
DFA US Small Cap Value I | Fund Fact Sheet

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
77 Passing	Criteria Scoring	9.79%	14.26%	9.31%	0.93	0.66	-0.79	-0.23	6.58	0.52%	2.58	0.96
	Peer Group Scoring	*8.41%*	*13.75%*	*8.35%*	*0.96*	*0.64*	*-0.58*	*-0.27*	*9.77*	*1.22%*	*9.04*	*0.98*
	Criteria Peer Ranking	35	38	40	54	53	60	46	60	7	11	58

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 adjust 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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
DFA US Small Cap Value I	1.16%	6.46%	9.79%	14.26%	9.31%	10.81%	11.91%	03/02/1993	7.21%	28.26%	(7.81%)	3.48%	42.38%
Russell 2000 Value TR USD	*1.60%*	*7.14%*	*9.33%*	*16.12%*	*9.91%*	*9.52%*	-	-	*7.84%*	*31.74%*	*(7.47%)*	*4.22%*	*34.52%*
Morningstar Small Value	*1.03%*	*4.71%*	*8.41%*	*13.75%*	*8.35%*	*10.03%*	-	-	*8.70%*	*27.21%*	*(7.92%)*	*3.22%*	*37.07%*

Morningstar Rating: ***

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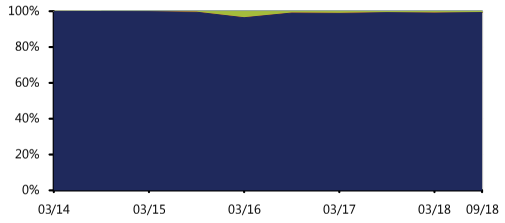
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

DFA US Small Cap Value I | Fund Fact Sheet

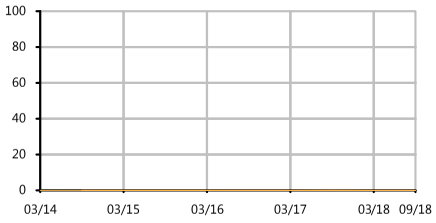
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



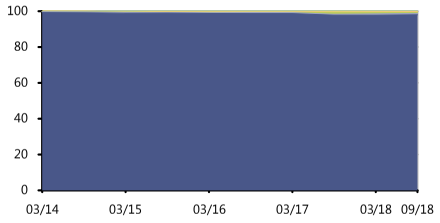
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



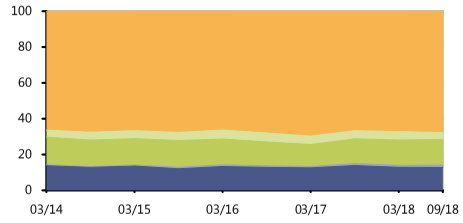
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

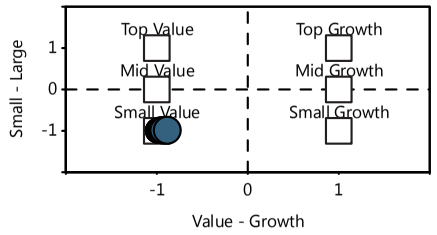


Sector Distribution

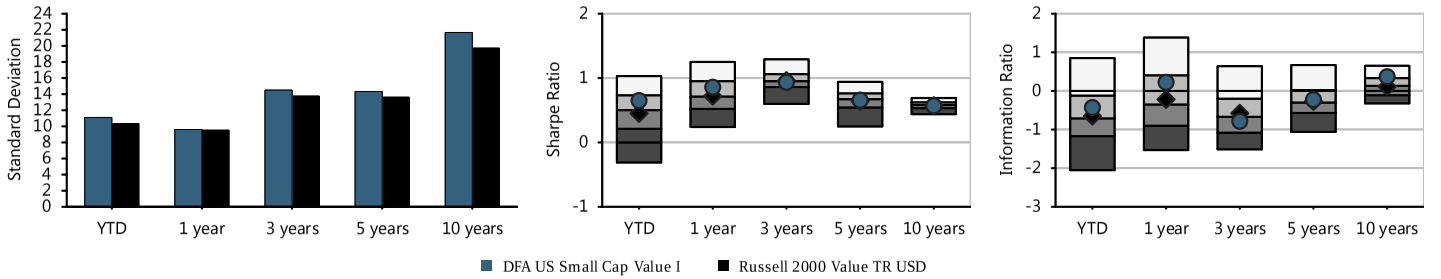
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	DFSVX
Category	Small Value
Net Assets(This Class $mn)	16,245 m
Net Assets(All Classes $mn)	0 m
Manager	Jed Fogdall
Manager Tenure	6.58
Fund Inception	Mar 02,1993

Fee And Expenses

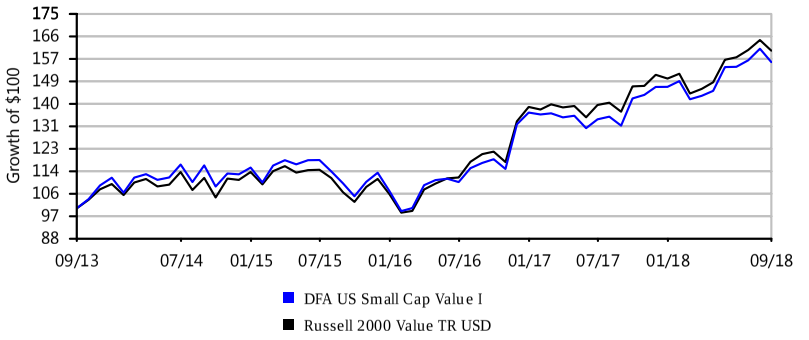
Expense Ratio	0.52
Gross Expense Ratio	0.52
Prospectus Net Expense Ratio	0.52
Prospectus Gross Expense Ratio	0.52
Actual 12b1	0.00
Management Fee	0.50

Top 10 Holdings (%)

Kemper Corp	0.97
S+p500 Emini Fut Sep18 ...	0.92
CACI International Inc ...	0.86
Aaron's Inc	0.75
American Equity Investm...	0.74
Darling Ingredients Inc	0.72
GATX Corp	0.69
SkyWest Inc	0.65
PBF Energy Inc Class A	0.64
Oasis Petroleum Inc	0.64

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

300

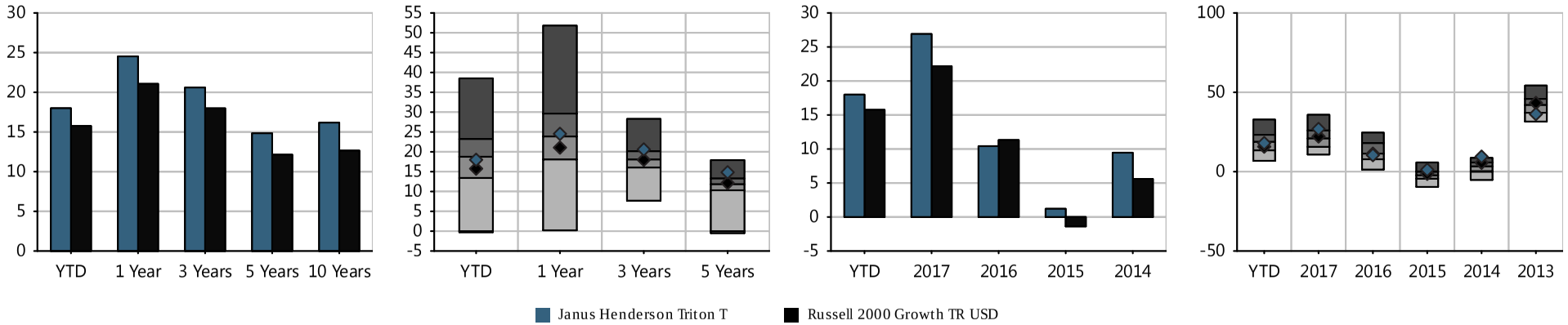
JANUS HENDERSON TRITON T | FUND FACT SHEET

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
93 Passing	Criteria Scoring	24.53%	20.60%	14.84%	1.72	1.22	0.63	0.61	5.33	0.92%	13.07	1.33
	Peer Group Scoring	*24.44%*	*18.36%*	*11.76%*	*1.30*	*0.85*	*0.06*	*-0.06*	*10.07*	*1.24%*	*10.56*	*1.06*
	Criteria Peer Ranking	47	22	11	4	2	18	7	68	23	72	5

Investment Strategy

The investment seeks long-term growth of capital. The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential. In pursuing that objective, it invests in equity securities of small- and medium-sized companies. Generally, small- and medium-sized companies have a market capitalization of less than $10 billion. Market capitalization is a commonly used measure of the size and value of a company. 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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Janus Henderson Triton T	7.41%	17.99%	24.53%	20.60%	14.84%	16.18%	13.78%	02/25/2005	26.90%	10.42%	1.21%	9.45%	36.28%
Russell 2000 Growth TR USD	*5.52%*	*15.76%*	*21.06%*	*17.98%*	*12.14%*	*12.65%*	-	-	*22.17%*	*11.32%*	*(1.38%)*	*5.60%*	*43.30%*
Morningstar Small Growth	*7.00%*	*18.94%*	*24.44%*	*18.36%*	*11.76%*	*12.54%*	-	-	*21.38%*	*12.23%*	*(2.32%)*	*2.59%*	*42.08%*

Morningstar Rating: *****

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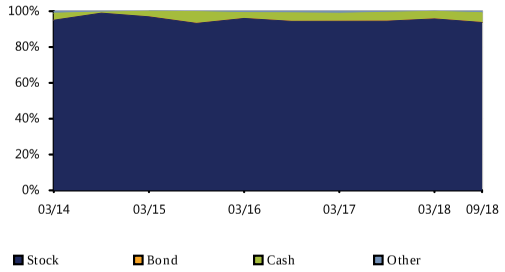
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

JANUS HENDERSON TRITON T | FUND FACT SHEET

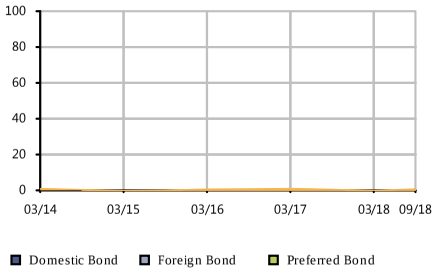
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



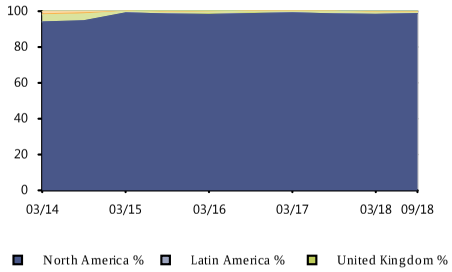
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



Equity Regional Distribution

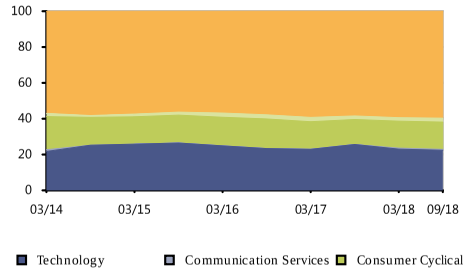
Time Period: 10/30/2013 - 09/30/2018



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

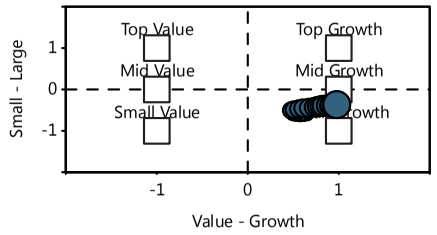
Sector Distribution

Time Period: 10/30/2013 - 09/30/2018

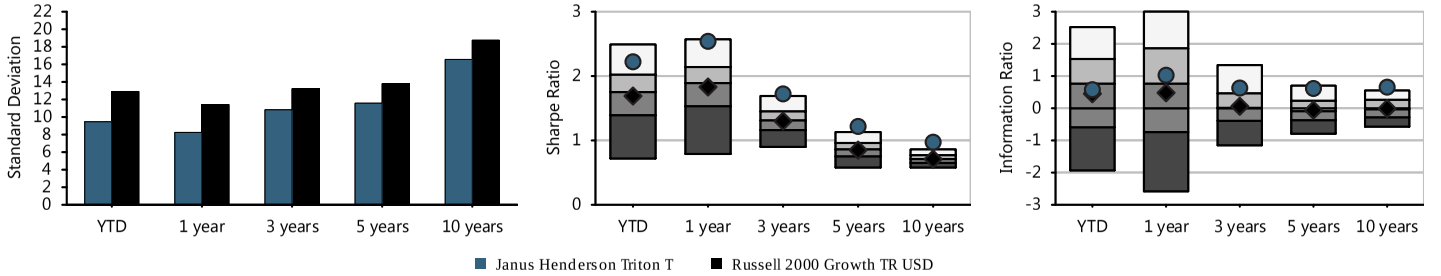


Technology
Communication Services
Consumer Cyclical
Consumer Defensive
Other

Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	JATTX
Category	Small Growth
Net Assets(This Class $mn)	12,100 m
Net Assets(All Classes $mn)	0 m
Manager	Jonathan Coleman
Manager Tenure	5.33
Fund Inception	Feb 25,2005

Fee And Expenses

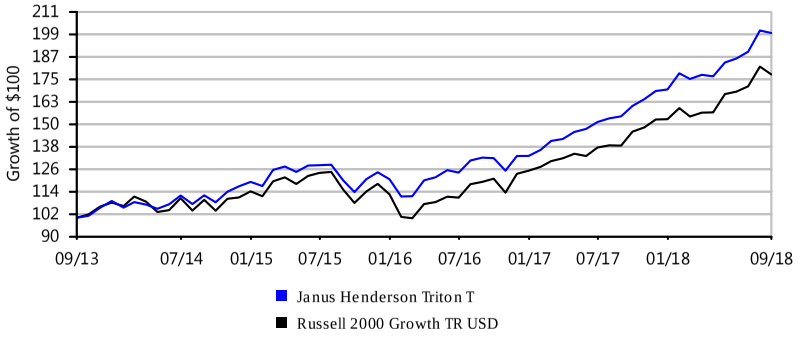
Expense Ratio	0.91
Gross Expense Ratio	0.92
Prospectus Net Expense Ratio	0.92
Prospectus Gross Expense Ratio	0.92
Actual 12b1	0.00
Management Fee	0.64

Top 10 Holdings (%)

Broadridge Financial So...	2.43
SS&C Technologies Holdi...	2.17
ServiceMaster Global Ho...	2.11
Heico Corp Class A	2.04
Blackbaud Inc	1.83
STERIS PLC	1.75
Catalent Inc	1.68
LPL Financial Holdings Inc	1.58
Cadence Design Systems Inc	1.56
ON Semiconductor Corp	1.49

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

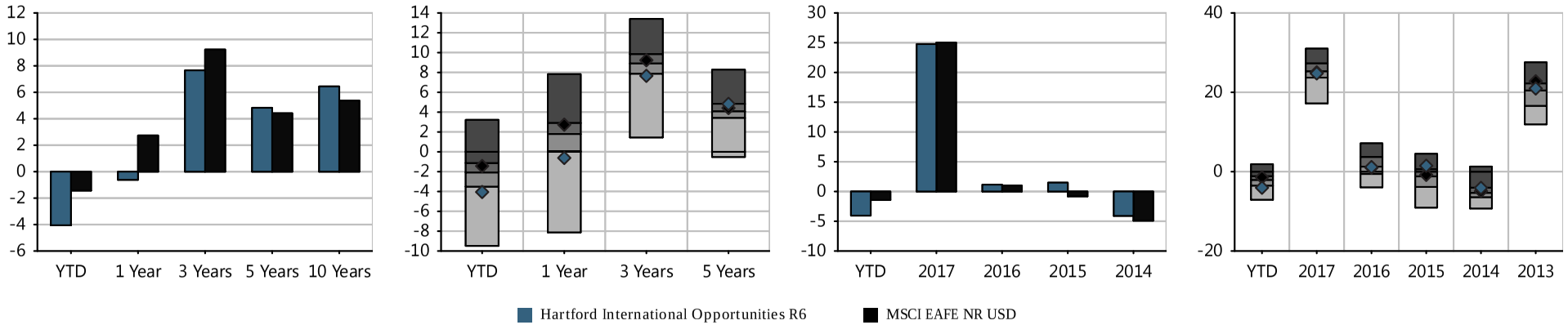
HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

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
72 Passing	Criteria Scoring	-0.62%	7.66%	4.83%	0.68	0.46	-0.45	0.12	11.75	0.73%	8.12	1.06
	Peer Group Scoring	*1.55%*	*8.72%*	*4.05%*	*0.79*	*0.38*	*-0.14*	*-0.11*	*7.45*	*0.99%*	*6.61*	*1.02*
	Criteria Peer Ranking	81	78	27	75	23	77	27	20	30	75	24

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 ex USA Index ('MSCI AC World 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	2017	2016	2015	2014	2013
Hartford International Opportunities R6	(0.70%)	(4.05%)	(0.62%)	7.66%	4.83%	6.44%	5.82%	07/22/1996	24.77%	1.15%	1.49%	(4.10%)	20.96%
MSCI EAFE NR USD	*1.35%*	*(1.43%)*	*2.74%*	*9.23%*	*4.42%*	*5.38%*	-	-	*25.03%*	*1.00%*	*(0.81%)*	*(4.90%)*	*22.78%*
Morningstar Foreign Large Blend	*0.79%*	*(2.30%)*	*1.55%*	*8.72%*	*4.05%*	*4.98%*	-	-	*25.15%*	*1.55%*	*(1.67%)*	*(4.92%)*	*19.84%*

Morningstar Rating: **

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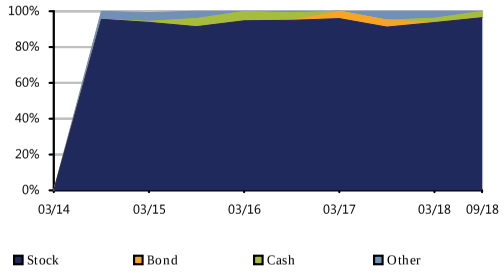
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

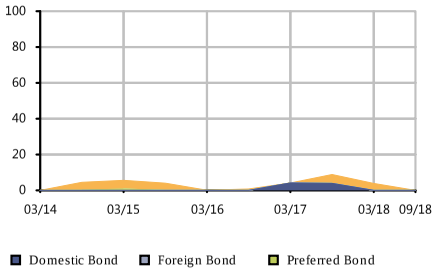
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



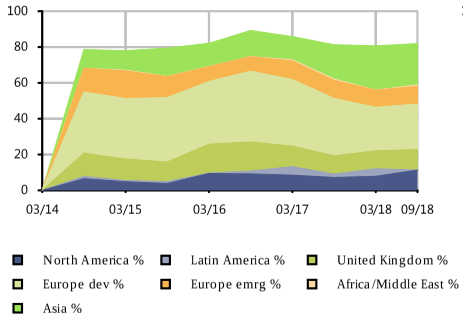
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



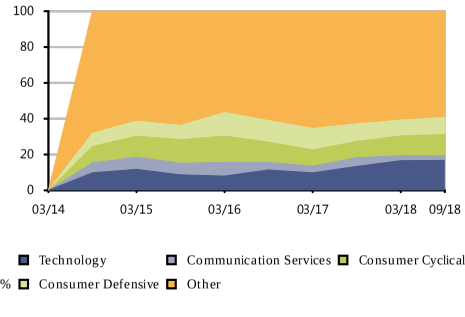
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

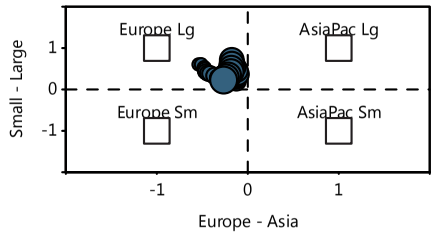


Sector Distribution

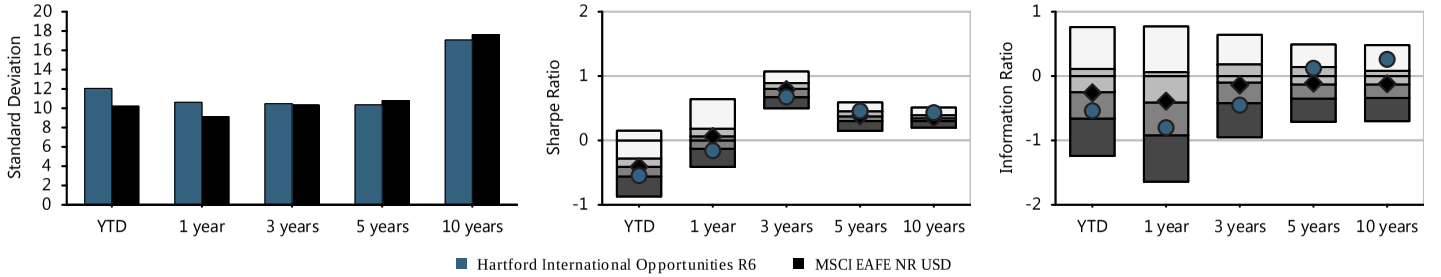
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	IHOVX
Category	Foreign Large Blend
Net Assets(This Class $mn)	4,019 m
Net Assets(All Classes $mn)	0 m
Manager	Nicolas Choumenkovitch
Manager Tenure	11.75
Fund Inception	Jul 22,1996

Fee And Expenses

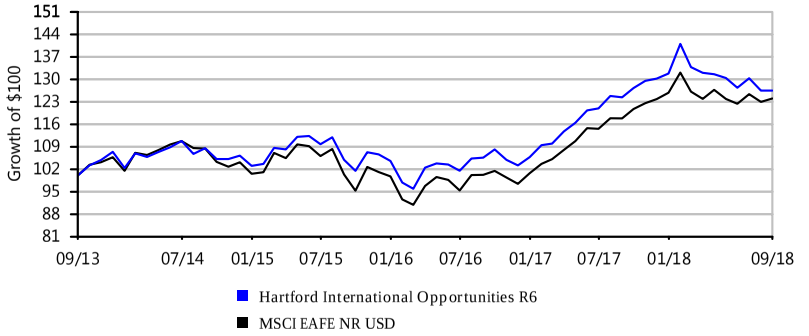
Expense Ratio	0.71
Gross Expense Ratio	0.71
Prospectus Net Expense Ratio	0.73
Prospectus Gross Expense Ratio	0.73
Actual 12b1	0.00
Management Fee	0.66

Top 10 Holdings (%)

Nestle SA	3.49
Tencent Holdings Ltd	2.60
Taiwan Semiconductor Ma...	2.32
Alibaba Group Holding L...	2.31
Canadian National Railw...	2.29
Safran SA	2.18
Sumitomo Mitsui Financi...	2.00
Royal Philips NV	1.99
Novartis AG	1.91
UBS Group AG	1.90

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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.

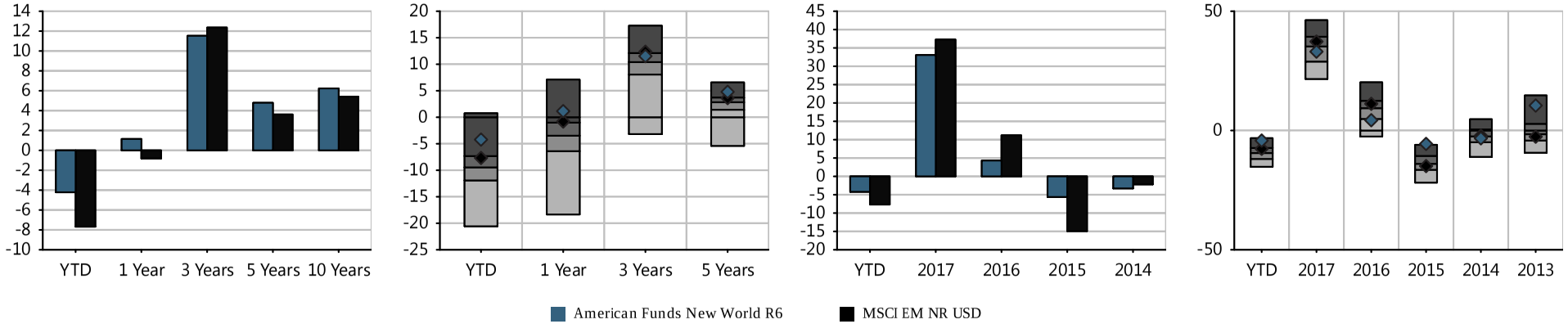
American Funds New World R6 | Fund Fact Sheet

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	1.15%	11.53%	4.79%	1.02	0.45	-0.14	0.17	19.25	0.64%	9.18	1.19
	Peer Group Scoring	*-3.63%*	*10.09%*	*2.54%*	*0.70*	*0.21*	*-0.44*	*-0.22*	*6.72*	*1.31%*	*9.91*	*0.96*
	Criteria Peer Ranking	10	35	8	2	2	30	12	3	10	48	2

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 will invest 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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
American Funds New World R6	(1.70%)	(4.22%)	1.15%	11.53%	4.79%	6.23%	8.00%	06/17/1999	33.06%	4.31%	(5.62%)	(3.29%)	10.46%
MSCI EM NR USD	*(1.09%)*	*(7.68%)*	*(0.81%)*	*12.36%*	*3.61%*	*5.40%*	-	-	*37.28%*	*11.19%*	*(14.92%)*	*(2.19%)*	*(2.60%)*
Morningstar Diversified Emerging Mkts	*(2.47%)*	*(9.37%)*	*(3.63%)*	*10.09%*	*2.54%*	*4.88%*	-	-	*34.34%*	*8.96%*	*(13.73%)*	*(2.48%)*	*0.15%*

Morningstar Rating: *****

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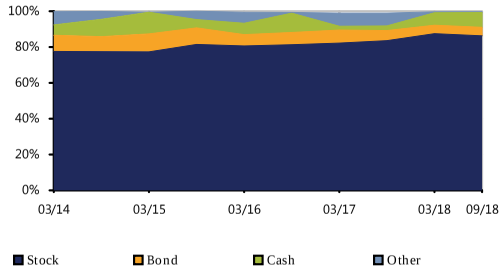
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

American Funds New World R6 | Fund Fact Sheet

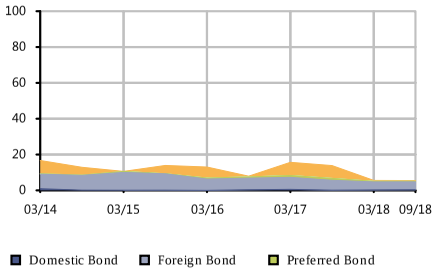
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



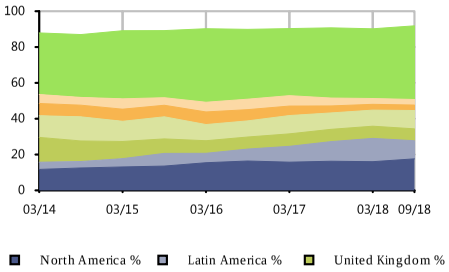
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



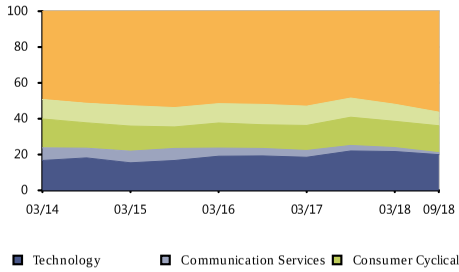
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

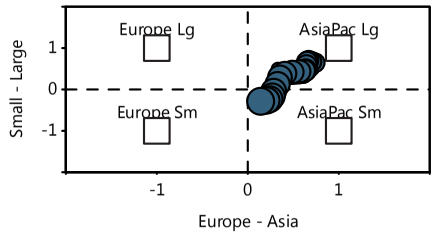


Sector Distribution

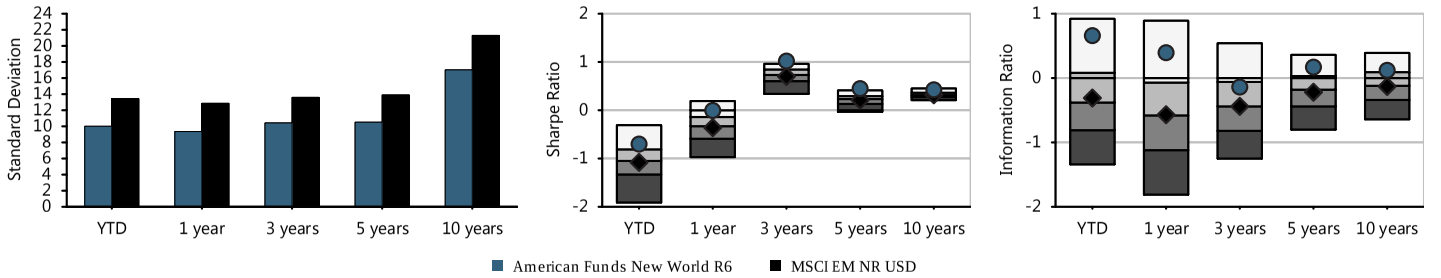
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	RNWGX
Category	Diversified Emerging Mkts
Net Assets(This Class $mn)	36,001 m
Net Assets(All Classes $mn)	0 m
Manager	Mark Denning
Manager Tenure	19.25
Fund Inception	Jun 17,1999

Fee And Expenses

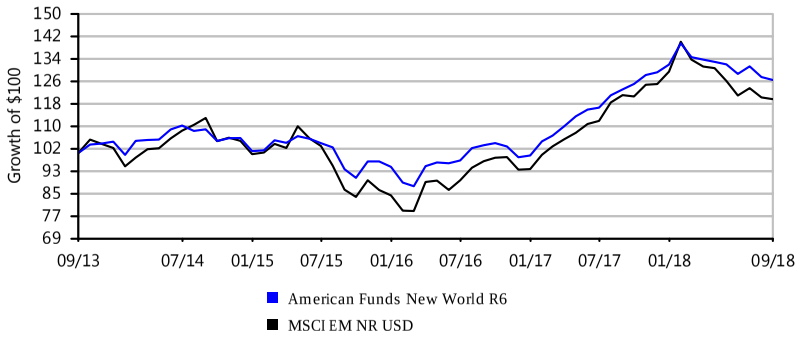
Expense Ratio	0.64
Gross Expense Ratio	0.64
Prospectus Net Expense Ratio	0.64
Prospectus Gross Expense Ratio	0.64
Actual 12b1	0.00
Management Fee	0.54

Top 10 Holdings (%)

Reliance Industries Ltd	1.72
AIA Group Ltd	1.69
Tencent Holdings Ltd	1.52
Samsung Electronics Co Ltd	1.46
Taiwan Semiconductor Ma...	1.40
HDFC Bank Ltd	1.39
Alibaba Group Holding L...	1.28
Alphabet Inc C	1.25
First Quantum Minerals Ltd	1.22
Kotak Mahindra Bank Ltd	1.21

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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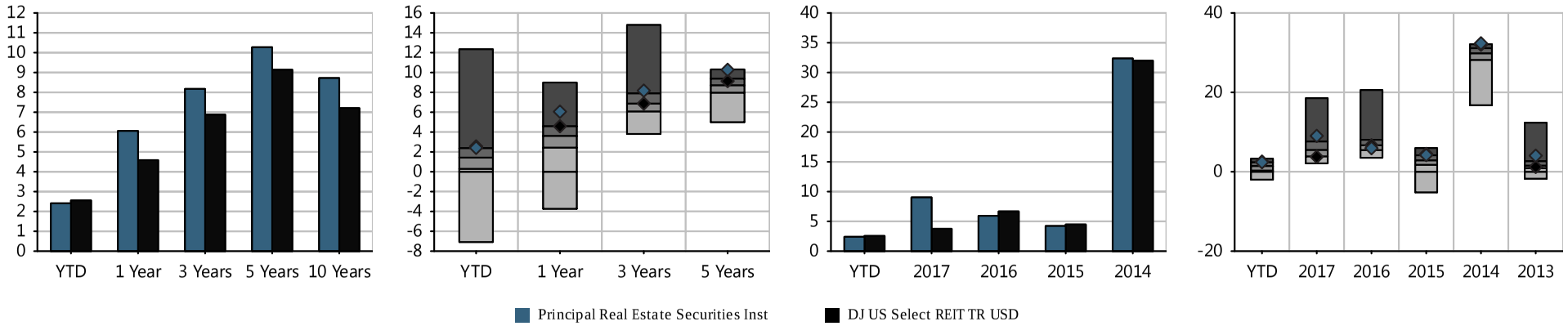
PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET

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
96 Passing	Criteria Scoring	6.06%	8.17%	10.27%	0.66	0.78	0.48	0.51	17.75	0.87%	42.20	1.12
	Peer Group Scoring	*3.39%*	*7.24%*	*8.56%*	*0.60*	*0.69*	*-0.12*	*-0.39*	*10.83*	*1.11%*	*41.78*	*1.11*
	Criteria Peer Ranking	5	21	2	23	11	23	2	17	33	33	14

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2017	2016	2015	2014	2013
Principal Real Estate Securities Inst	1.22%	2.41%	6.06%	8.17%	10.27%	8.72%	11.26%	12/06/2000	9.03%	5.93%	4.22%	32.36%	4.05%
DJ US Select REIT TR USD	*0.72%*	*2.56%*	*4.59%*	*6.88%*	*9.14%*	*7.21%*	-	-	*3.76%*	*6.68%*	*4.48%*	*32.00%*	*1.22%*
Morningstar Real Estate	*0.58%*	*1.22%*	*3.39%*	*7.24%*	*8.56%*	*7.13%*	-	-	*6.61%*	*7.70%*	*2.19%*	*28.22%*	*2.24%*

Morningstar Rating: *****

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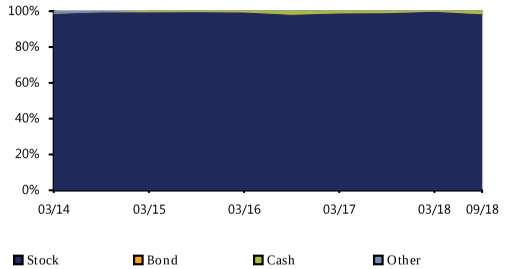
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET

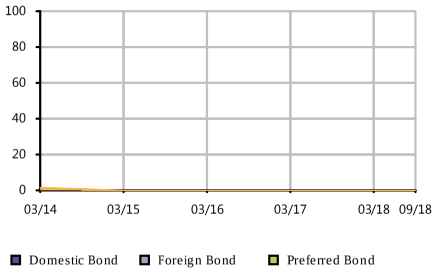
Portfolio Composition

Time Period: 10/30/2013 - 09/30/2018



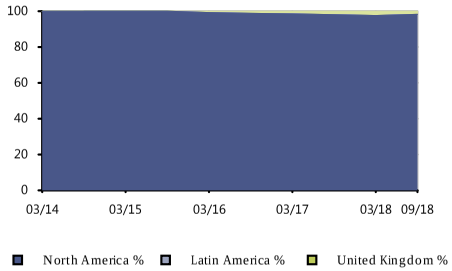
Bond Distribution

Time Period: 10/30/2013 - 09/30/2018



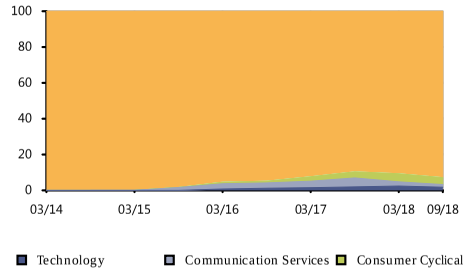
Equity Regional Distribution

Time Period: 10/30/2013 - 09/30/2018

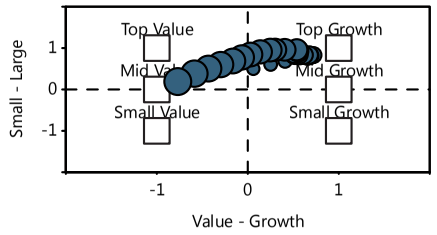


Sector Distribution

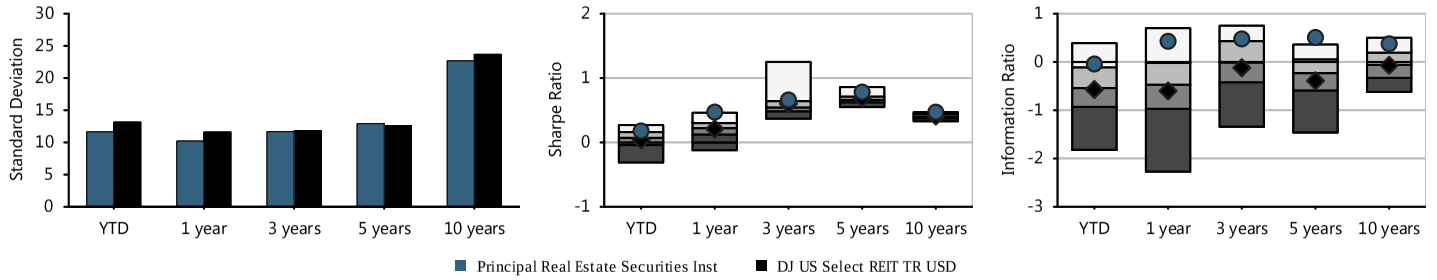
Time Period: 10/30/2013 - 09/30/2018



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PIREX
Category	Real Estate
Net Assets(This Class $mn)	3,874 m
Net Assets(All Classes $mn)	0 m
Manager	Kelly Rush
Manager Tenure	17.75
Fund Inception	Dec 06,2000

Fee And Expenses

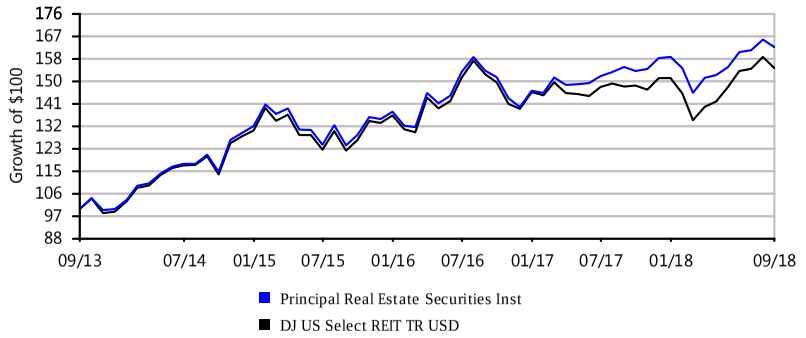
Expense Ratio	0.87
Gross Expense Ratio	0.87
Prospectus Net Expense Ratio	0.87
Prospectus Gross Expense Ratio	0.87
Actual 12b1	0.00
Management Fee	0.81

Top 10 Holdings (%)

Simon Property Group Inc	7.57
Prologis Inc	7.18
Equinix Inc	6.96
AvalonBay Communities Inc	5.78
Essex Property Trust Inc	4.64
Invitation Homes Inc	4.40
Welltower Inc	4.27
Alexandria Real Estate ...	3.86
Regency Centers Corp	3.38
STORE Capital Corp	2.85

Cumulative Performance

Time Period: 01/30/2013 - 09/30/2018



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IMPORTANT DISCLOSURES

Community Action Partnership ERISA 403(b)

For Period Ending 09/30/2018

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.

BarCap US Aggregate Bond is a market value-weighted index consisting of government bonds, SEC-registered corporate bonds and mortgage-related and asset backed securities with at least one year to maturity and an outstanding par value of $150 million or greater. This index is a broad measure of the performance of the investment grade U.S. fixed income market.

BarCap Intermediate Government Bond is a market value-weighted index of U.S. Treasury and agency bonds with maturities from one to (but not including) ten years.

BarCap Global Aggregate provides a broad-based measure of the global investment-grade fixed-rate debt markets. It contains 3 major components: U.S. Aggregate Index, Pan-European Aggregate Index, and the Asian-Pacific Aggregate Index. It includes a wide range of standard and customized sub indices by liquidity constraint, sector, quality, and maturity.

BarCap Long Term Government Bond is the Long component of the Lehman Brothers US Government index. It consists of securities in the long maturity range of the U.S. Government Index. Securities must have a maturity of 10 years or more.

BarCap Long Term Treasury Bond is the 20+ Year component of the Lehman Brothers US Treasury index. It consists of securities in the Treasury Index (i.e. public obligations of the U.S. Treasury) with a maturity of 20 years or more.

BarCap 1-3 Year Government s the 1-3 Yr. component of the Lehman Brothers US Government index. It consists of securities in the U.S. Government Index with a maturity from 1 up to (but not including) 3 years.

Barclays Global High Yield Index is a broad-based index of the global high-yield fixed income markets.

Barclays U.S. Treasury Bill 1-3 Month includes all publicly issued zero-coupon U.S. Treasury Bills that have a remaining maturity of less than 3 months and more than 1 month, are rated investment grade, and have $250 million or more of outstanding face value.

Bloomberg Commodity Index is a broadly-diversified commodity price index distributed Bloomberg Indexes.

Citigroup 1 year Treasury Index is an unmanaged index generally representative of the average yield on 1-Year U.S. Treasury bills.

Credit Suisse High Yield Index measures the performance of the investable universe of the high yield bond public debt market. All bonds are U.S. dollar denominated and rated Split BBB and below with par amounts greater than $75 Million.

FTSE NAREIT Composite REIT Index is a free-float adjusted, market-capitalization-weighted index of U.S. Equity and Mortgage REITS.

MSCI ACWI (All Country World Index) Index℠ is a free float-adjusted market capitalization index that is designed to measure equity market performance in the global developed and emerging markets.

MSCI EAFE® Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure developed market equity performance, excluding the US & Canada.

MSCI Emerging Markets Index℠ is a free float-adjusted market capitalization index that is designed to measure equity market performance in global emerging markets. As of May 2005 the Index consisted of 26 emerging market country indices.

MSCI Europe Index℠ is a free float-adjusted market capitalization index that is designed to measure developed market equity performance in Europe.

MSCI Pacific Index℠ is a free float-adjusted market capitalization index that is designed to measure equity market performance in the Pacific region. As of May 2005, the MSCI Pacific Index consisted of the following 5 Developed Market countries: Australia, Hong Kong, Japan, New Zealand, and Singapore.

MSCI Small Cap Index℠ is a refinement of the EAFE index, targeting 40% of the eligible Small Cap universe within each industry group, within each country. MSCI defines the Small Cap universe as all listed securities that have a market capitalization in the range of USD200-1,500 million.

Russell 3000E™ Index measures performance of the Russell 3000 Index extended to include securities of the Russell Microcap Index. It represents ~99% of the U.S. Equity Market.

Russell 2000® Index measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 8% of the total market capitalization of the Russell 3000 Index. As of the latest reconstitution, the average market capitalization was approximately $664.9 M; the median market capitalization was approximately $539.5 M. The largest company in the index had an approximate market capitalization of $1.8 B.

Russell 1000® Value Index measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values. (Russell 1000® Index measures the performance of the 1,000 largest companies in the Russell 3000 Index).

Russell 1000® Growth Index measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2000® Value Index measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.

Russell 2000® Growth Index measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell Midcap® Index measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 25% of the total market capitalization of the Russell 1000 Index. As of the latest reconstitution, the average market capitalization was approximately $4.7 billion; the median market capitalization was approximately $3.6 billion. The largest company in the index had an approximate market capitalization of $13.7 B.

Russell Midcap® Value Index measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. The stocks are also members of the Russell 1000 Value index.

Russell Midcap® Growth Index measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. The stocks are also members of the Russell 1000 Growth index.

Standard & Poor's 500® consists of 500 US stocks chosen for market size, liquidity, and industry group representation. It is a market-value weighted index (stock price times number of shares outstanding), with each stock's weight in the Index proportionate to its market value.

Notes:

For MSCI Indexes, MCSI = Morgan Stanley Capital Index, ND=net of dividends, TR=total returns

All Russell U.S. Equity Indexes are subsets of the Russell 3000E™ Index.

Definitions:

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 09/30/2018

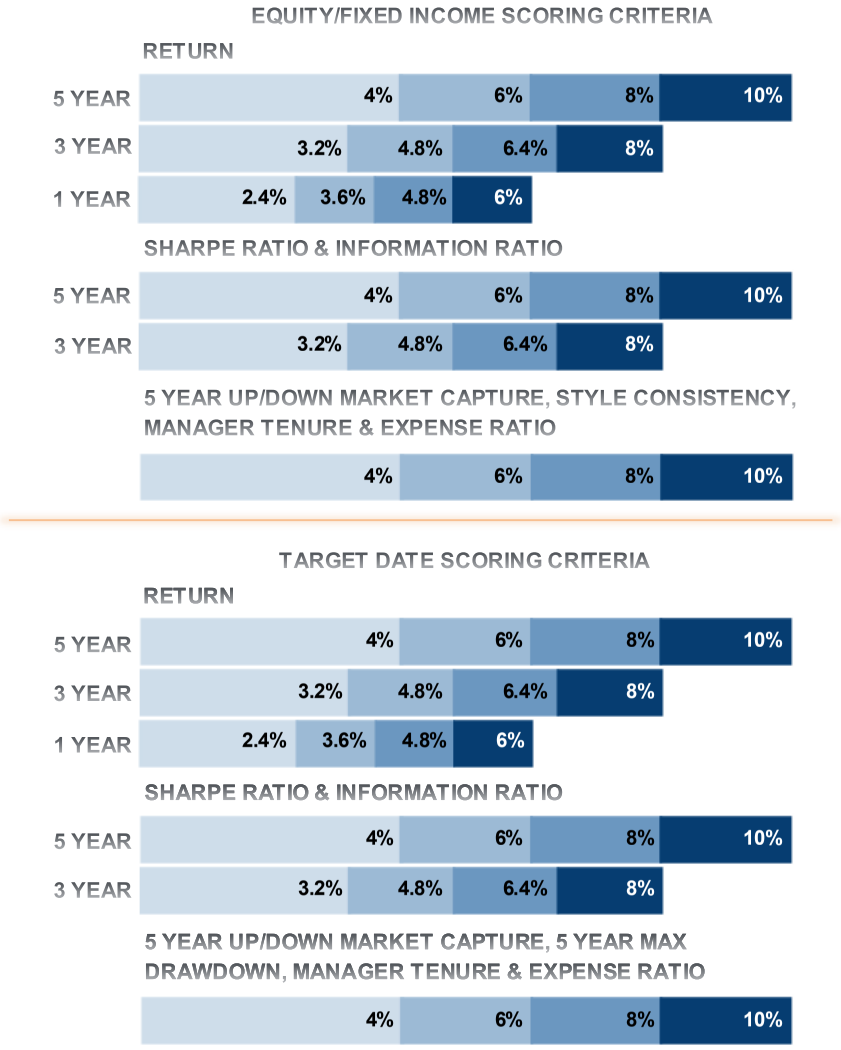
Investment Scoring Methodology

-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 any four quarters out of the previous eight 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.



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%

Active Scoring - Glossary

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 it's 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 it's 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.

Passive Scoring - Glossary

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.

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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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CDSS
WILL LIGHTBOURNE
DIRECTOR

STATE OF CALIFORNIA—HEALTH AND HUMAN SERVICES AGENCY
DEPARTMENT OF SOCIAL SERVICES
744 P Street • Sacramento, CA 95814 • *www.cdss.ca.gov*

EDMUND G. BROWN JR.
GOVERNOR

Carmen
Tracy
Audit Committee.

August 14, 2018

Jeremy Tobias, Executive Director
Community Action Partnership of Kern
5005 Business Park North
Bakersfield, CA 93309

Dear Mr. Tobias:

SUBJECT: APPROVAL OF COMPLIANCE REVIEW CORRECTIVE ACTION PLAN

Thank you for the submission of your corrective action plan received July 31, 2018. The actions your food bank has and will be taking to correct the areas out of compliance have been approved with the condition all items noted returned by August 24, 2018 are sent to our office along with the follow-up visit at Isiah's Sober Living being completed.

I want to once again thank you and your staff for the assistance and cooperation during the entire review process. I look forward to working with Community Action Partnership of Kern and having a follow-up visit in 3-6 months.

If you have any questions, or if I may be of assistance, please do not hesitate to contact me at (916) 229-3338 or email Vincent.Schenck@dss.ca.gov.

Sincerely,

Vincent Schenck, Program Consultant
Emergency Food Assistance Program

c: ERA File

RECEIVED
AUG 20 2018
BY:

CDSS
WILL LIGHTBOURNE
DIRECTOR

STATE OF CALIFORNIA—HEALTH AND HUMAN SERVICES AGENCY
DEPARTMENT OF SOCIAL SERVICES
744 P Street • Sacramento, CA 95814 • *www.cdss.ca.gov*

EDMUND G. BROWN JR.
GOVERNOR

May 29, 2018

Jeremy Tobias, Executive Director
Community Action Partnership of Kern
5005 Business Park North
Bakersfield, CA 93309

Dear Mr. Tobias:

SUBJECT: 2018 COMPLIANCE REVIEW

This letter is to report the results of the compliance review of your agency's Emergency Food Assistance Program (TEFAP) activities, conducted April 17 – 19, 2018. The purpose of the review was to determine your agency's compliance with United States Department of Agriculture (USDA) regulations, the terms of your approved Memorandum of Understanding with the California Department of Social Services (CDSS), and the TEFAP Policy and Procedure Manual, hereinafter referred to as the TEFAP Manual. Documents and processes related to eligibility determinations, food ordering, inventory control, approval of distribution sites, and civil rights were reviewed. In addition, your storage facilities were inspected to determine if requirements were being met. During the review, Oildale Seventh Day Adventist, Isaiah's Sober Living, and the La Loma Council Veterans Hall were visited.

The following areas of non-compliance were observed during the review:

Finding #1

During the review process, it was determined that the Civil Rights training has not fully been completed.

Requirement

Eligible Recipient Agencies (ERA) are responsible for providing their staff and volunteers that interact with clients and/or who handle personal information of clients with training on civil rights on an annual basis. The ERA will ensure that their sub distributing sites provide training for their staff and volunteers on an annual basis.

RECEIVED
JUN - 4 2018
BY:

- All food bank staff and lead site coordinators must watch the Civil Rights Webinar.
- Frontline and Non-frontline staff/volunteers may use the civil rights training checklist.

Corrective Action:

Please have all sites train their staff/volunteers using the civil rights training checklist, make a list of all trained, and return them to the food bank. Once the food bank has received the list, please forward them to our office.

Finding #2

A review of the EFA-7 sign in sheets from October - December 2017 disclosed that people who pick up commodities for other recipients were not signing the EFA-7 sign in sheet correctly, the forms were not filled in properly, and not attached to the EFA-7. This was noted as well at the distribution sites visited during the review. In particular, La Loma was just allowing the person picking up the commodities to fill in the alternate pick-up form for the person they were picking up for at the distribution. At Isiah's Sober Living, recipients could sign and pick up for others that were not present. This was taking place in the presence of the consultant during his review.

Requirement

TEFAP Manual Section 6.5 states that, an Eligible Recipient Agency (ERA) may allow an alternate person to pick up commodities for an eligible recipient in their absence. The alternate must bring with them an Alternate Pick-Up form signed by the eligible recipient to authorize the pick-up. The alternate must write the recipient's name, as well as their own name, on the EFA-7 form. If an alternate does not bring the Alternate Pick-up form to the site, a note from the recipient authorizing the pick-up will suffice (although the Alternate Pick-Up form is preferred).

The note must include the following:

- Date
- Statement authorizing the pick-up of commodities by the alternate
- Alternate's name
- Statement that the recipient is income eligible
- Recipients signature, address, and household size

The ERAs must attach the Alternate Pick-Up forms and/or notes to the EFA-7 sign in sheet to be maintained on file. Recipients are required to provide a new Alternate Pick-Up form with current TEFAP Income Guidelines or note every 30 days.

Corrective Action

When an alternate person picks up commodities for a recipient, please train volunteers to ensure the person who picks up commodities for other recipients sign their name, as well as the recipient's name on the EFA-7 sign in sheet; for example, if John Doe is picking up commodities for Jane Doe, he should sign, "John Doe *for* Jane Doe".

Please also ensure volunteers require recipients complete all the fields of the Alternate Pick Up form they are giving to the person picking up for them. If a hand-written note is submitted, site volunteers should inform recipients of all the information required on the hand-written notes. Site volunteers should hand out Alternate Pick-up forms for the next distribution each time someone picks up commodities for another recipient. Alternate Pick-up forms are available in both English and Spanish have been attached for your convenience. A person picking up for another must have a signed Alternate Pick Up Form or note.

Finding #3

During the review of the distribution sites, it was observed at a couple sites that the TEFAP Income Eligibility Guidelines and Justice for All poster were not visible to recipients when signing the EFA-7 sign-in sheet. La Loma did not have the income guidelines or poster displayed and Isiah's did not have the poster displayed.

Requirement

Section 7.5 of the TEFAP Manual states the following items must be posted at each distribution site in clear view of all TEFAP recipients:

- The TEFAP Income Eligibility Chart (must be posted near the EFA-7 signature document)
- The "And Justice for All" Poster

Corrective Action

Please ensure that all distribution sites have the current TEFAP Income Eligibility chart posted on the sign-in table in clear sight of recipients signing in to receive TEFAP commodities. Please wait until the new guidelines for 2018 are released.

Finding #4

It was disclosed that La Loma was not distributing commodities at the times stated on the distribution schedule. The stated time for distributions was 10am-12pm; however, the actual distribution started at 9am. During the review the program consultant arrived at the address listed for Isiah's Sober Living to find it no longer existed at that location. After a call to the food bank, the new address was obtained.

Requirement

Section 7.8 of the TEFAP Manual states in part that, "changes in the location of TEFAP distributions, times of service, or any significant program changes...must be transmitted to the distribution sites and their recipients in a timely manner".

Corrective Action

Please contact all distribution sites, confirm their distribution dates and times, and update your current distribution schedule When the schedule has been corrected, please fax, email, or mail a copy to this office. Also, please ensure all distribution sites are listed in CDMS, address, contact, service areas, service days and times of distribution. CDMS should be updated anytime there is a change.

Finding #5

During a review of EFA-7's and distribution sites, it appeared as though sites were not using the Y/N portion of the EFA-7 or were using it inconsistently and incorrectly. A review of your EFA-7's also disclosed multiple sites are not completing all sections of the EFA-7. In many instances, addresses and number of people in the household were not filled out on the form.

Requirement

Section 15.4 of the TEFAP Manual states household participation numbers on HHP reports must reflect unduplicated numbers including those for distribution sites conducting more than one distribution in a month, (e.g. if a distribution site conducts weekly distributions and a family receives USDA commodities more than once in the month the HHP report shall reflect a count of that family and its size only once).

Section 7.6 of the TEFAP Manual states, each distribution site must collect and maintain on record the EFA-7 form which contains information pertinent to each household receiving USDA commodities for household consumption.

Corrective Action

Please develop training for all distribution site staff to learn the proper way to have the EFA-7 completed and to understand the function and purpose of the Y/N portion of the EFA-7. This will ensure the integrity of unduplicated numbers so that the recipients that answer No are not counted. Please also ensure Food Bank staff are double checking the EFA-7s to ensure completeness and unduplicated numbers are being reported accurately in CDMS. Your TEFAP Consultant can assist you with any training you conduct. Develop and submit a procedure to our office on how your food bank plans to review the EFA-7's to catch inaccuracies and correct sites timely.

Finding #6

A review of Oildale Seventh Day Adventist's distribution disclosed leftover commodities are being taken down to Beardsly Market and distributed to families in need.

Requirement
Section 5.3 of the TEFAP Manual states, ERAs must have written agreements with their distribution site before a distribution site may receive USDA commodities.

Section 6.2 states, organizations must only distribute commodities to households which meet the eligibility criteria established by CDSS.

Section 6.3 states, for a recipient or household to be eligible for USDA commodities their income must fall within the guidelines listed on the TEFAP Income Eligibility chart. Recipients are required to self-certify that they are within the TEFAP income guidelines through their signature on the EFA-7 form.

Corrective Action:

Please immediately inform the distribution site that the food may not be given to another agency without approval to do so. The food may be given to the sub-site, if an agreement is established creating the sub-site, and they are informed of the TEFAP rules and regulations. Recipients of the food must meet the income guidelines and sign an EFA-7 each time commodities are received. EFA-7s must then be sent to the food bank and numbers reported into CDMS.

Finding #7

A review of Isiah's Sober Living disclosed that food is stored outside in the driveway exposed to elements and outside individuals.

Requirement

Section 11.1 of the TEFAP Manual states in part that the ERA must provide facilities for the handling, storage, and distribution of USDA commodities which:

- Are sanitary and free from rodent, bird, insect and other animal infestation;
- Safeguard against theft, spoilage and other loss;
- Maintain foods at proper storage temperatures;
- Stock and space foods in a manner so that USDA commodities are readily identified;
- Store USDA commodities off the floor and away from walls in a manner to allow for adequate ventilation;
- Take other protective measures as necessary

Corrective Action

Please contact Isiah's Sober Living and come up with a plan to correct the situation. Please provide our office with a copy of this plan.

Areas of Concern

During the review the following was discussed:

- Accounting had a charge for disposal of CSFP commodities listed under the TEFAP charges.
- Oildale Seventh Day Adventist was going back to the food bank at 8am to pick up the cold and frozen items making recipients come later in the day or come back if they visited the site early.
- Oildale Seventh Day Adventist keeps their leftover commodities in a storage container. The items need to be off the floor and the amount leftover needs to be reviewed to determine there is not an excess issue.
- Reviewing the EFA's to catch any issues that may be developing.
- A complaint process needs to be developed for sites to document complaints or incidents.

These areas of concern can be discussed with our office. We are available to assist you with these areas in any way you need. Maintaining communication through on-site visits, training, telephone calls, and email will help to ensure volunteers and site managers understand the program and conduct distributions properly. Additionally, sending notices along with the EFA-7 sign in sheets to the sites with reminders regarding the use of Income Guidelines, the 'And Justice for All" poster, and the EFA-7 sign-in sheets will help to ensure sites are following distribution guidelines. Your consultant is available to assist you in any training you feel may be necessary.

Areas of Recognition and Merit

While USDA regulation only requires CDSS to submit a report of review findings to you, your Program Consultant has also shared with me some noteworthy areas he observed during the review:

- The distribution site files were very neat, organized, and contained all pertinent information.

- The food bank's warehouse was clean, secure, and the USDA food is being stored according to regulations.

- Volunteers at the distribution sites were courteous and helpful to the recipients.

- The consultant enjoyed having additional conversations with site managers after the reviews were completed.

- The distributions were organized so that recipients were served quickly and efficiently.

Your assistance and cooperation during the review was appreciated. Your staff was engaged and very helpful throughout the review.

Please submit a corrective action plan indicating the actions you have taken, or plan to take, to resolve each noncompliance finding and each area of concern listed herein within 30 days of the date of this letter. If full compliance cannot be accomplished within the timeframe allowed, please indicate when you anticipate compliance will be achieved.

Please address your response to:

Vincent Schenck, Program Consultant
Food Distribution Unit
Department of Social Services
744 P Street, MS 19-51
Sacramento, CA 95814

Your assistance and cooperation during the review was greatly appreciated. Your staff was very helpful throughout the visit.

If you have any questions, or need further clarification of any of the items outlined in this letter, please do not hesitate to call me by phone at 916-229-3338 or by e-mail at Vincent.Schenck@dss.ca.gov.

Sincerely,

Vincent Schenck, Program Consultant
Food Distribution Unit

Reviewed and Approved by
Don Williams, FDU Manager

5/21/18
Date

c: TEFAP File

BAKERSFIELD
Development Services Department
Jacquelyn R. Kitchen, Development Services Director

Phil Burns, Building Director
Building Division
Phone: (661) 326-3720

"Facilitating the Future of Bakersfield"

Kevin F. Coyle, Planning Director
Planning Division
Phone: (661) 326-3681

September 25, 2018

Jaime Orona, Program Manager
CAPK Food Bank
5005 Business Park North
Bakersfield, CA 93309

RE: Facility Monitoring, CDBG Program Agreement No. ED 16-202

Dear Mr. Orona:

Thank you for taking the time to meet with me regarding the monitoring of your facility's Community Development Block Grant Agreement. It was a pleasure meeting you and visiting your facility. Your facility and operation was found to be in compliance with Agreement # ED 16-202.

Along with monitoring your actual facility, I have reviewed your financial information, insurance, client records, handicapped accessibility, safety policies, non-discrimination policies, accounting practices, operational procedures, and Fair Employment policies. I did not observe any violations of the federal prohibitions concerning sectarian or political activities during my visit.

Attached is your copy of the Monitoring Completion Notice. These funds are under the regulation of CDBG HUD funding and will be monitored again for FY 2017-2018 in the next year. The Monitoring staff will contact you to schedule the next monitoring appointment. Should you have any questions, or require further information, please contact me at (661) 825-7510.

Sincerely,

Nicky Vu
Associate Planner

City of Bakersfield

Monitoring Completion Notice

Date: September 25, 2018 Staff Monitor: Nicky Vu

Agreement #: ED 16-202 Project Address: 5005 Business Park North

Project Name: Community Action Partnership of Kern – Food Bank

I. **File Review:** Verify activities are met and necessary documentation is available.

Annual Financial Report	X	Board & Staff lists	X
Insurance Certificates	X	No Discrimination	X
Marketing Plan	X	No Sectarian Usage	X
Low-Mod Usage	X	Rent Restrictions	X
Occupancy Restrictions	X	Fair Housing Posters	X

II. **On-Site Review:** Do a physical inspection of the site to confirm the following are met.

Handicapped Access	X	Hours Posted	X
Fire Alarms	X	Fire Extinguishers	X
Fire Sprinklers	X	Safety Procedures	X
Interviews	X	Licenses	X

Based on staff review of the documents, we find that all applicable CDBG requirements have been met. Monitoring of fiscal years 2017-2018 is complete. Next monitoring will be approximately June 2019.

Once again thank you for your cooperation throughout this process. Should you have any questions or concerns please contact me at 661.825.7510

Sincerely,

Nicky Vu
Associate Planner

CALIFORNIA DEPARTMENT OF EDUCATION

TOM TORLAKSON
STATE SUPERINTENDENT OF PUBLIC INSTRUCTION

1430 N STREET, SACRAMENTO, CA 95814-5901 • 916-319-0800 • WWW.CDE.CA.GOV

September 25, 2018

CNIPS ID: 04096-CACFP-15-NP-CS
Vendor Number: Y32000

Certified Mail: 7017 2620 0001 1074 6028
Jeremy Tobias, Executive Director
Community Action Partnership of Kern
5005 Business Park North
Bakersfield, CA 93309

Dear Mr. Tobias:

On August 22, 2018, the California Department of Education (CDE) Nutrition Services Division (NSD) received an anonymous complaint alleging that Rosamond Head Start of Community Action Program of Kern (CAPK) does not serve compliant meals, does not accommodate students with medical statements on file, and does not allow parents to bring in food or water for their children.

On August 22, 2018, NSD staff contacted Jeremy Tobias, Director for CAPK, to find out what policies Rosamond Head Start has regarding parents sending their children to school with lunches and request menu production records for the last two weeks. On August 24, 2018, NSD staff received a copy of CAPK Head Start's Parent Handbook from Pam Pritchard, Assistant Director of Head Start for CAPK, which contains a policy stating that they do not allow parents to bring in foods for meal times. NSD staff forwarded a copy of this handbook to the complainant to inform them of the policy in place. On September 9, 2018, NSD staff received menus and transport records from Ms. Pritchard, which were determined to be compliant.

On September 14, 2018, NSD staff was informed by the complainant that their child was no longer enrolled with CAPK Head Start, so NSD staff could not investigate whether or not this specific student's medical statement was being accommodated. However, NSD staff requested additional information on how CAPK accommodates students with special dietary needs and, on September 18, 2018, received a copy of policies and procedures regarding special dietary needs and accommodations.

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BY:

Based on the information and documents received from Ms. Pritchard, the NSD finds the complaint to be unsubstantiated. The CDE believes no further action is required, and considers this matter closed.

If you have any questions regarding this subject, please contact me by phone at 916-323-6630 or by email at dhazeleaf@cde.ca.gov.

Sincerely,

David Hazeleaf, Staff Services Manager II
Nutrition Services Division

DH:hs

cc: Pam Pritchard, Assistant Director, Community Action Partnership of Kern Rosamond Head Start

Review of Fiscal Year 2016-2017
Audit Report for Contract Number CCTR6049

October 15, 2018

15 Y320 00
COMMUNITY ACTION PARTNERSHIP OF KERN
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309

CALIFORNIA
DEPARTMENT OF
EDUCATION

1430 N STREET
SACRAMENTO, CA
95814-5901

Dear Executive Director:

The California Department of Education's (CDE) Audits and Investigations Division (A&I) has reviewed the audit report of the above cited Child Care and Development contract and, if applicable, Child Care Food and Donated Food Commodities programs. A&I's review included, if necessary, any additional information requested by their office to support the audit report as originally submitted.

A&I's review determined that the audit report materially meets CDE's reporting requirements. Accordingly, the contract has been closed as indicated on the attached Year-End Earnings Calculation worksheet.

If you have any questions, please contact me at (916) 445-1068.
Sincerely,

Kimberly Conover, Fiscal Analyst
Child Development and Nutrition Fiscal Services
Enclosure(s)
Cc: Laura Langston, Audits and Investigation Division

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BY:

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CALIFORNIA DEPARTMENT OF EDUCATION
CHILD DEVELOPMENT AND NUTRITION FISCAL SERVICES
CDNFS 9500F (Rev 4/17)

GENERAL CHILD CARE & DEV PROGRAMS
YEAR-END EARNINGS CALCULATION FY2016-2017
REPORT MONTH: June
APPORTIONMENT MONTH: June
CDNFS ANALYST: Kimberly Conover
DATE: 10/15/2018

AGREEMENT NO. CCTR6049
PROJECT NO.: 15-Y320-00-6
AGENCY NAME: COMMUNITY ACTION PARTNERSHIP OF KERN

AUDIT

1. Total cost (Include Start-up) from report :		$2,385,328
2. A. Restricted Income (Program) from report :		$0
B. Transfer from Child Development Reserve Fund :		$0
3. Nonreimbursable Cost from report :		$0
4. Net Cost (Line 1 - (Line 2A + Line 3)) :		$2,385,328
5. Administrative Cost		
A. Reported :		$233,471
B. Maximum Allowable (Line 4 * 15%) :		$357,799
C. Excess (Line 5A - Line 5B, if less than 0, use 0) :		$0
6. Adjusted Net Cost (Line 4 - (Line 5C + Line 13A + Line 13C)) :		$2,385,328
7. Adjusted Child Days of Enrollment (cde)		
A. Certified cde from report :		53,764.918
B. Total cde from report :		59,336.518
C. Percent Certified (Line 7A / Line 7B) :		90.6102 %
8. Net Reimbursable Cost (((Line 7C * Line 6) + Line 13A + Line 13C) - Line 2B) :		$2,161,350
9. Actual Days of Operation to Date from report :		245
10. Minimum Days of Operation Required :		247 **MDO**
11. Days of Operation Adjusted (Line 9 / Line 10, if greater than 98%, use 100%) :		100.0000 %
12. Maximum Reimbursable Amount :		$2,060,487 **MRA**
13. A. Start-up Cost Reported		$0
B. Maximum Start-up per Contract :		$0 **Start-up**
C. Budget Impasse Credit Reported :		$0
D. Max Budget Impasse Credit per Contract :		$0
E. Lesser of (Line 13A or 13B) + Lesser of (Line 13C or 13D) :		$0
14. Operational MRA (Line 12 - Line 13E) :		$2,060,487
15. Operational MRA Adjusted for Days of Operation (Line 11 * Line 14) :		$2,060,487
16. Total Adjusted MRA (Line 13E + Line 15) :		$2,060,487
17. Agreement Rate per cde :		$40.20 **RATE**
18. FY Earnings by cde (Line 7A * Line 17) :		$2,161,350
19. Attendance Percentage (Attendance / Enrollment) :		97.75300 %
20. Attendance Flex Factor (Line 19 + 5%, if greater than 100%, use 100%) :		100.00000 %
21. cde Earnings Adjusted for Attendance ((Line 20 * Line 18) + Line 13E) :		$2,161,350
22. FY Reimbursable Costs (lesser of Line 8 or Line 21) :		$2,161,350
23. Subsidized Parent Fees + Interest Income to Date from report		
A. Subsidized Parent Fees :		$16,574
B. Interest Income :		$0
C. Total Parent Fees + Interest (Line 23A + Line 23B) :		$16,574
24. A. FY Earnings (Line 22 - Line 23C) :		$2,144,776
B. FY Reimbursable Earnings (lesser of Line 24A or Line 16) :		$2,060,487
C. Transfer to Child Development Reserve :		$0
25. Apportionments to Date :		$2,060,487 **Paid YTD**
26. Unapportioned Balance Due Agency :		$0 **Payment**
27. Percent of Contract Earnings ((Line 24B + Line 24C) / Line12) :		100.0000 %
28. Recommended Billing Amount		
A. Total Billing Amount (Line 25 - Line 24B - Line24C) :	$0	
B. Apportionment Above Adjusted MRA (Line 25 - Line 16) :	$0	
C. Unearned Reimbursement (Line 28A - Line 28B) :	$0	
D. Interest billing (lesser of Line 23B or Line 28C) :	$0	
E. Contract Billing (Line 28C - Line 28D) :	$0	

Review of Fiscal Year 2016-2017
Audit Report for Contract Number CMIG6004

October 15, 2018

15 Y320 00
COMMUNITY ACTION PARTNERSHIP OF KERN
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309

CALIFORNIA
DEPARTMENT OF
EDUCATION

1430 N STREET
SACRAMENTO, CA
95814-5901

Dear Executive Director:

The California Department of Education's (CDE) Audits and Investigations Division (A&I) has reviewed the audit report of the above cited Child Care and Development contract and, if applicable, Child Care Food and Donated Food Commodities programs. A&I's review included, if necessary, any additional information requested by their office to support the audit report as originally submitted.

Amount Due to the CDE

A&I's review determined that the audit report materially meets CDE's reporting requirements. However, an amount is due to the CDE for this contract as indicated on the attached Year-End Earnings Calculation worksheet. Please do not remit payment until you are formally invoiced by the CDE's Accounting Office since an invoice number must accompany all payments.

If you have any questions, please contact me at (916) 445-1068.
Sincerely,

Kimberly Conover, Fiscal Analyst
Child Development and Nutrition Fiscal Services
Enclosure(s)
Cc: Laura Langston, Audits and Investigation Division

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OCT 19 2018
BY:

CALIFORNIA DEPARTMENT OF EDUCATION
CHILD DEVELOPMENT AND NUTRITION FISCAL SERVICES
CDNFS 9500F (Rev 4/17)

MIGRANT CHILD CARE
YEAR-END EARNINGS CALCULATION FY2016-2017
REPORT MONTH: June
APPORTIONMENT MONTH: June
CDNFS ANALYST: Kimberly Conover
DATE: 10/15/2018

AGREEMENT NO. CMIG6004
PROJECT NO.: 15-Y320-00-6
AGENCY NAME: COMMUNITY ACTION PARTNERSHIP OF KERN

AUDIT

1. Total cost (Include Start-up) from report :		$211,604
2. A. Restricted Income (Program) from report :		$0
B. Transfer from Child Development Reserve Fund :		$0
3. Nonreimbursable Cost from report :		$0
4. Net Cost (Line 1 - (Line 2A + Line 3)) :		$211,604
5. Administrative Cost		
A. Reported :		$25,359
B. Maximum Allowable (Line 4 * 15%) :		$31,741
C. Excess (Line 5A - Line 5B, if less than 0, use 0) :		$0
6. Adjusted Net Cost (Line 4 - (Line 5C + Line 13A + Line 13C)) :		$211,604
7. Adjusted Child Days of Enrollment (cde)		
A. Certified cde from report :		5,141.689
B. Total cde from report :		5,263.789
C. Percent Certified (Line 7A / Line 7B) :		97.6804 %
8. Net Reimbursable Cost (((Line 7C * Line 6) + Line 13A + Line 13C) - Line 2B) :		$206,696
9. Actual Days of Operation to Date from report :		245
10. Minimum Days of Operation Required :		247 **MDO**
11. Days of Operation Adjusted (Line 9 / Line 10, if greater than 98%, use 100%) :		100.0000 %
12. Maximum Reimbursable Amount :		$209,306 **MRA**
13. A. Start-up Cost Reported		$0
B. Maximum Start-up per Contract :		$0 **Start-up**
C. Budget Impasse Credit Reported :		$0
D. Max Budget Impasse Credit per Contract :		$0
E. Lesser of (Line 13A or 13B) + Lesser of (Line 13C or 13D) :		$0
14. Operational MRA (Line 12 - Line 13E) :		$209,306
15. Operational MRA Adjusted for Days of Operation (Line 11 * Line 14) :		$209,306
16. Total Adjusted MRA (Line 13E + Line 15) :		$209,306
17. Agreement Rate per cde :		$40.20 **RATE**
18. FY Earnings by cde (Line 7A * Line 17) :		$206,696
19. Attendance Percentage (Attendance / Enrollment) :		97.49940 %
20. Attendance Flex Factor (Line 19 + 5%, if greater than 100%, use 100%) :		100.00000 %
21. cde Earnings Adjusted for Attendance ((Line 20 * Line 18) + Line 13E) :		$206,696
22. FY Reimbursable Costs (lesser of Line 8 or Line 21) :		$206,696
23. Subsidized Parent Fees + Interest Income to Date from report		
A. Subsidized Parent Fees :		$1,059
B. Interest Income :		$0
C. Total Parent Fees + Interest (Line 23A + Line 23B) :		$1,059
24. A. FY Earnings (Line 22 - Line 23C) :		$205,637
B. FY Reimbursable Earnings (lesser of Line 24A or Line 16) :		$205,637
C. Transfer to Child Development Reserve :		$0
25. Apportionments to Date :		$205,729 **Paid YTD**
26. Unapportioned Balance Due Agency :		$0 **Payment**
27. Percent of Contract Earnings ((Line 24B + Line 24C) / Line12) :		98.2471 %
28. Recommended Billing Amount		
A. Total Billing Amount (Line 25 - Line 24B - Line24C) :	$92	
B. Apportionment Above Adjusted MRA (Line 25 - Line 16) :	$0	
C. Unearned Reimbursement (Line 28A - Line 28B) :	$92	
D. Interest billing (lesser of Line 23B or Line 28C) :	$0	
E. Contract Billing (Line 28C - Line 28D) :	$92	

Review of Fiscal Year 2016-2017
Audit Report for Contract Number CSPP6110

October 15, 2018

CALIFORNIA
DEPARTMENT OF
EDUCATION

1430 N STREET
SACRAMENTO, CA
95814-5901

15 Y320 00
COMMUNITY ACTION PARTNERSHIP OF KERN
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309

Dear Executive Director:

The California Department of Education's (CDE) Audits and Investigations Division (A&I) has reviewed the audit report of the above cited Child Care and Development contract and, if applicable, Child Care Food and Donated Food Commodities programs. A&I's review included, if necessary, any additional information requested by their office to support the audit report as originally submitted.

A&I's review determined that the audit report materially meets CDE's reporting requirements. Accordingly, the contract has been closed as indicated on the attached Year-End Earnings Calculation worksheet.

If you have any questions, please contact me at (916) 445-1068.
Sincerely,

Kimberly Conover, Fiscal Analyst
Child Development and Nutrition Fiscal Services
Enclosure(s)
Cc: Laura Langston, Audits and Investigation Division

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BY:

CALIFORNIA DEPARTMENT OF EDUCATION
CHILD DEVELOPMENT AND NUTRITION FISCAL SERVICES
CDNFS 8501F (Rev 7/17)

CALIFORNIA STATE PRESCHOOL PROGRAM
YEAR-END EARNINGS CALCULATION FY2016-2017
REPORT MONTH: June
APPORTIONMENT MONTH: June
CDNFS ANALYST: Kimberly Conover
DATE: 10/15/2018

AGREEMENT NO. CSPP6110
PROJECT NO.: 15-Y320-00-6
AGENCY NAME: COMMUNITY ACTION PARTNERSHIP OF KERN

AUDIT

1. Total cost (Include Start-up) from report :		$3,031,996
2. A. Restricted Income (Program) from report :		$0
B. Transfer from Child Development Reserve Fund :		$0
3. Nonreimbursable Cost from report :		$0
4. Net Cost (Line 1 - (Line 2A + Line 3)) :		$3,031,996
5. Administrative Cost		
A. Reported :		$372,620
B. Maximum Allowable (Line 4 * 15%) :		$454,799
C. Excess (Line 5A - Line 5B, if less than 0, use 0) :		$0
6. Adjusted Net Cost (Line 4 - (Line 5C + Line 13A + Line 13C)) :		$3,031,996
7. Adjusted Child Days of Enrollment (cde)		
A. Certified cde from report :		72,643.056
B. Total cde from report :		74,956.643
C. Percent Certified (Line 7A / Line 7B) :		96.9134 %
8. Net Reimbursable Cost (((Line 7C * Line 6) + Line 13A + Line 13C) - Line 2B) :		$2,938,410
9. Actual Days of Operation to Date from report :		245
10. Minimum Days of Operation Required :		247 **MDO**
11. Days of Operation Adjusted (Line 9 / Line 10, if greater than 98%, use 100%) :		100.0000 %
12. Maximum Reimbursable Amount :		$2,769,753 **MRA**
13. A. Start-up Cost Reported		$0
B. Maximum Start-up per Contract :		$0 **Start-up**
C. Budget Impasse Credit Reported :		$0
D. Max Budget Impasse Credit per Contract :		$0
E. Lesser of (Line 13A or 13B) + Lesser of (Line 13C or 13D) :		$0
14. Operational MRA (Line 12 - Line 13E) :		$2,769,753
15. Operational MRA Adjusted for Days of Operation (Line 11 * Line 14) :		$2,769,753
16. Total Adjusted MRA (Line 13E + Line 15) :		$2,769,753
17. Agreement Rate per cde :		$40.45 **RATE**
18. FY Earnings by cde (Line 7A * Line 17) :		$2,938,412
19. Attendance Percentage (Attendance / Enrollment) :		97.48180 %
20. Attendance Flex Factor (Line 19 + 5%, if greater than 100%, use 100%) :		100.00000 %
21. cde Earnings Adjusted for Attendance ((Line 20 * Line 18) + Line 13E) :		$2,938,412
22. FY Reimbursable Costs (lesser of Line 8 or Line 21) :		$2,938,410
23. Subsidized Parent Fees + Interest Income to Date from report		
A. Subsidized Parent Fees :		$10,896
B. Interest Income :		$0
C. Total Parent Fees + Interest (Line 23A + Line 23B) :		$10,896
24. A. FY Earnings (Line 22 - Line 23C) :		$2,927,514
B. FY Reimbursable Earnings (lesser of Line 24A or Line 16) :		$2,769,753
C. Transfer to Child Development Reserve :		$0
25. Apportionments to Date :		$2,769,753 **Paid YTD**
26. Unapportioned Balance Due Agency :		$0 **Payment**
27. Percent of Contract Earnings ((Line 24B + Line 24C) / Line12) :		100.0000 %
28. Recommended Billing Amount		
A. Total Billing Amount (Line 25 - Line 24B - Line24C) :	$0	
B. Apportionment Above Adjusted MRA (Line 25 - Line 16) :	$0	
C. Unearned Reimbursement (Line 28A - Line 28B) :	$0	
D. Interest billing (lesser of Line 23B or Line 28C) :	$0	
E. Contract Billing (Line 28C - Line 28D) :	$0	

Review of Fiscal Year 2016-2017
Audit Report for Contract Number CMSS6004

October 15, 2018

15 Y320 00
COMMUNITY ACTION PARTNERSHIP OF KERN
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309

CALIFORNIA
DEPARTMENT OF
EDUCATION

1430 N STREET
SACRAMENTO, CA
95814-5901

Dear Executive Director:

The California Department of Education's (CDE) Audits and Investigations Division (A&I) has reviewed the audit report of the above cited Child Care and Development contract and, if applicable, Child Care Food and Donated Food Commodities programs. A&I's review included, if necessary, any additional information requested by their office to support the audit report as originally submitted.

A&I's review determined that the audit report materially meets CDE's reporting requirements. Accordingly, the contract has been closed as indicated on the attached Year-End Earnings Calculation worksheet.

If you have any questions, please contact me at (916) 445-1068.
Sincerely,

Kimberly Conover, Fiscal Analyst
Child Development and Nutrition Fiscal Services
Enclosure(s)
Cc: Laura Langston, Audits and Investigation Division

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BY:

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CALIFORNIA DEPARTMENT OF EDUCATION
CHILD DEVELOPMENT AND NUTRITION FISCAL SERVICES
CDNFS 9500A F (Rev 7/17)

MIGRANT SPECIALIZED SERVICES
YEAR-END EARNINGS CALCULATION FY 2016-2017
REPORT MONTH: June
APPORTIONMENT MONTH: June
CDNFS ANALYST: Kimberly Conover
DATE: 10/15/2018

AGREEMENT NO. CMSS6004
PROJECT NO.: 15-Y320-00-6
AGENCY NAME: COMMUNITY ACTION PARTNERSHIP OF KERN

AUDIT

1. Total Cost (include Startup) from report :	$29,654	
2. A. Restricted Income (Program) from report :	$0	
B. Transfer from Child Development Reserve Fund :	$0	
3. Interest Income from report :	$0	
4. Nonreimbursable Cost (Capital Outlay and Other) from report :	$0	
5. Net Cost Line 1 - (Line 2A + Line 2B + Line 3 + Line 4) :	$29,654	
6. Administrative Cost		
A. Reported :	$2,559	
B. Maximum Allowable (Line 5 * 15%) :	$4,448	
C. Excess (Line 6A - Line 6B, if less than 0, use 0) :	$0	
7. Adjusted Net Cost (Line 5 - Line 6C) :	$29,654	
8. Maximum Reimbursable Amount (per Contract) :	$29,934	**MRA**
9. A. FY Net Reimbursable Costs (lesser of Line 7 or Line 8) :	$29,654	
B. Transfer to Child Development Reserve :	$0	
10. Apportionments to Date :	$29,654	**PAID_YTD**
11. Unapportioned Balance Due Agency (Line 9 - Line 10) :	$0	**Payment**
12. Percent of Contract Earnings :	99.0646 %	
13. Recommended Billng Amount		
A. Total (Line 10 - Line 9) :	$0	
B. Interest Biling (lesser of Line 3 or Line 13 A) :	$0	
C. Contract Biling (Line 13A - Line 13B) :	$0	

CALIFORNIA DEPARTMENT OF EDUCATION
CHILD DEVELOPMENT FISCAL SERVICES
RESERVE FUND STATUS LETTER
CDFS 9530ASL (Rev 5/07)

October 15, 2018
Fiscal Year: 2016-2017

15-Y320-00
COMMUNITY ACTION PARTNERSHIP OF
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309

Dear Executive Director / Superintendent:

The Child Development Fiscal Services unit has completed your audit for the period ending June 2017, based on information we received from our Audit and Investigations Division. Your reservable child development funds have been computed based on this audit. The results of these calculations are identified on the attached CDFS 9530 report.

Reserve funds are State dollars that you are allowed to hold in reserve until they are either appropriately spent on your Child Development program or returned to the California Department of Education. Per Education Code section 8450, these funds must be kept *"in an interest-bearing account"* within your Child Development Fund, the *"interest earned on reserve funds shall be included"* in the Reserve Account balance, and all income, expenditures and balances of the Reserve Account must be included in your *"annual financial statements and audit."* Failure to comply with these and other requirements is a violation of your contract Funding Terms and Conditions, and could be cause for contract termination.

Should you require further assistance, please contract me at (916) 445-1068.

Sincerely,

Kimberly Conover, Fiscal Analyst
Child Development and Nutrition Fiscal Services
Fiscal & Administrative Services Division

ATTACHMENT / ENCLOSURES

(AudStatusLet.frx)

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OCT 19 2018
BY:

CALIFORNIA DEPARTMENT OF EDUCATION
RESERVE ACCOUNT STATUS REPORT
CDNFS 9530 (Rev 7/17)

Date : October 15, 2018
CNDFS Analyst : Kimberly Conover
Telephone : (916) 445-1068

15-Y320-00
COMMUNITY ACTION PARTNERSHIP OF KERN
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309

Report Year : 2016-2017
Program Category : Center Base

Maximum General Center Base Reserve: $251,977.00
Maximum Professional Development Reserve: $503,955.00
Total Maximum Center Base Reserve: $755,932.00

SECTION I -- BEGINNING BALANCE $3

SECTION II -- INTEREST $0

Contract No.	SECTION III -- TRANSFER FROM RESERVE	SECTION IV -- TRANSFER TO RESERVE
CSPP6110	$0	$0
CCTR6049	$0	$0
CMIG6004	$0	$0

AUDIT

SECTION V -- ENDING BALANCE (Section I + Section II - Section III + Section IV) $3

Excess reserve to be Billed : $0

RESERVE BALANCE AFTER BILLING (Section V - Excess Reserve Billing Amount) : $3

CDNFS ANALYST :

(RevStatusCB.frx)

Review of Fiscal Year 2016-2017
Audit Report for Contract Number CMAP6000

October 15, 2018

15 Y320 00
COMMUNITY ACTION PARTNERSHIP OF KERN
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309

CALIFORNIA
DEPARTMENT OF
EDUCATION

1430 N STREET
SACRAMENTO, CA
95814-5901

Dear Executive Director:

The California Department of Education's (CDE) Audits and Investigations Division (A&I) has reviewed the audit report of the above cited Child Care and Development contract and, if applicable, Child Care Food and Donated Food Commodities programs. A&I's review included, if necessary, any additional information requested by their office to support the audit report as originally submitted.

Amount Due to Agency
A&I's review determined that the audit report materially meets CDE's reporting requirements. However, an amount is due to the agency as indicated on the attached Year-End Earnings Calculation worksheet.

If you have any questions, please contact me at (916) 445-1068.
Sincerely,

Kimberly Conover, Fiscal Analyst
Child Development and Nutrition Fiscal Services
Enclosure(s)
Cc: Laura Langston, Audits and Investigation Division

RECEIVED
OCT 19 2018
BY:

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CALIFORNIA DEPARTMENT OF EDUCATION
CHILD DEVELOPMENT AND NUTRITION FISCAL SERVICES
CDNFS 9500AP F (Rev 7/17)

MIGRANT ALTERNATVE PAYMENT
YEAR-END EARNINGS CALCULATION FY2016-2017
REPORT MONTH: June
APPORTIONMENT MONTH: June
CDNFS ANALYST: Kimberly Conover
DATE: 10/15/2018

AGREEMENT NO. CMAP6000
PROJECT NO.: 15-Y320-00-6
AGENCY NAME: COMMUNITY ACTION PARTNERSHIP OF KERN

AUDIT

1. Total cost (Include Start-up) from report :	$6,748,388	
2. A. Restricted Income (Program) from report :	$0	
B. Transfer from Child Development Reserve Fund :	$0	
3. Non-reimbursable Cost (Capital Outlay and Other) from report :	$0	
4. Net Cost (Line 1 - (Line 2A + Line 2B + Line 3)) :	$6,748,388	
5. Administrative Cost		
A. Reported :	$916,703	
B. Maximum Allowable (Line 4 * 15%) + Line 2B :	$1,012,258	
C. Excess (Line 5A - Line 5B, if less than 0, use 0) :	$0	
6. Adjusted Net Reimbursable Cost (Line 4 - Line 5C) :	$6,748,388	
7. Actual Days/Months of Operation from report :	249	
8. Minimum Days/Months of Operation required :	249	MDO
9. Days of Operation Adjustment Factor (Line 7 / Line 8, if greater than 98%, use 100%) :	100.0000	%
10. Maximum Reimbursable Amount :	$6,529,721	MRA
11. Start-up cost		
A. Reported :	$0	
B. Maximum Start-up per Contract :	$0	Start-up
C. Allowable (lesser of Line 11A or Line 11B) :	$0	
12. Operational MRA (Line 10 - Line 11C) :	$6,529,721	
13. Operational MRA Adjusted for Days of Operation (Line 9 * Line 12) :	$6,529,721	
14. Total Adjusted MRA (Line 11C + Line 13) :	$6,529,721	
15. Provider Payments Reported :	$5,656,447	
16. Total Admin + Other Direct Service Cost (Line 1 - Line 3 - Line 15) :	$1,091,941	
17. Maximum Non-provider Percent Allowed :	21.2121	%
18. Maximum Admin + Other Direct Service Cost Allowed		
(lesser of (Line 16 - Line 5C) or ((Line 15 + Line 11C) * Line 17) :	$1,091,941	
19. Service Earnings (Line15 + Line 11C + Line 18) :	$6,748,388	
20. FY Reimbursable Costs (lesser of Line 6 or Line19) :	$6,748,388	
21. A. Subsidized Parent Fees from report :	$218,667	
B. Interest Income from report :	$0	
C. Total Parent Fees + Interest (Line 21A + Line 21B) :	$218,667	
22. A. FY earnings (Line 20 - Line 21C) :	$6,529,721	
B. FY Reimbursable Earnings (lesser of Line 22A or Line 14) :	$6,529,721	
C. Transfer to Child Development Reserve :	$0	
23. Apportionments to Date :	$6,495,185	PAID YTD
24. Calculated Apportionment (Line 22A - Line 23) :	$34,536	Payment
25. Percent of Contract Earnings :	100.0000	%
26. Recommended Billing Amount :		
A. Total (Line 23 - (Line 22B + Line 22C)) :	$0	
B. Apportionment Above Adjusted MRA (Line 23 - Line 14) :	$0	
C. Unearned Reimbursement (Line 26A - Line 26B) :	$0	
D. Interest Billing (lesser of Line 21B or Line 26C) :	$0	
E. Contract Billing (Line 26B + Line26C - Line 26D) :	$0	

CALIFORNIA DEPARTMENT OF EDUCATION
CHILD DEVELOPMENT FISCAL SERVICES
RESERVE FUND STATUS LETTER
CDFS 9530ASL (Rev 5/07)

October 15, 2018
Fiscal Year: 2016-2017

15-Y320-00
COMMUNITY ACTION PARTNERSHIP OF
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309

Dear Executive Director / Superintendent:

The Child Development Fiscal Services unit has completed your audit for the period ending June 2017, based on information we received from our Audit and Investigations Division. Your reservable child development funds have been computed based on this audit. The results of these calculations are identified on the attached CDFS 9530 report.

Reserve funds are State dollars that you are allowed to hold in reserve until they are either appropriately spent on your Child Development program or returned to the California Department of Education. Per Education Code section 8450, these funds must be kept *"in an interest-bearing account"* within your Child Development Fund, the *"interest earned on reserve funds shall be included"* in the Reserve Account balance, and all income, expenditures and balances of the Reserve Account must be included in your *"annual financial statements and audit."* Failure to comply with these and other requirements is a violation of your contract Funding Terms and Conditions, and could be cause for contract termination.

Should you require further assistance, please contract me at (916) 445-1068.

Sincerely,

Kimberly Conover, Fiscal Analyst
Child Development and Nutrition Fiscal Services
Fiscal & Administrative Services Division

ATTACHMENT / ENCLOSURES

(AudStatusLet.frx)

RECEIVED
OCT 19 2018
BY:

CALIFORNIA DEPARTMENT OF EDUCATION
RESERVE ACCOUNT STATUS REPORT
CDFS 9530 (Rev 6/04)

Date : October 15, 2018
CDFS Analyst : Kimberly Conover
Telephone : (916) 445-1068

15-Y320-00
COMMUNITY ACTION PARTNERSHIP OF KERN
5005 BUSINESS PARK NORTH
BAKERSFIELD, CA 93309

Report Year : 2016-2017
Program Category : Alternative Payment
Maximum Alternative Payment Reserve: $21,901.00

SECTION I -- BEGINNING BALANCE $320

SECTION II -- INTEREST $2

Contract No.	SECTION III -- TRANSFER FROM RESERVE	SECTION IV -- TRANSFER TO RESERVE
CMAP6000	$0	$0

AUDIT

SECTION V -- ENDING BALANCE (Section I + Section II - Section III + Section IV) $322

Excess reserve to be Billed : $0

RESERVE BALANCE AFTER BILLING (Section V - Excess Reserve Billing Amount) : $322

CDFS ANALYST : _____

(RevStatus.frx)

COMMUNITY ACTION PARTNERSHIP *of* KERN
BOARD OF DIRECTORS
PROGRAM REVIEW & EVALUATION COMMITTEE MEETING
November 7, 2018
12:00 p.m.

MEETING MINUTES

1. **Call to Order**

   Fred Plane called the meeting to order at 12:03 pm at the Community Action Partnership of Kern administrative building, 5005 Business Park North, Bakersfield, CA.

2. **Roll Call**

   Roll Call was taken with a quorum present.

   Present: Fred Plane, Jonathan Mullings, Marian Panos, Ulyses Rodriguez

   Absent: Lorena Fernandez

   Others present: Others present: Jeremy Tobias, Chief Executive Officer; Yolanda Gonzales, Director of Head Start / State Child Development Programs; Ralph Martinez, Director of Community Development; Carmen Segovia, Director of Health & Nutrition; Raymond Quan, Director of Human Resources; and other CAPK staff.

3. **Approval of Agenda**

   Motion was made and seconded to approve the Program Review and Evaluation Committee meeting agenda for November 7, 2018. Carried by unanimous vote. (Mullings/Panos).

4. **Public Forum:**

   No one addressed the Committee.

5. **Program Presentation**

   a. VITA California Earned Income Tax Credit (Cal EITC) Program – Presented by Jonathan Attebery and Yadira Evangelista

   Jonathan Attebery and Yadira reported on the California Earned Income Tax Credit (Cal EITC) grant that was awarded for Target Area 10, which is shared with Tulare. Goals for outreach include: Canvassing door to door, through group events and social media outlets; Collateral messaging & group events through Food Bank distributions, utilizing community centers, educating parents through the Head Start program, and distributing brochures.

6. **New Business**

   a. October 2018 Program and Division Reports – Ralph Martinez, Director of Community Development– ***Action Item***
      - 2-1-1 Kern
      - Central Kitchen
      - Community Development – Grants & Research
      - East Kern Family Resource Center
      - Energy
      - Food Bank

- Friendship House
- Human Resources
- Migrant Childcare Alternative Payment
- Operations
- Shafter Youth Center
- Volunteer Income Tax Assistance
- Women, Infants and Children

Ralph Martinez presented the highlights from the Division Program reports for October 2018. Ralph also reported that staff has been hired for the new Coordinated Entry System program through 211 and Esperanza Contreras, introduced Rebecca Moreno, CES Program Specialist and Jessica Bidabe, CES Program Coordinator.

Pastor Jonathan Mullings asked a question about available funding for low-income weatherization as some individuals he referred to CAPK stated that they were told funding was not available. Ralph responded that funding is dependent upon grant funding cycles and stated that he would check with the Energy Program Manager and report back to Pastor Mullings.

Motion was made and seconded to approve the October 2018 Program & Division Reports Carried by unanimous vote. (Panos/Mullings)

b. Application Status Report and Funding Requests – Ralph Martinez, Director of Community Development – ***Action Item***

Ralph Martinez provided the Application Status reports and stated there were no Funding Requests submitted for this period.

Motion was made and seconded to approve the Application Status Report and Funding Requests. Carried by unanimous vote. (Panos/Mullings).

c. Head Start / State Child Development October 2018 Enrollment Update and Meals Report – Ginger Mendez, HS State Enrollment / Attendance Manager – ***Action Item***

Ginger Mendez provided the Enrollment & Meals report and noted that Head Start Kern achieved 100% enrollment for all programs.

For children with disabilities, the combined average for Head Start Kern and Early Head Start Kern is 11%. Early Head Start Partnership achieved 10% and Early Head Start San Joaquin is at 19%. Marian Panos would like to know the percentage of children waiting to be evaluated for an IEP and Fred Plane concurred and would like to have that number included in the report going forward.

The average daily attendance is 98% with three centers achieving 100%. Great efforts are taking place through the Attendance Matters outreach. A comprehensive review of over 100 files was conducted and evaluated for consistency and quality using the standardized monitoring process. The outcome data helps management to measure performance throughout the year and identify opportunities for improvement.

A total of 98,990 meals were served for the month of September, which represents a percentage of 83%. It is expected the number of meals served will increase for the month of October as enrollment has increased.

Ginger provided the Head Start staffing report and noted that 120 employees are currently on leave. Fred Plane questioned the number and directed staff to restructure the "on leave" reporting as the current method is misleading. Fred also requested a meeting with staff to discuss the meals served reporting.

Motion was made and seconded to approve the Head Start / State Child Development October 2018 Enrollment Update and Meals Report. Carried by unanimous vote. (Panos/Mullings).

d. Head Start Designation Renewal System Update – Yolanda Gonzales, Director of Head Start / State Child Development Programs – ***Info Item***

Yolanda Gonzales provided a verbal report to update the Committee on progress of the Designation Renewal System (DRS). Staff is on track to upload application on November 14th and it is expected the response will be received around March or April of 2019.

e. October 2018 Outreach & Advocacy Report – James Burger, Outreach & Advocacy Coordinator – ***Action Item***

James Burger reported the outreach activities during the month of October. A pumpkin donation was received from Walmart and distributed to the two youth centers for their harvest celebrations. The Mixer & More event benefitting Friendship House was well attended. On October 30th CAPK held a media event to celebrate Weatherization Month. James also reported that staff is working on a video to showcase the impact on the lives of individuals receiving weatherization assistance, and staff has begun planning for the 2019 banquet.

Motion was made and seconded to approve the October 2018 Outreach & Advocacy Report. Carried by unanimous vote. (Mullings/Panos).

7. **Committee Member Comments**

8. **Next Scheduled Meeting**

Program Review & Evaluation
Wednesday, January 16, 2019 (pending approval)
12:00 p.m.
5005 Business Park North
Bakersfield, California 93309

9. **Adjournment**

The meeting adjourned at 12:51 pm.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Operations/Emilio Wagner		**Month/Year:** October 2018
Program/Work Unit: 2-1-1 Kern County	**Staffing:** 13 (4 vacancies)	**Program Manager/Supervisor:** Esperanza Contreras
Services: Provides 24/7 information and referral services via phone or CAPK's website to residents of Kern. Also provides call handling services for Kings, Tulare, Merced, Mariposa and Stanislaus Counties and schedules appointments for the CAPK Energy Program utility assistance services and provides applications. As of October 2018, the Kern County Coordinated Entry System initiated as a program within 2-1-1 Kern.		

Activities	Description			
Information & Referral Services	**Incoming**	**Answered**	**Unanswered**	**Referrals**
Kern County	3,603	3,221	382 (11%)	7,446
Kings County	158	147	11 (7%)	*
Tulare County	781	717	64 (8%)	*
Mountain Valley (Mariposa and Merced Counties)	121	114	7(6%)	*
Stanislaus County	910	826	83(9%)	*
Total	5,573	5,025	548 (10%)	

*2-1-1 Kern does not have access to the iCarol database for these counties. Per the agreements, 2-1-1 Kern provides referrals but does not track them. The information goes directly to the iCarol databases for the individual counties.

Most Requested Services	Food Pantries	Utility Assistance	Housing
Top 3 Unmet Needs	Food/ Meals	Developmental Screenings	Job/Job Placement

Other Services		Month	YTD
LIHEAP	Calls Answered	4,617	35,225
Weatherization	Calls Routed through 2-1-1	348	4,604
Mental Health	Calls Answered	115	1,234
Website Visitors	Visitors to CAPK's 2-1-1 Kern web page	3,273	28,729
VITA	Calls Routed through 2-1-1	N/A	6,699

		Submitted	Approved	Pending
CalFresh Enrollments	Onsite enrollment into CalFresh (Supplemental Nutrition Assistance Program (SNAP/food stamps)	**5**	**2**	**3**

Outreach Activities	Outcomes
- Veteran's Stand Down	211 Kern informational cards: 200

Highlights:

- The Program Manager and 2-1-1 Supervisor attended the 2-1-1 CA Summit in Sacramento, CA. The summit focus was to empower local 2-1-1's to share their story and strides towards bringing awareness of the benefits of having a 2-1-1 in the community and the capabilities 2-1-1 has to offer. This includes advocacy with community, city, county and state representatives.
- 2-1-1 Kern is the Kern County Coordinated Entry System (CES) provider. The CES Program Specialist, Rebecca Moreno, has been hired and the CES Program Coordinated is expected to join in mid-November. CES implementation is set for December 2018.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Nutrition Services/Carmen Segovia		**Month/Year**: October 2018
Program/Work Unit: Central Kitchen	**Staffing:** 20 Staff Members	**Program Manager:** Lorenzo Maldonado
Services: Preparation and delivery of meals and snacks for children enrolled in CAPK's Head Start/Early Head Start and Home Base option. The program provides the meals for the H.S. /E.H.S and Home Base. The program also delivers food service and janitorial supplies to the Head Start/Early Head Start centers and Home Base locations. • Total meals prepared are supported by the daily meal production sheets and food transport sheets. • Home base meal totals are supported by meal request forms submitted by center and Home Base staff.		

Activities	Status			
Meals & Snacks	**Total # Prepared**	**Breakfast**	**Lunch**	**Snack**
Central Kitchen prepared for the HS/EHS centers	**99,254**	**33,600**	**34,432**	**31,222**
Home Base Meals	**237**	**43**	**80**	**114**
Total	**99,491**	**33,643**	**34,512**	**31,333**

Other:

1. The after-hour foot traffic at the Central Kitchen has minimized. We have had only one incident that occurred during the month. The rear door of the building was vandalized and cannot be accessed.
2. Pacific Head Start and Sterling HS/EHS received new commercial dishwashers and heated holding cabinets. Pacific is adding to their center and Sterling is replacing older equipment that wasn't repairable.
3. Lorenzo Maldonado, Food Service Manager, attended the Child Care Food Program Round Table in Anaheim, CA. He completed the yearly mandatory training for the CACFP by attending the conference.
4. With the assistance of the Safety Department and the approval from Head Start, the Central Kitchen staff will receive Personal Protective Equipment including a pair of non-slip, spill proof and water proof pair of shoes. The Central Kitchen staff would like to thank the personnel involved in getting this approved.
5. The Central kitchen has a new job opening, we are at 20 staff members as of 10/29/2018. Jennifer has been hired within the agency by the accounting department. Jennifer Davis was one of the first hires that was made by the new Food Service Manager Lorenzo Maldonado, one month after he started with the agency. Jennifer is very good employee and will be a good asset to have in any department. I like to thank her for the two years at the Central Kitchen and everyone at the Central Kitchen will miss her but are happy for her.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Community Development/Ralph Martinez		**Month/Year:** October 2018
Program/Work Unit: Grants & Research	**Total Staffing**: 4 1 Vacancies	**Program Manager/Supervisor:** Sheila Shegos
Services: Grant research on funding resources and opportunities, proposal preparation, and special projects.		

		Status	
Activities	**Description**	**In Progress**	**Submitted**
Grant Proposals	Bank of the West		X
	City of Bakersfield-CDBG	X	
	County of Kern-CDBG	X	
	Women's & Girls Fund	X	
	California Coastal Commission - Whale Tail Grants Program	X	
	OCAP Pregnancy Prevention	X	
Potential Funding– Research in Progress	Capacity and program funding for youth centers-STEM, Gang Prevention, Youth employment Adult Reentry, and teen pregnancy		
	Affordable Home Ownership for Low-to-moderate income		
	New Funders to support & build capacity for on-going CAPK programs		
	Funding for CAPK Food Bank Expansion Project		

Projects	**Description**
Community Services Block Grant (CSBG)	• 2018 CSBG Annual Reporting due March 2019. • New 2019 CSBG Contract (Work Plan) completed
CAP Report & Needs Assessment	• Planning stages for CAP Report and Community Needs Surveys – due June 2019. • Preparing Board Update for November meeting.
Small Business Initiative	• Made follow up contact with members of the Small Business Initiative Advisory Board to develop data for needs assessment. • Reviewed opportunities for outreach funding support the initiative.
Grant Reporting & Support	• Wonderful Company Foundation Monthly Report (Free Farmers Markets/Wasco); • Contract form submission for IRS VITA and CSD CAL EITC • CA EITC Scope of Work and Budget discussions/revisions
Department Processes and Procedures	• Grant Review Declined Form • Grant contract review process discussion • Contract Management Software research
Learning Communities & Other Tech Assist Opportunities	• Monthly peer sessions, next scheduled for November 12th & 13th • YMYG Cohort Training through OCAP
Program Grant Budgets	• Met with CD programs to review CSBG budgets and continue monitoring/spend-down/contract/grant renewals. • Next steps: Program managers to conduct internal expense review and report back.
ROMA/Org. Standards	• Participating in ROMA Implementer's final phase training modules • Scheduling Staff, Executive Management & Board Member trainings –by Dec. 31st
Strategic Plan 2016-2021	• Preparing annual report to the Board of Directors, November meeting.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Nutrition Services/Carmen Segovia		**Month/Year:** October, 2018
Program/Work Unit: East Kern Family Resource Center	**Total Program Staffing**: 6	**Program Manager/Supervisor:** Whitney Hughes
Program/Work Unit Description: Serves low-income individuals and families residing in East Kern County communities of Boron, California City, Mojave, North Edwards, Rosamond, and Tehachapi. Services include case managing families with children who are at risk of abuse and neglect (Differential Response); preparing children to enter kindergarten (School Readiness Initiative); parenting education; emergency supplies closet for immediate basic needs such as clothing, food, diapers, infant formula, bus passes, and gas vouchers.		

Activities	Description	Status	
		Month	YTD
Referrals for services Case Managed Families	Differential Response F5K School Readiness	45 3	269 12
Children enrolled in center-base program			38
Adults in Court Mandated Parenting Classes		0	3
Services to Walk-ins	Services e.g., faxing and photocopying legal documents (such as such as birth certificates, Social Security cards, immigration status information needed to receive public assistance), food, clothing, referrals to other support services, and ongoing case management	71	586
Emergency Supplies Closet and Other Services	Food (individuals)	8	141
	Clothing (individuals)	23	212
	Photocopies (individuals) HEAP Application Supporting Docs	295 91	3267 575

Other: The East Kern Heath Link Project held the 3rd of 4 Health Resource Fairs in Cal City this month. The month prior, the fair was held in the city of Boron. Next month's event will be held in Mojave at the Salvation Army.

Staffing: Fully staffed at this time

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Operations/Emilio Wagner		**Month/Year: October** 2018
Program/Work Unit: Energy	**Total Program Staffing**: 42	**Program Manager/Supervisor:** Margaret Palmer
Services: Residential weatherization, utility bill payment assistance, and energy efficiency education for low-to-moderate-income Kern County residents. Also, installation of interim water tanks for low-income households affected by the drought.		

		Status	
Activities	**Description**	**Households Served**	
		Month	**YTD**
1A. Low Income Home Energy Assistance Program (LIHEAP) Utility Assistance (2018) **1B. Low Income Home Energy Assistance Program (LIHEAP) Utility Assistance (2017)**	Assistance with utility bill payments	1,142 -0-	7,306 7,408
2. Low Income Home Energy Assistance Program (LIHEAP) Weatherization Assistance (2016, 2017 & 2018)	• Assistance with residential repair/weatherization (e.g., weather stripping, thermostats, door/window replacement, etc.) • Energy-efficient appliance installation	42 1	1,576 233
3. Low-Income Weatherization Program (LIWP Phase 2). Program from 10/1/17 - 9/30/18	Assistance with residential repair/ weatherization (e.g., weather stripping, thermostats, door/window replacement, etc.)	-0-	76
5. Total Value of Services (utility payments only)		**$724,115**	**$7,959,896**
		Results	
6. Energy calls received (from 2-1-1)		**4,965**	
		HEAP	**Wx**
7. Number of LIHEAP applications Received		**1,299**	**18**
8. Number of LIHEAP applications Completed		**1,142**	**4**
9. Number of LIHEAP applications in Progress		**157**	**14**
10. Outreach Events attended	10/4 – Regional parent Committee Mtg 10/5 – Regional Parent Committee Mtg 10/10 – Regional Parent Committee Mtg 10/11 – Regional Parent Committee Mtg 10/11 – Veteran's Stand Down 10/26 – Sterling Parent Mtg 10/26 – Oasis Parent Meeting, Ridgecrest	Give presentations, distribute brochures, applications, tote bags, ink pens and energy savings wheels.	

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Nutrition Services/Carmen Segovia		**Month/Year:** October 2018
Program/Work Unit: Food Bank	**Total Staffing**: 17	**Program Manager:** Jaime Orona
Services: Partners with 119 food distribution sites throughout Kern County to provide food assistance to low-income families and individuals.		

		Status	
Activities	**Description**	**Month**	**YTD**
USDA Commodities	Individuals Served (October)	29,238	359,281
	Poundage Received all Programs	1,238,526	10,868,285
	TOTAL POUNDAGE DIST. ALL SITES	1,126,705	10,929,487
Food Sourcing	**Produce Received:** 165,000 pounds of produce (donated or purchased) & 7 different produce items: • Bolthouse: Carrots • California Association of Food Banks/Farm to Family: Honeydew and Pears • Tasteful Selections: Potatoes • Target: Mixed produce • Walmart: Mixed produce • Fresno Food Bank: Onions and Kiwis • Wonderful Co: Citrus		
Food Drives: Rabobank 1041 lbs.	**Farmers Markets:** N/A		

Other:

- Continued denotations of 65 bags to Buttonwillow and Greenfield schools every two weeks for the Back-Pack Buddies program.
- Began picking-up food from our new donor, Divert, who will be donating dry goods to us every Tuesday and Thursday. We have received 42,286 lbs. of food items for the month of October.
- On October 11th we participated in the Veteran's Stand-Down—handing out bags of canned goods, produce, bread, and water, to 300 veterans.
- On October 17th we went to all 5 Rabobank Branches in Bakersfield and collected 1,041 lbs. of canned and dry goods.
- On October 26th we provided a one-time donation of candy, cakes and sweets for 1,000 people to Delano Parks and Recreation and Delano PD for their annual Trick or Trunk event.
- Also, on October 26th we provided candy and sweets to the Friendship House for their Fall Festival.
- On October 30th, we provided candy, cakes, pastries and water to the Shafter Youth Center for their annual Harvest Festival.
- October 31st CAPK Food Bank received a visit from the kids from Pete Parra to show their costumes and "Trick or Treat".
- Our CSFP (senior distribution program) held 33 distributions during the month of October and distributed 30-pound boxes of healthy and non-perishable food to 3,616 seniors throughout Kern County.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Community Development/Ralph Martinez		**Month/Year:** October 2018
Program/Work Unit: Friendship House	**Total Program Staffing: 5**	**Program Manager/Supervisor:** Lois Hannible
Services: After-school and summer programs, pre-employment program for youths, parenting classes, nutrition education, sports, gang prevention, and access to social services.		

Activities	Participants	
Description	**Month**	**YTD**
After-School Program Tutoring, homework assistance, recreation.	4	98
Summer Program Recreational activities, educational games, and activities.		93
Gang Prevention Program Aggression Replacement Training (ART), Nurturing Parenting and Parents on Mission (POM) parenting classes are provided at local school sites, correctional facilities, at the Friendship House and other community centers, to prevent at-risk youths from joining gangs.	23	137
STEM (Science, Technology, Engineering, Math) Program Chevron STEM teaches robotics, coding, engineering, and mathematics to program youth, engaging them in hands-on science focused learning.		22
Mobile Mexican Consulate Consular services are provided at FHCC every Tues. & every other Wed., providing passport renewals, assistance with obtaining important documents, and providing DACA & protection information**.**		3716
PREP Works Program Pre-employment program for at-risk youth that provides them with financial literacy; skills and knowledge to conduct job searches and plan for college/career; and an incentivized savings program. Participants also have an opportunity to gain paid work experience.		104
Realignment for Success Transitional services are provided to adults referred to the program by the Probation and Sheriff's Departments. The program is to provide the participants with Aggression Replacement Training, Thinking for A Change, and parenting classes.		15

Other:

- October 12, attended the groundbreaking ceremony for the new Dr. Martin Luther King Jr. Elementary School that is being built in southeast Bakersfield, off of Cottonwood Rd.
- October 12, attended the Girl Scouts Women Inspiring Girls Luncheon, for which CAPK was a Take Action sponsor.
- October 16, Program Manager attended the California Landlord Summit on Homelessness. The event offered great breakout sessions on housing and supportive services, legal solutions for landlords, and a town hall on homelessness.
- October 18, Program Manager provided a presentation to the Kern Kiwanis on CAPK and Friendship House programs and activities. Following the presentation Kern Kiwanis provided a generous donation to the FHCC Mixer & More Fundraiser.
- October 25, Friendship House Advisory Board hosted the Mixer & More fundraising event at Metro Galleries. Thank you to everyone who attended, assisted and supported the event.
- The Carnival came to town on Friday, Oct. 26, and brought out the community for an evening of games and fun at the FHCC. The event was visited by 200+ carnival-goers who enjoyed games, a scary house, cake walk, and costume contest. A special thank you goes to the CAPK Food Bank for providing the treats, to Sheila Shegos for organizing the costume contest judges, and to CAPK Board member Yolanda Ochoa for facilitating a carnival booth. In addition to a scary good time, this annual event serves as an opportunity to welcome the community to the FHCC to learn about the program & services that are provided.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Raymond Quan		**Month/Year: October 2018**
Program/Work Unit: HR/Payroll/Staffing	**Total Division Staffing**: 13	**Program Manager/Supervisor:** Mike Lackman/Eric Kelley/Dawn Bledsoe/Laurie Sproule
Services: All functions and activities related to payroll, staffing, employee benefits administration, labor law compliance, human resources management, and Union Contract.		

		Status	
Activities	**Description**	**Month**	**YTD**
Employee Count	Regular	847	
	Subs/Temps	30	
	Total Staff	**877**	
New Hires	**All divisions and programs**		
	Regular	27	**107**
	Subs/Temps	2	**70**
	Total New Hires	**29**	**177**
Leaves of Absence	Intermittent Leave	121	
	Full-time Leave	35	
	Total on Leave	**156**	
Terminations	**All divisions and programs**		
	Voluntary	9	94
	Involuntary	5	29
	Total Terminations	**14**	**123**
Staffing	**Vacancy**	21	215
	Total Applications Received	**182**	**1592**
Payroll	**Total Hours Paid**	133,849	
	Total Gross Payroll	**$2,461,539.69**	

Projects	**Completed:**
HR/Payroll-Electronic Job Requisitioning HR-Pension Plan Correction HR-Recruitment Issues HR-Licensing Issues Online Recruitment	1. Efforts continued on the pension plan corrections 2. Estimated completion of the payroll/pension work is December 2018 or January 2019 3. Successfully closed FMLA complaint filed with the U.S. Department of Labor, Wage Hour Division 4. Conducted arbitration with SEIU on 10-22-18 5. Strategic Pay Resources (outside consultant) has completed a salary survey on Head Start positions for the DRS application 6. Started using KDG as our legal Services provider 7. USI and HR Staff completed review of benefits guidebook; USI printed/sent 1500 booklets 8. Planned for open enrollment in November 2018, effective January 1, 2019; -Scheduled train-the-trainer on 11/05/2018 and employee meetings thereafter; deadline for open enrollment is November 19, 2018.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Health & Nutrition Services/Carmen Segovia		**Month/Year:** October 2018*
Program/Work Unit: Migrant Childcare AP Program (MCAP)	**Total Staffing**: 19, *Vacancies-4* *1 Admin. Clerk,* *2 FSS (Kings, Kern)* *1 SRS Kern*	**Program Manager/Supervisor:** Susana Magana

Services: The Migrant Childcare Alternative Payment Program is a voucher-based child care program for migrant agriculturally working families. The program has six entry counties: Kern, Kings, Madera, Merced, Tulare, and Fresno. Once enrolled, families can continue child care services as they migrate throughout the state following agricultural work. The program's current Fiscal Year is July 1, 2018, to June 30, 2019.

**This report is for the service months of September 2018, which were processed in the month of October 2018.*

		Status	
Activities	**Description**	**Total**	**% by County**
Active Enrollments	Kern**	343	40%
	Madera	95	11%
	Merced	7	2%
	Tulare	190	22%
	Kings	89	10%
	Fresno	129	15%
	Total	853	**100**%

*Kern totals include services provided outside of the six entry counties. The case management for those families working and residing outside the six entry counties are handled by the regional office in Bakersfield.

Other:

Current Activities:

Due to the increase of $1.3 million received in September 2018, our new contract amount is $8.4 million. MCAP management has updated the provider payment projections for the remainder of the year to ensure that enrollments are increasing to earn the entire contract.

Staff continues to actively recruit and is accepting applications in all entry counties for the program. We currently have no waiting list. All eligible families are authorized immediately. Staff is also processing the recertification in all entry counties to ensure that eligible families are authorized for another year of care before families start migrating to non-entry counties throughout California.

On October 17th -19th the program manager and 6 staff members traveled to Sacramento to attend the annual conference hosted by the California Alternative Payment Program Association and the Resource and Referral Network. Program manager presented as part of a panel at the Provider Payments session. The session was well attended and received very positive feedback.

On October 24th -26th, the program manager and the two program coordinators traveled to Sacramento to attend the California Child Development Administrators Association's Fall Technical Assistance conference.

We are currently recruiting for a Family Services Specialist for the Kings County office located in Hanford, CA. The caseload for this county is currently being handled out of the Kern office in Bakersfield. We are also recruiting for three additional staff (a family specialist, a reimbursement specialist and an admin. clerk) for the regional office in Kern County to meet the program's new contract needs.

Upcoming Activities:

On 11/5 the program manager and the 2 program coordinators will be attending the "Open Enrollment Train the Trainer" training hosted by the HR department at AARC technologies.

COMMUNITY ACTION PARTNERSHIP OF KERN
DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Operations/Emilio Wagner		**Month/Year:** October 2018
Program/Work Unit: Business Services/ Maintenance & Operations/Information Technology/Risk Management	**Total Division Staffing:** 19	**Program Manager/Supervisor:** Dan Ripoli, Douglas Dill, Kerri Davis
Services: Facility repair and maintenance, procurement, information technology, risk insurance, vehicle registration, contracts, facility leases and facility planning.		

		STATUS	
Activities	**Description**	**Received**	**Completed March 1, 2018 to Date**
Business Services			
Purchase Orders Processed		160	1173
Contracts/Leases Processed		22	112
Request for Proposals (RFP)	• Insurance Broker Consulting • Legal Services • Energy - Subcontractor • Energy -Materials • Security • Real Estate Brokers	Contract in Review Contract in Review In Progress In Progress Completed Completed	
Leases	• Home Base/HR • Omni Family Health -WIC • Better Tomorrows -WIC Needles • Bailey Ave. -WIC (Sublease) -Needles • Crestline -WIC • Sunrise Villa Partners -WIC	Completed Completed Completed Completed Completed Completed	
Contracts	• Owens Valley -Friendship House • Kern County Consortium -SELPA • Klein DeNatale Goldner • Hardcastle Specialties • Strategic Pay Resources (Wage Survey) • Michael Flooring • Cushman Wakefield • Hometown Plumbing • ACI -WIC • ACI -Head Start • GameTime • Three Way Chevrolet • Computer Linx	In Progress In Progress In Progress Complete Complete Complete Complete Complete Complete Complete Complete Complete Complete Complete	

	• TransWest Security • CalKern Construction • Staples Energy Services • Play n' Learn – Mojave Unified School District	Complete Complete Complete Complete	
Maintenance & Operations		**Work in Progress**	**03/01/2018 to Date Closed**
Facility Work Orders Processed	Repair and maintenance of CAPK facilities and vehicles.	110	2044
Projects	• The Led lighting company has completed installation at the Energy location at 300 19th Street. • The Delano Head Start facility is in the process of replacing the delimitated plywood siding on all of the modulars with cement siding and trim. The center is also having pour and play padding installed on the two play yards to replace the current use of rubber nuggets. The center will also be painted gray and blue to match the previously renovated Oasis Head Start center. • The Harvey L Hall Center is in the starting phase of a major renovation by moving classrooms and enlarging the parking lot by removing the center building and securing all facilities behind fencing and directing all children through the office to the classrooms.	Complete In Progress In Process	
Information Technology		**Received**	**03/01/2018 to Date Closed**
Help Desk Work Orders Processed	Technical assistance to employees, repairs, troubleshooting, coordination of services with IT services subcontractor	416	2,139
Projects	• Cyber Security RFP • AT&T Erate Installation • Training Room Remote Meeting Camera and audio • Central Kitchen Hard drive/OS upgrades	In Progress In progress In Progress In Progress	
Risk Management		**Reported**	**01/01/2018 to Date**
General Liability		0	0
Property Incidents		2	8
Vehicle Incidents		1	4

Other:

COMMUNITY ACTION PARTNERSHIP OF KERN
DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Community Development/Ralph Martinez		**Month/Year:** October 2018
Program/Work Unit: Shafter Youth Center	**Total Program Staffing:** 3.5	**Program Manager/Supervisor:** Angelica Nelson
Services: Summer and after-school tutoring, homework assistance, educational, recreational, and social enrichment activities and services for children ages 6-18. Evening programming is offered Monday through Friday, 5:00 to 9:00 pm; activities include basketball, ancestry class, and various local groups who utilize the meeting space.		

Activities	Participants	
Description	**Month**	**YTD**
After-School Program Tutoring, homework assistance, recreation, health & nutrition education.		89
Teen Pregnancy and Sexually Transmitted Infections Prevention (Information and Education) (#"s as of 7/1/2017) Informing and educating teens ages 12-19 years on preventing pregnancy and the spread of sexually transmitted infections.		23
Evening Program – Open Basketball, Zumba	20 – 45 per night	
Summer Program Academics, sports, recreation, health & nutrition education, themed weeks with coordinated guest speakers.		104

Other:



- Shafter Youth Center kids started out the month with a trip to watch the Bakersfield Condors play. Kids had a great time cheering and watching the on-ice entertainment watching themselves on the jumbo screen during the dance segments.
- SYC kids took to the blacktop at the Marketplace to participate in the Bakersfield Museum of Art's Via Arte. They set up their area and worked for 5 hours on creating a colorful sugar skull in honor of "Celebrating Traditions", the theme set by BMOA. SYC kids are one of the youngest groups of students, completing against High School Art Teams.
- Pumpkins were donated by Trader Joes and Walmart. Kids got to decorate their pumpkins using paint. Kids let their creativity flow as they traded ideas with one another.









COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Community Development/Ralph Martinez		**Month/Year OCTOBER 2018**
Program/Work Unit: VITA	**Total Program Staffing**: 5 full-time staff	**Program Manager/Supervisor:** Sandi Truman
Services: Trained volunteers provide free tax preparation and e-filing for low- medium income individuals and families and assist clients with application for Earned Income Tax Credit (EITC).		

		Results			
Activities	**Description**	**Month**		**YTD**	
Tax Returns Completed	State & Federal		**54**		**5249**
Refunds	Federal	$15,723		$7,622,197	
	Federal EITC	$3,083	8	$3,385,104	1709
	Federal Total				**$7,622,197**
	State	$3,345		$1,129,348	
	California EITC	$257	4	$302,479	1023
	State Total				**$1,129,348**
Total Credits & Refunds	**State & Federal**		**54**		**$8,751,545**

We have completed our first training classes and starting our second training sessions.

We have been awarded the CAL EITC grant from CSD, and will collaborate with Tulare CSET to promote the California Earned Income Credit. We hired two Outreach Specialists for this grant. They will be marketing the CA EITC information through door to door, group events, social media, and collateral messaging.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Nutrition Services/Carmen Segovia		**Month/Year:** October 2018
Program/Work Unit: WIC	**Total Program Staffing**: 80 staff	**Program Manager:** Kathlyn Lujan
Services: Nutrition education, breastfeeding support, and food vouchers for families with infants, children up to age 5, and women who are pregnant, postpartum or breastfeeding. Services provided at 21 sites in Kern County, 5 sites in San Bernardino County.		

			Participation 10/1/17 – 9/30/18			
Description			**Case Load**	**Month**	**Central Valley Avg.**	**State Avg.**
Total	All services October 2018		**20370**			
Participation by WIC site	**Location**	**Participants**	**Location**			**Participants**
Note: The * indicates that the participants served at this site are included in the count for other sites. IT Equipment from other WIC site was used to issue food vouchers.	Arvin Bakersfield 044 E. California Avenue Niles Street Montclair Friendship House Panama Boron Buttonwillow California City Delano Edwards Air Force Base Lost Hills		Mojave Oildale Ridgecrest Rosamond Shafter Tehachapi Wasco <u>San Bernardino County</u> Adelanto Big Bear Crestline Needles Phelan <u>Mobile WIC</u>			

Projects

CAPK WIC continues to exceed the State average in participation.

Nutrition Education and Staff Development: October - Trained staff on new policies from State WIC. Emphasis is placed on Participant Centered Education and goal setting.

Outreach: CAPK WIC was represented at various community activities: Kern County Homeless Collaborative Youth Fall Mixer, East California Ave Head Start Center and Heritage Park Head Start. New tables and canopies were purchased to help sites represent throughout our service areas. We had 15 referrals from CAPK.org.

Regional Breastfeeding Liaison: Has created a power point presentation to be used for educating medical office staff. The RBL will also be adding information on WIC and its benefits.

All WIC offices are working to increase WIC participation: Recruitment, Retention and Reengagement are the three areas of focus.

COMMUNITY ACTION PARTNERSHIP OF KERN

FUNDING REQUESTS AND APPLICATION STATUS REPORT

PENDING - October

Date Approved	Date of App. Submission	Funding Source	Program/Proposal	Amount Requested
11/29/2017	12/4/2017	US Department of Agriculture	CAPK Food Bank Network Capacity Building & Emergency Preparedness Project	$ 350,000
5/30/2018	5/1/2018	US Dept. of Justice Office of Justice Programs (DOJ OJP)	FHCC-Kern Partners in Reentry (3 years of Funding)	$993,682
5/30/2018	5/10/2018	Target Community Engagement	Shafter Youth Center's Yoga Classes	$2,000
7/11/2018	6/29/2018	US Department of Health and Human Services	CAPK Teen Pregnancy Prevention Program (2 years of funding)	$560,970
8/31/2018	8/1/2018	So Cal Gas Co	Clean Energy Project	$25,000
9/12/2018	8/17/2018	InterConnection Foundation	20 Refurbished Desk Top Computers w/monitors for VITA	N/A
9/12/2018	8/27/2018	Wonderful Foundation	CAPK Food Bank Free Farmers Markets-Delano	$50,000
9/12/2018	8/28/2018	Wonderful Foundation	CAPK Food Bank Free Farmers Markets-Wasco 2nd Year	$50,000
8/15/2018	9/13/2018	HUD 2018 Continuum of Care Program Application	211 Kern Coordinated Entry	$236,838
TBD	**10/31/2018**	**Bank of the West**	**Small Business Initiative Outreach Supplement**	**$3,500**

COMMUNITY ACTION PARTNERSHIP OF KERN

FUNDING REQUESTS AND APPLICATION STATUS REPORT

AWARDED - October

Date Approved	Date of Notification	Funding Source	Program/Proposal	Amount Requested	Amount Awarded	Funding Period
3/21/2018 (PRE)	4/18/2018	Kern Family Health Care	EKFRC Emergency Closet	$ 2,000	$ 2,000	6/1/2018-12/31/2018
3/21/2018 (PRE)	4/18/2018	Kern Family Health Care	FHCC Grow Fit	$ 2,000	$ 2,000	6/1/2018-12/31/2018
3/21/2018 (PRE)	4/18/2018	Kern Family Health Care	SYC Yoga and CPR	$ 2,000	$ 2,000	6/1/2018-12/31/2018
4/11/18 (PRE)	5/15/2018	Borax Visitors Center Foundation	East Kern Family Resource Center, East Kern Health Link	$ 2,750	$ 2,750	6/1/2018-12/31/2018
5/30/2018 (BOD)	6/13/2018	US FEMA, United Way of Kern County	Food Bank Emergency Food-Phase 35	$125,000	$ 93,230	1/1/2019-12/31/2019
6/27/2018 (BOD)	6/19/2018	Starbucks Foundation	PREP Works	$50,000	$ 30,000	01/01/2019-6/30/2019
N/A	8/22/2018	Molina Foundation	19,000 Children's books for CAPK/Community			N/A
9/26/2018 (BOD)	9/28/2018	California Department of Community Services and Development (CSD)	Cal EITC Outreach & Education	$175,000	$ 175,000	10/15/2018-5/30/2019
5/30/2018 (BOD)	**10/1/2018**	**US Dept. Of Treasury, Internal Revenue Service**	**Kern VITA Partnership (2 years of Funding)**	**$324,020**	**$ 94,012**	**8/01/2018-7/31/2020**
9/18/18 (PRE)	**10/19/2018**	**C.A.R.E For Kids**		**$10,000**	**$ 10,000**	**1/1/2019-12/31/2019**
				Total Awards	**$ 410,992**	

COMMUNITY ACTION PARTNERSHIP OF KERN
FUNDING REQUESTS AND APPLICATION STATUS REPORT
DECLINED -October 2018

Date Approved	Date of Notification	Funding Source	Program/Proposal	Amount Requested
	1/31/2018	Strategic Growth Council Transformative Climate Communities	Kern County Disadvantage Communities Study	$ 250,000
1/17/2018 (PRE)	4/11//18	CA Board of State and Community Corrections	The Partnership for Advancement of Youth-2 years funding	$ 492,850
10/25/17 (Board)	4/18/2018	City of Bakersfield/ Community Development Block Grant	Food Bank/ Expansion & Disaster Preparedness Project	$ 749,285
10/25/2017 (Board)	4/18/2018	CDBG-County	Food Bank/ Expansion & Disaster Preparedness Project	$ 749,285
5/16/18 (PRE)	7/2/2018	U.S. Administration for Community Living, Administration for Aging	SYC Happy, Healthy Seniors Program (3 Years)	$ 150,000
3/14/2018	8/31/2018	US Department of Justice, Office of Violence Against Women	The East Kern Partnership-3yrs	$ 500,000
6/27/2018	9/12/2018	Blue Shield of California	FHCC ART and Reltionship Violence for Youth	$ 250,000
7/31/2018	**10/1/2018**	**Kern County Behavioral Health**	**Homeless Engagement and Linkage (HEAL) & Homeless Drop-in Center Project**	**$1,484,774**
7/31/2018	**10/1/2018**	**Kern County Community Corrections Partnership CCP**	**FHCC Realignment, Reapplication (3 years of funding)**	**$362,305**
10/17/2018	**10/4/2018**	**California Department of Community Services and Development (CSD)**	**CAPK VITA**	**$125,000**

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Head Start/State Child Development/Yolanda Gonzales	**Month/Year:** October 2018
Program/Work Unit: Head Start/Early Head Start	**Program Manager/Supervisor:** Ginger Mendez / Emily Gonzalez Demont

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	Enrollment	Funded	Actual
Head Start Kern	October 2018	2,041	100%
Early Head Start Kern	October 2018	328	100%
Early Head Start Partnership	October 2018	56	100%
Early Head Start San Joaquin	October 2018	313	100%
TOTAL Funded Enrollment		**2,738**	
Children with Disabilities		**Goal**	**Actual**
Head Start Kern	Identified as having an IEP	10%	7%
Early Head Start Kern	Identified as having an IFSP	10%	15%
Early Head Start Partnership	Identified as having an IFSP	10%	10%
Early Head Start San Joaquin	Identified as having an IFSP	10%	19%
Over Income		**Goal**	**Actual**
Head Start Kern	Within 100% and 130% of Federal Poverty Rate	<10%	7%
Early Head Start Kern	Within 100% and 130% of Federal Poverty Rate	<10%	0%*
Early Head Start Partnership	Within 100% and 130% of Federal Poverty Rate	<10%	9%
Early Head Start San Joaquin	Within 100% and 130% of Federal Poverty Rate	<10%	6%
Average Daily Attendance (Program Wide >85%)		98%	

Meals Served for the month of September 2018

Total Meals Requested			Meals Allocated		% of Meals Served	
by: Central Kitchen	by: Vendor Kitchen	**Total** Meals Prepared	to: CACFP/USDA	to: HS/EHS	Sept. 2017	Sept. 2018
84,513	14,477	98,990	65,868	33,122	91%	83%

Highlights:

- *2 children are currently enrolled in EHS Kern that are Over Income (0 .6%)
- 3 Centers had ADA of 100% (Fairview; Heritage; Primeros) Additionally, 14 centers were at 99% ADA
- Recruitment events: Harvest Festivals (4): Lamont, Taft, United Methodist and St. John Parish and Trunk or Treat Celebration-Delano
- Enrollment reports reviewed weekly with Area Managers

Total Division Staffing:

- Currently employed in Head Start: 627
- Vacant Positions: 19
- Currently on Leave: 120
- Actively recruiting, interviewing an onboarding new staff

Compliance:

During the month of October, a comprehensive review of over 100 children's files was conducted; evaluating for consistency and quality using our standardized monitoring process. This data will help management measure performance throughout the year and identify opportunities to improve.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Community Development/Ralph Martinez		**Month/Year:** October 2018
Program/Work Unit: Outreach & Advocacy	**Total Staffing**: 5	**Program Manager/Supervisor:** Sheila Shegos
Services: *Media and public relations, agency and program promotional materials, advocacy, social media and website management, special events and fundraising, English-Spanish translations.*		

October Outreach Team Activities

The Outreach and Advocacy Team was proud to support the Friendship House Advisory Board as they hosted its annual Mixer & More event "An Evening in Hollywood" on Oct. 25. The event was well-attended. Guests were treated to comments from CAPK CEO Jeremy Tobias, Assemblyman Rudy Salas and Kern Community Foundation CEO Kristen Beall. Friendship House Community Center Advisory Board members and staff went all out to make it a great event.



We also helped promote Weatherization Day on Oct. 30. The CAPK Energy Program hosted local media for a celebration of the national event recognizing the impact of Weatherization programs on low-income residents in need of utility assistance.

Agency/ Outreach	• Veteran Stand Down event (Oct. 11). • CAPK Weekly Reader. • The CAPK Times October Newsletter. • Agency/program website updates. • Delivered Agency Mission, Vision and Strategic Plan posters. • Began work on materials and schedules for Annual Humanitarian Awards Banquet. • Landlord Summit on Homelessness.
Food Bank	• Wrap up of Rabobank Food Drive.
Friendship House	• Mixer & More event. • Fall Festival • Pumpkin donations from Walmart.
Shafter Youth Center	• Fall Festival (Oct. 26). • Pumpkin donations from Trader Joe's and Walmart.
Energy	• Weatherization Month promotions including weekly social media posts, Weatherization Day event (Oct. 30) and preparation of Weatherization video.
Head Start	• Crafting a Power Point for Head Start Orientation events. • Developing story on Head Start grandmothers. • Head Start Policy Council final meeting (Oct. 30).
WIC	• Completed comprehensive collection of marketing materials.
VITA	• Kern VITA Partnership materials and promotion. • Met with Tulare VITA to plan CA EITC grant. • Spoke on Telemundo about VITA program with partner United Way.

Upcoming Events

Nov. 7	Kern Energy Summit
Nov. 11	Veteran's Day!
Nov. 14	KGET Food Drive
Nov. 22	Thanksgiving Day!

COMMUNITY ACTION PARTNERSHIP OF KERN

MEMORANDUM

To: Board of Directors

From: Lisa Price, Program Governance Coordinator

Date: November 28, 2018

Subject: *Agenda Item VIII(a)*: November Policy Council Report – **Action Item**

The Policy Council met on October 30, 2018 at The Mark Restaurant for its recognition banquet and final meeting of the 2017-2018 term. Quorum was established as all members were in attendance.

Members were recognized by Jeremy Tobias and Yolanda Gonzales for their commitment, time and dedication in serving on the Council. Gratitude was expressed for all they do which benefits not only their children but the children and families of our community. It was expressed that they are our agency's foundation and epitomize the Promise of Community Action.

Three action items were presented to the Council by Jerry Meade, Program Design & Management Administrator; the items were as follows:

- Five Year Funding Application
- 2019-2020 Continued Funding of Head Start & Early Head Start Kern Application
- Duration Funding of Head Start Kern Application

Information specific to each action item was shared, isolated from one another. Upon conclusion of each presentation a motion was made, and approval obtained for submission of the respective application to the Office of Head Start.

The first meeting of the 2018-2019 Policy Council term and new board will be held on Thursday November 29, 2018.

BOARD OF DIRECTORS

2019 BOARD & STANDING COMMITTEE MEETING CALENDAR

MONTH	PRE COMMITTEE	B & F COMMITTEE	PERSONNEL COMMITTEE	AUDIT & PENSION COMMITTEE	EXECUTIVE COMMITTEE	BOARD MEETINGS
January	1/16	1/23		1/17		1/30
February	2/13	2/20				2/27
March	3/13	3/20				3/27
April	4/10	4/17		4/11		4/24
May	5/15	5/22				5/29
June	6/12	6/19				6/26
July					7/17	
August	8/7	8/14		8/8		8/21
September	9/11	9/18				9/25
October	10/16	10/23				10/30
November	11/6	11/13		11/7		11/20
December					12/18	

- Board of Director Meetings and Committee Meetings are generally held at the Community Action Partnership or Kern Administrative Building, located at 5005 Business Park North, Bakersfield, CA. Notice of change in meeting location will be given in advance.
- Executive and Personnel / Affirmative Action Committees generally meet on an as needed basis – Dates and times to be determined.
- Community Action Partnership of Kern follows the meeting guidelines of the Ralph M. Brown Act. All meetings are open to the public.

Notes:

- August meetings are held one week earlier due to the National Community Action Partnership Annual Convention.
- November meetings are held one week early due to the Thanksgiving Holiday.
- No Standing Committee or Board meetings are scheduled in July & December. All issues will be heard at the Executive Committee meetings.